



M A G N E T

REPORT ON THE NETWORK AND COMMUNITY CONFERENCE
(Final conference minutes)

“GROWING EUROPE.

**BOOSTING MIGRANT ENTREPRENEURSHIP
NETWORKS”**

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Co-funded by the COSME programme
of the European Union

This report is part of the project MAGNET which has received funding from the European Union's COSME Programme (2014-2020).

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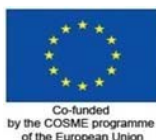
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MAGNET's Network and Community Conference "Growing Europe: Boosting migrant entrepreneurship networks" was a series of online events, held each Thursday in September 2020 and it was dedicated to current issues and future challenges of migrant entrepreneurship in Europe. The conference was jointly organised by three consortia – MAGNET, EMEN and M-Up, co-funded by the European Union's programme for the Competitiveness of Small and Medium-Sized Enterprises – COSME (2014-2020).

The conference took place remotely over 4 days (3th, 10th, 17th and 24th of September due to travel restrictions related to Covid-19).

The conference shed light on the challenges and opportunities facing migrant entrepreneurs before and following Covid-19, and how practitioners have been responding to new demands placed upon them by the pandemic. Topics of discussion include the importance of migrant entrepreneurship, its development in the last years, new trends, support tools for migrant entrepreneurs, integration processes, best practices and lessons learned, the point of view of EU institutions and actors working in the field, the impact of COVID19 on migrant businesses, and more

This report presents the outcomes of the panel and break-out sessions, presentations of the different content components and key notes presented at the Final Conference.

We want to thank all speakers and the audience for their important contributions to the final conference.

The main objective of the MAGNET project is 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 project is being coordinated by the Department for Migration and Globalization at the Danube University Krems, which 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 biggest 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,





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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 from Bulgaria is a further academic partner who 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.



DAY 1 - THE IMPORTANCE OF MIGRANT ENTREPRENEURS

3 September 2020

1. Panel session title: Growing Europe: "Migrant Entrepreneurship contribution to Europe"

Moderator: Christina Kappaz

Speakers: Artur Benedyktowicz, Zina Abboud, Daniela Bobeva, Ahmad Bayram, David Halabisky, and Monique Pariat

Number of participants: 66

Session description: Migrant Entrepreneurship contribution to Europe; was the first session of the Growing Europe online event. The session focused on opening the event, and on all the ways Migrant Entrepreneurship benefits Europe.

Key highlights

Artur

He is in charge of the COSME program and it has several objectives, including promoting entrepreneurship Europe and since 2015/16, it has also dedicated itself in promoting migrant entrepreneurship. This decision was made at a time when Europe was experiencing an increased number of migrations and it was clearly known then that lots of migrants had the desire to start business and they were running the companies effectively.

The objective of the call was networking and the context of the call was that there's a certain knowledge in place and the organizations know how to help, but there was a need to exchange information and learn from each other.

They received 52 proposal and only 4 organizations got the grant, because it was highly competitive.

Supporting migrant entrepreneurs is complex and it involves different entities or institutions.



Zina

Zina is a Syrian entrepreneur who lives in the Netherlands and she has a catering business. She had worked as an advertising manager in Aleppo, Syria and she came to the Netherlands five years ago, because of the war. Zina has kids and she said that it was one of the reasons why she left Syria – because she wanted to save their lives and her life too.

She started her business while she was 9 months in the Netherlands, and "it is called Zina's kitchen which I serve Syrian food with lots of love." Zina: "I started this project, not because of money or business but there was a message that I wanted to give the country that I am living, Dutch people. I wanted to show them the history of Syrian kitchen, it was a very nice kitchen and we have a very nice culture. So, I decided to present myself as Syrian woman and also as a businesswoman in an elegant way"

In 2018, she published a cooking book, which is written in Dutch and it is called "mijn Syrian keuken". She wrote 60 Syrian recipes and behind each recipe there were stories either private or general one about the history of Syrian Kitchen.

She started volunteering in the camp and therein, she decided to start her business with the help of a Dutch man (not named). He supported her with ideas and encouraged her to do what she wanted. She started her business with only 75 Euro, and she borrowed that from the Dutch man.

She hopes newcomer entrepreneurs get individualized support from organizations and do what they like to do rather than direct them to something else that they don't want. And she hopes in the future newcomers could have access to finance.

Daniela Bobeva,

Daniela is a researcher in Bulgaria and her presentation focused on identities of migrant entrepreneurs and policy responses. She heard from a participant in one of her workshops "I am not a migrant; I am an entrepreneur" and that intrigue her to find what are the identities of migrant entrepreneurs and what support do they have?

She mentioned three identities; migrant, SME developer and foreign investor.

The strengths of these identities are;

- Migrants: support the community
- SME developers: High employability potential, start small and gradually grow.
- Foreign investors: High risk takers, high probability of re-investing.

Vulnerabilities are;

- Residence, language, prejudice, integration policy, difficult in competing with large companies, not having legal knowledge, etc.

Why is networking important? good policy needs good research and a strong support on the ground by NGOs

Ahmad Bayram

He is a social entrepreneur in Syria and currently he lives in Germany. He focuses on building a supportive network hub for Syrian entrepreneurs and he has done research on what they need.

Three main classifications of Syrian entrepreneur

1 out of 10 live in camps: this group can have small enterprises in the camp.

Entrepreneurs with means: these are people who have money and integrate another place.

Most refugees live in urban areas

Challenges: travel restriction, learning new customer behavior.

David Halabisky

Migrant entrepreneurs are extremely diverse; in terms of the business sectors, ambitious, gender, etc.

Motivation is an important factor, especially migrants who face labor market challenges. Some people experience difficulties in entering the labor market and as a means to generate income they turn to entrepreneurship.

Challenge; a lot of risk is involved in entrepreneurship and not everyone will be successful. So, at the policy level, we might be better off in addressing the challenges of the labor market.

Data shows: The proportion of self-employed immigrants have doubled over the last 15 years, and similarly, the ratio of female migrants' entrepreneurs has been increasing. Self-employed immigrants are more likely to create jobs than non-immigrants. (Canadian statistics)

Monique Pariat

Studies have confirmed that migrants tend to create more or as much business as natives. Example, 3 million out of 21 million business in the EU are run by migrants.

Migrants contribute to economic development, employment and innovation.

Migrants create jobs (1.4 - 2.1 additional jobs created by migrants enterprises) .

Obstacle in the labor market;

Questions and answers

Do you think the lack of knowledge of newcomers has to do with Language skills?

There are a lot of people with good ideas, but some of them cannot speak English or the local language where they are living in and that can cause some difficulties for some.

Do you think that the green economy is important for migrant entrepreneurs?

Just the opposite. There is a great opportunity for them in three aspects: they could be the breach of EU green agenda with their home country businesses, they could transfer the green practices to the migrant community and third to benefit from the green financing instruments, but they need support programmed from the EC!

2. Panel session title: COVID19 Impact on Migrant Entrepreneurship, 03.09.2020

Moderator: Gianluca Pastorelli (Diesis)

Speakers: Adem Kumcu (Unitee), Matteo Matteini (Municipality of Milan, Robert Mutua (Shofrica)

Number of participants: 47

Session description: How are inclusive entrepreneurship programmes responding to the Covid-19 pandemic? What are the additional challenges migrants and refugee entrepreneurs are facing? How can they be better supported? What can we learn from this crisis to bring new opportunities? As the situation with COVID-19 evolves, different initiatives aiming to minimise the significant impact the pandemic is having and will continue to have not only in people's health but also on workers, businesses and the general economy are flourishing. While migrant and refugee entrepreneurs have proved to be resilient individuals that bring new market opportunities to their new society, they are often the most hit by these kind of crises, having to navigate through additional challenges. With different international organisations predicting the major economic downturn of our era, it is essential to make sure we leave no one behind, uniting in diversity for a prompt recovery that makes us not only stronger and more resilient, but also able to develop more inclusive and equal societies. To support current and new inclusive initiatives and developing new strategies and partnerships emerging as a result of the crisis can be some of the strategies needed to achieve that new reality.

Gianluca, the moderator, introduces the Growing Europe event sessions, what's that about, as well as touched a little bit upon the previous event. The session focuses on the Covid19 and its impact in economy in general, more specifically what it did to migrant entrepreneurs, and what's going to happen to them, which was the main focus of this webinar. Gianluca presented DIESIS and the work that DIESIS does as well as the activities it performs and the role to the EMEN project - which at the same time is one of the tree consortia responsible for this online event. Following that, he introduced the speakers of the online session: Adem Kumcu, Matteo Matteini, and Robert Mutua.

Gianluca further added that the idea is to present the session in three different point of view: Business support organization, Local authority, and an entrepreneur.





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Adem

Adem Kumcu welcomed the participants and talked generally about the importance of migrant entrepreneurship – which helps in wealth creation and wealth distribution. He highlighted the important role that SMEs play in this context.

Kumcu presented slides focusing on migrant entrepreneurship during COVID times. Adem introduces UNITEE – the only association representing migrant entrepreneurs, and - activities it performs related to the migrant entrepreneurs.

The presentation showed the characteristics that COVID has brought on entrepreneurship and overall in the global economy. In order to be able to support the migrant entrepreneurs at these times, it was important for us as an organization to understand what COVID is precisely, and how it is impacting the day-to-day businesses of our members, Kumcu added. Even experts do not know for sure what shape COVID will take on the economy, except that for sure it has a huge impact on economy. The impact of COVID on SMEs and micro enterprises is even greater than for the big companies and they are among the most damaged groups of entrepreneurs. 99% of EU companies are SMEs or migrant entrepreneurs. They do not create only economic value but they also distribute this value. Today, 89% of these SMEs face financial difficulties. 78% of small businesses reported drop in sales. 39% of these SMEs have the fear of closing down. Along the most affected sectors by COVID19 are Tourism, transport, manufacturing, construction, accommodation, restaurants, professional services, retail trade where migrant entrepreneurs are mostly active on. It's a triple impact 1. You are an SME, 2. You are a migrant entrepreneur 3. You are active in these most affected sectors. In other words, Kumcu puts it the impact of COVID will be dramatically huge in these group of people. The share of firms with less than 10 employees is in these sectors 70%.

Countries have responded with various support to enterprises, however there is no specific support directed to migrant entrepreneurs. There is a need to understand their concrete difficulties in understanding the governmental responses or in developing administrative procedures to get access for support, added Kumcu. He talks about the significant role the business support associations have in such times like UNITEE. He adds that it is never sufficiently powerful to help only one organization doing all the support, therefore they asked for cooperation to act at local level to support ecosystems.

Migrant associations do not have the full capacity to help the businesses in need, that's why a cooperation between business associations is needed more than ever. In order to start fight the impact of pandemic and give the support to businesses, it was important that we are able to understand the crisis, what is it doing, analyzing the environment, what's happening as well as prepare to fight such pandemic fights. We as an organization helped these businesses by creating a tool, where they would get professional coach, a peer-learning platform where migrant entrepreneurs can share their concerns as well as their challenges.



Businesses will never be again the same way as they were before. Physical is combined with digital online presence. How to create a synergy between these two in order our consumers to find us, trust us and buy our products and services easier.

Digitalization is a revolution. And COVID19 has even more speed up the process of digitalization among migrant entrepreneurs. Many of them have been able to develop they digital businesses. In one hand, this can be seen as a positive aspect of COVID19 on this regard.

What need to be done in this regard seeing digitalization as a priority:

- we try to bring coaches and mentors for these people, we are communicating with local communities, government in order to let them know about the communication difficulties that migrant entrepreneurs encounter and understand their needs in this specific area.
- create an online platform at national and international level where these people can find info, mentor networks, support, advice very easily adapted to their personality and needs
- even after COVID19, all SMEs will have to review their business models. It is important to support not only through digitalization, but also understanding the logic of this new economy, and trade. This is an innovative way to help prepare migrant entrepreneurs for the future.

Migrant entrepreneurs are an excellent value in times of globalization, ended Adem Kumcu.

Luca highlights the main points from ADEM:

The relevance of the ecosystems - which needs cooperation, collaboration and dialogue

The importance of understanding this crisis which is also acting as an accelerator for such fields as digitalization

He then gives the word to Matteo from the municipality of Milan.

Matteo

Matteo introduces himself and the work of Municipality of Milan. His presentation starts with four main questions: What are we talking about? Is migrant entrepreneurship really important? What are the conditions to succeed? what are the steps we are talking?

What are we talking about?

We need to focus on this economical space which is too big to fail and too small to succeed and to look into these pull-out resources that can actually bring development in the city.

Is migrant entrepreneurship really important?

Matteo added, It's a huge sector. At the end of spectrum there are businesses which are intertwined with the fabric economy and society which are more driving to social inclusion. We try to find out who are our targeted groups for the policies to be more effective?

Milan has more than thousands of businesses. They represent 33.305% Of TCN BUSINNESSES. This is enough a sign that policy is worth designing.

COVID19 Milan – a conducted survey shows surprisingly that 55% of TCN businesses kept running after four months of covid crisis. They declared 55% of them the will to survive in the further coming months. This is in line with the Italian companies. 86% of entrepreneurs changed strategy. This is relieving to see that this sector is alive and resilient.

What are the conditions to succeed?

Basically, is to have a vision. The municipality should welcome the vision. To have an instrument to evaluate the impact of policies, how effective are the measures you are taking?

There are gaps we have assessed, language barriers, understanding of the legal frameworks, etc. Our role is to create these connections the shorter the gaps between migrant entrepreneurs and services which are already universally available to all businesses. First step is to outreach, communicate and get in touch with them.

What are the steps we are taking?

He highlighted some of the points from the ME project. Listening: the city of Milan has the capacity to deal with sectors of migrant entrepreneurs and listening will enable us to create a group of primary stakeholders in order to know what their problems are. Prototyping: creating a digital platform for migrant entrepreneurs, through which we can coach and mentor. Adapting: adapt our project, investments and actions to what is needed. We distributed a bulleting to different stakeholders.

Robert

Robert Mutua started his presentation talking about himself and his journey as a social entrepreneur. Many of the migrant population in EU are disadvantaged, he added. For most of the entrepreneurs in order to succeed they will need a social capital.

He talked about the key issues: complex application forms, prejudice in interviews which all lead to few community contacts and networks and make it even more difficult to make it. It is essential for an entrepreneur to be part of this ecosystem. That is why one is enforced to entrepreneurship, said Mutua.

Those who decided for entrepreneurship by choice: lack of understanding, the way to navigate, the EU way it is very challenging, the lack of business support, very complex legislation, bureaucracy, understanding legislation, lack of trust and fear all these are challenging for most of the entrepreneurs. Most of them lack access to finance and ability to build a credit history which is very basic to create a successful business. Many migrant entrepreneurs struggle to start even a basic business account.

All the policies need to tackle the grassroot and go up and not the way around. One with migrant background has no knowledge to capital. With the COVID, things got even more complicated. 90% of migrant-led businesses might be forced to close in 3 months. This is much due to the lack of capital. He highlighted that this is why it is important to have a capital and a reserve capital.

It is important to address the gap of governmental support schemes. Even if they are now there around, you don't trust them, because they didn't even exist before the COVID.

Covid complications:

- Many businesses closed permanently.
- Many jobs are lost. Hard to obtain access to appropriate short term finance and long term investment.
- Loss of developed talent, and innovation, which might have happened at a critical time of need within the region.
- New entrepreneurs perceived risks to starting a new business.

Even going forward all these strategies to tackle the impact of COVID on economy, these opportunities even need to grow further for people who had initially problems to access this support.



Recommendations:

- We need to find a common ground between policy makers as well as business support organizations – although a complex story. But there needs to be a new strategy to try solve these problems from grassroot problems.
- We need to have a dedicated support. Not just one approach, but one solution which won't create disengagement and inequality.
- Business and community mentors need to support with access to mainstream business support services and should be adequately funded to provide grass roots start-up support
- New funding models should be inclusive and innovative

Gianluca listed the questions to speakers where Adem and Matteo were the only ones able to respond due to time constraints. Matteo responded to the last question, and Gianluca ended the session by greeting and thanking the speakers and the participants of the event. The event ended at 14.47h.

Key highlights:

Kumcu: The impact of COVID on SMEs and micro enterprises is even greater than for the big companies and they are among the most damaged groups of entrepreneurs. 99% of EU companies are SMEs or migrant entrepreneurs. They do not create only economic value but they also distribute this value. Today, 89% of these SMEs face financial difficulties. 78% of small businesses reported drop in sales. 39% of these SMEs have the fear of closing down. Countries have responded with various support schemes to enterprises, however there is no specific support directed to migrant entrepreneurs. There is a need to understand their concrete difficulties in understanding the governmental responses or in developing administrative procedures to get access for support. There is a significant role the business support associations have in such times. However, it is never sufficiently powerful to have help and the support by only one organization, therefore more cooperation is needed to act at local level in order to support ecosystems. Migrant associations do not have the full capacity to help the businesses in need, that's why a cooperation between business associations is needed more and more.

Matteini: The basic thing for the migrant entrepreneurs is to have a vision. And your vision should be visible to everybody and to justify your policies and to make them audible, visible and sharable with your stakeholders. The municipality should welcome the vision. It is also





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needed to have an instrument to evaluate the impact of policies, how effective are the measures you are taking? There are gaps we have assessed, language barriers, understanding of the legal frameworks which often are too complex, etc. Our role is to create these connections, shorten the gaps between migrant entrepreneurs and services which are already universally available to all businesses. First step is to outreach, communicate and get in touch with them.

Mutua: With the COVID, things got even more complicated for migrant entrepreneurs. 90% of migrant-led businesses might be forced to close in 3 months. This is much due to the lack of capital. That this is why it is important to have a capital and a reserve capital. Additionally, it is important to address the gap of governmental support schemes. Even if they are now there around, many have difficulty of trusting them, because they didn't even exist before the COVID. Even going forward all these strategies to tackle the impact of COVID on economy, these opportunities even need to grow further for people who had initially problems to access this support. Therefore, a common ground needs to be found between policy makers as well as business support organizations. There needs to be a new strategy to try solve these problems from grassroot problems. There is the need for a dedicated support. Not just one approach, but one solution which won't create disengagement and inequality. Business and community mentors need to support with access to mainstream business support services and should be adequately funded to provide grass roots start-up support. Lastly, new funding models should be inclusive and innovative.

Even after COVID19, all SMEs will have to review their business models. It is important to support not only through digitalization, but also understanding the logic of this new economy, and trade. The COVID crisis which has pushed business to digitalization can be seen as an innovative way to help prepare migrant entrepreneurs for the future.

We need to find a common ground between policy makers as well as business support organizations – although a complex story. But there needs to be a new strategy to try solve these problems from grassroot problems.

We need to have a dedicated support. Not just one approach, but one solution which won't create disengagement and inequality.

Business and community mentors need to support with access to mainstream business support services and should be adequately funded to provide grass roots start-up support.

New funding models should be inclusive and innovative

Local government can build lasting relationship with the stakeholders. First, you need to have a vision. And your vision should be visible to everybody and to justify your policies and to make them audible, visible and sharable with your stakeholders. The municipality should welcome the vision. And there is a need to have an instrument to evaluate the impact of policies, how effective are the measures you are taking?



Questions and answers

Q1: What is your advice to migrant entrepreneurs in these times?

ADEM KUMCU: My advice to all entrepreneurs and migrant entrepreneurs. Entrepreneurship is becoming a F1 race in a very turbulent environment, an entrepreneur needs to be prepared for it. Therefore, you need critical thinking, creative thinking, you need communicative skills, you need collaborative skills and especially you need to be culturally intelligent. This won't be enough nevertheless. Your business needs to be people-oriented, planet oriented, profit, prosperity oriented. In your way of doing business, be smart. For support organizations you need to collaborate. We need to rapidly adapt to the changes that are happening, adapt to the new normal, to the global interdependent world – which means we need to collaborate more and more, and put life in the center.

Q2: How to communicate and build relationships with local authorities to make them interested in, and make them open to dialogue about migrant entrepreneurship?

Matteo MATTEINI: Local government can build lasting relationship with the stakeholders. First, you need to have a vision. And your vision should be visible to everybody and to justify your policies and to make them audible, visible and sharable with your stakeholders. Second, you have great spaces for dialogue; which is what are we doing. We are creating this permanent table with the stakeholders, with our primary and secondary stakeholders. Then, you have to support intermediary organizations – like those NGOs that are professionally support business in order to create stable and long-lasting ecosystems.

DAY 2 - Needs and support to migrant entrepreneurs

10 September 2020

1. Panel session title: Migrants know better what to do!

Moderator: Klaas Molenaar, EMEN leader CoP 2 and National Coordinator for YMCB

Speakers: Fridah Ntarangwi, Yama Saraj, Besir Mahini, Talita Holzer

Number of participants: 96

Session description: The idea of this panel is to focus on migrant-led support programs for migrant entrepreneurs. This will allow us also discuss the needs of migrant entrepreneurs and innovative solutions proposed by other migrant entrepreneurs themselves to support them.

You will have the chance to listen to the direct experience of several migrant entrepreneurs!

Key highlights:

Please summarize the speakers' general thesis and outline the main points and discussion between the speakers (use bullet points and citations if appropriate).

Fridah

Klaas introduced the first speaker and started the discussion with Fridah Ntarangwi. She introduced the program she manages, the so-called Zidicircle, and a short introduction about herself. Born and raised in Kenya. She tells that she studied in Kenya and holds a Netherlands master's degree. She moved to NL in 2014 and works with many SMEs from Kenya.

She decided to enter the business, while she was studying in Kenya, because of the limited financial stability she had during her studies. She started thinking as an entrepreneur and always thinking of the situation in Kenya. After she moved in NL, she was trying to find business to enter in NL. According to her, the best country to do business is Netherlands. When she went to the chambre of commerce to present her business, she got the support but after that she had to do everything and all by herself, as she didn't have any networks or familiar people around. Ever since, she tries to connect with migrant entrepreneurs not only from Kenya but from all diaspora in the world in order to help each other during such paths. By doing so, she wants to solve problems that migrants face such as oppression and the insufficient support that migrant entrepreneurs get.



The Zidicircle Platform brings all the migrants and diaspora together and put all the investments together. She added that one of the main coaches she had in the beginning, she was a really good lead.

She accordingly mentioned some of the successes they had with the partnership of the program so far such as:

- They managed to train and coach 55 diaspora entrepreneurs
- 5 entrepreneurs were funded
- There were 10 partnerships formed, and
- A community of over 500 diaspora entrepreneurs was created

Despite of the success, they faced challenges too such as being:

- - Aligned partners
- - Regulation
- - Resources to mobilize community
- - Mobilizing funding

The partnership they expect to happen in the near future will be:

- - Partners to run the bootcamp
- - Coaches
- - Co-working space
- - funding

Going forward, we want to create the resources that migrants/diaspora in order for them to be able to enter the entrepreneurship ecosystem.

Before ending with Fridah's presentation, Klaas highlighted the key points of her presentation:

"You started by linking diaspora funding with SMEs from the countries of origin, seeing your platform growing it gives me the feeling that it can also be used to mobilize diaspora funding to invest in migrant entrepreneurs in EU, not necessarily in the country of origin. The key of your program is that you recognize that migrants have wealth, capital, experience and that is an issue of linking it with other migrant entrepreneurs.



Fridah answered some of the questions by the participants which were asked at the time she was giving her presentation.

Q: Where from other countries do the members come?

A: Mostly, come from the NL, some from Germany, but most of them come from Africa, Ghana and Ethiopia. However, she added we have diverse diaspora members. And the membership is open to everyone no matter where they are coming from.

Yama

Klaas introduced Yama Saraj. Yama showed his presentation with a little description of his background. Born in Afghanistan, had the chance to come to Netherlands as a refugee in 1998 together with his family. He finished a Master in NL on Strategic Management. He was influenced by the area of Eindhoven to decide for his studies and found himself and what he wants to for the future. He moved to his Afghanistan to try discover his roots and himself. He started this way his business by coming and getting back to EIN and Afghanistan. He developed this engineering platform SensAI Infrastructure. Later, he continues his work on Paris where he intends to work for PARIS 2024 to use sport for development improving social cohesion.

For Yama the public sector is not really his thing, he likes to do things as entrepreneurship. He does consultancy work and focuses on what refugees and migrants do and their incredible contribution they give to the global economy. He takes the example of the migrant successes all over the world, leaving outside Europe, which he adds here they don't have the same opportunities as in US or other some other continents.

Investment thesis: they are being taught how to get investments, and other stuff. They are looking for other people who have the same background: migrant.

Klaas summarized what Yama said briefly: "people tend to not recognize the contributions that refugees and migrants bring".

It is important to get access to strategic funding in order to give a hand to these kind of people as me, added Yama.

Talita

After Yama was done with his presentation and his program, Klaas introduced the third speaker, being Talita. Talita started her presentation by introducing her work. Founder of





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GoingFar in Ireland. She talked about her background. From Brazil, she did her studies as an engineer in Ireland. She developed this app which she still is doing as a full time job. She found out that she was really privileged compared to what other migrant community experience and the little support that they get.

In 2008 she was asked to restart in Dublin and start promote the entrepreneurship inclusion. However, she found really not many such representative. This way she started talking to lots of migrant entrepreneurs. You have to persistent to be a migrant and to be persistent to be an entrepreneur. All those characteristics are very important when you start a business. However, we face many challenges such as different routes, cultures, language, visas, prejudice, xenophobia, racism, etc.

When moving to Ireland, it was really difficult to create her own network. When talking to migrants she realized many experiences the same challenges and obstacles, no matter they had great ideas for businesses. She started organizing small events sort of speed dating in order to bring small solutions to help these people. It was really successful event having considered that many were motivated to start their businesses after the event. She continued doing such events even years later.

Following that she tells what do their do at her program:

- Organize Workshops to help individuals learn the required skills to set up and scale a business in Ireland.
- Organize talk and panel discussions with amazing, diverse professional who can share insights on their success.
- Provide mentoring program for free with experience entrepreneurs

She highlights two of the great examples they have as part of this program: Hanah and Leyla. Hanah launched the slunchbox, a platforl to order, fresh and healthy meals to schools in Ireland. Leyla launched a global community of social entrepreneurs who organize networking events both online and offline to exchange experiences, which I am part of too, added Talita.

She then presented the team which consists all female migrant members. After that, she made sure to mention the partners too such as Microsoft, DocuSign, Salesforce, The digital Hub, etc, which are delighted to help and bring expertise, which also bring professionals and mentors from these partnerships.

She ended her presentation with a Quote from Helen Henderson "Inclusion works to the advantage of everyone. We all have the things to learn and we all have the things to teach".



Besir

Klaas gave the word to the next speaker, Besir Mahini and asked him the question: What is your favorite soccer team?

Being the last speaker, Besir continues his presentation by thanking all other speakers about their speeches. He gave a brief presentation about himself and his background. He tells about his journey as an entrepreneur. He decided to make partnerships with already established networks in Turkey. In my organization we tend to help people with a migrant background as well as Turkish and middle east people who have entrepreneurial ideas. He mentions some names which have done good work examples and cites some of the lines they have once said. "People who travel a lot have much more chances to do business", added Besir. Such projects give hope to people and gives them the feeling that they are home again.

Klaas summarizes the words of Besir and highlights again the challenges that these migrants face in Europe in order for their voices to be heard.

Questions and answers

Q to Fridah: Where from other countries do the members come?

A: Mostly, come from the NL, some from Germany, but most of them come from Africa, Ghana and Ethiopia. However, she added we have diverse diaspora members. And the membership is open to everyone no matter where they are coming from.

1. Breakout session title : Access to finance : what you don't see, but is still there

Moderator: Klaas Molenaar

Speakers: Grzegorz Galusek (MFC), Mohamad Maz (ME), Yama Saraj (IncludedVC), Andrea Limone (PerMicro)

Number of participants: 26

Description of the session: The financing needs of migrant entrepreneurs are more diversified than we tend to think. The session will help the audience to go beyond a picture of destitute migrants, in order to notice non-EU entrepreneurs, who leave their countries with a plan and preparation, who arrive with a specific asset base and diverse capital types.

The session will discuss if microfinance is the only remedy for their needs and what are the possible alternatives to provide access to finance. It will also map the necessary actions to better understand, absorb and empower the entrepreneurial migrants.

Key Highlights

Klaas Molenaar, THUAS, EMEN leader CoP 2 and National Coordinator for YMCB. The main thesis is that migrant entrepreneur group is highly diversified by education, the availability of capital and resources. This requires a targeted approach when support and particularly financial support is provided. He expressed some doubts about the need to design programmes especially for support of migrant entrepreneurs since there is a risk for segregation of this group. According to him migrant entrepreneurs should have access to the general support programmes available for all entrepreneurs.

Mohamad Maz, Entrepreneur shared his experience with supporting the group of Syrian migrant entrepreneurs (1200 followers) mainly asylum seekers and emphasised the specific characteristics of this group. His thesis is that the main need of migrants who want to make business is not financing. What they need is advise, the direction of business, i.e. how to make a business plan, how to find accountant, etc. Financing comes at the end. There are many cases of migrants borrowing from abroad as well as from relatives and the community.

Yama Saraj, Venture Fellow of IncludedVC shared the experience of a venture capital fund in financing migrant businesses. His main point is that financing from such funds is very different from microfinancing. Venture capital financing is dedicated to highest risk projects. This instrument is used for potentially highest growth companies in sectors of innovation rather than traditional businesses. Investors in such funds seek for a new diversified ecosystem of



innovations. The fund has a direct contact and works together with the clients. Priority is given to women innovators. USA gives more chances and opportunities than Europe for migrants with ideas to grow their innovations. There is a need in the EU to develop financial instruments like crowdfunding.

Andrea Limone, President PerMicro supported the thesis that financing is the end of a long way of support to migrants in order to start business. He compared local and migrant entrepreneurs. Based on the experience of PerMicro the first Italian institution that provides microcredits (almost 25 000 credits in total 200 m euro) his thesis is that migrant entrepreneurs perform better than the natives. 41% of the financed companies were migrant controlled. Migrants assess the investment environment more adequately and they have stronger motivation and appetite for risk. They do not afraid of the risk and in most of the cases they have nothing to lose. From his experience he is expressed the opinion that migrants entrepreneurs have excellent abilities in communicating with the credit officers and in general with credit institutions.

Grzegorz Galusek, Executive Director of the Microfinance Centre shared the results from a recent survey in several different countries including UK, Netherlands, Turkey, Ukraine and Czech Republic. He focused on the new tools for financing micro enterprises involving information technologies. Although the practice varies between the countries, there is a growing interest towards the new channels and instruments in microfinancing. Microfinance institutions develop capacities in using the new instruments. Those instruments open more access to beneficiaries, including migrants.

Conclusions/ideas.

The discussion focused on three main ideas:

- The need of diversification of policies and tools of financing depending on migrant entrepreneurs characteristics
- Enlargement of venture capital financing as a tool highly relevant for the profile of migrant entrepreneurs
- Opening the access to finance for migrant entrepreneurs is highly dependent on the application of financial technologies

Q&A/Discussion

1. What is more appropriate for migrant enterprises financing? Special programmes designed for the purposes of migrant businesses or the financing should be common for all entrepreneurs? There were different view expressed on that subject.



2. How the IT technologies impact migrant entrepreneurship? There was a discussion about the challenges the new finance technologies create for migrant entrepreneurs. From one side, as argued by some of the panelists the new tools and technologies change the landscape of microfinance and give more open access for migrants. From the point of view of other panelists, migrants prefer personal contact with the finance institution, advise and support as a package of services, which cannot be the case in application of fintech. The panelists came to the conclusion that financial technologies are unavoidable but finance instruments like venture capital combined with coaching and mentoring would fit to the needs of a large audience of migrant entrepreneurs.

3. Breakout session title: Coaching and mentoring

Moderator: Natasa Nikolic, Singa Deutschland

Speakers: Dima Sharaf, Adeen Julie Murat, Johannes Bruns

Number of participants: 14

Description of the session: Migrants know better what to do! Whether as a team or as an individual, embarking on an entrepreneurial journey can be a rather lonely pursuit. The stakes are huge and the full responsibility lays solely in the hands of the founder(s). Having a devoted, qualified mentor who follows the progress and provides feedback in a process is therefore profoundly important. While mentor-mentee relationship depends mostly on the interpersonal fit, there are several factors to consider in mentorship/coaching matching, such as expertise, desired experience, backgrounds etc. to ensure the optimal collaboration. The session will discuss which aspects to pay attention to, reflect on challenges and limitations, present a case-study of a fellow organisation and host a successful mentor-mentee match that resulted in a founded company.

Key highlights

Natasa Nikolic opened the session Coaching and Mentoring - best practices in this field and why it is important for the migrant entrepreneurship.

She presented the SINGA Business Lab which is an inclusive incubator, co-created with newcomer entrepreneurs. The aim of the incubator is to support the entrepreneurs to bring their ideas into reality. Mentorship is one of the key aspects of SINGA Business Lab. Their mentorship program is 4 months long. The mentors support the organization pro-bono.



Julie Murat presented her experience in digital mentoring programs as a founder of Bridge for Billions. The organization provides an online platform for entrepreneurs and believes that diversity and inclusion in entrepreneurship can solve problems of billions of people. The entrepreneurs have their own work space on the platform and make advance every week through different modules. Every week the entrepreneurs meet with their mentors and discuss the learnt topics. After the end of the program of the entrepreneurs, the platform generates their business plan which they can download and show to investors or partners. The organization uses the "train and equip the trainers" model and build the capacity of local support organizations by giving them the tools to increase their outreach, program quality, efficiency and impact. Julie said: "By training the trainers we are able to reach a pretty mass of entrepreneurs." However, according to her digital programs have some disadvantages for the entrepreneurs because they need to contact with their potential partners and clients.

-Julie Murat stated that there must be found different ways how more people can become good mentors.

- Natasha Nikolic presented the NORISTA program of SINGA Business Lab.

- Johannes Bruns reflect Mentor-Mentee match and his experience.

Conclusions/ideas.

It is really important entrepreneurs to have a mentor who can navigate them through all possibilities for their business.

Mentorship is a key aspect for the entrepreneurs in creating a successful business.

Being a mentor is hard because you have to be at the same time a teacher, a coach, an expert and psychologist.

Mentors should not do the work instead of the mentees.

The mentors should not become impatient when the mentee has doubts about the project.

The mentors are not obliged to know all answers.

Entrepreneurs create products and services that solve problems they understand, problems of people similar to them.

Digital programs have several disadvantages: one-way communication; more theory rather than actionable tips; lack of peers to keep learners going; too much content.

Q&A/Discussion

How you reach the entrepreneurs?

- We have two programs: the LEAP program works directly with entrepreneurs and they can learn more about it on the website. When the organization works with partners such as UN and EU Commission or other cooperates, they train them to scouts all entrepreneurs and mentors and their program manager is in charge of reaching entrepreneurs. – Julie Murat

Except for teaching, how do you apply your knowledge as a counselor with people who need a council? Do you practice with them?

- We are really focused on the entrepreneurs' hard and soft skills; resilience, time management; leadership and their business plan rather than on psychological work with them.

You give the chance of mentees to choose their mentors? Is the same with the mentors?

-Yes. They both submit a ranking 1 to 5 and get a match to each other. If they do not want to work with someone they are not obliged to. They are asked to go to second matching process.

How many people are there usually?

- Every month we have about 25 entrepreneurs joining the LEAP program and about 50 entrepreneurs joining our partner's programs.

How much do the entrepreneurs get with each mentor to try out?

- It's two-weeks window that the entrepreneurs have 5 to 30-minutes meetings in one or two days with the mentors. After this time the matching process is over.

Can you choose you mentor through Internet though?

- Yes. Most of the interactions are online. They meet on ZOOM and they choose eventually.

Since when are you doing it this way?

- Since the beginning of the platform. It has been five years already.

Please provide an example of activities on personal level in the matching process.

- We asked both entrepreneurs and mentors individually before their first matching meeting to make a life line. This way we can understand what is important for them on personal or professional level



Are there any mismatches and how do you face them?

- Yes and we try to prevent it as much as possible

Are people usually disappointed with the mismatch?

- Obviously no because it's their responsibility to choose one another.

Johannes what brought you to SINGA Business Lab?

- I ran a few successful businesses in the past and it always have been a challenge. I would like to spend my time on more meaningful things and this is something I can see in SINGA. I think I can help with ideas and new business strategies.

When I explained to you what we are doing in SINGA what was the thing you liked the most?

- For me it is nice to speak with people who are passionate about something especially for entrepreneurship which is an intellectual challenge.

How do you set you mentor goals?

- In the first getting to know with the mentee we discussed on what stage we are, what are their problems and where they want to go. We try to figure out what we can do in the 4-month period

What is for you a successful mentorship?

- I think it would be more about the mentee's expectations. In the end the mentee would see if this brought some benefits for their business. I'm not sure I can put this in one direction.

What makes you continuing with mentorship?

- I would like to do something meaningful with my time. It is great to build something great from the worst situation.

What are you focusing on and what are your ideas for the future?

- I would like to spend more time on developing the whole idea of SINGA.

4. Breakout session title: Social Economy and Migrant Entrepreneurship

Moderator: Luigi Martignetti, Secretary General of REVES

Speakers: Luca Pastorelli, Vic Van Vuuren, Giuseppe Guerini, Italia Perez Ojeda and Charlotte Poisson, John Mayford, Janet Revocatus Buhanza and Roberta Tumiatti. Didier van der Meeren.

Number of participants: 28

Session description:

When it comes to business support to migrant entrepreneurs, the social economy enterprises are rarely mentioned. However, the support that Social Economy can give to migrant entrepreneurs can take multiple forms.

This session wishes to analyse how actors from the social economy sector support migrants before, during and after the creation of a social enterprise. Indeed, social economy enterprises can encourage and support not just the creation of new jobs, but also entrepreneurship and access to economic activities for migrants and refugees.

Key highlights:

Luigi Martignetti, being the moderator, started the second session explaining the purpose and mentioning the organizers of the seminar. He told about his work and what the main activities of REINS are.

He introduced the 1st speaker Vic van Huuren - who is Director of ILO Enterprises Department

Vic

Vic started the discussion by looking at some of the figures about migrants. 64% of international migrants are migrant workers. Looking at some of the relevant data here, 164 million migrant workers are worldwide, and the vast majority of them 67.9% are in high-income countries. Relating to these statistical figures Vic stresses that "Migrant workers suffer from significant violations of their human rights, including fundamental rights at work and other labour rights violations that increase the social and financial costs of labour migration". Another fact, Vic further added is that "Many migrant workers are found in informal economy, including in domestic work, manufacturing, construction and agriculture"

The pandemic introduced a really huge challenge especially to the migrant workers. Social deficit is not being decreased. We need to look at the value system. Vic mentioned that





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worldwide there are around 70 million forcibly displaced persons, 1/3 of the global refugee population is hosted by least developed countries.

Some of the challenges already known that refugees and other forcibly displaced people face are:

- Access to work or livelihood may be prohibited or restricted by law and this way refugees lack opportunities for decent work and are forced to find work in the informal economy.
- The precarious situation of these populations renders them vulnerable to discriminatory practices which can lead to exploitation, the denial of fundamental principles and rights at work and situations of forced labour and child labour.
- He then discussed briefly the work that his organization, ILO, does in approaching migration. Some of the key elements to address the drivers of growing migration, both formal and informal, will need:
- Investment in creating more productive, sustainable and better jobs in the countries of origin
- Action on the establishment of regular migration channels that meet real labor market needs and facilitate family reunion
- Improved oversight of the recruitment of migrants to prevent human trafficking and migrant smuggling
- Shared commitment to meet humanitarian assistance to those in need and distress

Giuseppe

Giuseppe Guerini from CECOP: being the second speaker he talks about his works as a member of social and economic committee. Migration has put the EU values on test, for social policy, public security, for the union and the member countries. What we have observed is that NGOs and social economy cooperation intervened both with the management of receptions and they work for social inclusion and integration.

Luca

Luca Pastorelli from DIESIS thanked Luigi and the speakers. He continued by sharing his presentation which mainly will be about SSE he said. He explained what SSE means and is.



His observations about the Social and Solidarity Economy is that this is not the only option to choose. Migrant entrepreneurs can choose their own way to run their businesses. However, SEE as an opportunity for migrant entrepreneurs offer:

- An economy that works for the people and is made by the people. Put simply, the human factor is really important. It is in the center of the enterprises where people can find different roles.
- Co-entrepreneurs/entrepreneurs in bottom up created business, collective ownership, organized work (cooperatives, nonstandard, platform)
- Entrepreneurs in social impact driven enterprises (social business/social enterprises)
- Support from SSE ecosystem as an enabling environment (financial support, capacity building, legal advice, etc..)

Migrants are an opportunity for Europe and SSE, why: because it is very active on classic work systems such as: services, welfare, agriculture...Active in emerging sectors like: CCI, handcraft, sustainable agriculture and food chains, active in marginal areas: urban and rural. Entrepreneurs in social impact driven enterprises bringing social innovation, this all brings added value to society.

I'd like to stress for the end, Gianluca added: we have two sides of the coin and we need to look at the huge potential that migrant entrepreneurs are offering to EU.

John

Moderator said that it is the time to change the point of view where he introduces the next speaker and gives the word to John Mayford.

John Mayford represents Olmec. He thanked the organizers and the participants.

Olmec is an organization made up by black and migrant people. He introduced the work and main activities of the organization. The mission is to raise quality through economic social justice. We have 4 key programs that we do, and our work is to mainly support BME & migrant led social enterprises, as well as to support people from BME and migrant communities into jobs and training.

During the discussion, he took as an example A London case study. He presented some figures about London such as: London is the most diverse city in the EU. There are 300 spoken languages. 1 in 3 Londoners were born outside the UK. 44% of Londoners are from Black and



BME backgrounds. In other words, 14% of the UK are BME. It is predicted that by 2051 that 20% of UK populations will be BME, added John.

However, it is important to note that migrants face disadvantages when it comes to employment, education, health, housing and the criminal justice system, access to finance, racism and many other areas.

He then presented the CASE STUDY, how they came up with the program and what is the mission. The mission being to reach race equality through economic and social justice and support people from minority communities: predominately 1st 2nd & 3d generation migrants to the UK.

- Stepping Stones Community Nursery
- Olmec carried our community research & consultation on behalf of a housing association in 2008.
- Need for childcare provision & local skilled childcare
- Stepping stones has been running successfully since 2009, creating 3 full time jobs and a locally owned and run enterprise

How does our program work: First steps in social enterprise

- 14 unit program
- Designed to support migrant and BME entrepreneurs set up in business and develop business plan
- Group training & one to one session via Zoom
- Online teaching platform
- Connect attendees with the Cooperative and Social enterprise sector
- Follow on support

Some of the approach that we take I'd like to list some of them is:

1. to look at issues affecting migrant communities such as: access to finance, access to mainstream services, networks and social capital, and racism
2. to look at barriers that affect all individuals such as: employment skills, education, aspiration, maturity, confidence, aspiration, addiction, criminal record, gang culture, mental health issues, sense of strategy etc.



Some structural disadvantages that migrants face are Unemployment, under employment, youth unemployment, in work poverty, funding environmental leading to reduced VSO & statutory services, crimes as alternative route to generate income & status.

What's the key to our model?, added John. Initially, Olmec was founded by migrants and remains BME and migrant led. We focus on cultural brokerage and Lived experience and pathways between migrant and host communities?

John ended his presentation with a quote from Martin Luther King JR.

Charlotte

Luigi introduced the next speakers being Charlotte. Charlotte presented the work of their social enterprise service and the project they have been working on named Le Monde des Possibles grassroots.

Le monde de Possibles provides social and legal support and supports more than 200 trainees, 69 nationalities with 410 languages.

The mission of the organization is to empower jobless people, youth and support cross cultural understanding. In order to reach this mission, MDP works through intercultural popular education.

The Univerbal project which Charlotte started presenting accordingly, was funded by AMIF program. The objectives of this project are:

- to develop trainings for social interpreters with practical exercises, ethical framework and visits.
- To develop an interpreting service led by migrants themselves
- To facilitate job market access for migrant people by an interpreting service
- To reach the right of each refugee to receive appropriate communication regarding his/her rights

She then mentioned the activities that are performed withing the project.

As for the interpreting service within the univerbal project

- - The service currently has 20 intepreters and offers more than 20 languages



- - More than 200 requests are received of interpreting per month
- - Support is received from Propages (an NGO which aims to support entrepreneurs in the social economy field and the self-governance organization) in order to organize the self-governance of the project)

Charlotte then mentioned the Partners of the universal project like: Liege municipality, hospitals, caritas international, mental health center, social support public centre, red cross hosting centers, regional centre of foreign people

More on the project you can find out on the website, she added before giving the word to her co-speaker Italia.

Italia took the word; her presentation was in French. Charlotte did the English translation. She talks about her journey and the dealing with emotions throughout all her path. She works as an interpreter and adds how difficult the reality is for refugee and migrant people. She talks about how important is to act with solidarity and put ourselves in other's shoes.

For the end of presentation, she read loudly a saying/quote originating from her country.

Roberta

The last speaker of the session was Roberta Tumiatti representing Cobsorzio La Valdocco. She presented the work and activities of the project that they manage as a cooperative and thanked everyone present in the webinar.

The moderator asked the questions to the panelists before ending the session.

Questions and answers

Please list the questions and the corresponding answers (quote as much as possible)

Q: Who is paying for their training programmes?

A: The partners and clients are paying for the interpreting services. So, we work with the partners which are institutions, we receive public funding for our services.

DAY 3 - INCLUSIVE ENTREPRENEURSHIP

17 September 2020

1. Panel session title: Unleashing migrant entrepreneurship potential across Europe: policy recommendations

Moderator: Guillem Aris, Autoocupacio

Speakers: David Halabisky, Economist at the OECD's Center for Entrepreneurship, Cristina Fernández, Vice-president for Policy & Research at the Global Entrepreneurship Network, Sander Sillavee, Marketing & Partnerships Lead at Startup Estonia, Oscar Verlinden, Advocacy Manager at the European Microfinance Network

Number of participants: 47

Session description: Migrants face additional barriers than natives when trying to start their own business in Europe. These barriers include restrictive administrative regulations, limited knowledge of business regulatory frameworks, cultural differences, lack of social capital, access to finance restrictions, xenophobia and racism, among other issues.

During the session, we will share good practices and policy recommendations for Governments at European, National and Local levels in order to boost a friendly entrepreneurship ecosystem to help migrant entrepreneurs to unleash all their potential, setting up and growing new companies and creating jobs for all.

Key highlights:

- Welcome and introduction to this policy recommendations-oriented session by Guillem Aris, Director at Autoocupació. The Barcelona Declaration, is a call to action to improve the ecosystem for of migrant entrepreneurship, facilitate social integration and to create job opportunities for all. He invites everyone to read and sign the declaration (<https://www.change.org/Sign4MigrantEntrepreneurs>).
- David Halabisky, Economist at the OECD's Center for Entrepreneurship, SMEs, regions and cities.

The number of immigrant self-employment has considerably grown from 6% in 2002 to 12% in 2019 in the EU. This figure includes self-employment from inner-EU migration. It is important to stress that this group is very heterogeneous, which needs to be taken into consideration when thinking about policy.

Regarding job creation, 26% of the self-employed immigrants have created at least one other job. This proportion is similar in countries outside of the EU, as a Canadian study confirmed. It



is thus important to highlight that this group makes a very important contribution both to the EU economy and in terms of job creation.

The challenges and advantages of immigrant populations in entrepreneurship can be summarized in 3 categories:

A) Individual challenges: lack of skills and experience, language barriers, access to finance, underdeveloped networks, difficulties securing premises, psychological obstacles.

B) Institutional Challenges: recognition of qualifications, distrust of public services, business regulations, discrimination, uncertainty of status.

C) Advantages: Access to niche markets, social capital in community, knowledge of multiple cultures/places, possibilities of transnational entrepreneurship.

To address these issues, we need a better story of migrant entrepreneurship. We currently see a lot of emergency COVID related measures, which are however difficult to access for migrants as they require proof of turn-over or tax forms from past years. We need initiatives that migrant entrepreneurs can better benefit from these measures.

In addition we need to improve access to mainstream entrepreneurship support programmes and to better integrate immigrant entrepreneurs within entrepreneurship ecosystems.

- Cristina Fernández, Vice-president for Policy & Research at the Global Entrepreneurship Network.

The Startup Nations GEN Program where governments can share their best practices in their entrepreneurial policies. The main objective is to allow those implementing policy can help each other. They were able over the last years to identify blind spots, that put regulatory framework at odds with entrepreneurship policy. Ms Fernandes shared a number of success stories to inspire policy makers:

Start-up Chile (2010): A Startup visas started in Chile, in order to create a startup ecosystem focusing on mindset and start-up culture.

Start-up Canada (2013) focused on job creation and innovation

Estonia's residency Programm (2014)

Australia's global Talen scheme (2018) that focused on attracting talent to the country.

Also, cities have entered in the program such as New York City. 40% of the city population are foreign-born immigrants and more than 50% of small business are immigrants. They established different goals to accomplish.

There are many other examples, which can be accessed at the Atlas of Policies & Programs (<https://genglobal.org/startup-nations>) we can see many more examples.

- Sander Sillavee, Marketing & Partnerships Lead at Startup Estonia.





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Today, there are 1000 tech start-ups in Estonia. In 2017 The country had a strongly developing start-up ecosystem but not the required workforce. The consequence was a process of 3 initiatives to draw on external talent:

A) The Estonian Startup Visa was launched in 2017. The program allows non-EU founders to relocate to Estonia. Equally start-ups have the right to employ talent from non-EU countries. To date more than 2300 people have relocated to Estonia. The top countries of talent applying for visas are Russia, Iran, Turkey, India, Brazil and Ukraine. The program is considered as one of the most successful in the world. The reason was certainly that the community was involved in the assessment of the applying start-ups from the beginning of the program.

B) The e-Residency was launched in 2014. A government-issued digital identity and status provides access to Estonia's e-services and transparent business environment. It gives digital entrepreneurs the freedom to establish and manage an EU-based company paperless from anywhere in the world. Today there are 70000+ people from 170+ countries who created 12000+ Estonian companies.

C) The Digital Nomad Visa was launched in 1st of August 2020. It was launched because there is no legitimate way to work as a digital nomad. Many of the increasing numbers of digital nomads work on tourist visas, but this only works for solo-entrepreneurs and they have to take the risk of getting caught. This visa gives the digital nomads the right to temporarily stay in Estonia for up to 1 year.

- Oscar Verlinden, Advocacy Manager at the European Microfinance Network.

Microfinance are small loans for social purposes. Most micro-finance programmes are small scale local projects, often NGO run.

Usually, when talking to migrants, the first priority of public services is on making them join the labor market as employee. But this is an inappropriate approach because many migrants want more options to create financial security for themselves. If public authorities would lower barriers for migrants to become self-employed, there would be numerous benefit including social and economic integration, job creations and net savings on public support programs.

Many microfinance organizations focus on providing inclusive credits with accompaniment through non-financial business development services. They usually target excluded groups.

Examples of collaboration:

A) Credits have a program for an entrepreneurial training school.

B) MicroStart has a community officer program that dedicate staff from minority communities and recruits' staff from volunteers and public programs.

C) Adie supports refugees integration and gives them more options.

D) Permico is a mentoring project led by migrant women.



Policy recommendations:

A) The EU and EU member states should strengthen the regulatory framework for entrepreneurship and self-employment.

B) Managing Authorities for the implementation of the European Social Fund should invest more in the development of microfinance business development services.

C) Local and regional employment authorities should set up targeted partnerships with MFIs to enhance migrant entrepreneurship.

Questions and answers

Q: Do you know if there is any plan to inclusive and migrant entrepreneurship support on the EU recovering funds after pandemic? They will be hit for the deepest economic crisis ever, and as you have said they are job creators and active players in all countries, we risk to lose an entrepreneurship generation....

A: (Oscar) Is not aware of it. He believes there will be some, but he does not really know.

(David) If you look on tailored entrepreneurship support it is rare to see examples of it. He hasn't seen any that is migrant though.

Q: What do you understand by inclusive? Also disabled (potential) entrepreneurs?

A: (David) Everyone that are under-represented (women) or groups that are disadvantaged (disabled).

Q: What role do you think will there be for a European Network organization to promote diversity entrepreneurship in Europe?

A: (Cristina) Diversity and inclusivity is usually the core of the strategies.

2. 'Breakout session: Digitalization: what role can new ICT tools and services play in supporting migrant entrepreneurs?'

Moderator: Eleonora Lamio, Diesis

Speakers: Germán Bencci, Chris Richmond Nzi, Ibrahim Ouassari

Number of participants: 66

Session description: Digitalization is now a reality in all the fields of the economy and in all the phases of an enterprise lifecycle. ICT tools can highly benefit migrant entrepreneurs that decide to develop an enterprise in Europe. How can ICT tools support migrant entrepreneurs? In collaboration with the NewTalents4EU project.

Key highlights:

Please summarize the speakers' general thesis and outline the main points and discussion between the speakers (use bullet points and citations if appropriate).

INTRO:

Eleonora Lamio started the session by introducing herself, presenting the Growing Europe conference, what's that about and the discussion points for this session.

Focus of today: digitalization and ICT tools used by entrepreneurs and migrants.

She then introduced all the speakers and the work that they do. Following that, she presented the project nt4eu and some of logistics such as the use of the QA for questions.

PART I:

German Bencci being the first speaker presented himself and the points that he will go through his discussion. He started by mentioning the fact that refugees, migrants, minorities are underrepresented in the tech industry which is a concern.

He then presented each of the partner and their activates for the project.

The goal of the project is to create an education and employment framework for migrants and refugees in the tech sector.

He then presented the program that they offer as part of the NT4EU project, which is called CodeYourFuture, objective of which is to create a future for everyone to lead a thriving life . And this they tend to do it in a safe, kind and stimulating community that offers vocational training in tech skills and the start of a thriving career.

We have a 1-year long program. So, we provide year-long vocational training journeys where all the expenses are covered, added German. As part of the training, they have Intro to coding, fundamentals, full-stack training program, technical project, and hiring process. So



that's the journey they will have to mainly go through. So, the overall goal is to bring/grow employment to the tech industry.

German mentioned the learning model that they provide at CodeYourFuture which is a combination of flexible online and f2f. Although now with the COVID crisis, it mostly happening online, added he.

We tend to have weekly f2F and daily online study groups. And our students get mainly trained in a full stack java script web development. When it comes to their Financial support – we offer support to students to start learning with their phone only, in case they only have that and no computers. In addition to this, we also support them by providing other offerings such as childcare, transportation, internet, meals, etc.

This way, we tend to work with a lot of companies to become our partners, sponsors and give the opportunity to the graduates hire them on a later stage.

What is needed for tech and entrepreneurship?

- Skills = it is important that people possess multi-dimensional/ multi-level skills when they are about to start a business, the language for creating real businesses is written in code, when one wants to start business one will never have to neglect the aspect of tech
- Experience = is important that people can gain experience through immersive; multi-dimensional support aka meaningful volunteering, in our program we have lots of non and tech teams which will have to consider all the things when launching a company, developing tech solutions for social impact projects (in our case we developed tools for refugees and migrants)
- Luck

He then shared a story of a graduate DELEEL, in London originally from Syria, he now has a job in web development who now has his own social enterprise. He is part of another program where migrants and refugees are supported.

Eleonora Lamio thanked German for his presentation.

She then gave the floor to the next speaker Chris Richmond Nzi asking him to tell more on how ICT support their daily activities in his organization.

PART II:

Chris Richmond Nzi - the founder of the Mygrants, he told about his background and the work that he has done so far.

He started talking about how he started and became a founder of the Mygrants. He highlighted the contribution of immigrants which is seen in so many aspects of society and nations. He mentioned some statistics about the immigration worldwide. Public opinion is focusing on dividing refugees from economic immigrants.

We need to ask a question: how to give each immigrant the opportunity to express skills, dreams, their personal beliefs?



I believe that ICT tools can be useful to create more trust between immigrants. That's where Mygrants has been established and based on data.

Mygrants offers two different services on its platform. We provide info about integration for immigrants, many other topics, and info of all kinds.

We offer info in three different languages: English, french and Italian. We give opportunities to the trainees to choose the kind of content they want to access.

All info and data are fundamental in order to identify the interests and potential of each of the trainees. We also built some data to try identify their attitudes, motivations, dedications, etc.

So basically, most important thing we do is analyze the data that we collect.

Trainees can repeat each kind of model the many times they need to and want to.

We decided to build another service CASH ME due to the high number of trainees we have. This is a service for trainees to set an economic goal and that would help them to convert those points into Cash. We give this opportunity not to just create credit score, but also help them move forwards.

We want to use this data to create a new data system for asylum-seekers. A new asylum seeking system based on skills.

We want to create a system where people are able to move from point A to B, because each country would want to receive different skills. We also want to create some intellectual corridors. Skills required to specific country.

We believe that ICT and data can be fundamental to support immigrants but at the same time also create social economic support to the host countries, added Chris.

PART III:

Ibrahim Oussari started his presentation about his work at Molengeek. It's a system that makes tech accessible to everyone.

- How?

Basically, what we want to do is remove barriers, to make technology & entrepreneurship accessible for all. Everything we provide such as workshops, trainings are for free.

- What we do?

1. We have an incubator/coworking for freelancers and start-ups to work together and receive support
2. A training program (for communications, marketing, storytelling, photoshop). Basically, long and short-term training programs in diverse themes.
3. Dynamic events (hackathons, startup weeknds and other tech events)

The goal or our mission to create jobs for people from Molenbeek in Brussels for over 35% in



Molenbeek and surrounding.

To get rid of the gaps in the job market (all challenges in recruiting for digital skills)

And get rid of exclusion that these people get from the tech sector (social, economic and technical barriers to entry)

Some of our Milestones, to describe the story of Molengeek in more details. We started in 2015. We are placed in Brussels; we have a place in Italy and in Amsterdam. We work with Morocco and try to make this network in Europe too and open job market for people.

Incubator is a co working space – we do lots of activities there, we try to meet people's challenges and skills.

We have a coding school. Somewhere in a year we have a minimum of 15 people 8 times per year in coding. We don't ask for money or prerequisites. For us the most important thing to remove barriers.

We have a Marketing Lab too – where trained learn how to create videos, etc. as well as trainings on formation, WordPress, InDesign.

He later tells how they sent the students of the project in some places around the world like in Silicon Valley etc. where they showcased their projects, and the activities.

We had important visits from a Google CEO and politicians. They reason for visiting was to be able to see what we do with the talents of these great people.

We launched in Italy in 2018, June 2019 in Netherlands and it is still busy in being developed, in Morocco it is expected to launch in the near future.

Here in Belgium we want to start on Borgerhout, Laeken and Charleroi.

We have more than 85% successful exit rate. Every year we have more than 200 people trained in long-term training programmes.

Questions and answers

Please list the questions and the corresponding answers (quote as much as possible)

Q: How do you ensure you reach out to the potential beneficiaries who need your training and how do you keep them engaged during an 8-month training program? Are there barriers, such as digital access one, for this specific target groups you had to tackle?

A: German: "The sourcing start with other NGOs. We reach out to as many as possible anyone who's working with refugees, asylum seekers, migrants and people from other disadvantaged parts. We invite them to promote the program, and to apply to the program directly in our website. We use a lot of social media as well particularly the Facebook, because there are lots of groups for refugees and migrants where they are helping each other, reaching out to each other. And that has been sort of a big source of success. And the word of mouth has been super strong. In terms of engagement, we invite them to different stages and of course they can take introductory classes such as for example coding where no experience is



required"

Q: How do you attract people at Mygrants? How one can find your program?

A: We had 3 acquisition channels; Chris answered:

1. NGOs inside disembarkation areas (Hotspot) in Italy were giving invitation code to newly arrived immigrants;
2. Entities managing accommodation centers were giving us the opportunity to explain physically how Mygrants works;
3. Word of mouth. We reached from 27.000 through word of mouth.

Q: What is the woman migrant's involvement in the tech training and comparing to men migrants? Usually, the tech industry is dominated by men. Is it the same in these programs, or these are more balanced, from your experience with CodeYourFuture and Molengeek?

Q: What has been Molengeek approach to scale up its initiative so fast? Congrats for the success?

Q: It can be seen that your program/trainings attract mostly young generations. Do you have cases with elderly and what kind of trainings do you offer to them?

A: German answered: In our organization, it is true we have younger generation, but we also have programs for older generations. It is also them who need such trainings especially those that are unemployed and this way help them get to the job market. We don't have any age restriction whatsoever.

Ibrahim: "In our side, we target people from 18-25 because we receive some finance from Europe, the Youth Guarantee, so we have some obligation to this fund and try help young generation, but on the other side, we do also receive some finance from Brussels. For this finance, we don't have any age limit, so we create a special training for older people as well. For us it is really important to involve different generations in our program."

Q: How did you market your organization to be successful in attracting kings and other celebrities? Through personal contacts?

A: Ibrahim: These people are really interested in this kind of solutions for the society. That's why they came to visit and see how to help these people. It is important for them to see that these people without any academic background, they have great talent to develop websites and work with different tools of technology.

3. Breakout session title: The 51% - Making the present & future of Refugee Entrepreneurship support refugee-led

Moderator: Frederic Kastner, TERN

Speakers: Usman Khalid, Amr Sabbah, Amr Mzher

Number of participants: 22

Session description: Migrant & Refugee Entrepreneurship Support is moving from a nascent field of international practice to a mainstay in the world of non-profits and social enterprise. Major Entrepreneurship Support actors have become aware of the potential that refugee-led businesses have and are looking to move into this field of practice. Before this field and still relatively compact sector scales, it is time to ensure that the next phase of Refugee Entrepreneurship support guarantees participation and leadership by experienced entrepreneurs who represent the community directly. Before this field and still relatively compact sector scales, it is time to ensure that the next phase of Refugee Entrepreneurship support guarantees participation and leadership by experienced entrepreneurs who represent the community directly. This session brings together Refugee Entrepreneurship Support alumni who are also active entrepreneurs who are today already co-leading the programmes TERN (UK), Singa Germany and Delitelabs (NL) – all first generation social enterprise in Refugee Entrepreneurship support.

Key highlights.

Frederic Kastner, the moderator of the session, present himself as one of the co-founders of TERN which is an organization that supports refugee entrepreneurship in UK and elsewhere.

Amr Mzher presented himself. He is an entrepreneur who has been living in Germany for 6 years. He is a founder of UANI which is a cultural start-up. He is also a mentor of entrepreneurs who start their businesses.

Amru Sabbah presented himself. He is from Syria and has been living in UK for 10 years. He has been working in banking and his first entrepreneurial project was at a bank. The aim of his project was to move something inside the organization and to put people together in the bank. He started a small initiative which is called "SIT BACK" which means literally people working in the bank to take it easy because of the hard work. The initiative became quite popular out of the bank and Amer wanted him to develop it more. For this reason, he decided to start this initiative out of the bank. For four years he has developed a community in London, in which people can connect to each other through meditation. The people can connect with the group



through Facebook or Instagram. Amer is doing some workshops for personal development in organizations and universities. He is also supporting TURN in their new cohort in the incubation.

Usman Khalid presented himself. He is originally from Pakistan. He has been living for 10 years in UK. He has started a coffee business. According to his personal experience, there is a social side in his business- to promote and support other refugees and migrants. He is organizing art events on which refugee artists expose their art works. Busman also organizes online art exhibitions where five artists exhibit their art works on a website. That way he tries to develop and support a refugee and migrant community.

Conclusions/ideas

Frederic Kastner said it is wonderful to see how much encouraged people feel when previous generations of entrepreneurs represent them and tell what is really possible. During the COSME program there have been some community representation and some community leadership. If there is a follow-up program, it would be a pretty awesome.

Frederic Kastner summarized the statements and said for the future there must be culture changes and creating of infrastructure and channeling resources to initiatives that respect and include a culture of community.

Q&A/Discussion

- Fred: "Why does community leadership matter from your perspective?"
- When we think about designing a service, a program or a product for someone to use, we need to know well the person that is going to use this product. So we need to speak to the people who will use the product or the service and to have a relationship with them, to have their trust. We really need to hear the opinion of the people from the recipient's side because a lot of times the people who are designing something and the customer come from different cultures and have different backgrounds. – Amr Mzher
- I agree with all the points that Amru mentioned. I also think that we need to communicate with the recipients not only for the designing of a product or a service but also for delivering and leading it. The leader of a community is important because of the proximity to the ending groups. – Amru Sabbah
- Both Amer Bizmar and Amer Sabat have already mentioned everything. Maybe after 50 years we will not need to have a community leaders and all human beings we'll be equal regardless any gender, ethnics or beliefs. However, I think now we need community leaders in order to create a structure. Some of the people from a community are always more influential than the others. So community leaders are like a head of an organization. We need to divide humans into communities and we do need leaders of these communities because only then the communities can go ahead. – Usman Khalid





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- Fred: "What is the standard that we should aim for in terms of insuring representation? In other words, in your eyes what makes an organization or an initiative truly community led not just on a paper?"
- Representing a community means we need to address structures on many levels including the service delivery, program officers and even the trainers. We are trainers and we know that much of the training is telling stories and as much as possible to deliver knowledge. In the NGO structure is a distinguish from who is providing the service and who is representing the organization. Partnership between all the structures in an organization can make it a community led. AIA is an organization that works in South Sudan and is a wonderful example of a community led organization. – Amr Mzher
- I think that the partnership between different program providers which Amer mentioned is a great initiative. Another example I can give is that working with TURN, SINGA and others put together to perform MAGNET. What we should think about is what the community really needs and how we can make the organization. We need to identify what every person brings in the community and how supports it. – Amru Sabbah
- I will add an example. Redemption Roasters are a coffee roasting and a café as well. They have a couple of branches in London. So they work with ex-convicts. What they do is giving barista trainings to prisoners. Once those prisoners are back in the society, the Redemption Roasters give them job in their cafes. My point is that bringing those community people as part of the process, they can become decision-makers at some point. In our organization we do the same- we try to give a power to the people who represent a community so they can be part of the journey equally. – Usman Khalid
- Fred: "What does the future hold? What changes should we see in our domain? What should be the results?"
- We need to have 25% of the black community in our company. From my side, I want to see more innovations to be strengthened by program providers. By all means we need to work on the structure. Let's work on the core- to make people start working together in order to create something. - Amr Mzher
- There are so many external factors like the political situation, the pandemic situation and etc. I think for the future the power of partnership of different organizations will be important because the governments very often do not support such initiatives. – Usman Khalid
- For the future we need organic culture of change. The mission of the bigger institutions is to democratize and lower barriers for the community members to take the initiatives to support their own communities. - Amru Sabbah





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- Fred: "We have a question from somebody regarding the initiative including VC. This is an international initiative that is trying to make a venture capital more community led. We had good collaboration with them. Their audience ask if we have any comments on that."
- I am aware of this initiative. I think especially in such a domain there are breaches to be gapped by all means. And for us to be able to do more in that because it is needed. I am very much supportive. - Amr Mzher



DAY 4 - FUTURE AND POTENTIAL OF MIGRANT ENTREPRENEURSHIP

24 September 2020

1. Panel session title: "Collaboration in the era of recession, Coronavirus and instability"

Moderator: Daniela Bobeva - VUZF (Bulgaria)

Speakers: Gerald Steiner - Dean of Faculty of Business & Globalisation, Professor of Organisation Communication and Innovation - Danube University Krems, Grzegorz Galusek - Executive Director - Microfinance Centre, Patrick Hoffmann - Programme Manager - The Human Safety Net, Romina Vateva - DG for Internal Market, Industry, Entrepreneurship and SMEs – European Commission.

Number of participants: 80

Session description: This session aims at discussing the sustainable way of further cooperation and networking between broad range of stakeholders supporting migrant entrepreneurs. It is dedicated to the future of partnerships for migrant entrepreneurship support. The successful cooperation between the three consortia gives strong arguments to extend the network and built further alliances. The speakers will discuss the possible solutions, especially in the drastically changed environment of deepening economic recession, spread of Covid 19 and restructuring the economy towards green approach. We will hear from private and public donors and successful networks dealing with entrepreneurship.

Key highlights:

The five speakers first shared their experience in sustaining cooperation, networking and support of migrant entrepreneurship. Then each speaker elaborated on the main challenges we face now – recession, pandemia and the transfer to a green economy. The discussion started with the presentation of the representative of academia since no good policy without good analysis. Then the two speakers from NGO sector shared their ideas. The representative of the private sector donors community offered the private sector point of view as regards the challenges. At the end of the session the representative of the EC explained the future priorities of the EC in entrepreneurship support.



Professor Gerald Steiner expressed the view that global changes will drive the need for all including migrant entrepreneurs to create capacities to act fast in mitigating the risks. The future according to him is not only “green”. There are signs of changing globalization. Dealing with the permanent and growing instability remains the main challenge. He expressed his satisfaction from managing the MAGNET project and thanked to the the team involved in the coordination process from Danube University.

Grzegorz Galusek, Executive Director of the Microfinance Centre shared some ideas for sustaining the support of migrant entrepreneurs. His main thesis was that that the new common future is a challenge not only for migrant entrepreneurs but also for all entrepreneurs. It is not the financing of migrant business but other important factors that would make their businesses sustain i.e. Creativity, multiculturalism, capacity to adapt. Migrant are not integrating to the status quo they need to adjust to the changing world.

Patricia Martínez Sáez developed the thesis that sustainability of projects that support migrant entrepreneurship could be strengthened if the concept of communities of practice is applied. This is a result coming from the EMEN project. She offered a long list of recommendations aiming at continuing support of networks that support migrants. She also mentioned digitalization as one of the main challenge but also an opportunity for migrant entrepreneurs.

Patrick Hoffmann, The Human Safety Net @ Generali answered the question what drives the interest of private company to support migrant business. This is related with the company's focus on SMEs. Generali has a strong experience in this field and 900 migrants were supported during the last five years and 160 companies were established. They apply tailored made approach. His thesis is that migrant businesses faces sever difficulties namely:

Shift to Digital / Digital Divide: NGOs and service providers have had to switch to digital or blended models of delivery, which can exacerbate the digital divide among refugees and migrants

Accessibility of emergency support: Refugee and migrant entrepreneurs struggling to access SME subsidies/credit and other public support

Limited philanthropic capital: Foundation endowments hit by stock market volatility and CSR budgets under pressure

Reduced Attention to Refugee Topics: Shifting focus to recovery and Green New Deal

Romina Vateva, Project & Policy Assistant at the Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs, representing the unit responsible for the SME Strategy. She presented the results from a pilot project financed by the European Parliament on



Entrepreneurial capacity building for young migrants. She also introduced the new initiative for supporting entrepreneurship.

Q&A/Discussion

- Capital markets remained stable during the pandemic. Does that mean that financing is available in spite of the crisis? Mr. Haufman answered that migrant businesses are mainly SME and they do not have access to the capital market.
- Is it going to be more difficult for migrants to do business. Mr. Galusek answered that there are a lot of challenges but also opportunities and this is the role of support networks to help migrants.

Please list the questions and the corresponding answers (quote as much as possible)

Conclusion: At the end of the discussion the moderator prof. Dr. Daniela Bobeva (VUZF) invited the speakers to suggest two ideas as to what has to be done in order to sustain the migrant entrepreneurship support. The panelists suggested:

- Migrant entrepreneurship is not just one issue, there are a lot of elements that need to be put together
- There are many institutions that work in the field of migrant entrepreneurship support: let get them together, working together not competing between them
- Migrant businesses need to be refocused towards digitalization and new technologies
- More field work with migrant communities, dealing with the informal sector of migrant communities
- Migrant businesses have to be included in the green economy

2. Breakout session: Narratives on Migrant Entrepreneurship

Moderator: Maria Grazia Montella, Project manager at Unitee

Speakers: Juan Francisco Alvarado Valenzuela, Catherine Edwards, Rachida Bouganzir

Number of participants: 23

Session description: Migrants significantly contribute to economies of host communities. Migrants bring knowledge and skills transfer to communities, which can foster higher productivity, more innovation and overall positive economic impacts. But if migrant entrepreneurship can be highly beneficial for both the newcomers and the host society, why it is not better supported and thus exploited? Is there a lack of overall awareness about this positive contribution in Europe? Is migrant entrepreneurship not valued enough because of the sometimes negative perceptions and wrong stereotypes surrounded migration narratives?

Key highlights.

- Maria Grazia Montella is a moderator of the Breakout session. She said: "During the last session we heard about different collaborations on entrepreneurship. In this breakout session we will focus on narratives and how they can have impact on the policies. We will reconnect two different narratives to the policies. Entrepreneurship is important because it is a way of entering the job market and in particular, migrant entrepreneurship brings a lot to the European economy."

- Catherine Edwards is a journalist from a local newsroom. She represents the Solutions journalism and its tasks. According to Catherine Solutions journalism is a narrative with problem solving in the heart. She believes that people need to hear stories about the way people cope with the problems they are facing during their job or business. She stated: "This kind of journalism tell stories of how people actually do it and become successful entrepreneurs." Catherine explained how their newsroom is reporting on migration. She says: "Reporting on Migration is always in different ways- sometimes it's negative, sometimes positive. We report all extraordinary achievements of migrants in positive way because people need positive stories on migration. We need to hear the challenges that people are facing. Other people can learn from that. If we want to impress people with the headline and make them read the story, there are some questions for the stories to ask such as: How can somebody do it too? Is there a better way to do it? "

- Rachida Bouganzir is an owner of a baby café named "Haricot Magique" in Brussels which is welcoming families, offering to the parents an area where they can relax and to the kids an area where they can play and have fun. The idea of starting being an entrepreneur came to her mind when she became a mother for a first time. She needed more time for her



motherhood staying at home and for that reason she was fired from her last time. "I visited the baby café Haricot Magique which actually was not doing very well and when I heard it was going to close down I decided to try to redesign and restore the café for parents and kids to meet, as well as to attend different workshops and events. I discovered that I needed some time for myself when I can relax while I can have a peek at my little child who is playing next to me. I believed that this kind of place is necessary for the other parents, too." She says that she decided to become an entrepreneur because of her private life. Since she opened the baby café she has been accompanied by different organizations in organizing different events with volunteers.

- JuanFra Alvarado Valenzuela is a researcher in the Amsterdam university of the applied science. She was talking about the importance of wording for policymaking and migrant entrepreneurship. He says: "When we talk about narratives is important who is the audience. When we talk for Rachida we see her as a citizen, but she is as well a migrant mother, a neighbor. We can put her in multiple categories which are policy-related categories. There are policies in integration the migrants in national societies such as how to make them look like us? There are also policies for creation employment or toward the use of urban space. For making policies we need to hear the story in different ways- the story of a migrant, of an entrepreneur, of a mother, of a change-maker in the neighborhood. "According to JuanFra Alvarado policy making need to answer first for whom is this policy relevant? He stated that the purpose of the narrative is defined by the target audience. He added: "The policies are defined by the category in which the migrant is defined. More accurate descriptions can help to frame the narrative to the corresponding audience, for example to political party or to a country. There are different ways for framing the stories, sometimes simply by moving the word migrant."

Conclusions

- Sometimes the word migrant must be outlined in order to show the people what migrants can achieve. Migrants do not have the same information and contacts, finances as the locals.
- Bouganzir
- Creating programs for migrant entrepreneurship would help the migrants. What we look as policymakers is to create integration and cohesion for the society. -JuanFra Alvarado
- Let's think about the stories of the migrants as a story of a person and do not add certain objectives. - JuanFra Alvarado
- People need to hear stories about how the other people solve problems during their jobs or businesses. - Catherine Edwards

Q&A/Discussion

- Maria: Catherine what title of a story can you suggest for the project of Rachida?





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- Catherine: How this baby café is helping parents?

- Maria: Rachida what was the biggest challenges that you faced?

- Rachida: As the café "Haricot Magique" was a small place and too crowded I needed to find a place with big space – to have an area for the parents, an area for the kids, an area for the workshops. The other challenge that I faced was the financing of my business. I had to invest a lot of money to change and restore a lot of things in the café. There were people who supported me with money. For me the café is not just a business but a social project.

- Maria: Rachida I know you are a Moroccan migrant. Did your family supported you for becoming an entrepreneur?

- Rachida: Yes. They support me, however they think having a baby café means a lot of sacrifice and hard work. My husband is very supporting. If my partner wasn't supporting me, I wouldn't be here.

- Doris: How you were sure your business model will work? What is your solution for business funding?

- Rachida: First I did a lot of research for the other baby cafes and had some work classes to secure my project. For funding the business, we organize parties and events. You have to be very creative how to secure salaries and besides employees we have volunteers, too. The business model means a long-term vision. I wanted to highlight the social project that I wanted to create. I have been working on a lot of aspects. I am still working on financing. I am still testing some business models. I need more time to see if this business model is working for me.



3. Breakout session: Entrepreneurship – a valid way to labor market integration for female migrants?

Moderator: Sylvie Feindt, KIZ

Speakers: Laura Corrado, Camille Soulier, Sali Ghannoum

Number of participants: 14

Session description: Migrant entrepreneurship can be highly beneficial for both the newcomers and the host society. Migrants are often extremely motivated with an entrepreneurial mindset. Still many more men with a migration background create a business than women. If adequately supported, self-employment and entrepreneurship represent a promising alternative option for female migrants to access the labor market. Self-employment could also be a pathway towards empowerment and increased gender equality. Furthermore, women entrepreneurs can use the skills that they have acquired through non-formal education. But why are so few women choosing to become a self-starter? This workshop looks at ways to successful ways to support migrant woman to become an entrepreneur and the policy framework required to increase the number of successful migrant entrepreneurs.

Key highlights

- Sylvie Feindt works in KIZ Sinnova and is a moderator of the session. She says that female entrepreneurship is becoming very important and receive more attention than the migrant entrepreneurship in general.

- Laura Corrado is a Head of Unit of DG Home, European Commission. She believes that entrepreneurship offers a lot of opportunities, especially for female migrants. She says: "Entrepreneurship is a driver for social integration. It is a great potential for most of the countries because it contributes to the development of the society". According to Laura most of the surveys show that migrants are very innovative and even more keen than the locals to develop their own business. Laura explained: "There is a gender gap that we need to overcome. There is a general issue to access to employment. There is also a gap in employment between migrants and natives. Surveys show that for the female migrant the over qualification rate is higher in general while the unemployment rate is lower. Female migrants also face a couple of obstacles such as language barrier, less access to networks, discrimination. In order to provide access to the entrepreneurship the EU Commission have developed some actions on migrants in general and in migrant and female migrant entrepreneurship in particular. The Commission has a new Strategy on entrepreneurship and we are working now on a new Action plan for migrants that will be adopted very soon. The Commission work with economic and social partners on entrepreneurship. We have e project for facilitating migrant





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entrepreneurship through mentoring. There will be also other programs to the COSME program. There is a plan to develop an Action plan on social economy. We have consultations for the preparation of the plan, so if you have any recommendations, you can connect us. "

- Camille Soulier effectively supports female migrant entrepreneurs and works in Coordination nationale Entrepreneuriat et Project Design, Singa (France). Singa represents a new way in welcoming newcomers into the host countries. Camille says: "Migration is increasing and we all have to see it in the terms of opportunity for the economy and the society. We found in Singa that the word "newcomer" is more inclusive than "migrant". I also believe that entrepreneurship is a great solution to social integration." Camille believes that entrepreneurship is a way of showing different talents and migrant entrepreneurship brings opportunities for the both countries- the country of origin and the host country. Camille added: "I used to work in the female entrepreneurship sector and the challenges for the women are very similar to those that Laura enumerated- lack of resources, lack of experience, isolation and etc. In general, we found in Singa that most of the migrant entrepreneurs do not have appropriate access to financial services, access to professional sectors, language barriers. Our entrepreneurial programs are opened both for newcomers and local entrepreneurs. We work with newcomers who want to build their projects in any sector. What is great is that most of the newcomer entrepreneurs are also social entrepreneurs- 50 % of them are women. We have an inclusive methodology. Sourcing entrepreneurs is a priority for us. According to us leadership is very important for entrepreneurship. Detaching this potential is very crucial for incubation programs. The impact that Singa has on migrant entrepreneurs is amazing and I will give a few examples of female migrant entrepreneurs. There is a woman who helps newcomers to access the job market through cultural mediation. Camilla owns an organization that employs only newcomers. Bonnie had to go through dialysis very often, so she created a protective for people who go on a dialysis. She has been a nurse and she is investing the medtech sector based on her own experience. Marie opened an organization which is supporting refugees and newcomers in general for better access to employment. Fatma opened a coffee shop where she also mixes tea. "

- Sally Ghannoum comes from Syria and is an artist, singer, filmmaker, teacher and owner of the Dilbi Restaurant and cultural center in Antwerp, Belgium. She says: "I wanted a place where I could feel at home because I lost one. When the customers come to the restaurant they ask me: What does Dilbi mean? Dilbi is a 400-years-old tree in the place where my husband comes from. In 2013 in this place there were a lot of refugees because of the civil war in Syria. In this year a branch of this tree fell down. Me, my husband, a few friends and students made a statue out of that broken branch. We called it "the Statue of Birth". During this process we had a lot of activities and we called random people to join us as well. We really believed that art could save the world. At that moment Syria was united under that tree. Dilbi for us is a sign of birth, of love and of peace. It was a sign against war. It became a trend and since then we have been celebrating Dilbi cultural festival every year. Through my singing and performance as an artist I spread the message of Dilbi. I believe music and food is the language of the world. So I





decided to serve good food to people in a positive place and called it Dilbi. We serve authentic Syrian dishes. There is a Syrian saying: You eat as you love. That is way we serve a lot of big dishes in our restaurant- we did it the Syrian way. Sometimes we have live music. I thought: We came into new place but why not to let the native people to integrate into our tradition, too. We have recently opened a Dilbi cultural center which exposes the Syrian music, paintings and poetry. We also opened another Dilbi restaurant because the pleased customers motivated us to go on. "

Conclusions

- Entrepreneurship is a driver for social integration. It is a great potential for the most of the countries because it contributes to the development of the society. - Laura Corrado
- I do not use any marketing for my restaurants. My customers are my marketing- they try us and tell to other people about us. - Sally
- I think that my customers help me integrate and I help them integrate into my culture. - Sally
- Most of the young entrepreneurs that come to us do not want to make just a business, they want to make a change in the host society. - Sally

Q&A/Discussion

- Sylvie: Can you give us a few examples of projects that are supporting female migrants in creating a business?
- Laura: There is a project with mentoring which is giving really good results but is not finished yet.
- Sylvie: Is there link to the mentioned strategy on entrepreneurship that you were talking about?
- Laura: Maybe I can send an email to the organizer with the link to the strategy.
- Sylvie: Did you get any support when you came to Belgium or did you ask for any support? What was the impact of COVID-19 on your business?
- Sally: When we started the restaurant in our second year in Belgium I did not have support. There were only a few friends from which I borrowed some money. It was just my belief in our product. We were really brave and did not care about the difficulties such as accounting, funding or taxes. Then a customer gave us an advice to apply for a loan to open a new restaurant. In the time of Corona, when our restaurant is closed we do deliveries. Actually, in the third month of Corona virus I opened my second restaurant.
- Sylvie: Is the experience of Sally similar to what you found as an experience in the incubator? Are you now thinking of opening an incubator in Antwerp?





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- Camille: I think that no entrepreneur has a smooth journey. I think that being a successful entrepreneur is something that is undervalued.

- Sylvie: What would be improved for the newcomer entrepreneurship in Antwerp?

- Sally: First of all, the person who wants to start a project has to be very passionate about it. I think you need to have a very good consent and you need to work hard and have some support. When you see the results, they will motivate you. The migrants have to do the first step.

- Participant: How we can foster female migrant entrepreneurship in Europe?

- Sally: It is very important to share your experience either success or failure. These things support and motivate each other. Most of the migrants come from suppressed backgrounds. You have to free your mind. Here in Europe women have rights and you have to need this in the right way. Women should know she is a half of the society. Grab your good traditions and bring it to Europe and you will get support.

-Sylvie: Can you tell us more about the activities with the younger at your Cultural center?

-Sally: Yes. I have started teaching them Syrian songs.

