
mile

**URB
ACT** | Managing Migration And
Integration At Local Level
Cities And Regions



Developing Action Plans for Operational Programmes:
Enterprise Development for Migrants & Ethnic Minorities

Synthesis Report

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1. FOREWORD

The City of Venice, together with the Veneto Region, is leading the Pilot Project MILE. MILE involves 9 Cities and their Managing Authorities on the theme of “Managing Migration and Integration at Local Level”. This experience began in April 2007 in the framework of the European Programme URBACT I with the development of the first phase of the project. The partners are currently developing the second phase of the project, which started in November 2007 and will last until May 2009, following the guidelines of URBACT II. The second phase foresees an in-depth examination of three sub-themes (enterprise development, active inclusion in the labour market and access to services and intercultural dialogue) and the drafting of one Local Action Plan for each of them.

This report on Enterprise Development for Migrants & Ethnic Minorities has been edited by the Thematic Experts, Haroon Saad and Yamina Guidom, and by the international expert Peter Ramsden. It gives an overview of the goal of the project, reports on the contribution provided by the partners and describes how the methodology chosen was applied during the development of the first Action Learning Set. The synthetic version, appropriate for a printable version, has been enriched with digital links that permit a wider comprehension of the resources used, of the material presented during the initial workshop and of the output of the partner. The digital version and all related material are available on the web at www.urbact.eu/mile.

Although this document is only the first of three steps envisioned in the project, it already demonstrates that the applied method of peer learning has created a mutual learning experience. The positive input received from the systematic discussion and comparison of 9 different realities is already evident in the development of the second set of Local Action Plans (soon available) where the level of skills reached by every partner is even higher.

Thus MILE has now learnt a method to match actions with Operational Programmes and to interact with Managing Authorities by giving them concrete feedback on their Operational Programmes. This document can be a tool to expand these results by trying to involve a larger number of institutions and stakeholders and, above all, decision makers to realize successful integration as indicated by the renewed Lisbon Strategies.

City of Venice – European Policies Directorate

2. INTRODUCTION

This report covers the work undertaken by 8 European Union cities and regions to develop local action plans on enterprise development for ethnic minorities and migrants, in the framework of the project *Managing migration and integration at local level (MILE)*, co-funded by the cooperation programme on urban issues URBACT I and URBACT II¹.

MILE is a fast track pilot network for the newly launched *Regions for Economic Change (REC)* programme². *Regions for Economic Change* is a new proactive policy tool offered to Member States, regions and cities to help them implement the renewed Lisbon agenda through actions aimed at economic modernisation. It aims to draw on the experience and best practice of high performing regions and to transfer this to regions wishing to improve.

The report provides first an overview of the MILE project, then a compact overview of enterprise development services in each city and the needs identified for action. The second part outlines the methodology used and the evaluation of the coaching process that was offered to each city for developing their action plan. A summary of each action plan is outlined in the final section. The impact and future of local action plans is described in the conclusions.

Enterprise development for migrants and ethnic minorities

There are a number of factors that push migrants/ethnic minorities towards entrepreneurship, ranging from an interest in self-employment and enterprise creation as such, to high levels of unemployment combined to social exclusion and discrimination. Self-employment or enterprise creation is seen as a major alternative to unemployment.

There are also many barriers that prevent this target group from becoming entrepreneurs, namely access to finance, unawareness of mainstream or specific enterprise support services and access of existing businesses to a wider market other than that of the same ethnic group. The vast majority of support services do not have any special arrangements for migrant and ethnic minority entrepreneurs and if they exist, they do not reach the target groups. A lack of marketing skills is another obstacle. Most businesses are focused on speciality products and services for clients from own ethnic group.

¹ www.urbact.eu

² http://ec.europa.eu/regional_policy/cooperation/interregional/ecochange/index_en.cfm



Encouraging migrant/ethnic entrepreneurship requires the development of strategies for changing the “mindsets” as well as creating the necessary conditions for opening up entrepreneurship to this public.

3. PROJECT OVERVIEW

Mile project seeks to establish a thematic network of 10 Cities and 10 Regions³, which is based on the need to develop an integrated exchange, programme relating to the theme of “*Managing Migration and Integration in Cities and Regions*”.



Cities and regions involved in the project

³ The initial number of 10 partners was reduced to 9, of which only 7 developed action plans on enterprise development.

3.1 Aims and Objectives

The project has the overall aim of assisting Cities and Regions to actively address and improve practice in relation to the issues of migration and integration within their regional operational programmes. The overall goal is to assist partner cities to develop and identify good practice project proposals for possible funding from ERDF, ESF or other EU or National sources of funding.

To realise this overall goal the project develops and delivers an Action Learning Sets (ALS) transnational exchange programme for over 90 key actors from partner cities and their “sister regions” involved. The aim is to ensure close involvement and co-operation in the learning exchange between practitioners, policy makers and programme managers focusing on three specific sub-themes, which reflect the priorities identified by partners:

- Enterprise support and development
- Active inclusion measures for labour market access
- Access to key services (education, housing, health) and intercultural dialogue

Each sub-theme is systematically approached using an action learning methodology and assists a cross-section of participants to exchange experience; develop greater professional capacity and thus identify and develop good practice within regional operational programmes.

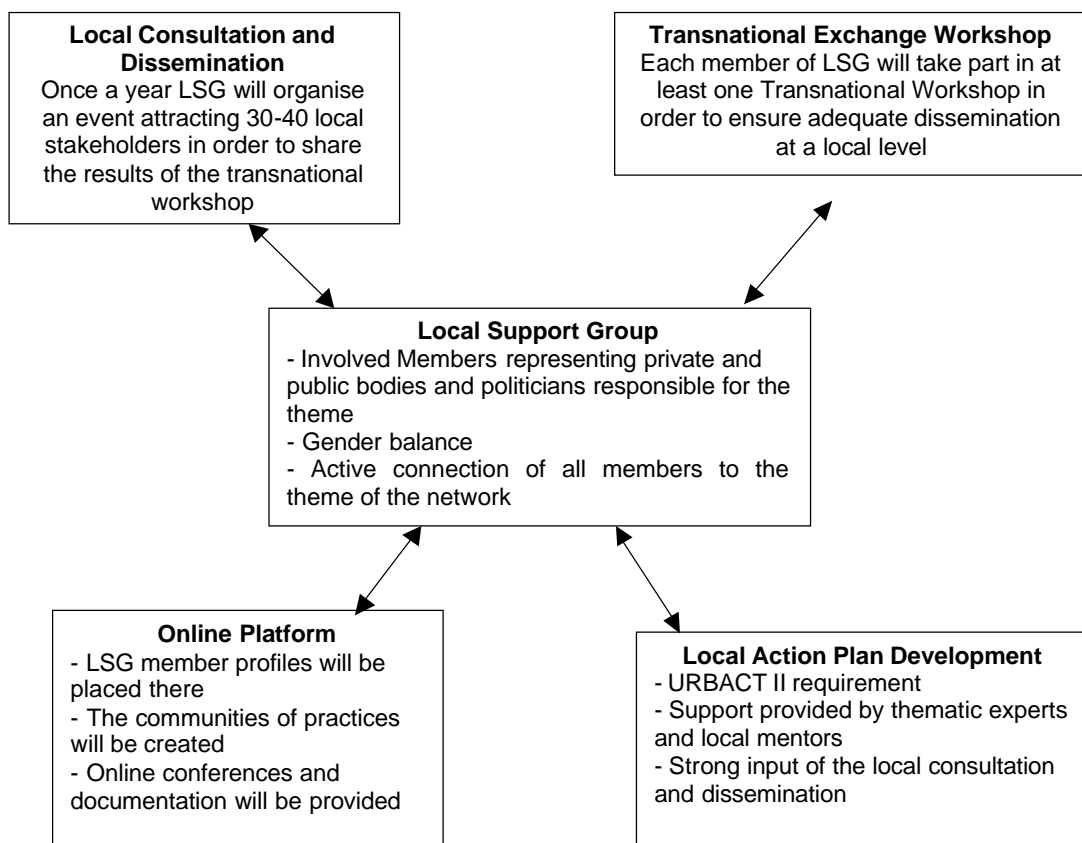
3.2 Action Learning Sets Methodology

The project uses an Action Learning Methodology. Action Learning is inherently based on ensuring that the personal and social capital that participants bring will form part of the exchange and learning process. Action Learning is an organisational, problem -solving technique, which encourages participants to learn with and from each other, in pursuit of the solutions to real-life, work - related problems. It uses problem -solving as a means towards both individual and organisational change. Action Learning also provides external inputs, which reflect the needs of participants.

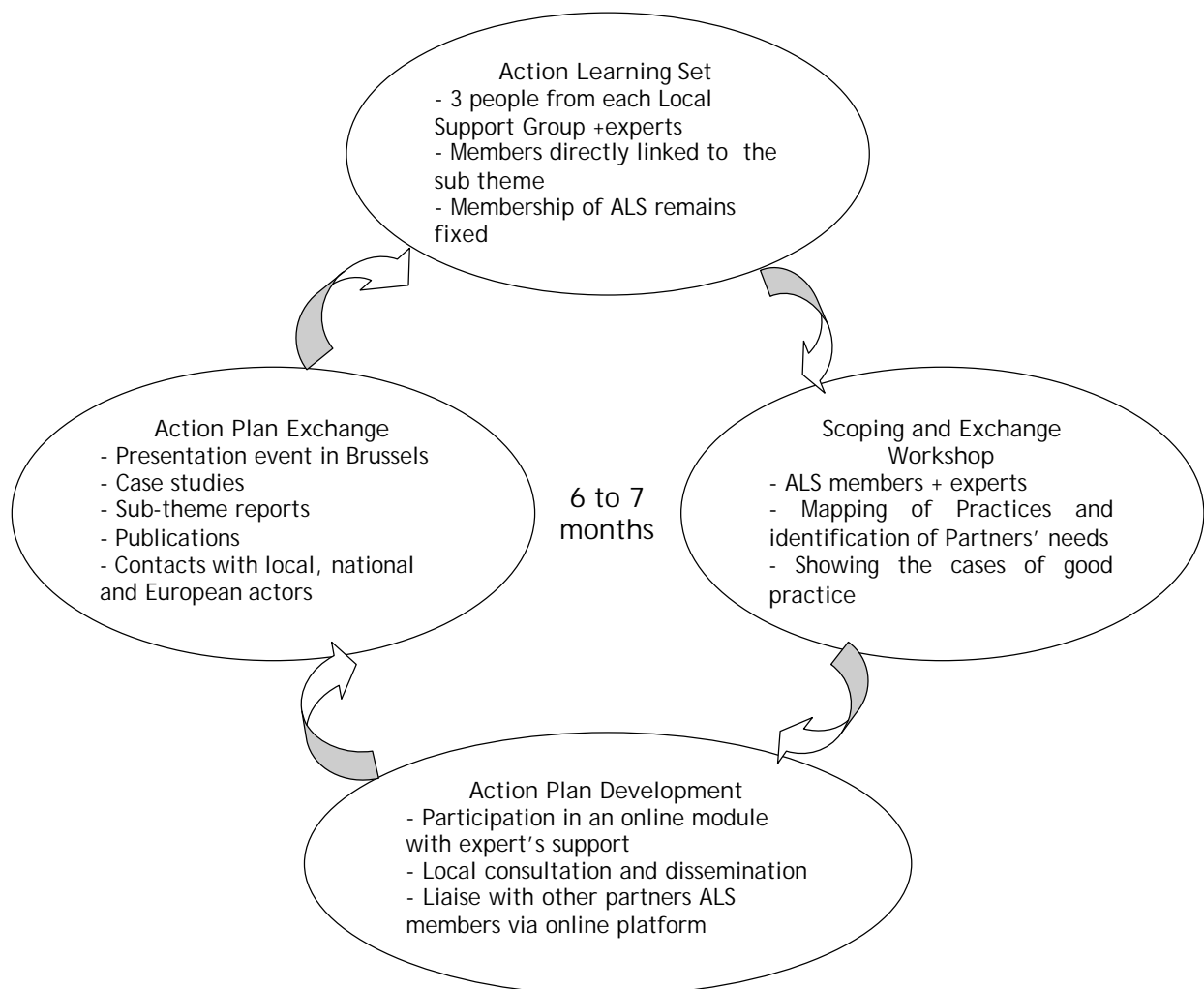
An Action Learning Set on **enterprise development** is established by each partner bringing together key actors in the business of “doing” (elected representatives, practitioners, institutions, companies, or community-based organisations) from the cities, alongside involvement of actors from each of the Managing Authority in the partnership. The methodology aims to achieve two key goals:



- I. Maximise impact at local level and ensure that the eventual local action plans have wide ownership: the members of the Action Learning Sets established by each partner city for Enterprise development are responsible for maximising local impact.



2. Facilitate the effective transnational exchange of experience and learning: through transnational Exchange Workshops involving the members of all Action Learning Sets focusing on one sub-theme.



4. City portraits and needs

Venice & Turin (Italy)

Venice and Turin have a plethora of public and private institutions providing enterprise development services - chambers of commerce, professional associations, and networks of enterprises, Trade Show Systems. No specific services exist for migrants and ethnic minorities, although the number of migrant enterprises has increased (in Venice the increase is 7.5% in 2007 against 4,2% in the Veneto region). In Turin the number of entrepreneurs passed from approximately 4.000 in 2000 to 10.000 in 2005, these are ghettoised in specific niches mainly the building sector and they only perform in the local market.

In 2005 there were 14,769 migrants in **Venice**- **5.5%** of the total population. **10%** of enterprises is of foreign owners

At the end of 2006, there were 84.838 foreign resident in **Turin**- **9,4%** of the total population

Vantaa (Finland)

Mainstream enterprise support services are available for migrants. Although there are many small businesses owned by migrants, the market they reach is limited to clients from the own ethnic groups.

In 2007 there were 13.600 migrants in Vantaa (with foreign background) - **6,8%** of the total population

Komotini & Nea-Alikarnassos (Greece)

One of the most important problems is the provision of enterprise services for migrant groups in the form of one-off projects, compromising thus the sustainability of such actions. Legal requirements and heavy bureaucratic procedures are the main barriers migrants face to start a business (e.g. for a migrant to register as a job seeker and benefit from mainstream programmes targeted at job seekers). On the other hand mainstream services need to be customised to respond to the needs of migrant and ethnic groups. A lack of statistical data in Greece in general does not allow measuring the scope of the migration phenomena neither the evolution of migrant and ethnic entrepreneurship.

In Komotini, migrants represent 8,11% of the total population.

In Nea-Alikarnassos in 2001, there were 551 migrants and about 500 Greek Roma

Seville (Spain)

Although 34% of the users of enterprise development services are foreigners, efforts at out-reaching migrant population in Seville are still needed. The city set up positive action policies targeted at migrants among other disadvantaged groups. There is a lack of dissemination of existing services and resources and practitioners who are actually providing support services reproduce themselves stereotypes about migrants leading to their ghettoisation in determinate types of activities. Training of service providers and adequate dissemination strategies are the priority needs identified in Seville.

In 2006, foreign population in Seville represented **4%** of the total population

Amadora (Portugal)

Ethnic entrepreneurship is almost non-existent in Amadora. Mainstream development services do not reach ethnic minorities and migrants. Amadora city council designed a specific "Social and Youth Entrepreneurship Programme" to act in synergy with Central Government policies and actions at a City level to boost the enterprise culture.

In Amadora in 2001, there were 13.444 foreigners- **8%** of the local population, a rate twice as high as the national average.

Needs identified

Although the cities have different levels of needs, there are major Strengths, Weaknesses, Opportunities and Threats (SWOT) of Enterprise support services that can be summarised in the following table:

Strengths	Weaknesses	Opportunities	Threats
<p>A wide range of mainstream enterprise development services delivered by public and private institutions as a mainstream or through projects</p> <p>Efforts at internationalization of enterprises undertaken</p> <p>Positive action to tackle disadvantaged groups implemented in some of the cities</p>	<p>Existing services are not tailored to the specific needs of ethnic minorities</p> <p>Lack of programmes to boost the enterprise culture in some cities</p> <p>A limited number of ethnic minorities is using these services</p> <p>In some cities services are delivered through projects leading to migrants returning to the same unemployment status after the end of the project</p> <p>Lack of information dissemination about the available services</p> <p>Heavy bureaucratic procedures constitute a major obstacle to access to available services</p> <p>Ghettoization of migrants enterprises in specific market segments and difficulties to break through wider markets</p>	<p>Greater customization of services building upon the already existing experience with ethnic minorities</p> <p>efficient and multi-lingual information systems</p> <p>boosting the enterprise culture by implementing specific actions</p> <p>developing networks of businesses to reinforce the capacity of existing migrants and ethnic minorities businesses</p> <p>greater focus on women and young entrepreneurship</p>	<p>Immigrants will not identify with mainstream services thus not using them</p> <p>Services depending on occasional external funding which can be cut</p> <p>Lack of resources</p> <p>Political commitment to scale up from project level to policy level might not happen</p>

5. Methodology

5.1 First Scoping and Exchange workshop

This workshop is the first phase of a process that will support each of the ALs's to building local action plans. A 2-days workshop was held in Amadora (Lisbon metropolitan area-Portugal) involving a visit to local interveners in disadvantaged areas of Amadora (Annex 1). The objective was to identify key priorities in relation to enterprise support for migrants and ethnic minorities and to reflect on the different elements that need to be considered when planning an enterprise support initiative.

The workshop was structured into:

- A plenary session with inputs from experts on the theme
- An exchange of local experiences from cities and managing authorities
- Working groups in which participants had to reflect on how to overcome the barriers of: access to financial and non-financial support, developing the enterprise culture and access to wider markets
- Action learning sets planning sessions aimed at starting the planning of specific actions for enterprise support

By the end of the workshop, each ALS had a preliminary plan for what they are going to focus on in terms of:

- The priority area for action (which target groups? what type of services?)
- The types of action, which they need to plan (i.e. research, improving existing services, developing new projects, developing indicators to measure effectiveness)

Experts' input

- Integration and migrant entrepreneurship, Peter Ramsden - Fress Ltd [Slides](#)
- Understanding Immigrant Entrepreneurial Strategies: conditions that enhance and/or inhibit the entrepreneurial behaviour, Catarina Oliveira Reis [Slides](#)
- Taktix, the EU funded business game that creates new entrepreneurs in disadvantaged areas, Janice Sandwell [Slides](#)

Cities case studies

- Porta Palazzo flea market – the gate project, Luisa Avedano, Turin City Council, Integration Policies and Urban Regeneration Dept [Slides](#)
- Local strategy in Seville for the integration of migrants through the creation of companies, Rocio Delgado, Economy and Employment Department of Seville City Council [Slides](#)
- Migration and Integration in Komotini: Good and bad practices for enterprise development, Olympia Dimitriadou, Municipality of Komotini [Slides](#)

Managing Authorities inputs

- Funding opportunities under ERDF: Results of last funding period and goals for the new programming period, Managing authority of the Regional Operational Programme of the Region of East Macedonia-Thrace [Slides](#)

Working groups

Measures to access Financial and non-financial support for enterprise development⁴

- How to draw migrant and ethnic minorities into mainstream and specific support programmes?
- How to change financial support services to meet the needs of diverse groups?
- How to enhance the competence of business advisors dealing with migrant and ethnic minority entrepreneurs?

How to draw migrant and ethnic minority entrepreneurs into mainstream and specific support programmes?

The workshop discussed different outreach techniques. Partners explored the concept of outreach as the need to go out to people rather than expecting them to come into offices that may seem official and bureaucratic. The question of to what extent specific services should be provided was explored. In Italy an introductory session on enterprise would always be held for a mixed group. This might be different in other Member States where, for example there were specific language needs.

⁴ The conclusions of this working group were written by Peter Ramsden

The issues around engaging Muslim women, for example those from Bangladesh were raised. Despite differences in approach there was a widespread view that it was insufficient to open an advice office and just wait for the clients to come. There might be some value in co-locating certain types of offices in buildings which migrants already visited (for example for registration purposes), although this might also raise difficulties. Proactive approaches were important to engage clients – the Danish model of outreach from a central office (project led by EVU) was explored and compared with the more controversial ‘embedded’ model developed by SIED and ACBBA in the UK. It was pointed out that even in the ACBBA model the advisers often worked with a variety of groups – an Iranian born adviser in North London had been working with a wide range of migrant communities, few of whom were Iranian (who tended to be more advantaged and have University education). One result of this specific approach had been the dramatic increase in the number of advisers with a migrant background. This had not been possible through conventional means.

The problems in Member States with stiff regulatory environments for enterprise were discussed. In Portugal this was a real barrier and had the effect of driving people into informality because even to become a hairdresser you had to have the required qualification. There was a need to develop services that for example helped the aspirant entrepreneur to certify their existing training and skills.

How to enhance financial support services to meet the needs of diverse groups?

Welfare. The group discussed the full range of finance services from those offered by the state through various welfare schemes that target the self employed. The group explored the use of ‘welfare bridges’ and also started to look at micro finance.

For the Welfare Bridge the question that many migrants are not legally entitled to work as self- employed was raised. This applies to many asylum seekers and also to people that enter with certain types of work permit. They were likely to drift into informality.

Some Member states had very generous schemes to encourage people to leave welfare benefits. Germany allowed benefits to be capitalised (up to 12 months worth of benefits are brought forward as a lump sum). For the cities these are areas of competence that are led by the Member States and may not therefore be amenable to alteration. Where the welfare bridge was not properly organised there was a risk that people would start trading informally and keep their benefits. This exposed them to risk of being prosecuted for fraud and losing benefits. The Irish model (applicable to long term unemployed) was mentioned. In Ireland there is a benefits taper that lasts for three years. The amount of benefit declines in 25% increments each year so that by the fourth year there is no benefit.

During the first three years the claimant can return to full time benefit if their business venture fails and also carries on receiving 'passport benefits' such as free school meals and housing allowances. This makes it easier to build up a sustainable enterprise as not all the living costs are being met at the outset.

Microfinance (also known as microcredit). The second area of discussion was micro credit or microfinance. This has been a great success in many of the home countries of migrants (e.g. Grameen bank in Bangladesh lending mostly to women) and in many parts of Africa and the former Yugoslavia (Bosnia has the most microfinance loans per capita in Europe). So far except in France microfinance had been slow to build up in scale. Sustainability was very important for micro finance institutions and this could be achieved by lending at scale. Grameen makes 7 million micro loans per year. Some of the Bosnian operators make more than 20,000 (a huge number by European standards). Adie in France currently has 18,000 live loans around a third of which are to migrants. The key thing with micro finance was to explore at city level what types of provision was already being used by migrants and what other providers were out there. Small scale under sized micro finance institutions were doomed to failure or would never reach acceptable levels of sustainability. The type of micro finance that was possible varied in member States because of laws about usury and also about who could make loans. Whereas in much of northern Europe it was possible for an NGO to make a loan, this was illegal in for example Portugal and Germany. It had just been made possible in France. Previously ADIE and the other MFIs had 'packaged' the loans for the banks by helping the applicant to prepare a business plan and by finding innovative ways to mitigate the risk.

World wide experience had shown that a margin of at least 5-10% over the base rate was needed to help institutions to become sustainable. Grameen in Bangladesh charges between 15 and 20% depending on base rate. European experience varies but interest rates of 10-20% are common. Experience had shown that for the client access to capital was more important than price especially when the amount borrowed was small. Interest rates are relative. The UK for example has door step lenders employed by the Provident and others making personal loans at an annual percentage rate (APR) of 2505%. Many businesses also use credit cards to finance their early purchases and here the rate would be over 20% once free periods had expired. Cities should avoid schemes that subsidise the interest rate or provide interest free finance as these tended to destroy the market for the real micro finance institutions. They should also be wary of becoming lenders

themselves but should either support existing providers to become more active in their areas or work to set up arms-length MFIs that could operate in a more private sector fashion (normally with a social enterprise style registration such as a financial cooperative, company limited by guarantee or other form of enterprise that does not distribute profits to shareholders).

Family and friends. It was pointed out that most migrant enterprises were supported by the alliance of 'family and friends' which was also true for host community start ups. Migrant communities often mobilised considerable resources from Diaspora sources (for example Somalis can raise money from within the 'clan' and may do so from Canada, Kenya, Holland etc.) Money flows within communities were very important with huge amounts being sent back from European migrants to family members in their country of origin. There could also be linkage with businesses in home countries for buying wholesale produce. There were problems with family and friends finance – especially if the business failed and the entrepreneur is unable to pay back.

The banks play a key role in allowing migrants to open bank accounts and to obtain credit. Rules for money laundering had made it difficult for many migrants who might not have adequate paperwork to open accounts. This could also drive people to operate in the cash and informal economy. Cities could negotiate with banks over ensuring fair treatment of minorities and could also play a role in providing guarantee funds. There may be a need for advisers to assist migrant entrepreneurs to get their paper work in order before approaching a bank. This is especially important where loans are being requested.

In the USA the Community Reinvestment Acts have sought to ensure disclosure of bank lending for mortgages and enterprise in low income neighbourhoods (euphemism for black and Hispanic) and banks have to publish data on their lending by census tract area to demonstrate that they are fair lenders. Cities could undertake research to find out whether the banks were lending fairly to migrants and also to explore barriers.

How to enhance the competence of business advisers?

Two levels were discussed briefly. The first was the approach of making sure that advisers were trained and qualified. The second was the idea of certifying the schemes that advisers deliver. In a fully evolved system both approaches were useful. In most Member States there were few migrant or ethnic minority business advisers and this was something that cities could address.

There is a real need to develop skills in intercultural understanding. Most advice services are not strong on this part and tend to be delivered by members of the host community who 'think' they understand specific issues in different migrant communities. There are training and accreditation programmes that have been developed (for example Small Firms Enterprise Development Initiative or SFEDI in UK under the Equal programme) which take into account issues about culture and gender in delivering advice services.

The Prowess Flagship award measures whether advice services are 'women friendly' and as part of a more general assessment of quality also examines the proportion women advisers. Prowess does not require that women are seen by a woman adviser but that a minimum proportion of advisers (30%) are women and that other measures have been put in place to cater for the needs of women (e.g. childcare, opening times, training of advisers etc). A similar approach could perhaps be applied to business advice for migrant communities to ensure that schemes were 'migrant friendly'. The flagship award is made after careful assessment of the quality of the scheme by an accredited consultant appointed by scheme being assessed. Similar requirements on staffing would mean that there are people from ethnic groups working in the advisory service and not that any particular client would be seen by someone from their own group. This is a very controversial area. What was clear in the discussion was that there was a big range of experience between the Member states.

The workshop ran out of time to discuss the question of quality in detail. Clearly it links to issues around recruitment and training of advisers. In the past many advisers came from banking and managerial backgrounds and had not themselves ever been entrepreneurs involved in setting up a business.

Conclusion: the checkout

The meeting ended with a 'checkout' in which each participant discussed one idea that they would take away from the meeting. This was one of the liveliest parts of the meeting and nearly all participants came up with one action or thought that they planned to take away with them from the meeting and many planned to do something back in their home city as a result of the debate. It was clear that the Amadora meeting had stimulated a lot of thinking about how to address issues of migrant entrepreneurship.

Measures to stimulate the enterprise culture⁵

- What can be done to build a more favourable entrepreneurial culture?
- What conditions need to be created to make entrepreneurship more accessible to ethnic entrepreneurs?
- What measures to encourage ethnic/migrant women and young people entrepreneurship?

Building a more favourable entrepreneurial culture requires:

- Making policies by national and local governments in order to create the conditions for spreading the entrepreneurial culture accompanied with the adequate financial instruments
- Sustainability of programmes and projects aimed at encouraging people into business. What happens afterwards?
- Getting to know local referral agencies and spend some time building relationships with other community, voluntary organisations and associations in the target area– it will be time well spent and will instil confidence and trust with the people practitioners want to reach
- Improving the communication style of mainstream services: using the right language to attract migrant and ethnic potential entrepreneurs. This is not just about making information available in mother tongues but the way in which the message is delivered. Using the right tone, the right words to engage people is vital. Different tones for different groups, different words for different groups. By listening to the right people in each group you can create the correct method of reaching your target group
- Changing the mindsets: create “can do” culture instead of “can’t do”
- Giving importance to the role of mentors. It should be a motivational and encouraging one
- Encouraging those who are in low paid informal work to work together to create a community business
- Starting at school level: developing personal skills of students that help acquiring enterprise skills later on

⁵ Written by Yamina Guidoum and Janice Sandwell

Creating conditions to make entrepreneurship more accessible to ethnic entrepreneurs requires:

- creating awareness of mainstream services and customise them to encourage minorities to access them
- Using outreach workers. It addresses the issue of lack of trust/confidence. Train local people who are trusted in the community to deliver this service
- Advertising the service in the right way – using local organisations to spread the word, using the right publications to reach intended groups – don't rely on one method reaching everybody
- Working with other support organisations to spread the word – it can be more effective than other methods
- Accessing funding and micro finance
- Helping migrants establish their legal status – sorting out work permits
- Locating those who have the entrepreneurial spirit- eg.some groups have much more of a predisposition to business- and working with them – enterprise is not for everyone. Encouraging and stimulating those who have it and identify their passions to build on them
- Motivating those who don't go to school to look at vocational options including enterprise
- Working with employment offices as migrants go there to access work. Training advisers to identify possible entrepreneurs and signposting them to relevant help. Including looking at health services and social services to offer same service
- Using other training methods eg. Art, music, dance, peer learning

Encourage ethnic/migrant women and young people into entrepreneurship requires:

- More childcare and help with those who care for adults
- Make childcare local to area and run by local people
- using primary schools – extending them to offer service as they are all in local and in centres of communities
- Investigating more lifestyle businesses that can be run from home maybe on a part time basis while caring for children or adults
- Using role models – local people who have made good either from starting up a successful business or by going onto further training and accessing other work
- Educating both women and their partners as partners quite often put an embargo on their wives going into business and see it as a threat to the family

Measures to access wider markets⁶

What can be done to encourage diversification of activities and to avoid ghettoisation in the same niche markets?

Break out strategy in ethnic entrepreneurship can be defined as a strategy to get away from the situation in which own ethnic groups dominate the factors such as capital, clients and employees. These critical aspects of break out strategies refer to the special relationships between ethnic entrepreneurs and their ethnic niches in terms of business motivation, labour and capital conditions and customer relationships.

Business motivation. Ethnic groups usually set up their business in those sectors where informal production would give them a competitive advantage. Social networks comprising the community and the family play a major role in the operation of ethnic enterprises. The traditional business strategies may give the impression of a 'safe haven', but do not create promising opportunities for economic expansion of the firms concerned. One may expect that promising ethnic business perspectives can be found in niches outside traditional sectors. The older generation of migrants tends to be more oriented towards traditional sectors serving the needs of their own ethnic groups. The younger generation is more open and looks for new opportunities outside the traditional markets. They often have more experience with non-ethnic situations.

Labour and capital conditions. Social networks comprise one of the critical ethnic related attributes and structures that may give a potential comparative advantage in the undertaking of a new economic activity. These social networks are multi-faceted: they provide flexible and efficient possibilities for the recruitment of personnel and the acquisition of capital. In general, ethnic businesses rely heavily on labour from the co-ethnic group and the family more specifically.

Customer relationships. In the context of kinship relationships and social bonds it seems plausible that there are special connections between ethnic-minority business firms and their co-ethnic customers. Several studies refer to an intra-cluster ethnic loyalty, while highly intensive communication behaviour within the ethnic community offers potential competitive advantages for ethnic firms. Therefore, socio-cultural bonds appear to create a more than average loyalty between ethnic firms and their clients. Ethnic culture seems to create specific customer relationships. Although the own ethnic group offers the

⁶ the conclusions of this working group were written by Haroon Saad

entrepreneurs certain advantages in terms of customer loyalty it seems that this focus makes them vulnerable and withholds opportunities for expansion. So there is a paradox concerning ethnic minority entrepreneurs and their ethnic group: both strength and weakness, but in the end it seems to be a life threatening weakness for many ethnic firms.

The way forward. The phenomenon of break out strategies shows us a multi-faceted phenomenon. It concerns a focus on supply of capital, labour and information as well as the market and marketing strategies. The success in break out strategies can be achieved by some crucial changes such as more formal business planning, different marketing mix and other orientation on information sources. In order to implement a breaking out strategy the marketing mix should be reconsidered. Common elements in this marketing mix are: products (or services or assortment), people (employees and entrepreneurs), place (e.g. outlet), promotion (or communication) and prices (especially price level). In order to develop a break out strategy changes in products, people, place, promotion and prices should be envisaged. On the other hand, the experience of the three entrepreneurs from Amadora also raised the issue of being dependent on “middle-organisations” who controlled access to certain areas of work (building, electricity and gas services). These organisations had easier access to large scale contracts and then “controlled” access for work for ethnic minority sub-contractors and also controlled price, which made financial viability always difficult for the ethnic minority entrepreneurs operating in these sectors. In a sense these arrangements kept ethnic entrepreneurs marginalised and to a certain extent more unable to break out from the informal sector.

5.2 Online coaching Process

Online coaching is the support that each ALS received from project experts in order to develop their action plans. The online coaching consisted in the following process:

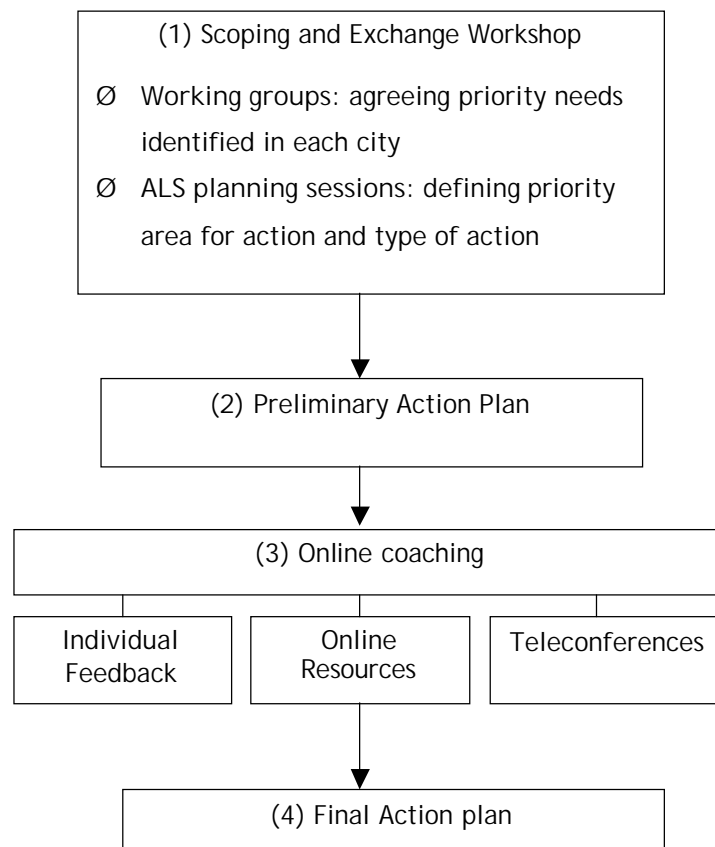
(1) Each ALS formulates their action plan idea at the end of the scoping and exchange workshop

(2) The external expert together with project experts provide an individual feedback for each action plan idea as well as support material that includes case studies, reports, articles in relation to the type of action and the target groups selected

(3) Working techniques were provided: a methodology for developing action plans within the context of an URBACT 2 Thematic Network (using the project development cycle approach or logical framework analysis) and a structure for the local action plan report.

The purpose is to bring together the work carried out in a single document which outlines the most important elements to secure funding from ESF or ERDF Operational Programmes and other programmes

(4) A serial of group teleconferences were held either with all ALS or clusters of ALS according to action plan themes and interests

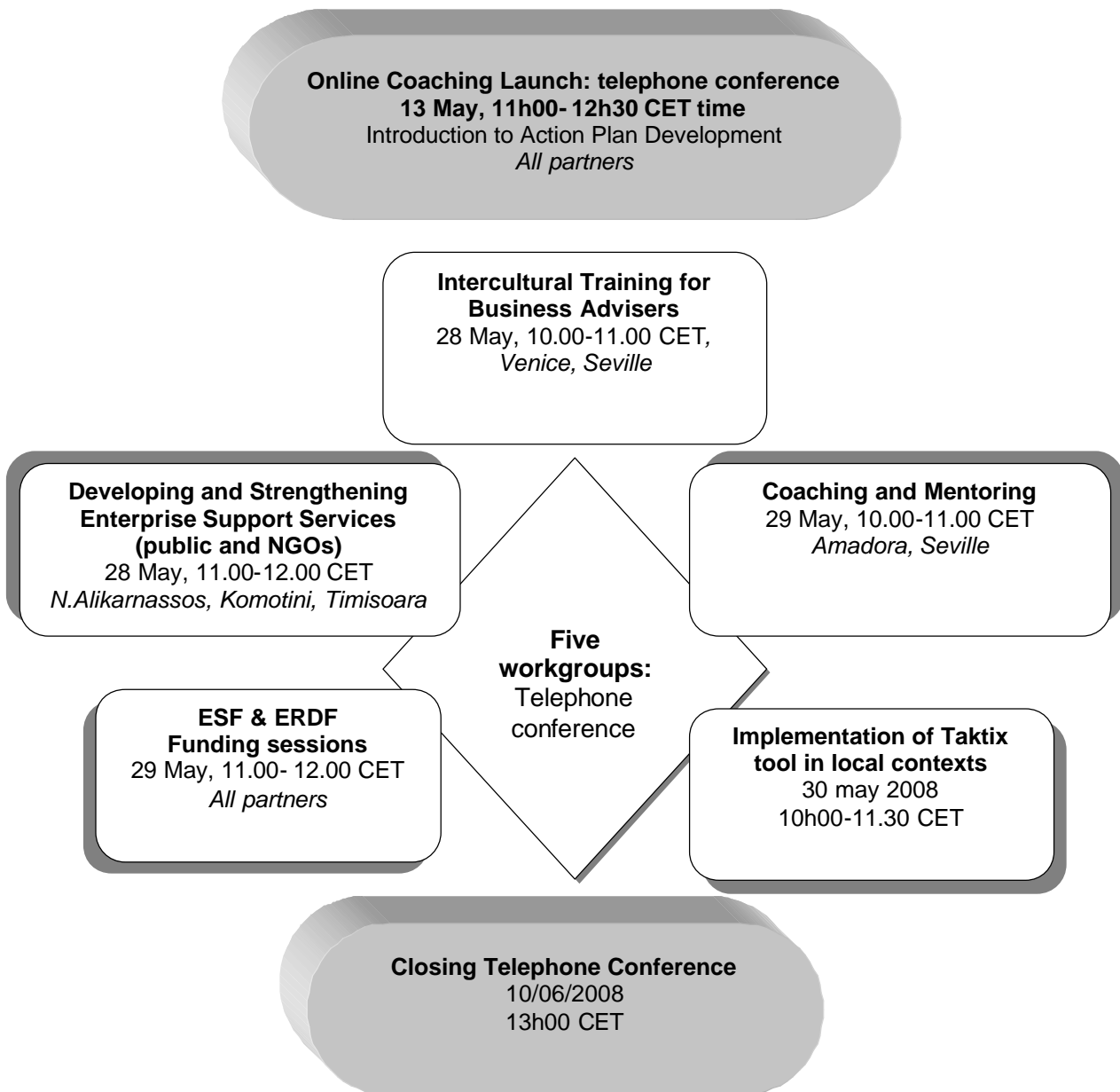


The online coaching exercise used the European online platform **Community of Practice on Inclusive Entrepreneurship (COPIE)** funded by the European Social Fund as an outcome of EQUAL 1 initiative. Reasons for using this platform are:

- § It builds on already existing resources created in the framework of the structural funds
- § it is a rich resource with relevant material on inclusive entrepreneurship
- § it allows each ALS to access each others action plans to avoid duplication of questions
- § it allows each ALS to become members of the COPIE continuing thus to use it after the end of the project

The Community of Practice on Inclusive Entrepreneurship (COPIE) is hosted in:
www.wikipreneurship.eu

Calendar of teleconferences



5.3 Resources⁷

The resource material for the project was prepared from a range of sources and then posted up on <http://wikipreneurship.eu> a repository of case studies, products, reports and articles prepared in the same format as Wikipedia articles which was developed by COPIE the EU Community of practice on Inclusive Entrepreneurship. Each city had its own online coaching page on wikipreneurship in which additional articles could be linked and referenced. In addition the SWOT analysis, Action learning set summary and other useful documents were prepared on the Wiki for ease of reference.

Over fifty articles were edited and placed on the wikipreneurship site for the use of members of MILE. The wiki format meant that jargon words could be defined in separate articles and other words such as microfinance can be linked to general articles on the topic. In its first six months Wikipreneurship has published 650 articles on entrepreneurship and local development, many of which are relevant to cities working on issues around entrepreneurship. The keen reader can go beyond the articles that are summarised below and look up other references that may not have a specific migrant focus but that go deeper into the subject matter.

It is also possible for the reader to contribute to the case study archive by adding examples of practice that they have come across in their own researches or that emanate from their own city. In the event there are barriers to newcomers doing this – mostly because people do not see themselves as experts that are capable of contributing to the internet. There may also be some barriers with the syntax of the site, although this mostly consists of equal signs to signify headings and asterisks for bullet points. It is a general rule of all social networking sites that only about 5% of people who become readers actually contribute material.

Articles on the site are categorised according to their target group (e.g. migrants, black and ethnic minority or BME, Roma, women etc) and according to the type of intervention categorised by the COPIE ladder of entrepreneurship. In this classification an enterprise game like Taktix would feature in enterprise education which in turn is grouped in 'culture and conditions'.

⁷ This Chapter was written by Peter Ramsden

Below we have grouped the case studies and products under three main headings:

- a. General and background articles
- b. Enterprise culture
- c. Non financial support
- d. Financial support
- e. Methodology

Some projects such as Lanzadera could have featured under both non financial support and financial support, but in this listing they are shown only once. In addition we posted a number of articles about methodologies such as project cycle management, action learning sets, communities of practice which are grouped under the heading methodology in section 5.

a. General and background articles

[Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#) produced by Jan Rath of IMES at the University of Amsterdam and Facet, and published by the EU's Enterprise DG in March 2008. We are grateful to DG Enterprise for permission to publish case studies from the report.

This very comprehensive study of support for ethnic minority entrepreneurs was published shortly after MILE started its work on migrant entrepreneurship. The study examined over 140 good practices across Europe and published twelve of them. These have been re-edited and reproduced on wikipreneurship.

[Nurturing immigrant entrepreneurship: \(A\) Immigrant entrepreneurship in Europe: A short background](#)

This is a useful chapter which explores the origins of EU migrant populations and contrasts the old migration with the new.

[Nurturing immigrant entrepreneurship: B immigrants' path to entrepreneurship](#)

This chapter from the EMN study of the same name reviews the range and diversity of migrant entrepreneurship. It is a useful background reading. It examines push and pull factors that contribute to high levels of migrants starting up businesses and also looks at the characteristics of migrant enterprise in terms of the profile of the entrepreneurs, types of businesses they start, survival rates and their role in the informal sector. The chapter also examines bureaucratic hurdles that face migrants and the role of the welfare system.

[Nurturing immigrant entrepreneurship: C Immigrant entrepreneurs needs](#)

This chapter is also very helpful in demonstrating the varied needs of migrant entrepreneurs. It explores information needs as well as non-financial and financial support

b. Enterprise culture

Articles

[How to get the best out of wikirepreneurship as a source of good practice](#)

This article is a helpdesk document that takes users through ways of searching and writing simple articles.

Enterprise [Culture and Conditions](#). By Paul Soto

This is a good introduction to the question of how enterprise culture and background conditions can be improved. It draws heavily from EQUAL experience.

[The good shadow economy? by Ryszard Malarski](#)

This article prepared for the [Building Entrepreneurship](#) conference in Copenhagen looks at the informal economy from a new perspective by looking at the contribution that it makes to our society and economy. The article examines issues about legalisation and goes on to examine the work of an Equal project working with Romany in Poland.

Enterprise culture

This article is from a piece by the OECD LEED programme. It looks at how to build enterprise attitudes and cultures among all segments of the population. It focuses on how regions and localities should innovate in the way that they support entrepreneurs and develop a culture that is more conducive to entrepreneurship. It proposes an intensification of enterprise education and awareness campaigns.

[Moving out of the Shadow Economy](#)

This [publication](#) treats the growing problems of social exclusion experienced by ethnic minority groups participating in the informal economy. It presents some examples of methods and tools aimed at supporting inclusive entrepreneurship among ethnic minorities and other social excluded groups. These methods and tools can ease their integration into formal economy and mainstream business life and society.

The publication is based mainly on cases and experiences from the Transnational EQUAL partnership 'Building Entrepreneurship' consisting of four national programs, all working in the field of inclusive entrepreneurship.

[Nurturing immigrant entrepreneurship: E conclusions and recommendations](#)

These recommendations are divided into financial and non financial approaches and offer a very well developed set of actions that are needed at national and regional/city level.

Case studies

[Inner City 100](#)

The Inner City 100 was a UK wide enterprise competition and research programme led by the [New Economics Foundation](#). From 2000-2004 this included an annual index which located and celebrated the 100 fastest-growing inner city enterprises in the UK. The lead sponsors of the index were the now disgraced bank: The Royal Bank of Scotland and NatWest. Partners in the initiative included the Financial Times, the Bank of England and the London Business School.

The Inner City 100 awards showcased successful businesses in deprived areas and by doing so aimed to change the way that investors and policy makers saw the inner city. The project ran a series of networking events, awards and generated considerable media exposure. The Index enabled winners' success stories, as well as the opportunities for the UK's inner cities, to be captured, analysed and disseminated. The results were used to influence government business support and urban regeneration policies, and to create practical actions which support inner city enterprise, investment and renewal. The index was also popular with businesses themselves, most had never been recognised for their achievements.

[Taktix](#)

Taktix is an enterprise game developed by Business Link in Kent UK for school age children. It is available online and is in the process of being adapted for transfer to a number of EU regions. The article explains how the game operates and looks at issues around implementation.

[Rainbow Economy](#)

The Rainbow Economy project⁸ aims at promoting entrepreneurship among asylum seekers and 'newcomers' in Brussels. Initiated by De Overmolen, an NGO in Brussels, it

⁸ Source: [Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#)

comprises a partnership of eight national organisations and was an Equal project funded by the European Social Fund, with additional public and private funding. The project works by acknowledging the entrepreneurial spirit of the newcomers and their potential for initiative. It builds on their aspirations and skills. Rainbow Economy had five phases: research, training, experimentation, trans-national and dissemination.

c. Non-financial enterprise support

Articles

[Start up support](#) by Paul Soto

This policy brief reviews the start up support scene and proposes a more integrated approach. It was first prepared as an EQUAL document.

[Where to base the advisers to maximise outreach?](#)

This is an extract from the EVU's method toolkit. This article focuses on how to maximise outreach by placing advisers in positions close to target communities. It emphasises the need to build credibility and recognition in the target groups by frequent informal contact. The article is full of useful tips about how to make closer links with enterprise communities.

[Moving Out of the Shadow Economy - Tools and Methods for an Inclusive Entrepreneurship Approach.](#)

This document was produced by EVU and provides detailed and useful tools and methods to encourage entrepreneurs – especially those with a migrant background to move out of the informal sector (also known as the shadow or submerged economy). It focuses on businesses that are legal in their potential but that do not pay taxes, it does not cover inherently illegal activity such as drug dealing and organised crime.

[Understanding European Policy and Identifying Good Practice at the Intersection of Social Inclusion and Enterprise Development](#)

This is a publication of the Building Entrepreneurship partnership which focused on supporting enterprise within migrant, BME and Roma communities. The publication is presented in three sections. Firstly, it situates the approach in an understanding of the European Policy Framework drawn from work on the development of policy; secondly, the understanding of the potential of good practice examples to influence policy makers; and, finally, a series of case studies to illustrate how the working practice of the partners

provides evidence of methodologies, which have been used to develop and support enterprise amongst groups which have experienced social exclusion

[EVU's Method Catalogue on Outreach Business Advice \(English version\).](#)

This method catalogue is one of the most useful documents for exploring the detailed requirements of outreach and coaching of immigrant entrepreneurs. Sections of it have been cut out and appear on wikipreneurship. Here you can download the full report (54 pages). Particularly useful sections focus on: Planning of outreach advisory service; Making initial contact; Advising on business plans and financing; shop layout and development of the business. There is also a very useful chapter looking at issues in: intercultural counselling; how groups see time; coaching as method in business advice; advising female entrepreneurs; selection of advisers the advisers' physical placement (how to locate advisers)

Several of these sections have been cut out and put in wikipreneurship as separate short articles to make them easier to use for the reader. [Coaching migrant entrepreneurs](#) focuses on how to coach migrant entrepreneurs so as to create motivation, better performance and greater ownership towards change. It focuses on techniques to encourage entrepreneurs to build their capacity to solve problems by themselves and to proceed from talk to action.

[Coaching as method in business support](#) this article explores the ways that coaching can be used as an approach with migrant entrepreneurs. It explores the idea that coaching is based on the release of the individual's potential and that it is this that creates motivation, increases performance and promotes change.

[Outreach the EVU approach](#) This article goes into detail about how the business adviser can engage the clients on their territory and describes in detail how informal approaches, using small talk and building trust can be used to recruit new clients and help them to develop their businesses. The approach was developed in the context of outreach to migrant entrepreneurs but it is likely that such approaches will be effective with all communities.

[Coaching](#)

This article is a definition of Coaching. It explores the origins of the word and is based on a Wikipedia page. Coaching is a method of directing, instructing and training a person or group of people, with the aim to achieve some goal or develop specific skills. There are many ways to coach, types of coaching and methods to coaching. Direction may include



motivational speaking. Training may include seminars, workshops, and supervised practice.

[Outreach by](#) Peter Ramsden 2008

This article is a policy brief was prepared for the EQUAL programme. Business support services are often reactive and demand led. New approaches developed through EQUAL demonstrate that business support services can reach clients that face many difficulties in the labour market. The article shows how six different approaches to outreach can improve the ability of organisations to reach their clients. The original can be found on the EQUAL website

Case studies

[Cre'action](#)

Cre'Action ⁹ is a French project launched by *the Centre d'Education et de Formation Interculturel Rencontre* (CEFIR, Intercultural Education and Training Centre Encounters). The programme aims to enhance the self-employment opportunities of young persons with a Northwest African immigrant background. CEFIR's business support for young persons with immigrant background relies on relations of proximity and trust. This enables CEFIR to provide high quality face-to-face and tailor-made business support. CEFIR's work with immigrants in Dunkerque is based on over 30 years of experience. Thus, the association is very familiar with the specific problems immigrants face. In 2005, Cre'Action was followed up with the programme *De la migration a la création d'activité* (From migration to the setting-up of an activity). This follow-up programme established a network of entrepreneurs dealing with Northwest Africa in order to increase exchanges with this economic area.

[Kleurrijk Ondernemen](#)

Kleurrijk Ondernemen (Colourful entrepreneurship) is a project initiated by the Province of North-Holland and the Municipality of Zaanstad in 2002, with funding from EQUAL of the European Social Fund (ESF), as well as national, provincial and local funding. The project has been extended and is currently managed by the municipality of Zaanstad.

The project targets women and ethnic minorities in particular and makes extensive use of intensive and personal coaching of the participants. It does this with the services of the

⁹ Source: [Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#)

business advisory company Mind4steps. There are no costs for participants involved. Potential participants may apply and providing they meet the criteria, their application is followed by an intake meeting. The most important criteria for selection the chances of economic success of the proposed enterprise, and belonging to one or both of the target groups: migrants and women.

NYP Business Services

NYP Business Services¹⁰ (NYP) originally started its activities in 1993 under the name Nuoret Yrittajat Projekti (Young Entrepreneurs Project) and was part of the City of Helsinki Youth Department. At first NYP only served young entrepreneurs, but later it started offering services to both native and migrant entrepreneurs in general. As of 2001, NYP has been offering training courses that especially target migrants. Currently NYP is part of the Business Development Unit of the municipality of Helsinki's Economic and Planning Centre and is considered the most important service for ethnic minority entrepreneurs in Finland.

NYP offers three types of services: business counselling, courses in entrepreneurship and incubator services. NYP itself does not offer financial support for start ups but its counsellors do assist entrepreneurs in preparing documentation when applying for a loan or a grant elsewhere. Participation in counselling and training sessions is free of charge but NYP does charge a modest fee for its incubator services.

Q.net

Q.net¹¹ operates in the city of Bremen in Germany and aims to improve migrants' employment opportunities (including self-employment), by focussing on migrants' participation in adult education programmes. In particular, Q.net intends to extend and improve existing training programmes with the objective of increasing migrants' participation in them. In this way Q.net hopes to increase the number of successful migrant business start-ups, and to foster migrants' job security.

Entrepreneurs without Borders

Unternehmer ohne Grenzen¹² (UoG, Entrepreneurs without borders) operates in the city of Hamburg, Germany's second largest city, which has one of the largest migrant communities in the country. The project is an example of a successful bottom-up initiative: migrant entrepreneurs came up with the idea to found an institution to support other

¹⁰ Source: [Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#)

¹¹ Source: [Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#)

¹² Source: [Examination and evaluation of good practices in the promotion of ethnic minority entrepreneurs](#)

potential entrepreneurs with a migrant background. UoG was started in 2000, and since then the founders have established a wide network of contacts with national, regional and local policy makers.

UoG works by offering counselling services, seminars and briefings, training courses, special services for example for female entrepreneurs or to bring in policy makers, and business networks especially linking to mainstream support structures

[CNA World-Dedalo \(CNA World-Labyrinth\)](#)

The CNA World-Dedalo (CNA World-Labyrinth) project is based in Turin, Italy and aims to assist migrants in starting up and running their own businesses. Implemented by a semi-public organisation, the Confederation dell'Artigianato e della piccola e Media Impresa (CNA; National Confederation of Crafts and Small and Medium-Sized Enterprises), its success has given rise to a national CNA World programme with 25 similar projects now running throughout Italy. Its success can be said to be due in large part to the way it 'bundles' training and counselling services with general immigration services.

CNA world Dedalo works by offering two types of specific services to migrants. The first is counselling and support services for migrants, entrepreneurs and employers. The second is a training programme for both starting and already operating ethnic minority entrepreneurs.

[Kansenzones](#)

Kansenzones ('Opportunity Areas') is a local policy project of the city of Rotterdam, which aims at strengthening socio economically depressed city districts by improving the investment climate in a variety of ways. It forms part of a national policy to stimulate development in major cities in the Netherlands, the Grotestedebelied ('Major Cities Policy'), The centrepiece of Kansenzone is the OKR or Entrepreneurs' Scheme for Opportunity Areas (Ondernemersregeling Kansenzones Rotterdam). The areas targeted are in the southern part of Rotterdam, which has more than its share of unemployment and social problems, and does not normally attract much investment from the private sector.

[Ethnic Minority Business Service \(EMBS\) / Bolton Business Support Unit](#)

The Ethnic Minority Business Service (EMBS) is a local programme in Bolton UK that provides a one-stop shop for business advice and support to Black and Minority Ethnic communities. The programme covers all aspects of business, from help with start-up finance to ongoing support for more mature businesses. Since early 2007 the measure has been integrated into the Business Bolton Support Unit.

EMBS runs a range of different programmes:

- Business support using a three stage model
- outreach, needs assessment, and services
- training and counselling support for potential and existing businesses, developing business management skills, specialist sectoral support (e.g. manufacturing, retail, food), international trading, IT for business, youth enterprise, and women into business.

MentorRaad

MentorRaad is a mentoring project for enterprise start-ups launched in 2000 in Rotterdam. The main objective is to transfer know how and experience by established entrepreneurs or people in the middle or higher management in business (mentors) to starting entrepreneurs (mentees). The mentors are experienced entrepreneurs that offer their know-how and experience free of charge in the fields of administration, acquisition, business planning, personnel, financing, etc. A related objective of the project is to build, maintain and expand entrepreneurial networks in municipalities. The project has a sophisticated matchmaking process for the mentor and mentee

Business Education Centre

The Business Enterprise Centre is located in West London, and provides business support to start up companies led by Black and Minority Ethnic (BME) entrepreneurs, particularly from the African Caribbean community. Its project 'Surviving into the Mainstream' centred on the development of a mentoring model for start-ups and early stage projects. This approach was distinctive in that mentors were paid and residential, 'away' week-end were offered to beneficiaries.

The project was initially funded by the Phoenix Development Fund. It was subsequently extended with additional funding from Business Link, the London Development Agency (LDA) and the European Regional Development Fund (ERDF).

IMRC

IMRC was established in 1987 as a private limited company and is located in Wembley in Brent, London. It is a registered provider of vocational accountancy and IT training with four full-time members and a pool of regular consultants. IMRC is one of few ISO 9001 certified training providers in the United Kingdom. IMRC has a strong track record in working with ethnic minorities, predominantly with a Muslim background and particularly Somalis. It recognises that ethnic minorities and refugees have special needs. For instance refugees are generally determined and enterprising individuals, often with professional and commercial skills. Though many come from business backgrounds they need help adapting to the culture of British business and finding their feet in a new world

The Phoenix Fund provided IMRC with an opportunity to target specifically the most disadvantaged groups in their local area. The project ran from January 2002 to July 2003 for a budget of £190k. It focused on providing help and capacity building support to encourage local people to become self employed. Activities included: awareness days to attract potential entrepreneurs; classroom-based English and business courses delivered with particular sensitivity to the cultural needs of ethnic minorities and refugee; and a personalised life and business coaching service delivered through one-to-one, holistic business advice and coaching sessions.

[Community Based Business Support \(CBBS\)](#)

The [Community Based Business Support \(CBBS\)](#) model consists in training and developing a group of local people in grassroots organisations to work as business support advisers. Community based business advisers must have motivation, a track record of local service provision and a reasonable level of education. The role also calls for a level of influence within the community organisation to ensure the business advice function attracts organisational support and is not marginalised. The expectation is that community based business advisers will also be acting as agents for change within their organisations, promoting entrepreneurial solutions such as the social enterprise route.

The model, promoted by [ACBBA](#), emphasises the need to work with existing community organisations. The experience of these structures and networks provides a foundation to introduce business support services and include so-called 'hard to reach' individuals in the enterprise agenda. Community-based organisations have access to a loyal constituency of users which often translates into trust, recognition and goodwill within the community. These organisations often show a willingness to consider new service areas, such as business support. Also central to the CBBS model is brokerage with mainstream business support services. The aim is to ensure the best and most appropriate services are available to people from minority ethnic and other disadvantaged communities.

[IdeaSpark](#)

IdeaSpark is a UK programme aimed at encouraging people from disadvantaged communities in Leicester to start a new business. People on benefits, refugees and those from different ethnic groups are cannot afford or are not confident enough to benefit from traditional business training. IdeaSpark shows that using the local community's skills and knowledge can help reach and encourage people who would not normally participate.

IdeaSpark is based on a 20-hour basic business skills course. By the end of the programme, participants should have enough knowledge to put together a basic business plan and be referred on to other organisations which can help them develop it further.

Clients are keen to use their existing skills and spot the gaps in their area for services such as catering, sewing and dressmaking, care and childminding. The programme has trained 160 people through its 12 business mentors engaged in 65 mentoring relationships; 10 organisations have been trained to deliver the IdeaSpark programme and 18 individuals have started a business as a result.

The concept was developed further into IdeaSpark II which ran from April 2004 and provided a Business Resource Centre offering the use of a photocopier and the internet, and business coaches who can help with business plans. The programme has also launched two social enterprises as testing grounds for would-be entrepreneurs to gain hands-on experience.

[Prowess Flagship Award](#)

Prowess is a trade and campaigning association specialising in business support for women entrepreneurs. It was launched in 2002 and supported under Round 2 of the Phoenix Development Fund. As well as its more generic trade association work on behalf of its members, Prowess has developed a Flagship Award, a best practice standard for excellence in women's enterprise development.

Endorsed by the Department for Business, Enterprise and Regulatory Reform (BERR) and several of the Regional Development Agencies (RDAs) it is proven to enable business support organisations to demonstrate expertise to funders, develop high quality services for women and increase their client base.

The Flagship Award now incorporates three quality mark standards: the Start-Up Support Standard; the Established Business Support Standard; and the Business Women's Networks Standard. The Award is based on a set of 12 criteria against which mainstream and specialist women's business support providers can be assessed, and which aim to encapsulate best practice in women's enterprise support.

[Transformando](#)

Transformando is a non-profit cooperative organisation based in Madrid, Spain which provides business support for start-up enterprises led by socially excluded groups such as immigrants, ex-drug addicts, as well as homeless and young people.

Transformando specialises in developing training packages tailored for the self-employed. It brings together a multidisciplinary team of 10+ professionals committed to social development and community transformation.

Transformando is primarily funded from public sources, with approximately half of its budgets being derived from EU sources and the remaining equally divided from regional and local programmes. All services are provided free of charges to clients, although clients recognise the quality of the support on offer and are usually happy to pay a symbolic fee.



[Women's Enterprise Centre of Excellence](#)

The [Women's Enterprise Centre of Excellence](#) is a 'virtual' centre run by Bolton Business Ventures. The organisation's original plan was to establish a dedicated, purpose-built Women's Enterprise Centre. But the need for a large capital budget to develop the new facilities, along with a lack of available premises, meant that BBV opted instead for a more flexible arrangement.

BBV also realised that workspaces can be less crucial than the way in which service are provided. Women are more likely to request and accept business support if it can be provided on a personal level. Indeed the Centre's provision of small sector networks, coaching, and one-to-one support, has helped many women gain the confidence to go on and attend larger events and workshops.

An important aspect of the project has been the open-ended nature of the support with no limit on the amount of time available for advice. Advisers have been able to work with women around difficulties they often face to reconcile the multiple demands of family and work.

Women have also been able to pick and mix the services they need from the range offered by BBV, including access to finance from its dedicated Women in Business loan fund. A website has also been set up to offer information and a forum for exchanging experience and knowledge. The project has been able to help about 550 women over two and a half years.

[Bizfizz](#)

Many business advisers lack an intimate knowledge of the local areas they are expected to cover. Many also believe it is not their place to help with personal issues facing people wanting to set up a business. The Bizfizz project puts a premium on both these aspects of support. This innovative project provides business coaching to fledging and aspiring entrepreneurs. The project also involves a panel of local people who provide backup knowledge for the coach as well as introductions into the community. BizFizz was set up by the [New Economics Foundation](#) (NEF) and the Civic Trust as a joint venture after considerable research into existing good practise in the UK and USA.

The Civic Trust and NEF believe that Enterprise should be at the heart of any regeneration project and that in partnership with the public sector, residents and entrepreneurs are best placed to support and grow their own local economies and become key investors in place shaping. This key principle, along with client-focused delivery supported by active networks, provides the basis for this successful programme. BizFizz was piloted in 2002-2004 and has run in 31 areas in England and Scotland.

[Enterprise facilitation](#)

This article explores the community based coaching approach that Ernesto Sirolli calls enterprise facilitation. In this approach an enterprise facilitator is based deep inside a community. The role of the facilitator is to work based in the community, often using coffee bars as the mobile office to meet potential and actual entrepreneurs. Sirolli's approach includes two trademarked concepts – the trinity of management in which he suggests that no entrepreneur is equally strong at product, financial management and marketing. Sirolli advocates that the coach should work with the entrepreneur to build up the missing elements of her team. Bizfizz also discussed in this section was originally based on Sirolli's approach but has been developed independently and uses the term coaching to distinguish it from Sirolli's trademarked Enterprise Facilitation model.

d. Financial support

Articles

[Financial ladders out of social exclusion](#)

This article reviews the causes of shortage in the supply of finance and problems of weak demand. It goes on to look at how the European Union (EU) is promoting entrepreneurship and addresses some of the key problems in designing finance schemes by addressing how to adapt products, using mentoring, exploring the needs of target groups through research and partnering with banks and other business organisations. It concludes with policy recommendations for financial initiatives to disadvantaged groups.

[Study on Microenterprise Financing and Development. Good Practice in Europe](#)

This very useful study done in the framework of an EQUAL project has collected together microfinance good practice from across Europe. The study contains a country review of Germany, Belgium, Bulgaria, Spain, France, Sweden and UK. The cases are not specifically about supporting migrants but most do focus on disadvantaged entrepreneurs.

It goes on to define what good practice is using an 11 point framework. Case studies must be documented, accessible, based on procedures and a methodology, Tested and put into practice, capable of achieving a defined objective, transferable, profitable, as the benefit needs to exceed the cost; the relationship between income and costs must be higher than for similar practices, Effective, that is to say, capable of achieving the anticipated results, Adaptable and capable of coping with unexpected situations, Able to provide reference points and frameworks, Capable of handling the human, administrative,

technical and physical aspects of the activity, that is to say, the elements which make implementation possible, such as people, procedures, policies, plans, systems, networks, technology or installations, This framework was developed by regional Meda-ETE project,

The following case studies are presented:

- Adie – France
- France Active - France
- Fundacio Un Sol Mon – Spain
- Weetu – United Kingdom
- Monitoring and support
- Barcelona Activa - Spain
- Apce – France 53
- Firmenhilfe Hotline – Germany
- Trans-Formando – Spain
- Jobs Financial Leasing Project - Bulgaria
- Ten Senses – Slovakia
- Bolags Bolaget - Sweden
- Administrative measures
- Single Contact Points for Businesses – Belgium
- ‘Ich Ag’and Gründungszuschuss – Germany

[Nurturing immigrant entrepreneurship: supportive measures and successful and inclusive financial services](#)

This study coordinated by European Micro finance network has produced very useful findings from a transnational cooperation project. This chapter reviews the measures that are helpful in creating a good environment for migrant entrepreneurs.

Case Studies

[East London Small Business Centre](#)

The East London Small Business Centre (ELSBC) was set up in 1978 in response to the emergence of community tensions and the rise of radical political forces in the East End of London. The Incubator Support Programme targets minority start-ups in the fashion and arts sectors.

The centre works by helping ethnic minorities and people setting up in creative, mainly fashion-oriented, industries. It provides training, business support and, where necessary, finance, as well as fifteen incubator units. ELSBC operates a number of loan funds including specialist funds for the Muslim community.



[ADIE \(EQUAL 1\)](#)

This article was prepared as an EQUAL good practice case study by Paul Soto. The focus of the article is the microfinance project that ADIE ran in the first round of EQUAL which focused on supporting entrepreneurs that were operating in the informal sector and who mainly came from migrant backgrounds. The article analyses the 3 different forms of informal work that clients were engaged in and goes on to assess the approach ADIE took which resulted in a low default rate. The target groups were very challenging, 86% came from sub Saharan Africa and three quarters were women with about a third being illiterate.

[East End Microcredit Consortium \(EEMC\)](#)

EEMC was a lending programme that ran in East London from about 2001 to 2005 [check] and was supported by the [Phoenix Fund](#) it had pdf reference DF/02/280. The EEMC used a peer group model based on the original idea of a group of five people invented by Muhammad Yunus at [Grameen Bank](#). The main target group were in the Bangladeshi and Somali communities in Tower Hamlets, Newham and their particular focus was on women. The lending operation used a hub and spoke model. The Environment Trust provided the lending and ran the loan book while three locally based community organisations: Streetcred, Homeless Family Unit and Account 3 worked with the clients and provided outreach.

[Fair Finance](#)

Fair Finance's "credit-based social enterprise" provides loans to people unable to access mainstream credit from banks and building societies and whose only other option for credit are the exorbitant rates of loan sharks and predatory lenders, which frequently charge upwards of 200% APR.

Fair Finance is committed to responsible lending and enabling customers to manage their budgets and be more in control. A typical loan from Fair Finance would charge interest of 20% APR. In the year 2005 to 2006, Fair Finance saw 1,000 people and made 350 loans worth £500,000, and has calculated it has saved its customers a further £500,000 in payments to predatory lenders. It has also provided debt management support to 200 residents, helping them to manage £1m of over-indebtedness. Fair Finance has been the successor body for the Environment Trust hub of the East End Micro Credit Consortium (above).

[La Lanzadera de Empresas nanocredits](#)

La Lanzadera de Empresas ('The Business Launcher') is a Madrid-based project run by Transformando. Its aim is to promote self-employment among socially excluded groups, mainly migrants, by providing various forms of business support. Lanzadera's most



notable support takes the form of providing administrative and legal help for aspiring entrepreneurs, as well as opportunities to test potential services and products in real conditions before actually constituting a company.

Lanzadera offers a series of specialist services covering invoicing, purchasing, administration and sales invoicing services, Loans and access to facilities including 'nano credits', Individual training and advisory services.

[Szechenyi Entrepreneurial Programme](#)

The Szechenyi Entrepreneurial Programme aims to encourage the social and economic integration of Roma in Hungary by partly financing the investment needs of both Roma-owned enterprises and entrepreneurs that employ Roma. This financial support is distributed by means of a tender procedure that is open to specific groups of entrepreneurs. The priorities in granting the support vary from year to year.

The programme works by direct financial support. The ministry provides the tender winners with a non-reimbursable grant. This grant currently amounts to 65% of the value of the total investment. The financial support is accompanied by advice services, information and help in completing forms. An incubator is planned.

[Romanian ERDF programme: entrepreneurship measures](#)

The European Regional Development Fund (ERDF) programme in Romania includes a number of measures focusing on support to entrepreneurship. The indicative operations envisaged focus on: i) developing business support structures, ii) providing consultancy support to small and medium-sized enterprises (SMEs), and iii) supporting enterprises to integrate supply chains and clusters. This case study provides a brief outline of the activities and approach envisaged under each measure.

e. Methodology

[Project Cycle Management and the Logframe](#)

This document sets out the suggested Steps for developing a Local Action Plan within the context of an URBACT 2 Thematic Network using a logframe or Project cycle management approach. Experience of a range of strategies and action plans suggests that a number of steps need to be taken in a systematic way for Local Action Plans to be successful. What is set out below is a comprehensive approach to Local Action Plan within the context of URBACT 2. Because of pressures in the real world it is rarely possible to pursue all stages in the detail that is needed. Time is frequently the main enemy, because

of a real or perceived need to get into the implementation stage and stop being just a talking shop.

[Questions on ESF application form](#)

This article is intended to familiarise potential ESF (European Social Fund) applicants with the type of criteria that a Managing Authority may use to appraise their project. In this case the form and the criteria are from London but the general principles are the same in many regions.

4.4 Evaluation

In order to assess the efficiency of the process for action plan development, two focus groups were held involving ALS members, cities and managing authorities. A questionnaire was also circulated to the ALS members.

The overall aim was to improve the methodology of work as well as project implementation as a whole. The results of the evaluation will be used for planning the following sub-themes of “Active inclusion measures for labour market access” and “Access to key services (education, housing, health) and intercultural dialogue”.

Part 1 evaluated the online coaching methodology supported by a questionnaire. The questionnaire was aimed at measuring the level of satisfaction of ALS members with:

- the online resources provided for the action plan development
- Online platform and contents of teleconferences
- the Experts’ support

Part 2 evaluated ALS formation and Managing authorities involvement in the development of the action plans as well as project implementation in general.

Results

Part 1 on online coaching methodology

Online resources

- § **Case studies** are very useful provided they are very close to the project idea and context of the city in question
- § **Minibriefs and articles** are useful
- § **Logical framework analysis** was useful for the organisation of the project proposal
- § **Project development cycle** is estimated to be a good tool for writing the action plan

Online platform

- Should be designed in a way that allows for more **interaction** with experts and ALS members and makes **information easier to locate**

Use of teleconferences

A better planning of teleconferences must include

- § Setting the objective of the teleconference
- § Setting a timetable and circulating it to participants well in advance. No more than 1 teleconference a month
- § Setting the agenda of the teleconference well in advance in order for participants to prepare their questions
- § **Individual telephone sessions** need to be scheduled in addition to group teleconferences (to make most of the experts' support and keep the focus on the local needs and specificities). Start with **group sessions** to share experiences and know local contexts and objectives and identify the theoretical framework and funding programme on which the action plan of each city is going to be based, then move to **individual sessions** for a better efficiency
- § Participants to teleconferences should respect the timing
- § **Encouraging** some participants to speak during teleconferences

Recordings of teleconferences were very useful for ALS members who missed the teleconference to keep track of the discussions and questions raised by other partners but also for participants to disseminate it to the wider Local Support Group or to simply re-listen to it

Expert's support

- § Expert's support and monitoring of work progress should be done on a regular basis
- § Expert's support must cover formulating objectives, identifying indicators, developing the methodology of intervention, identifying risks and assumptions, etc.
- § Expert must have a better knowledge of each partner and local contexts. Support must be tuned to every context
- § Support on **ESF & ERDF funding** need to be more specific to each partner's situation and to include issues such as eligible expenses, cost analysis, budget.

Overall online coaching and support

- § An explanation on how the online coaching is going to take place should be provided before it starts
- § Support from thematic expert should be individualised and a meeting between local and external expert should take place
- § Video-conferences are more appreciated than teleconferences for participants to see each others faces

Part 2 on ALS recruitment, managing authorities involvement and project implementation

- § **Competence** of some cities was not appropriate to the theme of enterprise development. There is a need to select members of ALS dealing with content of the theme in order to develop proposals
- § Political and technical commitment of the cities is key
- § Local support groups should be widen to **include other levels of local governance** (make connections to other departments dealing with EU affairs)
- § Considerable time should be dedicated for the implementation of the project. There is a need to invest in a staff member who recruits ALS members, animates LSG and develops local action plans. Local support groups budget can be used for paying this staff member.
- § Support is needed from **DG regional policy** for making links with Managing Authorities/Regions
- § Other funding possibilities need to be identified ((local, regional, national)
- § An added value for managing authorities to be involved is to learn from other peer managing authorities. A specific workshop for MA/Regions should be planned in parallel with scheduled meetings

6. Local Action Plans Proposals

The following are summaries of the local action plans. Complete versions are provided in annex 3, at the end of this report.

Venice

Equal opportunities in entrepreneurship: analysis and project actions **An experimental training course proposal**

Problem Analysis

The main problems of the individual entrepreneur or simple partnership with foreign owner are related to the access to credit, the insufficient ability to marketing, the difficulty to get information in the “start up” phase

Overall aim

To develop an integrated business support system aiming to the social inclusion of disadvantaged and under represented people with specific regard to immigrants

Specific objectives

1. To promote business culture and self entrepreneurship as a resource for personal and social development
2. To strengthen and to qualify non-financial support services for business start-up, growth and consolidation
3. To extend financial-economic promotion measures for business development
4. To foster networking of public and private resources for entrepreneurship promotion

Main Target Groups

1. Italian and immigrant entrepreneurs and potentiel entrepreneurs
2. Trainers, tutors, business advisors
3. Chamber of Commerce, entrepreneurs associations, professional bodies, third
4. sector organizations
5. Middle and secondary schools students

Activities to be undertaken

1. Business culture promotion through the introduction of TAKTIX¹³, the board game to learn how to run a successful business, in middle and secondary schools and radio programmes for the promotion of self-entrepreneurship through a multimedia platform managed by immigrants associations (to be created within FIVE Project).
2. Information and guidance: Strengthening of the existing municipal information and advice service for entrepreneurs and customization of existing services to the needs of immigrant users through the development and dissemination of multi-language information tools, a multi-media package for intercultural training and advice related to business support and the improvement of on-line information for business development by using existing portals (www.venetoimmigrazione.it).
3. Training programme for business start up and development, targeting Italian and immigrant entrepreneurs and training programme for practitioners (trainers and tutors) and business advisors on intercultural training and cultural mediation methods.
4. Economic promotion by restoring some spaces located at Forte Rossarol and their conversion into a business incubator for immigrant enterprises, setting agreement with foundations and financial institutions to increase subsidised financing for entrepreneurs and micro-credit for starter entrepreneurs; promoting and giving visibility to successful experiences, specifically related to equal opportunities, through the foundation and/or participation in prizes for successful entrepreneurs, regular multilingual information on local, national and European funding opportunities for business development.
5. Knowledge of the social-economic situation by conducting research on immigrant entrepreneurial strategies; identifying, analysing and disseminating good practices at European level on “immigrant entrepreneurship” and geomapping of Italian and foreign local enterprises in the Municipality of Venice.
6. Coordination and networking: attempts will be made to set up of a City interdepartmental technical long-lasting working group with the participation of the Veneto Region; creation and signing of a “Local pact for inclusive entrepreneurship” where activities and all signers’ commitments will be detailed; setting up of a mixed commission

¹³ More information on Taktix : <http://www.enterprisetaktix.com/taktix/>

between the City and local socio-economic stakeholders to monitor the implementation of the local action plan and local pact.

Financial Resources Required for an experimental training course for migrant entrepreneurs

- 2 training courses
- number of users/companies per course: 20
- hours of training per course: 125
- Total cost of course: 32,000 euros, 70% from public funds (ESF) and the remaining 30% from private funding in compliance with state aid regulations.
- Total project cost: 64,000 euros, 70% from public funds (ESF) and the remaining 30% from private funding in compliance with state aid regulations.

Turin

Incrementing start-up business support in a growing multicultural context

Problem analysis

There is a lack of services of concrete support about starting-up a business. This lack has two main consequences: some new entrepreneurs start an activity without being prepared enough to the concrete aspects of running out a business, and may fail for that; someone with a good idea could be frightened and discouraged from concreting it because of the unfamiliarity of the “business world”.

Overall aim

The project aims at favouring social inclusion and integration throughout effective enterprise creation. The actions planned will work on strengthening business support at local level throughout the introduction of an innovative approach within existing services either institutional and from NGO's in order to be able to support in a more efficient way all business project even the more fragile ones and contrast the high level of non-realization of enterprise projects.

Specific objectives

- Develop enterprise culture in migrant women.

- Counteract the double under-qualification of migrant women occupation, caused by both gender and national identity.
- Offer a specific support to entrepreneurs in start-up phase, in order reduce the rate of project failure or abandon.
- Experiment Taktix in order to disseminate it at local level.

Main target group

- a very wide target group : so far as the main activity of the Micro-enterprise development department is favouring access to micro-credit, clients are future entrepreneurs or neo-entrepreneurs already with a project. In the last year, more than 50% of the clients of the departments were migrants.
- the very specific one: migrant women with specific attention to young women (18-40 year-old) with children. Migrant women are the more fragile part of the population as far as occupation is concerned. The lower propensity to enterprise risk is the main reason of the low rate of self-employment within women.

Activities to be undertaken

1. Women migrant incubator (already financed)
2. Creation of a following-up support in micro-enterprise service through training of the operators and the introduction of an intercultural mediator figure with capacity to transfer competence to operators
3. Experimenting Taktix game. The game will be translated and adapted in collaboration between the game creators and the local teams of the Micro-enterprise development department and Enterprise integrates project. Business advisors will be trained to use the game which will be then experimented and evaluated. Dissemination to other enterprise support providers will take place after the evaluation.

Financial resources

This project should be eligible through ESF but so far the managing authority has not set the calls for proposal.

- Translation and adaptation of Taktix games € 30.000
- Training program for local business advisers € 50.000
- Experimentation of Taktix games € 100.000

- € 50.000 in women's training and support of Enterprise integrates project

- € 50.000 in the new start-up support of the Micro-enterprise development

- Joint evaluation € 20.000
- Dissemination of the Taktix € 30.000

Vantaa

Developing Social Enterprises and Intermediate Labour Market in Vantaa

Problem analysis

Long-term unemployment rates are high in Vantaa (30% of all unemployed). At the same time there is a lack of work places in the Intermediate Labour Market (about 800 places). A need for developing a network of Social Enterprises and Intermediate Labour Market emerges.

Overall aim

The aim is to develop a network with the Social Enterprises and intermediate labour market in Vantaa and assist different organizations start co-operating together. For the target groups, such cooperation means better services and possibilities and opportunities to access education and the open labour market.

Specific objectives for the "Project"

Developing cooperation in local, national and international networks and in particular the Vantaa network by getting. During the "Project" Vantaa will be able to organize the services in the intermediate labour market, and all the organizations will have their own role in the network. They will also know the roles of the other organizations.

Activities to be undertaken in the "Project"

The project will work in four levels with local, national and international partners. In the "Project" the partners will be able to do benchmarking and make excursions at all levels. Conferences and videoconferences will be organized in all levels, both individual and in groups. The seminars will be videotaped and saved in the Internet.

Using internet and video conferences will give all participants better possibilities for attending the "Project" cooperation, as they will not have to travel etc.

Target groups for the "Project" are Tarmo-project, "Vantaa House for Intermediate Labour Market", local organizations in Vantaa, and national and international partners.

Funding

It is possible to apply for ESF and/or ERDF funding for international development project. Finnish Ministry of Employment and the Economy / Employment and Economic Development Center in Southern Finland has made a decision to grant funding for Tarmo-project for the years 2008-2010. Tarmo-project will offer three workshops, job coaching education and substituted work opportunities for long term unemployed from beginning of 2009.

Komotini

Creation of a Local Employment & Entrepreneurship Office

Problem analysis

There is a large percentage of unemployment among re-settlers¹⁴, migrants, Roma population and Muslim population as well as a low level of entrepreneurship. The majority of these groups lack knowledge of Greek language and as a consequence they face serious problems in adjusting to the social environment. On the other hand, lack the knowledge of enterprise development mechanisms to promoting entrepreneurship and to make public services and institutions accessible to citizens is an issue in Greece.

Overall aim

The overall aim of this action plan is to create a local *Employment and Entrepreneurship Office* which will be the link between Local policy for the increase of employment (including self-employment and entrepreneurship) and the needs of the local economy. The idea is not to create a new structure dedicated to the disadvantaged groups but rather coordinate policies and measures that will allow them to benefit from it.

Specific objectives

- Addressing imbalances and inequalities in access of sensitive social groups to the labour market through the increase of employability and the promotion of equal opportunities
 - Creating a quota system for the demand and supply of labour force
 - Providing consulting services to women in order to increase their share in the labour market

¹⁴ Re-settlers are ethnic groups that came or are coming back to Greece and claiming greek descendance.

- Exploiting the human capital of the Municipality
- Creating an innovative employment support model for Local Authorities

Main Target Groups

Re-settlers, migrants, Roma population and Muslim population are the main target groups.

Activities to be undertaken

- Development of an evaluation system
- Creation of a regional network of local authorities that had implemented Local Employment Initiatives in 2000-2006
- Creation of a Web-Site with information about the activities of the office
- Creation of a database with the occupational profiles of the trained persons and their occupational evolution after their consultation (after 18 months)
- Organization of a Dialogue Forum between the local stakeholders, the SMEs and the people who benefit from the office

Estimated Funding: 400.000,00 Euros

For Technology Infrastructure and Equipment the Action Plan is eligible under *ERDF* funding through the Operational Program of Macedonia – Thrace and the OP Digital Convergence (Ministry of Economy)

The services of the Local Employment and Enterprise Office (networking, training courses, social care, quota system, monitoring of the labor market, consulting services, etc) can be funded under the *ESF* through the Operational Program of Human Resources

In particular, an allocation of financial resources could be as follows:

- 200.000 Euros from the OP Human Resources / *ESF* (Codes 64, 66, 70, 80 and 81)
- 150.000 Euros from the Regional Operational Program Macedonia – Thrace / *ERDF* (Codes 14, 69 and 79)
- 50.000 Euros from the OP Digital Convergence / *ERDF* (Codes 10, 11, 12 and 13)

An integrated proposal including all three sub-themes of enterprise development, active inclusion in the labour market and access to basic services will be submitted for *ESF* and *ERDF* funding after completion of the MILE project.

Nea Alikarnassos

Integrated Intercultural Intervention: Establishment of Education and Culture Centre

Problem Analysis

Legislation is quite restrictive for non-EU migrants to establish an independent economic activity. Heavy bureaucratic procedures for the acquisition of adequate residence permit and the simultaneous ability of pursuing financial support for the establishment of a new enterprise combined with lack of access to information constitute the main obstacles to enterprise creation and development.

On the other hand, Roma groups face difficulties to cope with bureaucratic requirements and obligations of a legal enterprise activity, even if they have a strong trade tradition.

They have difficulties obtaining special authorisations regarding itinerant trade, which is the most common economic activity for Roma people who carry it out informally.

Overall aim

Raise the level of integration and reduce social exclusion in Migrants and Roma in Nea Alikarnassos and the wider urban area.

Specific Objectives

Creation of specific tools and mechanisms for the promotion of enterprise development for migrants and Roma. These include enterprise advice and information, Greek language courses involving the use of enterprising terminology and the organization & Establishment of Women (migrant and Roma) collectivenesses with enterprise orientation

Target Groups

Economic migrants and Roma, living and working in Nea Alikarnassos city and wider urban area.

Activities to be undertaken

- Coordination and establishment of an efficient management system of the centre.
- Enterprise Support Office for Migrants and Roma providing advisory services concerning the first steps in establishing a new enterprise and/or the promotion and development of existing enterprises

- Lifelong Learning in enterprise development. This combines business Greek language courses and training on entrepreneurship
- Organization & Establishment of Women (migrant and Roma) Collectivenesses with enterprise orientation
- Publicising the action plan. This concerns developing a communication strategy aiming mainly at sensitizing local population on multiculturalism and the mobilisation and active participation of all stakeholders (outreach mechanisms). It is also about publicising information referring to European Union contribution to the Action Plan (EU funding resource, percent of co-financing, use of European and national logo etc)

Financial Resources Required

Coordination. Budget 85.000€

Enterprise Support Office for Migrants and Roma 216.000 €

Lifelong Learning in in enterprise development 45.000 €

Organization and Establishment of Women (migrant and Roma) Collectiveness with enterprise orientation 25.000 €

Publicity 29.000€

The proposed Action Plan aims in its co-funding through the National Strategic Reference Framework (ESPA) 2007-2013, participating in relative open calls from the Operational Programs “Human Recourses Development” within European Social Fund (ESF).

Seville

Self-employment as a tool for integration in the city of Seville: a specific intervention within the global strategy “Sevilla Emprendedora”

Problem analysis

Low take up of existing resources for self employment by immigrant population. Lack of development of the entrepreneurial idea. Inadequate analysis of viability, risks and costs. Lack of finance for start up and consolidation.

Overall aim

Increase the use by migrants of the services provided by the Municipality of Sevilla targeted at advising and supporting the creation of businesses of the: “**SevillaEmprendedora**” strategy. This will increase the degree of integration of migrants that have settled in the city of Seville by means of self-employment as a way to achieve personal autonomy.

Specific objectives

- Spread business advising services among the migrant population
- Customise “Sevilla Emprendedora” business advising services to the migrant population
- Update socio-economic diagnostic of migration in Seville
- Search for and attract financial resources

Main Target groups

- Migrants settled in the city of Seville of an active age (16 to 65 years old). These represent over 85% of resident migrants
- 16 advisers
- Technical team of the “Sevilla Emprendedora” network

Activities to be undertaken

1. Dissemination and Outreach through key organisations and people working with migrant groups. Dissemination materials will be reviewed and adapted. Dissemination of ethnic enterprises
2. Customisation of Services by adapting already existing tools and methods to the needs of migrant groups and training staff who is delivering enterprise services to migrants. Reviewing and adapting the present training materials and tools to migrant clients
3. Update data on the socio-economic situation of migrant groups in Seville
4. Fund raising

Financial resources required

- Staff Costs 81.540,00
- Equipment, land and immovable property 2.000,00
- Conferences and seminars 9.600,00
- Publications and dissemination 7.598,00
- Staff Training 7.500,00

- Other direct costs (Multilingual translations) 6.000,00
- Total direct costs 114.238,00 €

The difficulties that can underpin the financing of the action plan through ERDF or ESF funds are:

- State of progress of Operational Programmes
- Changes in the distribution of competences in the regional authority (Managing authority)
- Application procedures inherent to the Region of Andalusia

Amadora

We rely on you

In Amadora, the MILE project was an opportunity to implement the municipal plan for social enterprise *Amadora EMPREENDE 2008-2009*.

Problem analysis

In Amadora a lack of knowledge of and difficulties of access to financial mechanisms combine with own fears of failure and legal issues to prevent migrants from creating their own business. There is also a lack of knowledge for developing a business plan that could convince potential financiers. It is difficult to promote migrant entrepreneurs products and to access new markets. On the other hand there are many undocumented migrants and those who are in a border line legal situation. As to migrant women, their familiar obligations are a barrier to entrepreneurial initiative.

Overall aim

To attract, fixate and develop the municipality's human capital, putting immigrant initiatives into value as engines for social inclusion, equal opportunities and economic development at a regional scale, and to create new enterprises and jobs for migrants.

Specific objectives

- Promote immigrants entrepreneurial initiative focuses, namely in social housing areas and degraded settlements, for ensuring the success of actual candidates to Amadora EMPREENDE and improving the access of immigrants profiled but with no actual entrepreneurial moves
- Identify viable business ideas and the facilitation of its implementation and market



insertion

- Produce knowledge on immigrant entrepreneurship from and back to the field
Disseminate the created knowledge and methodologies for the cities receiving immigrants within the region of Lisbon, linking Region, Cities and University
- Create a contact platform, potential identification, personalized guidance and adequate institutional articulation for the different exit solutions: Social support; Education; Training; Labour Market; Entrepreneurship

Main target group(s)

- Immigrant Individuals in situations of difficult access to the job market, at risk of or in a situation of exclusion, that have the basic skills and a true desire to be an entrepreneur in order to change their professional status.
- Immigrants aged between 16 and 65 (inclusive), legally residing or working in the country, as well as organizations with or without lucrative purposes

Activities to be undertaken

- Dissemination on the enterprising world and partnership invitation
- Potential Entrepreneur Diagnosis and Selection
- Training
- Give support to business ideas implementation
- Public results announcement of Newly created enterprises, through for instance job fair

Financial resources required

City	98.270.5,5 €
Region	637.000 €
University	60.000 €
	1.679.706 €
ERDF	800.000 €
ESF	879.705,5 €
	1.679.706 €

7. Conclusions: Impact and future of local action plans

In the city of **Seville**, the action plan is highly supported by political authorities and considered as a reference in terms of interventions aimed at promoting self-employment and entrepreneurship in migrant groups.

The first activity of the action plan is under implementation. It concerns outreach and dissemination of existing enterprise support services for migrants groups. Meetings are held with key organisations and migrants representatives in order to raise the awareness of migrant groups of enterprise support services provided by the Economy and Employment Department of Seville City Council and to facilitate access to them. Communication and dissemination materials used by the department were reviewed and adapted to the target group and also translated in different languages.

Furthermore, a guide on ethnic enterprises is under preparation. The objective of the guide is to encourage other migrants to become entrepreneurs and to improve the image of these entrepreneurs among local population. The distribution of the materials is scheduled for the end of October 2008.

One of the most significant impacts the action plan had is the integration of some of the activities in mainstream services. Intercultural training sessions were delivered to the entire business support department team, within the Economy and Employment Department of Seville City Council. In addition, an online platform is under construction, in which business support advisers can share questions and seek advice related to their daily work with migrant clients. The objective is to make delivery of services to migrant clients more efficient. An agreement was reached with the financial institution, CAJASOL, for the sponsorship of the business advisers' online platform.

The elaboration of the action plan also helped rethinking the provision of services to migrant groups within different departments of the city. Presently, the Economy and Employment Department of Seville City Council has joined the recently established Municipal Council for the Participation of Immigrants.

Other Spanish cities, in particular the city of Aviles (Asturias), showed interest in Seville action plan and are looking to network with the city. A public event is scheduled for February 2009, with the aim of disseminating and debating all 3 sub-themes of MILE Project: enterprise development, active inclusion in the labour market and access to key services and intercultural dialogue in an integrated way. The conference will involve key

public and private institutions working directly or indirectly in the field of migration integration and other people interested in the theme.

In the city of **Venice**, the most significant impact has been the new and lasting partnership created between the local support group, managing authorities (mostly ESF), 3 directorates of the City of Venice (social policies, Productive activities, and community policies) and organisations from the third sector.

As an output of this project, some activities of the action plan, particularly training and empowerment of migrant workers, were submitted for funding from two calls for proposals of ESF Operational Programmes.

The data collected and analysed during the elaboration phase of the action plan was a useful tool that helped once for all have an accurate and visual picture of the situation of migrant entrepreneurship in the city of Venice. The data was georeferenced in a dynamic way and is going to feed in several departments and institutions. It also revealed an increase in the number of enterprises owned by immigrants and their location. This data was released in two important local newspapers contributing thus towards creating a positive image of the contribution of immigrants to the local economy.

The city of **Vantaa**, will take advantage of the current preparation of the new immigrant integration programme to influence the purchasing strategy of the city by highlighting the importance of equality between immigrant owned and Finnish owned companies when competing for city purchases. This means open and fair communication about tenders. The objective is to open migrant enterprises to a wider market. Also, in the ideological climate of privatizing city services, the integration programme promotes the role of migrant entrepreneurs and the third sector, such as immigrant organizations, as possible private service providers.

The action plan was a preliminary phase leading towards the implementation of a final and more specific project plan to be funded under the ESF TARMO project. Funding has been granted and planning is underway, but implementation was delayed due to a major delay with all ESF funding decisions in Finland.

In addition, a Migrant Entrepreneurship Seminar, called *Migrants as Entrepreneurs in Vantaa* is going to take place on the 31st of October 2008. Among the participants are decision makers (politicians and city officials), migrant entrepreneurs and other

stakeholders. Local media is expected to cover the event and give visibility to migrant entrepreneurs as active and productive community members. It is also believed that this will raise awareness about the fact that globalization is not just about Finnish companies doing business abroad, but it is also about migrants setting up businesses in Finland.

In the city of **Komotini**, the action plan for the creation of an *employment and entrepreneurship office* is welcomed and supported by decision-makers and the wider network of stakeholders involved. Funds were allocated for the creation of the office website (<http://www.topiki-apasxolisi.gr/>). The website is ready and the city is searching for funds to translate it into Turkish and Bulgarian (the main ethnic groups in Komotini). A location for the office was already found and the city of Komotini is working in close collaboration with the managing authorities in order to find adequate funding for one final integrated action plan which cuts across all three sub-themes of ethnic entrepreneurship, active inclusion in the labour market and intercultural dialogue and access to basic services (education, housing and health), at the end of the MILE project.

In addition, last week representatives from the municipality of Komotini were in an official visit to the neighbouring Bulgarian city of Kardjali. The website of the *employment and entrepreneurship office* is planned to be presented during the visit. Bulgarians represent an important migrant group in Komotini.

In the city of **Nea Alikarnassos**, due to the Greek legislation which is extremely restrictive with migrants' entrepreneurship, there are serious limitations on what can be achieved through the action plan on enterprise development. However the action plan contributed to deepen knowledge and reflexion on the needs of ethnic minorities in Nea Alikarnassos, and to improve dialogue with them and take into consideration their specific needs in the municipality's social planning. As a result, the creation of the *Education and Culture Centre* was included in the planning of Nea Alikarnassos Municipality Operational Program (2008-2010).

The most important impact is probably the fact that MILE Project became the engine for accelerating procedures for the establishment of the *Education and Culture Centre*. The first step was made through the inclusion of the Urban Plan for the construction of the

Centre in the Government Development Municipal Program –THESEAS, which is currently in progress.

It is more than certain that the Managing Authority of Crete will not be able to fund Nea Alikarnassos action plan, which is strongly connected with ESF while the Regional Operational Programme for the period 2007-2013, referring to Crete, includes only ERDF funding. However, in the future the *Education and Culture Centre* can be the bridge between financial institutions and ethnic minorities for the provision of microcredits. In this case, it is possible to be eligible for funding under Managing Authority Planning for 2007-2013.

There are also great possibilities for existing services to include in the mainstream some of the activities of the action plan and to widen the target groups to other minority groups living and working in the wider urban area of Nea Alikarnassos. Efforts are made to include Greek language courses in the “Adult Training Centre (KEE)” which will be soon available for migrant and Roma communities.

VIII. Annexes

Annex 1

[Scoping and Exchange Workshop - Amadora](#)

Annex 2

[Evaluation questionnaire](#)

Annex 3

[Detailed action plans](#)

IX. Cities and regions involved in the MILE project

1. [City of Venice](#) and [Veneto region](#) Lead partner
2. [City of Rotterdam](#) - [District of Rotterdam-Charlois](#)
3. [City of Vantaa](#) - [Employment and Economic Development Centre for Uusimaa](#)
4. [City of Turin](#) - [Piedmont Region](#)
5. [City of Timisoara](#) - [Ministry of Development, Public Works and Housing](#)
6. [City of Komotini](#) - [Region of eastern Macedonia & trace](#)
7. [City of Sevilla](#) - [Dirección general de fomento del empleo de la consejería de empleo de la junta de Andalucía](#)
8. [City of Amadora](#) - [Tagus Valley regional coordination commission as operational program regional funds managing authority](#)
9. [Municipality of Nea Alikarnassos](#) - [Region of Crete](#)

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