



M A G N E T

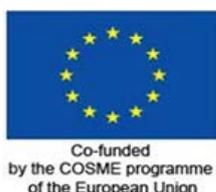
Deliverable D5.1

Participating in a broader European network and building a community of migrant entrepreneurship support

Minutes of regional meetings

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1 Introduction

The main objective of the MAGNET project has been to promote the improvement, further development and broader dissemination of pre-existing support schemes for migrant entrepreneurs. MAGNET is the acronym for “Migrant Acceleration for Growth – Network for Entrepreneurship Training” which highlights that the focus of the MAGNET project is on broad and holistic networking activities in the migrant entrepreneurship support field. The MAGNET consortium consists of eight partners from different European countries, displaying a broad diversity of stakeholders in the migrant entrepreneurship support field. The Department for Migration and Globalization at the Danube University Krems has coordinated the MAGNET project and brings in a scientific viewpoint on the topic. SINGA Germany already runs an entrepreneurship incubation program, the first of its kind in Berlin that focuses on the positive potential and needs of newcomer entrepreneurs interested in starting a business or social venture in any sector. The Microfinance Centre from Warsaw is the largest access to finance network in Europe and the countries of the former Soviet Union, uniting 103 members representing a diverse range of institutional types along the access to finance value chain. TERN – The Entrepreneurial Refugee Network in London – is a social enterprise enabling entrepreneurial refugees to access the support they need to start a business. DELITELABS from Amsterdam is a not-for-profit Start-up School that offers entrepreneurship courses, support and mentoring to recent migrants in the Netherlands. The Greek partner institution I.A.T.A.P., the Technology & Human Resources Institute, is a not-for-profit NGO offering integrated services and training for the acquisition of high-quality entrepreneurial skills. It has been accredited as a Vocational Training Centre (VTC). The University of Finance, Business and Entrepreneurship (VUZF) from Bulgaria is actively supporting the innovation eco-system. The European university continuing education network (EUCEN) aims at contributing to the economic and cultural life of Europe through the promotion and improvement of the quality of Life-Long Learning and continuing professional development within higher education institutions.

The main objective of the Work Package 5 has been to build and establish European community on migrant entrepreneurship support. This European community on migrant entrepreneurship support consists of all consortium members, but also of the members of all other consortia funded within this specific call. The goal has been to develop strategies for sustainable communication activities within the European community on migrant entrepreneurship support, also beyond the project lifecycle. One of the key activities under the WP5 undertaken to achieve its goal was to host face to face and online meetings with country and regional level stakeholders. Magnet partners were to deliver 8 meetings and 8 online meetings. The national and regional stakeholders were to be invited to each of the meetings. Their objectives were to get to know each other, network, to exchange knowledge and experience, to express opinions and recommendations, and more. Magnet partners delivered 9 face to face meetings in 8 countries, and 7 online meetings. The report below presents the detailed methodology and outputs for each of the two activities.

A) Minutes of face-to-face meetings in 2019

Schedule of the regional meetings

#	Date	Country	Magnet partner
1	29.05.2019	Germany	Singa
2	04.06.2019	Bulgaria	VUZF
3	05.06.2019	Bulgaria	VUZF
4	05.06.2019	Poland	MFC
5	05.06.2019	Greece	IATAP
6	20.06.2019	UK	TERN
7	28.06.2019	Austria	DUK
8	25.09.2019	Belgium	EUCEN
9	15.11.2019	Spain	EUCEN

2 Report from Germany – by Singa

Number of participating organisations: 9

Number of participants: 15

Topic one: Who is doing what in migration in the country

1. Which are the main stakeholders in migration in your country and particularly in migrant entrepreneurship support.

There was broad agreement that the main stakeholders are as follows:

- ❖ Migrant entrepreneurship support organisations, such as SINGA
- ❖ The Berlin City Senate (the Municipality)
- ❖ The Federal Ministry for Economics
- ❖ Private and Public Banks
- ❖ Benefit Agencies such as Jobcenters for the unemployed
- ❖ The large support network for refugees and migrants (not directly related to entrepreneurship)

2. List 5 most crucial migration issues. Provide justifications.

1. Duration of residency permits: The maximum for refugees is 3 years. It can (and usually will) be renewed, but the uncertainty hinders integration and a long-term perspective in Germany.
2. Increasing polarization of narratives and debates: Strong voices from migration critics make a rational debate harder.
3. Previous work experience of migrants goes unrecognized as it does not fit into the rigid German system of vocational training.
4. Slow process of family reunion makes places a great strain on families.
5. A strong focus of learning German at the expense of any other support (also in native languages) means that human capital is neglected while language classes are mandatory.

There was consensus around the table on these major issues.

Topic two: Migrant Entrepreneurship Support

HÜRDEN

- RECHTL. / STEUERLICHE GRUNDLAGEN
- AUFENTHALTSSTIEL
→ kurze Rückkehrfrist
- UNTERSCHIEDLICHE HANDHABUNG IN JC
- ANERKENNUNG BERUF. ERFAHRUNGEN
SCHWIERIG
- KEINE SINNVOLLE ZUSAMMENARBEIT ZWISCHEN BANKEN UND JC
- PERSPEKTIVEN WERDEN NICHT AUSREICHEND KOMMUNIZIERT
- SICHERHEITEN
- GROßER WERTVERLUST/RISIKO IN HAUPTBRANCHEN
- ZUGANG ZU INFOSCHÄTZUNGEN / ZWECKMÄßIGEM NETZWERK
→ INFO NICHT RECHT ZEITGEMÄß
- RELIGIÖSE GRÜNDE (ZINSEN)
- INSTITUTIONELLE ERFAHRUNGEN NEGATIVER ART VERBREITET SICH / MYTHEN
- BÜROKRATIE IN DE. SPRACHE
- SOFT SKILLS / PRÄSENTATIONSFÄHIGKEITEN NICHT AUSREICHEND

LÖSUNGEN

- BÜRGERSCHAFTSFOND
- HARMONISIERUNG
- ZUSAMMENLEGEN VON BANK- UND JC-FINANZIERUNG
- (ÄNDERUNG AUFENTHALTSSTIEL)
→ Staatliche Stellungnahme zur Wohnortveränderung über AT-Kollisionsgesetz
- JC-FÖRDERUNG ALS GEGENKAPITAL FÜR BANK-KREDIT
- ÖFF. GEFÖRDETE INVESTITIONSMITTEL
- (ROW) FUNDING
- TEAM-GRÜNDUNGEN
- KOMMERZIELLE GRÜNDUNGSFÖRDERUNG (INCUBATOR / ACCELERATOR)
- KREDIT-INTERMEDIÄRE
- MIKRO-MEZZANINE-INVEST
- SAVINGS GROUPS
- AUSFALLBÜRGschaften
- BUSINESS ANGELS / PRIVATINVESTOR(INNEN) (INFORMELLE BÜRGER)
- SICHTBARKEIT ERHÖHEN / ÖFFENTL. PITCHES
- COMMUNITY STÄRKEN NUTZEN

We found the biggest risks and obstacles to be the following:

- ❖ Lack of knowledge on the part of legal and tax system in Germany
- ❖ Duration of legal entitlement to stay: Banks are usually not prepared to lend money to those with permits of less than three years. Even microcredits are hard to get.
- ❖ A general lack of knowledge on the part of entrepreneurs as regards possibilities and opportunities to found businesses. This was widely seen as part of a wider context in that newcomers need to find their ways round a complex society and bureaucracy.
- ❖ There was some disagreement on the significance of learning German. While most participants stressed it was crucial for migrants and refugees to learn the language fast, other criticized the single-minded focus on language when it comes to integration. For example Jobcenters focus exclusively on language classes until at least German level of B1 is attained without funding entrepreneurship courses in the native language. As a result, a number of years are wasted that could be used to expand human capital
- ❖ Other risks and obstacles are a lack of presentation skills and a lack of experience of institutions with the migrant/refugee target group.

Topic three: Migrant Entrepreneur Business Support

We all agreed that Berlin is exceptionally well served with (usually charitable) institutions providing training and support of migrant/refugee entrepreneurs. There is a variety of different approaches to the topic so there is choice for the entrepreneurs concerned. Berlin as a start-up hub within Germany also has a large enough ecosystem to provide additional resources such as mentors.

Around the table we had several organizations with different funding streams: from the Berlin City Council, from Federal Agencies and from private foundations. However, ongoing funding for two of the organizations was in doubt as priorities within public bodies seem to shift away from refugee support to other priorities.

Some organizations reported that actors within the benefit system (mainly Jobcenters) place low priority on entrepreneurship preferring to place people in the labor market. Also, there seems to be little exchange between Jobcenters and banks when granting support for unemployed entrepreneurs.

In light of the challenges identified above there was a broad consensus for the ongoing need to fund entrepreneurship support for migrants and refugees.

Topic four: Legal and regulatory advice, access to finance

Access to finance is THE major obstacle facing migrant entrepreneurs from outside Europe. In particular the group discussed the following:

- ❖ Duration of residency permits: The maximum for refugees is 3 years. It can (and usually will) be renewed, but most banks do not accept a residence permit of less than 3 years left on the passport. This makes access to finance very difficult.
- ❖ Some participants cited religious reasons of some entrepreneurs who refuse to take credit with interest. Others have pointed out that there were banks who cater for this need by providing halal banking services.
- ❖ There is also a lack of own financial resources, particularly from migrants/refugees from poorer countries. Some are able to make up for it by turning to friends and family, but this is not an option for all.
- ❖ Refugees from war-torn countries/failed states sometimes have considerable resources from previous employment or businesses, but this can be locked up in the unstable political situation in their home country. Where assets exist in the home country, often banks do not recognize these as valid security against bank loans.
- ❖ Investors as an alternative to banks or private funds are usually not available to migrant entrepreneurs with business ideas that are NOT considered innovative or scalable, closing down another route to access to finance.

Legal and regulatory advice was not discussed in detail due to time constraints. Several organizations reported that a lot of wrong information are traded within migrant/refugee communities and have to be put right by the organizations.

Your opinion on the discussion and its results:

The round table brought great value, not only in light of the content we discussed, but also as a good networking opportunity.

Berlin as a major city with a vibrant start-up ecosystem is particularly well placed to bring relevant stakeholders together. There is a wealth of experience in the city that can be used to advance the cause of migrant entrepreneurs.

We agreed to meet again after the summer to continue our exchange.

3 Report from Bulgaria by VUZF

"I'm not a migrant! I'm entrepreneur"

Ahmet Isudgu from Afghanistan

Number of participating organisations

First of all, we have experienced an unexpected huge interest from academia and also from public authorities. We had the first expert discussion a week before and a second one a week later due to the high interest. Some of the participants participated twice. In total 9 organisations participated. Most of the participants are the registered in MAGNET platform.

Number of participants: 12

Topic one: Who is doing what in migration in your country:

1. What financial and non-financial situation provide financing to migrants?

Universities: There were universities present in the discussion. Their experience varies. One of the state universities has already accredited a master degree programme on migration. For several years, the programme attracts the attention of students. Another university has a good experience in helping students who want to start business. This rather incidental work is based on volunteering from some of the professors. The universities are interested in both how to attract students among migrants and how to help their foreign students who want to start business. The expert discussion provoked some ideas for cooperation between universities in elaborating a programme for migrant students support in starting business and stimulating entrepreneurship among them.

Public authorities: As regards the authorities they share the observation that so far entrepreneurship encouragement was not their goal and they found this new direction a very fruitful tool for migrant integration.

The representative from Ministry of labour\National Employment Service shared the view that the main role of the Agency is to find a paid job under a labour contract for legal migrants. The idea to promote migrant entrepreneurship is useful and the Agency may contribute to this. The expert mentioned that the Agency has no capacity to support start-up businesses but could cooperate with institutions that may provide training and mentoring.

There are few active labour market measures offered by the national Employment Agency that aim at encouraging entrepreneurship of mainly unemployed people (foreign citizens who reside legally are also eligible if comply with the entry criteria the same as those for Bulgarians). Measure one: The eligible people could receive their unemployment benefits as a lump sum upfront in case they want to start business. They need to provide with a short business plan. Unfortunately, this measure is not

used by unemployed. For migrants it is even more difficult to take advantage of this opportunity since most of them had no enough long employment in order to receive a sufficient unemployment benefit.

Measure two: The other measure is that unemployed may receive a sum of 2 500 BGN (1250 euro) if they want to start business. The conditions are rather stringent that is why only 20 people receive such a support annually (no migrants received such a support).

According to the experts there is a need for targeted training for migrants who register in the public labour offices and who want to do business.

NGOs:

Bulgarian Red Cross: An active role in supporting refugees and asylum seekers is played by the Red Cross. They provide basic language training. Initially the interest was not big but recently a hundred migrants take such lessons semi-annually in 5 courses per year. The courses are free of charge. The courses allow B1 certificate which is one of the conditions for BG citizenship.

UNHCR: They provide mainly humanitarian support but express readiness to support any initiative for cooperating and helping any organisation that want to provide entrepreneurial training to migrants at an early stage. They had a course many years ago but for very limited number of migrants.

Bulgarian Council on Refugees and Migrants, which is an association of organisations that support refugees and migrants, expressed their full support to the idea to help migrants integrate through entrepreneurship. They provide information to refugees and work directly with them.

The Council prepared a very comprehensive presentation on the role of all stakeholders in migration area:

- ❖ www.refugee-integration.bg – this is platform for integration of refugees which is dedicated to the municipalities and the other stake holders
- ❖ mapping.refugee-integration.bg – Mapping of integration activities and access to rights by refugees.
- ❖ database.refugee-integration.bg – Data base for interested institutions.

The Council has a very comprehensive web page with a very reach information for migrants.

Council of Refugee Women in Bulgaria helps all refugees and asylum seekers in the process of their integration in Bulgarian society. They work actively toward building tolerance, ethnic acceptance, understanding and support from local society to the problems of refugees.

Social enterprise Humans in the Loop provides remote work opportunities to migrants and refugees. Their mission is to harness the power of technology, innovation and entrepreneurship to

solve social issues. Also they have experience in helping migrants in establishing business of their own.

Topic two: Top issues of migration in Bulgaria

List of the most critical issues.

1. Migrant's entrepreneurship is not recognised as policy priority in all stakeholders' mandates. The potential for integration and contribution to the economy of migrant entrepreneurship is not still recognised. **MAGNET project is the first project that puts this topic in the agenda of main stakeholders.**
2. Few migrants want to start business. (maybe because there is not active policy and instrument for encouraging them. The other reason is that most of them have no skills, profession and means. But the main reason is that they want to migrate further)
3. Language barrier is the main obstacle for integration:
4. PR and image of migrants: the media misleads the public about migrants and their role and potential.
5. Financing migrant business is a topical issue according to the experts. The discussion was about whether migrants should have additional grant schemes dedicated to their business or they should benefit from the schemes for all.
6. How to find and motivate migrants to integrate. After receiving status migrants is hard to be found and involved in support programmes. Some NGOs receive financing to deal with migrants but they cannot secure enough participants for their projects.

Topic Three: Migrant specific aspects of entrepreneurship support

List of risks migrant entrepreneurs face

The differences in culture matter a lot when migrants deal with businesses. More opportunities are offered to migrants as paid workers with employers instead of entrepreneurship. According to the experts it is much more difficult for them to start business in a foreign country. The most educated migrants work in call centers and receive very high salaries, which limits the incentive of doing business on their own.

According to experts, migrants feel uncertain and cannot make long-term plans.

Those who want to learn and start business need to receive some scholarship (financial support during the training) otherwise, it is very difficult for them to participate.

The experience of participants in the group discussion suggests that some of migrants want to start business but in very limited professions: hair dressers, drivers, etc.

Benefits for the economy, society and migrants

Migrants are very different groups and there is a need to distinguish them when their contribution to the society is evaluated. There is a huge difference in entrepreneurship attitudes between young migrant generation and the old one.

There are cases of migrant business that after a successful start in Bulgaria further migrate to other countries. Incubating migrant businesses that leave the country is perceived by the experts as a negative pattern since the efforts and support provided by local environment to those businesses does not contribute to the local economy and society. We could call this phenomenon “transit migrant business”.

Some of migrants have exotic professions and they bring new goods and services to the economy. However, these kind of professions require specific training and education, which is hard to organise.

There is a need to change the public perceptions about migrants and particularly migrant entrepreneurs.

Normal text template: This document lists questions we want to ask the experts during the regional face to face meetings organized by each of the partners in their respective countries/environments. The answers should feed in your work on Academy and Toolkit. Based on this list, MFC will lead the preparation of Expert Meeting Guidelines.

Obstacles to migrant entrepreneurs

1. Most of migrants have no long-term interest to stay in Bulgaria and this limits the appetite for starting up business. They use the savings to migrate further to Western Europe.
2. Business environment is not favourable.
3. A major problem is the negative attitude of municipalities towards migrants and particularly refugees. They do not provide them with the required by Law services and reject residence in the territory of municipality.
4. Hostile local businesses. There were cases of takeover of migrants’ businesses by local hostile companies. Lack of integration in local business community
5. Bad image of migrants in general

Experts shared some good examples of successful businesses run by migrants. An Afghan migrant came in Bulgaria 5 years ago. He set up business in a small town on Danube – Svishtov. After that, his family members arrived and helped enlarging his business. Now they are very well integrated but the owner did it from the beginning without any support. Representative of the municipality shared with an NGO representative that the municipality is happy now but they didn’t know what they were doing.

There is a very successful catering company set up by a refugee woman. She makes cookies at home and her husband delivers them. Migrant support organisations actively advertise the company in

social media and they gain a lot of popularity. This is a very interesting business generation tool that proves working successfully.

The division of labour between the supporting organisations

According to the experts, the main target group for migrant support are the refugees in Bulgaria. The other regular migrants are not specifically targeted. The main support they receive is language and basic legal advice. The supply side is not available and maybe that is why migrants are not active in starting business.

The expert group considers two steps in the business support

Step one: language courses in Bulgarian and in English

Step two: personal assistants like volunteers to help migrants in the start-up phase

Council of Refugee Women in Bulgaria provides basic support to women migrants. They have not yet done anything for entrepreneurship of women. Migrant women in general are not economically active. They take care for the household and children. Their education and skills are weaker than that of their husbands but the young women have better education and entrepreneurial spirit. But they could be trained and involved in some programmes before the marriage.

The role of Governmental policy

The experts were in the opinion that there is no governmental policy as regards migrant entrepreneurship.

Topic four: Migrant entrepreneurship support:

List of sources for business support information

According to the experts there is no information particularly dedicated to migrants that want to start business. There are some fragmented sources like:

- ❖ Presentation of case studies of good migrant stories and PR campaigns about migrants' contribution to employment and economy
- ❖ NGOs provide information on case-by-case basis
- ❖ ERASMUS programme provides valuable information exchange

Access to information is a problem for migrants particularly for the older generation. They do not use computer. They do not use internet. They do not speak the language in order to visit institutions and gain support.

Younger migrants use electronic forms of information but it is formatted and not focusing on start-up business for migrants. This is a general information about start up business which does not take into consideration migrants' specific needs.

Training facilities

It became obvious during the discussion that there is no organisation that provides specialised training for migrants who want to start business.

There was a suggestion to include cultural issues in the training for migrant entrepreneurship since this is one of the main obstacles migrants face.

According to the experts, migrants do not like group exercises and group training. They prefer individual training and personal guidance. They are sensitive about the confidentiality of their work and life.

On line training and internet based training is not very popular among migrants. Large platforms with a lot of information are not preferred option.

Sources of funding, business support programmes

The experts are in the opinion that the main source of funding of migrant business are their savings. In most of the cases, they receive financial support from relatives and friends in Bulgaria and in the country of origin.

Migrant entrepreneurs are outside of the formal financial system. Some universities were trying to involve them in venture funds and special programmes for start-up financing. But the strict requirements and conservative policies push out migrant entrepreneurs from those forms of financing. There is a problem also with comprehension of financial instruments.

What is the impact of business support programmes

Currently there is no structured programme or project that targets migrant entrepreneurship

Topic five: Legal and regulatory advise.

List five advises migrants receive

The legal and regulatory advice is not linked directly with entrepreneurship. It is mainly related with their residence status, accommodation, rights and judicial reviews.

List legal issues migrants face

One of the main obstacle is the access to driving licence. The material to learn requires high command in rather sophisticated BG language and the exams are also a problem. Without driving licence it is difficult to run a business.

List the organisations that provide entrepreneurship financing: None

List of barriers to migrant entrepreneurship financing: Already stated.

List of capabilities they need

There is no special survey and structured information about the needs of migrants. The participants in the discussion are under the impression that those who want to start business need mentors and individual support to each one's business needs. Those who want to do business are easily recognisable.

Conclusion: Some ideas for further work that came out from the discussion:

- ❖ Strengthening and enlarging the network that is established in BG with MAGNET support and build up its sustainability. As a result of the expert discussion a lot of information was obtained and some of it will be put in the Tool kit
- ❖ Experts expressed the view that there is a need to have another project that would aim at establishing a network of migrants who do business. The idea is to integrate such a network within the institutional framework of local business organisations. They are in the opinion that migrant entrepreneurs have to be part of business organisation and should make ethnic business and not allowing them to capsule their business.
- ❖ There is an idea to organise a special demand survey among migrants as to what are their needs in order to start a business

General observations from the discussion:

- ❖ the participants wanted to learn more about the project and how they could benefit from the project depending on their mission and status.
- ❖ the universities were interested how they could help to their foreign students who want to start business.
- ❖ it was more foreword thinking exercise than discussion on current practices. They wanted to discuss more what should be done in the future.
- ❖ we covered all the issues but very briefly since there is no extensive experience in migrants' entrepreneurship so far
- ❖ our Academia gained large interest and there were a lot of suggestions as regards the approach and topical issues.
- ❖ a proposal came out from the discussion to start another project that should link migrants who started business themselves and create a network where they could share their experience and link them to the formal business associations.
- ❖ cooperation is needed between the universities that teach entrepreneurship to organise regular courses for unemployed migrants. The National Employment Agency organises special labour exchanges in the places where there is a concentration of migrants. The proposal is to have representatives from the teaching staff of VUZF providing a pilot training in the near future
- ❖ there is an idea to create financial cooperatives for migrant entrepreneurship financing.

4 Report from Poland by MFC

Number of participating organisations:6, Number of participants:6

Topic one: Who is doing what in migration in the country

Participating organizations

- ❖ Caritas Polska, Centrum Pomocy Migrantom (Migrants Support Centre): Caritas is one of the biggest if not the one charity organization. The Center hires 3 people, all migrants (Ukraine, Lithuania, Belarus). The support offered aims at helping to settle down in the country, by finding a place to live, helping to sign up children to local schools, applying for the job and fixing legal and administrative necessities.
- ❖ Foundation Ocalenie: strong local NGO, offering Polish classes, legal advice and administrative support (residential and work permits) and support services from finding a place to live to finding a job. They also organize additional classes for kids (both in terms of helping with school and additional after class) and for adults. They offer in-kind support for families and start to think about starting up a business, which would generate income both for migrants and for the foundation. The Foundation works with 100 volunteers.
- ❖ Fundacja na Rzecz Różnorodności Społecznej: they are focused on working with children and adults to help migrants integrate into schools and society.
- ❖ Fundacja dla Wolności: they work in refugee camp near Warsaw (the capital) offering psychological support, Polish classes, after school classes and sport activities for kids, paper work support; they focus on women and their children

Other key players

- ❖ Foundation for Somalia: integration of refugees and trainings and legal advice in entrepreneurship (60 people to be trained within the period of 2018 and 2020)
- ❖ Stowarzyszenie Interwencji Prawnej: legal advices for employers.
- ❖ Foundation Lingua Mundi: offers Polish language courses for migrants

Topic two: top issues of migration in the country

- ❖ The Polish migration considers mostly comes from Ukraine, followed by Belarus, Lithuania, Russia.
 - Migrants from these 4 countries have easier access to the labour market in Poland, compared with nationalities of other countries, from outside Europe
 - There is a change observed in quality of migration from Ukraine (key country of origin): initially, the low educated people were coming to find a job. Currently, more and more better educated and more experienced people are coming to start a business in Poland.

- ❖ The Polish labour market is untapped, and continues to absorb large numbers of migrant workers.
 - Despite the demand from many SMEs, the smallest companies often resign from hiring migrants due to high time costs of arranging permissions
 - The intermediaries companies to help out Polish SMEs with the paper work, usually set up and run by migrants, charge between 40 and 60% of migrant's income.
- ❖ The current government officially does not support migration to Poland, especially from outside Europe. Both the governmental and EU funding channelled through Polish administration have been significantly limited, cutting off the NGOs from the so far main funding sources. Interestingly enough, this led the Polish NGO to pro-actively change their funding strategies, shifting to focus on individual fundraising. This was coincidental with the change in Polish society (post-transformation), which became more active in taking responsibility for civil society, recognizing the need to contribute by donating.
- ❖ Together with the mentioned development of civil society in Poland, the NGOs experience the growth in number of volunteers and change in their age structure – the number of senior volunteers has grown to significant number just over few recent years, especially among the retired teachers.

Topic three: Migrant-specific Aspects of Entrepreneurship Support

Obstacles to migrant entrepreneurship

- ❖ Poland is focused on absorbing migrants into local SMEs. There is very little support and infrastructure offered to develop migrant entrepreneurship. Setting up and running a micro entrepreneurship in Poland for Poles is challenging due to bureaucracy and permits required.
- ❖ The refugees are forced into illegal entrepreneurship, as it takes time and effort to receive adequate permits
- ❖ The non-entrepreneurial infrastructure of support is limited: migrants need basic support in understanding transportation options around the city, communication and papers.

Benefits for the economy, society, migrants

- ❖ The Polish labour market is untapped and needs large amounts of low and middle level of workers, especially in agriculture and services. This creates a space for migrant entrepreneurship as well.

Organizations supporting migrant entrepreneurship

- ❖ There are very few organizations that support migrant entrepreneurship, mostly through legal advice
- ❖ The offer of entrepreneurship support is very limited, and mostly offered in Warsaw as a capital

- ❖ The current organizations supporting migrants think about migrant entrepreneurship rather in small scale – they would like to set up a business, which would generate income both for migrants and their organization.
- ❖ Peer to peer mentoring and job shadowing, despite very rare, are perceived as highly effective in capacity building of migrants.

The role of government and policies

- ❖ There is a law supporting income generating activities by migrants coming from the 5 countries: Ukraine, Belarus, Lithuania, and Russia: they are subject to easier and faster job permission procedures
- ❖ There is in a place a very good law supporting the integration of migrant's children in the country – however it's application in schools remains low.
- ❖ Some of the biggest cities (Warsaw, Wroclaw, Gdansk, Lodz, Poznan) arrange (the local councils) centres for migrants support, which coordinate the inclusion of migrants, including the inclusion into labour market and entrepreneurship – however the number of successful and implement models of such centres is limited to 2-3 cases.
- ❖ There is a special policy supporting the development of social cooperatives: at least 5 people from underprivileged groups (unemployed, women, etc.) can set up a business with democratic management rules. The government offers quite extensive financial support to kick off the business. There are also certain tax exemptions. This legal form can be potentially used by migrants, however the procedures to apply, set up and run this form of business are hardly easier than regular business, thus need support.

Topic four: Migrant Entrepreneur Business Support

Migrant Entrepreneurship Business Support hardly exists in Poland. There have been only few first pilot projects of limited scale. There are no organizations that specialise in such support, rather it is delivered in partnerships with non-migrant organizations, that have capacity to support development of businesses.

Topic five: Legal and regulatory advice, access to finance

Most of the existing migrant support organizations support migrants in general terms, helping them to arrange their place, residential permits, basic legal advice, fixing school for kids and health support. As the quality of migration changes, and more pro-active and self-driven people are coming to the country, we can expect some increasing demand for entrepreneurship support services.

Your opinion on the discussion and its results:

The participants were open and critic, so they seemed providing honest opinions. As the topic of entrepreneurship is quite absent in Poland, few informative opinions were provided.

5 Report from Greece by IATAP

Number of participating organisations. 6

Number of participants 6

Topic one: Who is doing what in migration in the country

Who are the main stakeholders in migration in your country and particularly in migrant entrepreneurship support, and what is the scope of their work?

- ❖ European Asylum Support Office
- ❖ International Organization for Migration
- ❖ Greek Council for Refugees
- ❖ European Council on Refugees and Exiles
- ❖ UNHCR
- ❖ National Commission for Human rights
- ❖ The Greek Ombudsman

The above mentioned organizations undertake the support and help of refugees for the asylum and permit of residence procedure and the safeguarding of their rights

- ❖ entre.gr -> supporting of social entrepreneurship of migrants
- ❖ Business and cultural development center -> Entrepreneurial training to young migrants
- ❖ Council for migrants' integration to Greek municipalities -> recording and investigating problems faced by immigrants who are permanently residing in the city for their inclusion in the local community
- ❖ Entryway Project -> Support the economic integration of immigrants by providing integrated business training and support <https://www.ecre.org/>

Topic two: top issues of migration in the country

List 5 most crucial migration issues. Provide justifications.

- ❖ Due to economic crisis in Greece, job finding is even harder and new business beginning also.
- ❖ Migrants are vulnerable to exploitation as they are not familiar with regional rules.
- ❖ Migrants are vulnerable to be victims of criminal activities
- ❖ Due to their illegal entrance in Greece through Turkey, Greek market has to more migrants than the ones that it could deal with
- ❖ Non well-organized system for their integration in regional labor market

Topic three: Migrant-specific Aspects of Entrepreneurship Support

1. List of risks migrant enterprises face

- ❖ Compliance risks -> understanding important legal requirements and their implications puts a company in a better position to manage risk proactively
- ❖ Financial risks-> unequal access to financial resources and founding programs for migrant entrepreneurs
- ❖ Operational risks -> difficulties in managing their staff and to be able to assert themselves and manage their business operations
- ❖ Strategic risks -> when there are not familiar to market rules and their strategy is not so effective; As a result they struggle to reach their goals due to different philosophy

2. Benefits for the economy, society, migrants,

- ❖ Increasing the workforce of each country, especially with specialties in domains that are not so famous in regional level -> human capital development of receiving countries -> labor market flexibility
- ❖ More contribution to taxes and social contribution
- ❖ Greater job offer
- ❖ Boost to the working age population
- ❖ Technological progress

3. Obstacles to migrant entrepreneurship;

- ❖ Visa issues
- ❖ Language and cultural barriers
- ❖ Finance, regulation, taxation, inadequate capital structure -> regulatory hurdles -> bureaucratic complexity
- ❖ Lack of access to capital and institutional support -> difficulties in accessing credit from financial institutions
- ❖ Lack of skills
- ❖ Lack of professional networks -> Lack of connections
- ❖ Lack of government support
- ❖ Weak market opportunities

4. The role of government and policies

Government

- ❖ Actions of Ministry of Interior for the Integration of 5000 migrants
- ❖ Programs of Ministry of Interior for the vocational guidance of 3000 migrants

Policies

- ❖ Business support programs
- ❖ Training
- ❖ Counseling
- ❖ Legal advisory
- ❖ Mentoring for access in business networks – network building
- ❖ Help in raising a start-up company

Topic four: Migrant Entrepreneur Business Support

1. List of sources for business support information ;
 - ❖ The Greek Ombudsman
 - ❖ The Ministry of Interior
 - A national strategy for the integration of legally residing third-country nationals
 - Vocational guidance
 - Skills exploration
 - Promoting an equitable participation of third-country nationals in the information sector
 - ❖ Individual ngo
 - ❖ EPIXEIRO PLATFORM -> a platform for the support of migrants' social entrepreneurship
2. Training facilities,
 - ❖ Solidarity now – NGO
 - ❖ International Organization for Migration (IOM)
 - ❖ Business and cultural development center
 - ❖ Individual Municipalities
 - ❖ Ministry of Interior
 - ❖ Interconnection office of the Agronomic University of Athens
3. Sources of funding business support programmes.
 - ❖ Funding programs of UNHCR
 - ❖ Stavros Niarchos Foundation – programs for the Migrants' and Refugees' Support
 - ❖ Founding programs of Greek Council for Refugees
 - ❖ Ministry of Interior
 - ❖ National Strategic Reference Framework programs
4. What is the impact of business support programmes

Despite new provisions of law and programs for migrant entrepreneurship support, the integration system has not succeeded yet to establish a permanent legislation mechanism for new entrepreneurs. The main reason why legislative initiatives failed to satisfactorily meet the need of migrant entrepreneurship related to a large extend to the temporary nature of this legislation, and it was further undermined by the bureaucratic and distractive immigration policy.

In the long run, these reforms did not hinder the extremely negative over the impact of the financial crisis on the social economic situation of migrant entrepreneurship.

Topic five: Legal and regulatory advice, access to finance

1. List first five legal advises migrants receive

Article 1 of the revised ESC stipulating that in order to ensure the effective exercise of the right to work the contracting parties undertake to:

1. Recognise as one of their prime goals and at the same time commit it to achieve and maintain the highest and most possibly stable level of employment to achieve full employment.
2. Effectively protect the worker's right to live with work he/she freely undertakes
3. Set up or maintain free employment services for all
4. Ensure or promote appropriate vocational guidance, training and restoration.

Article 18 of the revised ESC concerns migrant workers as it guarantees the right to engage in gainful activity in the territory of another contracting state. It explicitly recognizes the right of movement of their other parts while requiring states to simplify formalities and make the regulations on the employment of aliens' workers flexible.

Policy measure 4.3: Promoting Entrepreneurship

The action aims at facilitating and informing third country nationals with a view to the development of micro-entrepreneurship (start up operations) through legislation: a) on issues of entry and residence (visa and residence permission), b) Simplification of the process of setting up small enterprises of national nature and c) the possibility of mixed financing by banks and government grants (legislation)

Other actions:

- ❖ promoting the entrepreneurship of migrants through social and solidarity based enterprises and interconnecting with national and migrant entrepreneurs
- ❖ training programs for the "business" mainly young people of third countries through entrepreneurship consultants in cooperation with chambers of Commerce of the country.

2. List legal issues faced by ME

- ❖ -bureaucratic complexity
- ❖ -no accreditation of foreign credentials
- ❖ -difficulty in policy evaluation
- ❖ -legal status complexity

3. List of organisations that provide financing to ME

- ❖ Solidarity now – NGO
- ❖ UNHCR
- ❖ Stavros Niarchos Foundation
- ❖ National Strategic Reference Framework programs
- ❖ International Organisation for Migration
- ❖ ENTRY WAY PROGRAMS

4. List of barriers to migrant entrepreneurs financing

- ❖ Less likely to have access to loans from financial institutions

- ❖ More likely to have denied credit at least once in the past two years
- ❖ More likely to have been discouraged from applying for credit because they think that the application will be unsuccessful
- ❖ More likely to report passing up viable investment opportunities in the previous years due to inadequate access to business finance
- ❖ More likely to cite access to business finance as a moderate or major firm obstacle.

5. List of capabilities they need

- ❖ Access to finance
- ❖ Access to funding programs
- ❖ Access to training programs
- ❖ Less bureaucracy
- ❖ More vocational opportunities

6 Report from United Kingdom by TERN

Number of participating organisations: 4

Number of participants: 6

Topic one: Who is doing what in migration in the country

Who are the main stakeholders in migration in your country and particularly in migrant entrepreneurship support?

- It is still very early stage for migrant entrepreneurship support, and there is a need for organisation around common ideas and things.
- Things are very disconnected-there are lots of universities and academics involved, but people aren't talking to each other (cited an academic programme at Aston University that the speaker had not heard about until today, despite being heavily involved in the sector.
- The Centre for Entrepreneurs has been quite vocal, and important in organising on a national and global stage so far, and acted as a sort of frontman for grassroots effort.
- Things are centred on London and the south.
- There are a lot of people with passion and enthusiasm, but very little real experience.
- NGOs are pushing forward the support
- It feels as though a key event is necessary to bring everyone together-a sense of 'parallel lines that don't join up'.
- There are bottom-up pockets of support rather than a top-down approach-needs more of the second element.

Focus group moderator commentary / reactions: There was a general consensus that it is still too early to say-things are very fragmented. This is a sector that really emerged in 2015 in response to the refugee crisis, and it is still trying to work out who the leading figures are, and where centralisation can happen.

What is the scope of their work

- This is difficult, because scope often hasn't been defined. There is a difference between migrant and refugee entrepreneurs, and the resources available to them, and as a result, the organisations that work with each group are also different.
- Because most support arises from NGOs, support is often targeted at those who have the least resources-very much a charitable scope.

Focus group moderator commentary / reactions: Felt that there was a need to define scope-also, strong difference between refugee and migrant support

Topic two: Top issues of migration in the country

List the 5 most crucial migration issues. Provide justifications

- Perception of refugees and migrants as a burden rather than contributors-they all want to contribute, but many are not given the chance to do so-this is particularly relevant to the destructive asylum process
- Refugee experience defined by things which have 'real psychological consequence'. A lot of people spend 10 years waiting for asylum, and the average wait in a refugee camp is 20 years. There need to be better counselling and mental health services offered.
- Pushing people to start a business can put more stress on the above issues-it would be a 'cop-out' to push everyone into entrepreneurship.
- Lack of qualification recognition-needs to be a way for qualifications achieved in other countries to be transferable.
- Language issues are a serious barrier to integration-need more support for this.
- There were successful integration programmes run before, but change of government in 2015 has created need to seem new and different, which caused the cancellation of these programmes-entirely political, not practical.

Focus group moderator commentary / reactions: Very strong agreement that battling the negative perception of refugees and migrants as a burden was a central issue. There was also a strong concern about the lack of psychological support available, although it was acknowledged that this is a societal problem, rather than something migrant specific.

Topic three: Migrant-specific aspects of Entrepreneurship support

List of risks migrant enterprises face

- Less support available in almost all aspects of setting up a business
- No networks at all

Obstacles to migrant entrepreneurship

- 'People are divorced from their support networks'
- No professional networks, no social networks, no funding networks, no general support networks-we also need to understand exactly what networks they need
- Cultural contextualisation is a big need-people are forced to reevaluate what they have in this country, as their skills and values do not translate in the same way.
- They need to rematch their skills to market demand, and learn to use them in a different way
- Patient programmes are also a necessity, particularly for refugees-if it has taken you 10 years to get your legal status, it makes people fearful of UK regulation, and nervous about doing something that means they might lose their status.

- It is difficult for migrants and refugees to access childcare-vouchers aren't really an option, and they need money.
- People need support for education-difference between being a construction worker in their home country, which might be much less regulated, and being a construction worker here, which involves health and safety qualifications and other things.

Focus group moderator commentary / reactions: There was a feeling that new arrivals are without networks that we completely take for granted, and this is a substantial factor. Many don't even have their family for support, which is just as important on a psychological level as it is on the others.

The role of government and policies

- 'If we had some policies and government support, that would be great'
- Hierarchy of refugees-Syrian refugees have their own support programme
- Need further government investment-there is not necessarily

Topic four: Migrant Entrepreneurship Business Support

List of sources for business support information

- There will be specific support from SIREE going live in August-this will be a refugee business specific website.
- There is a need for a repository of all this knowledge-it is currently too disparate and hard to access. Everyone needs this-refugees, programmes, facilitators, academics.
- Support seems to have 'mushroomed' in the last year or so-support varies from private companies, university programmes and NGO and Social Enterprise programmes.
- TERN (The Entrepreneurial Refugee Network) mentioned as a source for business information.

Training facilities

- There has been support from Local Enterprise Partnerships (LEPs).
- University of Essex is running a female refugee entrepreneurship workshop, as part of a project called 'Accelerating Women's Enterprise'.
- TERN offers support and training for entrepreneurs.

Sources of funding for business support programmes

- There is a refugee community fund, but this is not signposted.

The impact of business support programmes

- Programme at Aston University under Muhammad al Mahameed has helped 50 refugees start businesses

- There is a similar programme in Bristol, which is associated with the Centre for Research in Ethnic Minority Entrepreneurship.
- It can be hard to measure impact at this stage-things are still very early.
- We also measure impact too bluntly-it is not just about how many people set up businesses-it is about the wider impact of these programmes in terms of education, integration and support.
- We need to adopt different methods of reporting.

Topic five: Legal and regulatory advice, access to finance

List the first five pieces of legal advice migrants receive

- Protecting your business idea
- How to keep records
- Business accounting
- Paying taxes
- Registering as self-employed
- Paying the minimum wage to employees
- All the above ideas were explicitly in the context of migrant and refugee entrepreneurs, not migrants and refugees in general.

Legal issues faced by migrant entrepreneurs

- It is actually quite easy to set up a business in the UK, in particular relative to other European countries.
- The average reading age in the UK is 11, so this process is designed to be easy.
- If you have a business bank account, you will need a developed business plan.
- You can't practice something just because you know how to do it-you will need qualifications.
- People don't understand that the risk of a business failing is actually not that big in the UK because of bankruptcy process-as such, they fear setting up a business.
- There can be confusion about language-e.g. confusion about online marketplaces-some people think this means a real, physical market.
- People don't know it is easy-there is a lack of information. The government website is actually quite good, but it is hard to find-there is a lack of signposting.

List of organisations providing finance to migrant entrepreneurs

Focus group moderator commentary: There seemed to be little knowledge of potential options here, but we are aware of Refuaid and Restart loans for refugees as two significant parties in offering refugee support.

List of barriers to migrant entrepreneur financing

- Loans are available, but people are reluctant to give loans-people fear migrants may leave.
- It is very difficult to get a loan without credit history.
- There is a big difference between migrants and refugees-middle class refugees have changed the landscape in terms of finance.
- However, many also have no assets to borrow against.
- Some refugees have property back in their homeland-can they borrow against this, for example.
- A lack of visible credit histories-what if they come from a cash economy?
- Sometimes people do not know if they are being exploited, and so some are vulnerable to loan sharks.
- Work can be sporadic, people's lives can be sporadic. People change addresses, sometimes they can be detained-the precarity of this sporadic life affects access to finance.

Conclusion

In conclusion, there was a general consensus that there is not enough centralisation on the topic and practice of refugee entrepreneurship support in the UK. This is assumed to have a limiting effect on the ability of migrants to set-up businesses in the UK. There is a lot of grassroots and social enterprise led support, but no one who is bringing them together. Similarly, with information and resources available, there was a feeling that again, a central database needs to be set-up. One of the biggest barriers perceived is migrants' access to finance, which is often difficult because of a lack of credit history. Similarly, people raised concerns about the lack of flexibility in bringing qualifications to a new country. Overall, the consensus was that migrant entrepreneurship support in the UK remains a young, emerging sector, with lots of developing to do, and as a result, it is still quite fragmented.

7 Report from Austria by DUK

Number of participating organisations: 5, Number of participants: 5

(Focus group with 4 organisations, 2 cancelled at short notice on the same day; 1 telephone interview added to compensate -> minutes cover results of 5 organisations – 4 represented in the focus group and 1 organisation interviewed by phone)

Topic one: Who is doing what in migration in the country

1. Which are the main stakeholders in migration in your country and particularly in migrant entrepreneurship support.

Participants identified the following organisations as important stakeholders for migrant entrepreneurship and migrant entrepreneurship support in Austria:

- ❖ (Public) mainstream entrepreneurship support programmes/agencies, such as business chambers, Austria Wirtschaftsservice – aws: Austrian Federal promotional bank for low-interest loans, guarantees for bank loans, grants and equity, service centres of the Austrian Incubator Network AplusB (e.g. INIT in Vienna, accent in Lower Austria, tech2b in Upper Austria).
- ❖ Public Employment Services (has a entrepreneurship programme)
- ❖ Public authorities regarding residence titles, regulated trades, recognition of qualifications
- ❖ Migrant support organisations/centres, such as Anlaufstellen für Personen mit im Ausland erworbenen Qualifikationen (AST).
- ❖ OeAD (Austrian exchange service agency)
- ❖ MTOP (More than one perspective)

2. List 5 most crucial migration issues. Provide justifications.

1. General perception and attitudes towards migration, which tend to be negative. There are differences in perception between countries of origin (e.g. between refugees and EU migrants).
2. Demographic change and economic transformation require migration.
3. Fundamental transformation of labour markets and economies in last 30 years has changed labour market needs and has implications for migration policies (attracting the 'right' skills) and integration policies (training/supporting according to labour market needs).
4. Transfer of foreign qualification and competences (including non-formal learning abroad) remains a challenge (economic pressure to accept first job, lack of bridging programmes).
5. Scattered (online) information on the legal and regulatory framework, available funds etc.

Topic two: Migrant Entrepreneurship Support

The organisations represented in the focus group provide either personalised support, have specific entrepreneurship programmes (start up/scale up support) and/or provide related support (e.g. with residence titles) or refer clients to specialised organisations. They have different target groups/clients ranging from tertiary educated EU/non-EU migrants to second and third generation migrants and refugees.

Major obstacles for migrants to become an entrepreneur in Austria relate to

- ❖ a lack of social networks (“for start-up’s you need a team”),
- ❖ knowledge about the legal and regulatory framework on the one hand and the regulatory framework itself (e.g. requirements for residence titles, recognition of foreign qualifications),
- ❖ administrative steps (including language barrier as applications need to be filed in German).
- ❖ Also, a lack of equity and/or economic pressure to sustain one’s living (‘cannot afford to fail’) act as barrier to become an entrepreneur.
- ❖ Also, misinformation in communities might be an issue, which have to be put right by support organisations.

Needs relate to more information (bundle all relevant information on a website), financial business support, access to networks and access/knowledge in communities about respective support organisations/programmes.

Measures applied to reach migrants as target groups are: word of mouth, cooperation with multipliers and expand the organisations’ networks, promote one’s services at place where specific target groups meet (e.g. mosques), social media networks.

The represented organisations would see more networking between migrant entrepreneurship support organisations as beneficial. There is a lot of expertise in the field. Also, there might be needs that go beyond entrepreneurship support,

Topic three: Migrant Entrepreneurship Business Support

The organisations represented in the focus group provide either personalised support, have specific entrepreneurship programmes (start up/scale up support) and/or provide related support (e.g. with residence titles) or refer clients to specialised organisations. They have either mainstream programmes that are open to migrants or target specifically migrants. In case of one organisation, trainings and counselling is also offered in English.

Topic four: Legal and regulatory advice, access to finance

The following major obstacles related to the legal and regulatory framework and funding have been identified:

- ❖ Lack of information on the legal and regulatory framework in Austria
- ❖ Lack of equity
- ❖ Financial requirements to obtain/maintain a residence permit (becoming an entrepreneur can be risky and not an option, if the residence title is linked to proving regular income).
- ❖ Provision to get licence for regulated trades (need to have respective formal qualification, time and costs to get it recognised, lack of bridging programmes).

Resume/conclusions:

Overall, participants highlighted the importance to improve (online) information about entrepreneurship in Austria, address legal and regulatory barriers and foster networking for potential entrepreneurs and migrant entrepreneurship support organisations themselves.

Migrant entrepreneurship support has also a regional dimension, which impacts on access to services, e.g. there are many organisations in Vienna, which are rather easy to reach compared to smaller urban areas and rural areas.

The focus group discussion was a good opportunity to initiate discussions about migrant entrepreneurship and ME support in Austria and to promote networking between organisations. Overall, there is a need to raise awareness for the topic, for networking between organisations and for further research on the scope of ME and ME support in Austria.

8 Report from Belgium by EUCEN

Number of participating organisations: 5

Number of participants: 5

Most of the participants to the focus group discussion work within or in collaboration with organisations engaging with migration and entrepreneurship issues on a European level.

Topic one: Who is doing what in migration in the country?

No direct identification of the main European stakeholders' in relation to migration and entrepreneurship issues was done. The focus of the discussion here was more on the activities carried out by the organisations represented by the participants or by partner organisations.

- In 2018, the European University Association (EUA) has become a partner of the TandEM project (Towards Empowered Migrant Youth in Southern Europe), led by the International Organisation for Migration (IOM). The project aims to improve higher education integration of third country nationals (TCNs), and to contribute to making societies in Croatia, Cyprus, Greece, Italy, Malta and Spain more socially inclusive.
- The European Student Union (ESU) continues to concentrate on executing advocacy for its collective priorities with a clear strategy guiding its plan of work 2019/2020. Particularly, the needs of student newcomers, especially their access to educational and labour opportunities, are addressed as a primary social issue. In fact, ESU helps promote and support the Refugees Passport as one universal tool to make the process of recognition of prior learning for refugees easier and quicker.
- Bantani Education and Research works collaboratively to support and develop entrepreneurial learning policy and practice. Their European projects (e.g. Cradle; EntreCompEdu) allow them to engage with different target groups in several EU countries. Bantani focuses on people with the right to work, thus also advising migrant entrepreneurs with regards to their financial, legal, and bureaucratic issues.
- The Movimiento por la Paz, el Desarme y la Libertad (MPDL), a full member of Solidar, is one of the main promoters in Spain and Southern Europe that develops a comprehensive advisory service for self-employment and the creation of microenterprises directed at long-term residents as well as newcomers. MPDL's assistance includes, among others, the following actions: personalised business plans, consultations on access to finances, and reviews of legal as well as administrative procedures, especially regarding microcredits.

Topic two: top issues of migration (in the country)

Having the group and discussion a European rather than country focus, there was no direct identification of country-specific migration issues. Some of the most relevant issues across Europe were pointed out:

- Newcomers' initial difficulties to access any bureaucratic or financial information constitute one of the main factors for the widespread lack of knowledge regarding European classifications of skills and competences as well as the systems for their recognition
- Widespread absence of competence-specific training programmes in spite of the mandatory linguistic training - often unrelated to professional and educational environments that may interests the newcomers.
- Long-standing need for improving the European institutional network that should enable the integration of newcomers and people with migrant backgrounds in its different forms across the continent and thus foster migrant entrepreneurship as well.

Topic three: Migrant-specific Aspects of Entrepreneurship Support

Not all the sub-topics were unfortunately covered, the discussion being mainly focused on obstacles and difficulties faced by migrants:

- The average newcomer does not receive proper professional training, especially with regards to valuable soft skills (e.g. critical and creative thinking, problem solving, etc.).
- Besides, the teaching and learning of entrepreneurial skills (e.g. communication, networking, resilience etc.), inasmuch as they can be considered as skills for life and not exclusively business skills, are often neglected.
- In particular, migrant entrepreneurs would benefit from gaining specific knowledge on the bureaucratic aspects of entrepreneurship. This would certainly facilitates them not only with discovering gaps in the sector they may be interested, thus adding their own value to the market, but also with becoming an integral part of the community where they work and live.
- Furthermore, there is a need to establish institutional and professional mechanisms dedicated to the recognition of those skills and competences that the newcomers have already developed.
- Because of the absence or inefficiency of the abovementioned mechanisms, newcomers and people with migrant backgrounds happen to have relatively less chances to become properly employed for the competences and skills they possess. Therefore, oftentimes, 'employing themselves and their own abilities' as migrant entrepreneurs proves to be their best option financially.

Topic four: Migrant Entrepreneur Business Support AND Topic five: Legal and regulatory advice, access to finance

During the last phase of the discussion, the questions were formulated with the purpose of covering most of the issues related to Topic 4 and Topic 5 that had not already been taken into account.

- Lack of efforts by the EU with regards to establishing a coordinated scheme for the formal recognition of newcomers' skills developed within informal and non-formal contexts.
- Unbalanced access for newcomers and people with migrant backgrounds to entrepreneurship and business skills training programmes across the different regions of the EU. Overall, there is a strong need for institutional mechanisms limiting the interregional brain drain, represented by young people, whether European citizens or Third Country Nationals (TCNs), moving away from Southern and Eastern Europe and towards its Northern and Western areas.
- Business support programmes should involve migrant entrepreneurs directly while developing some advertising campaigns or training programmes. First of all, they would likely suit the economic and social interests of Third Country Nationals better; secondly the presence of such entrepreneurs would help establish a proper relationship of trust between the representatives of business support programmes and newcomers or people with migrant backgrounds.
- Besides, there seems to be merit in focussing on the reach that social media might have on young people eager to learn more about entrepreneurship in general. Amongst them, migrant students may be regarded as a group with specific financial and professional interests, who would favour certain types of trainings over others.

Resume/conclusions:

The discussion covered several issues concerning migrant entrepreneurship and its main stakeholder. Overall, it displayed the participants' extensive knowledge on European policies and schemes vis-à-vis the financial and social needs of newcomers and people with migrant backgrounds. It was not possible to delve into the major migration issues pertinent to the different national contexts due to general lack of country-specific expertise. Regardless, the participants find themselves in agreement on the necessity of implementing profound and urgent Europe-wide modifications to integration schemes and training programmes relevant for both newcomers and people with migrant backgrounds.

9 Report from Spain by EUCEN

Number of participating organisations: 9

Number of participants: 11

Most of the participants to the focus group discussion work within or in collaboration with organisations engaging with migration and entrepreneurship issues on a national (Spain) and regional (Catalonia) level. The participants came from the following organisations: [Autoocupació](#), [CoachStartups](#), [Dones pel Futur](#), [Fundación Tomillo y Casals dels Infants](#), [Open Cultural Center](#), [Oportunitas](#), [Servei Solidari](#), [SINGA España](#), [Trellball Solidari](#).

Topic one: Who is doing what in migration in the country?

Initially the discussion focussed on the characteristics of the migrants targeted by the organisations attending the meeting as well as on the key regional stakeholders for migrant entrepreneurship that did not participate in the focus group. In fact, the organisations identified themselves among the most important actors in the area of migrant entrepreneurship support.

Oportunitas supports and works with migrants that hold either a general residence and work permit or a residence permit for private entrepreneurs in both regions of Catalonia and Valencia. Although the access to credit granted to the two groups differs significantly, this also depends on additional factors such as the migrant's country of origin, their language proficiency, and their chances of relying on private and public support networks. Half of these migrants comes from outside the EU, from either Latin America (especially Venezuelan, Colombian, Argentinian, and Uruguayan), Senegal, or Pakistan. EU citizens appear to be predominantly from France and Italy. On average they happen to be older than 35 years old.

Servei Solidari works with groups of migrant entrepreneurs that partake in schemes for mutual financial support across Catalonia. Throughout the meeting, representatives from this but also from other organisations, suggested that the organisations involved in migrant entrepreneurship support should aim for a mutual support plan that would facilitate the search for funding and the administration of their various services offered to the migrants. *Servei Solidari* works with migrants legally and illegally residing in Catalonia and in Barcelona in particular, who find themselves in situations of social and financial exclusion. They mostly come from Bangladesh, Pakistan, the Philippines, and Italy. It is to be pointed out that the average educational levels of the targeted migrants have increased throughout the last decade.

SINGA España attempts to foster the diversification between the different enterprises established by migrants residing in the same communities across Spain. They also help with the creation of larger enterprises by promoting the collaboration between migrants sharing similar visions for business ventures or social initiatives. The migrants served by *SINGA España* are mostly of Latin American, African, or European origins.

Autoocupació supports both individual and collective entrepreneurial projects throughout the four provinces of Catalonia. Their well-established platform allows them to help groups of migrants in

need of specific financial and bureaucratic assistance, also by putting them in contact with not only other organisations but also public institutions involved in migrant entrepreneurship support. *Autoocupació* mostly works with migrants from Latin America legally residing in Catalonia.

CoachStartups helps particularly African migrant entrepreneurs often already connected with public institutions. Moreover, they seek contacts with local businesspeople whose guidance may prove beneficial for a number of migrants seeking to establish their own enterprises.

Overall, most organisations work with migrants lacking the financial and educational resources necessary to establish their business or social enterprises. A significant number of organisation targets and support women migrants coming from both outside and within the EU, who may be either legal or illegal residents in Catalonia and Spain.

Other actors involved in migrant entrepreneurship support across Catalonia and Spain, who were mentioned by the organisations attending the meeting are the following: [Acció Solidària Contra l'Atur \(ASCA\)](#), [Banca Ètica](#), [Barcelona Activa](#), [Coop Halal](#), [DonaActiva](#), [Institut Català de Finances](#), [Laboral Kutxa](#).

One of the participants regretted the absence in the meeting of representatives from Barcelona Activa, a local public organisation responsible for boosting economic policies and local development to ensure a better quality of life for the Barcelona citizens by promoting employment, encouraging entrepreneurship and offering support to companies. Increased systemic cooperation with this important public agency is considered to be fundamental and is very much wished for by the organisations participating in the meeting.

Topic two: Top issues of migration in the country

This issue was covered transversally when addressing the other topics of discussion. Some of the most crucial migration questions mentioned by participants were:

- Limits of the current Spanish Immigration Law, which contributes to slow down the integration of migrants into the society and its labour market, also restricting the scope of action of the local organisations working in the sector.
- Existing prejudices and negative narratives on immigration.
- Unemployment, job insecurity, and poverty affecting the immigrant population disproportionately.
- Lack of adequate support mechanisms whether provided by public institutions or private enterprises, which tend to focus on the economic and financial needs of the individual, often disregarding the psychological and social issues commonly faced within the migrant and refugee communities.

Topic three: Migrant-specific aspects of Entrepreneurship support

Start-up migrant businesses need support and also access to credit. They often have no knowledge about the local society and the local market. Migrant entrepreneurs face problems in understanding and dealing with the regulatory and administrative systems. The requirements for residence titles to undertake jobs and activities pose a major challenge.

A large number of the organisations represented at the meeting stated that they are usually contacted by migrants, who happen to know about their services through either word of mouth, associations of neighbourhoods, or the web. Migrants may also be informed about their activities by other organisations working in the field or by local financial institutions that do not know how to provide microcredit support.

Some organisations are also in contact with consulates and other public institutions that ensure basic migrant entrepreneurship support (e.g. the Institut Català de Finances, or the Institut Valencià de Finances). One organisation maintains connections with associations and collectives active in migrant and refugee camps, especially in Greece.

Topic four: Migrant Entrepreneurship Business Support

The majority of the participants indicated that continuous support to migrant entrepreneurs for a period of at least six months is key in order to allow them to rely on a network for financial and legal support while having already established an enterprise.

Furthermore, the attendants agreed on the impact and significance of providing both personal and collective psycho-social support to the migrant entrepreneurs with whom they work. Often, these people bear on their shoulders dramatic or troubling experiences that may have affected them psychologically to different degrees. Therefore, workers of these organisations, and mentors in particular, may need to go beyond the professional relationship that connects them with migrant entrepreneurs.

The ability to seek and create emotional links and thus relate to migrants through an experience of mutual learning between people holding different competences and social as well as educational capital can become a source of meaningful support, which can deeply empower migrant entrepreneurs. Achieving this requires the mentor to be not only genuinely interested in conversing about the personal backgrounds of these migrants, but also capable of pointing out and reason over the social and political barriers faced throughout their life (e.g. class inequality, patriarchy, racism, etc.).

Overall, most organisations have not elaborated a scheme for measuring the impact of their entrepreneurship programmes. This is especially due to the fact that there is no evaluation system at the national level that would provide strict criteria for such scheme. Besides, there is a general lack of resources necessary to provide reliable research on the large amount of documents and data collected throughout the years of activity of these organisations. In fact, often, the university departments contacted in order to establish some kind of research collaboration do not express much interest on topics related to migrant entrepreneurship. Nonetheless, there is one relevant factor for success upon which most of the attendants agreed: the presence of minimum financial resources that would support the migrant entrepreneur(s) throughout the initial years of the enterprise.

Oportunitas is the only organisation that actually developed an impact evaluation system consisting of the analysis of three individual indicators measured thrice in the span of four years – i.e. before the

enterprise is established; at the end of its second year; and ultimately with the conclusion of the fourth year. A number of factors are examined for the evaluation of each dimension:

- economic dimension - annual sales; annual net-profit (income - expenses); job creation; reduction of dependence on low quality or sporadic jobs; fixed asset value
- emotional dimension - job satisfaction; confidence on the ability to succeed with the management of the enterprise; satisfaction with business profits; increased self-esteem due to your business activity
- social dimension - self-perception of social inclusion for having a business.

Topic five: Legal and regulatory advice, access to finance

The participants agreed that the major obstacle for establishing any kind of migrant entrepreneurship remains the length of the bureaucratic procedures concerning the request for residence permits, whether for work or for private enterprises. Regardless, the change of documents – between refugee status to residence and work permit and between the latter and the residence permit for private enterprises – appears to be faster in Catalonia than in other regions.

Furthermore, the lack of national and regional political platforms involving the organisations active in the field precludes these private actors from engaging in effective lobbying activities to demand the approval of legal documents and regulatory frameworks that would enable migrant entrepreneurs and facilitate their support.

Currently, with regards to their access to finance, there is a significant disparity between migrants holding a general residence permit and those being granted a residence permit for private entrepreneurs. Moreover, additional factors related to the migrants' countries of origin, their language proficiency, and their private and public support networks may contribute to the inequality of access.

Migrant entrepreneurship support organisations have suggested and adopted a number of strategies that would help mitigate such factors and widen the access to finance by migrant groups. First, they have attempted to establish a mutual support plan to simplify the search for funding by combining their efforts. Besides, they have encouraged the creation of larger enterprises managed cooperatively by migrants sharing similar visions for business ventures or social initiatives.

Resume/conclusions:

The focus group discussion covered several issues concerning migrant entrepreneurship and the support organisations operating in the field across Spain and, especially, Catalonia. The migrants needing and requesting help by these organisations are often lacking both the financial and educational resources necessary to establish their enterprises. Amongst them, women migrants from both outside and within the EU, whether regarded as legal or illegal residents, appear to face the most challenges.

The participants deemed the bureaucratic procedures concerning the request for residence permits as the greatest impediment for migrant entrepreneurs. Besides, there was an overall agreement

about the positive impact of the organisations' continuous support for a period of at least six months following the establishment of an enterprise. The reliance on a network providing not simply financial and legal, but also psycho-social support proves, indeed, crucial in most cases.

Unfortunately only one organisation had elaborated a scheme for measuring the impact of its entrepreneurship programmes. This shortcoming can be attributed to the organisations' limited resources as well as the lack of widespread institutional and academic interests with regards to the issue.

B) Minutes of regional online meetings in 2020

Within Work Package 5, Magnet consortium continued regional community building with organizations involved or interested in migrant entrepreneurship support in 2020. The regional online meetings supposed to be a follow up to the face-to-face meetings organised in 2019. They aimed at presenting the Magnet project outputs and stimulating the discussion important for each regional community.

Project related topics and outputs covered were:

- ❖ Migrant Entrepreneurship Academy
- ❖ Open Toolkit
- ❖ Qualitative research findings
- ❖ Invitation to the final conference *Growing Europe*, to be held in September.

MFC, the leader of WP5, prepared a template of presentation, so that each consortium member was able to use a standard approach to the online meetings, at the same time allowing for flexibility in addressing the issues that are important for local community.

The online meetings attracted a diversity of national and regional communities ranging from migrant leaders through practitioners to people responsible for policies. Below are the summaries of each online meeting held.

Schedule of regional online meetings

#	Date	Country	Magnet partner
1	25.6.2020	Austria	DUK
2	06.07.2020	UK	TERN
3	07.07.2020	Spain	EUCEN
4	21.07.2020	Bulgaria	VUZF
5	23.07.2020	Poland	MFC
6	27.07.2020	Germany	SINGA
7	14.08.2020	Greece	IATAP

10 Regional online meeting in Austria (Danube University Krems)

The regional online meeting was delivered on June 25th, 2020, under the title “Current and Future issues of Migrant Entrepreneurship Support in Austria”, taking an hour and 45 minutes. It was facilitated by Isabella Skrivanek (DUK) and Anna Faustmann (DUK).

Participants (organizations):

- ❖ Beratungszentrum für Migranten und Migrantinnen / Contact Point for people who gained professional qualifications abroad (Koordination)
- ❖ Cafe ImmiCo – Acceleration Program for young migrant-owned businesses
- ❖ Centre for Social Innovation
- ❖ Student of “Migration and integration management” and “Migrant Entrepreneurship Support” at Danube University Krems
- ❖ Start-Up Management and Business Consulting for Migrant Entrepreneurs
- ❖ Vienna Business Agency – Migrant Enterprises
- ❖ Mentoring for Migrants, Expert in Diversity, Sustainability and Accessibility

Structure and objectives of the webinar

- ❖ Background and results of MAGNET
- ❖ State of the art in migrant business support in Austria and Covid-19 implications
- ❖ Needs and interests in the future work in Austria & beyond

Key findings

Participants identified the following current issues of migrant entrepreneurship support in Austria: reaching the target group and provision of adequate support/information, support of female entrepreneurs (specific needs, structural disadvantages), use of competences and qualifications (formal recognition and recognition in the labour market), support of migrant entrepreneurs (rapid support, access to finance) following Covid-19 lockdown, cooperation and networking at European level.

Discussion centered around the following topics:

- ❖ Visibility of migrants/migrant entrepreneurs: Currently, about 40% of entrepreneurs in Vienna have migrant background. Being a ‘migrant’ entrepreneur is not an important term for most entrepreneurs; they rather focus on their products and services and less on being ‘migrant’. However, success stories of migrant entrepreneurs in the media and public sphere could help to create positive public attitudes towards migrants. At the same time, it is a sensitive and responsible task in order to avoid or re-inforce stereotypes. For example, migrants can be important providers for goods and services (e.g. groceries) in

neighbourhoods with decreasing infrastructures and have business ventures in new and innovative fields, respectively.

- ❖ Use of Support: Migrant entrepreneurs rely rather on their own structures (e.g. within the ethnic/migrant community) than on public support and is reflected to a limited extent in policies.
- ❖ Female migrant entrepreneurs as distinct target group: Female migrants face structural disadvantages, which they are often not even aware of. Participants therefore considered empowerment of women and networking as important measures. Experience from ME support programmes shows that women with network beyond their ethnic/migrant community have better access to support measures.
- ❖ Urban-rural-gap: Migrant entrepreneurship support structures mainly exist in cities (urban areas).
- ❖ Sustainability of support programmes: To support migrant entrepreneurship in the long run, it would be important to develop a sustainable support structure which has long-term funding. Support for migrant entrepreneurship and networking works quite well in different projects, but they only have a duration of 1-3 years.
- ❖ Covid-19 implications: Participants observed difficulties for migrant entrepreneurs to receive fast support (due to administrative barriers). Overall, implications of Covid-19 are still difficult to assess. On the one hand, there is uncertainty and economic hardship (in particular recently founded businesses and if entrepreneurship is the only source of income). On the other, the crisis triggered innovation and increased the digital transition (e.g. webshops, access to new target groups). However, IT skills are essential.

Overall, participants showed in interest in further networking activities and meetings in Austria.

11 Regional online meeting in the UK (TERN)

The online session was held on July 6th, under the title “Refugee-led support for refugee entrepreneurs in the UK”. It attracted 6 participants:

- ❖ Freelance Migrant Entrepreneurship practitioner in the UK
- ❖ Freelance Migrant Entrepreneurship practitioner in the UK
- ❖ Freelance Migrant Entrepreneurship practitioner in the UK
- ❖ Freelance Migrant Entrepreneurship practitioner in the UK
- ❖ Founder of Integr8UK
- ❖ Incubation Manager, TERN

The issue: A common mistake of domains of practice in the third sector is a low level of participation of the community of interest of the domain of practice in its own professional delivery. Refugee-led initiatives in the UK are far and few between, especially in Migrant Entrepreneurship Support. This webinar was concerned with engaging directly with the community affected and discussing their views on how the future of the sector should evolve.

Objectives: In light of MAGNET’s focus on refugee-led practice in Migrant Entrepreneurship Support, TERN gathered a group of emerging, new Migrant Entrepreneurship practitioners in the UK (some of whom partook in the MAGNET Migrant Entrepreneurship Trainer Academy) - who all stand out through their own refugee status and lived experience as refugees and entrepreneurs - to discuss the future of the Migrant Entrepreneurship domain in the UK as a potential “refugee-led” domain of practice. We gathered the attendants’ ideas and input on (key takeaways in bullets):

What the sector is and is not doing well in terms of ensuring that our domain of practice becomes refugee-led:

- ❖ Participants concurred that few UK organisations so far were emphasising the inclusion, participation and professional contracting of Migrant Entrepreneurship practitioners with refugee status.
- ❖ Positive examples of refugee-co-leadership mentioned, although still perceived as only “beginner’s steps” were: Ashley Community Housing in Bristol and TERN in London
- ❖ The importance of achieving gender and ethnic representation in any initiative to involve Migrant Entrepreneurship practitioners with refugee status was emphasised.
- ❖ Lack of investment in refugee talent in the field of Migrant Entrepreneurship support: The group emphasised that no public or social impact funding is currently available to finance the training and upskilling of emerging Migrant Entrepreneurship practitioners in the UK.

What projects and networks should be established to ensure Migrant Entrepreneurship practitioner with refugee status are heard, known and actively involved in existing Migrant Entrepreneurship support programmes in the UK

- ❖ The group agreed that initiatives for the active inclusion of Migrant Entrepreneurship practitioners in the domain of practice needed to be started and funded
- ❖ TERN agreed to involve those webinar participants interested in the co delivery of its own Migrant Entrepreneurship support programmes starting in Autumn 2020.
- ❖ The group also mentioned the importance of

Whether they as a collective wanted to form a group identity and regular check-in:

- ❖ The group agreed to check in on a monthly to bi-monthly basis with TERN.
- ❖ The group agreed to maintain a joint WhatsApp channel for asynchronous communication.

Whether they as individuals and as a collective wanted to participate in the MAGNET final conference in a session developed in collaboration between TERN and consortium partner MFC

- ❖ The webinar attendants all agreed in principle to participate in the final online conference of MAGNET in autumn 2020.
- ❖ TERN will be convening with the attendants during its next monthly check in

12 Regional online meeting in Spain (EUCEN)

The online session was organised by eucen on Tuesday, 7 July, from 11:00 to 12:00 CET. It was conducted by Francesca Uras, eucen's Project Officer.

The regional online meeting aimed to:

- ❖ share the state of art in migrant business support and the key findings of MAGNET qualitative research
- ❖ present MAGNET outputs
- ❖ inform about upcoming events and opportunities of networking in the framework of the MAGNET project
- ❖ welcome and discuss needs and interests in future work

The meeting was structured as follows:

- ❖ Welcome
- ❖ Introduction about MAGNET: basic facts, consortium and main areas of work, target groups
- ❖ Aims of the webinar
- ❖ Focus on the first MAGNET pillar: the NETWORK
- ❖ MAGNET qualitative research: presentation of the key findings
- ❖ Comments and discussion
- ❖ Focus on the second MAGNET pillar: the ACADEMY
- ❖ Focus on the third MAGNET pillar: the TOOLKIT
- ❖ Other resources: EMEN and M-UP
- ❖ Presentation of MAGNET Final conference: dates, topics
- ❖ Conclusions and invitation to subscribe to the Network

The webinar was attended by 17 participants. People who registered to eucen's webinar belonged to:

- ❖ Organisations working in the field of migrant entrepreneurship support (Fundación Oportunitas, Impact Hub, SINGA Barcelona), some of which participated to the focus group activities organised by eucen in 2019
- ❖ Organisations working in the field of entrepreneurship support (Bantani Education, Advenio eAcademy), one of which participated to the focus group activities organised by eucen in 2019
- ❖ Higher education institutions members of eucen and active in the field of entrepreneurship education (University of Ioannina, UB Solidarity Foundation)

Some of the people who registered to the webinar were not able to participate in the end, but have contacted eucen to receive the recordings of the webinar.

The webinar was meant to share with participants the key findings of MAGNET qualitative research, carried out by the project partners through the organisation of the expert groups and regional communities' meetings in 2019. At the same time the aim was also to showcase the main outputs and tools developed by MAGNET. Finally, participants were invited to participate to the final project conference and to subscribe to the MAGNET Network.

The interest of participants in MAGNET findings and tools has been very strong. Participants shared in the chat the relevance of the issues dealt with by MAGNET and were happy to have confirmation of the importance of the work they do (for instance, in relation to individual mentoring, identified as a key to success for migrant entrepreneurs). A clear interest in future MAGNET events and in becoming part of the Network was also received.

Participants were invited to subscribe to the Network and keep an eye on the project website to keep abreast of all upcoming project updates (final conference, final version of the toolkit).

13 Regional online meeting in Bulgaria (VUZF)

The online session was hosted on July 27th, 2020.

Participating organizations:

1. VUZF – host
2. Center for Sustainable Communities Development
3. Bulgarian Red Cross - Refugee and Migrant Service
4. Burgas Free University - Burgas
5. University of Economics – Varna
6. University of National and World Economy – Sofia
7. DIA-SPORT Association
8. Bulgarian Council on Refugees and Migrants

Number of participants: 12

Presentation of MAGNET (results and achievements)

- The partnership
- The network
- MEA
- Toolkit
- Final conference

Topic two: Migrant entrepreneurship training challenges.

The MAGNET Migrant Entrepreneurship Academy (MEA) was presented by one of the lecturers in it. According to him, one of the biggest challenges was to close the intercultural gap between the lecturers and the participants themselves. There exist numerous entrepreneurship study programmes, however, they do not correspond at all with the migrants' needs and mentality. The understanding of the entrepreneurship concept is different for the people implementing MAGNET project and for each migrant, who come from different parts of the world. MAGNET managed to close this gap and both lecturers and participants benefited from the intercultural experience and the process of learning from each other. One of the participants in the MEA (a trainee) also shared his experience from the MEA. According to him the most impressive things were Users Centric Approach, used during the sessions, which see the migrant's needs as the most important and the use of innovations and technologies for migrant integration. Particularly useful for him was the discussion on how migrant entrepreneurship can contribute both to the receiving country and the economic sustainability of the migrants, because this is not just an integration in the labor market but empowerment.

Topic three: Legal framework and financing of migrant entrepreneurship.

We are all facing number of challenges, demanding our active role in the field, but on the other hand there is not enough financing. So what we need to do is to look together in the future and to come up with ideas for future collaboration. We have found out that there are different challenges in the different countries, but there are similar one. Migrant entrepreneurship is not a priority for the governmental institutions. Supporting migrant entrepreneurship is a relative innovation in the migrant integration sector, but more of them are incidental and fragmented. The sector also needs coordination between the concerned institutions. It is important to involve the education system institutions in the process, incl. universities and consulting services. There is a need to create sustainable networks at national and international level to support migrant entrepreneurship and the EU institutions must support these networks with specially designed programs. Although most countries have entrepreneurship support programs, they have little or no effect on migrant entrepreneurs. Social entrepreneurship is actively promoted in the EU, but it is not applicable to migrant businesses. There are many initiatives in the EU, but none to unite or coordinate them. Some venture capital schemes have been initiated, but they concern larger companies. The existing financial instruments are not accessible to the migrants. Women migrant entrepreneurs are experiencing the most serious problems.

Open discussion and ideas

The COVID-19 situation has led a lot of migrants with businesses in Bulgaria to seek support from non-governmental organizations, which they did not very often in the past. It is very worrying that there is lack of adaptation of the migrant entrepreneurs during the crisis and in general. On the other hand, there are successful migrant entrepreneurs in Bulgaria, who never had sought help or council, but because of the COVID-19 situation had approach different NGOs.

It is very often the migrant entrepreneurs come up with a business idea but cannot orient themselves in the existing legal framework in the host country. The following needs/gaps were identified:

- Providing information - an opportunity to create a one-stop shop.
- Training, but such that emphasizes on mentoring and individual advice.
- Access to finance mainly available in the form of grant schemes at the business start-up stage.
- Measures for the recognition of qualifications.
- Removing some legal and regulatory barriers.
- Information campaigns on migrant entrepreneurship. There is a need to build public support for migrant businesses with a focus on the benefits they bring.
- It is necessary to organize a study of the needs of migrant companies.
- Migrant entrepreneurship services need to be improved.

Unlike local entrepreneurs, the support of local and migrant social networks, which provide information, financial and psychological support, is more important for migrants. These processes should be encouraged and supported without leading to closure and ethnic business.

Mutual support plans are needed that can facilitate the search for funding, information and mentoring. EU programs must play a leading role in supporting migrant businesses. Rapid and ambitious measures are needed, bringing together integration networks and training programs for both groups: new migrants and those already in the host country. European programs must be implemented jointly with local initiatives in this area.

14 Regional online meeting Poland (Microfinance Centre)

The online session was held on July 23rd, targeting the broad network of MFC. The webinar aimed at promoting migrant entrepreneurs as a target group for microfinance institutions, as well as informing the audience about the outputs of Magnet project.

There were 21 participants, including 2 members of Magnet consortium, 1 member of M-up Consortium, and one member of EMEN consortium.

The online session had the following structure:

- ❖ Welcome and guest speaker introduction
- ❖ Introduction of the MAGNET project and its objectives by MFC
- ❖ Presentation of qualitative research findings, conducted by Magnet consortium, by MFC
- ❖ Experience sharing in providing non-financial services to migrant entrepreneurs by Autoocupacion from Spain (collaboration with microfinance institutions)
- ❖ Experience sharing in providing financial services by microStart from Belgium (microfinance institution)
- ❖ Discussion
- ❖ Presentation of project outputs and invitation to final conference in September

The discussion between speakers and participants of the webinar was focused on the following issues:

- ❖ Selection methods for training and mentoring programs
- ❖ Average loan products offered
- ❖ Role of microfinance institutions in providing alternative finance
- ❖ Diversity of migrants and a need to complex approach to meeting their needs

The online meeting attracted practitioners from ME support and microfinance, microfinance investors, and DG Home representative; and it took 1 hour and 20 minutes.

15 Regional online meeting in Germany (Singa Deutschland)

The online session was organized on July 27th, 2020. There were 9 participants coming from:

- ❖ Migrant entrepreneurship support organizations from Berlin (SINGA), Saarbrücken (FITT) and Hamburg (LEETHub)
- ❖ University of Mannheim (doing research on refugee entrepreneurship)
- ❖ Schöpflin, a private foundation involved in migrant entrepreneurship

Topic discussed covered: How can we organize to advocate for better political and administrative conditions for migrant entrepreneurs?

Summary of the online session:

First we gave a little background to this webinar: While there are a number of ME support organizations in Germany, those of us active in this field have not yet organized to advocate necessary changes in laws and regulations to improve societal conditions for migrant entrepreneurs. Especially in the field „access to finance“ we see an important role for advocacy.

We introduced four possible ways to get organized:

1. A loose network that acts as one in addressing political decision makers.
2. As part of an existing advocacy structure like a start-up association
3. Founding our own association specifically for refugee/migrant entrepreneurship support
4. Create a think tank.

We can summarize the discussion in the following way:

All agreed that better advocacy is necessary to improve conditions for our target group. All agreed that the entrepreneurs themselves need to play a crucial and visible role in whatever form of organization we choose. However, there was some doubt whether migrant entrepreneurs were willing to join a network/an association that is specifically for them. Would migrant/refugee entrepreneurs reject the „migrant/refugee“ label and would rather be seen as „entrepreneurs“?. We agreed to do some user research on this question.

All agreed that whatever form we organize in, we need resources to manage the community. The foundation also pointed out that financing could only go to charities, not industry associations. We need to keep this mind.

Some pointed out that a think tanks is primarily a research institution and thus needs to be supported by a credible partner like a university. It may be difficult to combine research with advocacy.

We also discussed who we address our advocacy to. It is clear that the federal level is an important target. Some pointed to the importance of local government to create an ecosystem conducive to migrant entrepreneurs.

In the course of the debate it became clear that we want to explore the idea of combining forces with existing advocacy associations. This would save us from setting up our own organization. However, it needs to be a good fit so that our specific issues are heard and addressed. We agreed to talk to two existing organizations to explore the idea of collaboration.

All in all the Magnet webinar allowed us to deepen our existing partnerships within our national network and explore further ways to collaborate even more strongly in the future.

16 Regional online meeting in Greece (IATAP)

The online session was implemented on the 14th of August 2020. There were 8 participants in total, most of them were from NGOs working with migrants (in integration projects or in structures with unaccompanied minors) and one was from an organization from Cyprus that works for international projects and has experience working with migrants.

The topics that were discussed were:

- Short introduction to what MAGNET is.
- Covid-19 in Greece, how it has impacted the organizations the participants work for, the migrants and the projects they are working on, migrant entrepreneurship and the Greek market in general.
- If there is any benefit and something we can use for positive change from Covid-19.
- The general atmosphere towards migrants in Greece, how we can change the current views of the Greek public.
- Any news/conferences regarding MAGNET that would interest the participants.

We started with a short introduction of the participants. Then there was a description of MAGNET (what it is, who the partners are, what the main aims are).

Covid-19 in Greece:

There has been a massive decrease of arrivals of migrants, there are travel restrictions, so moving accommodation (from the camps to homes) is very challenging. Another point that was raised is that the migrants due to the quarantine were isolated which makes it harder for them to learn Greek. General access to services (employment, public) is very limited. When asked if Covid has impacted their organization, one of the participants mentioned that his work hasn't been impacted that much since they are used to teleworking but raised an important point that working remotely needs special equipment not just general access to technology in order to be efficient. We discussed the positive outcomes that can come from the pandemic among which are the digitalization of services, there is an opportunity for migrants to attend lessons (e.g. Greek) from their homes which is very helpful for parents, most services are accessed online which cuts down the traveling, queuing time too. Asylum services are booking online appointments too. Working remotely can also be very helpful for migrants that live in more remote areas where job opportunities are not that many. One of the organizers mentioned blended learning which is a method that there is some face-to-face and some distant learning and has huge potential. There was the conclusion that even though there are many opportunities there are issues that we need to overcome as well. Moved on to showing the results of TERN's research on M.E. (Entrepreneurs' concerns, how they are making steps back due to covid, from expanding their businesses they are going back to making it through the month). We had a discussion about the state businesses are in Greece due to Covid. Businesses were closed for months, there is governmental support but if it's hard for the locals to apply for it, it was a lot harder for

migrants. Migrant businesses depend on other migrants, a lot are not familiar with online systems. There are extra barriers for migrants accessing governmental support (the information is only in Greek, there were strict deadlines to apply). A general comment was that Greece is a place where refugees settle, what can we do to help and support them.

Ways forward:

MAGNET's toolkit can help a lot and can be accessed by everyone. The participants can visit the project's website too but need to keep in mind that something that works in one country might not work in another though. There is an academy for practitioners too. Greece needs to get serious, there is potential and they need to try to get migrants to contribute/have more migrants being self-employed. Greeks need to understand that there are people who will settle in. They have many positive characteristics. M.E. need support specific to their needs (registry, legal).

We moved on to discussing the findings and key issues of the research and how they apply to Greek society. Prejudice is a huge problem in Greece. People still see migrants as criminals, people who are only here to benefit from public programs. We need to move past that in order to be able to see that we are all people trying to do our best. Many of the Greeks who have these opinions have never spoken to a migrant so they only have this general idea of "bad people". The UK has a program where you get to meet and talk to people. Everyone wants the same, to have a happy family and be safe. Media need to show positive/success stories.

The participants were informed and will receive invitations for TNF₄ and the final conference in September.