

Leonardo Partnership - 2009-1-DE2-LE004-01694 1
"IBP - The immigrant's business plan" 2009-2011
WORKSHOP IN Brussels, HOST: EU WAREHOUSE
25th - 28nd of November 2010

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The Leonardo IBP project team met for four days in Brussels, joining a workshop organized by EU WAREHOUSE. The overarching topics of the meeting were "financing", "marketing, market analysis, products", "BP - profitability" as well as "neighborhood management / support from public authorities".

The first input was kindly provided by Arne Oosthuse from VOKA, Kamer van Koophandel, who provided information on best practice in Belgium (Flanders), presenting the "ATLAS" and the recent "EOS"-project.

"ATLAS" is a project on immigrant entrepreneurship in East Flanders, funded by the Flemish government (November 2007 – June 2010). Starting point for the project was the fact, that Voka (Chamber of Commerce East Flanders) having more than 3000 member companies, didn't have one immigrant company as member of this network in 2007, although almost 10 % of the Flemish companies have an owner of foreign origin. The main objectives of the project were to map immigrant entrepreneurship in East Flanders, meet the demands and needs of the immigrant entrepreneur, integrate immigrant entrepreneurs in the network of Voka, refute prejudices of the population on immigrant entrepreneurs by media campaign and involve immigrant entrepreneurs in learning networks.

Arne also introduced the new EOS project to us, which will run from 01.06.2010 – 31.05.2012. EOS wants to be the Flemish platform where all organisations can discuss issues related to immigrant entrepreneurship (also organisations who are not a partner in this project). Currently many city governments, employers' associations and other

organizations are actively promoting entrepreneurship among immigrants, but most of the measures taken are largely independent of each other. An efficient use of public funds is mostly absent and only few projects try to capture and pass on their knowledge. Beginning entrepreneurs are often driven from pillar to post and services for specific problems and needs of immigrant entrepreneurs are sometimes missing. The EOS project wants to tackle all previously described problems in all Flemish provinces.

For further details see both of the presentations provided from Arne.

In the next session EU WAREHOUSE introduced information regarding “Promoting migrant entrepreneurs and ethnic minority entrepreneurs on EU-level”. It was presented, which policy measures and which supports are available on European level.

The idea and the benefit of exchanging good practice / best practice were highlighted. The EU-policies in the field of migrant entrepreneurship and their reflection in funding streams as well as the relevance of the objectives of “EU 2020” were presented and discussed. In the centre of the debate stood the access to finance and to support services, financial instruments, Micro-finance instruments etc. – serving as base for the following workshop.

The IBP-group was subdivided into five mixed groups. Each group received a copy of the summary of a project, taken from the study "Examination and Evaluation of Good Practices in the Promotion of Ethnic Minority Entrepreneurs", which was commissioned by the Directorate General Enterprise and Industry of the European Commission. The aim of this study was to identify and examine specific measures and support schemes promoting entrepreneurship amongst ethnic minorities, and to select a number of good practices from amongst these measures. A second aim was to identify professional organisations representing the economic interests of ethnic minority entrepreneurs. You can find it here:

- [Examination and evaluation of Good Practices in the Promotion of Ethnic Minority Entrepreneurs.](#)
- [Prüfung und Auswertung guter Verfahren zur Förderung von Unternehmern aus ethnischen Minderheiten.](#)
- [Etude et évaluation des Bonnes Pratiques en matière de Promotion de l'Entrepreneuriat issu des Minorités Ethniques](#)

Each group was supposed to prepare a short summary of the project they were given, but to focus on the best practice in the project given regarding funding / financing for migrant entrepreneurs. We have worked on the following:

East London Small Business Centre (ELSBC) (United Kingdom):

The ELSBC is a longstanding private organization established to increase the social wealth and mobility in the East End of London through the stimulation and support of micro-enterprises and small businesses. One of its successful projects was the nationally funded *Incubator Support project* that intended to nurture start-ups, particularly in fashion-related industries.

ELSBC runs several loan funds which either target enterprises operating in specific geographical areas or, in one case, entrepreneurs with a specific religious background. There was a high “survival rate” within the entrepreneurs.

The IBP workgroup found the approach to be positive, but saw the dependence on external sources and also the high investment of time and work as serious problems. It was also felt as a very “English”-orientated approach. The help was targeted to different *communities* and there was no “mingling” of communities foreseen.

This kicked off a very fruitful discussion in the IBP plenum: we touched upon the fact that the migrant entrepreneurship issue is much more than a social work, but a social policy issue, touching deep on societal and cultural issues. It became also very clear that project do need a much longer time of support to reach an societal impact and lead to real change. The ELSBC project had a very special feature, the “Muslim loan fund”. As a result of our discussion we were able to see better, that the migrant entrepreneurship discussion needs to be discussed and tackled on various levels: so, e.g., it might not be the favoured result to establish Muslim banking systems, it might be useful to learn about the understanding of a large part of society, how money questions are dealt with in other cultures. Also the visibility and acknowledgement can be a vital step to improve societal and intercultural frictions. The operational step – putting things into societal “mainstream”-, is the result of looking at this “best practices” and implement them on national, regional, local levels.

Szechenyi Entrepreneurial Programme (Hungary)

A national policy initiative that aims at the integration of Roma by improving their market position as well as the competitiveness of small and medium sized enterprises. The programme is eligible both for Roma entrepreneurs and for ‘native’ entrepreneurs employing Roma. This project works with “security indicators”.

The IBP group reported, that it wasn’t clear what happened after the end of the project and criticized the missing participation of the target group for which the measures were designed. Here also appeared again the question: what do we want? Social inclusion or social integration?

Kansenzones (Enterprise Zones) (The Netherlands)

A local policy project in the city of Rotterdam, part of a national urban policy, which aims at strengthening entrepreneurship and economic development of socioeconomically depressed city districts by improving the investment climate.

Kleurrijk Ondernemen (Colourful Entrepreneurship) (The Netherlands)

A local public policy initiative of the city of Zaanstad that aims to strengthen the local economic structure and to stimulate employment by providing support to starting entrepreneurs, especially immigrants and women.

Lanzadera de Empresas (Business Launcher) (Spain)

Lanzadera is a project, run by a non-profit organization in Madrid, which offers work space and financial-administrative support for immigrants to test their business idea in real conditions without having to resign from their job.

This example found a lot of interest regarding their monitoring system. The IBP group found it also very interesting with regards to the innovation to “help with the legal part and start, while people are employed”.

After a very cozy lunch break at a Lebanese restaurant in the Matongé district we continued refreshed with a demonstration of our Greek partners NOSTOS, presenting their method “the ladder” (see file “the ladder” on our website). The question we wanted to follow up in this session was to see, how the instrument “business plan” can be a valuable instrument or might also be an obstacle with regards to the objectives / goals / expectations of the migrant entrepreneur himself / herself.

The instrument “the ladder” is an exercise/game, in which the participants are expected to realize that the achievement of our goals is a step-like procedure that integrates what we want and what we can do. Basically it alternates between decision-making and building the business plan, the decision „I can / I can’t”, “I want / I don’t want”. Out of this combination of two lists the coach extracts the next list of things to be done (steps).

It was pointed out, that the coach can approach the needs of a beneficiary with a managerial oriented or a humanistic oriented approach. In any case the coach needs a special tool, as he/she is also part of social life and need an understanding of being a business-person. Again here it became very evident that all measures around fostering “migrant” entrepreneurship are depending on the political / policy idea behind it: do we

want inclusion or do we want integration? Also a very important term was introduced into our discussion: empathy; the coach wanting to include needs empathy – therefore it is / would be very useful and helpful to train the coach to a better understanding of the person on the other side (“the WHY”).

We continued our afternoon session with a look at “Neighborhood Management”, prepared by the French team from Paris. Cedric introduced the SWOT analysis as instrument for a migrant entrepreneur whether to start a business within a community neighborhood or outside his/her own native group. In an animated discussion we came to the conclusion that this is indeed a classic question of distribution, really depending on WHAT you would like to sell to WHOM. If the product is very much linked with (the own ethnic) environment, it will surely be a good idea to place the business within the community. We agreed that the SWOT analysis is very helpful instrument for those people, who plan and manage neighborhoods (municipalities etc.).

In our last session the Czech team presented their input on “Marketing, Markets, Products” in order to discuss these issues in terms of migrant entrepreneurship. A checklist was introduced, based around the questions “Which questions should be a successful entrepreneur able to answer? and “What does a successful entrepreneur have to know about his clients?” These initial thoughts and the results of the discussion will be followed up through the next sessions of our IBP project.

The night belonged to a dinner at the famous “Horloge du Sud”, situated between the Matongé and the European Parliament district. We hope that everybody enjoyed the African food!

On Saturday morning the French team from Corsica had also prepared a presentation regarding the question how the instrument “business plan” can be a valuable instrument or might also be an obstacle with regards to the objectives / goals / expectations of the migrant entrepreneur himself / herself.

The team from Corsica team pointed out, that many of their clientele wanted to start with their business directly, because they want/need to make money. A lot of people have already had a business in the countries of origin, but don't really see that it works differently in France. A network is needed and collaborating with the environment is very important. But the juridical, social and fiscal structures of the host country usually pose the biggest obstacles.

The business plan used in their work is used as a useful tool, but it takes much time to explain it (and it is also not called "business plan" within the coaching process!). The general idea is to show more the usefulness of the system instead of threatening the future entrepreneur. The colleagues also underlined, that the adaptability to the client is a vital factor of the success of the coaching process.

After feedback and conclusion the group was invited to take a guided walk with Medoune through the Matongé in Elsene.

In the steering group meeting we discussed how to proceed in detail with our work plan, ideas for the next meetings and how to put our "products" in action.

EU WAREHOUSE had prepared a model how to produce the final guidelines, done by the whole group. A structure for the creation of the web-based tool for our guidelines was proposed. We are supposed to create a web-based tool, which will be made accessible via download and on CD in an English version and in the languages of the partner countries. So, I thought it might be a good idea to do it in the form of web based - booklet, where every organisation has to contribute an equal part, corresponding to our expertise and to the topic of the project. We will use a clickable directory, which could be used in the Internet and also on CD-ROM. We agreed on the following: each organisation is responsible to write 3 pages with content, so that we will have final guidelines with 21 pages, plus an introduction and some annexes.

The 3 pages have to be written in English; afterwards we all have to translate the guidelines into our national languages.

We all agreed on our topic – please find the updated list of responsibilities annexed.

See you all in Karlsruhe in March!

With kind regards, Kerstin