BE in EUROPE

Erasmus+

FOSTERING ACTIVE INCLUSION IN EUROPE – BE IN EUROPE

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INTELLECTUAL OUTPUT 4

« Support for the creation of activities/entrepreneurship »

Toolbox to support nascent migrant entrepreneurs

Business creation support and migrants

PREAMBLE

A Unesco (2018) report notes, "*The lack of recognition, validation, and certification of non-formal and informal learning for migrants and refugees reduces their ability to access decent employment or further education or training (Singh, 2018). Many systems are not tailored to their needs, even as they target disadvantaged groups. Refugees and migrants often need to adapt or upgrade their knowledge and skills to the labor standards and labor market culture of their host country, especially if they have not been able to work for several years due to exile and lengthy asylum procedures. Initiating, undertaking, could be a fabulous vector for social and economic integration, but they must prove their entrepreneurial skills to do so, which can be difficult. "*

Recognition of qualifications and prior learning is of fundamental importance for those who have crossed the borders of their country, voluntarily or not. For migrants, it is particularly useful to have learning derived from daily life activities related to work, family or leisure, for example, as well as skills that were not acquired in an education or training institution, recognized.

In summary, there is a strong need for migrants to make informal and non-formal skills visible and to have them validated.

INTRODUCTION

The partners of project "Be in Europe" have designed a toolbox to support business creation by migrants in order to valorize migrants' skills, to fight against depreciation of their skills and to support them in their approach(es), to develop companies, associations and institutions that integrate the potential contributions of migrants, mobilize them as actors, notably for development.

This is why the "Be in Europe toolbox" has been designed to help, on the one hand, training professionals (actors of training, integration and support) who accompany migrants in their path to create activities and, on the other hand, migrants who wish to develop their entrepreneurial qualities or even a professional activity.

To do so, (representatives of) migrants and companies from the six countries of the partnership (BG, BE, FR, GR, IT and PT) have actively participated in the elaboration of the contents developed by and for them, with the help of training professionals.

For migrants, it was a question of expressing their needs for the necessary information regarding the creation of companies; for companies, of sharing the experience of the creation of companies; and for the two groups, of distilling advice so that the guide would be useful to the greatest number of people and could be transposed to many contexts.

Thus, this toolkit includes :

a. a theoretical section in the form of a **guide** that allows us to draw up a report on the obstacles encountered by migrants who wish to create their activity in the territories of the partnership. This section is completed by reflection on possible means of action, including good practices.

b. a pragmatic section including (i) a **practical booklet** for nascent migrant entrepreneurs and (ii) a (self-) **diagnostic tool** that helps to reflect on oneself and reveals the skills, resources and hidden interests that each person has.

This toolkit has been developed to be used either in its complete form or in a modular form, i.e. as a learning resource to be consulted as needed. Thus, the theoretical part is more for training professionals while the second part includes practical tools that migrants can use at their ease, first following the advice of training professionals and then in total autonomy.

This toolkit is also complementary to the other intellectual outputs developed in the framework of the Erasmus+ project "Be in Europe" - https://www.beineurope.eu/ - as it reinforces the activities proposed to develop (i) psychosocial competences of migrants, (ii) mediation and intercultural competences within companies and (iii) discussion and exchange of experience in order to tackle prejudices, stereotypes and discrimination.

Finally, this toolkit is available in

- English and French for the theoretical section (guide);
- French, English, Bulgarian, Spanish, Greek, Italian and Portuguese for the pragmatic section (diagnostic tool and practical booklet).

The information in the practical booklet for migrant entrepreneurs is adapted to the local context, which is why there is a version for France and a version for Belgium.

Based on this information, the European partners have calibrated the contents of Be in Europe tool box to support migrants and meet their needs in the most appropriate way.

To follow, you will find information on the realities of migrant entrepreneurship in Europe (part 1); 6 European good practices in the field of support for migrants business creation (part 2) and the tools developed within the Be in Europe project (part 3). A parallel will also be drawn with the European reference framework (part 4).

Part 1 : Realities of migrant entrepreneurship in Europe

The Guide to support Migrant Entrepreneurs

The aim is to shed light on the obstacles and opportunities encountered by migrants who wish to create their own business in the host country.

Thus, the guide includes (1) a definition of the migrant public, (2) information on the context in the host countries, (3) an analysis of migrant profiles, (4) the motivating factors for starting a business, including the common features with other project holders, the specificities of the profiles with traditional holders and the consequences induced by these obstacles, (5) the general entrepreneur's needs, (6) the different stages of the process, (7) the role of the mentor/coach, (8) the entrepreneur's success factors, (9) the difficulties met by the entrepreneur, particularly those specific to migrants and those common to all, (10) the behavioral skills of the mentor/coach, (11) the tools and (12) the actions to be implemented to facilitate the migrant entrepreneur's process.

In addition, the partners submitted a **questionnaire** composed of 27 questions to 137 migrants, present on their area and having taken part in the activities of Be in Europe project, whether they were (nascent) entrepreneurs, employees or job seekers.
This questionnaire was designed to highlight the migrants' level of skills and abilities in terms of entrepreneurship, including their knowledge of entrepreneurship.
The responses provided a clear picture of their expectations, needs, problems and background.

The qualitative questionnaire was complemented by **semi-structured interviews** with 2 training professionals and 4 (representatives of) migrants from the 6 territories of the partnership (BG, BE, FR, GR, IT and PT), in order to collect more detailed data on their expectations, strengths and obstacles.

In order to remedy the difficulties encountered, 6 national **good practices** have been identified by the project European partners, one per partner. They are presented below and can serve as sources of inspiration.

1 - Definition of the migrant

The migrant concerns :

❖ Immigrants

These are people who have been in the partner country for more than 5 years.
They have lost their entrepreneurial spirit; they have a poor representation of business creation, due to problems encountered in their search for employment and in the face of an environment and procedures that are complex for them; they have no model.
It seems necessary to raise awareness and desacralise business creation among this group, particularly so that they can pass on this awareness to their children.

❖ Newcomers

They are people who have arrived in each of the partner countries less than 5 years ago. They had a strong entrepreneurial culture in their country of origin and are often confronted with a very different system, so they have a lot to learn and understand.

People with an immigrant background are those who were born in Europe to immigrant parents.

- they do not necessarily have the model of their parents, who are fearful of starting a business;
- the actions with this public focus on creating a positive image of business creation.

The approaches and tools used are different depending on whether they are migrants or people of immigrant background.

2. The context in host countries

EU policies on entrepreneurship for migrant (background)

❖ **The different aspects of promoting entrepreneurship for migrants and people with a migrant background correspond to different parts of EU policies, for example :**

- Measures to support policy initiatives to foster creativity and innovation, including entrepreneurship, are included at all levels of education and training, including among the long-term strategic objectives of education and training in the EU. The target groups for lifelong learning are not only migrant groups in the broad sense, but also teachers, consultants and coaches. "Initiative and entrepreneurship" is considered one of the two key competences (cf. European framework of key competences in lifelong learning). These measures refer to an individual's ability to turn ideas into action, including creativity, innovation, risk-taking, and the ability to

plan and manage projects in order to achieve set objectives. These prerequisites, once validated, allow the acquisition of more specific skills and knowledge necessary for the creation of activity or insertion in the social or commercial economy.

- Support measures are aimed at entrepreneurs setting up small and medium-sized enterprises, in particular to help them overcome difficulties that might prevent them from setting up and/or growing their businesses in Europe. Although many of the problems faced by migrant entrepreneurs are considered to be the same as those faced by all small businesses in general, limited access to finance and support measures, language barriers, limited local market potential, management and marketing problems, as well as over-concentration in niche activities, have been identified as specific obstacles for this group of entrepreneurs. DG Enterprise and Industry therefore supports awareness-raising among stakeholders in the Member States to improve access to credit markets and finance, and to exchange best practices.

❖ *Key concepts explaining immigrant entrepreneurship in Europe?*

To understand the keys that drive the emergence of commercial activities among migrant groups, it is necessary to consider their situation within the markets that condition their integration in the countries of settlement. Thus, if immigrant groups, especially recent immigrants from developing countries, do not gain access to European territory through a qualified and "typical" work contract, a grouping within a well-to-do and integrated family, or a responsibility of a diplomatic nature, for example, they are almost obliged to negotiate their place and that of their family members within the housing, employment and training markets. In general, the less economic or political power groups have, the more they are forced to accept abandoned or disused spaces within these markets. Some occupy these spaces as best they can, trying to optimise the use of their resources in order to maximise material and symbolic gains, and thus make 'class jumps'.

This is when we speak of *ethnic niches* occupied by particular communities that deploy various specific skills or capacities such as the activation of networks, the marketing of typical products and services, etc. The typical example is the Asian restaurant industry. A typical example is the Asian restaurant industry. Other niches seemingly unrelated to a particular community or its culture can be 'ethnicised' and occupied by particular groups, such as taxis in Brussels or VTCs in Paris, notably by people from the city's North African community.

The position of migrants in the housing market often leads to the formation of ethnically marked working class neighbourhoods. The position of young people with an immigrant background in the education market accentuates this concentration, especially in large cities with large immigrant communities. The weaknesses of young people on this market or the low qualifications of their elders often lead to concentrations also on the labour market, which is itself crossed by currents of protectionism or even ethnocultural discrimination on the part of the natives. Access to

self-employment in a commercial activity is then an alternative that appears to many migrant groups without this necessarily being their first choice.

Thus, the establishment of cultural communities and community and family networks appears to be a relative advantage for entrepreneurship in a difficult or even hostile economic environment. The community facilitates access to the information, funds, premises and labour necessary for the successful operation of migrant businesses. In addition, the community also provides the first circle of customers. This situation leads the immigrant entrepreneur to a strategy of "concentration" resulting in geo-sociological formations such as the "Turkish quarter" on the Chaussée de Haecht in Brussels, or the market near the Comte de Flandre metro station largely occupied by Moroccan merchants, for example.

Conversely, a community that does not have a critical demographic mass, such as the Turkish or Moroccan population of Brussels, may prefer to spread out geographically, as in the case of Chinese or Greek catering. But it is also known that even sprawl is made possible by networking, which facilitates access to specific raw materials, competitive labour, trusted people, etc. Business development can lead to the two strategies - concentration and sprawl - colliding. For example, the consolidation of Chinese wholesalers has given rise to Chinatowns in various large European cities, just as the success of the Turkish fast-food industry has led to its spread to many towns and villages in Belgium, even without Turkish inhabitants. We are therefore witnessing developments in time and space that it is important to understand.

Both geographical strategies have common features: they require the use of a communal functioning and therefore strengthen the loyalty links within these groups and thus create forms of financial, symbolic and other dependencies. These links may involve nationals who have immigrated to other European countries, or even people who have stayed in their country of origin. They may even gradually extend to other migrants or to natives. Links to the countries of origin are not uncommon either: import/export of products and labour, transfers of financial flows, skills, etc. Institutions in the country of origin can play an intermediary role in this context (banks, diplomatic structures, etc.).

These facts and movements form the basis of an identity consciousness and are influenced by it to the same extent in a reinforcing systemic and circular relationship. This consciousness includes, for example, a view that settling in Europe is definitive and that it is worthwhile to make investments there (an integration consciousness that the sub-Saharan community is still only moderately developing, for example), mutual trust, a community of material and moral interests, etc., as well as a community of needs.

**The various sectors of activity** that meet these specific needs of migrants are the economic and social nuclei from which, in general, the activities and commercial networks of migrants develop. These sectors are food distribution, tourism and transport companies (passengers and goods), the telecommunications sector, the financial sector (credit, usury, insurance, etc.), activities developed because of the difficulties of socio-cultural adaptation in immigration (translation, mediation,

administrative guidance, religious and spiritual services, meeting places, cafés, circles, psycho-medical services, etc.), cultural and artistic activities, other material and craft needs (hairdressing, clothing, etc.), ...

3 - Analysis of the migrants' profiles

❖ **The elements transcribed in the synthesis of the survey come from the exchanges with the actors of the creation of the enterprise and the carriers of projects/creators interviewed by each of the partner countries of the BE IN EUROPE project (2 actors and 4 carriers/creators per partner).**

This summary relates their feelings and experiences with the migrant public.

It therefore reflects part of the reality, but **is by no means an absolute truth** and is not exhaustive.

❖ The interviews highlight certain blockages that arise in the project leader's journey. Some of these elements identified are specific to the migrant public and others are not specific to the migrant character of the person.
The bottlenecks in creation and in support processes are related to issues of :
- ✓ training and qualifications
- ✓ socio-professional category
- ✓ personal problems
- ✓ cultural difference
- ✓ migration.

The coach should detect the nature of the obstacles faced by each project leader in general, understand them and adapt to the person, taking into account their social and cultural differences.
The migrant public is not only characterised by the migrant criterion but by a mixture of the elements mentioned above.

❖ The interviews make it possible to determine :
- ✓ Motivating factors for starting a business
- ✓ The needs of entrepreneurs in general
- ✓ The different stages of the process
- ✓ The expected role of the mentor/coach
- ✓ Success factors for the entrepreneur
- ✓ Difficulties encountered by the entrepreneur in the process
- ✓ The essential behavioural skills of the mentor/coach
- ✓ Tools/good practices
- ✓ Good practices/coaching actions to be put in place to facilitate the migrant entrepreneur's journey.

The semi-structured interviews teach us about the main difficulties encountered by migrant creators in their journey and the main characteristics in terms of profiles

Summary of what characterises them

- ✓ Cultural and social differences
- ✓ Language barrier and difficulties in writing
- ✓ Problems of discrimination
- ✓ More complex regulations than in their country of origin sometimes
- ✓ Modest financial capital at start-up
- ✓ Difficulties in accessing bank loans
- ✓ A lack of management skills: a need for training in accounting, management and business plan preparation
- ✓ Lack of knowledge of support networks
- ✓ Lack of awareness of the added value of the services offered by the support networks.

A.   COMMON FEATURES WITH OTHER PROJECT LEADERS

Migrants are entrepreneurs who, like all carriers, often have an entrepreneurial entourage and have little recourse to professional training to prepare their project.

The creation of a business is very often a response to difficulties in accessing or returning to employment, and more specifically among migrants.

In preparing their project, they make even less use of specialised networks than other project leaders.

a. Profile of foreign entrepreneurs outside the European Union

It is broadly similar to the profile of creators in general: 80% are men.

A more modest level of training and qualifications than among indigenous creators:
1/3 declare that they do not have a diploma,
27% say they have a technical diploma at secondary school level,
25% say they have followed higher education.

The majority of the non-EU foreign founders were employed as clerks or workers.

b. A highly entrepreneurial environment

There is a high proportion of entrepreneurs/migrants with an entrepreneurial background.

Many of them have professional experience in their chosen activity and have set up a business in their country of origin.

61% are setting up in an activity identical to the one they previously carried out.
39% have more than ten years' experience in the business.

c. Projects in all sectors of activity

Contrary to popular belief, migrant entrepreneurs create in all sectors of activity. They are now diversifying and creating in all economic sectors: IT, well-being, transport, personal or business services, etc.

d. Low recourse to vocational training

Frequently, interest of attending a training course is underestimated by project leader. However, being a business manager requires transversal skills and implies, in particular, an efficient understanding of management. This is what migrant entrepreneurs lack, as they do not master all these aspects, and this is one of the main reasons for the failure of businesses created by migrants.
Thinking that the activity of the business is limited to selling products or services, they are unaware of the management requirements.
They have gaps in accounting, management, business plan preparation, etc. and need training.

e. Average 3-year survival rate of businesses created

59% for foreign entrepreneurs outside the EU. 69% for nationals.

f. Comparable motivations

The main objectives for starting a business are the same for migrants as for other entrepreneurs:

- ✓ to secure their own employment: 59%
- ✓ to be independent: 63%
- ✓ a taste for entrepreneurship: 32%

B. SPECIFICITIES OF PROFILES WITH TRADITIONAL ENTREPRENEURS

a. Creation, an almost exclusive solution for economic and social integration

b. Linguistic, social and cultural barriers

- Lack of language skills: this is an obstacle for immigrants;
- Consequences: access to information on business creation is more difficult for those who do not understand the language of the host country well.
- Cultural practices different from their country of origin, which can become barriers to business creation.
- For example, in some cultures, the prices of products are not displayed because of the usual practice of haggling, and are never displayed at the point of sale.
- Difficulties in mastering the social and cultural codes of the host society;
- A sometimes different relationship with time: in some cultures, it is not usual to project oneself into the future, which may explain the difficulty in drawing up a business plan.

c. A regulation that is difficult to grasp and understand

- Lack of knowledge of the regulations related to the creation of activities in the host country;
- Lack of understanding of the formalities required in preparing the project and running the business.

d. Difficult access to bank loans

Lack of finance is the main cause of failure in business creation.
Migrant entrepreneurs often have modest financial capital at start-up.

- 27% of non-EU foreign entrepreneurs receive a bank loan;
- 19% encounter difficulties in obtaining bank financing;
- 12% encounter difficulties in opening a bank account.

The reasons for non-use of bank loans by migrants with a business creation project:

- fear of bankers (fear of being badly received, feeling of inferiority, etc.);
- fear of rejection (fear of having prepared an insufficiently convincing application);
- a negative idea from the start (convinced that they will not get a bank loan);
- sometimes discriminatory practices;
- fear and prejudice on the part of banks;
- lack of collateral;
- an insufficiently developed business plan.

C.   CONSEQUENCES OF THESE OBSTACLES

a. Concerning the project leaders' state of mind

Paradoxically, these difficulties can give project leaders additional motivation. Conversely, they can dramatically undermine their self-confidence, and even in some cases give rise to bitterness and disillusionment.

b. Concerning the project setting up

These difficulties can encourage the development of informal activities, which are more in line with a survival logic; a solution for living and supporting their family. But this is not without consequences: no social security cover, no possibility of valorising this experience, etc.

4 - Motivational factors for starting a business

In general, project holders want to create their activity for the following reasons :

- ❖ to create their own job in a context where they are unable to find a job;
- ❖ creation corresponds to a desire (desire for autonomy, desire to develop an idea, "I have always wanted to create, but I do not dare").
- ❖ to exercise a skill.

These creation issues apply to all creators and are not specific to migrants.

5 - The creators' needs in general

Entrepreneurs often need guidance, especially migrant entrepreneurs.

Their needs are:
- ❖ to get to know the business creation environment
- ❖ validate their idea (see if it can work)
- ❖ to know how to go about it;
- ❖ to have someone to explain the steps involved in setting up a business.

What are the major difficulties encountered by a migrant in creation that coaching can influence?

Various difficulties stand in the way of candidates with a migrant background who start a business. While some of these difficulties are common to all entrepreneurs regardless of their origin, others specifically concern self-employed people of certain nationalities, with a certain residence status in Belgium, etc. Furthermore, being from an immigrant community amplifies various obstacles that face any initiator of an economic project. Therefore, self-employed persons of foreign origin need to be supported in a specific way in order to promote the development of wealth and employment creating activities in Belgium. In this section we will look at these difficulties by way of example. They lead to concrete courses of action.

Insolvency is often one of the major problems of entrepreneurs with a migrant background. This is especially true for recent immigrant communities such as the sub-Saharan African group who have no connection to the employment system in Belgium. These people have great difficulties in accessing the labour market and their family members do not have a stable income such as a salary or pension, for example, as may be the case with a Moroccan family that has been living in Belgium for more than 40 years; banks are reluctant to give them credit. This situation is very blocking if alternative mechanisms are not developed. We can therefore measure the importance of a tool like the Participation Fund. In particular, systems such as microcredit (a concept imported from Africa) are certainly ways to follow.

Lack of relevant information is also one of the difficulties to be considered. Despite the gradually improving level of education of migrants, it can be observed that would-be entrepreneurs may lack practical knowledge in various areas such as marketing techniques, management, accounting, taxation, personnel management, business-specific regulations, links to administrations, access to financial funds, business communication, etc. The group of entrepreneurs with a migrant background can usefully benefit from short, practical and advanced training in these subjects, if possible in a variety of languages. The coaching system can then be interesting to activate to allow for support of the entrepreneur in the early years of his or her economic adventure. These services exist in some localities, but they need to be adapted more to

the case of immigrant entrepreneurs and to be extended throughout the territory. Cooperation in this area with experienced entrepreneurs who could act as mentors for younger entrepreneurs is also an avenue to consider.

The difficulties mentioned in the first two paragraphs lead to a tendency for self-employed people with an immigrant background to **concentrate**, both in their choice of location and in the choice of the specific sector of business activity. While this situation has advantages for the self-employed in terms of solidarity and economies of scale, it also fosters competition between business units, whereas a wider geographical and sectoral spread may allow a more sustainable adaptation to the market. Therefore, psychological and material incentives should be proposed for a wider diffusion of the immigrant enterprise in order to limit the high failure rate in this sector.

Self-employed persons with a migrant background still suffer from **unequal treatment**, some of which is administrative discrimination. The areas affected include the recognition of diplomas and experience acquired in the country of origin, access to certain professions and the management of professional cards, etc. Legal simplification in these areas is currently being considered and should be encouraged.

It is also a question of spreading a **culture of diversity** within the structures that in some way help entrepreneurs. For example, a job seeker with an immigrant background may not be accompanied in the same way as another unemployed person. Similarly, a jobseeker with an immigrant background may have specific needs, as has just been discussed here. Also, the socio-economic actors working in the field of business support should adapt their services more to the specificities of their clientele, specificities that are not only ethnocultural: differences exist between the way people of different ages, sexes and conditions undertake business. It would also be advisable to develop mechanisms for evaluating the support provided to entrepreneurs in order to determine whether their diversity is respected and valued, whether services are provided in an equitable manner to each person, whether each person has his or her chances, etc. Thus, these considerations lead to pointing to the individual characteristics of entrepreneurs as one of the driving forces of economic initiatives and their success. Are the knowledge and skills of entrepreneurs with an immigrant background or from their community well known, recognised and fully valued in the interest of the business initiative? Are the aids that they would need in these matters in terms of training, for example, offered to them?

It is also a question of **encouraging more vocations** in our field, particularly among young people and in secondary and higher education. Information and awareness-raising work can be done to spread the entrepreneurial spirit among young people, including young people from immigrant backgrounds. These young people can bring a new dynamism to the sector, particularly in the fields of (inter)culture, arts and entertainment, communication and languages, international trade, transport and tourism, crafts in various sectors such as fashion, gastronomy, etc. - in short, any trade that allows the sector to develop its potential. Young people from immigrant

backgrounds can inject cultural skills and knowledge, as well as their "intercultural skills" because they often come from families that belong to several cultural worlds at the same time. They can build their prosperity through the links they can forge between their country of settlement and their parents' country of origin and better exploit these networks for shared development. Why not see them at the head of "multinational" SMEs that master markets and distances, or the mobility of goods and services between several areas? And why not see them succeed in these fields in association with other young 'natives', is this not a possible figure of integration?

6 - The different stages of the pathway

Project leaders are directed to a support organisation (project initiation or project structuring) either directly by word of mouth or via prescribing structures such as integration structures, training, social workers, mediators, employment centres, etc.

The different stages are as follows, depending on where the holder is in his or her journey and on his or her level of maturity with regard to his or her project and to creation:
This concerns all project leaders.
- ❖ To discover the different stages of creation;
- ❖ To become aware of the reality of being a business owner, the obligations and responsibilities that this entails;
- ❖ To validate one's motivation and ability to create;
- ❖ To be directed towards other structures if the project is abandoned;
- ❖ To define the project with the support person (ask the right questions);
- ❖ To formalise the first elements (product offer, market, competition, price, forecast turnover, investment, etc.);
- ❖ To structure the project: commercial strategy, financial analysis, legal status;
- ❖ To search for financing;
- ❖ To carry out the administrative procedures;
- ❖ To refer to financing organisations.

7 - Role of the coach

Why do migrant entrepreneurs need specific advice?

Simply because s/he does not belong to the most culturally important group! Being a migrant usually means carrying a different cultural identity from the one that is most widely represented. Research results have shown that a multicultural society does not necessarily mean that different cultures are treated equally. Often cultures that are different from the host country's culture suffer from a lack of consideration. In everyday life, where social interaction is paramount, the situation of cultural inferiority is synonymous with social exclusion. As a result, some members of ethnic groups, here "migrants", may not be fully integrated into the host society, and are considered "socially vulnerable".

As a matter of principle, but also in order to ensure social cohesion, European states are fighting social exclusion by implementing and funding appropriate policies that specifically target social vulnerability as a characteristic of social exclusion sometimes inherent to certain social groups due to their cultural identity.

Having managed actions to support entrepreneurship of vulnerable groups, Secours Populaire Français can point to many years of experience which demonstrates that a "migrant" wishing to create his or her own business needs the advice of a trainer, a coach, particularly in the decision-making phase of the project.

Coaches/mentors of start-up projects should bear in mind that decision making is a difficult task, especially for people who turn to starting a business without any real knowledge of economic reality, sometimes not even fully realising the implications of the concept of "market". Both experience and research show that migrant entrepreneurs need advice and support.

It is therefore necessary to check the needs of the candidate for setting up a business:

- does s/he feel sufficiently confident with his/her future business?
- does s/he have all the necessary information, especially in the legal field?
- does s/he have the social/key skills required for his/her type of business?
- Does s/he understand how the market works?

Project leaders need to be guided. This is even more true for the migrant public, given their cultural differences and an unfamiliar and complex administrative environment.

People often feel they have gained from business creation support, even if they do not create, because they always learn something about themselves, about what they are capable of doing and about their limits.

❖ **Detecting the entrepreneurial capacity of the entrepreneur**

The business creation coach will have to detect the ability or inability of the project owner to create and therefore analyse the person/project fit.

This consists of :

- assessing the creator's motivation ;
- validating the ability to carry out the various tasks of a company director (management, sales, management, administrative management, etc.) and to be versatile;
- analysing the coherence of the project;
- identifying whether the person has the necessary qualifications for the project.

Techniques used:

- Ask the most important questions.

- Formalise certain elements (if the creator has difficulty formalising his/her project, this shows certain difficulties on the part of the creator or an immature project that should be reviewed, refined and improved).
- Analyse the facts during the first individual meetings.
- The advisor will pay attention to whether or not the entrepreneur is punctual for the meetings, whether or not he/she invests in the work requested, whether or not s/he understands the need to study his/her market and to follow some economic data in order to manage the business.
- Study of the regulations linked to the activity (see if the obligations generated by the regulations in force are possible).
- See if there are financing possibilities.

❖ **Valuing skills and experience**

The counsellor should question the migrant entrepreneur in depth about all his or her past experiences in order to highlight all the skills that can be used, especially when assessing the "person/project fit".

❖ **Make the creator aware that he/she will not be able to create**

The aim is to make the project owner realise that starting a business is not for him or her or that the project is not viable or feasible for various reasons.

❖ **Guide the project holder towards the right path for him/her**

The role of the support worker is to guide the project holder towards what will be the most suitable for him/her, either to make the project a reality or to avoid the person finding him/herself in a situation of failure:

- - creation pathway ;
- - return to work pathway; - training pathway
- - training pathway;
- - addressing priority social or personal issues.

❖ **To make them aware of the change of posture from employee to entrepreneur**

This change implies consequences such as being able to take initiatives and decide for oneself.

❖ **Inform on regulatory standards and obligations related to setting up a business in a given activity**

❖ **Providing technical support in understanding the host country's system**

The adviser provides real technical support and information on the stages of setting up a business for these migrants, who have a strong entrepreneurial culture in their country of origin, but who are not familiar with the rules of the host country's system in this area.

❖ **Raising awareness of certain stages of business creation**

The counsellor should raise awareness of market research, competition and the need to calculate selling prices.

❖ **To enlighten the promoter and help him/her to build his/her project**

This consists of :

- clarifying the project, the product, the service sold, the market study, the commercial strategy and the development of a realistic business plan;
- finding the right information and directing the entrepreneur to the right organisations
- revisiting the project, refining it, modifying it, if necessary, so that it is feasible and enables the entrepreneur to generate sufficient income to meet his or her needs;
- avoiding mistakes in the project set-up.

❖ **Ensure that all the stages are well respected** to minimise risk-taking.

8 - Success factors for the entrepreneur

❖ Be motivated and believe in your project;

❖ Have common sense;

❖ Have a lot of willpower and be persevering;

❖ Open-mindedness and adaptability;

❖ Know how to get by, going in search of information.

❖ Mastering an activity, a know-how;

❖ To be accompanied;

❖ A good match between the person and the project;

❖ Take into account all the stages of creation;

❖ Build a project adapted to the person, the constraints and the life project (a tailor-made project);

❖ To position oneself on a project that will be in line with one's level of competence;

❖ Take ownership of the project.

❖ To become more professional (in a technique and in the profession of business manager);

❖ Master the tools of new technologies;

❖ The strength of persuasion to convince the different interlocutors;

❖ The ability to sell your project;

❖ Surround yourself well (skills, advice, etc.).

❖ Support from the family environment ;

- ❖ Creating a network;
- ❖ Having your own capital;
- ❖ Access to finance.

9 - Difficulties encountered by entrepreneurs

A. DIFFICULTIES SPECIFIC TO MIGRANTS

❖ **Lack of knowledge of the local language**

Obstacles/barriers

Literacy problems make it more difficult to formalise the project in writing, to manage administrative formalities, to draw up forms and to apply for funding.

How to overcome these obstacles

It is therefore necessary to direct these people towards structures

- language learning structures,
- which will help them to write and fill in documents.

- It is important to state verbally all the actions to be taken, such as, for example, being accompanied by someone who masters the language of the host country to facilitate the understanding of the information transmitted by the advisor and the work of structuring the project.
- For those who have real problems in mastering the language of the host country, it is important that they be accompanied by relatives in their project or that they have a chartered accountant, otherwise this represents a real danger in their creation project.

❖ **Apprehension of the environment, administrative complexity and rules**

Obstacles/barriers

- A more difficult understanding of the world of creation because they have often had little schooling; thus, this public presents more difficulties in putting together a file and making a financial forecast.
- An administrative system that is unfamiliar, unusual and much more complex than their country.

The migrant public is characterised by an entrepreneurial culture developed in their country. This entrepreneurial spirit is often hampered when they arrive in another country because of an unfamiliar and more complex environment than in their country of origin and the complexity of the administrative procedures.

How to overcome these obstacles

- Spend more time explaining the business creation environment and the administrative system of the host country;

- Help them with their administrative procedures and research.

This means taking more time with the entrepreneur to explain.

❖ **Non-recognition of skills**

Obstacles/barriers

- The project holder has a diploma in their country of origin which is not recognised in the host country.
- The project holder does not have sufficient experience recognised in their country of origin or host country (minimum 3 years).

In fact, the person will not have acquired the necessary experience or will not be able to prove his or her experience in his or her country due to a lack of evidence (payslip, work contract).

This implies that he cannot obtain the authorisation to create and exercise his activity (for certain regulated activities).

How to overcome these obstacles

- Validating the person's experience through a validation of prior learning and/or experience (in France, VAE);
- Orienting towards a return to employment to obtain the necessary experience;
- Creating a partnership with another person who has the skills recognised by a diploma.

❖ **Formalisation**

Obstacles/barriers

Migrant entrepreneurs have a very strong oral culture, much more than written word. Formalisation in writing is therefore difficult. They have difficulty in understanding the need for formalisation, the process of putting together dossiers and the principle of contracts.

How to overcome these obstacles

- Help them to understand the usefulness of formalising their project (having a well-established file for funding applications, validating the coherence of the project and its viability, etc.);
- Help them to formalise.

Tools

- Use concrete examples to demonstrate the usefulness of setting up and formalising the project;

- Ask the entrepreneur as many questions as possible, have them formulate them orally and help them to formalise them in writing.

❖ **Accompaniment requires more time**

Supporting migrants will often require a longer process, with the need to spend more time explaining orally, writing with them, having them proofread, and sometimes re-explaining the steps to be taken to family members:

- need to explain the market research stage at greater length,
- need more time for the writing part.

❖ **Lack of knowledge of regulations**

Obstacles/barriers

They often start up because they know someone in their network who has.
They think they can do the same thing, but they don't know the regulations (e.g. knowing the food regulations for a person who wants to cook at home, knowing the right to lease...).

How to overcome these obstacles

Inform them about the regulations or have them do their own research.

❖ **Regularisation of papers**

Obstacles/barriers

The papers are not up to date or they do not have residence permits.

How to overcome these obstacles

They sometimes have to regularise their papers with specialised structures in order to be able to create.

❖ **Discrimination**

Obstacles/barriers

Sometimes people experience difficulties in obtaining funding or premises because of their origin. These discrimination phenomena are diminishing, even if they are still part of the reality sometimes.

❖ **A lack of knowledge of new technologies**

Obstacles/barriers

Today, access to information is fairly concentrated on the Internet; the migrant project leader has difficulty accessing this information because he or she does not know how to use the new technologies; this obstacle is often linked to literacy problems.

How to overcome these obstacles

Get help from their families.

❖ **Le financement**

Obstacles/barriers

- Muslim people, because of their religion, cannot borrow money with interest rates. Some go beyond this, and others refuse altogether, even if it means abandoning the project.
- Asian communities find their funding within the community. They do not have a culture of borrowing. This has an impact on the creation process and on the support given to the construction of the project. The project may be slowed down or modified depending on the time needed to raise the money.

How to overcome these obstacles

The coach has no control over this issue. It is entirely up to the person concerned.

❖ **Peripheral issues to be addressed**

Obstacles/barriers

- The person does not have a residence permit,
- The person has social or personal problems.

How to overcome these obstacles

Knowing where to refer them, having well-trained coaches.

B. DIFFICULTIES COMMON TO ALL AUDIENCES

❖ **Formalisation of the collected information**

Obstacles/barriers

The entrepreneur has difficulty formalising and synthesising the collected information, not for cultural reasons, but for reasons of educational level; s/he did not acquire the writing and/or information synthesis skills at school.

How to overcome these obstacles

Ask the entrepreneur as many questions as possible, have them formulate them orally and help them to formalise them in writing.

❖ **Market study**

Obstacles/barriers

Some entrepreneurs find it very difficult to understand market research.

How to overcome these obstacles

Use concrete examples to demonstrate market research issues.

❖ **Lack of skills**

Obstacles/barriers

The entrepreneur does not have the necessary skills to obtain authorisation to create.

How to overcome these obstacles

- Direct the person to a training pathway,
- Reflect on another possible project, modify the original project so that it is feasible,
- Direct the person towards a return to employment if they so wish.

❖ **Lack of qualifications and experience**

Obstacles/barriers

People have an insufficient level of training and refers to issues of training, education and social level.
This affects all types of creators and can be linked to social level. This constraint is found in the case of business creation among people with an immigrant background.

❖ **Blockage in relation to the Internet information tool**

Obstacles/barriers

Young people mostly used the Internet as a recreational tool and not as a working tool. They often express reluctance to use it as a research and formalisation tool. This is more of a social than a cultural barrier. Consequently, this will also affect young people from immigrant backgrounds, without this being a specific characteristic.

❖ **Lack of personal capital and funding problems**

Obstacles/barriers

They do not always have equity capital and have difficulties in finding financing.

Case study:
A project leader had to modify his project due to a lack of financing, going from a business project with a right to a lease to an itinerant business on the markets.

❖ **The psychological aspect and personal obstacles**

Obstacles/barriers

The person has social or personal blockages that take over and make it impossible to carry out a creative project.

How to overcome these obstacles

To know where to refer them.

10 - Behavioural competences of the coach

❖ **Developing active listening skills**

Listening to the project leader is very important, even more so for the migrant public:

- to put them at ease,
- to enable them to talk about their project,
- to gather as much information as possible in order to assess the match between the person and the project.

❖ **Create a climate of trust**

It is important to create a climate of trust between the advisor and the project owner to enable the latter to feel at ease, to open up as much as possible and thus to transmit all the information and elements of analysis necessary to the advisor.

❖ **A more person-centred approach**

This means approaching the person as a whole and considering them beyond their project.
The support worker must be able to perceive a certain number of elements linked to the person and not only to the project.

The support worker will take into account

- where the person is at,
- their environment,
- their entrepreneurial abilities
- personal obstacles and blockages.

The aim is to adapt more to the person than to the technique or methodology.

❖ **Be culturally open and able to adapt to diversity**

This is to adapt to different cultures and different social categories: understanding the interlocutor in relation to his or her level of education and cultural codes.

❖ **Adapting the pedagogy to facilitate understanding by the entrepreneur**

In view of the difficulties in understanding the language and the migrants' cultural differences and the level of apprehension of the steps involved in setting up a business, the coach must adapt these tools to :

- be more oral and less written,

- adapt their language according to the person,
- popularise the vocabulary: use words that the person can understand and avoid technical jargon,
- find a way to explain to each person, be as simple as possible in your explanations,
- rephrase,
- use diagrams,
- illustrate with examples to make the process easier to understand and more concrete,
- ensure that the person has understood.

❖ **Adapting the speech to the person**

- according to their culture,
- according to their level of education,
- according to their knowledge of the world of business creation,
- according to their socio-professional background.

❖ **Putting oneself in the position of a coach**

Using coaching methods and techniques, the advisor will ensure that s/he

- encourages the entrepreneur while being realistic,
- encourages the person to value their project,
- encourages the person to value their project, help them to gain self-confidence,
- promotes the skills of the entrepreneur to motivate them,
- helps the person to find the answers,
- works with people.

❖ **Getting the project holder to see that setting up a business is not for him/her**

It is important to bear in mind that business creation is not open to everyone and to make the project owner aware that he or she is not capable of managing a business. The coach will highlight facts that may make the holder aware that it is preferable not to start a business now for the following reasons (non-exhaustive list):

- punctuality problems
- difficulty in committing to the project
- lack of motivation
- inability to handle the commercial, management or administration part
- no market potential
- non-viable project.

❖ **Knowing how to direct creators towards relay structures, if necessary**

The advisor will sometimes have to direct the creator towards

- structures and social referents to meet social needs
- structures for learning the basics of the language, in order to be able to read and write in the language of the host country;
- public writers to translate or write when there are major language problems;
- return to employment (CV writing, etc.).

❖ **Making the entrepreneur aware of certain problems that need to be solved before setting up the project** (if any)

The counsellor sometimes has to make migrant creators understand that they cannot work immediately on the construction of the project, as there are other social or personal issues to be resolved first.

❖ **Democratising and working on the representation of entrepreneurship among migrants**

The counsellor should work on the **representation that migrants have** of business creation and explain to them that it is possible and accessible for them too.

They have a very poor image of business creation, as a result of the complexity of the host country's system and their problems in finding work, which they project onto their vision of business creation. They think it is not for them. They are often at the idea stage. They have no support, are not encouraged by the family, which is rather afraid of starting a business. It is therefore important to raise awareness among immigrants, and in particular to ensure that they pass on the entrepreneurial spirit to their children.

It is also important to **modify the representations of business creation of people of immigrant origin,** in order to enable them to access business creation.

❖ **Supporting them in the search for new ideas**

Work on motivations and ideas for those who want to create

❖ **Spending more time with people**

Faced with literacy and education problems, the support worker will have to spend more time with the person in order to help them

- in the field
- in formalising the project; they sometimes have to write for them.

❖ **Develop a number of personal skills**

- being patient
- being a good listener
- being a teacher;
- empathy;

- remain neutral, stand back ;
- have a psychological approach with those who have social and personal problems;
- be encouraging.

❖ **Helping people to become autonomous** in the steps to take

11 - The tools

❖ **Group workshop**

These workshops are offered for initial information on the business creation process and for people who are not yet really ready and who feel more comfortable in a group.

These workshops enable the holders to enrich their knowledge and give them the elements to move forward with the setting up of their project.

The group workshop allows for the creation of links and the recognition of a common culture or project within a group. It has an energising effect.

❖ **The individual interview**

The individual interview allows the project to be discussed individually with the creator, to clear it up, to detect the creator's capacities and the coherence of the project.

❖ **Film, MCQs, support**

These tools are used to raise awareness of business creation, to change perceptions and to raise awareness of what business creation really is.

❖ **Diagrams and concrete examples**

As explanatory tools for entrepreneurs for whom the business creation process is too abstract.

❖ **Photolanguage technique**

In the form of a playful game, it allows the expression of ideas through images or representations. It is very suitable for migrants who find it difficult to express themselves or formalise. Thus, through symbolic images, the person expresses things about themselves or their ideas, in a spontaneous way, through this language game.

This technique makes it possible to :

- raise awareness of business creation: talk about the representations of business creation;
- formalise ideas for creation: talk about your professional project;
- enhance the person's value and bring out their skills.

- ❖ **Testimonies of creators**

- ❖ **Exchanges and debate**

- ❖ **Networking between project leaders and creators**

- ❖ **Teaching by example**

This consists of having the project leader meet a person who has created the same activity.

12 - Actions to be implemented to facilitate the path of the migrant creator

- ❖ **Better information on support structures for creation**

Create new channels so that all people are informed about the existence of seed and support structures for start-up projects.

It seems necessary to think about how to make project leaders more aware of the virtue of business creation support and to let them know that support increases the chances of a well-constructed, viable and sustainable project over time.

Ensure that :

- those who have the conditions (personal, family, nature of the project, entrepreneurial capacity) to create are accompanied in the construction of their project in order to guarantee the remuneration and sustainability of the project;
- those who do not have the capacity to create, are accompanied to become aware that creation is not for them, to mourn the creation and thus to be free of mind and envisage another professional solution.

- ❖ **Develop proximity in order to support migrant entrepreneurs as early as possible**

The objective is for the migrant public to have easy access to information on business creation (because they do not know the structures and do not necessarily go to the support structures).

It is important to support them as early as possible in the creation process, in order to have a well-constructed, reliable project and to limit the risks.

Some people sometimes start up without any support, and when they turn to a structure, it is often too late.

❖ **Developing awareness of business creation**

This involves :

- working on existing representations ;
- making people aware that it is possible
- giving a real image of business creation and the profession of business owner (versatility, having expertise, risk-taking).

❖ **Offering personalised support**

The aim is to adapt the support pathways according to the person (training / support, individual / group).

The agreements should take into account the need to adapt the support according to the person, and therefore present more flexibility in order to allow counsellors to manage the time to be spent with each person according to their needs and difficulties.

❖ **Professionalising intercultural counsellors**

In order to improve the quality of the counsellors' support with the migrant public, it seems important that these counsellors reflect on questions of :

- representations of this public according to their origins
- cultural differences ;
- discrimination.

The objective of intercultural training is to :

- to adapt as well as possible to the migrant public by integrating cultural differences
- to be able to adapt to different audiences;
- to avoid any blockages and misunderstandings.

❖ **Offer training in new technologies to project leaders**

To enable them to have access to information via the Internet and to carry out a certain number of administrative procedures possible via new technologies.

❖ **To raise awareness of an economic and profitability approach**

It is vital that entrepreneurs understand the profitability of their project.

❖ **Enable entrepreneurs and creators to build up a network**

- Organise meetings between project leaders and creators

Project holders can exchange with each other or with those who have already set up a business and thus gather a certain amount of information and answers to their questions.

- Organise "testimonial workshops" for entrepreneurs

Sharing experiences enables new entrepreneurs to gain a better understanding of the process of setting up a business and the pitfalls to avoid.

❖ **Action training (in groups)**

This could take the form of business creation training courses that alternate theory with practice, in order to optimise the acquisition of skills (through practice). Indeed, only 30% of what is said is retained.

Action training would mean working on one's project for 6 months, alternating training, support and personal time for research and project construction.

Part 2 : 6 good European practices in the field of business creation support for migrants

The questionnaires and semi-directed interviews conducted in the framework of Be in Europe project by the European partners revealed 8 major obstacles concerning the creation of businesses by migrants.

In order to overcome these obstacles, the partners have identified good national practices that can serve as a source of inspiration.

Thus, each partner has chosen an obstacle for which s/he has completed a summary for the identified good practice.

I. IDENTIFYING THE OBSTACLES

NATURE	Details/explanations
1/ Not speaking the country language	Literacy issues make it more difficult to formalize a project in writing, to complete administrative formalities, to fill in a form or to request funding. As a consequence, business creators are often dependent on a third party who acts on behalf of them.
2/ Understanding the environment, administrative complexity and rules of the host country	✓ A more difficult understanding of the business creation world because it happens a lot that they couldn't study much. So, this audience has bigger difficulties building up a file and a forecast financial report. ✓ An administrative system which is unknown, unusual and far more complex than in their country. The migrant audience has acquired their entrepreneurial culture in their home country (for instance the Maghreb). This entrepreneurial spirit is often dampened when they arrive in France because of an unknown and more complex environment and complicated administrative procedures.
3/ No recognition of skills	✓ The project initiator got a diploma in their home country which is not recognized in the host country. ✓ The project initiator has not enough recognized experience in their home country or host country (3 years minimum). Indeed he or she may not have the necessary experience or they may not be able to prove their experience in their home country due to

	a lack or evidences (payslip, employment contract). Thus, they will not be allowed to set up their business (for some regulated activities).
4/ Project formalization	Sometimes, the migrant business creators have a very strong oral culture. Then, formalization in writing may be difficult. They have trouble understanding the necessity of formalization, the process of building up a file and the basic principle of contract.
5/ Lack of knowledge about regulations	Many times, they create because they know someone in their network who has already created; they think they can do the same, but they don't know regulations (for example knowing food regulation for someone who wants cook at home, knowing leasehold rights…).
6/ Discrimination	It may happen that some business creators face obstacles in getting funding or premises due to their origins. Those forms of discrimination tend to decrease even though they are still a reality.
7/ Lack of knowledge about new technologies	Nowadays, access to information is quite concentrated on the Internet. The migrant project initiator finds it difficult to access information because they don't know how to use new technologies. This brake is often linked to literacy issues.
8/ Access or renouncement to external/bank founding for business creation projects	✓ Muslim people, because of their faith, cannot borrow money with an interest rate. Some go beyond this rule and others refuse categorically, even if it means giving up the project. ✓ Asian communities find funding inside their own communities. They don't have a culture of borrowing which affects the business creation approach and the support given during the project construction phase. The project may be slowed down or modified according to the time needed to collect money.

Language barrier being widely studied by institutions, the partners have chosen not to focus on this subject.

Discrimination, which ranks 6th among the above-mentioned obstacles, will be dealt within the framework of "Be in Europe" collaborative platform, particularly through the "*cliché*" activity (https://www.beineurope.eu/cliches/). It will therefore not be dealt with here either.

II.   SUMMARY OF GOOD PRACTICES

Partners first selected one good practice from those mentioned below and then wrote the summaries.

OBSTACLES IDENTIFIED IN THE GOOD PRACTICES	PARTNER
Understanding the environment, administrative complexity and rules of the host country	ITALY
No recognition of technical or professional skills in the host country	GREECE
Formalization of the project	BULGARIA
Lack of knowledge about regulations	PORTUGAL
Lack of knowledge about new technologies	FRANCE
Access or renouncement to external/bank founding for business creation projects	BELGIUM

⇒ **ITALY**

Difficulty/Obstacle : Understanding the environment, administrative complexity and rules of the host country	
Features	**Consequences/ threats**
✓ Lack of knowledge about the administrative rules present in the hosting country; ✓ Presence of a few services able to give the essential information about the rules of the hosting country ✓ Only a few chance to directly experiment the environment in the hosting country	✓ Migrants are not aware of the rules so it's easier for them not to respect them even if they don't want to. ✓ Less possibilities for them to have a good knowledge about the hosting countries. ✓ Migrants often live in separate communities that could be dangerous because this mechanism lead to an isolation and exclusion of the migrants from the hosting society.

Suggested solution:		
An important possible solution could be a Specific training for migrants about administrative rules and a deep knowledge about the new hosting environment.		
Usefulness	**Means/method/tools**	**Evaluation**
To adapt the training to the needs (time, understanding, professional use…)	A specific training course with a duration that depends on the level of the involved migrants.	The evaluation is not necessary because the most important thing is to make migrants able to live in the hosting country with the right administrative and jurisdictional rules.

Resources :
On the internet, it is possible to find all the required information that a teacher needs to use within the training with migrants.

⇒ **GREECE**

Difficulty/Obstacle: No recognition of technical or professional skills in the host country	
Features	**Consequences/ threats**
✓ Lack of knowledge regarding the recognition of technical or professional skills in the host country. ✓ Lack of relevant services (excepting the social working services, that could inform the stakeholders about the existence of this kind of recognition). ✓ Lack of online resources that could be easily accessed by the target groups. ✓ Too many bureaucracy issues that need be passed through, in order to have access on the recognition/certification system of the country.	✓ It is very difficult for the migrants, who already have a diploma or any kind of certification that is already accepted by their national context, to be recognized also by the Greek Qualification System. ✓ In Greece, as mentioned before, the bureaucracy issues are very complicated and need to many effort in order to have access in the qualification system (for example if the beneficiary needs to have the recognitions of his/her professional skills in the host country).

Suggested solution:

One suggested solution here is their active participation in non-formal education institutions (for example Training- VET centers), through which the minorities will be able to be trained in relevant training approaches, in order to empower their soft-skills or entrepreneurship skills, and to start by collecting ECVET – credit points that would be used and recognised by the European Credit system and could be added as extra-knowledge inside their bios.

Usefulness	**Means/method/tools**	**Evaluation**
The usefulness from the accessibility of the beneficiaries to the non-formal education and the relevant training that could equip them with some qualified credits, could be useful for their personal development and empowerment of soft skills.	The training courses that the beneficiaries could participate, include face-to-face activities, through experiential learning methodologies, or distance learning, through the utilization of on-line/ interactive platforms, that are freely available for the needs of the target group**.**	In all cases referred previously, there will be always the evaluation/assessment by the direct beneficiaries of these trainings, in order to have the chance to evaluate the adaptation potentials of these procedures. ✓ In the case of face-to-face activities, there will be the evaluation phase during the final phases of the training process, that the participants through evaluation questionnaires (or more interactive activities) will be able to evaluate and send their feedback about the training process.

		✓ In the case of distance learning, the users will be able to fill in additional self-assessment questionnaires, in order to clarify the clear understanding of the platform's contents, or to have a personal contact with the responsible of the platforms via online correspondence.

Resources :

Un document électronique pertinent et librement accessible qui pourrait être très utile pour les exigences de ce sujet, est : HOW TO FACILITATE THE RECOGNITION OF SKILLS OF MIGRANT WORKERS ; GUIDE FOR EMPLOYMENT SERVICES PROVIDERS (*Comment faciliter la reconnaissance des compétences des travailleurs migrants ; Guide pour les prestataires de services d'emploi*), tiré de :

http://www.integrazionemigranti.gov.it/Documenti-e-ricerche/ilo_skills_employmentservices.pdf

⇒ **BULGARIA**

Difficulty/Obstacle: Formalization of the project	
Features	**Consequences/ threats**
✓ Poor computer skills ✓ No Internet literacy ✓ Inability to use professional and commercial applications	✓ Not being able to use NICTs in professional practices ✓ Not being aligned with the administrative procedures of the country (declarations, taxation, payments…) ✓ Having an activity commercially late forward
✓ Most of the materials are in Bulgarian language only ✓ Lack of Project Culture ✓ EU projects management is complicated for third-country citizens ✓ Budgeting / Financing ✓ Lack of knowledge in Reporting ✓ Bureaucracy in State Authorities	✓ Migrants have poor knowledge of Bulgarian and that limits them. ✓ Migrants fail to understand projects are managed ✓ It is impossible for migrants to manage with EU projects ✓ Complicated ✓ Managing difficulties / Reporting issues ✓ Project rejection

Suggested solution:

Language courses / Project Management courses

Usefulness	Means/method/tools	Evaluation
To help migrants overcome the obstacles in Project Management	Via gamification, situational learning, project-based learning	Work on the professional project, combined with real life project application

Resources :

https://stemo.bg/bg/service/category/upravlenie-na-proekti

http://primavera.technologica.com/docs/default-document-library/intro_pmi_methodologyBB459F246716.pdf?sfvrsn=12

https://uxpd.net/posts/%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5-%D0%BD%D0%B0-%D0%BF%D1%80%D0%BE%D0%B5%D0%BA%D1%82%D0%B8-pdf-%D0%BB%D0%B5%D0%BA%D1%86%D0%B8%D0%B8/

⇒ **PORTUGAL**

Difficulty/Obstacle: Lack of knowledge about regulations	
Features	**Consequences/ threats**
✓ Lack of knowledge of the laws (rights and duties) related to the formal opening of a company ✓ Lack of knowledge of measures to support entrepreneurship ✓ Lack of knowledge of institutions to support migrant entrepreneurship ✓ Complexity of available information ✓ Lack of knowledge of funding sources ✓ Lack of knowledge of labour legislation ✓ Lack of knowledge of tax legislation	✓ Investment of time and money on a business idea that is not possible to implement due to regulations (e.g. - investing in accommodation services ignoring that there may be a maximum number of accommodation services per zone) ✓ Development of a business idea according to the laws of the country of origin, ignoring the laws of the host country ✓ Opening of a business without all the necessary legal licenses/inspections ✓ Not knowing where to go to get answers on questions related to how to start a business ✓ Unawareness of the jurisdiction of each legal institution ✓ Unfamiliarity with funding opportunities ✓ Lack of knowledge of legal issues associated with starting a business (e.g. - number of minimum national workers / maximum migrant workers) ✓ Payment of fines due to business illegalities

Suggested solution:

To find / create offices that support migrant entrepreneurship, which can offer training services and individual support on legislation to start a business. The offices can provide on-site or distance learning and mentoring on "Support for businesses' creation".

Usefulness	**Means/method/tools**	**Evaluation**
Ensure that migrant entrepreneurs are aware of laws and procedures related to the opening of a business Support migrants who have a business idea to understand if the idea is legally viable and	Migrants can look for support offices or training courses on businesses for migrants. Organisations can create these offices and/or face-to-face/distance courses. We suggest structuring a training course of 40 hours, for 8 weeks, composed of:	Along the group training/individual mentoring the trainers/the mentors evaluate the maturity of the business ideas At the end of the training/mentoring, the trainers/the mentors write an evaluation report

sustainable, by helping to write a business plan Facilitate the communication between migrant entrepreneurs and institutions involved in supporting businesses (Social Security, Tax Offices, Banks, etc.) Inform about existing (migrant) entrepreneurship support programmes Promote the formalisation of existing businesses in the informal economy.	✓ 8 group sessions of 4 hours, 1 day per week (32 hours), for training on regulations; ✓ 4 Individual sessions of 2 hours, one per fortnight (8 hours), for mentoring on individual business ideas. In addition, these offices can provide support to migrant entrepreneurs via the Internet, to avoid unnecessary travel, allowing migrants living outside large cities to also have access to this training/information.	stating if the business plan meets the conditions to be viable according to the laws of the country, as well as if it is considered sustainable.

Resources :

The Portuguese Migrant Entrepreneurship Support Office https://www.acm.gov.pt/-/gabinete-de-apoio-ao-empreendedor-migrante provides training and mentoring to migrants living in Portugal that wish to open their own business. For example, it provides basic information on how to start a business https://www.acm.gov.pt/empreender/criar-o-seu-negocio and promotes programmes to support entrepreneurship https://www.acm.gov.pt/-/programa-de-empreendedorismo-imigrante-pe-1.

⇒ **FRANCE**

Difficulty/Obstacle: Lack of knowledge about new technologies	
Features	**Consequences/ threats**
✓ Poor computer skills ✓ No Internet literacy ✓ Inability to use professional and commercial applications	✓ Not being able to use NICTs in professional practices ✓ Not being aligned with the administrative procedures of the country (declarations, taxation, payments…) ✓ Having an activity commercially late forward

Suggested solution:

Tools/observed practice allowing to release the brakes
Specific training at the Fablab

Usefulness	**Means/method/tools**	**Evaluation**
To adapt the training to the needs (time, understanding, professional use…)	**Training course** of X hours with defined project	Work on the professional project

Resources :

http://www.emmaus-connect.org

https://ec.europa.eu/jrc/en/digcomp/digital-competence-framework

https://pix.fr/fr

⇒ **BELGIUM**

Difficulty/Obstacle: Access or renouncement to external/bank founding for business creation projects	
Features	**Consequences/ threats**
✓ Lack of knowledge regarding the existing financial opportunities. ✓ Lack of guarantees to obtain funding specially from banks and financial institutions in general. ✓ Lack of relevant business plan to convince the funders. ✓ Too many bureaucracy issues that need be passed through, in order to have access on the recognition/certification system of the country.	✓ The lack of self-confidence makes migrants business starters to get fear of bankers (fear of being badly received, feeling of inferiority...) ✓ Not taking risks generates a fear of refusal (fear of having prepared an insufficiently convincing case, fear to failing…) ✓ Sometimes discriminatory practices combined with a lack of loan guarantees make the decision of banks and financial institutions not transparent.

Suggested solution:

Explain to the participants all existing funding opportunities as well as the inherent risks to them.

Establish and extend social networks, which could be used later as "loan guarantee"

Trust is a key element in the process of financing businesses.

Usefulness	Means/method/tools	Evaluation
Make a crucial issue (finance) accessible to large target group in non-formal settings without formal constraints.	Gather existing tools and set-up collaborations with social economy organisations specialised in financing social added value projects	No specific evaluation needed.

Resources:

11 Brilliant Startup Accelerators and Incubators for Migrant Entrepreneurs to Kick-Start - Startups Without Borders (startupswb.com)

Part 3 : Tools developed in the framework of Be in Europe project

Partners have chosen to test two practical tools that will allow participants in Be in Europe programme to :

- measure in a proactive way their level of achievement of the creation objectives ;
- prepare tools that can be adapted to each partner country, each community, each situation.

It should be noted that the work is not exhaustive and may evolve according to legislation, dedicated structures/means, etc.

1. The (self-) diagnostic tool

The (self-) diagnostic tool is based on the idea that one "learns by walking" but often migrants are not aware of their own "progress" in this area, which is necessary for the gain in self-confidence.

This tool, which is based on a proactive method, reveals the hidden skills, resources and interests of each person. It is therefore a self-diagnosis tool that helps to reflect on oneself.

As this process can be difficult, it is necessary for migrants to be accompanied by trained professional counselors.

Divided into 10 segments (keys), this tool includes a series of questions ((self-) diagnostic) that are divided as follows:

- Key 1: My idea - 6 questions
- Key 2 : Me and my project - 13 questions
- Key 3 : Building my project - 20 questions
- Key 4 : What status for my business - 7 questions
- Key 5 : Is my project profitable - 7 questions
- Key 6 : Validating my project - 4 questions
- Key 7 : How to find funds - 5 questions
- Key 8 : Formalities of creation - 4 questions
- Key 9 : Starting my business - 6 questions
- Key 10 : Life of my business - 8 questions

For more information on starting a business, a reference is made to the different sections of the practical booklet.

2. The Practical Booklet

The practical booklet consists of different sections, namely

- Language learning
- Administrative situation
- Time management
- Financing
- Specific support
- Digital support.

These sections list the existing offers on the territories of the partnership in connection with the themes of the migrant entrepreneurs' pathway while associating recommendations.

Each theme is addressed as follows:

- - definition of the framework in which the theme is affordable ;
- - definition of the terms and/or lexicon to know;
- - an "advice / analysis" tab;
- - a directory of useful organizations for the migrant entrepreneur;
- - a space to list the organizations present on the area;
- - a tab "Methodological support" to facilitate research and the relevance of the support.

Remember that these two tools are in the form of booklets and that, in addition to the French version, they are translated into English, Bulgarian, Greek, Italian and Portuguese.

It should be noted that the Practical Booklet contains national data and therefore exists in two versions in French: one for Belgium and one for France.

Part : What about the European recognition?

The ENTRECOMP Framework

Ten years ago, the European Commission defined the sense of initiative and entrepreneurship as one of the 8 key competences required in a knowledge-based society.

The European Entrepreneurship Competence Framework - EntreComp proposes a common definition of entrepreneurship as a competence.

If it is possible to make a parallel between the Be in Europe toolbox and EntreComp, let's first recall that "*entrepreneurship as a competence is developed as a result of actions, carried out by individuals or groups, which aim at creating value for others*".

Thus, the Be in Europe project's approach is in line with the basic level of the EntreComp entrepreneurial learning progression model as defined below:

Table 2: EntreComp Progression model

Foundation		Intermediate		Advanced		Expert	
Relying on support[6] from others		Building independence		Taking responsibility		Driving transformation, innovation and growth	
Under direct supervision.	With reduced support from others, some autonomy and together with my peers.	On my own and together with my peers.	Taking and sharing some responsibilities.	With some guidance and together with others.	Taking responsibility for making decisions and working with others.	Taking responsibility for contributing to complex developments in a specific field.	Contributing substantially to the development of a specific field.
Discover	Explore	Experiment	Dare	Improve	Reinforce	Expand	Transform
Level 1 focuses mainly on discovering your qualities, potential, interests and wishes. It also focuses on recognising different types of problems and needs that can be solved creatively, and on developing individual skills and attitudes.	Level 2 focuses on exploring different approaches to problems, concentrating on diversity and developing social skills and attitudes.	Level 3 focuses on critical thinking and on experimenting with creating value, for instance through practical entrepreneurial experiences.	Level 4 focuses on turning ideas into action in 'real life' and on taking responsibility for this.	Level 5 focuses on improving your skills for turning ideas into action, taking increasing responsibility for creating value, and developing knowledge about entrepreneurship.	Level 6 focuses on working with others, using the knowledge you have to generate value, dealing with increasingly complex challenges.	Level 7 focuses on the competences needed to deal with complex challenges, handling a constantly changing environment where the degree of uncertainty is high.	Level 8 focuses on emerging challenges by developing new knowledge, through research and development and innovation capabilities to achieve excellence and transform the ways things are done.

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6   Support from others includes for example support by teachers, mentors, peers, advisors, or consultancy services.

Source : https://ec.europa.eu/jrc/en/publication/eur-scientific-and-technical-research-reports/entrecomp-entrepreneurship-competence-framework

Furthermore, if a comparison were to be made between the entrepreneurial qualities highlighted by the Be in Europe tools and the competencies identified in EntreComp, it can be argued that the former make it possible to identify several of the competencies mentioned in the aforementioned reference framework:

Entrepreneurial skills EntreComp		
Ideas & opportunities	**Resources**	**Into action**
Spotting opportunities	Mobilising others	Taking the initiative
Creativity	Financal & economic literacy	Planning & management
Vision	Mobilising resources	Coping with ambiguity, uncertainty & risk
Valuing ideas	Motivation & perseverance	Working with others
Ethical & sustainable thinking	Self-awareness & self-efficiency	Learning through experience

Specifically, these entrepreneurial skills refer to:

Table 1: EntreComp conceptual model

Areas	Competences	Hints	Descriptors
1. Ideas and opportunities	1.1 Spotting opportunities	Use your[5] imagination and abilities to identify opportunities for creating value	• Identify and seize opportunities to create value by exploring the social, cultural and economic landscape • Identify needs and challenges that need to be met • Establish new connections and bring together scattered elements of the landscape to create opportunities to create value
	1.2 Creativity	Develop creative and purposeful ideas	• Develop several ideas and opportunities to create value, including better solutions to existing and new challenges • Explore and experiment with innovative approaches • Combine knowledge and resources to achieve valuable effects
	1.3. Vision	Work towards your vision of the future	• Imagine the future • Develop a vision to turn ideas into action • Visualise future scenarios to help guide effort and action
	1.4 Valuing ideas	Make the most of ideas and opportunities	• Judge what value is in social, cultural and economic terms • Recognise the potential an idea has for creating value and identify suitable ways of making the most out of it
	1.5 Ethical and sustainable thinking	Assess the consequences and impact of ideas, opportunities and actions	• Assess the consequences of ideas that bring value and the effect of entrepreneurial action on the target community, the market, society and the environment • Reflect on how sustainable long-term social, cultural and economic goals are, and the course of action chosen • Act responsibly

2. Resources	**2.1 Self-awareness and self-efficacy**	Believe in yourself and keep developing	• Reflect on your needs, aspirations and wants in the short, medium and long term • Identify and assess your individual and group strengths and weaknesses • Believe in your ability to influence the course of events, despite uncertainty, setbacks and temporary failures
	2.2 Motivation and perseverance	Stay focused and don't give up	• Be determined to turn ideas into action and satisfy your need to achieve • Be prepared to be patient and keep trying to achieve your long-term individual or group aims • Be resilient under pressure, adversity, and temporary failure
	2.3 Mobilizing resources	Gather and manage the resources you need	• Get and manage the material, non-material and digital resources needed to turn ideas into action • Make the most of limited resources • Get and manage the competences needed at any stage, including technical, legal, tax and digital competences
	2.4 Financial and economic literacy	Develop financial and economic know how	• Estimate the cost of turning an idea into a value-creating activity • Plan, put in place and evaluate financial decisions over time • Manage financing to make sure my value-creating activity can last over the long term
	2.5. Mobilizing others	Inspire, enthuse and get others on board	• Inspire and enthuse relevant stakeholders • Get the support needed to achieve valuable outcomes • Demonstrate effective communication, persuasion, negotiation and leadership
3. Into action	**3.1 Taking the initiative**	Go for it	• Initiate processes that create value • Take up challenges • Act and work independently to achieve goals, stick to intentions and carry out planned tasks
	3.2 Planning and management	Prioritize, organize and follow-up	• Set long-, medium- and short-term goals • Define priorities and action plans • Adapt to unforeseen changes
	3.3 Coping with uncertainty, ambiguity and risk	Make decisions dealing with uncertainty, ambiguity and risk	• Make decisions when the result of that decision is uncertain, when the information available is partial or ambiguous, or when there is a risk of unintended outcomes • Within the value-creating process, include structured ways of testing ideas and prototypes from the early stages, to reduce risks of failing • Handle fast-moving situations promptly and flexibly
	3.4 Working with others	Team up, collaborate and network	• Work together and co-operate with others to develop ideas and turn them into action • Network • Solve conflicts and face up to competition positively when necessary
	3.5. Learning through experience	Learn by doing	• Use any initiative for value creation as a learning opportunity • Learn with others, including peers and mentors • Reflect and learn from both success and failure (your own and other people's)

Source : https://ec.europa.eu/jrc/en/publication/eur-scientific-and-technical-research-reports/entrecomp-entrepreneurship-competence-framework

It should be noted that the EntreComp framework is the starting point for an interpretation of entrepreneurial competence that will be further developed and refined over time to meet the specific needs of the Be in Europe target group: migrants will be able to develop these competences both through practice and through complementary training and other experiences.

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