

# IBP - IMMIGRANT'S BUSINESS PLAN

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25<sup>th</sup> -28<sup>th</sup> November 2010

EU WAREHOUSE - Brussels

Promoting migrant entrepreneurs and  
ethnic minority entrepreneurs  
on EU-level:

Access to finance and to support services

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# EU-competences

- EU competence in employment & social areas is limited
- EU mainly foster the enabling of change: support to the MS in meeting their commitments or converging towards EU objectives by e.g.:
  - Transposing, monitoring & evaluating application EU legislation & policies
  - Implementing & following-up EU objectives -> translation into national policies
  - Promoting co-operation/coordination between MS and with civil society
  - Mainstreaming + links with Structural Funds
  - Encouraging policy ambitions and commitment
  - Stronger links between EU & national, regional and local levels
  - Active participation of all stakeholders
  - Increasing comprehension & awareness + exchanges...

## GOOD PRACTICE

Types of policy measures or support:

- Raise awareness among immigrants
- Improve skills and competencies of individual entrepreneurs
- Strengthen the social, cultural and financial resources of entrepreneurs
- Improve market conditions
- Implement favourable regulation (at local, national and supranational level)
- Strengthen intermediary organisations (training bureaus, consultancies, business associations)

# GOOD PRACTICE

- Policy measures and support schemes
  - Professional Organisations
  - Good Practices
- 

- **Improve skills and competencies of individual entrepreneurs**  
Improving the immigrants' skills and competencies (human capital) :
  - language courses;
  - multilingual services (e.g. outreach officers);
  - “comprehensive packages”: training, counseling, networking, and incubator services to administrative and legal services...
- **Strengthen the social, cultural and financial resources of entrepreneurs**  
Ethnic entrepreneurs are embedded in social networks which can have many different forms. Most networks tend to be mixed.
  - Mobilising transnational networks of ethnic entrepreneurs;
  - Promoting the formation of ethnic business associations as a means to formalize informal social networks.
  - Taking the gender dimension of social networks into account.
- **Providing soft loans or income substitutions for starting entrepreneurs.**

## Europe 2020: a European strategy for smart, sustainable and inclusive growth

### Three mutually reinforcing priorities:

1. Smart growth: developing an economy based on knowledge and innovation.
2. Sustainable growth: promoting a more resource efficient, greener and more competitive economy.
3. Inclusive growth: fostering a high-employment economy delivering social and territorial cohesion.

The EU needs to define where it wants to be by 2020. To this end, the Commission proposes the following **EU headline targets**:

- 75 % of the population aged 20-64 should be employed.
- 3% of the EU's GDP should be invested in R&D.
- The "20/20/20" climate/energy targets should be.
- The share of early school leavers should be under 10% and at least 40% of the younger generation should have a tertiary degree.
- 20 million less people should be at risk of poverty.

**Link:** <http://ec.europa.eu/eu2020/pdf/COMPLET%20EN%20BARROSO%20%20%20007%20-%20Europe%202020%20-%20EN%20version.pdf>

## Europe 2020: a European strategy for smart, sustainable and inclusive growth

The Commission is putting forward **seven flagship initiatives** to catalyse progress under each priority theme:

1. **"Innovation Union"** to improve framework conditions and access to finance for research and innovation.
2. **"Youth on the move"** to enhance the performance of education systems and to facilitate the entry of young people to the labour market.
3. "A digital agenda for Europe" to speed up the roll-out of high-speed internet and reap the benefits of a digital single market for households and firms.
4. "Resource efficient Europe" to help decouple economic growth from the use of resources, support the shift towards a low carbon economy, increase the use of renewable energy sources, modernise our transport sector and promote energy efficiency.
5. "An industrial policy for the globalisation era" ...
6. **"An agenda for new skills and jobs"** to modernise labour markets and empower people by developing their of skills throughout the lifecycle with a view to increase labour participation and better match labour supply and demand, including through labour mobility.
7. **"European platform against poverty"** to ensure social and territorial cohesion such that the benefits of growth and jobs are widely shared and people experiencing poverty and social exclusion are enabled to live in dignity and take an active part in society.

These seven flagship initiatives will commit both the EU and the Member States.

Education, Youth, Culture, Citizenship

- Lifelong Learning (Grundtvig, Leonardo, Comenius)
- Youth in Action
- Erasmus Young Entrepreneurs

Europ. Years

- 2010 Poverty / Social Exclusion
- 2011... Volunteering

Employment & Social Affairs

- PROGRESS
- PROGRESS Micro – Finance...
- Innovation Union

EU-Policy with relevance for ethnic / migrant entrepreneurship

Enterprise & Industry

- Promoting Entrepreneurship
- Small and medium-sized enterprises (SMEs)
- Improving the business environment
- Promoting Entrepreneurship
  - Erasmus for Young Entrepreneurs
  - ....
  - Women entrepreneurs
  - Migrants / Ethnic minorities
  - Craft and micro-enterprises
  - Family Business
  - Social Economy
  - Access to markets
  - ...

Home Affairs

- European Refugee Fund
- European Integration Fund
- European Return Fund
- ...

EIB - EIF

- (CIP) Competitiveness and Innovation Framework Programme
- JEREMIE (Regional development)
- JASMINE
- selection of financial intermediaries

Research....

# European Progress Microfinance Facility

## EPMF work?

The European Progress Microfinance Facility (EPMF) is a microfinance initiative established in March 2010 with EUR 200 million of funding from the European Commission and the European Investment Bank.

EPMF, which will be operational in all EU Member States, aims to increase access to finance for individuals who have lost or are at risk of losing their job or have difficulties entering or re-entering the labour market. It also targets disadvantaged individuals, including people at risk of social exclusion. In addition to individuals, EPMF will also support micro-enterprises, including those in the social economy providing jobs for the unemployed or the disadvantaged.



# Migrant entrepreneurs / Ethnic minority entrepreneurs

Migrants and people from ethnic minorities represent an important pool of entrepreneurs in Europe.

Whilst data for the EU as a whole is not available, statistics from several Member States indicate that proportionately more migrants and members of ethnic minorities than nationals start small businesses.

Many of the business problems faced by migrant/ethnic entrepreneurs are shared with [small businesses in general](#). However, the following [problems](#) appear to affect migrant/ethnic entrepreneurs in particular:

- Access to finance and to support services
- Language barriers
- Limited business, management and marketing skills,
- Over-concentrated in low entry threshold activities where the scope for breakouts or diversification into mainstream markets may be limited.

## Raising awareness

Member States have done much to tackle the problems of deliberate discrimination faced by migrants and ethnic minorities. The problems that ethnic entrepreneurs face are mostly due to [circumstance rather than discrimination](#). Addressing these requires [a range of different measures](#), at many different levels of government. There is still a need to raise awareness amongst the different stakeholders that these problems exist, and that they need to be tackled.

## Network "Ethnic Minority Businesses"

In May 2008 the European Commission's Network "Ethnic Minority Businesses" published its final report.

The network was established following the 2003 conference by the European commission and Member States. It consists of national administrators, researchers and representatives from business organisation. Its purpose is the exchange of information and good practices in the field of migrant entrepreneurship/ethnic minority entrepreneurship.

- Study "Examination and Evaluation of Good Practices in the Promotion of Ethnic Minority Entrepreneurs" - full report
- Pilot project relating to entrepreneurs of ethnic minorities (EMBNet)
- Study on young, women and minority entrepreneurs - part on ethnic minorities