BITE

Building Integration Through Entrepreneurship

HANDBOOK ON
MIGRANT ENTREPRENEURSHIP FOR LOCAL
AUTHORITIES & CIVIL SOCIETY ORGANISATIONS

etimos
improving people's life

FONDAZIONE
ISMU
INIZIATIVE E STUDI
SULLA MULTIETNICITÀ

E4
IMPACT
FOUNDATION

Comune di
Milano

INTEGRA
Education • Coaching • Integration

ERFC

This project is funded by
the European Union

Building Integration Through Entrepreneurship

Foreword

Micro economies of European cities are in constant evolution, in search of adequate answers to transforming societies.

The demographic change is often considered to analyse the social, cultural and environmental changes of our communities. However, our knowledge is very limited when it comes to the demography of our businesses, in particular SMEs, and the transformation they bring about in our societies, both in terms of economy and local development.

If we consider the demographic and cultural features of entrepreneurship, we observe that in some of the most developed European regions more than 10% of businesses are led by entrepreneurs with a migrant background. These companies have become a structural component in European economies and yet that are not known or promoted, especially given their cultural, innovation-driven contribution.

Not only are migrant entrepreneurs the intrinsic projection of their companies toward international markets, they also create great added value for European economies. If the combination of soft skills, knowledge and new ways of doing business were understood and promoted, we would foster a new dialogue with traditional businesses and ultimately a co-creation process. We would also at last move beyond traditional assumptions on integration to support the inception of new economies which benefit from the demographic transformation of countries.

This toolbox is addressed to anyone who is willing to encourage the development of local economies by supporting talents and innovative business ideas. The methodology is empiric and is based on the experience of the BITE project, which has involved and mentored more than one hundred entrepreneurs with migrant background in Italy, Sweden, and Greece.

BITE
Building Integration Through
Entrepreneurship

If you are a local authority administrator, a civil servant or a representative of civil society organisations and you are engaged in local development through support to the private sector, this handbook will facilitate the design, implementation and evaluation of tailor-made schemes for your community.

There surely is no universal recipe in this framework, but the path towards the co-creation of innovative local economies has started. With this handbook, we wish to provide our contribution and make it work for all.

Davide Libralesso

BITE Coordinator
Etimos Foundation

Table of contents

BITE
Building Integration Through
Entrepreneurship

Introduction

The **BITE project** (Building Integration Through Entrepreneurship) is an EU-funded project that fosters the integration of migrants from sub-Saharan Africa by unlocking their entrepreneurial potential. Between 2018 and 2020 the project has selected 100 migrants between Italy, Sweden and Greece in order to train them and mentor them on how to start their own business in Europe and in their country of origin.

The action relies on a **diverse partnership** that includes civil society organizations, financial organizations, local authorities, research centers and foundations across three EU countries (Italy, Greece and Sweden) and whose expertise ranges from migration issues to business acceleration, from policy making to business finance. The partners of the project are Etimos Foundation, E4Impact Foundation, Fondazione ISMU, European Regional Framework for Cooperation, Integra and the Municipality of Milan.

Dissemination is a core component of BITE and aims to make the project results available to different groups of stakeholders. With that in mind, partners developed a **toolbox** that collects all the different components of the "BITE approach" and outlines the factors that could facilitate or hinder the impact of projects and programmes addressing migrant entrepreneurship.

The toolbox results from a **six-month research** conducted by Fondazione ISMU where the project was broken down into its components, analysed and reassembled as a model. First, ISMU collected relevant documents developed and used by partners in individual tasks. Secondly, it reviewed them and conducted interviews among relevant partner staff involved in the implementation of each tasks as well as external stakeholders that had developed similar practice. Thirdly, it isolated well-working practice from each task and decontextualised it from the specific implementation settings. Lastly, it organically reassembled practice for each task and for the whole project.

The **context** considered for developing the toolbox is limited to the group of beneficiaries included in the BITE project in Italy, Greece and Spain. As a result, the toolbox should not be used statically, with tools borrowed and immediately used, but rather critically and dynamically by being adapted to each and every context.

The toolbox is addressed to **two different groups of stakeholders** under specific objectives. On the one hand, it provides guidance to civil society organisations on how to design and

BITE

Building Integration Through
Entrepreneurship

implement effective projects with limited resources. On the other hand, it guides local authorities in delivering need-based and effective policies, programmes and funding schemes that can work as a framework for other public and non-public stakeholders.

The toolbox follows the **structure** of the BITE project and presents evidence on how to reach out to and select participants (chapter 1), how to implement business training (chapter 2), how to provide continuous business mentoring and financial inclusion (chapter 3) and how to communicate, disseminate and replicate projects and programmes (chapter 4). All chapters outline how every task was structured under the BITE project and provide recommendations on issues that could likely occur, on the coordination between project partners and on the collaboration with key external stakeholder. An information box on how to conduct a project/programme modelling (chapter 4) aims to support stakeholders in transferring practice. The final annexes include templates that were used throughout the project.

To ensure reflexivity, every chapter features information on how the different BITE components were addressed by external stakeholders. In particular, data on two projects having a similar structure and timeframe was collected through interviews and written contributions:

- The **YMCB Project** (Young Migrants Capacity Building) is an EU-funded project aiming at developing an innovative approach towards creating the appropriate ecosystem to support young migrants entrepreneurship. It does so through a combination of education and training, mentoring and access to finance. The approach was tested in Austria, Belgium, Italy and the Netherlands with the goal of scaling it up and replicating it in other territories.

- The **Enterprise4Integration Project** aims at fostering integration of migrants and unleashing their human and social capital through entrepreneurship. The project provided training and mentoring to migrants in Italy while supporting access to relevant network and financial opportunities.

BITE
Building Integration Through
Entrepreneurship

Chapter one

Outreach and selection of migrant participants

1.1   Objective(s)

Outreach and selection are two distinct yet interdependent tasks that secure proper visibility of the project at the early stage while steering the interest of the target group and therefore increasing the application rate. At the same time, they allow to identify potential beneficiaries of your project/programme and collect key data that can be used in other activities - training and mentoring - as well as in research and practice more generally. Ultimately, they help identify, engage and build collaborations with relevant migrant communities and stakeholders.

1.2   Structure of the task

BITE structured outreach and selection in two distinct workflows:

A multimedia call for participants that includes:

- A one-pager featuring relevant information on the project, its different steps as well as the eligibility criteria and the selection process
- A series of videos showing role models in the field of migrant entrepreneurship
- A series of info sessions both online and in-person to outline the project/programme, define the requirements of the call for participants and the selection procedure, and address participants' questions and concerns.
- A series of social media posts presenting the project/programme and promoting the call for participants

A round of selection and skill assessment that includes:

- Remote screening of applications against eligibility criteria
- Qualitative assessment of applications (e.g. interviews) based on indicators on entrepreneurial skills and with the support of grids and scorecards
- A series of skill assessment reports to be handed to selected and rejected candidates
- A mapping report on the entrepreneurial skills of migrants with data broken down across variables (e.g. sex, nationality, education level etc.)

BITE

Building Integration Through
Entrepreneurship

1.3   Critical issues and recommendations

- <u>Take full advantage of spontaneous applications</u>. In the framework of a call for participants, the quality of applications received might vary considerably across regions and nationalities. Relying on third parties to gather applications can be very practical in terms of time efficiency but can result in several applications received being incomplete or weak. On the other hand, circulating the call and relying on people applying spontaneously following a call for participants can increase the number and quality of applications as those applying have stronger motivation. As such, spontaneous applications allow for self-selection without being exclusive.

- <u>Develop the human side of the project by scouting candidates personally</u>. Having in-person formats can sometimes help you secure a sufficient number of applications, especially from groups who do not have the IT skills or tools to apply online. By presenting the project to individual migrants as well as to migrant organisations through phone calls and info sessions, you can consolidate the human side of the project. In addition, you can use these opportunities to pre-select your candidates.

- <u>Set up and prioritise clear inclusive eligibility and selection criteria in advance</u>. The eligibility criteria set in the call for participants may undergo a reality check during the application period. Several applications will come from people who do not completely fall in the ideal target group. Arrange your eligibility criteria based on their salience and handle them flexibly. For instance, in programmes and projects provided in an official language, language proficiency may be prioritized over legal status. Likewise, legal status might weigh more than the quality of the profile. Make sure you communicate the eligibility criteria to candidates clearly during interviews to safeguard the credibility of the project.

- <u>Always consider the overall objectives</u>. Some applicants might have stronger skills or more extensive technical and entrepreneurial experience than others. Others might want to focus more on developing their skills before moving to the start-up phase. Likewise, some business ideas might already be very detailed, while others could be still at the inception phase. When applying your selection criteria, you should act consistently but also inclusively, especially if the overarching objective of your entrepreneurial project/programme is to develop migrants' skills and facilitate the start-up of their business ideas by a certain time.

- <u>Be strategic and clear about your geographical scope</u>. Some applications might come from different areas, especially when outreach campaigns take place online. Some very motivated applicants living in surrounding areas might be willing to commute throughout

the duration of the project. If you have already identified where entrepreneurial services will be provided, consider allocating some budget to covering participants' travel costs. In any case, make sure this logistical issue is discussed at the early stage and provide candidates with clear and consistent information during selection.

- <u>Leverage your network while creating new connections</u>. Disseminating the call for participants among existing networks can increase the number and the quality of applications. This approach includes tagging key stakeholders and partners on social media communications, sending targeted emails to CSOs and migrant gatekeepers. Activating some key contacts can lead to a snowballing effect and to widespread dissemination of the call. In projects and programmes implemented by a consortium, some partners might be active in networks that deal with relevant topics and focus on the appropriate level of governance. However, outreach can also be a key opportunity to develop strategic partnerships with new actors, which can in turn foster long-lasting collaborations and ensure the sustainability of the project/programme.

- <u>Ensure the selecting staff has the right skills</u>. Screening and selecting candidates require proper skills and experience to ensure methodological rigor, which can ease up the other project activities and ensure the replicability of the project/programme in different regions or across different cohorts of beneficiaries. Those in charge of these tasks should have, or should be able to find, the right expertise on skill assessment and migrant entrepreneurship. In addition, the staff should have proper intercultural skills to fully understand the candidates' sociocultural background and not reject a candidate solely based on stereotypes or misunderstandings.

- <u>Prepare valuable alternatives for rejected candidates</u>. Depending on your eligibility criteria and the outcome of your individual assessment, a variable number of candidates might be rejected. To safeguard the credibility of the project and of your organisation you should put in place alternatives that could be offered upon rejection. This is particularly salient for candidates dropped due to legal status (e.g. asylum seekers). To this end, you should join or tap into a network of practice that could provide services to those groups of migrants.

- <u>Value the transnationality of business ideas</u>. As early as screening and selection, you might find candidates willing to become transnational entrepreneurs. However, this could be hampered by aspects such as eligibility of expenses or tax revenues, with many project/programmes favouring start-ups operating in the EU. In fact, migrant entrepreneurship is intrinsically transnational as people often move with the aim of contributing to the well-being of their community of origin as part of a migration-development nexus.

BITE
Building Integration Through
Entrepreneurship

In order to meet people's sociocultural expectations, you should assess candidates paying the right attention to their transnational ambition. To persuade donors, you could frame your project/programme as connected with broader values such as bridging gaps between different markets and fostering international trade. To persuade candidates to be flexible, you could offer them the possibility of setting up their business in the EU and then scale it up in other continents.

- <u>Plan outreach and selection in a flexible way</u>. Being the earliest activities of most projects/programmes on migrant entrepreneurship, outreach and selection need to run smoothly to avoid delaying the whole project. However, the number of applications might not fulfill your expectations or target value due to different endogenous and exogenous factors which can impact the start of the training activities. To minimise this risk, you should allocate enough time to the selection of candidates. In addition, you should try keeping selection and training as separate and flexible as possible, for instance by organising training sessions around different editions with smaller groups of migrants and kicking off with the first edition as soon as the minimum number of participants is reached. In this case you should set up the training programme at the earliest stage and communicate the dates to selected candidates, helping them organise their time schedule in the short/medium term according to their work and family life.

- <u>Focus your outreach around the right narrative, messengers and tools</u>. Outreach activities have a lot to do with communication and dissemination, which are often addressed separately. However, seeing outreach through a communication lens can increase effectiveness in that it helps create a narrative that candidates can sign up to. Besides allocating enough time and using different media – including social media – and tools, you should pay attention to the message conveyed. Using videos that feature role models, especially migrant entrepreneurs, can help identification and empathy. Whether the companies fall into the stereotypes of migrant-owned businesses (e.g. ethnic grocery stores, cleaning services, restaurants) or feature more atypical profiles, the narrative around role models should focus on concepts like innovation, sustainability and social impact. Sometimes finding suitable role models can be easy, as some seek visibility, others it can be challenging, particularly with women entrepreneurs.

- <u>Identify what data to collect and how to use it</u>. Selection can be seen as a valuable opportunity to collect relevant data on migrants' skills and attitudes that can be used in support of other project activities as well as to consolidate the general understanding of socio-cultural phenomena. In this light, you should identify from the very beginning what data will be collected and with what purposes, using the appropriate tools to map, evaluate and use data on applicants. For instance, forms and templates focusing on business

ideas can help partners responsible for training and mentoring to timely understand participants' profile and objectives. Likewise, interview and assessment grids can help collect data that can be used for the overall project communication or to produce policy papers on migrant entrepreneurship.

1.4   Collaboration with other project partners

- <u>Share outreach responsibilities strategically across different partners</u>. In projects that involve different regions, partners are often responsible for activities taking place outside of their own geographical area. This can result in geographical overstretch as partners have to spend more time identifying existing networks or building new ones, ultimately impacting the time and effectiveness of outreach. If possible, make sure that your geographical scope is backed by a sound partnership or a local partner. Ensure that partners responsible for an area can allocate proper resources and use proper infrastructure to achieve full outreach in their territory.

- <u>Strike a balance between coherence and flexibility across different regions</u>. Some projects might have similar activities taking place in different countries simultaneously or at different times. To safeguard the cohesion of the project – in terms of beneficiaries and outputs – make sure all regional partners discuss and agree upon objectives, procedures and tools that will be used. Harmonising the different approaches can also be useful if you plan to gather and use data related to the selection, e.g. socioeconomic data or data on migrants' initial entrepreneurial skills. However, pay attention to the cultural and socioeconomic specificities of any local context by involving the most relevant partners or stakeholders.

- <u>Design and run selection jointly with training and mentoring partners</u>. Unless you are in charge of both selection and training/mentoring, it is critical to identify the right aspects to screen and assess with knowledgeable actors. If your project/programme is implemented by a consortium, make sure that partners providing the training and mentoring services are consulted at the earliest stage of the selection process. Based on their expertise and past experience, they can help you identify important criteria to effectively select the most suitable target group. Alternatively, you can rely on service providers, like individual trainers and mentors, and ask for their input. Ongoing dialogue between partners can also help organise training and mentoring sessions flexibly based on how the selection proceeds

Building Integration Through
Entrepreneurship

1.5   Collaboration with key external stakeholders

- <u>Seize or create both informal and formal opportunities for collaboration</u>. Making use of partners' informal networks can be time-efficient, especially if applications need to be collected over a short period. Partners may have previously worked with key stakeholders touching upon migrant integration and entrepreneurship from different angles. However, in these cases partners may struggle to strategically identify what key stakeholders could be associated to the project and how to build an ongoing sustainable dialogue for the rest of the project. You should anticipate these considerations to the design phase by mapping out key stakeholders. These can include consulates and embassies, migrant-led associations, groups of cultural mediators, churches and faith-based organisations.

- <u>Draw from rosters of beneficiaries from other projects/programmes</u>. Partners with an experience on migrant integration might be able to draw candidates from past projects. Likewise, liaising with other stakeholders providing services to migrant population could help fostering a comprehensive approach to integration, which encompasses different policy areas such as housing, education, health and employment.

Practice spotlight – Outreach and selection

The YMCB project:

- Adapted the scope of the selection by adopting a flexible approach. On the one hand, the project prioritised newly and recently arrived young migrants under the age of 35. On the other hand, in order to address the length of the legal process to acquire specific statuses, it also included prospective young migrant entrepreneurs who had lived in the EU for a long time but still struggled to create a business or to participate in mainstream entrepreneurship schemes. It also included second-generation migrants through a case-by-case approach.

- Reached out to potential beneficiaries through organisations that were already working on migrant integration in the target areas. The project involved one info session per area and used social media to answer candidates' questions.

The Entreprise4Integration project:

- Selected participants through an online call and with the support of CSOs with an expertise on migrant integration and skill assessment. The selection criteria were identified and discussed through partners' transnational network, with national chapters of the same organisation providing guidance.

- Involved cultural mediators to best address the socio-cultural specificities for every application.

Chapter two

Building entrepreneurial skills and shaping business projects

2.1 Objectives and outcomes

Training for developing entrepreneurial skills and shaping business projects is a crucial component of initiatives aimed at supporting and fostering migrants' entrepreneurship and business start-up. More specifically, training aims to equip migrant potential entrepreneurs with the knowledge, abilities, instruments and tools necessary to design, start and grow a successful business. The expected key outcomes of training are:

- Capacities to design, develop and manage a business are enhanced
- Business models and projects are feasible, sustainable, market-related and consistent with entrepreneurs' personal, material and social resources.

2.2 Structure of the task

The BITE project adopted a fourfold approach to building entrepreneurial skills and shaping business models through the following sequential modules:

Module 1: How to Do Business in the EU. This module takes 15-20 hours and focuses on entrepreneurship in the European Union. It aims at helping participants familiarise with the main traits and distinctive features of the business culture and standards in European Union. Classes are mainly culture-based (i.e. aimed at developing the right mindset to be an entrepreneur in Europe) but also deal with technical issues, providing an overview on administrative requirements, quality standards, payments to suppliers, taxes, customer care and family participation.

Module 2: Enhancing business skills. This module takes 12-15 hours and allows to present, debate and strengthen the core-skills that entrepreneurs should acquire and mobilise to launch a business. Skills are related to leadership, negotiations and marketing. Classes deal with issues such as leading people, business communication, sales management, and negotiation.

Module 3: Building sustainable business models. This module is the core of the entrepreneurial training, taking approximately 30 hours. It helps participants familiarise with tools that are useful to designing sustainable businesses and refining their business ideas. Improving and consolidating business-ideas must rely on a structured and sound methodology that include, for instance, the so-called Business Model Canvas (BMC), an instrument extensively used to support start-up that has great flexibility and can be dynamically adapted to different business ideas and contexts. The different areas addressed by the BCM corresponds to the fundamentals of any business: value proposition, customer segmentation, customer relations, channels, key-activities, revenues and costs, break-even analysis, and social impact. At the end of the step, each participant is required to prepare a complete and documented BMC on his/her own business idea. Due to the relevance and the complexity of the work to develop credible BMCs, the step may be conveniently divided in two blocks, with the second one implemented 2-3 weeks after the first one. During those 2-3 weeks, each participant is requested to conduct fieldwork developing his/her BMC which will be presented and discussed in second block.

Module 4: Supporting initial business start-up. This step closes the training and lasts approximately 24 hours. It focuses on key financial issues that are relevant for starting up a business in a full and informed manner. As such, it aims at helping participants register a business and define its financial needs. By the end of this module participants can identify the most suitable funding sources and can adapt and improve their financial strategies over time – e.g. starting with basic funding sources and then moving to more complex and sophisticated ones. Training content, including modules on European and national funding opportunities, is adapted according to the profile (e.g. profit or not-for-profit) and sector of the start-up. It also focuses on defining financial needs, identifying investors, setting up and registering businesses, defining key actions, and familiarising with import-export regulations.

2.3   Critical issues and recommendations

- Be practical. Training needs to be very practical and being practical is about aligning content, participants' profile and methods. While scouting the right profiles falls in the scope of selection, aligning content and methods with participants needs to be addressed as part of the training, with trainers being directly responsible for this. Trainers' objectives should be threefold:

  o Making the abundance of information on entrepreneurship available. In this case trainers, especially those having a migrant background, act as facilitators who know participants' knowledge needs.

- o Providing first-hand experience on daily issues that participants are likely to face. In particular, this objective should be ensured through external speakers.

- o Collecting and processing case-specific data related to the issues experienced by each and every participant.

- <u>Choose the right format</u>. According to the number and profile of participants, several formats can be used to make training as smooth and effective as possible, including lectures, workshops, simulations and guided discussions. The use of small groups is particularly recommended as it facilitates the sharing of new ideas and suggestions to be discussed and included in individual projects.

- <u>Provide the training in the appropriate language</u>. The quality and effectiveness of learning is highly dependent on the language used. If, in general, partners are more fluent in French, English or Spanish as a lingua franca, the training should be delivered in that language.

- <u>Create synergies with the business mentoring</u>. Training and mentoring are often provided as two separate activities. While this may help build participants' general knowledge and skills set before moving to a more targeted practical support, it also means that much time is spent on reiterating the same content. One solution is that the training anticipates some aspects that will be addressed thoroughly in the mentoring phase. This will help participants gain general knowledge on some key topics and, if needed, gathering data that mentors will need at a later stage.

- <u>Welcome and encourage the adaptation of business ideas</u>. Understandably, some participants' business ideas may change during the training as people's knowledge, skills and self-awareness increase. However, the ability to adapt business ideas is a healthy feature of entrepreneurship and should be encouraged by trainers. Training helps them test and challenge their original business ideas, with some ideas being adapted, others refined, other still radically changed or dropped. The use of self skill assessment tools can help regularly check participants' awareness, orientation and willingness to become an entrepreneur.

- <u>Ensure an optimal number of participants and trainers for each class</u>. The optimal number of participants for each training step is around 25. In this case, two trainers are generally needed to adequately follow and support participants, especially during simulations, practical activities and individual tasks. One trainer every 12-13 participant is the optimal ratio to enable the development of individual and tailored knowledge and skills

in a multi-cultural setting. On the other hand, a class of 25 people may facilitate richer and more interesting interactions than a smaller group.

- Divide groups strategically based on level of preparation. Participants might not have the same prior knowledge of entrepreneurship and their ideas might be variably developed. To ensure training quality, you could divide people in different groups simultaneously receiving the same training but at a faster or slower pace. Vice versa, you could train one single group and have fast-learners tutor those requiring longer time.

- Trigger and sustain participants' interest and engagement. Migrant participants often take several training courses over the years, including on entrepreneurship. It is therefore common to have classes of people who have preliminary or intermediate knowledge and well-developed business ideas. While this can be assessed and managed when selecting candidates, it needs to be properly addressed in the training too. It is fundamental that trainers adopt an effective approach to triggering and sustaining participants' interest and engagement. This may be done, for instance, by accurately selecting some external speakers as part of the programme, as role models can induce identification and empathy, or by defining specific training contents based on participants' needs before the training starts. Other options include giving rapid and practical answers to participants' business-related needs or providing participants with something they can quickly and conveniently use for defining or setting up their business.

- Value participants' diversity. Having to deal with a highly heterogeneous class in terms of ages, nationalities and skill levels can be very challenging. However, heterogeneity comes with diversity, which can create added value – especially for participants – and affect the quality of training positively. By valuing participants' heterogeneity, trainers can indeed foster mutual learning and cultural contamination that can put in perspective different entrepreneurial attitudes, cultures, values and visions represented by every participant.

- Select messengers strategically. Trainers and speakers are not solely responsible for transferring knowledge and skills, they also secure engagement and, therefore, potential impact. It is important to adopt a smart approach to combining the right people. Regardless of their background, trainers need to demonstrate to have the right skillset and, more specifically, to be responsive to participants' inputs, flexible enough to adapt to participants' requests and able to guide the group to the expected learning outcomes. Speakers should come from different areas that are critical for entrepreneurship - not only entrepreneurs but also lawyers, business-consultants and HR managers – to help participants get different points of view and identify with a credible peer. In this light,

Building Integration Through
Entrepreneurship

migrant speakers should also be included in the programme. However, they should represent the diversity of the migrant entrepreneurship spectrum in order to facilitate identification among participants, e.g. man and women entrepreneurs, entrepreneurs high/low level of formal education, entrepreneurs with favourable/unfavourable starting conditions, entrepreneurs with a local or transnational business etc.

- <u>Present experience through new narratives</u>. In sharing their experience, testimonials can help participants see how they and their business can grow. At the same time, they can present participants with new narratives on what it means to be a migrant entrepreneur. A stereotypically migrant business like, for example, fashion retail may be presented by a well-established fashion designer who produces and sells *haut-couture* dresses all over the world. The same could apply to business related to sectors such as agriculture, food, commerce, construction, transport and communication. As a result, a wide range of personal and professional profiles must be presented in the training to ensure impact.

- <u>Choose the appropriate duration and timing</u>. The duration of the training can be variable according to your timeline, target values and objectives. However, reducing training time should not affect the quality of content. Vice versa, having longer training periods should not come at the expense of participants' engagement. In general timing should accommodate, not affect, participants' lives (e.g. students or workers).

2.4   Collaboration with other project partners

- <u>Be strategic when matching partners, experts and regions</u>. Sometimes the same partner or service provider is responsible for delivering the training in different areas. While this can enhance training coherence, it can also raise some practical issues with the line-up of people. In creating the programme, partners indeed tend to involve speakers and trainers from public, private and non-profit organisations who are already part of their local network. However, this approach can be quite hard to replicate in area where the partner responsible for the training has never operated. In order to maximise the design and quality of these activities, partners should leverage their network by directly providing the training in their area or by liaising other partners with key experts.

2.5   Collaboration with key external stakeholders

- <u>Engage with the right stakeholders at the earliest stage</u>. Strong and systematic collaboration with key external stakeholders may improve the quality and effectiveness of the training. The collaboration may take place as the training is designed, implemented or completed. Key stakeholders include:

Building Integration Through
Entrepreneurship

o <u>Municipalities</u>, especially medium-big ones with a relevant presence of third country nationals, should be involved during the implementation phase – to share their initiatives on business supports and participate to pitching events – as well as during the design phase - to identify roles and ensure the linkage between training, local policies and initiatives. This collaboration may take place as a formal partnership or as ad-hoc informal collaboration.

o <u>Chambers of commerce</u> should be involved during training to support participants in defining and writing their business plans in such a way that facilitates access to funding and national/local services delivered by the chambers. Involving chambers could also help increase participants' awareness and knowledge on the services and support to start-ups.

o <u>Civil society partners</u> such as NGOs, associations and single experts are deeply rooted in the areas where the training is implemented or where participants live and intend to start their business. Stakeholders from this group could be invited as trainers or speakers.

o <u>Migrants-led organisations</u> can be very strategic but, at the same time, hard to engage as they tend to be quite sceptical about EU or national projects on migrant entrepreneurship. This is largely due to the poor success of many projects in terms of businesses actually launched, developed and consolidated in the mid-term. In addition, training is often seen as an overly theoretical instrument that lack applicability and fail to develop entrepreneurship. Involving these organisations at the earliest stage, namely at project design, can give them a stake in the process and help map potential participants' needs and expectations according to factors such as country of origin, sociocultural background and migration trajectories. In addition, organisations can contribute to the success of the project by sharing lessons learnt from past projects.

o <u>Universities</u> may be useful for giving full legitimacy to the training. As such, they could be associated to the project by involving professors in lectures.

o <u>Embassies</u> may be involved in the design and definition of training to identify viable contacts in countries of origin and ensure proper linkages between the training and business opportunities, on one side, and thematic experts or consultants, on the other side.

Practice spotlight – Building entrepreneurial skills and shaping business projects

The YMCB project:

- Provided training through both in-person meetings and online sessions. When in-person meetings had to be transferred online due to the COVID-19 outbreak, the project compensated dropouts by launching new calls for proposals while closely monitoring remaining trainees.

- Set up a team with trainers who had worked with migrants before, which made it easier to identify people's needs, habits, expectations, socio-economic situation and behaviour while making communication more effective.

The Entreprise4Integration project:

- Engaged with trainees upon their selection to outline the project objectives, discuss the schedule and foster mutual trust between trainers and trainees. One staff member was specifically tasked with fostering engagement among trainees by collecting ongoing information on their needs, objectives and criticalities.

- Organised feedback sessions before and after training workshops to identify what aspects should be better presented and to improve future trainings.

- Addressed the high heterogeneity among trainees by organizing peer-learning sessions where trainees with a business idea in the same sector could exchange views and learn from each other.

- Structured the training content so that it responded to the trainees' core needs, particularly on market identification, regulatory standards, taxation and other relevant legislation.

BITE
Building Integration Through
Entrepreneurship

Chapter three

Mentoring and financial inclusion

3.1   Objective(s)

Mentoring aims to support and encourage people to manage their own learning in order that they may maximise their potential, develop their skills, improve their performance and become the person they want to be[1]. Financial mentoring is a form of mentoring and aims at supporting the long-term business sustainability of the identified businesses or business ideas in the market. Being financial inclusion often a threat to innovative migrant-led businesses in the EU, mentoring schemes should offer them competent and expert guidance to identify the best financial instruments to support their growth or start-up.

As mentoring aims to transform a good business model into a successful start-up, the establishment and the initial operation of the start-ups are the final expected outcomes of this task. This implies mentors should support entrepreneurs in obtaining credit and financial support - or, at least, in asking potential investors to be involved in the to-be-launched start-up - and laying the basis for a long-term relationship with the entrepreneurs once they leave the project/programme. At the end of mentoring, entrepreneurs must have improved their awareness on their capacity to run the chosen business based on their real professional skills.

Mentoring must produce, for each entrepreneur, at least two documents:

- the Business Plan
- the financial and economic projection related to the Business Plan.

3.2   Structure of the task

The BITE project structured mentoring over a total 22-24 hours spent on each entrepreneur. The biggest part of mentoring was delivered in a 1-to-1 format while a number of meetings took place in small groups or large groups through workshops and interactive lectures. Based

---

[1] Parsloe E., Jamieson Wray M. (2000), *Coaching and Mentoring: Practical Methods to Improve Learning*, Kogan Page Publisher.

on the available resources (i.e. funding, mentors and time), the 1-to-1 format was prioritised as it best allowed for adaptation to entrepreneurs' specific needs, expectations and context.

Mentorship was implemented through a twofold approach: an analytical part aiming at reviewing and examining data, figures, and information on the business to start up, a relational part involving meetings, thematic visits, appointments, and mentor shadowing.

Mentoring focused on the following topics:

- Business Plan (8-10 hours)
- Accountancy (4-5 hours)
- Communication (2 hours)
- Access to credit (4-5 hours)
- General management (2 hours)

Mentoring was structured, for each mentee, in a sequence of integrated steps strongly centred around financial and funding issues:

- Set-up and organisation (by participants) of the credit dossier with the relevant information for potential investors (e.g.: CV, identity card, entrepreneurial skills assessment, initial business description, initial pitch, initial financial projection, Business Canvas Model)
- Analysis of the documentation (by the mentor) received and or drafted during the training to prepare the mentoring sessions
- A first meeting (between the mentor and participants) to analyse the business idea
- Collection (by participants) of the missing information along with quotations and additional relevant documents
- Preparation and drafting (by the mentor) of the economic and financial plan as well as the business plan
- Ongoing verification (by the mentor and participants) of data collected – in-person and remotely e.g. through Whatsapp or other messaging services
- Sharing of the economic and financial plan as well as the business plan between the mentor and participants
- Sharing (by the mentor) of the economic and financial plan with the other mentors for cross-check
- Meeting (by the mentor) with the certified accountant to further analyse the fiscal and legal aspects of the economic and financial plan as well as the business plan
- Second meeting between the mentor and participants to further consolidate the two documents

Building Integration Through
Entrepreneurship

- Meeting (by the mentor and participants) with the business communication mentor
- Finalization of the business plan and financial projection
- Meeting with the credit assess mentor
- Specific meetings with financial institutions or representatives of funding programmes.

3.3   Critical issues and recommendations

- Select mentors strategically. Selecting the right mentors is crucial to securing impact. Mentors should have not only strong expertise on topics related to business financing and sustainability but also an extensive experience in mentoring. Experts who usually are good mentors include experienced professionals, retired managers or entrepreneurs, active entrepreneurs, pro-bono business advisors, and financial and banking managers. A useful way to identify the most appropriate professional profiles and meet participants' needs is having a brainstorming session involving the task leader, the partner in charge of training and the most relevant partners and/or experts.

- Find the best expertise internally or externally. Sometimes partners that are part of the project/programme can mobilise the right expertise internally. When this is not possible, they should look for it externally by involving and, if possible, contracting external experts or organisations that are rooted in the area of intervention. In general, you should ensure that mentors have the skills that matches your format. If your training and mentoring are held in French or in English, you should look for mentors with a corresponding language profile as early as possible.

- Organise mentors in teams. All mentors should be able to guide participants towards transforming their business model into a real start-up. As a result, they need to act coherently while maintaining the specificities of their own thematic input. They should be organised in a team, generally coordinated by a task manager, that encompasses different areas of expertise by including a financial analyst, a business plan mentor, a certified accountant, a business communication mentor and a credit access mentor.

- Promote regular and flexible communication between mentors and mentees. Sometimes having regular exchanges through text or Whatsapp messages can better serve the mentoring objectives than emails or face-to-face meetings. In addition, this format minimises the impact of logistical constraints and best adapts to both mentors' and mentees' personal schedules.

- Facilitate access to mentors' networks. A key component of a mentor's role is his/her networks accessible to participants. Not only do mentors contribute individually with their respective professional network, they can also provide participants with a network collectively as a team which represents different aspects of entrepreneurship. They should therefore be seen as owners of relations and contacts that participants may use to launch and consolidate their business.

- Enhance coordination between training and mentoring. Being highly context-based and tailored to each participant, mentoring should be strongly linked with training in order to anticipate people's emerging needs and criticalities and devise effective solutions. Co-ordination should be ensured, for instance, by linking the Business Canvas Model developed in training with the final business plan. Likewise, some case studies could be included in the training to help participants immediately identify and address criticalities arising in the mentoring phase. From a management point of view, coordination could help partners or mentors collect key data and information for the mentoring in a timely manner earlier on during the training.

- Provide tailored issue-based support to sustain participants' interest and engagement. Mentoring is the most salient step to lead participants to the actual start-up. Although participants have high expectations and are motivated to move forward, they might also show fatigue as mentoring comes at the end of a long track. To sustain interest and participation, mentors should effectively identify and address participants' weaknesses by allocating enough time to individual participants on a case-to-case basis. Ultimately, this targeted need-based and solution-oriented approach is likely to meet participants' expectations as it builds on their specific needs.

- Allocate enough time to the most salient needs. Among participants' needs, start-up financing is generally very salient and urgent, especially when it comes to the differences between funding available in EU and in third countries. It is therefore crucial that mentors dedicate enough time and attention to verifying the bankability and, more in general, the market sustainability of the business plans.

- Promote shadow learning. Involving experienced entrepreneurs – not necessarily with a migrant background – as part of shadow learning can be very impactful as it provides participants with specific benchmarks on how to run successful businesses in their sector or sub-sector.

- Keep track of participants' trajectories. Mentors may develop and use several instruments for supporting and documenting every participant's mentoring trajectory. Among

them, two are fundamental: 1) a form, to be filled at the beginning of the process, containing the entrepreneur's profile, an assessment of the business idea and the related credit risk; 2) an Entrepreneur dossier, to be produced at the end of each mentoring process, tracing all the actions and decisions implemented during the mentoring phase.

3.4 Collaboration with other project partners

- Be consistent across regions while being context-sensitive. Ensuring coherence in delivering mentoring services to different cohorts of participants can be challenging, especially if the project and programme is implemented in different areas or countries. At the same time, migrant entrepreneurship is embedded in a wider socio-cultural-economic context that varies considerable from area to area. Ideally, mentoring should be implemented by partners that have extensive experience on migrant entrepreneurship at local level, as they can quickly leverage their network. Convening a meeting between partners, including local ones, before the beginning of the project can help identify context-specific needs and criticalities, discuss possible solutions and ensure proper methodological coherence. Involving relevant stakeholders in a consultative fashion can also be helpful and give the project/programme more legitimacy.

3.5   Collaboration with key external stakeholders

- The value of a mentor lies in his/her work experience, personal credibility and professional network. The higher the quality of these three assets, the rarer the people who own them. Sometimes mentors are identified within one or multiple partners, sometimes they are recruited as external stakeholders. When having to resort to external expertise, partners should be part of or access relevant networks of professionals. External stakeholders include:

  o Specialised companies and individual professionals. These actors can make relevant thematic support directly available to participants. To facilitate outreach and networking, you should prepare a list of qualified and experienced professionals and companies to regularly use in your activities.

  o Public stakeholders. National and local public stakeholders are often responsible for making available funding for start-ups available. As such, they could play a key role in communicating and disseminating opportunities among participants. Municipalities, especially if medium-big size, may equally activate their existing networks to enhance synergies with your project/programme, avoid duplications and reinforcing the

complementarity among different policy lines supporting entrepreneurship and migrant integration.

o <u>Entrepreneurs associations</u>. Entrepreneurs associations can provide mentors with a competitive profile as well as contribute with their expertise and network as they are generally sector-based and can reach out to several members at once

o <u>Civil society organisations</u>. Organisations with past or on-going projects/programmes on financial inclusion could provide information on financial opportunities and inclusion strategies.

o <u>Banks</u>. Chances that migrants can get bank loans vary from country to country but are generally low. Framing migrants' business projects as being part of a sound project/programme on migrant entrepreneurship could work as guarantees and increase such chances. Alternatively, you could reach out to "niche banks" as these might have more competitive lending conditions.

Practice spotlight – Mentoring and Financial inclusion

The YMCB project:

- Recruited mentors via an online open call and organizations providing mentoring as well as communities of retired entrepreneurs and business consultants. Parallel to that, it launched a call for online mentors addressed to people who were interested in mentoring prospective young migrant entrepreneurs but did not live in implementing locations.

- Created a very diverse mentoring team, featuring mentors with a migrant background - successful entrepreneurs, business consultants and/or PhD students - but also native entrepreneurs or business consultants. The group could easily relate to mentors with a migrant background and quickly build a trusting relationship. On the other hand, native counterparts could provide in-depth knowledge about the market, administrative, legal and financial regulations, etc. Mentors who were retired entrepreneurs or business consultant did not have time constraints and were motivated to pass their knowledge and help a new generation of entrepreneurs.

- Matched mentors and mentees not only based on sectors but also including factors such as background, languages spoken and mentees' expectations/needs. Mentees could consult other mentors for specific problems and/or expertise.

- Provided mentoring through complementary formats. First, group of entrepreneurs helped each other online with collective exchange and assistance. Secondly, online one-to-one exchange with a mentor was offered. Thirdly, university students provided mentees with assistance with market research, calculating costs or setting up a liquidity plan

Practice spotlight – Mentoring and Financial inclusion

The Entreprise4Integration project:

- Matched groups of mentees with experienced entrepreneurs and consultants based on the business sector to allow for shadow-learning

- Included microcredit companies and organisations in the project as partners in order to assess the possibility to invest in business plans based on their quality at the end of the mentoring. In addition, the project engaged with stakeholders representing the funding spectrum, including grants, bank loans, angel investing, venture capital, crowdfunding, and organised pitching events.

- Adapted the recruitment of mentors throughout the project to ensure a balance between the preliminary roadmap and the mentees' emerging needs. It selected different groups of professionals to assist mentees on the different aspects of entrepreneurship while providing all-round mentoring. The team was consolidated through experts tutoring mentees on aspects related to the business sector.

BITE
Building Integration Through Entrepreneurship

Chapter four

Communication, dissemination and transfer

4.1   Objective(s)

Communication aims at presenting the project/programme and narrating its different outputs throughout different months and years. Dissemination aims at making project midterm and final results available to multiple audiences, including the media and the public, in a strategic and effective way. Practice transfer involves the replicability of the project or some of its components in new settings during and beyond its duration.

4.2   Structure of the task

Communication was structured along a social media crowding and diffusion campaign with material (posts, pictures, flashcards and short videos) outlining the project and its objectives, documenting its different activities and presenting testimonies by participants, mentors and partners.

Dissemination involves the development of a set of support material, including handouts and learning videos, to enable new migrants to be trained and mentored on entrepreneurship beyond the end of the project. It is intrinsically connected with practice transfer as it helps disseminate models in such a way that ensures their adoption. A webinar was organised at the end of the project to present project results and tools among different types of audience including migrants, local authorities, civil society organisations, journalists and practitioners.

To ensure **practice transfer**, a modelling of selection, training, mentoring as well as communication, dissemination and transfer was conducted by:

- Documenting the implementation of each task
- Carefully analysing evidence and data collected for each task through documents
- Interviewing relevant actors involved in the implementation of each task to gather comments, evaluations, opinions, outputs, and results
- Isolating and extracting the good practice qualifying each task
- Decontextualizing practice from the specific implementation setting
- Organically assembling different parts of practice together within and across tasks.

BITE
Building Integration Through
Entrepreneurship

This process led to this toolbox, a device intended to help third parties to replicate the project/programme in new settings. To this end, the toolbox needs to articulate the good practice for each task and in an effective way by stating:

- Its objectives
- Its structure (in terms of activities, actions, operations and key steps)
- The main criticalities and related recommendations for future implementation
- The conditions for a smooth cooperation among partners in implementing tasks
- The main external stakeholders to be involved to enhance effectiveness.

4.3   Critical issues and recommendations

- Approach communication from day 1. Sometimes communication activities are designed to start serving the project when it reaches preliminary and final milestones such as a launch conference, the beginning of training and mentoring, or the publication of a final project handbook. Focusing on mid-term and long-term outputs and results, however, can overshadow other key aspects, such as outreach, that are fundamental for the project to build on solid ground. In order to build an effective project identity and narrative, you should anticipate communication at the earliest stage by working on the visuals (flyers, banners, logo, website etc.), defining your message and enabling your networks and media channels. To that end, you could differentiate project communication, to be started right away, from dissemination of mid-term and final results, to be covered at significant times.

- Invest in your project identity. Having a coordinated image on time for the start of the project can be very hard due to the tight schedule. However, features like a logo, a website and flyers can make the public and potential beneficiaries aware of the project and spark their interest from the very beginning. In the medium and long run, this can facilitate identification with the project and its values, which makes effective dissemination easier to achieve. Ideally, you should allocate enough resources and time to developing the project identity as quickly as possible. If a project website is too resource-intensive, you should provide a landing page on one of the partners' website featuring a project description, its objectives, the partnership and a news section.

- Find the right message. Focusing excessively on the activities rather than the beneficiaries of project can result in a cold business-based communication the audience fails to identify and empathize with. One major strength of projects and programmes focusing on migrant entrepreneurship is that they get in touch with personal stories and business ideas that are highly different from what can be found in mainstream culture. A

communication strategy that is properly design builds on and showcases these nuances, proving that migration can lead to a triple win by helping migrants integrate in the host society, participate to its local social, economic and cultural well-being and contribute to the development of their country of origin.

- <u>Choose the right place and format</u>. Digital communication can be handy in situations with major logistical constraints, while paper-based communication can better fit into the habits of some migrant communities, increasing effectiveness of outreach in settings such as consulates and religious events. Key places for communication, especially as for outreach, include employment centres, language schools, night schools, parties and leisure events.

- <u>Use online groups, but responsibly</u>. Online groups are variably used by different migrant communities to circulate information on relevant socio-economic opportunities. Whatsapp and Facebook groups can potentially create added value for communication and dissemination but come with a number of limitations and risks. Firstly, you often need be added or apply for membership before being able to post and this can take some time. Secondly, posting information on a programme on entrepreneurship in these settings can reinforce the paternalistic idea of Western people helping migrants achieve a meaningful life. Ideally, you should reach out to key stakeholders who are already active members of relevant groups and involve them in the outreach.

- <u>Identify and engage with right gatekeepers to represent the project</u>. Identifying and engaging with key gatekeepers from migrant communities can increase communication impact and give the project more credibility as these personalities are usually highly trusted. If your project/programme involves different cohorts of beneficiaries, involve them in communicating and disseminating project activities and results by hearing their own experience. In this sense, engagement can help create institutional links throughout the project that can be sustainable in the long term.

- <u>If practice transfer is among your objectives, mainstream modelling throughout your project/programme</u>. If you aim transferring your practice on migrant entrepreneurship to third parties, you should place modelling and replication at the core of your project/programme. This means, for example, that you should define your modelling methodology when designing the project/programme, i.e. which instruments will be used, who will be responsible, what expertise will be required, what your outputs will be, and what resources will be needed. Considering modelling as part of your objectives, and not as an incidental by-product, should also influence the project implementation. Same

activities – e.g. training and mentoring – taking different forms and structures based on the context could be tested in order to assess their functioning, impact and replicability.

- <u>Approach transfer through a communication-based approach</u>. The approach adopted for transferring practice can be instrumental in ensuring or undermining impact. Handbooks can be helpful to summarise data on different aspects of the practice in one single tool, but they can also be perceived as highly technical and hard to follow. Providing alternative versions of the same handbook, for instance through infographics, can help disseminating data in a quicker and more impactful way, especially online. Likewise, translating content in small videos can present practice in a more dynamic and educational way.

4.4   Collaboration with other project partners

- <u>Centralise communication</u>. Sharing online communication among different partners could be seen as a way of maximizing resources and time. However, this comes with a high price in terms of strategy, consistency and credibility. This is especially true when social media accounts are managed jointly by different partners as messages conveyed risk being biased and contradictory. Ideally, you should identify one partner to be in charge of communication and dissemination while allocating adequate resources. To fully seize the potential of a cross-cutting consortium, at the beginning of the project all partners should discuss and agree upon the overarching values, messages and targets that the communication and dissemination campaign would have to cover.

- <u>Ensure communication coherence between selection, training and mentoring</u>. When dealing with entrepreneurship, people's stories should be at the core of the communication. However, stories are dynamic and evolve throughout the project, with beneficiaries reaching new forms of self-awareness and agency as their business ideas take shape. Communication should take into account such dynamism and follow people's journeys from selection to training and, ultimately, to start-up. A viable option could be to first focus on candidates' profile and business idea as they apply for the programme, then cover their learning trajectory and finally show where their project is concretely heading to.

- <u>Find the right skills for communication and dissemination</u>. Ensuring the communication team has the right experience and skills can increase impact. This includes skills relevant for online communication, communication strategy, web development and journalism. Likewise, responsible partners and staff should leverage their network to reach out to the widest range of stakeholders. Having a media partner within the consortium can facilitate this. Alternatively, communication activities could be outsourced to third parties.

Practice spotlight – Communication, dissemination and transfer

The YMCB project:

- Firstly, focused its communication on the call for participants, through social media and various organisations working with migrants, and on the call for mentors, by involving targeted organisation providing mentoring and/or communities of (retired) entrepreneurs. The narrative was focusing on presenting the programme and its benefits.

- Then focused on migrant entrepreneurs' aspirations, their drivers towards entrepreneurship and the main challenges they faced. In addition, the project presented the mentors and some success stories.

- Developed an interactive online map on the project website where visitors could search for organisations and projects supporting migrants by location and nature of services provided. Best practice was often shared on the project Twitter account.

- Developed a sustainability plan on how the developed tools and results could be transferred, scaled up and replicated in other regions and countries. In addition, the project has set up local networks of organisations supporting migrant entrepreneurship that worked as a Community of Practice.

The Entrepreise4Integration project:

- Updated its communication strategy in order not only to reach out to candidates but also give participants visibility throughout the project, especially in connection with financial inclusion.

- Developed a narrative that portrayed beneficiaries as "entrepreneurs in the making" rather than "migrants doing business" by focusing more on the business idea and the target market. Content related to people's profile and background showed their motivation and personality.

Box 1 – How to conduct a project/programme modelling

Step 1 - <u>Documenting the implementation of each task</u>. To have a complete and usable documentation available for each task, the key traits and details of *what* documenting means must be defined in advance at the design phase. Each task should be designed and implemented assuming that it will become part of a toolbox. Documenting means to regularly collect and systematise evidence on task implementation (activities, actions and operations), outputs, results, resources allocated, strengths and weaknesses.

Step 2 - <u>Carefully analysing documents, evidence and data collected for each task</u>. This desk activity should be conducted by an expert on the topic(s) covered by each task together with responsible partners. It aims at reviewing the completeness of the available documentation as well as its clarity and usability for the development of a toolbox. If some issues or missing information occurs during the review, solutions must be ensured in the shortest time.

Step 3 - <u>Interviewing relevant actors involved in the implementation of each task</u>. In order to have a more in-depth and first-hand interpretation of the collected documentation, some semi-structured interviews (approximately 3-4 for each task) should be conducted with staff responsible for the main activities. Interviews should focus on comments, assessments, opinions, outputs and results, and allow to identify well-working practice by defining which task components which can feed into a toolbox

Step 4 - <u>Isolating and extracting well-working practice from each task</u>. Based on the desk review and the interviews, it is necessary to define the key conditions that qualify practice as "good" and then to identify and untangle the practice from the project/programme.

Step 5 - <u>Decontextualizing practice from the specific implementation setting</u>. This step is methodologically very delicate and consists of identifying the core components of practice which may reasonably work in a situation different from the one(s) where they were originally implemented. These core components define the architecture of the practice, making it a model that can be used in new contexts. The model describes all its components by looking at instruments and other devices needed for its application and provides specific instructions for its re-implementation

Step 6 - <u>Organically assembling practice for each task and for the whole project/programme</u>. At the end of the process, a comprehensive menu, or toolbox, covering all the components of your practice is drafted (e.g. selection, training, mentoring and communication/dissemination for projects and programmes on migrant entrepreneurship). A final severe validation is needed internally (i.e. by implementing partners and task leaders) and externally (by experts).

Annex 1 – Material for outreach and selection

1.1 Question grid for video interview (role model)

A) - Biography of the entrepreneur
- Where are you from?
- What was your job in your country of origin?
- Why did you choose to leave?
- How was your personal trajectory in [host country]?
- What made you want to become an entrepreneur?

B) History and characteristics of the company
- What does your business involve? Can you describe it?
- Is the business registered and operational in [host country], in your country of origin, or both?
- Who works within the company?
- How was the business idea born?
- What were the challenges in making this idea come true? What helped you successfully face them?
- How did your business develop?
- What are the challenges today? What helps you face them positively?
- What are your future prospects regarding your business?
- What do you think is the most positive aspect of the business that you have created?

C) Impact and relations with stakeholders
- Do you think your business project has socially impact? If so, what is its positive impact in [host country] or in your country origin?
- Has your business project changed way your of your family's life in [host country] or in your country of origin?
- Is your business activity known within the migrant community? If so, how is it viewed?
- Do you think your business activity has an impact on your migrant community?
- Does the migrant community participate to your business project? If so, how?
- Do you have relationships with other entrepreneurs in [host country] or in your country of origin? If so, who are these entrepreneurs? What are the challenges you face in these relation-ships?
- What is your relation with the institutions in the area of your business? Which institutions do you engage with? What are the challenges of these relations?

D) Motivational aspects
- Would you advise other migrants living in [host country] to start a business? Why?

BITE
Building Integration Through
Entrepreneurship

1.2 Selection grid

Candidate's socio-economic data

- Name and surname:
- Sex:
- Year of birth:
- Country of birth:
- Year of arrival in the country:
- Last degree obtained: secondary education (up to high school included)/higher education (university: from BA on)
- Legal status:
- Current professional status: employed; unemployed/student; freelance
- Any previous personal and / or family entrepreneurial experiences: before 2000; between 2000 and 2008; after 2008

Group 1: description and argumentation of the business idea

Indicative questions: can you summarize your business idea? Why should it work? What are the main elements of risk / uncertainty? Would you be willing to change it (even considerably) during the training and mentorship phases?

Score		**1**	**2**	**3**	**4**	**5**	**6**

Group 2: motivation to start a business

Indicative questions: why do you want to start a business? What are the three main reasons you would indicate (in order of importance)? What connection do these reasons have with your professional and / or personal history?

Score		**1**	**2**	**3**	**4**	**5**	**6**

Group 3: predisposition to networking and teamwork

Indicative questions: do you feel able to and interested in working in a group / collaborating with other people? Do you already have "successful collaborations" with someone in your previous work experience? If yes, can you give an example? What, on the basis of your experience, is more difficult to work in a group / collaborate with others?

Score		**1**	**2**	**3**	**4**	**5**	**6**

Group 4: leadership and initiative

Indicative questions: what are your main strengths and weaknesses as a person? To what extent could they be reflected in your business as an entrepreneur? What example of your professional life (or, in the alternative, private life) can you bring in relation to your ability to "put into practice an idea", even involving and guiding other people? And what example can you bring in relation to the ability to adapt to environmental / context changes?

Score	1	2	3	4	5	6

Area 5: risk-taking

Indicative questions: are you willing to invest your own (financial) resources in your business idea? What percentage of the total initial investment would this share cover? If not, how do you think you can set aside financial resources to invest over the next 5 years?

Score	1	2	3	4	5	6

Area 6: self-empowerment

Indicative questions: why do you want to become an entrepreneur? Why do you want to realize your business idea?

Score	1	2	3	4	5	6

Area 7: preparation of the business idea

Indicative questions: have you already started to think about how to implement your business idea concretely? Have you already carried out, for example, a market analysis for the activity you intend to start? Have you already initiated contacts with potential collaborators, funders, clients? Have you participated in events / meetings (organized for example by trade associations or Chambers of Commerce) on topics related to your business idea? What has emerged from all these activities?

Score	1	2	3	4	5	6

Area 8: medium-long term orientation

Indicative questions: in 10 years, how do you see yourself from a professional / business point of view? Do you imagine having developed and consolidated your business as an entrepreneur or not? What are the arguments supporting your answer?

Score	1	2	3	4	5	6

Area 9: expectations on the BITE project

Indicative questions: Do you consider yourself a good candidate for the BITE Project? Why? What do you expect from participating in the BITE project? What is the contribution that the BITE project

can make to the development of your business idea? In what way / with which services? How urgent / essential is it for you to put your business idea into practice?

Score	1	2	3	4	5	6

Area 10: sustainability of participation in the activities of the BITE project

Indicative questions: how many hours per week could you dedicate to the development of your business idea within the BITE project in the next 3 months? Do you have any source of income that allows you to bear the possible costs of participating in the activities of the BITE project (for example, for trips aimed at participation in training)?

Score	1	2	3	4	5	6

"Bonus" area: candidates' additional information

Assessment sheet

Entrepreneurial skill	Grade (1 to 6)	Comment
Personal motivation		
Attitude towards networking and team-work		
Leadership e entreprise		
Risk-taking		
Self empowerment[2]		

---

[2] Self-empowerment is intended as an aptitude for doing business not only to have an economic response but also as a tool for self-realization and, possibly, integration.

1.3 Attachment on business idea

1. Name of the business			
2. How long has the business been running?	More than 1 year	1-3 years	More than 3 years
3. When have you established/plan to establish your business?	In [host country]	In another country	Name of the country
4. Describe your business shortly			
5. Describe the products/services of your current/future business			
6. Why did you/do you want to establish this business?			
7. What clients/customers does your business target?			
8. If your business is currently running, what is its annual turnover?			
9. What is the social and environmental impact of your business?			

BITE
Building Integration Through
Entrepreneurship

Annex 2 – Material for training
2.1 Business training toolkit

Leadership orientations

High	Country Club Management	Team Management
	Impoverished Management	Produce-or-Perish Management
Low		

Concern for people (vertical axis)

Low — Concern for result — High
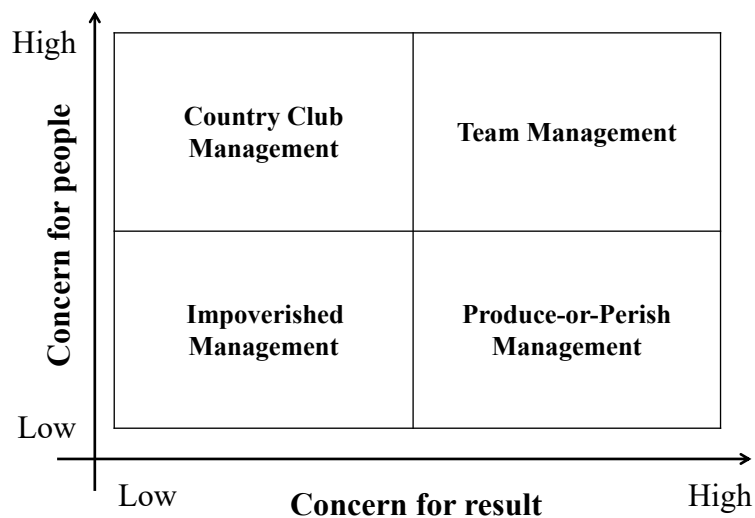
Purchase process

Customer gets to know the company's offer → **CAPTURE THE INTEREST** ①

INCREASE THE INTEREST ② — Customer look for more information about the offer

Customer compares the product with alternatives and raise desire of purchasing in absence of better options → **RAISE THE DESIRE** ③
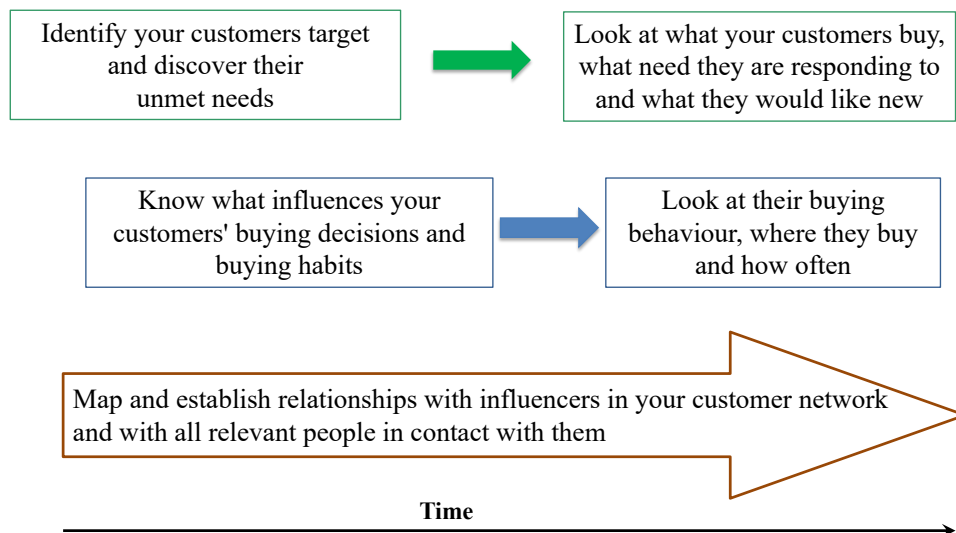
PURCHASING ④ — Customer buy the product

Customer assesses the experience of purchasing → **POST-PURCHASE BEHAVIOUR** ⑤

The seller perspective

Identify your customers target and discover their unmet needs	→	Look at what your customers buy, what need they are responding to and what they would like new
Know what influences your customers' buying decisions and buying habits	→	Look at their buying behaviour, where they buy and how often

Map and establish relationships with influencers in your customer network and with all relevant people in contact with them

Time →

4

Negotiations

Based on the importance of the seller's objective and the relationship with the customer, there are two negotiation strategies:

1. **Win-Lose:** the gain of one part will result in the loss of the other part. The goal is important, the relationship is not.

Seller **wins**; Customer **wins**	Seller **loses**; Customer **wins**
Seller **wins**; Customer **loses**	Seller **loses**; Customer **loses**

2. **Win-Win**: the negotiation aims to create value for both parties. It is based on cooperation and on maintaining the relationship.

Seller **wins**; Customer **wins**	Seller **loses**; Customer **wins**
Seller **wins**; Customer **loses**	Seller **loses**; Customer **loses**

5

Building Integration Through Entrepreneurship

Annex 3 – Material for mentoring
3.1 Assessment grid for mentors

ENTREPRENEURS NAME	
ENTERPRISE NAME	
MENTOR NAME	
DATE	

General aspects

Is the person leading an enterprise yet?	
Has he/she a proved experience in the sector?	
Has he/she an adequate financial support or personal finances?	
Is the project sustainable and clear? Did he/she consider all critical aspects?	
Has he/she done market tests with positive results?	
Is the person motivated and reliable? Has he/she entrepreneurial skills?	
Comprehensive evaluation and indications.	
External investments required (type and amount)	

Credit risk

Risk level	Low	Medium	High	Notes
Credit history. Are there insolvency cases?	No.	Yes, involontary insolvency.	Yes. Volontary insolvency.	
Is the person planning his/her saving management?	Yes, saving management is planned.	Yes, but saving is not regular.	There are no savings.	
How much of the investment will be funded by personal savings?	Over 30%	10-30%	Less than 10%	
Is the person ready to give verifiable information?	Yes.	Partially.	No.	
Is there a reference person to verify the reliability of given information?	Yes.	Yes, but the person is not completely reliable.	No.	
Has the entrepreneur a good reputation in his/her community? Has he/she stable social relations?	Yes.	Partially.	No.	

BITE
Building Integration Through
Entrepreneurship

Is there a warrant?	Yes.	Yes, but the warrant is not completely reliable.	No.	
What is the risk level related to the lifestyle, considering for instance habits about gambling, luxury expenses, drugs and illegal activities?	Low risk lifestyle.	Middle risk lifestyle.	High risk lifestyle.	

BITE

Building Integration Through
Entrepreneurship