

# EMEN

European Migrant Entrepreneurship Network

## Inclusive Ecosystems: towards a comprehensive support scheme for migrant entrepreneurs in Europe

*Deliverable 3.1 Report on changes made to service delivery or policy, by EMEN Community of Practices (CoP) participants or others, as a result of CoP learning*

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in collaboration with all EMEN partners



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## EXECUTIVE SUMMARY

This final publication *Inclusive Ecosystems: towards a comprehensive support scheme for migrant entrepreneurs in Europe* is a reflection of the learning derived from all the peer-to-peer exchanges with the EMEN and the three Communities of Practices (CoP) members over the past three years during all the encounters, discussions and papers the EMEN consortium has produced. In short, during the period 2017-2020 EMEN's activities included:

- Three international events<sup>1</sup>
- A final conference with more than 200 participants<sup>2</sup>
- Four webinars<sup>3</sup>
- Two surveys and related need analysis with Migrant Business Support Organisations (MBSO)<sup>4</sup> and chambers of commerce<sup>5</sup>
- 15 training sessions with MBSO and refugee entrepreneurs<sup>6</sup>
- Implementation of a diversity tool assessment with 15 chambers of commerce<sup>7</sup>
- Participation in a large number of international conferences and external workshops<sup>8</sup>
- Collection of 23 good practices on supporting migrant entrepreneurs carried out by all EMEN partners as well as via public consultation through the Migrants for Migrants (M4M) call for programmes launched in July 2020<sup>9</sup>
- Production of several other papers, discussions notes, articles and reports<sup>10</sup>

In the following chapter we explain why the different components of a supportive ecosystem are needed and how they can be improved, as well as provide a selection of good examples currently supporting migrant entrepreneurs. In addition, we explain the learning approach followed by

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<sup>1</sup> The first annual event in Munich organised by CoP1 [1st EMEN Annual Conference – Munich, April 2018](#). The second annual event in The Hague organised by CoP2 [Annual event in The Hague – Conference Report](#). And the third annual event in online format organised by CoP3 [3rd EMEN Annual event. CoP3 Diversity management \(online\). Conference report](#)

<sup>2</sup> See the official website of the final conference <https://www.growing-europe.eu/>

<sup>3</sup> See <http://emen-project.eu/the-emen-webinar-series-what-a-journey/>

<sup>4</sup> See the [Survey report on mainstream business associations](#)

<sup>5</sup> See [Survey report on professionalization needs of migrant entrepreneurs' associations](#)

<sup>6</sup> See [Final training materials in professionalization and diversity management](#)

<sup>7</sup> Idem 6.

<sup>8</sup> See for instance EMEN participation at the M-UP and MAGNET events such as <http://emen-project.eu/emen-at-the-m-up-and-magnet-conference-in-barcelona/> or <https://emen-up.eu/event/webinar-migrant-entrepreneurship-access-to-finance/>, but also other EU projects such as <http://emen-project.eu/emen-at-democracy-alive/>, <http://emen-project.eu/the-emen-project-goes-to-luci-sul-lavoro-images-music-and-words-that-tell-the-story-of-work/>, <http://emen-project.eu/emen-at-agorada-2019/>

<sup>9</sup> [http://emen-project.eu/wp-content/uploads/2020/07/M4M-A4\\_links-.pdf](http://emen-project.eu/wp-content/uploads/2020/07/M4M-A4_links-.pdf)

<sup>10</sup> See the <http://emen-project.eu/library/>

EMEN, the CoP and the techniques for ensuring its success, in order to encourage peer-to-peer exchanges among key actors sharing a same concern, interest or goal.

We hope that our experiences and recommendations allow others to rethink their services and approaches to migrant entrepreneurship and to keep developing a more inclusive support in increasingly diverse societies.

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## INTRODUCTION

In recent years, interest in support for migrant entrepreneurship in Europe has grown, leading to a series of initiatives undertaken by international organisations – such as the OECD, the European Commission and the EESC – to map and understand the phenomenon and its support mechanisms. These initiatives are endorsed by the many studies that highlight the positive contribution that diverse entrepreneurship makes to EU society<sup>11</sup>.

In Belgium, a remarkable benefit of migrant entrepreneurship is the wider selection of products that are now available to consumers<sup>12</sup>, especially in the food industry, with many migrant entrepreneurs opening restaurants or importing new gourmet products. This is achieved thanks to the networks migrants have with their country of origin, developing new international ties that generate innovation in the new home country markets<sup>13</sup>. In Germany, migrant entrepreneurs make up around 10% of the working population. Of the self-employed with a migrant background, 80% are in the service sectors, although recent years have seen an increase in other areas such as knowledge-intensive industries and manufacturing<sup>14</sup>. The percentage is even higher in Italy, where migrant enterprise owners account for more than 14.5% of the total operating in the country<sup>15</sup>. Even though the situation varies greatly from country to country, in general it is possible to say that migrants tend to be more entrepreneurial than their native counterparts. Moreover, over the past 20 years, the number of migrant entrepreneurs has steadily increased<sup>16</sup>.

But if migrant entrepreneurship can be highly beneficial for both the newcomers and the host society, why is it not better supported?

EU countries continue to lag behind other countries such as the United States or Canada in attracting and encouraging qualified migrant entrepreneurs, while most jobs in the EU are created by SMEs, especially micro-enterprises, in the first three to five years<sup>17</sup>.

Furthermore, the high representation of migrant entrepreneurship aligns with trends in migration. While many migrants and refugees were entrepreneurs in their home countries, a significant number

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<sup>11</sup> See for instance OECD/European Union (2019), *The Missing Entrepreneurs 2019: Policies for Inclusive Entrepreneurship*, OECD Publishing, Paris, <https://doi.org/10.1787/3ed84801-en>.

<sup>12</sup> Aubry, Amandine, Michał Burzyński and Frédéric Docquier. 2016. "The welfare impact of global migration in OECD countries." *Journal of International Economics* 101:1-21.

<sup>13</sup> Martiniello, Marco and Hassan Bousetta. 2008. "Les pratiques transnationales des immigrants chinois et marocains de Belgique." *Revue européenne des migrations internationales* 24(2): 45-66.

<sup>14</sup> Andreas Sachs, Markus Hoch, Claudia Münch, Hanna Steidle. 2016. *Migrant Entrepreneurs in Germany from 2005 to 2014. Their Extent, Economic Impact and Influence in Germany's Länder*. Available at [https://www.bertelsmann-stiftung.de/fileadmin/files/BSt/Publikationen/GrauePublikationen/NW\\_Migrant\\_Entrepreneurs\\_2016.pdf](https://www.bertelsmann-stiftung.de/fileadmin/files/BSt/Publikationen/GrauePublikationen/NW_Migrant_Entrepreneurs_2016.pdf)

<sup>15</sup> CENSIS. 2019. *Le imprese straniere non conoscono crisi*. Available at <https://www.censis.it/lavoro/le-imprese-straniere-non-conoscono-crisi>

<sup>16</sup> Taken from *OECD, Open for business, op. cit.*

<sup>17</sup> MILE Migrants Integration in the Labour market in Europe project. 2019. Focus Topic n#2: Migrants Entrepreneurship. INTRODUCTION: Migrants Entrepreneurship in Europe, by ICEI. Available at <https://projectmile.eu/2019/12/03/focus-topic-n2-migrants-entrepreneurship/>

use entrepreneurship as a strategy to overcome the difficulties in accessing a salaried employment. And there lies a common misconception: not all migrants are the same and neither are all enterprising migrants and refugees the same. Arriving migrant and refugee entrepreneurs are endowed with different talents, have different resources and assets, and come with a range of previously acquired or latent entrepreneurial capabilities. They may also have different aspirations and long-term visions for their stay in the new country of residence. A heterogeneous group of enterprising migrants will meet different stakeholders on their route. The effectiveness of the direct and indirect impacts that those stakeholders have on the migrant entrepreneur will depend on their understanding of the context in which the migrant entrepreneur operates and lives, of the varying needs during migration and how traditional support schemes do not always address the barriers that they may face, not only to creating a successful venture but also, and most importantly, to making it sustainable<sup>18</sup>.

While some obstacles to the development of enterprises are shared by those experienced by non-migrants, many are specifically faced by migrant entrepreneurs, hindering growth. These challenges are of particular interest for the EMEN project, which aims to create a supportive ecosystem to reduce the obstacles to the fair and sustainable development of migrant enterprises.

In addition to the particular barriers migrant entrepreneurs face, an overview of EMEN CoP members and partners also highlighted the lack of synergies across borders. While migrant entrepreneurs operate at a local level, their activities are subject to national and sometimes international regulations. Furthermore, entrepreneurial migrants commonly travel internationally, acting as a bridge between the markets of different countries.

The EMEN project specifically addresses this issue by bringing together relevant players at European, national and regional levels to form transnational networks that work together and exchange knowledge and best practices. The final aim was to develop, share and promote support schemes not only for individual migrant entrepreneurs but also for social and inclusive enterprises that benefit migrant entrepreneurs.

During the three-year project, EMEN identified, created and engaged with three communities of practices around three areas that we believe are key to generating a comprehensive support scheme

- Coaching and mentoring, led by Moritz Blanke (Social Impact, Berlin)
- Access to finance, led by Klaas Molenaar (THUAS-FINE, The Hague)
- Professionalisation and diversity management, led by Adem Kumcu (UNITEE, Brussels)

This report presents an overview of the methodology used to activate those CoPs, the main insights, opportunities for innovation and recommendations emerging from the three-year activity, the role that other stakeholders play in supporting migrant entrepreneurship and the future of the network in a context where unprecedented barriers keep arising; thus greater support and collaboration is needed to ensure social inclusion and sustainable development.

While migrant and refugee entrepreneurs have proved to be resilient individuals that bring new market opportunities to their new locations, they are often the most hit by economic downturns, having to navigate additional challenges and being more exposed. In the context of the current pandemic crisis, they experience higher revenues losses and their distribution networks and supply

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<sup>18</sup> Klaas Molenaar, 2000. 'Discussion note on access to finance for migrant entrepreneurs, with suggestions of information products for key stakeholders (migrant entrepreneurs, trainers/mentors, staff of public entities and financial intermediaries)'. THUAS-FN for the EMEN project. Available at <http://emen-project.eu/discussion-note-on-access-to-finance-for-migrant-entrepreneurs/>



chains were more affected<sup>19</sup>. With international organisations expecting the scale of the Covid-19 pandemic-related economic downturn to be great, it is essential that we ensure that no one is left behind. We must unite 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.

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<sup>19</sup> David Halabisky, Organisation for Economic Co-operation and Development (OECD) during the EMEN webinar 'The essence of migrant entrepreneurship and business associations' <http://emen-project.eu/the-essence-of-migrant-entrepreneurship-and-business-associations-the-third-webinar-of-the-unlockingdiversity-series/>



# THE COMMUNITY OF PRACTICES (COP) METHODOLOGY FOR A MIGRANT ENTREPRENEURSHIP SUPPORTIVE ECOSYSTEM

## Description and objectives in the context of the EMEN project

EMEN decided to apply the community of practice learning approach developed by Etienne Wenger. This methodology provides a new model for connecting people in the spirit of learning, knowledge sharing and collaboration, at a time and context when inter-institutional cooperation is becoming more and more important<sup>20</sup>.

Communities of practice are groups of people who share a concern or a passion for something that they do and learn how to do it better as they interact regularly<sup>21</sup>. Our job was thus not only to bring together the relevant actors supporting migrant entrepreneurs in relevant fields across Europe but also, and equally importantly, to stimulate their interaction and guide it.

In the particular case of EMEN, different Business Support Organisations (BSO) and other intermediaries that support migrant entrepreneurs came together and built relationships that enabled them to learn from each other, reinforcing their existing practices in different but complementary domains. Once all the pieces of the puzzle are harmoniously combined, a true ecosystem is generated. Such an ecosystem should allow migrant entrepreneurs to navigate through the business creation journey efficiently with a view to ensuring sustainability.

## Activities and tools executed by the EMEN CoPs

Many learning methods can be employed to animate a CoP. The strategy followed by EMEN was to identify at least one key milestone per year in which all CoP members are invited and engaged in the setting of the agenda and priorities. Key moments were the launch event of the project and three annual thematic events along with the final conference. In order to maintain the energy and meaningful discussions arising from these encounters, CoP leaders and animators defined a series of activities, consultations and exchanges (both formal and equally important informal) to continue dialogue and put into practice the main insights coming from each annual milestone. This guaranteed

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<sup>20</sup> Darren Cambridge, Soren Kaplan, and Vicki Suter. 2005. Community of Practice Design Guide. A Step-by-Step Guide for Designing & Cultivating Communities of Practice in Higher Education. Available at [https://www.academia.edu/545231/Community\\_of\\_practice\\_design\\_guide](https://www.academia.edu/545231/Community_of_practice_design_guide).

<sup>21</sup> Etienne Wenger, Richard McDermott, & William Snyder, Cultivating Communities of Practice: A Guide to Managing Knowledge (Boston, MA: Harvard Business School Press, 2002).

natural progress throughout the project and for discussions to lead logically to final conclusions and remarks.

In short, EMEN CoPs interaction took place in the following forms:



**Identification of members** first via personal contacts (direct or bilateral emails, face-to-face or online meetings, phone/videoconference) and secondly through other members or *call for members* in the EMEN platform, **explaining in an easy to understand way why the CoP is for them and how they can participate.**



Recognition and **analyses of their needs** and existing programmes, mainly via email and teleconference consultation or using a survey form.



Based on the existing knowledge, programmes, initiatives, needs and challenges, the CoP leaders **defined different interventions, matching the bottom-up suggestions from the CoP members** on how they found more efficient ways of addressing it: training materials and capacity-building sessions; writing joint papers, hot topic discussions via webinars, tool assessment with recommended reading based on the results.



Organisation of **annual events, involving CoP in the co-creation of the programme** (keynote speakers, panel discussions, fair exhibitions of migrant entrepreneurship support initiatives, thematic workshops, migrant entrepreneur and migrant associations pitch presentations, design thinking sessions, etc.).



More **informal exchanges** in between key events (follow-up, sending and receiving materials, meetings and discussions, web-based discussions, etc.).



**Webinars:** online short interaction to address a specific hot topic discussion. They can be close to the CoP members with a more interactive and informal tone or open to the public, with a more formal tone and setting to ensure the smooth and coherent running of the session.



**Exploring synergies and cooperating with other projects** (Magnet, M-Up, MEGA, YMCA, Me4Change), identifying opportunities for 'piggy-backing' and thus joining forces with similar initiatives in the spirit of setting the basis for a future unique network of migrant entrepreneurship support projects.

Figure 1. Community of Practice development and animation framework

Collaboration rather than competition.  
Map if there are projects with similar objectives to maximise your opportunities for interaction

Emails, face-to-face or online meetings, phone or videoconference calls, launching calls for members

Identify the key actors  
your CoP needs.  
Use them as connectors  
to reach out to others  
Set clear objectives

Assess their needs,  
existing practices  
and common  
interests to identify  
opportunities

Surveys or feedbacks  
forms, roundtable  
discussions, informal  
consultations

CoP  
development  
and animation  
framework

Define a workplan  
matching the  
bottom-up  
suggestions from  
the CoP members

Training materials and capacity-  
building sessions; writing join  
papers, reports or articles, hot  
topic discussions via webinars,  
tool assessment with  
recommending reading based  
on the results

Short webinars addressing  
a single topic and bringing  
different perspectives is a  
powerful tool

Make use of all  
the online tools  
available

Keep momentum  
between  
milestones with  
more informal  
exchanges

Organise a key  
milestone every  
year with the  
involvement of all  
CoP members

Balance conferences with panel discussions, fair  
exhibitions, workshops, pitches and design  
thinking sessions with follow-up emails,  
exchange of materials, meetings and discussions  
or web-based discussions. Make sure they are  
complementary.

## Lesson learnt and practical recommendations

Communities of practice are dynamic social structures that require ‘cultivation’ for them to emerge and grow<sup>22</sup>. Moreover, they are not stationary bodies but groups that increase or decrease based on the membership offer, the perception of the usefulness of the given opportunity and the timing, the availability of the members, among other externalities. Based on EMEN experience, the key aspects that a successful CoP leader must take into account are:



**Start with your own network:** identify in your close circle those actors that in your experience are essential for the CoP. They will probably become the ‘core team or inner-circle’ of the group, the part of the CoP that normally remains engaged throughout the learning process.



**Multiplied effect:** maximise your contacts and use the existing members as the channel conducting your CoP to a larger audience of individuals and initiatives that also share that same passion or concern. Some of them might become part of your core team and will participate actively. Others will create the ‘observer’ or ‘outside-circle’ of members who will be more or less proactive depending on the moment. They might ‘disappear’ for a short period but always remain around to benefit from the CoP contributions in a more passive way.



**From local to international and vice versa:** make the CoP inclusive so that those with a same concern can learn from different local, national and international perspectives. This was essential in the context of EMEN to achieve our goal. While the realities of each national law and market means that entrepreneurs wish to know more first from their peers working in the same environment, a large number of CoP members and consulted stakeholders mentioned that one of the things they lack most is the means to internationalise their businesses; therefore, to have references and good practice from other EU countries is one of the services most demanded. Bear in mind that language might be a barrier!



**Be flexible and patience:** as mentioned above, the two circles comprising part of a CoP (the smaller, core team – more active; and the wider, outside circle – the passive learners) will determine how your CoP grows or shrinks over time along with externalities and CoP milestones. Before, during and after annual conferences, CoP members become very enthusiastic and active, and that momentum must be kept as much as possible by sending feedback documents or surveys with relevant readings and asking them their opinion – e.g. by setting-up a short follow-up virtual meeting. And do not feel frustration if the evolution of members’ participation in the CoP is not linear. This is an intrinsic part of these learning structures.



**Set a common communication channel but find secondary tools:** sometimes we tend to take for granted that a certain tool is the best one for our members. The reality is that different groups in different countries feel more comfortable using different tools, or have easier access to different resources. Ideally, some assessment of the best tool for engaging members should be initially carried out. If you lack that opportunity or your CoP is already quite large and heterogeneous, try to find one that you think is the best for your target audience, without investing at the beginning a large number of resources so that it can easily adapted. In EMEN we saw that, while all CoP members liked to have the project website as a reference, most of them were not convinced about using its internal chat facility. Instead, they felt that other existing tools, such as setting up a WhatsApp group for smaller groups of CoP members speaking the same mother language, a shared

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<sup>22</sup> Wenger et al.

drive folder/basecamp group or similar platforms, were easier and faster ways to maintain regular contact.



**Find incentives to engage them:** those might not always come from you but certainly you are the person having the whole overview of what the CoP members are up to, and what are their interests, strengths, needs and current activities. Try to act as the hub that connects these peers, enabling them to support each other by having an enriching exchange. As mentioned above, CoPs are flexible, not all CoPs need to interact and be present at the same time. Sometimes bilateral exchanges can be very useful to keep the learning process going.



**Balance online meetings with face-to-face opportunities:** personal exchanges are always richer because the social aspects help create bonds among members. Nonetheless, they are costly in terms of time and resources, and hence not always possible. Try to identify at least one key milestone per year and alert your members as soon as possible so that they can save the date in their diaries. Make use of the large number of online tools currently available to keep them engaged in between

those key events. See *Annex 1 on How to organise an online meeting and conference for your CoP* to read EMEN tips for online planning and animation.

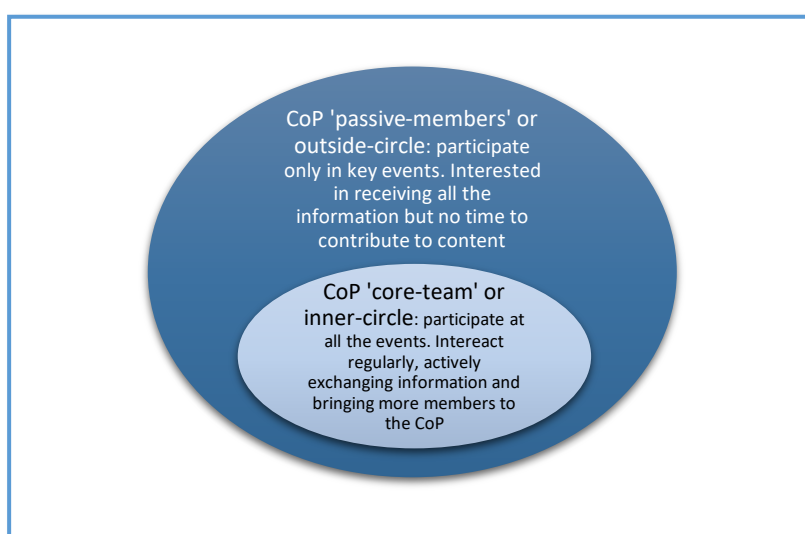


**Balance formal with informal knowledge** (and do not take things for granted!): technical information, such as the knowledge of market regulations, is essential for the success of a local and vital for those newly arrived. Nonetheless, personal tips from peer entrepreneurs who have carried out similar ventures and the sharing of experiences of addressing the same barriers are highly valuable for a migrant entrepreneur looking to start a new venture.



**Be realistic with your time and committed:** most people participate in the CoP as something extra. Even if they have a strong interest in a topic, they might not always be available. Do not waste time trying to ensure all members are active and engaged all the time. You will feel frustrated and they might lose interest or feel pressured. Instead, try to make the most out of ad hoc exchanges and keep track of them so that new encounters build on the previous exchanges.

Figure 2. Community of Practice circles of participation





# COMMUNITY OF PRACTICE 1 ON COACHING AND MENTORING

Why do we need a Community of Practice on coaching & mentoring? Main needs of the sector.

It is important to differentiate between **two angles**:

First, the need of organisations providing coaching and/or mentoring services, and second, the needs of these organisations' beneficiaries.

On the one hand, the beneficiaries of coaching and mentoring are migrant entrepreneurs themselves. Therefore, good practices related to didactical approaches and support methodology as well as the set-up of the broader support environment (i.e. the access to local networks) are salient factors in assessing the need for coaching and mentoring. Among other outputs, particularly our research in the framework of the deliverable, "Map of service providers in the EU and working paper on state of the art of coaching and mentoring schemes for migrant entrepreneurs", highlighted the perspective of the beneficiaries<sup>23</sup>.

On the other hand, business support organisations (BSOs) for migrant entrepreneurs face operational challenges related to the sector's conditions (e.g. funding for operations).

This demonstrates that a broad assessment of BSOs' needs and challenges is required. Topics range from internal and organisational issues (e.g. change management and business model development) to the BSOs' embeddedness in the overall support ecosystem (e.g. access to local networks). Among other outputs developed by CoP, the deliverable, "Working paper on needs of organisations that offer coaching and mentoring for migrants<sup>24</sup>", analysed the needs of BSOs along four main categories: business model of operations, access to networks, policy framework and quality standards for coaching and mentoring.

One key finding of this CoP can be seen in the interconnectedness of implementing any coaching and/or mentoring scheme. The table 1 below shows the complexity of quality coaching and mentoring schemes. As demonstrated below, the literature identifies three main challenges: lack of knowledge, access to network and access to financial support. While the solution to the first category is directly linked to coaching and mentoring schemes (e.g. didactical approach of transferring the required knowledge to the beneficiaries), the other two challenges must be addressed within any effective support scheme (i.e. a holistic incubation programme).

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<sup>23</sup> The identified subordinated and common challenges were: 1) Lack of knowledge, 2) Access to local networks and 3) Access to (mainstream) finance.

<sup>24</sup> See: EMEN Deliverable [Working paper on needs of organisations that offer coaching and mentoring for migrants](#)

Table 1: Common challenges of migrant entrepreneurs<sup>25</sup>

CHALLENGES	DETAIL	SOLUTIONS
Lack of knowledge	Lack of institutional, market and cultural knowledge	Coaching and mentoring schemes
Strong ties to network	No access to information and resources outside tight kinships and ethnic network	Providing possibilities for networking
Access to (mainstream) financing	Migrant entrepreneurs mostly have access to financing via their ethnic community	Networking; reducing institutional barriers to finance

The idea of the EMEN project was to address the lack of linkages between key stakeholders of the migrant entrepreneurial ecosystem in Europe. Discussions in the CoP over the past three years have also focused on the cohesion of the sector at a European level.

While there is no doubt that migrant entrepreneurs substantially contribute to the overall economic development in Europe, support for different migrant entrepreneurial beneficiaries lacks a common European approach. The European Commission acknowledged the potential for migrant entrepreneurship in 2012, with its Entrepreneurship 2020 Action Plan<sup>26</sup>. It included entrepreneurial education and training, and called for an “environment where entrepreneurs can flourish and grow” as well as identifying role models and designing outreach to specific groups. The encouragement of migrant entrepreneurs is a promising strategy for economic growth as well as for increasing opportunities for social participation. However, support strategies for migrant entrepreneurship are still scarce and do not always address their needs.

Given previous efforts in creating networks for a European exchange for supporting migrant entrepreneurs – e.g. the “Community of Practice on Inclusive Entrepreneurship<sup>27</sup>” (CoP-IE) of the

<sup>25</sup> See: EMEN Deliverable [Map of services providers in the EU and working paper on state of the art of coaching and mentoring schemes for migrant entrepreneurs](#)

<sup>26</sup> European Commission (2012) Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions. Entrepreneurship 2020 Action Plan: Reigniting the Entrepreneurial Spirit in Europe (<https://eur-lex.europa.eu/legal-content/EN/TXT/?Uri=CELEX:52012DC0795>)

<sup>27</sup> See <https://www.cop-ie.eu/about-copie>



EQUAL-Phase – many of our expert discussions<sup>28</sup> addressed the question of whether there a need for an actual exchange on a European level, and if so, what purpose would it serve?

In short, existing networks are indispensable for advocacy vis-à-vis policy making on all governance levels. Particularly, sound public financial support mechanisms at a European level were mentioned in this regard. Since much of the content of coaching and mentoring schemes reflects regional and national conditions (e.g. the respective institutional contexts) it was considered that there is little need for defining common quality standards for coaching and mentoring at a European level.

The findings concerning the needs of BSOs can be summarised as follows:



**Policy Frameworks:** It seems that the need for a tailored migrant entrepreneurship policy, such as an adapted legal form for migrant entrepreneurs, is not present. In other words: On a general level BSOs do not worry about this issue. However, in order to enhance the founding rate of migrant enterprises national support frameworks as well as access to support schemes remains important. Depending on the region the institutional context plays a dominant role: For example, obtaining residents and working permits is a prevailing topic for migrant entrepreneurs.



**Quality Standards:** Contrary to our project's prior assumptions, there is not a strong concern about the quality of methodological (respectively didactical) approaches within the sector. Hence, the need for exchange in this regard is relatively low. For example, formal qualifications versus biographical qualification coaches and mentors.



**Access to networks:** Being part of a wide network is important for BSOs. The quality of knowledge as well as the information flow is

much easier through a wider, loser network. Having access to such a network is a valuable resource in order to get in touch with their target group, significant institutions and other BSOs. While our research included organisations from rather affluent western-central European contexts, it might be interesting to look into organisations that operate in regions with a less developed economical ecosystem.



**Business Model of operations:** From a European perspective, the sector still seems to be highly dependent on public funding. Considering the strong potential for integration and the contribution to welfare generation of migrant entrepreneurs it seems reasonable for public entities to invest in the cause of migrant entrepreneurship. However, public funding often represents backdrops, such as rigid eligibility- and reporting requirements. This leads BSOs to express interest in the generation of new business models. Particularly, in our last analysis on “good practices & innovation on coaching and mentoring for migrants” three support schemes for refugee entrepreneurs that privately fund at least a large part of their operations<sup>29</sup>

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<sup>28</sup> E.g. see EMEN webinar: “Networks for better Migrant Entrepreneurial Support: Do we need a European Ecosystem?” Access via: <https://youtu.be/fcl5xA6xzDA>

<sup>29</sup> In this analysis [Working paper with good practices & innovation on coaching and mentoring for migrants](#) Start-Up Refugee / Finland, The Entrepreneurial Refugee Network (TERN) / UK, The Human Safety Net (THSN) / Germany are showcased.

## Opportunities for innovation & lessons learned

As described above the subject of our CoP “coaching and mentoring” is complex and fragmented regionally. It may be difficult to compare a migrant entrepreneurial support scheme in the UK – a region with a strong market oriented tradition and long migration history – with a support scheme in Finland, a country with a fairly recent migration history and strong welfare-oriented market economy. This being said, the deduction of universally applicable solutions is not achievable. However, the analysis and expert accounts gathered in the framework of this CoP highlight important aspects that represent a great learning field for the sector:



**“Tailor-made” coaching and mentoring schemes:** In the light of the diversity of contexts and backgrounds, “Migrant Entrepreneurship” must be seen as an ‘umbrella term’ for a quite diverse group. This diversity should also be reflected in the set-up of any business support scheme. While there are many discussions in the sector about e.g. the importance of biographical linkages of coaches and mentors towards the target group, there is a need to adapt services to the strengths and weaknesses of the particular target group. The “working paper with good practices & innovation on coaching and mentoring for migrants<sup>30</sup>” exemplifies how support schemes can be adapted to both the needs of refugee entrepreneurs as well as the local ecosystem.



**Private funding for BSOs’ operations:** Business model innovation and the consequential identification of new income streams for BSOs’ operations are of great interest for the sector. A diversification of income streams might not only allow organisations more freedom in the configuration of their services but also represents a safeguard vis-à-vis a shift of public interest away from supporting the migrant entrepreneurial cause. In this context, our analysis showcases different successful approaches; from offering market-oriented services to appropriate funding services and CSR cooperation.

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<sup>30</sup> See EMEN Deliverable [Working paper with good practices & innovation on coaching and mentoring for migrants](#)

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## COMMUNITY OF PRACTICE 2 ON ACCESS TO FINANCE

### Why do we need a CoP on access to finance? Main needs of this sector

Access to finance is mainly seen as access to external finance from traditional banks. In addition, it is still generally assumed that:

- The migrant entrepreneurs to be financed have no or very few opportunities, assets and capabilities to start a self-employed activity;
- The prospective migrant entrepreneur ought to be engaged in that business on a full-time basis; and
- The envisaged evolution of the business (from plan to development and growth) should be set out in a comprehensive business plan.

Therefore, a change of the mindset of the sector is needed to offer finance that matches the reality and needs of migrant entrepreneurs. Limited access to finance is often blamed for the difficulties that migrants face, their reluctance to take the plunge and start a fully-fledged business, the low quality of the business plan that should describe all possible scenarios, risks and challenges, and the quality of the prospective entrepreneur who is expected to master all elements of such business plans. The business horizon is moreover changing along with ideas about how to do business, which have not yet been taken into account.

We see a persistent belief among bankers and policymakers that entrepreneurs need help in preparing complete business plans as a prerequisite to starting a business. In addition, banks continue to assess migrant entrepreneurs as initially high-risk prospects, and therefore consider them to have limited business knowledge and insufficient assets to pledge as collateral. To better understand the various financial needs, one needs to first identify the type of entrepreneurs to be addressed, the type of businesses sought, the characteristics of the people involved and the desired financial services.

With the objective of analysing the various financial needs depending on the specific capabilities and assets of the migrant entrepreneurs, as well as based on the stage of their journey towards becoming entrepreneur in a new home country, EMEN set up the CoP2 to explore alternative and more suitable ways for migrant entrepreneurs to access finance.

The needs analysis has addressed<sup>31</sup>:

- ✓ The type of migrant entrepreneurs to be supported (necessity-driven, opportunity-driven, or growth-oriented driven, migrant entrepreneurs);
- ✓ The type of business activities that they might wish to set up and develop (micro, small or medium enterprise; ad hoc, full-time, part-time, intermittent, solo or network entrepreneur); and
- ✓ The stage of the journey (pre-departure, arrival, and starting up a business) of a migrant entrepreneur, who must make additional steps to those of other entrepreneurs.

Access to finance is thus not just a matter of offering (micro) loans to migrants. Not all financial intermediaries are in a position to offer the appropriate financial services. Each channel has its own characteristics, qualities and possibilities. Proper matching is the basis for effective use of finance. Not all activities are best served by a loan. Some migrant entrepreneurs might be better off with a grant, while others are in need of comprehensive financial services. Prospective migrant entrepreneurs searching for finance are now able to approach a broad range of formal financial intermediaries, but new ones are also emerging. It is thus important for them to become familiar with the new financial landscape, which is changing dramatically with the emergence of internet-based channels and financing mechanisms that have been set up for and by migrants. Proper access is thus a matter of matching migrant entrepreneurs with the actors in the financial landscape and striking the right balance between needs, capabilities and the actual services at hand.

## Opportunities for innovation: new products and good practices

After having **defined the overall context** and thus the way we can best consider refugee or migrant entrepreneurs looking to start a new business<sup>32</sup>, and having identified interesting **lessons learned and good practices** on creating access to finance for migrant entrepreneurs<sup>33</sup> included in the *Working paper with overview of lessons learned and good practices related to access to finance according to key informants and peers*, the CoP2 developed a discussion note on access to finance for migrant entrepreneurs<sup>34</sup>, **identifying possible information products** for key stakeholders (migrant entrepreneurs, trainers/mentors, staff of public entities and financial intermediaries).

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<sup>31</sup> See Kaas Moleenar, 2018. [Working note on issues at stake in financing of migrants and refugees wishing to set up micro or small businesses or engage in self-employment.](#)

<sup>32</sup> See EMEN publication [Working note on issues at stake in financing of migrants and refugees wishing to set up micro or small businesses or engage in self-employment.](#) Partly based on earlier work by Em. Prof. N. Molenaar and a 2018 publication by N. Molenaar and K. Nijhoff *Migrant entrepreneurs, the new supermen and wonder women...?* (2017) The Hague University of Applied Sciences, The Netherlands.

<sup>33</sup> For that reason, a survey was undertaken resulting in the survey report *Identification and Evaluation of Start-ups Financing Programmes for Newcomers in European Countries*. The work was carried out by a student of THUAS under supervision of team members of THUAS/ EMEN resulting in a thesis, which is not available to the general public under educational rules; contents for the survey have been internalised in the final documents presented by EMEN CoP2.

<sup>34</sup> See [Discussion note on access to finance for migrant entrepreneurs.](#)

This note offers the possibility of better understanding the varying financial needs that migrant entrepreneurs have over time.

The note:

- Presents a way of looking at the micro, small and medium enterprise (MSME) universe;
- Describes the various stages of migration and relates them to business development;
- Addresses in detail financing needs along the business life cycle, especially for migrant/refugee entrepreneurs;
- Discusses the many financing possibilities that exist for migrant/refugee entrepreneurs;
- Offers suggestions for those aspects that should be taken into account by public authorities, trainers, coaches, mentors and staff at financial institutions to ensure that migrant/refugee entrepreneurs have a realistic access to financing.

The note contains **suggestions for modifying an entrepreneurship training programme to the needs of migrant entrepreneurs**, as well as suggestions for issues that should be included in information packages for the staff of support organisations (financial intermediaries and business support organisations) and for social welfare staff and public authorities to better serve migrant and refugee entrepreneurs. In the annexes, examples of interesting initiatives are given as well as a list of good practices in business development programmes, training, and pre- and post-loan consultancy services leading to improved understanding and use of financing.

Finally, the three-year work of the EMEN CoP2 led by THUAS has culminated in a set of new products and good practices gathered under a [Manual on realistic access to finance for migrant entrepreneurs, trainers & coaches, staff of public authorities and financial intermediaries with tools and instruments](#), along with information on tools and instruments to create access to and use of finance, for a more realistic access of finance for migrant entrepreneurs.

It has become particularly clear over the years that next to making information available, it is necessary to develop related learning processes tailored to each category of entrepreneur and each stage of the business development process. Training is vital for all stakeholders: entrepreneurs, trainers and mentors, financial intermediaries and public authority employees engaged in developing and implementing policies and programmes to support migrant or refugee entrepreneurs in setting up their own income generating activities.

Proper access is only effective if the right financing mix is offered to the right clients and when those seeking finance know how to use it.

There are **four key stakeholders** that can contribute to enhanced access to finance by dealing with those three aspects (providing realistic information, showing how to approach different channels, knowing how to deal with money): the entrepreneurs themselves; trainers and coaches assisting them; public authorities developing and implementing policies and programmes for this group; and the staff of financial intermediaries interested in extending finance to migrant or refugee entrepreneurs.

For all parties concerned it must be clear that just having access to finance will not suffice. Everyone must try to ensure that the right financing is made available and that such financing is used effectively. Effective access to finance for migrant/refugee entrepreneurs is thus determined by:

- How well prepared prospective migrant entrepreneurs are to get started and whether they are informed about possibilities and opportunities in the new environment.
- The level of preparation of trainers and coaches working with migrant or refugee entrepreneurs and how well they understand the context their clients live and operate in, and how well they understand the differences between locally operating entrepreneurs and migrant/refugee entrepreneurs.

- The level of understanding of staff working at formal and informal financial institutions and the degree to which internal evaluation and appraisal procedures do not automatically exclude this group as potential clients; and the degree to which public authorities are genuinely interested in and able to support migrants/refugees in their efforts to become self-employed or start their own business to generate sustainable income and create decent employment.

The [Manual on realistic access to finance for migrant entrepreneurs, trainers & coaches, staff of public authorities and financial intermediaries with tools and instruments](#) aims to guide both entrepreneurs and different categories of BSOs to define a tailor-made business plan by taking into account the steps that migrant entrepreneurs must take, the right decision based on their current stage, the type of entrepreneur, the context, the skill and the economical capacity available. This comprehensive manual offers a set of assessment tools (surveys, templates, questionnaires, information tables, etc.) with the objective of supporting migrant entrepreneurs and their advisors.

Among other products, migrant entrepreneurs can use these EMEN CoP2 tools available in the manual to:

- 1) Assess if they are really an entrepreneur and if so what type, and are aware of the skills required.
- 2) Discuss the importance of understanding different kinds of entrepreneurship and what related types of business are better for each category.
- 3) Determine the place of business and the ideas that the entrepreneurs might have regarding the way in which they want to run the business: physically or virtually.
- 4) Link the different financing needs to the stages the prospective migrant entrepreneurs intend to pass through:
  - Discuss the relevance of distinguishing between the various stages of the business life cycle
  - Define the stage that the migrant entrepreneur believes that they are operating at present
  - Set out the path for the coming years
  - Identify the specific challenges the migrant entrepreneur faces in the relevant stages
  - Identify financing needs and issues per stage
- 5) Assessing the level of understanding of the entrepreneurs in dealing with financing issues
- 6) Identify the different (sometimes complementary) options for financing:
  - Discuss the spectrum of financing options
  - Assess the present financial landscape (channels, products, conditions)
  - Preselect the relevant financiers
  - Identify the general services offered for the specific client group
  - Identify special measures taken per channel to assist related target groups in dealing with the effects of the Covid-19 and related economic crisis.
  - Prioritise financiers/channels to approach
- 7) Identify barriers that migrant or refugee entrepreneurs may encounter to financing and to define the steps that can be taken by each stakeholder to overcome them.
- 8) Draw up a financing plan, in accordance with the results obtained during the previous assessment, based on financing needs and reflecting existing financing, considering possible difficulties in raising financing, and taking into account a proper balance between short-term and long-term financing and between equity and external financing.

- 9) Draft and action plan (Af2 Action tool 13), after the tailor-made financial plan is available, which addresses the importance of understanding financial issues.
- Assess the current level of financial understanding
  - Identify the areas requiring attention
  - Prioritise issues
  - Set goals for each priority area
  - Define actions to be taken and establish a timeline
  - Define times for regular monitoring and evaluation

CoP2 has produced three additional supporting tools: [Excel template: Integrated Financing Planning Model](#), [Excel template: Repayment calculator. EMEN project – CoP2](#) and [Excel template: Simple Cash planning integrated](#).

With all those new products produced by CoP2, EMEN hopes that entrepreneurs, coaches and trainers can carry out a realistic self-assessment that will better guide them on the follow-up actions that are needed to create realistic access to financing channels and to be sufficiently prepared to use such funding, even in times of crisis.

## Lessons learned and recommendations

The main insights resulting from all EMEN CoP2 discussions, exchanges articles and papers and thus related **recommendations** for the institutions offering access to finance to migrant entrepreneurs include:

- Access to finance is closely linked to the level of understanding of all stakeholders (entrepreneurs, trainers, coaches, staff of financial institutions and public authorities) of the appropriate financing required and the capability to make effective use of financing obtained, and not just the provision of information.
- To ensure that the right financing is offered, categorising of enterprises is needed with clear distinction between full time or hybrid, necessity-driven, growth-oriented, opportunity-driven and even lifestyle entrepreneurship.
- The business development process for migrant and refugee entrepreneurs begins at the pre-departure stage. Appropriate financing needs to take into consideration that the various stages of the financing process will vary.
- Understanding the context of the refugee and migrant entrepreneur is key to defining appropriate financing. The clients may have different experiences, expertise and capital (human, social, financial). A uniform approach is not effective.
- Over time the financing needs of migrant and refugee entrepreneurs will become similar to those of non-migrant entrepreneurs. Mainstreaming migrant and refugees seems to be most effective over time.
- In the early stages of business development processes, migrants and refugees encounter a range of barriers and bottlenecks. Special attention needs to be given to these to create a level playing field. It should be noted that barriers also relate to migrant preconceptions, which can lead to self-fulfilling prophecy scenarios.
- Over time, migrant and refugee entrepreneurs are best off with comprehensive financing packages rather than one single financial service ('one size fits all' does not work). For migrant and refugee entrepreneurs access to migrant-based funding might be an advantage.
- The migrant community seems to develop interesting initiatives, but they are not visible enough outside their community, which makes it very difficult to appreciate them adequately. Better ways of encouraging such communities to step forward and demonstrate their development are urgent, so that their efforts can be better supported.
- Linking migrant-funded initiatives to the overall financial landscape may result in a more balanced financing offer.





## COMMUNITY OF PRACTICE 3 ON PROFESSIONAL MANAGEMENT AND DIVERSITY

### Why do we need a CoP on professional management and diversity? Main needs of migrant entrepreneurs' associations and chambers of commerce

Most migrant entrepreneurs prefer to be part of an organisation of peers from their own country of origin rather than becoming members of existing business associations. These associations are very often fragile, representing a small group of entrepreneurs from the same ethnic group. The board members have not enough experience in governing and managing the association. A lack of financial income means it is commonly not possible to hire staff, rent an office and deliver proper services to members. Networking among members is the most significant activity, but they are often isolated from local supportive infrastructure. Local, regional and national governments include migrant entrepreneurship in their overall integration policies but don't pay special attention to the professionalisation of **Migrant Business Support Organisations (MBSOs)**.

**Chambers of commerce** are the most important actors in the entrepreneurial support ecosystems, playing a key role in stimulating and supporting entrepreneurship and local economic development. In an increasingly diverse Europe, these communities represent a key part of the future economy. Most European cities are forecast to become 'majority-minority' or 'super diverse' by 2050. At the same time the number of businesses owned by migrants is growing rapidly, and cities and regions that embrace diversity perform better economically. Hence, it is essential that chambers of commerce acknowledge this development and adapt their services and management to ensure inclusive economic growth. The need to attract, retain, support and engage migrant entrepreneurs as members of chambers of commerce is increasing:

- Chambers can no longer afford to see inclusion as an afterthought.
- Previously seen as a sort of moral issue, inclusion has become central to economic prosperity.
- Chambers should recognise that regions that are more equal and more integrated – across income, race, gender, generation and place – have performed better economically, and they should make the case that doing good and doing well go hand in hand.
- The workforce is diverse, and multicultural teams bring an added value in meeting changing needs of clients in international markets, while fostering creativity, innovation, growth and efficiency.
- Businesses with access to more diverse sources of information consistently generate better ideas.
- Chambers that plan to remain relevant today and in the long term recognise the strategic importance of diversity and inclusion.

- Chambers may apply a diversity and inclusivity lens to a range of operational areas, including member recruitment, leadership development, human resources practices, conference and training accessibility.
- The number of migrant entrepreneurs in Europe's cities is growing, while already being active in almost all sectors of the European economy.
- Migrant entrepreneurs are relatively younger than native entrepreneurs.
- If not obliged, migrant entrepreneurs do not become a member of a chamber of commerce or business association.
- Migrant entrepreneurs are not aware of the value of chambers of commerce or business association for their business.
- Migrant entrepreneurs do not feel welcome at chambers of commerce or regular business associations.
- Migrant entrepreneurs do not find appropriate services for their needs in chambers of commerce.
- Chambers of commerce or business associations are losing members.
- Chambers of commerce or business associations do not have access to ethnic networks and the expertise to find, attract, serve and retain migrant entrepreneurs.

With the twin objective of supporting MBSOs to professionalise their services and increasing awareness of diversity among chambers of commerce, EMEN CoP3 conducted a large number of activities that initially aimed to get to know the beneficiaries' concrete needs and then to develop and implement supporting training and tools targeting these needs.

In short, CoP3 carried out the following activities:



Survey and report on the needs of MBSOs



SWOT-analysis of MBOs' professionalisation and a SWOT-analysis of chambers of commerce diversity management



Survey and report on the diversity management of chambers of commerce



Assessment of the use of the diversity tool for inclusive entrepreneurship with chambers of commerce (diversity tool of OECD and the EU) among 30 members



Pilot training for the professionalisation of MBSO's



Pilot trainings, workshops, seminars, online seminars and webinars with MBSOs, migrant entrepreneurs and refugee entrepreneurs in Belgium, Denmark, Finland, France, Germany, Norway, Spain, Sweden and the Netherlands



Online conferences of CoP3 (four webinars with more than 80 participants)

As a result of these activities and its analysis, CoP3 members agreed that the main areas of support for MBSOs for realising the full potential of migrant entrepreneurship are:

- ✓ **Good governance and strategic management;**
- ✓ **The development of financial income and income generating services;**
- ✓ **The creation of strategic alliances and becoming a respected partner of the local supportive ecosystem; and**
- ✓ **Future-proofing of their associations (impact of disruptive technologies on business infrastructure);**

<b>S</b>	<b>Strengths (internal)</b> <ul style="list-style-type: none"> <li>• Access, making connections more easily</li> <li>• Group focus, migrant entrepreneurship</li> <li>• Expertise, local knowledge</li> <li>• Aware of needs of specific group</li> <li>• Cultural understanding, no language barriers &amp; (partially) lived experience</li> <li>• Flexibility</li> <li>• Existing bonds &amp; networks to build upon</li> <li>• Fresh blood, new ideas, high level of passion</li> </ul>	<b>W</b>	<b>Weaknesses (internal)</b> <ul style="list-style-type: none"> <li>• Fragmentation, isolation, lack of diversity</li> <li>• Lack of financial capacity, limited resources</li> <li>• Dependent of small workforce, sometimes volunteers</li> <li>• Fragilit: Volume, number of members, scale</li> <li>• Lack of focus regarding topics, sectors &amp; industries</li> <li>• Lack of experience, young associations</li> <li>• Lack of sufficient exposure</li> </ul>
<b>O</b>	<b>Opportunities (external)</b> <ul style="list-style-type: none"> <li>• Growing number of migrant entrepreneurs</li> <li>• Growing number of well educated volunteers and interns</li> <li>• Digitalization &amp; media attention</li> <li>• Growing practice of multistakeholder approach: Strategic alliances, partnerships, appetite for collaboration</li> <li>• Growing attention of policy makers for inclusive and inclusive economic growth</li> </ul>	<b>T</b>	<b>Threats (external)</b> <ul style="list-style-type: none"> <li>• Politics and emotions, increasing populist narrative</li> <li>• Lack of engagement, lack of top leaders who invest in the advocacy for migrant entrepreneurs</li> <li>• Policies that are meant to be inclusive, but have an exclusive effect</li> <li>• Digitalization (a threat for older generation, lack of digital literacy)</li> </ul>

*Table 3. Summary of SWOT-analysis by MBSOs during the pilot trainings, seminars and workshops organised by CoP3.*

In the context of the **chambers of commerce**, the main **needs** arising from the CoP3 activities concern the following issues:

- ✓ **Diversity management is generally considered an important aspect by chambers of commerce, but they lack the ability to go beyond individual experiences.**
- ✓ **Surveyed chambers of commerce provide services that do not discriminate between different ethnicities, but active practices of integration and diversity management are lacking**
- ✓ **The majority of chambers suffer from a double deficit of access: to migrant entrepreneurs – very limited in their membership – and to contacts with best practices.**

<b>S</b> <b>Strengths (internal)</b> <ul style="list-style-type: none"> <li>•Legitimacy</li> <li>•Locally based, Local knowledge</li> <li>•Business support is at the core</li> <li>•Sector specific knowledge</li> <li>•Network (local and beyond)</li> <li>•Connections with decision-makers/ Political influence</li> <li>•Access to public subsidy (on some occasions)</li> <li>•Access to media, business leaders</li> <li>•Research and Policy capacities</li> <li>•Contribute to creation of success stories</li> </ul>	<b>W</b> <b>Weaknesses (internal)</b> <ul style="list-style-type: none"> <li>•Too generic</li> <li>•Lack of flexibility, stagnation</li> <li>•Unrepresentative (on some occasions)</li> <li>•Lack of diversity (members, services) (on some occasions)</li> <li>•Not focused on startups (on some occasions)</li> <li>•Exclusive (perceived)</li> </ul>
<b>O</b> <b>Opportunities (external)</b> <ul style="list-style-type: none"> <li>•Emerging partnerships</li> <li>•Gap in the market (can become the voice)</li> <li>•New business model (CCI 2.0)</li> <li>•More members means more money</li> <li>•New network, new markets</li> <li>•Improved public perception</li> </ul>	<b>T</b> <b>Threats (external)</b> <ul style="list-style-type: none"> <li>•Lack/limited resources</li> <li>•Perception among non-members</li> <li>•Competition with BMOs</li> <li>•Politics</li> </ul>

Table 4. Summary of SWOT-analysis by a chamber of commerce representative during a workshop organised by CoP3.

## Lessons learned, opportunities for innovation and recommendations for migrants' associations

The surveys, workshops and consultations held by CoP3 leaders during a series of events highlighted that in order to strength the professionalisation of MBSOs, so that such institutions can better support migrant entrepreneurs, we need to:

- ✓ **Ensure the good governance of MBSOs**
- ✓ **Support the strategic management of MBOs**
- ✓ **Ensure that MBOs are future proofed**
- ✓ **Build strategic alliances with the stakeholders of the supportive ecosystem**

### Improving the good governance of MBSOs

The term 'governance' denotes the structures and processes designed to ensure accountability, transparency, democracy, responsiveness, the rule of law, empowerment, and broad-based participation. All organisations, whether corporate or non-for-profit, must have a robust system of governance. For business associations, good governance is crucial, increasing the attractiveness of the association to members and enhancing its influence outside the organisation and effectiveness inside.

Governance determines the 'What?' (what the association does and what it should become in the future), while strategic management determines the 'How?' (how the association will attain those goals and aspirations). Put another way, the board makes the decisions and the management team implements them. Governance is about how power is distributed and shared, how policies are formulated, priorities set, and stakeholders made accountable.

During the training sessions participants worked on an assessment of the good governance of their boards. These assessments made clear that the board members of MBSOs are not fully aware of their role, responsibilities and have a lack of knowledge and skills in governance.

The following recommendations and ideas for innovation were expressed to improve the good governance of MBOs boards:

- Boost awareness among MBSOs on the importance of good governance (role of business support organisations in cooperation with municipalities);
- Develop a guide for good governance of business associations and make it accessible to MBOs board members (role of business support organisations in cooperation with municipalities);
- Diversify the board of MBSOs with experienced native professionals (role of MBSOs); and
- Organise peer coaching programmes (role of business support organisations in cooperation with municipalities).

### Strategic management of MBOs

Strategic management and strategic planning is critically important for migrant business associations' success and sustainability. It is vital that a strategic plan is drawn up with a clear mission, vision, values, key success criteria, strategic ambitions for the short and long term including digital technology to support the association's acquisition, engagement, retention and revenue goals for membership growth and members' satisfaction.

During the different trainings, workshops and seminars organised by CoP3, board members and staff of participating associations have cooperated closely to prepare (for most of them for the first time) their strategic plans. Recommendations and ideas for innovation and improvement include:

- Boost awareness among MBSOs on the importance of strategic management (role of Business Support Organisations in cooperation with municipalities);
- Make training materials and online trainings available for MBSOs (role of Apex Business Support Organisations in cooperation with municipalities);
- Organise peer coaching programmes on strategic management for staff of MBSOs (role of Apex Business Support Organisations in cooperation with municipalities); and
- Engage large companies, universities, NGOs, governments (local and national) through corporate social responsibility projects to support MBSOs in their quest for professionalisation, strategic planning and strategic management (role of business support organisations in cooperation with municipalities).

## Future-proof MBOs

Technological innovation is impacting businesses all over the world, with major implications for business associations that serve and represent them. As the pace of change accelerates, businesses and business associations need to innovate and adjust in order to harness opportunities and remain relevant. In particular, MBOs will need to develop member support strategies for digitalising their services to future-proof migrant entrepreneurs.

Recommendations and ideas for innovation and improvements include:

- Make use of the potential of new technologies to improve the effectivity and efficiency of your MBSO (role of MBSOs).
- Engage young professionals in the board and staff roles of MBSOs.
- Develop a multi-channel communication strategy and make intensive use of social media to attract new members (especially young generations), as well as to greatly improve the online service experience of all members – a strong social media presence, gathering and analysing Big Data, adopting mobile-friendly website design, integrating cyber-security into the organisation's culture, and developing event and membership apps offer opportunities for modern associations (role of MBSOs).
- Diversify your online revenue streams, provide personalised access points via apps and social media, and publish valuable, collaborative content (role of MBSOs).
- Support the development of digital and entrepreneurship skills of migrant entrepreneurs (role of MBSOs).
- Design digital entrepreneurship schemes for migrant entrepreneurs (MBSOs).
- Create a (digital) platform for internal ideas (role of MBSOs) such as a suggestion box, a one-off competition, a monthly prize and internal hackathon day.
- Set up a (digital) innovation lab (role of MBSOs); take one unresolved strategic challenge and free up some of your team's time, bring in some members, and some external expertise to address the question for a set period of time.

## Building strategic alliances with the stakeholders of the supportive ecosystem

A collaborative culture that is rich in social capital is of vital importance for effective and efficient MBSOs. Entrepreneurship is a community activity. Connections among individuals and institutions allow knowledge and resources to flow to entrepreneurs quickly. Entrepreneurship doesn't happen in a vacuum. It's the result of countless complex interactions in a community. Entrepreneurial ecosystems are combinations of social, political, economic, and cultural elements within a region that support the development and growth of innovative start-ups and encourage nascent entrepreneurs and other actors to take the risks of starting, funding and otherwise assisting (high-risk) ventures. Ecosystems are characterised by the presence of a strong business infrastructure, available investment capital, a supportive entrepreneurial culture, and public policies that incentivise venture creation, business growth, business internationalisation and innovation.

No single organisation can provide on its own sufficient help to all entrepreneurs. Many communities have elements of an ecosystem, but they are still developing or disconnected. Their networks may be small, siloed or fragmented. And their cultures may lack vibrancy, trust and social cohesion. When such gaps exist, leaders must consider the whole ecosystem and enhance each of its elements. These leaders,



commonly called ecosystem builders, connect, empower and collaborate with others to build the whole system. They are system entrepreneurs, working to lift up the whole community to achieve its potential

Recommendations and ideas for innovation and improvement to stimulate the integration of MBOs in the supportive ecosystems:

- Recognise the importance of migrant entrepreneurship and MBSOs in the overall economic strategy (role of municipalities).
- Boost awareness and strengthen the capacities of MBSOs developing effective and efficient strategic alliances (role of municipalities).
- Boost awareness among the existing ecosystem members on the importance of MBO's for the local economic development (focus on the value of diversity for creativity, innovation, ethno-marketing and access to international markets).
- Ensure that a coherent and comprehensive policy approach reaches all relevant stakeholders (role of municipalities).
- Act as a proactive agent in regulatory and structural support (role of municipalities).
- Facilitate links between different sectors such as education, training, consultancy, coaching, banks, investors, etc. (role of municipalities).
- Support and empower ecosystem builders/leaders in integrating MBOs in the whole ecosystem (role of municipalities).
- Create an infrastructure and a supportive entrepreneurial ecosystem favouring the exchange of best practices, knowledge, talent, tools and resources between MBSOs and other institutions (role of municipalities).
- Ensure efficient use of available tools supporting ecosystems (role of municipalities).

## Lessons learned, opportunities for innovation and recommendations for chambers of commerce

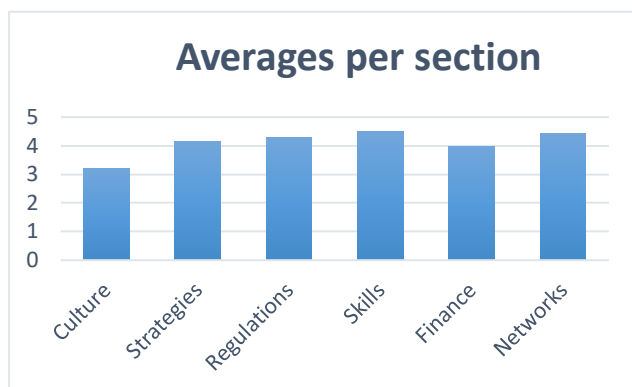
Research and literature on **ethnic diversity management in business environments** has developed in recent years. Due to the increasing complexity of society, more and more policymakers, consultancies and academic institutions are talking about the business case for diversity.

In particular, increasing attention is being paid to diversity management in chambers of commerce.

Business associations have begun to review their existing services to determine whether they are migrant-friendly and how they can be improved or further developed in order to support migrant entrepreneurs better.

In order to assess the degree of diversity management in the mainstream business associations participating in EMEN, and thus produce meaningful recommendations, the members of the CoP3 used the [Better Entrepreneurship Policy tool](#) developed by OECD and the European Commission with the objective of guiding companies to improve their inclusive and social entrepreneurship policies.

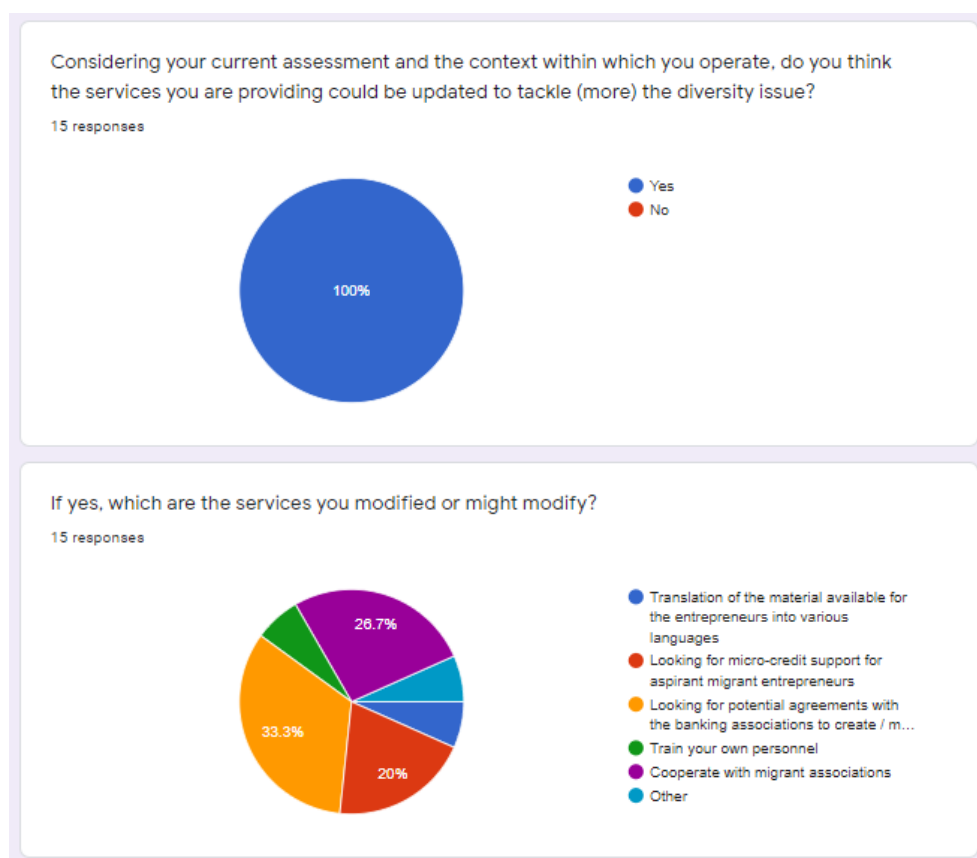
A total of 15 mainstream business associations participated in our exercise (one from Cyprus, one from Germany, seven from Italy, two from Romania, one from Spain, two from Sweden and from Turkey). The results from the OECD tool reflect the need for further efforts, in all countries, in developing the six dimensions assessed by the tool.



Strategies, regulations, skills and networks are perceived as elements that are better developed. The assessment carried out on the **cultural dimension** is lower than the others, and so is, to a certain extent, the one on the **financial dimension** in support of migrant entrepreneurship.

When analysing the answers per region, we can see that the south of Europe is generally more better prepared for the management of the diversity maybe as a result of its greater exposure to migration routes. However, the situation in Italy and Romania is very different, with differences also found internally.

All respondents reported that they need to improve or update their services regarding diversity. Taking part in the project thus raised awareness and caused reflection on migrant entrepreneurship.





Respondents indicated that the following aspects need to be modified:

- ✓ **The search for potential agreements with the banking associations to make available specific support for migrant entrepreneurs (33.33%)**
- ✓ **Cooperation with migrant associations (26.7%)**
- ✓ **The seeking of micro-credit support for aspirant migrant entrepreneurs (20%)**
- ✓ **Translation of the material available for the entrepreneurs (6.7%)**
- ✓ **Training of in-house personnel (6.7%)**

The results of the survey have thus identified a few **core needs**:

- Action is required on a cultural (reference is made to the OECD tool), given that in all countries the BSOs have indicated that mentalities need to change.
- Migrant entrepreneurs must be able to access micro finance. Although entrepreneurs needed to be supported during the Covid-19 crisis, the need for support schemes is even greater for migrant entrepreneurs, as well as cooperation with the banking system for micro-credit or for credit in general.
- Strategies and regulations vary from one country to another, but the BSOs indicate the need for policy action.
- Skills and networks, although considered less problematic than other elements, can be improved by fostering and fine-tuning existing networks, while there is a need to deepen the development of capacity building in all the institutions which deal with migrant entrepreneurship.

Some examples of chamber-led efforts to promote diversity and inclusion organisationally (membership, board, staff, services) include:

- Networking websites that aim to connect minorities with opportunities to serve on non-profit boards and connect migrants who wish to serve on boards with business associations/chambers of commerce that want to be more diverse and inclusive.
- Diversity champions that recognise organisations' contributions to ensuring diversity, inclusion and equality in their own institution or community. This action could also include a keynote address on diversity, inclusion and economic prosperity.
- Diversity breakfast programmes that improve contact among migrant and native entrepreneurs in order to encourage cooperation among them.
- Mentoring and coaching networks of experienced entrepreneurs supporting migrant entrepreneurs online and offline.

A list of the recommended reading that the chambers of commerce in CoP3 have received is included in *Annex 2: Tools and Materials for Enhancing Business Membership Organisations*.



# SOCIAL ECONOMY AND SOCIAL ENTREPRENEURSHIP: THE ROLE OF SOCIAL ENTERPRISES, COOPERATIVES AND TRADE UNIONS ASSOCIATIONS IN SUPPORTING MIGRANT ENTREPRENEURS

Business support to migrant entrepreneurs rarely extends to social economy enterprises. The support that the social economy can give to migrant entrepreneurs takes many forms. This chapter analyses 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.<sup>35</sup>

## What is social economy?

According to Social Economy Europe, “the European social economy is made of a diversity of enterprises and organisations, as cooperatives, mutual, associations, foundations and social enterprises, among others, united by values and features as the primacy of people and the social objective over capital, democratic governance, solidarity and the reinvestment of most profits to pursue sustainable development objectives. The social economy is formed by enterprises and organisations of all sizes, ranging from SMEs to large companies and groups, that operate in all the economic sectors.

The social economy is a major socio-economic player of our European social market economy. There are 2.8 million social economy enterprises and organisations, ranging from SMEs to large EU groups, that operate in all sectors, employing 13.6 million citizens and accounting for 8% of the Union’s GDP.”<sup>36</sup>

## The support of social economy and social entrepreneurship to migrant entrepreneurs

In this first part of the chapter we will analyse the support that social economy provides to migrants in general and to migrant entrepreneurs in particular. Indeed, social economy enterprises support not only the labour and economic integration of migrants, but also their social and cultural inclusion.

The social economy, with its person-centred and participatory approach, brings an added value to many traditional ‘entrepreneurship consulting’ practices. Actions for and with the individual are designed to take into account different needs (and rights!): it will be difficult to become a successful entrepreneur as

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<sup>35</sup> EESC, 2017. Opinion. Social economy enterprises as a driver for migrant integration.

<sup>36</sup> Definition of Social economy by Social Economy Europe: <https://www.socialeconomy.eu.org/socialeconomy/>

long as the individual does not have a decent place to live and access to basic services, their competences and potential are not recognised, and they are side lined within the local community. Many social economy organisations are able to address these concerns. Many adopt a participatory approach, enabling people to make their own choices and stand on their own two feet. Moreover, the social economy is able to integrate the person into a community in which migrant entrepreneurs can find help (advise, resources, etc.) to further develop their ideas and build partnerships.

For each section, our partners have provided a best practice of the issue discussed.

## Welcoming of migrants

Many social economy enterprises across Europe focus on the welcoming of migrants to Member States. This focus can cover several different aspects such as housing and support on arrival, health services (physical and psychological and for all ages), child assistance and support with the European, national and local bureaucracy. These activities complement the services offered by the public sector.<sup>37</sup>

Annex 3.20 features the example of the Greek organisation Welcommon, which since 2016 has been offering services for welcoming migrants that arrive to the country.

## Social and economic inclusion: inclusion of migrants in the labour market

Social economy actors and enterprises help migrants become part of the new communities in which they live by supporting their cultural, social and economic integration. Indeed, cultural, social and economic integration are linked, the one allows the other and vice versa. Migrants can only truly integrate into their new communities when they are able to work and economically contribute to them.

To this end, many social enterprises provide:

- Language courses
- Training to increase/complement hard and soft skills important for labour inclusion. Soft skills, such as writing a CV and preparing for an interview, can be as important as hard skills when it comes to labour inclusion
- Counselling in employment and job-placement

Annex 3.9 features the example of the Swedish organisation Mamas Retro, which offers trainings, counselling, employment and co-entrepreneurship opportunities to women with different cultural, social and economic backgrounds. Another example highlighted in Annex 3.7 is “Kitchen of conflict”, an initiative that employs migrants in Poland.

## Cultural inclusion

One of the toughest challenges for newcomers in Europe is to culturally integrate into a society. Many social enterprises that work in the field of cultural and creative industries therefore provide counselling, guidance, events, performances, training to facilitate integration with the local culture and to raise awareness of the importance and benefits of diversity and multiculturalism among the local population.

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<sup>37</sup> GECES, 2016. Social enterprises and the social economy going forward

Many social economy enterprises also work in the field of awareness raising and advocacy, and provide a positive narrative about migrations and the culture of the newcomers.

Annex 3.5 features the example of the intercultural centre Quebeert from Cologne that offers services and meeting places for locals and newcomers, while Annex 3.6 highlights an app, “j’apprends”, which was created by the cooperative Langues Plurielles to help migrants to learn the language in a fun and interactive way.

### Create good quality jobs in labour-intensive sectors

A large number of social economy enterprises are focused on labour integration: “Many social economy enterprises have innovated new ways of discovering, nurturing and matching talents to the right jobs, thus contributing to skills development and the improvement of the labour force employability and entrepreneurship in the traditional economy”.<sup>38</sup>

Moreover, self-employment or the creation of a social economy enterprise can be a valuable option for newcomers.

In Annex 3.13 features an example of the worker cooperative Restaurant Indonesia.

### The road to entrepreneurship: supporting for the development of social economy enterprises for entrepreneurs with migrant background

According to the European Economic and Social Committee “social economy enterprises support and foster people's entrepreneurial tendencies and facilitate their access to business activities, regardless of whether they have the initial financial capital to start up a business. This is particularly true of cooperatives, and so it would be useful and important for programme promoting social economy enterprises to be rolled out as part of the development cooperation programme implemented by the European Union in developing countries.”<sup>39</sup>

Social economy enterprises focused on supporting migrants entrepreneurs in the creation of their social economy enterprise are a very useful resource for aspiring entrepreneurs for many reasons. They can provide migrants with training to develop the skills they need to create an enterprise, while also supporting migrants through the local bureaucracy and process of creating a new business.

In Annex 3.19 features the example of Le Monde des Possible, an interpreter service run by migrants. A second example is Olmec, a community cooperative based in the UK that provides tailored support to business creation not only for individual entrepreneurs but also for the community as a whole.

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<sup>38</sup> GECES, 2016. Social enterprises and the social economy going forward

<sup>39</sup> EESC, 2017. Opinion. Social economy enterprises as a driver for migrant integration.

## The connection between SEEs and the support for migrant entrepreneurs provided by ‘traditional actors’: business support organisations, migrant associations, financial institutions and public authorities (national and local)

Social economy enterprises often work in close contact with other institutions and actors in order to support migrant integration and entrepreneurship.

### BSO and migrant associations

Interesting results for migrant integration and migrant entrepreneurship have been observed in cases in which social economy organisations work together with other business support organisations (such as incubators, hubs and start-up accelerators).

These kind of partnerships might also help bodies such as BSOs to integrate new elements into services that might, initially, not always have been adapted to the needs of specific target groups. The social economy has thus an opportunity to improve its own methods and tools.

Annex 3.15 features SINGA, an interesting example of a French incubator specialised on migrant-led entrepreneurship.

### Public authorities (national and local)

Social economy enterprises work closely with public authorities, in particular municipalities and cities, in the framework of migrant inclusion. They jointly develop projects or complement each other’s activities and services. This can be done at several stages of the newcomers’ integration: from the welcoming and the social, cultural and economic integration to the support for the creation of a new business activity.

Beyond cooperation on single initiatives, partnerships between public authorities/policymakers and the social economy offer the chance to work on the general local context, including broader strategies and policies for the integration of migrants and migrant entrepreneurship.

They are an occasion to:

- mobilise a broad range of local actors around these topics;
- better coordinate and create synergies between different initiatives; and
- create a stable and favourable eco-system for collective migrant entrepreneurship.

For Barcelona, which created a “Network for the welcome and support of migrants”, the objective is to promote social cohesion and equal opportunities in the city.

### Financial institutions

Migrant entrepreneurs may need to find alternative ways to finance their entrepreneurial activity, as often social entrepreneurs also do.

Alternative finance solutions can be a valuable option, and the social economy sector often is linked to these realities. Microfinance and micro loans have become a great alternative to support entrepreneurs that have difficulties in accessing funding such as migrants.

The Belgian cooperative MicroStart, Annex 3.10, provides micro loans as well as coaching, training and advice to migrant entrepreneurs. It has developed its offer in cooperation with a number of other financial actors.

## Conclusions and proposals: how to better exploit the potential of the social economy as a partner for migrant entrepreneurship

The previous examples have shown the diversity of initiatives taken by the social economy to pave the way for migrants and their entrepreneurial projects. Yet, the social economy does not always get the recognition and support it deserves as an initiator of major projects, a mobilising force with a strong capacity for reaching out and as a partner for other public or private actors.

To fully exploit the potential of the social economy in providing support to migrant entrepreneurs, it is vital to:

- ✓ **Recognise the social economy as a key actor in supporting migrant entrepreneurs and promoting a deeper collaboration and 'cross-fertilisation' among the social economy actors and the financial institutions, migrant associations and BSOs that provide support to migrant entrepreneurs, and with the local and national authorities.**
- ✓ **Recognise social economy enterprises as an option for migrant-led business.** Foster the presentation of social economy as a valid option for migrants that have entrepreneurial aspirations, not only from social economy actors but in general. Indeed, the creation of a social economy enterprise should be integrated as an option in all programmes of business creation, especially the ones targeting migrants.
- ✓ **Boost implementation of the tools provided by the social economy actors across Europe.** Facilitate the exchange of best practices and examples of how social economy actors can support migrants entrepreneurs in the creation of their business among the EU member states. This can be supported through the involvement of intermediary organisations, such as BSO.
- ✓ **Raise awareness on the important role of migrant entrepreneurship.** Social economy actors are already aware of the importance of migrant-led business and their contribution and innovation they bring to the European economy. European and national institutions should further raise awareness about the importance of a multicultural economy and the value of diversity in business and society.
- ✓ **Highlight the important link between successful migrant entrepreneurship and successful integration of migrants, and recognise the fundamental role played by the social economy in this respect.** Migrants will be able to successfully set up their business and fully contribute with their potential to the economy and society only if they are able to be an equal part of society and fully enjoy their rights. This includes the improvement of access to services,

opportunities for active citizenship despite possible limitations regarding voting rights and the fight against discrimination. Social economy is active in all these fields. With its experience and know-how, but also its reach-out capacity and networking potential, it is an important partner for public authorities and other bodies.



## CONCLUSIONS: TOWARDS A SUSTAINABLE EUROPEAN MIGRANT ENTREPRENEURSHIP NETWORK FOR A MORE INCLUSIVE SOCIETY

### Key components of a comprehensive migrant entrepreneurship support ecosystem

Following the consultations carried out with EMEN CoP members and other stakeholders, the events, workshops and webinar organised, and the interviews, desk research and good practices analyses, we can conclude that in order to achieve a comprehensive supportive ecosystem for migrant entrepreneurs it is necessary to:

- ✓ Strengthen the bonds among local entrepreneurs and local BSO with migrants groups, migrant-led organisations and migrant entrepreneurs to understand that the business cycles of ethnic groups have more steps and face more barriers than for local business and entrepreneurs.
- ✓ Reach out to the existing diaspora groups, which are key connectors for newcomers. Our findings indicate that they do not have sufficient visibility and both migrant-support organisations and traditional support organisations tend to work in silos. As a result, diverse entrepreneurship is not properly mainstreamed, tends to target similar economic niches and is not fully supported. Annexes 3.3, 3.22 and 3.23 give an overview of three good examples of migrant-led initiatives (Finally VC, Zidicircle and #Goingfar) which are trying to remove barriers for their peers, acting as connector between traditional BSO and people with a migrant background.
- ✓ Raise cultural awareness among BSOs and further adapt existing support schemes to the migrant entrepreneurs' situations.
- ✓ Create networking opportunities between migrant and non-migrant background entrepreneurs contributing to information and knowledge exchange and closer cooperation.
- ✓ Facilitate a closer collaboration among all socio-economic key actors (social economy enterprises, association of employers, migrants' associations, companies, vocational training providers, local authorities, etc.), making use of the existing tools those actors already have and involving them in the co-design of new approaches for an enriching and sustainable multi-stakeholder engagement.



- ✓ Target support measures to help migrant entrepreneurs access credit to improve their creditworthiness or to create alternative funding opportunities for migrant businesses outside the official mainstream credit institutions.
- ✓ Allow flexibility and analysis of business plans on a case-by-case basis.
- ✓ Combine training, mentoring and coaching with comprehensive and well-structured interventions addressing social, cultural, educational and professional aspects of integration that generate a sense of community to ensure long-term and sustainable impact.
- ✓ Ensure ICT literacy of both migrant entrepreneurs and migrants associations during the training processes to overcome the digital gap.
- ✓ Involve personnel with migrant backgrounds to allow highly personalised services in terms of cultural understanding.
- ✓ Combine guided e-learning platforms with face-to-face interaction, networking, coaching and mentoring.
- ✓ Be part of a wider European network of migrant entrepreneurship where quality standards for migrant entrepreneurship support schemes are defined and constantly revised on a European level.

## Opportunities for the future

Migrants significantly contribute to the economies of host communities by increasing the tax base, boosting aggregate demand, raising productivity through more efficient allocation of skills in labour markets, promoting more entrepreneurship and innovation, and boosting gross domestic product growth. Returning migrants or engaged diaspora members bring knowledge and skills transfer to communities, which can foster higher productivity, more innovation and other positive impacts. Migrant and diaspora entrepreneurship creates employment and can lead to greater industrialisation, innovation and trade<sup>40</sup>.

Such contributions align with UN 2030 Agenda for Sustainable Development and the Sustainable Development Goals, which recognise the relationship between migration and inclusive growth and sustainable development.

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 locations, they are often the most hit by these kinds of crises, having to navigate additional challenges. Given that international organisations predict that the economic downturn will be serious, 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.

In recent years, cities across Europe have been developing support ecosystems for high-growth companies (scale-ups) as they lead to the creation of high-productivity jobs<sup>41</sup>. However, this ecosystem has not been

<sup>40</sup> International Organization for Migration (IOM), 2018. Migration and 2030 Agenda. A guide for practitioners. Available at <https://publications.iom.int/books/migration-and-2030-agenda-guide-practitioners>.

<sup>41</sup> World Economic Forum, 2017. 'Start-ups won't save the economy. But 'scale ups' could'. Available at <https://www.weforum.org/agenda/2017/03/start-ups-entrepreneurship-scale-ups-latin-america/>

easily accessible for small entrepreneurs or migrant founders<sup>42</sup>. Therefore, comprehensive support is still lacking along with an ecosystem that really reaches migrant entrepreneurs on the ground to make the most of the potential they offer. Support for current and new inclusive initiatives, along with the development of new strategies and alliances emerging as a result of the crisis, is a way of ensuring a speedy recovery from the current recession and long-term, sustainable integration.

**To connect the dots in an efficient and logical way, a single sustainable European Migrant Entrepreneurship Network needs to set the pace so that strategic alliances emerging from the local level are properly intertwined to leave no one behind, while exchanges of trans-border practices are constantly occurring among EU countries in the spirit of fostering socially inclusive innovation.**

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<sup>42</sup> Nicolai Strøm-Olsen and Maria Amelie, Startup Migrants, 2020. 'Helping everyone by supporting migrant entrepreneurship' chapter at the 'Major challenges and pathways for solutions during and after COVID-19: a conversation with Ashoka's Hellopreneurs. Available at <https://www.hello-europe.eu/covid19-response>.

# ANNEXES

## Annex 1. How to organise Online Meetings and Webinars for your Community of Practices.

A webinar can be a powerful training and outreach tool, but the decision to use a particular tool should be based on your goals and the needs of your audience.

When determining whether a webinar is the best medium for your needs, consider

- ✓ Your audience.
- ✓ The subject matter.
- ✓ The time you'll need to cover your topic. Most online audiences tend to lose interest after about two hours (or less!).

While webinars work well for some topics, they're not suited to every training need.

### Select your speakers and support team

There are usually three main players in a webinar:

- 1) Organiser/facilitator.** The organiser is the person responsible for developing the webinar topic, locating a speaker, setting up the registration, and communicating with participants before and after the webinar. During the webinar, the organiser usually participates by introducing presenters, interviewing the subject matter experts, moderating audience questions, and encouraging audience participation.
- 2) Presenter(s).** Ideally, presenters should be able to concentrate their efforts on preparing and delivering their presentation.
- 3) Assistants** can help by answering questions that the organiser and the presenter don't have time for. Assistants are particularly helpful for answering technical and logistical questions ("I can't hear the audio", for example). Experienced organisers often produce webinars without any assistance, but you should consider asking for help if: you or your audience is unfamiliar with webinars and webinar tools; you plan to play a large role in the conversation (either as an interviewer or a participant); or you expect a large audience.

## Determine the format of your webinar

Below are some popular formats you might consider:

	Description	Pros	Cons
One speaker	A single presenter speaks, demonstrates, and answers questions from the audience.	Fewer people to coordinate and train on how to use the webinar tool.	Lack of variety in voices and perspectives.
Interview Style	Interviewer asks a set of predetermined questions.	More engaging to hear multiple voices. The fact that the interviewer is asking questions of the expert(s) often encourages the audience to do the same.	More people to schedule, train, and coordinate.
Moderated Panel Discussion	Multiple people on the line at the same time, with a moderator facilitating the discussion.	Offers a variety of voices and perspectives.	More people to schedule, train, and coordinate. Can be challenging to keep panellists from talking over each other.
Interactive	Audience members participate fully via instructor-led exercises and facilitated conversations.	If done well, participants receive a deeper understanding of the topic because they're fully engaged in the dialogue and the exercises.	Can only accommodate a small group. Requires a very skilled, experienced facilitator.

### Plan the visuals

Because webinars rely on audio and visuals to get the message across, both should be engaging. Plain slides with a lot of text don't work very well. Some slides you may wish to include are:

- 1) An introductory slide reminding your audience how to log in to the audio and what time the webinar will begin.
- 2) A slide introducing each presenter, including job title, organization, and a photograph if available.
- 3) A quick overview of the webinar agenda and the topics to be covered.

### Pick a tool

There are many tools that can be used for webinar or remote sessions, but the following aspects need to be considered when deciding which tool to use.

#### How many people will the webinar tool accommodate?

Ask yourself how many people you expect or want to participate in the meeting to see which tool hosts the amount of users you need. In Section 2 you can check the number of participants each tool allows per meeting and according to its free or paid-for plan.

## Which features will you need?

When designing your webinar/meeting think of the features that you need: live polls, screen sharing, recording options, moderation tools, breakout virtual rooms, etc. In Section 2 you can check options available per each type of tool.

## Create an agenda

Take time to prepare a well-structured agenda for the session. Discuss it with the presenter/s and key participants that will intervene in the session. Hold a conference call with the presenter/s to specifically determine:

- What questions you'll ask and the order in which the speakers will present.
- Deadlines for materials. Ask presenters to send you slides or other visuals at least two to three days before the practice session so you have time to proofread and finalise the presentation.
- An agenda with the order of the speakers and the duration of each segment.

Follow up this initial call with an email containing notes from your discussion.

## Schedule a practice session

A few days before your webinar, you should schedule at least one 30- to 60-minute run-through with all key persons intervening during the session, to work out any unresolved questions or technical issues. Your practice session should cover the following:

- **An introduction to the webinar tool and its features.** Discuss how to use the tool and what features are available to the presenters. Also make sure everyone knows

whom they should turn to if they have questions or problems during the webinar — and how they can reach them.

- **An equipment check.** Ensure that all of your presenters' operating systems, browsers, headsets, and other equipment are compatible with the web conferencing tool. Most webinar tools let presenters and participants test their computer for compatibility before the event.
- **A review of your agenda and visuals.** Go over the agenda and move through the presentation to ensure that slides are in the right order and that speakers know where they come in.

## Communication activities

You will want to begin sending out information two to three weeks before the event. Some ideas on the type of information to include in your communication:

- Create an engaging, succinct description of the event, including the main topic for discussion.
- Indicate an outlined agenda (if the final version is not ready).
- Overview of the type of webinar (presenter/s, interview, level of interaction).
- Technical requirements needed to attend the webinar (headset, browser, install software in advance, etc.).
- A registration form where participants can sign up for the webinar (if the event is invitation-only).
- Clear instructions on how to join the meeting and the options they can use as participants (join break-out rooms, raise hands to ask questions or intervene, keep microphone/camera off, etc.).

## Webinar tools and features

There are several tools that can be used for organising webinars and online meetings. Some tools have sufficient features on their free plans, nevertheless the paid-for plans offer more options. Depending on what type of session you want to organise, for how many participants and what features you need, you can decide what tool suits your needs better. Below a list of tools, descriptions and features available.

Tool	Description	Features	Capacity
<a href="#">Zoom</a>	Video conferencing tool for online meetings and webinars. The basic plan offers group meetings of up to 40 minutes. To host meetings of a longer period, check out the pricing plans: <a href="https://zoom.us/pricing">https://zoom.us/pricing</a>	<ul style="list-style-type: none"> <li>• HD video and audio;</li> <li>• simultaneous screen sharing;</li> <li>• recording options (cloud or local);</li> <li>• Accessibility through laptop, PC, tablets, smartphone;</li> <li>• Polling and Q&amp;A options;</li> <li>• virtual hand-raising;</li> <li>• Break-out rooms;</li> <li>• Scheduling options.</li> </ul> <p>!! Most options are available through the paid-for plans.</p>	Up to 100 participants with the basic free plan.
<a href="#">Skype</a>	Video conferencing tool available across devices (web, app, smartphone, tablet, desktop, etc.). <a href="#">Skype for Business</a> offers a wider range of features.	<ul style="list-style-type: none"> <li>• HD video and audio;</li> <li>• File sharing;</li> <li>• Screen sharing;</li> <li>• Recording options;</li> <li>• Live subtitles;</li> <li>• Scheduling options;</li> </ul>	Up to 50 participants with the free Skype tool.
<a href="#">Google Meet</a>	Video conferencing app for web, phone, tablet, desktop, etc.	<ul style="list-style-type: none"> <li>• Integration with many Google services and applications (Gmail, Calendar, Chrome, Drive, Docs, etc.);</li> <li>• Screen sharing;</li> <li>• Recording options (only with G Suite Enterprise);</li> </ul>	Up to 30 participants with the free version. G Suite Business or Enterprise can host up to 250 participants.

<a href="#"><u>Webex</u></a>	Video conferencing tool available across devices (web, app, smartphone, tablet, desktop, etc.).	<ul style="list-style-type: none"> <li>• No time limit;</li> <li>• Call-in for audio;</li> <li>• File &amp; whiteboard sharing options;</li> <li>• Unlimited number of meetings;</li> <li>• Q&amp;A, polling, and Raise Hand features;</li> <li>• Calendar integrations;</li> <li>• Meeting controls for host;</li> </ul> <p>!! More options available through paid-for plans.</p>	Up to 100 participants with the free plan.
<a href="#"><u>GoToMeeting</u></a>	Video conferencing tool for meetings, webinars, and virtual meeting space. There is no free version for this tool.	<ul style="list-style-type: none"> <li>• HD video;</li> <li>• Call-in audio;</li> <li>• Screen sharing;</li> <li>• Unlimited meetings;</li> </ul> <p>!! More options available through Enterprise and Business plans.</p>	Up to 150 participants with the professional plan.
<a href="#"><u>Freeconference</u></a>	Video conferencing tool available across devices (web, app, smartphone, tablet, desktop, etc.).	<ul style="list-style-type: none"> <li>• Screen sharing;</li> <li>• Online whiteboard;</li> <li>• Mobile &amp; desktop apps;</li> <li>• Document sharing;</li> <li>• Email support;</li> </ul>	Up to 100 call participants, and up to 5 web participants with the free plan. More options with paid-for plans.

## Checklist

Here is a checklist to use while going through all the aspects to consider when planning a webinar or online meeting. Use as appropriate to the type of meeting you are planning to organise.

When	What
Before the meeting	<ol style="list-style-type: none"> <li>1. Design your meeting: <ul style="list-style-type: none"> <li>✓ Topic</li> <li>✓ Format</li> <li>✓ Presenters</li> <li>✓ Timing</li> <li>✓ Tool</li> <li>✓ Needed support</li> </ul> </li> <li>2. Draft an agenda Collaborate with the presenters and assistants on the topics, order, time assigned, etc.</li> <li>3. Inform your audience <ul style="list-style-type: none"> <li>✓ Send invitation to your intended audience.</li> <li>✓ Include a preliminary agenda outline.</li> </ul> </li> <li>4. Assign roles to the support team <ul style="list-style-type: none"> <li>✓ Presenter</li> <li>✓ Moderator</li> <li>✓ Technical assistant</li> <li>✓ Chat/Q&amp;A assistant</li> </ul> </li> <li>5. Run a try-out session This will help to prepare for the meeting together with the key people involved.</li> </ol>
During the meeting	<ol style="list-style-type: none"> <li>1) Remind the <b>instructions for interactions</b> (mute all microphones, when question time will be available and what options to use – virtual hand-raising, writing questions in the chat, etc.</li> <li>2) Introduce the organising <b>team and presenters</b>.</li> <li>3) Present the <b>agenda</b></li> <li>4) Introduce each speaker and session.</li> </ol>
After the meeting	<ol style="list-style-type: none"> <li>1) Send a <b>follow-up email</b> to inform of specific key points of the meeting, share the presentations or other documents, the recording of the meeting (optional), etc.</li> <li>2) If you wish to gain a better insight on how participants found the meeting, send them a pre-prepared <b>short survey for feedback</b> on technical and non-technical aspects, topics, presenters, etc.</li> </ol>



## Annex 2. Tools and Materials for Enhancing Business Membership Organisations

### **Business Associations for the 21st**

**Century** (2016) is a business association management guide developed by the Centre for International Private Enterprise (CIPE) to help business owners and managers around the world build a stronger and more favourable business climate through effective programmes and the advocacy efforts of a successful business association.

<http://www.cipe.org/>

### **Governance Principles for Business**

**Associations & Chambers of Commerce:** This publication explores the importance of good governance practices in creating business associations that are independent and mission-driven, able to provide membership services, and to effectively represent their member interests in the public policy process.

<http://www.cipe.org/publications/detail/governance-principles-business-associations-andchambers-commerce>



**How to Advocate Effectively:** A Guidebook for Business Associations. This guidebook provides an overview of public policy advocacy and best practices.

[http://www.cipe.org/sites/default/files/publication-docs/advocacyguidebook\\_english.pdf](http://www.cipe.org/sites/default/files/publication-docs/advocacyguidebook_english.pdf)

**Virtual Business Association:** An online platform compiling sample documents, resources, and guidelines for chambers of commerce and business association executives focused on improving organizational capacity and operations.

<http://www.cipe.org/vba>

### **Other readings:**

Christiane Beck, Ralf Meier, Susanne Sattlegger, Heiko Wasch: BMO Toolbox: Tools and Materials for Enhancing Business Membership Organization, published by SEQUA, 2007

Victor I. Fedorov: Organizational and Legal Models of Chambers, published by: CIPE, 2007.

Martin Wahl, Rolf Speit, Andreas Dohle, Reyes Marinho: Guiding Business Membership Organizations – A Manual for presidents and directors of Business Membership Organizations interested in strengthening their association, 2006.

Jean-Marie Standaert: Lobbying by Employers' Organisations: Tools for Success in Europe, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2006.

Benjamin Herzberg, Andrew Wright: The Public-Private Dialogue Handbook – A Toolkit for Business Environment Reformers, published by: IFC World Bank Group, DFID, OECD, 2006.

Roland Strohmeier, Markus Pilgrim, Florian Lütticken, Ralf Meier, Heiko G. Wäsch, Irene Arias: Building the Capacity of Business Membership Organizations: Guiding Principles for Project Managers, published by: World Bank Group/IFC, 2005.

University of Geneva International Organizations MBA: The Effective Employers' Organization: A series of 'hand-on' guides to building and managing effective employers' organizations – Guide One: Governance – Governance in Employers' Organizations: Designing and implementing sound governance principles, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2005.

University of Geneva International Organizations MBA: The Effective Employers' Organization: A series of 'hand-on' guides to building and managing effective employers' organizations – Guide Two: Strategy – A Strategic Approach to the Management of Employers' Organizations: Developing, agreeing and delivering a sustainable business plan, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2005.

University of Geneva International Organizations MBA: The Effective Employers' Organization: A series of 'hand-on' guides to building and managing effective employers' BMO Toolbox Tools and Materials for Enhancing Business Membership Organizations 83 organizations – Guide Three: Advocacy – Maximising the Impact of the Voice of Business: Developing and implementing a successful advocacy strategy, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2005.

University of Geneva International Organizations MBA: The Effective Employers' Organization: A series of 'hand-on' guides to building and managing effective employers' organizations – Guide Four: Revenue Building – Building Employers' Organization Revenue: Developing adequate and sustainable income streams, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2005.

University of Geneva International Organizations MBA: The Effective Employers' Organization: A series of 'hand-on' guides to building and managing effective employers' Jean-Marie Standaert: Governance of Employers' Organisations: Practical Guidelines, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 2004.

How to Advocate Effectively: A Guidebook for Business Associations, published by CIPE, 2003.

Larry S. Milner, James P. Low, Gary A. LaBranche, Edward J. McMillan, Joe M. Baker, Jr.: BUSINESS ASSOCIATIONS for the 21st Century – A Blueprint for the Future, published by CIPE, 1999.


Torsten Schumacher: Manual on Income-Generating Services of Chambers and Trade Associations: Income from Services – A Practice-Oriented Manual for the Development of Income-Generating Services of Chambers and Associations, published by SEQUA, 1999.

Irish Business and Employers Confederation (IBEC): A Guide to Strategic Planning in Employer Organizations, published by: ILO/Bureau for Employers' Activities (ACT/EMP), 1998.

Ferdous Ara Bergum: A Manual of Chamber Management, published by: Dr. Kabir U. Ahmed, S. Zakir Husain, SEQUA/ZDH Partnership Programme, 1998.


## Annex 3. Good practices supporting migrant entrepreneurs in Europe analysed by EMEN

### Annex 3.1 Barcelona: Network for the Welcome and Support of Migrants

	<b>Barcelona: Network for the Welcome and Support of Migrants</b>
<b>City(ies) and country(ies) where it is implemented</b>	Barcelona
<b>Starting and closing date</b>	2007-ongoing
<b>Organisation(s) involved</b>	City of Barcelona, social economy organisations, migrant associations, other civil society organisations
<b>In which field does it support ME</b>	Cross-cutting through different fields of support
<b>Summary of the good practise</b>	<p>The “Barcelona network for the Welcome and Support of Migrants”(“Red de acogida y acompañamiento para personas inmigrantes en Barcelona”) was created in 2007 by the city of Barcelona and relevant public service entities, social economy organisations, migrant associations and other parts of civil society. (Organisations such as Servei Solidari, which have among their objectives the promotion of entrepreneurship of disadvantaged groups, among them migrants, are also involved.)</p> <p>Its objective is to promote social cohesion and equal opportunities in Barcelona and, more specifically, to improve the integration of migrants in social and economic life of the city.</p> <p>Through an increased “co-responsabilisation” and coordination of activities between local organisations and authorities working <i>for and with</i> migrants in the city of Barcelona the network is able to better define the real needs of different parts of the migrant population, create appropriate responses and mobilise necessary resources.</p> <p>The network coordinates activities in the following areas:</p> <ul style="list-style-type: none"> <li>- Reception and orientation, to facilitate access to basic information and resources, orientation in the existing reception circuits and itineraries in the territory, conveying knowledge of rights and duties, procedures, etc.</li> <li>- Orientation and derivation to basic services (facilitating the access to registration procedures, advice regarding labour market integration, access to the health system, social emergencies, homologation of diplomas, housing, sports, associations...);</li> <li>- Legal advice and accompaniment in the integration process;</li> </ul>


	<ul style="list-style-type: none"> <li>- Language training (basic Catalan and Spanish, other languages), including the preparation of specific language learning materials adapted to the reality of Barcelona and the needs of immigrants;</li> <li>- Development of actions and projects to support social and labour insertion;</li> <li>- Actions to promote social participation and inclusion, associationism, community dynamization.</li> </ul> <p>The network produced different publications and brochures aiming to facilitate orientation for migrants, such as a city guide for newly arrived migrants, didactic material for language learning, specific information for employers or a guide on the reception of migrants addressed to the local population.</p> <p>Several events were organized in the last years, among them a conference on immigration, training and social and labour market integration which had the objective to discuss proposals to facilitate training and social and labour integration of foreign immigrants.</p> <p>The network also organizes training for volunteers.</p> <p>It works in close cooperation with the Barcelona Municipal Immigration Council (CMIB).</p>
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	<p>The “Barcelona network for the Welcome and Support of Migrants” stands for the effort to bring together a diversity of (social) private and public players working in the field of integration, among them many social economy organisations and associations representing different groups of migrants. Its composition facilitates a holistic approach to integration combining labour market integration with social integration, intercultural dialogue, training and education, but also fight against discrimination.</p> <p>Moreover, the activities of the network seem to favour an empowerment approach instead of mere charity and assistance.</p>
<b>Links to relevant sources</b>	<a href="http://www.bcn.cat/barcelonainclusiva/es/xarxa1.html">http://www.bcn.cat/barcelonainclusiva/es/xarxa1.html</a>

## Annex 3.2 Curing the limbo

	<b>CURING THE LIMBO</b>
<b>City(ies) and country(ies) where it is implemented</b>	Athens, Greece
<b>Starting and closing date</b>	2018 – 2021 (ongoing)
<b>Organisation(s) involved</b>	<p>Donor: Co-financed by the European Regional Development Fund through the Urban Innovative Actions Initiatives</p> <p>Project partners: City of Athens, Development and Destination Management Agency (ADDMA) of the City of Athens, synAthina initiative (of the City of Athens), University of Athens, Catholic Relief Services (CRS), International Rescue Committee (IRC)</p>
<b>In which field does it support ME</b>	<p>The International Rescue Committee (IRC) will provide employment services, including <b>“Job Readiness Trainings”</b> to the beneficiaries of the project, which contains employment expectations, workplace culture and rules, interview practice and reliability establishment.</p> <p>The interesting output of this activity will be a <b>Job Readiness Training Guide</b>, which will include transferrable lessons that could be applied to other EU cities. The Guide will include procedures for the labour preparation and integration of refugees and will outline the specific conditions and how they were overcome in Athens. During the last 6 months of the project, IRC will help identify lessons learned and best practices in employment services to be taken into account for potential scale up or replication.</p> <p><b>Refugee skills and strength-based assessment:</b> IRC technical advisory unit is going to assess the strengths, skills and preferences of refugees to better understand their short-term and long-term goals and to design their employment plan. The assessment report will cover refugees' goals, work history, skills and abilities, education, language proficiency, as well as the challenges, including legal and financial barriers that exist in their search for a job. They will be then selected to participate in the project complementing activities such as the hard skills activities and language trainings in the city of Athens.</p> <p><b>Private sector and training provider mapping:</b> While conducting the refugee skills assessment, the project staff will also identify interested employers in growth sectors, training providers, financial services providers and other private sector stakeholders that can support employment service provision for refugees. Employment specialists will use the mapping to identify opportunities and provide information to refugee beneficiaries.</p>

	IRC and partners will develop a specific action plan to engage the private sector and potential employers, favouring refugees' integration into the labour market, as well as the methodology to approach and engage these stakeholders.
<b>Summary of the good practise</b>	<p>Refugees who have received asylum but have not yet managed to normalise their lives in Athens by engaging in everyday activities are the main participants of the programme, which aims to actively support them to exit the "limbo" state, caused by long-time inactiveness and an overall feeling of uncertainty. "Curing the Limbo" co-formulates a model of action, in order to address this state of inertia through participatory activities and consultation with the refugee population, active citizen groups, owners of vacant properties, and city entities. The innovative action plan ensures a spill over effect and impact spreading on a broad number of beneficiaries, beyond the direct participants. "Curing the Limbo" is founded on the principle of giving back to citizens and the city.</p> <p>Basing the refugees' integration into the labour market on their strengths, skills goals and preferences, along with the necessary introduction and networking with interested employers is key to actually make such a programme successful.</p>
<b>Conclusion Why is it a good practice? Main examples to learn from it</b>	The innovation of "Curing the Limbo" lies on collaborative modelling. By improving their basic skills, refugees are more likely to find employment, mainly in areas of the exchange economy and the social entrepreneurship sector. The programme aims to introduce a dynamic model of action, ensuring that refugees are becoming socially active again, get trained, attend courses in Greek, English and ICT, interconnect with active citizen groups via synAthina, a City of Athens initiative, gain access to affordable housing, while they themselves provide for the neighbourhoods of Athens. In coming together in various ways, refugees and the city exit the "limbo" state, take action, and start to cooperate and co-exist.
<b>Links</b>	<a href="https://curingthelimbo.gr/">https://curingthelimbo.gr/</a> <a href="https://www.uia-initiative.eu/en/uia-cities/athens">https://www.uia-initiative.eu/en/uia-cities/athens</a>

### Annex 3.3 Finally VC

	Finally VC
<b>City(ies) and country(ies) where it is implemented</b>	Western Europe
<b>Starting and closing date</b>	2020
<b>Organisation(s) involved</b>	Finally VC
<b>In which field does it support ME</b>	Access to finance
<b>Summary of the good practise</b>	<p>Finally VC is an initiative aiming at offering venture capital to “underestimated” founders developing tech enabled impact start-ups, reinventing the future of health, work and sustainability in a post-pandemic world. It was created by some of Included.VC fellows. After one-year of VC training, seven fellows from the cohort decided to apply to the Silicon Valley based Founders institute VC labs, being accepted to its accelerator programme.</p> <p>Now Finally VC is launching a €5 million pre-seed fund for West European ventures, funding diverse founders that empirically perform better. They aim to achieve outlier returns by backing outlier founders who are underrepresented, undercapitalized, and targeting underserved markets. They secure deal flow using their backgrounds as founders with diversity in race, gender, sexuality, nationality, socioeconomic background, and immigrant-refugee experience.</p>
<b>Conclusion Why is it a good practice?</b>	Finally VC brings diversity into the VC industry, a sector highly difficult to reach for minority, vulnerable or underrepresented groups. The funding also aims at addressing societal problems that diverse entrepreneurs are better positioned to identify and tackle in comparison with more conventional backgrounds.
<b>Links to relevant sources</b>	<p><a href="http://www.finally.vc">www.finally.vc</a></p> <p><a href="https://www.linkedin.com/posts/yama-saraj-82779414_finally-vcmp4-activity-6687018089026064384-oHtU">https://www.linkedin.com/posts/yama-saraj-82779414_finally-vcmp4-activity-6687018089026064384-oHtU</a></p> <p><a href="https://www.forbes.com/sites/trevorclawson/2020/06/30/breaking-the-moldeuropean-initiative-to-widen-the-vc-gene-pool-goes-global/#511b4de99fb8">https://www.forbes.com/sites/trevorclawson/2020/06/30/breaking-the-moldeuropean-initiative-to-widen-the-vc-gene-pool-goes-global/#511b4de99fb8</a></p>


## Annex 3.4 INSERT

	<b>INSERT - Developing the competences of educators / professionals for the promotion of Social Entrepreneurship to adults with migrant background</b>
<b>City(ies) and country(ies) where it is implemented</b>	UK (Milbrook, Cornwall) Greece (Athens) France (Pau) Austria (Vienna) Italy (Novara)
<b>Starting and closing date</b>	02/10/2017- 01/10/2019
<b>Organisation(s) involved</b>	Point Europa (UK) - Coordinator KMOP (Greece) BEST (Austria) Pistes-Solidaires (France) Liberazione & Speranza (Italy) EEO Group (Greece)
<b>In which field does it support ME</b>	The INSERT project supported Migrant Entrepreneurship by extending and developing social entrepreneurship competences of educators and professionals working in organisations which provide support to migrant populations, in order to assist them in the long-run in promoting social entrepreneurship to low-skilled and low-qualified adults with a migrant background, as an alternative pathway for the self-sustainability of migrants.
<b>Summary of the good practise</b>	The INSERT project developed innovative tools in order to extend and develop the social entrepreneurship competences of educators/ professionals working in organisations who provide support to migrant populations. Thus assisting them in the long-run, by promoting social entrepreneurship to low-skilled and low-qualified adults with a migrant background, as an alternative pathway for their self-sustainability. The development of these social entrepreneurship competences has been achieved through an extensive ToT programme, provided through both the means of an e-learning tool and complementary classroom training. The ultimate goal of the project has been to develop an informal network of “social learning e-centres” for educators/ trainers/ professionals working with migrant adults, through which the trained educators have been involved in engaging new peers to follow the training programme using the same capacity building mechanism. Future educators are now equipped with social entrepreneurship skills, to be used as a basis for further training low-skilled adult migrants on entrepreneurship in the context of social growth. One of the challenges encountered for the further development of social enterprises, is the lack/inadequacy of entrepreneurial skills. Although social entrepreneurship increasingly gains interest among entrepreneurs, there is a significant lack of awareness around social enterprise principles and on social enterprise creation. Entrepreneurial education is not yet sufficiently integrated into the education system and most people lack the skills necessary for entering the modern business landscape. To respond to the above needs, the project built on the competitive advantages that arise from social entrepreneurship particularly in the new economic context that calls for inherently flexible approaches to create social impact through self-sustainability.
<b>Conclusion</b>	Upon the completion of the delivery of Training of Trainers in all partner countries (UK, Greece, Austria, France and Italy) 45 professionals have been trained in total and all trainers




<b>Why is it a good practice? Main examples to learn from it</b>	in all partners used a combination of Self Learning and Classroom Training, with the face to face training lasting between 14 and 24 hours. All of the participants took a specific exam of 45 questions and received their final certificates, facilitating them in their current and future careers, thus promoting the social entrepreneurship spirit to learners with migrant backgrounds. The feedback received from participants was very encouraging as almost 95% of participants think that they achieved the learning objectives of the course, while 60% of participants are willing to be a relay and teach the course to their peers. Moreover, all partners took the necessary steps to activate the Social Learning e-Centres by approaching other organizations working with migrants in order to present them the INSERT e-learning material through dedicated roundtables, as well as through organising special study tours to communities that applied in practice the concept of social entrepreneurship. Moreover, the trainees have shared the project with their peers verbally and they shared the INSERT platform and the user guide, thus ensuring the sustainability of the e-learning platform in the future.
<b>Links</b>	<a href="https://insertproject.eu/">https://insertproject.eu/</a>

### Annex 3.5 Interkulturelles Zentrum ‘Querbeet’ - Köln-Kalk


	Interkulturelles Zentrum “Querbeet” - Köln-Kalk	
<b>City(ies) and country(ies) where it is implemented</b>	Cologne (DE)	
<b>Organisation(s) involved</b>	Caritasverband für die Stadt Köln e.V.	
<b>In which field does it support ME</b>	Cultural/social inclusion	
<b>Summary of the good practise</b>	<p>The intercultural centre “Querbeet”, situated in the Cologne district Kalk offers different kind of services and meeting places for locals of different origin and newly immigrated persons. It was set up and is managed by Caritasverband für die Stadt Köln e.V.</p> <p>Its objectives are to inform, provide persons with the necessary instruments enabling them to integrate in society and economy (help for self-help) – including training, bring people (of different origins, cultures and age) together, promote exchange and experiment new forms of togetherness.</p> <p>Among the services/workshops and courses Querbeet has on offer are the following:</p> <ul style="list-style-type: none"> <li>- ‘Perspective counselling’ for refugees;</li> <li>- Service for Integration and Migration</li> <li>- Anti-discrimination Office</li> <li>- International Family Counselling</li> <li>- Debt Counselling</li> <li>- German courses for refugees and other groups of immigrants</li> </ul>	

	<ul style="list-style-type: none"> <li>- Information series “Stateless – not homeless!”</li> <li>- Intercultural work for women and men</li> <li>- Native language courses</li> <li>- German-Arabic choir</li> <li>- Intercultural theatre projects</li> <li>- “Peace workshop Kalk” (Friedenswerkstatt Kalk)</li> <li>- Sewing groups, etc.</li> </ul> <p>All initiatives are built on a multigenerational, intercultural and inclusive, equal opportunities approach. Specific emphasis is put on gender and dialogue between cultures. The centre works in cooperation with a number of volunteers and promotes volunteering <i>for and with</i> immigrants.</p> <p>With its initiatives the centre would like to contribute to fostering a participative, intercultural urban society.</p> <p>It carries out many of its activities in partnership with other organisations and initiatives that have the objective to fight discrimination and work for a district/city which builds on diversity as a resource for its own development.</p>
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	<ul style="list-style-type: none"> <li>- “Querbeet” is not an ‘isolated’ initiative, but part of a centre offering a broad range of services to different groups of the local population and therewith promoting encounters between cultures and generations.</li> <li>- The initiative has a strong empowerment and ‘help for self-help’ approach instead of promoting purely charitable actions.</li> <li>- “Querbeet” cooperates with a number of other local initiatives.</li> </ul>
<b>Links to relevant sources</b>	<p><a href="https://caritas.erzbistum-koeln.de/koeln-cv/fluechtlinge_einwandernde/einwandernde/IKZ-Querbeet/">https://caritas.erzbistum-koeln.de/koeln-cv/fluechtlinge_einwandernde/einwandernde/IKZ-Querbeet/</a></p> <p><a href="https://www.coach-koeln.de/wp-content/uploads/2020/02/IK-Zentren-Broschu%CC%88re-2019.pdf">https://www.coach-koeln.de/wp-content/uploads/2020/02/IK-Zentren-Broschu%CC%88re-2019.pdf</a></p>


## Annex 3.6 J'apprends

	J'apprends
<b>City(ies) and country(ies) where it is implemented</b>	France
<b>In which field does it support ME</b>	Cultural inclusion and training/education
<b>Summary of the good practise</b>	<p>Many migrant adults find themselves arriving in France with the double need to learn to communicate in French and to acquire mastery of key skills (finding one's bearings in space, time, calculating, knowing how to use digital tools ...).</p> <p>A long learning path is therefore necessary to gain a level of autonomy and to be comfortable in social and professional life in France.</p> <p>The (future) learners use their smartphones with great skill and pleasure; the professional trainers and volunteers who accompany them on this journey need resources that are adapted and complementary to the training.</p> <p>J'apprends is a free French learning app adapted to the needs of these learners: intuitive, fun, usable independently and in addition to French and literacy classes.</p>
<b>Conclusion Why is it a good practice? Main examples to learn from it</b>	<p>J'apprends is a project developed by a worker cooperative, Langues Plurielles, which succeeds economically thanks to the professional and human skills of the people who work there. Plural Languages worker members have a rich and unique background. Native foreign and French language trainers, actors, translators, interpreters, all have in common the taste of the language, its transmission and enthusiasm for teaching.</p>
<b>Links to relevant sources</b>	<p><a href="http://j-apprends.fr/">http://j-apprends.fr/</a></p> <p><a href="https://langues-plurielles.fr/index.php/nos-projets/j-apprends">https://langues-plurielles.fr/index.php/nos-projets/j-apprends</a></p>

## Annex 3.7 Kitchen of conflict


	<b>Kitchen of conflict</b>
<b>City(ies) and country(ies) where it is implemented</b>	Warsaw, Poland
<b>Starting and closing date</b>	2016
<b>Organisation(s) involved</b>	
<b>In which field does it support ME</b>	Migrants labour integration
<b>Summary of the good practise</b>	<p>Kitchen of conflict is a restaurant and meeting place for cultures which aims to give refugees and immigrants in Poland jobs and the opportunity to share the excellent cuisine of their regions.</p> <p>The idea for this social project was born in connection with the situation in Syria. The founders wanted to help foreigners living in Poland, because they believed that cooperation with the local community is often more important than the large expert programmes implemented from above without any consultations with newcomers.</p> <p>The main challenge for foreigners in Warsaw is to rent an apartment and to find a job. As a result, many people are condemned to live in a centre for foreigners where they do not work, do not learn, and they cannot travel. On top of this, it is especially hard to find a job without knowing the language.</p>
<b>Conclusion Why is it a good practice? Main examples to learn from it</b>	Kitchen of conflict wants to employ refugees and immigrants by giving them a safe start in the labour market and helping them to take their first steps in the Polish reality. They want to integrate through practice, creating a space for dialogue in which new acquaintances and friendships naturally arise.
<b>Links to relevant sources</b>	<p><a href="https://www.euractiv.com/section/central-europe/interview/kitchen-of-conflict-through-the-stomach-towards-tolerance/?fbclid=IwAR3oiQC9lgY5G6M3lhIhb3tSHCR5hA_stRqaD8YWu5lex3uelpptSkSSktE">https://www.euractiv.com/section/central-europe/interview/kitchen-of-conflict-through-the-stomach-towards-tolerance/?fbclid=IwAR3oiQC9lgY5G6M3lhIhb3tSHCR5hA_stRqaD8YWu5lex3uelpptSkSSktE</a></p> <p><a href="https://warszawawarsaw.com/en/jarmila-rybicka-a-host-at-kuchnia-konfliktu/">https://warszawawarsaw.com/en/jarmila-rybicka-a-host-at-kuchnia-konfliktu/</a></p>

## Annex 3.8 Lime project

	<b>LIME PROJECT</b>
<b>City(ies) and country(ies) where it is implemented</b>	Two pilot actions in Spain (Madrid), Italy (Rome) to be replicated all over Europe. Key events in France (Strasbourg), Spain (Madrid), Italy (Rome) and Belgium (Brussels).
<b>Starting and closing date</b>	24 months starting from November 2018
<b>Organisation(s) involved</b>	Centro Informazione e Educazione allo Sviluppo - CIES onlus (Italy), ALDA (France), Confcooperative - Unione Provinciale di Roma Capitale (Italy), Federación de Plataformas Sociales Pinardi (Spain), Asociación Guaraní de Cooperación Paraguay España (Spain), LUMSA Università di Roma (Italy), Sigla S.A Spain, Federazione Centro Nazionale Opere Salesiane Formazione Aggiornamento Professionale (Italy).
<b>Field of support</b>	Tailored business and professional training for migrants; coaching; post-placement support; networking; workshops for self-entrepreneurship, L2 professional language courses, enhancement of transnational/multi-level cooperation.
<b>Summary of the good practise</b>	<p>LIME aims to promote the integration in the labour market of TCNs (aged 18-29), with particular respect to refugees, asylum seekers, beneficiaries of subsidiary protection and ex UAMs, through the application of "Migrants Economic Integration Cluster - MEIC" model all over Europe. To sum up, the MEIC is an innovative and high participatory approach based on the definition of a multi-stakeholder public-private partnership (such as associations of employers, vocational training providers, employment services, local authorities, etc.) engaged in a common long-term strategy to strengthen policies and tools at local level to fully integrate TNCs in the labour market. In this context, two pilot actions are initiated in Italy (Rome) and Spain (Madrid) that, with the involvement of relevant socio-economic stakeholders, foresee the implementation of different tailored training, labour market integration plans for apprenticeships and self-employment, coaching and post-placement support for 100 young migrants. At the same time, even local stakeholders will benefit from the pilot activities as well since it provides them with innovative management schemes and new tools for facilitating the labour market integration of TCNs. Moreover, thanks to the capacity building workshops that will take place in various EU Member State (i.e., Strasbourg, Roma, Madrid, Brussels), the LIME project aims to promote the MEIC model all over Europe as well as strengthen the capacities of about 200 key actors and local authorities. It is worthy to mention that the capacity-building workshops that will take place in Brussels is particularly relevant since it will involve stakeholders both at EU level and national level.</p>
<b>Conclusion</b>  <b>Why is it a good practice? Main</b>	<p>Given EMEN's goals, the LIME project and the MEIC model must be considered as a good practice for several reasons. First of all, by offering business training, workshops for self-entrepreneurship and professional language courses, LIME contributes to increasing TNCs' employment opportunities in the labour market. Secondly, by fostering the exchange of practices and perspectives, LIME facilitates the collaboration</p>


examples to learn from it	among socio-economic key actors (association of employers, migrants' associations, companies, vocational training providers, Local Authorities, etc.). Lastly, thanks to capacity building and advocacy activities directly addressed to different relevant key actors on an EU scale, LIME effectively promotes and disseminates the MEIC model.
Links	<a href="http://www.limeproject.eu/en/the-project/">http://www.limeproject.eu/en/the-project/</a>

### Annex 3.9 Mamas Retro

	Mamas Retro
<b>City(ies) and country(ies) where it is implemented</b>	Göteborg (SE)
<b>Starting and closing date</b>	2008-ongoing
<b>Organisation(s) involved</b>	Forum Skill/Coompanion
<b>In which field does it support ME</b>	Training/Counselling/Employment and Co-entrepreneurship
<b>Summary of the good practise</b>	<p>The initiative “Mamas Retro” was launched in 2011 by Forum Skill, an NGO, and Coompanion Västra Götaland, the regional cooperative development agency. The objective was and still is to empower disadvantaged women from different backgrounds (women with mental impairments, unemployed women, migrant women, transgender persons...) and provide them with access to education, employment and entrepreneurship opportunities. In its start-up phase the initiative received funding by Arvsfonden (the Swedish State Inheritance Fund), the region of Västra Götaland and the city of Gothenburg. Also donors and private sponsors contributed.</p> <p>In the framework of the project, a shop selling clothes for children and adults as well as toys and other second hand articles was set up. The shop is run jointly by the co-workers based on social economy principles – among them, obviously, participation. It also serves as a place for work integration and entrepreneurship training. Here, the initiative works closely together with the Swedish Public Employment Service.</p> <p>The local employment agency and the municipal departments for social welfare procure training at Mamas Retro.</p> <p>Mamas Retro cooperates with a diversity of public and private players, including civil society.</p> <p>In 2014 a second shop was opened. The model now serves as an example for a number of other initiatives promoting co-entrepreneurship and training of persons belonging to disadvantaged groups, including migrants.</p>

	A Mamas Retro social franchising manual has been developed and is available for use in order to promote similar projects in other regions in Sweden or abroad.
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	A main element of the initiative is the strong belief in specific capacities and skills each person can bring along when building a collective project and – as a consequence – the recognition of these skills. This is also the basis for the empowerment approach Mama Retro pursues. A strength of Mama Retro is also its network and partnership with public authorities, social economy players and civil society. Finally, Mama Retro has always been open to share its model and encourage similar initiatives, also through social franchising.
<b>Links to relevant sources</b>	<a href="https://www.mamasretro.se/">https://www.mamasretro.se/</a>


### Annex 3.10 MicroStart

	MicroStart
<b>City(ies) and country(ies) where it is implemented</b>	Belgium
<b>Starting and closing date</b>	2010-ongoing
<b>Organisation(s) involved</b>	microStart (set up by Adie and BNP Parisbas Fortis)
<b>In which field does it support ME</b>	Microcredit; Advice/Coaching/Training
<b>Summary of the good practise</b>	<p>MicroStart is a Belgium microcredit organization offering loans of up to 15 000 EUR as well as free advice/coaching/training to (future) entrepreneurs that do not have access to the regular banking system (unemployed, beneficiaries of Public Social Welfare Centres, etc.). Many of its beneficiaries have a migration background.</p> <p>The cooperative for social purposes (SCRL-FS) was established in 2010 on the initiative of Adie (Association pour le Droit à l'Initiative Economique), an association for the right for economic initiatives, and PNB Parisbas Fortis in the framework of a pilot programme and with the aim to provide support to founders of enterprises in Brussels.</p> <p>Today the MicroStart groups consists of two structures:</p> <ul style="list-style-type: none"> <li>- the MicroStart cooperative providing micro-credit and</li> </ul>

	<ul style="list-style-type: none"> <li>- microStart support asbl, an association organising free support to microStart beneficiaries through the mobilization, amongst others, of a large network of (volunteer) experts – many of them entrepreneurs themselves - providing advice, coaching and training free of charge.</li> </ul> <p>In 2016, microStart received support from the European EaSI programme.</p> <p>Up until today, the microStart group supported more than 6000 self-entrepreneurs and provided micro-credit for a total of 33 M EUR.</p> <p>MicroStart also takes action in the context of the Covid-19 crisis: Thanks to the support of its first partners (BNP Paribas Fortis, but also other players from the banking and insurance sector), microStart has set up and will implement a three-phase recovery plan centred around a new system of honour loans (0% unsecured loan), complementary to microcredits to finance the immediate and longer-term needs of entrepreneurs following the Covid-19 crisis. Beyond these financial solutions, microStart continues to offer free coaching and distance learning services.</p>
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	<p>MicroStart can be considered an interesting practice of cooperation between a social economy and a bank.</p> <p>It is an important instrument of support in particular also for migrant entrepreneurs many of which would be considered as “non-bankable” by most traditional banks at the start of their entrepreneurial activities.</p> <p>A key factor of success for the initiative is its large network, including enterprises &amp; entrepreneurs, banks and volunteers from different sectors.</p>
<b>Links to relevant sources</b>	<a href="https://microstart.be/fr">https://microstart.be/fr</a>




## Annex 3.11 MYSITE

	<b>Migrant &amp; Youth Social Inclusion Through Entrepreneurship (MYSITE)</b>
<b>City(ies) and country(ies) where it is implemented</b>	Athens and Thessaloniki
<b>Starting and closing date</b>	April 2018 – September 2019 (18 months)
<b>Organisation(s) involved</b>	Solidarity now (Greece), Asociacion Socio Educativa Llere (Spain) S.F.Or. Centro Studi Formazione Orientamento (Italy) Aequitas (Cyprus), The People for Change Foundation (Malta)
<b>In which field does it support ME</b>	Training, Counselling, Mentorship
<b>Summary of the good practise</b>	<p>MYSITE was a European project that implemented with funding by the ERASMUS+ programme of the European Commission in 5 EU countries (Greece, Malta, Spain, Italy and Cyprus,) and lasted for 18 months (April 2018 – September 2019). The main objectives of the MYSITE project were:</p> <ul style="list-style-type: none"> <li>• to study the needs of young entrepreneurs and on the resources available in each participating country</li> <li>• to promote youth entrepreneurship as a means of employment and financial independence</li> <li>• to promote the social inclusion of migrant youth in five different countries</li> </ul> <p>Main outputs of the MYSITE project were the training of young people on entrepreneurship, their counselling from experts, the development of business plans and research reports about the landscape and policies for youth and migrant entrepreneurship. The resources and the reports are available to young entrepreneurs in each participating country.</p> <p>In the Greek context, 23 young people in Athens and Thessaloniki (Greeks and refugees/migrants) were trained on key entrepreneurship issues and had the opportunity to take job advice from experienced entrepreneurs (mentors). The curriculum covered a range of topics including the modalities and frameworks for setting up an enterprise, accessing finance and management. Additionally, the project team developed 20 business plans with the support of trainers and mentors, and a research on the landscape and the relevant policies for youth and migrant entrepreneurship.</p> <p>Regarding the research part in Greece, SolidarityNow examined the conditions of entrepreneurship in the national context for young people and migrants, by conducting interviews with experts, young Greek and young migrant entrepreneurs. The final report includes information on the Greek national context, the legal, political and institutional framework, opportunities and measures for entrepreneurship,</p>


	challenges and barriers for entrepreneurs, and recommendations for advancing the entrepreneurship environment for migrants and young people in Greece.
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	MYSITE project was a good practice because encouraged migrant youths in five different European countries to explore the opportunity of entrepreneurship. Apart from the promotion of entrepreneurship as a means of financial independence for young people, the key element of the project was the support on the integration and social inclusion of migrants in the local communities, through training, mentorship and networking.
<b>Links</b>	<a href="http://www.pfcmalta.org/my-site-migrant-and-youth-social-inclusion-through-entrepreneurship.html">http://www.pfcmalta.org/my-site-migrant-and-youth-social-inclusion-through-entrepreneurship.html</a> <a href="https://www.solidaritynow.org/en/mysiteevent/">https://www.solidaritynow.org/en/mysiteevent/</a>

### Annex 3.12 OLMEC

	OLMEC
<b>City(ies) and country(ies) where it is implemented</b>	UK
<b>Starting and closing date</b>	2003 - became a coop in 2010
<b>Organisation(s) involved</b>	-
<b>In which field does it support ME</b>	Employment and social enterprise development
<b>Summary of the good practise</b>	<p>A community coop in the UK, Olmec empowers individuals to take an active role in society and achieve their goals and aspirations. By accessing the services delivered through Olmec, individuals and organisations are able to develop their skills, services and capacity in order to turn around their lives and the lives of others. The services are bespoke and tailored to the individual or organisation. Their service is personalised and customised to achieve the best result for the people we work with.</p> <p>Olmec was established in 2003 as a response to the entrenched poverty and disadvantage experienced by people living in challenging neighbourhoods. Olmec was initially set up as a charitable subsidiary of a housing association. Over the years it has developed a number of inter-related programme to address some of the needs identified, primarily focusing on governance and leadership, equality and human rights, social enterprise development, employment, and lack of skills. In June 2010, Olmec became an independent charity and established a Co-operative Community Interest Company.</p>

<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	<p>Olmec vision is to “to create positive social change by empowering individuals, organisations and communities through training, support, networking and investment.”</p> <p>The services they provide are not only addressed to the individual entrepreneur, such as employment support interventions or training programme, but to the community as a whole enabling Housing Associations and other civil society organisations to understand or deliver to the needs and aspirations of the communities they support, with an attention to diversity and inclusion, providing, for example, professional training and assistance to identify civil society organisation governance roles for people from ethnic minorities.</p>
<b>Links to relevant sources</b>	<a href="http://www.olmec-ec.org.uk/about-us/origin-purpose-history/">http://www.olmec-ec.org.uk/about-us/origin-purpose-history/</a>

### Annex 3.13 Restaurant Indonesia

	Restaurant Indonesia
<b>City(ies) and country(ies) where it is implemented</b>	Paris, France
<b>Starting and closing date</b>	1982
<b>Organisation(s) involved</b>	-
<b>In which field does it support ME</b>	Labour inclusion
<b>Summary of the good practise</b>	<p><b>Restaurant Indonesia</b> was founded in 1982 as a worker cooperative by four Indonesian refugees and four representatives of the French Ministry of Agriculture. The aim was to create work for political refugees from Indonesia whose diplomas were not recognized in France, an idea of veteran Indonesian-born journalist <b>Umar Said</b> who had fled to China after Indonesia's first president Soekarno was ousted. Umar Said, later known <b>André Aumars</b> when he became French, lived in Beijing, working as a journalist, but then he fled China in 1973 as the Cultural Revolution gained ground there. Eventually Umar landed in France as a refugee and found a job in the French Ministry of Agriculture. Restaurant Indonesia offered <i>Indonesian food as well as a place for exhibitions, dances and debates</i>. The political history of the restaurant inspired a popular Indonesian novel called <b>Pulang</b> by Indonesian writer Leila S. Chudori, re-printed many times.</p>


<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	Successful example of culture and labour integration based on the combination of entrepreneurial capacity of refugees and the value of worker-ownership, autonomy and independence proper of a cooperative enterprise.
<b>Links to relevant sources</b>	<a href="https://www.paristribune.info/Indonesian-restaurants-in-Paris-by-political-refugees_a10590.html">https://www.paristribune.info/Indonesian-restaurants-in-Paris-by-political-refugees_a10590.html</a>

## Annex 3.14 Ruta CECE


	<b>Ruta CECE - Ruta Hacia la Cooperación Empresarial y Comercio Electrónico</b> <b>(Route towards Business Co-operation and E-commerce)</b>
<b>City(ies) and country(ies) where it is implemented</b>	Portugal
<b>Starting and closing date</b>	Implementation period: 2013 - 2015
<b>Organisation(s) involved</b>	City Council of La Palma del Condado (Organiser), City Council of Almonte, City Council of Palos de la Frontera, City Council of Lepe, City Council of Faro, Mita ONG, Unión de Asociaciones de Trabajadores Autónomos y Emprendedores (UATAE) Confederação dos Empresários do Algarve (CEAL)
<b>In which field does it support ME</b>	Training, Individual Business Support
<b>Summary of the good practise</b>	<p>The scheme developed two online platforms (e-commerce and e-learning, including assistance for businesses) through which entrepreneurs could receive all the necessary training online (on business management, languages, culture, etc.). Users could create an e-commerce business without spending a large amount of money. The online platform encouraged users and service providers to interact and create useful and fruitful discussions and training materials.</p>
<b>Conclusion</b> <b>Why is it a good practice? Main examples to learn from it</b>	<p>Ruta CECE provides its services mainly through an online platform. There are three main areas in which the support is provided: e-learning, e-commerce, and service assistance to businesses.</p> <p>Additionally, there is a part on the platform <i>where entrepreneurs are assisted by service providers to get crowdfunding for their projects.</i></p> <p><i>The added value of the initiative has been relevant for the regions involved.</i> Since the creation of the programme, a total of 69 SMEs have been created. These SMEs have been engaged in new 96 B2B (business-to-business) relationships (such as supplier-client relationships in handicrafts, food, services sector, etc.). So far, the SMEs have created a total of 300 direct and indirect jobs and all of them are still ongoing, either as a new version of the previous company or as a consolidated business idea after the programme.</p>

<b>Links to relevant sources</b>	Informe Final, Evaluación Ruta CECE (Final Report, Evaluation of Ruta CECE), 2015. INE (National Institute of Statistics).
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### Annex 3.15 SINGA

	Singa
<b>City(ies) and country(ies) where it is implemented</b>	France
<b>In which field does it support ME</b>	Migrant labour integration, especially creation of enterprise
<b>Summary of the good practise</b>	<p>Born of a citizen movement, SINGA creates opportunities for engagement and collaboration between refugees and their host society. SINGA builds bridges between individuals to live together, cultural enrichment and job creation, in an awareness-raising process to deconstruct prejudices about asylum.</p> <p>SINGA supports refugee entrepreneurs and local entrepreneurs with projects with social impact in the reception, inclusion and living together sector, in order to support innovation from migration (migration-led innovation) and put in place light the creation of wealth through the meeting between newcomers and host society.</p> <p>SINGA's entrepreneurial journey aims to contribute to the development of a welcoming economy, through support based on innovation, collective intelligence and intercultural encounter.</p> <p>They propose programmes for pre-incubation, incubation and accelerations of migrants-led enterprises: <a href="https://www.singafrance.com/entrepreneuriat">https://www.singafrance.com/entrepreneuriat</a></p>
<b>Conclusion Why is it a good practice?</b>	Good practice: the lack of many incubators and start up accelerators is that they do not always fit migrants' needs, which may be different than from the others aspiring entrepreneurs. This is why, to have a specific tool for them is a great asset.
<b>Links to relevant sources</b>	<a href="https://www.singafrance.com/">https://www.singafrance.com/</a>


## Annex 3.16 Start-up Services, Migrant Enterprises

	<b>Start-up Services, Migrant Enterprises (former Mingo Services for SMEs)</b>
<b>City(ies) and country(ies) where it is implemented</b>	Austria (Vienna)
<b>Starting and closing date</b>	Implementation period: 2008 - ongoing
<b>Organisation(s) involved</b>	<p>Vienna Business Agency City of Vienna with EU co-funding (ERDF)</p> <p>The Austrian Integration Fund (ÖIF) which offers integration services and promotes the linguistic integration of migrants who want to settle permanently in Austria</p>
<b>In which field does it support ME</b>	Individual Business Support
<b>Summary of the good practise</b>	<p>The scheme developed two online platforms (e-commerce and e-learning, including assistance for businesses) through which entrepreneurs could receive all the necessary training online (on business management, languages, culture, etc.). Users could create an e-commerce business without spending a large amount of money. The online platform encouraged users and service providers to interact and create useful and fruitful discussions and training materials.</p> <p>The key elements of this scheme are flexibility (analysis of business plans on case by case basis), involvement of business experts in the decision process regarding feasibility and the consequent funding of business ideas, short processing times, improving changes of status (from temporary to permanent residency permit) and equal treatment.</p>
<b>Conclusion Why is it a good practice? Main examples to learn from it</b>	<p>The success of Vienna Business Agency stems from the combination of a high variety <i>of languages and the involvement of personnel with migrant backgrounds which allows for highly personalised services in terms of cultural understanding.</i></p> <p>The addition of new languages the services are offered in is a relevant success factor in the long term. The Vienna Business Agency is a mainstream organisation also providing services to entrepreneurs with migrant background, meaning that it can provide migrant entrepreneurs with a unique insight and connections to “common” campaigns and support measures.</p> <p>This connection also <i>ensures networking opportunities between migrant and national entrepreneurs contributing to information/knowledge exchange and closer co-operation.</i></p> <p><b>Replicability</b> This approach can, in principle, this can be replicated as long as it is free of charge, as this is very important for beneficiaries since many of them have limited</p>

	resources and would rather spend them on their business than training/advice provision.
Links	<p>Mingo – Small but smart  [<a href="http://ec.europa.eu/regional_policy/en/projects/austria/mingosmall-but-smart/">http://ec.europa.eu/regional_policy/en/projects/austria/mingosmall-but-smart/</a>;  download: 15/06/2016].</p> <p>MIPEX (2015). Migrant Integration Policy Index 2015: Austria.  <a href="http://www.mipex.eu/austria">http://www.mipex.eu/austria</a>.</p>




## Annex 3.17 Targeted Business Support Programmes for Migrants: Facilitating Access to Credit


	<b>Targeted Business Support Programmes for Migrants: Facilitating Access to Credit</b>
<b>City(ies) and country(ies) where it is implemented</b>	Spain, Netherlands, Sweden (similar programme)
<b>Starting and closing date</b>	From 2008 up to date
<b>Organisation(s) involved</b>	The programme was launched in 2010 by the Canada Youth Business Foundation (CYBF), in partnership with the Business Development Bank of Canada
<b>In which field does it support ME</b>	Access credit to improve their <i>bankability and creditworthiness or to create alternative-funding opportunities for migrant businesses outside the official mainstream credit institutions</i>
<b>Summary of the good practise</b>	<p>Targeted support measures to help immigrant entrepreneurs access credit may try to improve their bankability and creditworthiness or to create alternative—that is, more flexible—funding opportunities for migrant businesses outside the official mainstream credit institutions.</p> <p><u>Sweden:</u> Over the period 2008 to 2011 the Swedish Agency for Economic and Regional Growth (NUTEK) implemented measures to increase banks’ awareness of the characteristics and needs of migrant businesses to facilitate the extension of loans to immigrant entrepreneurs.</p> <p><u>Spain and Netherlands:</u> Public initiatives also exist—notably in Spain and the Netherlands—which help to decrease the risk for the credit institutions lending to migrant entrepreneurs, through the provision of quality assurance certifications or guarantees for business loans by municipal bodies.</p> <p>Some private mainstream banks apart the ones in Canada and in the United States (notably, Canadian Imperial Bank of Commerce, Capital One, and Union Bank) have also created measures to facilitate access <i>to credit for talented immigrant entrepreneurs, including seed loans and programmes that incubate start-ups until they achieve the characteristics needed to qualify for regular bank loans</i>. More generally, mainstream banks in major immigrant-receiving countries are increasingly offering products tailored to the foreign born, as a strategy to capture new clients in this poorly covered section of the official credit market.</p> <p>Alternative sources of funding may come from dedicated local microcredit initiatives or community programmes offering loans with resources made available by NGOs—</p>

	including immigrant organizations— and the local government. These programmes are particularly popular in the <b>United States and Canada</b> . In the United States a widely recognized initiative in this area is the Latino Community Credit Union (LCCU). LCCU is a non-profit, member-owned credit union providing financial products and education to underserved communities in North Carolina. LCCU has won various local, state, regional, and national awards for its work.
Links	<p>Hubert Krieger, Promoting Ethnic Entrepreneurship in European Cities (Brussels: Eurofund, 2011);</p> <p>Organization for Economic Cooperation and Development (OECD), Open for Business: Migrant Entrepreneurship in OECD Countries (Paris: OECD, 2010); and Latino Credit Union, “About U <a href="http://metcalffoundation.com/wp-content/uploads/2011/12/immigrant-self-employment-and-entrepreneurship.pdf">http://metcalffoundation.com/wp-content/uploads/2011/12/immigrant-self-employment-and-entrepreneurship.pdf</a></p>

### Annex 3.18 The Impact Hub Athens


	The Impact Hub Athens
<b>City(ies) and country(ies) where it is implemented</b>	Athens
<b>Starting and closing date</b>	Ongoing
<b>Organisation(s) involved</b>	Impact Hub Athens - International network of professionals (part of the pan-European programme YES Alliance)
<b>In which field does it support ME</b>	Networking, Counselling, Access to Finance
<b>Summary of the good practise</b> (	<p>The Impact Hub Athens is an innovative business incubator/ accelerator and a co-working space in Athens. Impact Hub Athens is part of an International Network of socially driven professionals and a variety of creative people that are dedicated into prototyping the future of business. The range of activities is wide and varies from social inclusion and social integration to environment and fair trade.</p> <p>Impact Hub Athens provides opportunities to entrepreneurs, such as work space, networking events, workshops, lectures, presentations and programmes that support entrepreneurship. All these features are addressed to entrepreneurs who can afford monthly membership, while the prices are not high. The members of the Impact Hub Athens have also access to tools and methodologies, expertise, mentors and financing opportunities. Additionally, the Hub provides consulting services to professionals and organizations, from the idea generation stage to the incubation phase and finally, the acceleration and implementation of their business idea.</p> <p>One of the main priorities of the Impact Hub is the support of the migrants. In this context, the programme “Do Business, Do it Yourself!”, which supports young entrepreneurs, gives the opportunity to young migrants, as well as Greeks, to attend seminars about social entrepreneurship and business management. Over the course of two months, aspiring young entrepreneurs are trained by international and domestic professionals who are well-known in their field as well as academics from Greece and abroad.</p> <p>Lastly, the Impact Hub Athens collaborates with the international network Techfugees. Techfugees is a social enterprise which coordinates the international technological community, in order to support refugees and migrants. Through congresses, seminars, sustainable digital projects and other initiatives, Techfugees provide digital solutions that can support the social inclusion of refugees.</p>
<b>Conclusion</b> <b>Why is it a good practice?</b> <b>Main examples to learn from it</b>	The Impact Hub Athens is a best practice for the reason that is a modern business incubator/ accelerator, which encompasses the responsibility to support the social inclusion of migrants. The professional background, together with the social responsibility, renders Impact Hub Athens a pioneer in the field of social entrepreneurship and the support of migrants.
<b>Links</b>	<a href="https://athens.impacthub.net">https://athens.impacthub.net</a> <a href="https://techfugees.com/fr/">https://techfugees.com/fr/</a>

### Annex 3.19 UNIVERBAL

	UNIVERBAL
<b>City(ies) and country(ies) where it is implemented</b>	Eastern part of Belgium/City of Liège (BE)
<b>Starting and closing date</b>	2015-ongoing
<b>Organisation(s) involved</b>	Le monde des Possibles (association)
<b>In which field does it support ME</b>	(Entrepreneurship) Training
<b>Summary of the good practise</b>	<p>The initiative UNIVERBAL, promoted by the association Le Monde des possibles (MDP) and co-funded by the ESF, aims to develop the language skills of migrants in their native language and in French in order to set up a community interpreting service that meets the needs of languages not covered by the Walloon SETIS (association providing interpretation services in the field of migrant integration).</p> <p>In a first phase, through specific training modules, participants are given the opportunity to discover the profession of interpreter in a social environment; reflect on the intercultural aspects of communication and receive concrete social, civic and legal information.</p> <p>The second part of the project consists in the implementation of a community interpreting service managed by migrants themselves. Currently, the organization of this service includes two areas: logistics and an accounting service, on one hand, and the current and future functioning of the collective of interpreters, on the other. This reflection is collective and works, as far as possible, in management by consent. The people concerned and involved in the project (most of them the interpreters) and in its activities, take part in the decisions and major orientations of the service. Interpreters therefore meet weekly to discuss questions relating to practical organization, price grid, but also more ethical questions, the search for new partners, etc. The group is reflecting on the governance and a self-manage structure. A consulting agency for the social economy provides advice in this process.</p>
<b>Conclusion Why is it a good practice? Main examples to learn from it</b>	<p>The initiative builds on an integrated view of rights and needs of migrant women.</p> <p>With the establishment of the interpreting service it aims, more specifically, to respond to two challenges: the difficulties in particular of migrant <i>women</i> to enter the labour market and the. lack of social interpreters for specific languages in services working with/for migrants.</p>

	<p>UNIVERBAL seeks to fight against a traditional view of the role of women (e.g. as domestic workers and as care workers, “ethnostratification” of the labour market) that limits the personal rights and potential of these women and makes them become dependent on their husband.</p> <p>Fundamental is its empowerment approach. Through the different actions (training and set-up of the interpretation service) the initiative is strongly promoting (social economy) principles such as (economic) democracy, participation and equal opportunities.</p> <p>Finally, in the context of UNIVERBAL, Le Monde des Possibles cooperates with a variety of other public and private actors (including the city of Liège) able to respond to the different needs of migrant women and to form a network helping them in implementing their interpretation service.</p>
<b>Links to relevant sources</b>	<a href="http://www.possibles.org/univerbal/">http://www.possibles.org/univerbal/</a>

### Annex 3.20 Welcommon

	Welcommon
<b>City(ies) and country(ies) where it is implemented</b>	Athens, Greece
<b>Starting and closing date</b>	2016-ongoing
<b>Organisation(s) involved</b>	Wind of Renewal
<b>In which field does it support ME</b>	Welcoming of migrants, social inclusion, education/training
<b>Summary of the good practise</b>	<p>In 2016, face to an increasing inflow of migrants from Syria and other countries, the social cooperative Wind of Renewal (GR) decided to take action. Supported by UNHCR and the municipality of Athens, the cooperative rented and refurbished the building of a former clinic. The “Welcommon centre” became more than a shelter for the most vulnerable groups of refugees. A large diversity of services and initiatives were created not only <i>for</i>, but <i>with</i> refugees in order to promote their social inclusion and training based on the idea of “empowerment through the community”.</p>

	<p>In cooperation also with a large number of volunteers from all over the world, Welcommon offered:</p> <ul style="list-style-type: none"> <li>- accommodation for 150-200 refugees, in 66 rooms, and additional; facilities for gatherings, tutorials, artistic activities, library, cinema etc.;</li> <li>- food;</li> <li>- primary health care;</li> <li>- non-formal education/creative activities for adults and children (including language classes);</li> <li>- a diversity of cultural and sports activities fostering social inclusion.</li> </ul> <p>In two years, the Welcommon initiative was able to cover the basic needs of up to 200 refugees and promote their education, training and integration into the labour market.</p> <p>However, in 2018 support by the UNHCR and public authorities stopped, as authorities requested the refugees to be housed in apartments located in different parts of the city.</p> <p>The association Wind of Renewal decided to transform the building into a social hostel combining sustainable tourism with social and cultural activities and job integration for Greeks, migrants and refugees.</p> <p>Education and training programme, social inclusion activities as well as essential health services were maintained, the aim being also to create new employment opportunities for everyone in different areas.</p> <p>The hostel is run in cooperation with refugees who therewith receive hands-on training regarding management and maintenance of a hostel and social economy entrepreneurship more in general.</p>
<p><b>Conclusion</b>  <b>Why is it a good practice? Main examples to learn from it</b></p>	<p>The initiative follows a very holistic approach, linking housing and provision of basic services with education/training and integration into the larger local community.</p> <p>Moreover, most of the actions have been conceived together with the refugees.</p> <p>The empowerment approach, and in particular its focus on the empowerment of women, is what distinguishes Welcommon in our view from a number of other initiatives for migrants. It is, however, very much in line with the principles of the social economy.</p>
<p><b>Links to relevant sources</b></p>	<p><a href="https://welcommonhostel.gr/">https://welcommonhostel.gr/</a></p>


## Annex 3.21 Wemin

	<b>WEMIN (Migrant Women Empowerment and Integration)</b>
<b>City(ies) and country(ies) where it is implemented</b>	Greece, France, Italy, Spain, Portugal, Ireland, Germany and Sweden.
<b>Starting and closing date</b>	February 2017 – December 2019
<b>Organisation(s) involved</b>	HELLENIC OPEN UNIVERSITY (Greece), ALDA (France), FOLKUNIVERSITETET STIFTELSEN VID LUNDS UNIVERSITET (Sweden), Ifa Akademie (Germany), OXFAM ITALIA INTERCULTURA SOCIETA COOPERATIVA (Italy), Associação Renovar a Mouraria (Portugal), Southside Partnership DLR Limited (Ireland), Associació per a Joves Teb (Spain), OLYMPIAKI EPAIDFTIKI KAI SIMVOULEFTIKI EPE (Greece).
<b>In which field does it support ME</b>	<p>Tailored training for Migrant and Refugee Women (MRW) aimed at developing language skills and socio-cultural knowledge of the host country (80 hours per group for 40-50 MRW in each country)</p> <p>Mentoring and empowering sessions (48 hours per group) aimed informing MRW on their rights and the roles of women in the host societies, as well as on available support structures and social services. Another objective is to facilitate active participation of MRW on opportunities in education, volunteering, and work opportunities.</p> <p>Peer learning online platform, promoting networking, exchange, and dialogue between MRW, women from the local community and organizations working in the field.</p> <p>Collection of Good Practices</p>
<b>Summary of the good practise</b>	<p>The WEMIN project aimed to implement and promote a <i>comprehensive integration model</i> for migrant/refugee women (MRW). To this end, WEMIN foresaw a wide-range of activities. In order to spread and transfer the existing good practices on MRW integration among partners' countries, the Consortium developed a <i>Good Practice Guide</i>. As stated above, MRW were provided with sociolinguistic training sessions as well as tailored-made mentorship and empowerment sessions. It is noteworthy to mention that, in order to address the <i>real needs</i> of MRW, activities of WP3 and WP4 have been set according to the results of surveys and interviews disseminated among MRW in each partner country. As WEMIN aimed to promote a long-term network between hosting communities and MRW, partners organized local workshops of art &amp; crafts.</p> <p>Mentoring and Empowerment sessions were part of Work Package 4. They offered MRW the chance to deeply understand the educational system of the host country, to get practical information on their rights and the existing support structures and to combat stereotypes on migration. Moreover, they were oriented regarding legal support, vocational and re-qualification training, and job information. In addition to</p>

	that, in most of the partner countries the person conducting the mentoring sessions was an already fully integrated MRW to be meant as a role model and inspiration.
<p>Conclusion</p> <p>Why is it a good practice? Main examples to learn from it</p>	<p>WEMIN must be considered as a good practice for several reasons. First of all, WEMIN aimed at enhancing MRW's capacities by framing a <i>comprehensive</i> and well-structured interventions addressing <i>social, cultural, educational and professional aspects</i> of MRW's integration. In this sense, both the activities (training, mentoring, workshops) and the peer learning online platform intended to foster the idea that this kind of <i>comprehensive</i> integration model is <i>feasible</i> and it can be applied by local, regional and national authorities. Secondly, some more words should be spent concerning the specificity of the activities and peer learning online platform. By providing MRW with tailored-made mentorship and by establishing joint workshops with members of local communities, WEMIN is a relevant good practice to learn from because it stressed the importance of the <i>sense of community</i> as the essential element to ensure a <i>long-term and sustainable</i> empowerment of MRW's capacities. To this same end, the peer learning online platform is both an innovative way to foster the dialogue between professionals and MRW and a real opportunity to share knowledge, tools (developed in/out the project) and experiences with each other. Moreover, thanks to the <i>Good Practice Guide</i>, the substantial dissemination of WEMIN activities among partners and the involvement of local communities that acted as multipliers of the project, WEMIN strongly engaged at European level. As a matter of fact, different countries with different integration perspectives and approaches, have been provided with useful tools and new ideas to better face and guarantee the integration of women with migrant backgrounds.</p>
Links	<a href="http://www.wemin-project.eu/platform/">http://www.wemin-project.eu/platform/</a>




## Annex 3.22 Zidicircle

	Zidicircle
<b>City(ies) and country(ies) where it is implemented</b>	The Hague, Netherlands
<b>Starting and closing date</b>	2017 onwards
<b>Organisation(s) involved</b>	Zidicircle in partnership with IOM
<b>In which field does it support ME</b>	Training, Coaching, mentoring, access to finance
<b>Summary of the good practise</b>	<p>Zidicircle focuses on supporting diaspora/migrants impact start-ups to scale across Europe &amp; abroad through access to funding combined with workshops, training and coaching that enable entrepreneurs improve their business models, improve operational efficiency and be investment ready for the right impact investors on their platform.</p> <p>Their diverse entrepreneurs find themselves in between trying to start a business or even raise capital. When an entrepreneur leaves the country of origin, he/she leaves the networks and banking history behind. To start a new business in a different country, the entrepreneur needs to try to fit in new pre-existing network and build credibility to raise funds. When it comes to diaspora/migrant entrepreneurs, additional barriers such as prejudices also arise. With the objective of not losing young, ambitious and innovative entrepreneurs who might feel frustrated by all those barriers to start a business, Zidicircle CEO Fridah Ntarangwi launched the diaspora entrepreneurship bootcamp in 2019 in partnership with IOM Netherlands. It involved 40 migrant entrepreneurs from Ghana and Ethiopia. This initiative, enabled the start-ups to actualize their business ideas and develop all components of their business models while the scale-ups worked towards getting ready for investments. The bootcamp was concluded in a pitching competition followed by a 6 months coaching programme by mentors after which we invited various financing partners to explain their products in a 6-week access to finance webinar series. Building on this success and impact, Zidi will run the Bootcamp yearly starting with the second programme coming up in the Fall of 2020.</p>
<b>Conclusion Why is it a good practice</b>	Ethnic minorities are hugely underrepresented in both founder circles and investors, lacking role models for inspirations, access to entrepreneurial ecosystems and being categorised as a risk group. Zidicircle focuses on diaspora and funding programmes fronted by diaspora themselves to tackle those barriers down and bring the diaspora entrepreneurs closing to the

	Dutch and EU entrepreneurial ecosystems. Besides training and access to a platform with resources and connections, Zidicircle connects diaspora entrepreneurs to affordable finance from global impact investors .
<b>Links to relevant sources</b>	<a href="https://zidicircle.com/">https://zidicircle.com/</a>

## Annex 3.22 #GoingFar

	#GoingFar
<b>City(ies) and country(ies) where it is implemented</b>	Dublin, Ireland
<b>Starting and closing date</b>	2018 onwards
<b>Organisation(s) involved</b>	#GoingFar
<b>In which field does it support ME</b>	Mentoring, training, networking
<b>Summary of the good practise</b>	<p>#GoingFar is a non-profit organisation created with the specific goal to support migrant professionals in Ireland to achieve their career goals, with a focus on women and non-binary people. The organisation's mission is to accelerate the development of diverse migrant professionals, by giving them the tools to learn new skills, find employment and/or set up their own businesses.</p> <p>The small, 100% voluntary team is composed of six migrant women, who are dedicated to offering value to the migrant community in Ireland through:</p> <ul style="list-style-type: none"> <li>- Workshops to help individuals to get their dream job, set up their own business or simply up-skill</li> <li>- Talks/Panel Discussions with amazing, diverse, experienced professionals in tech, entrepreneurship, and others, who can share insights on their success</li> <li>- A 1-1 mentoring programme with experienced mentors, for free</li> <li>- Free tickets to conferences organised by partners such as SaaSStock, Future Human and 3XE Digital.</li> <li>- Connections to the right people and companies, depending on the person's needs</li> </ul> <p>#GoingFar started as part of Start-up Week Dublin 2018, as an initiative to address a key problem – while there were several community events to address gender inequality in the workplace, there were very few initiatives to support the migrant professional community in Ireland. A speed-mentoring event was organised with more than 20 mentors and 35 migrant professionals. What was supposed to be a once-off event, became a long-term initiative, thanks to the highly positive and energised feedback from the participants.</p>
<b>Conclusion Why is it a good practice?</b>	100% migrant led-organisation providing comprehensive and individual training and mentoring plus access to strategic alliance. Today, #GoingFar has impacted over 200 migrant professionals in Ireland by providing 1-1

	mentoring, workshops, access to conferences, and more. The team has created key strategic partnerships to support its expansion in the country, including well-known companies like Microsoft, Salesforce and DocuSign. These connections allow the migrant community to tap into the vast expertise present in these companies, while also encouraging accomplished Irish and migrant professionals to give back to this community.
<b>Links to relevant sources</b>	<a href="http://goingfarie.com">http://goingfarie.com</a> <a href="https://www.instagram.com/goingfarie/">https://www.instagram.com/goingfarie/</a> <a href="https://www.linkedin.com/company/goingfar/">https://www.linkedin.com/company/goingfar/</a> <a href="https://twitter.com/GoingFarIE">https://twitter.com/GoingFarIE</a>