



European Migrant Entrepreneurship Network

Social Economy and Social Entrepreneurship: the role of social economy enterprises in supporting migrant entrepreneurs.

within "Inclusive Ecosystems: towards a comprehensive support scheme for migrant entrepreneurs in Europe"





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This chapter has been written by the EMEN project partners <u>Diesis Network</u>, <u>REVES</u> and <u>CECOP</u>, with the supervision of <u>AEIDL</u>.

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# SOCIAL ECONOMY AND SOCIAL ENTREPRENEURSHIP: THE ROLE OF SOCIAL ECONOMY ENTERPRISES IN SUPPORTING MIGRANT ENTREPRENEURS

Business support to migrant entrepreneurs rarely extends to social economy enterprises. The support that the social economy can give to migrant entrepreneurs takes many forms. This chapter analyses how actors from the social economy sector support migrants before, during and after the creation of a social enterprise. Indeed, social economy enterprises can encourage and support not just the creation of new jobs, but also entrepreneurship and access to economic activities for migrants and refugees.<sup>1</sup>

### What is social economy?

According to Social Economy Europe, "the European social economy is made of a diversity of enterprises and organisations, as cooperatives, mutual, associations, foundations and social enterprises, among others, united by values and features as the primacy of people and the social objective over capital, democratic governance, solidarity and the reinvestment of most profits to pursue sustainable development objectives. The social economy is formed by enterprises and organisations of all sizes, ranging from SMEs to large companies and groups, that operate in all the economic sectors.

The social economy is a major socio-economic player of our European social market economy. There are 2.8 million social economy enterprises and organisations, ranging from SMEs to large EU groups, that operate in all sectors, employing 13.6 million citizens and accounting for 8% of the Union's GDP."<sup>2</sup>

<sup>&</sup>lt;sup>1</sup> EESC, 2017. Opinion. Social economy enterprises as a driver for migrant integration.

<sup>&</sup>lt;sup>2</sup> Definition of Social economy by Social Economy Europe: <u>https://www.socialeconomy.eu.org/socialeconomy/</u>

# 1. The support of social economy and social entrepreneurship to migrant entrepreneurs

In this first part of the chapter we will analyse the support that social economy provides to migrants in general and to migrant entrepreneurs in particular. Indeed, social economy enterprises support not only the labour and economic integration of migrants, but also their social and cultural inclusion.

The social economy, with its person-centred and participatory approach, brings an added value to many traditional 'entrepreneurship consulting' practices. Actions for and with the individual are designed to take into account different needs (and rights!): it will be difficult to become a successful entrepreneur as long as the individual does not have a decent place to live and access to basic services, their competences and potential are not recognised, and they are side lined within the local community. Many social economy organisations are able to address these concerns. Many adopt a participatory approach, enabling people to make their own choices and stand on their own two feet. Moreover, the social economy is able to integrate the person into a community in which migrant entrepreneurs can find help (advise, resources, etc.) to further develop their ideas and build partnerships.

For each section, our partners have provided a best practice of the issue discussed.

### 1.1. Welcoming of migrants

Many social economy enterprises across Europe focus on the welcoming of migrants to Member States. This focus can cover several different aspects such as housing and support on arrival, health services (physical and psychological and for all ages), child assistance and support with the European, national and local bureaucracy. These activities complement the services offered by the public sector.<sup>3</sup>

Annex 3.20 features the example of the Greek organisation Welcommon, which since 2016 has been offering services for welcoming migrants that arrive to the country.

### 1.2. Social and economic inclusion: inclusion of migrants in the labour market

Social economy actors and enterprises help migrants become part of the new communities in which they live by supporting their cultural, social and economic integration. Indeed, cultural, social and economic integration are linked, the one allows the other and vice versa. Migrants can only truly integrate into their new communities when they are able to work and economically contribute to them. To this end, many social enterprises provide:

- Language courses
- Training to increase/complement hard and soft skills important for labour inclusion. Soft skills, such as writing a CV and preparing for an interview, can be as important as hard skills when it comes to labour inclusion.
- Counselling in employment and job-placement

<sup>&</sup>lt;sup>3</sup> GECES, 2016. Social enterprises and the social economy going forward

Annex 3.9 features the example of the Swedish organisation Mamas Retro, which offers trainings, counselling, employment and co-entrepreneurship opportunities to women with different cultural, social and economic backgrounds. Another example highlighted in Annex 3.7 is "Kitchen of conflict", an initiative that employs migrants in Poland.

# 1.3. Cultural inclusion

One of the toughest challenges for newcomers in Europe is to culturally integrate into a society. Many social enterprises that work in the field of cultural and creative industries therefore provide counselling, guidance, events, performances, training to facilitate integration with the local culture and to raise awareness of the importance and benefits of diversity and multiculturalism among the local population. Many social economy enterprises also work in the field of awareness raising and advocacy, and provide a positive narrative about migrations and the culture of the newcomers.

Annex 3.5 features the example of the intercultural centre Quebeert from Cologne that offers services and meeting places for locals and newcomers, while Annex 3.6 highlights an app, "j'apprends", which was created by the cooperative Langues Plurielles to help migrants to learn the language in a fun and interactive way.

# 1.4. Create good quality jobs in labour-intensive sectors

A large number of social economy enterprises are focused on labour integration: "Many social economy enterprises have innovated new ways of discovering, nurturing and matching talents to the right jobs, thus contributing to skills development and the improvement of the labour force employability and entrepreneurship in the traditional economy". <sup>4</sup>

Moreover, self-employment or the creation of a social economy enterprise can be a valuable option for newcomers.

In Annex 3.13 features an example of the worker cooperative Restaurant Indonesia.

# 1.5. The road to entrepreneurship: supporting for the development of social economy enterprises for entrepreneurs with migrant background

According to the European Economic and Social Committee "social economy enterprises support and foster people's entrepreneurial tendencies and facilitate their access to business activities, regardless of whether they have the initial financial capital to start up a business. This is particularly true of cooperatives, and so it would be useful and important for programme promoting social economy enterprises to be rolled out as part of the development cooperation programme implemented by the European Union in developing countries."<sup>5</sup>

Social economy enterprises focused on supporting migrants entrepreneurs in the creation of their social economy enterprise are a very useful resource for aspiring entrepreneurs for many reasons. They can

<sup>&</sup>lt;sup>4</sup> GECES, 2016. Social enterprises and the social economy going forward

<sup>&</sup>lt;sup>5</sup> EESC, 2017. Opinion. Social economy enterprises as a driver for migrant integration.

provide migrants with training to develop the skills they need to create an enterprise, while also supporting migrants through the local bureaucracy and process of creating a new business.

In Annex 3.19 features the example of Le Monde des Possible, an interpreter service run by migrants. A second example is Olmec, a community cooperative based in the UK that provides tailored support to business creation not only for individual entrepreneurs but also for the community as a whole.

# 2. The connection between SEEs and the support for migrant entrepreneurs provided by 'traditional actors': business support organisations, migrant associations, financial institutions and public authorities (national and local)

Social economy enterprises often work in close contact with other institutions and actors in order to support migrant integration and entrepreneurship.

### 2.1. BSO and migrant associations

Interesting results for migrant integration and migrant entrepreneurship have been observed in cases in which social economy organisations work together with other business support organisations (such as incubators, hubs and start-up accelerators).

These kind of partnerships might also help bodies such as BSOs to integrate new elements into services that might, initially, not always have been adapted to the needs of specific target groups. The social economy has thus an opportunity to improve its own methods and tools.

Annex 3.15 features SINGA, an interesting example of a French incubator specialised on migrant-led entrepreneurship.

### 2.2. Public authorities (national and local)

Social economy enterprises work closely with public authorities, in particular municipalities and cities, in the framework of migrant inclusion. They jointly develop projects or complement each other's activities and services. This can be done at several stages of the newcomers' integration: from the welcoming and the social, cultural and economic integration to the support for the creation of a new business activity.

Beyond cooperation on single initiatives, partnerships between public authorities/policymakers and the social economy offer the chance to work on the general local context, including broader strategies and policies for the integration of migrants and migrant entrepreneurship. They are an occasion to:

- mobilise a broad range of local actors around these topics;
- better coordinate and create synergies between different initiatives; and
- create a stable and favourable eco-system for collective migrant entrepreneurship.

For Barcelona, which created a "Network for the welcome and support of migrants", the objective is to promote social cohesion and equal opportunities in the city.

### 2.3. Financial institutions

Migrant entrepreneurs may need to find alternative ways to finance their entrepreneurial activity, as often social entrepreneurs also do.

Alternative finance solutions can be a valuable option, and the social economy sector often is linked to these realities. Microfinance and micro loans have become a great alternative to support entrepreneurs that have difficulties in accessing funding such as migrants.

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The Belgian cooperative MicroStart, Annex 3.10, provides micro loans as well as coaching, training and advice to migrant entrepreneurs. It has developed its offer in cooperation with a number of other financial actors.

# 3. Conclusions and proposals: how to better exploit the potential of the social economy as a partner for migrant entrepreneurship

The previous examples have shown the diversity of initiatives taken by the social economy to pave the way for migrants and their entrepreneurial projects. Yet, the social economy does not always get the recognition and support it deserves as an initiator of major projects, a mobilising force with a strong capacity for reaching out and as a partner for other public or private actors.

To fully exploit the potential of the social economy in providing support to migrant entrepreneurs, it is vital to:

- Recognise the social economy as a key actor in supporting migrant entrepreneurs and promoting a deeper collaboration and 'cross-fertilisation' among the social economy actors and the financial institutions, migrant associations and BSOs that provide support to migrant entrepreneurs, and with the local and national authorities.
- Recognise social economy enterprises as an option for migrant-led business. Foster the presentation of social economy as a valid option for migrants that have entrepreneurial aspirations, not only from social economy actors but in general. Indeed, the creation of a social economy enterprise should be integrated as on option in all programmes of business creation, especially the ones targeting migrants.
- Boost implementation of the tools provided by the social economy actors across Europe. Facilitate the exchange of best practices and examples of how social economy actors can support migrants entrepreneurs in the creation of their business among the EU member states. This can be supported through the involvement of intermediary organisations, such as BSO.
- Raise awareness on the important role of migrant entrepreneurship. Social economy actors are already aware of the importance of migrant-led business and their contribution and innovation they bring to the European economy. European and national institutions should further raise awareness about the importance of a multicultural economy and the value of diversity in business and society.
- Highlight the important link between successful migrant entrepreneurship and successful integration of migrants, and recognise the fundamental role played by the social economy in this respect. Migrants will be able to successfully set up their business and fully contribute with their potential to the economy and society only if they are able to be an equal part of society and fully enjoy their rights. This includes the improvement of access to services, opportunities for active citizenship despite possible limitations regarding voting rights and the fight against discrimination. Social economy is active in all these fields. With its experience and know-how, but also its reach-out capacity and networking potential, it is an important partner for public authorities and other bodies.

# ANNEXES

Торі	ics	Welcoming	Social	Cultural	Create	The road to	BSO and	Public	Financial
		of	and	inclusion	good quality	entrepreneurship	migrant	authorities	institutions
		migrants	economic		jobs		associations		
			inclusion						
Ann	exes	1	2 and 3	4 and 5	6	7 and 8	9	10	11

### Annex 1: Welcommon

	Welcommon
City(ies) and country(ies) where it is implemented	Athens, Greece
Starting and closing date	2016-ongoing
Organisation(s) involved	Wind of Renewal
In which field does it support ME	Welcoming of migrants, social inclusion, education/training
Summary of the good practise	In 2016, face to an increasing inflow of migrants from Syria and other countries, the social cooperative Wind of Renewal (GR) decided to take action. Supported by UNHCR and the municipality of Athens, the cooperative rented and refurbished the building of a former clinic. The "Welcommon centre" became more than a shelter for the most vulnerable groups of refugees. A large diversity of services and initiatives were created not only <i>for</i> , but <i>with</i> refugees in order to promote their social inclusion and training based on the idea of "empowerment through the community". In cooperation also with a large number of volunteers from all over the world, Welcommon offered: - accommodation for 150-200 refugees, in 66 rooms, and additional; facilities for gatherings, tutorials, artistic activities, library, cinema etc.; - food; - primary health care; - non-formal education/creative activities for adults and children (including language classes); - a diversity of cultural and sports activities fostering social inclusion. In two years, the Welcommon initiative was able to cover the basic needs of up to 200 refugees and promote their education, training and integration into the labour market.

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	However, in 2018 support by the UNHCR and public authorities stopped, as authorities requested the refugees to be housed in apartments located in different parts of the city.
	The association Wind of Renewal decided to transform the building into a social hostel combining sustainable tourism with social and cultural activities and job integration for Greeks, migrants and refugees.
	Education and training programmes, social inclusion activities as well as essential health services were maintained, the aim being also to create new employment opportunities for everyone in different areas. The hostel is run in cooperation with refugees who therewith receive hands-on training regarding management and maintenance of a hostel and social economy entrepreneurship more in general.
Conclusion Why is it a good practice? Main examples to learn from it	The initiative follows a very holistic approach, linking housing and provision of basic services with education/training and integration into the larger local community. Moreover, most of the actions have been conceived together with the refugees. The empowerment approach, and in particular its focus on the empowerment of women, is what distinguishes Welcommon in our view from a number of other initiatives for migrants. It is, however, very much in line with the principles of the social economy.
Links to relevant sources	https://welcommonhostel.gr/

#### **Annex 2: Mamas Retro**

	Mamas Retro
City(ies) and country(ies) where it is implemented	Göteborg (SE)
Starting and closing date	2008-ongoing
Organisation(s) involved	Forum Skill/Coompanion
In which field does it support ME	Training/Counselling/Employment and Co-entrepreneurship
Summary of the good practise	The initiative "Mamas Retro" was launched in 2011 by Forum Skill, an NGO, and Coompanion Västra Götaland, the regional cooperative development agency. The objective was and still is to empower disadvantaged women from different backgrounds (women with mental impairments, unemployed women, migrant women, transgender persons) and provide them with access to education, employment and entrepreneurship opportunities. In its start-up phase the initiative received funding by Arvsfonden (the Swedish State Inheritance Fund), the region of Västra Götaland and the city of Gothenburg. Also donors and private sponsors contributed. In the framework of the project, a shop selling clothes for children and adults as well as toys and other second hand articles was set up. The shop is run jointly by the co-workers based on social economy principles – among them, obviously, participation. It also serves as a place for work integration and entrepreneurship training. Here, the initiative works closely together with the Swedish Public Employment Service. The local employment agency and the municipal departments for social welfare procure training at Mamas Retro. Mamas Retro cooperates with a diversity of public and private players, including civil society. In 2014 a second shop was opened. The model now serves as an example for a number of other initiatives promoting co-entrepreneurship and training of persons belonging to disadvantaged groups, including migrants. A Mamas Retro social franchising manual has been developed and is available for use in order to promote similar projects in other regions in Sweden or abroad.



Conclusion Why is it a good practice? Main examples to learn from it	A main element of the initiative is the strong belief in specific capacities and skills each person can bring along when building a collective project and – as a consequence – the recognition of these skills. This is also the basis for the empowerment approach Mama Retro pursues. A strength of Mama Retro is also its network and partnership with public authorities, social economy players and civil society. Finally, Mama Retro has always been open to share its model and encourage similar initiatives, also through social franchising.
Links to relevant	https://www.mamasretro.se/
sources	

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### Annex 3: Kitchen of Conflict

	Kitchen of Conflict
City(ies) and country(ies) where it is implemented	Warsaw, Poland
Starting and closing date	2016
Organisation(s) involved	
In which field does it support ME	Migrants labour integration
Summary of the good practise	Kitchen of conflict is a restaurant and meeting place for cultures which aims to give refugees and immigrants in Poland jobs and the opportunity to share the excellent cuisine of their regions. The idea for this social project was born in connection with the situation in Syria. The founders wanted to help foreigners living in Poland, because they believed that cooperation with the local community is often more important than the large expert programs implemented from above without any consultations with newcomers. The main challenge for foreigners in Warsaw is to rent an apartment and to find a job. As a result, many people are condemned to live in a centre for foreigners where they do not work, do not learn, and they cannot travel. On top of this, it is especially hard to find a job without knowing the language.
Conclusion Why is it a good practice? Main examples to learn from it	Kitchen of conflict wants to employ refugees and immigrants by giving them a safe start in the labour market and helping them to take their first steps in the Polish reality. They want to integrate through practice, creating a space for dialogue in which new acquaintances and friendships naturally arise.
Links to relevant sources	https://www.euractiv.com/section/central-europe/interview/kitchen-of- conflict-through-the-stomach-towards- tolerance/?fbclid=IwAR3oiQC9lgY5G6M3lhIhb3tSHCR5hA_stRqaD8YWu5Iex3 uelpptSkSSktE https://warszawawarsaw.com/en/jarmila-rybicka-a-host-at-kuchnia-konfliktu/

### Annex 4: Querbeet

	Interkulturelles Zentrum "Querbeet" - Köln-Kalk
City(ies) and country(ies) where it is implemented	Cologne (DE)
Starting and closing date	
Organisation(s) involved	Caritasverband für die Stadt Köln e.V.
In which field does it support ME	Cultural/social inclusion
	The intercultural centre "Querbeet", situated in the Cologne district Kalk offers different kind of services and meeting places for locals of different origin and newly immigrated persons. It was set up and is managed by Caritasverband für die Stadt Köln e.V. Its objectives are to inform, provide persons with the necessary instruments enabling them to integrate in society and economy (help for self-help) – including training, bring people (of different origins, cultures and age) together, promote exchange and experiment new forms of togetherness. Among the services/workshops and courses Querbeet has on offer are the following:
Summary of the good practise	<ul> <li>'Perspective counselling' for refugees;</li> <li>Service for Integration and Migration</li> <li>Anti-discrimination Office</li> <li>International Family Counselling</li> <li>Debt Counselling</li> <li>German courses for refugees and other groups of immigrants</li> <li>Information series "Stateless – not homeless!"</li> <li>Intercultural work for women and men</li> <li>Native language courses</li> <li>German-Arabic choir</li> <li>Intercultural theatre projects</li> <li>"Peace workshop Kalk" (Friedenswerkstatt Kalk)</li> <li>Sewing groups, etc.</li> </ul>
	All initiatives are built on a multigenerational, intercultural and inclusive, equal opportunities approach. Specific emphasis is put on gender and dialogue between cultures. The centre works in cooperation with a number of volunteers and promotes volunteering <i>for and with</i> immigrants.

	With its initiatives the centre would like to contribute to fostering a participative, intercultural urban society. It carries out many of its activities in partnership with other organisations and initiatives that have the objective to fight discrimination and work for a district/city which builds on diversity as a resource for its own development.
Conclusion Why is it a good practice? Main examples to learn from it	<ul> <li>"Querbeet" is not an 'isolated' initiative, but part of a centre offering a broad range of services to different groups of the local population and therewith promoting encounters between cultures and generations.</li> <li>The initiative has a strong empowerment and 'help for self-help' approach instead of promoting purely charitable actions.</li> <li>"Querbeet" cooperates with a number of other local initiatives.</li> </ul>
Links to relevant sources	https://caritas.erzbistum-koeln.de/koeln- cv/fluechtlinge_einwandernde/einwandernde/IKZ-Querbeet/ https://www.coach-koeln.de/wp-content/uploads/2020/02/IK-Zentren- Broschu%CC%88re-2019.pdf

### Annex 5: J'apprends

	J'apprends
City(ies) and country(ies) where it is implemented	France
Starting and closing date	
Organisation(s) involved	
In which field does it support ME	Cultural inclusion and training/education
Summary of the good practise	<ul> <li>Many migrant adults find themselves arriving in France with the double need to learn to communicate in French and to acquire mastery of key skills (finding one's bearings in space, time, calculating, knowing how to use digital tools).</li> <li>A long learning path is therefore necessary to gain a level of autonomy and to be comfortable in social and professional life in France.</li> <li>The (future) learners use their smartphones with great skill and pleasure; the professional trainers and volunteers who accompany them on this journey need resources that are adapted and complementary to the training.</li> <li>J'apprends is a free French learning app adapted to the needs of these learners: intuitive, fun, usable independently and in addition to French and literacy classes.</li> </ul>
Conclusion Why is it a good practice? Main examples to learn from it	J'apprends is a project developed by a worker cooperative, Langues Plurielles, which succeeds economically thanks to the professional and human skills of the people who work there. Plural Languages worker members have a rich and unique background. Native foreign and French language trainers, actors, translators, interpreters, all have in common the taste of the language, its transmission and enthusiasm for teaching.
Links to relevant sources	http://j-apprends.fr/ https://langues-plurielles.fr/index.php/nos-projets/j-apprends

#### **Annex 6: Restaurant Indonesia**

	Restaurant Indonesia
City(ies) and country(ies) where it is implemented	Paris, France
Starting and closing date	1982
Organisation(s) involved	
In which field does it support ME	Labour inclusion
Summary of the good practise <b>(approx. 2,000</b> <b>characters with spaces)</b>	<b>Restaurant Indonesia</b> was founded in 1982 as a worker cooperative by four Indonesian refugees and four representatives of the French Ministry of Agriculture. The aim was to create work for political refugees from Indonesia whose diplomas were not recognized in France, an idea of veteran Indonesian- born journalist <b>Umar Said</b> who had fled to China after Indonesia's first president Soekarno was ousted. Umar Said, later known <b>André Aumars</b> when he became French, lived in Beijing, working as a journalist, but then he fled China in 1973 as the Cultural Revolution gained ground there. Eventually Umar landed in France as a refugee and found a job in the French Ministry of Agriculture.Restaurant Indonesia offered <i>Indonesian food as well as a place for</i> <i>exhibitions, dances and debates</i> .The political history of the restaurant inspired a popular Indonesian novel called <b>Pulang</b> by Indonesian writer Leila S. Chudori, re-printed many times.
Conclusion Why is it a good practice? Main examples to learn from it	Successful example of culture and labour integration based on the combination of entrepreneurial capacity of refugees and the value of worker-ownership, autonomy and independence proper of a cooperative enterprise.
Links to relevant sources (e.g. website of the project, organisations, related reports, etc.)	<u>https://www.paristribune.info/Indonesian-restaurants-in-Paris-by-political-</u> <u>refugees_a10590.html</u>

### Annex 7: Univerbal

	UNIVERBAL
City(ies) and country(ies) where it is implemented	Eastern part of Belgium/City of Liège (BE)
Starting and closing date	2015-ongoing
Organisation(s) involved	Le monde des Possibles (association)
In which field does it support ME	(Entrepreneurship) Training
	The initiative UNIVERBAL, promoted by the association Le Monde des possibles (MDP) and co-funded by the ESF, aims to develop the language skills of migrants in their native language and in French in order to set up a community interpreting service that meets the needs of languages not covered by the Walloon SETIS (association providing interpretation services in the field of migrant integration).
	In a first phase, through specific training modules, participants are given the opportunity to discover the profession of interpreter in a social environment; reflect on the intercultural aspects of communication and receive concrete social, civic and legal information.
Summary of the good practise	The second part of the project consists in the implementation of a community interpreting service managed by migrants themselves. Currently, the organization of this service includes two areas: logistics and an accounting service, on one hand, and the current and future functioning of the collective of interpreters, on the other. This reflection is collective and works, as far as possible, in management by consent. The people concerned and involved in the project (most of them the interpreters) and in its activities, take part in the decisions and major orientations of the service. Interpreters therefore meet weekly to discuss questions relating to practical organization, price grid, but also more ethical questions, the search for new partners, etc. The group is reflecting on the governance and a self-manage structure. A consulting agency for the social economy provides advice in this process.
Conclusion Why is it a good practice? Main examples to learn from it	The initiative builds on an integrated view of rights and needs of migrant women. With the establishment of the interpreting service it aims, more specifically, to respond to two challenges: the difficulties in particular of migrant <i>women</i> to enter the labour market and the. lack of social interpreters for specific languages in services working with/for migrants.
	UNIVERBAL seeks to fight against a traditional view of the role of women (e.g. as domestic workers and as care workers, "ethnostratification" of the labour

	<ul> <li>market) that limits the personal rights and potential of these women and makes them become dependent on their husband.</li> <li>Fundamental is its empowerment approach. Through the different actions (training and set-up of the interpretation service) the initiative is strongly promoting (social economy) principles such as (economic) democracy, participation and equal opportunities.</li> <li>Finally, in the context of UNIVERBAL, Le Monde des Possibles cooperates with a variety of other public and private actors (including the city of Liège) able to respond to the different needs of migrant women and to form a network helping them in implementing their interpretation service.</li> </ul>
Links to relevant sources	http://www.possibles.org/univerbal/

#### Annex 8: OLMEC

	OLMEC
City(ies) and country(ies) where it is implemented	UK
Starting and closing date	2003 - became a coop in 2010
Organisation(s) involved	
In which field does it support ME	Employment and social enterprise development
Summary of the good practise	A community coop in the UK, Olmec empowers individuals to take an active role in society and achieve their goals and aspirations. By accessing the services delivered through Olmec, individuals and organisations are able to develop their skills, services and capacity in order to turn around their lives and the lives of others. The services are bespoke and tailored to the individual or organisation. Their service is personalised and customised to achieve the best result for the people we work with. Olmec was established in 2003 as a response to the entrenched poverty and disadvantage experienced by people living in challenging neighbourhoods. Olmec was initially set up as a charitable subsidiary of a housing association. Over the years it has developed a number of inter-related programmes to address some of the needs identified, primarily focusing on governance and leadership, equality and human rights, social enterprise development, employment, and lack of skills.In June 2010, Olmec became an independent charity and established a Co-operative Community Interest Company.
Conclusion Why is it a good practice? Main examples to learn from it	Olmec vision is to "to create positive social change by empowering individuals, organisations and communities through training, support, networking and investment." The services they provide are not only addressed to the individual entrepreneur, such as employment support interventions or training programmes, but to the community as a whole enabling Housing Associations and other civil society organisations to understand or deliver to the needs and aspirations of the communities they support, with an attention to diversity and inclusion, providing, for example, professional training and assistance to identify civil society organisation governance roles for people from ethnic minorities.
Links to relevant sources	http://www.olmec-ec.org.uk/about-us/origin-purpose-history/

#### Annex 9: SIGNA

	Singa
City(ies) and country(ies) where it is implemented	France
Starting and closing date	
Organisation(s) involved	
In which field does it support ME	Migrant labour integration, especially creation of enterprise
Summary of the good practise	Born of a citizen movement, SINGA creates opportunities for engagement and collaboration between refugees and their host society. SINGA builds bridges between individuals to live together, cultural enrichment and job creation, in an awareness-raising process to deconstruct prejudices about asylum. SINGA supports refugee entrepreneurs and local entrepreneurs with projects with social impact in the reception, inclusion and living together sector, in order to support innovation from migration (migration-led innovation) and put in place light the creation of wealth through the meeting between newcomers and host society. SINGA's entrepreneurial journey aims to contribute to the development of a welcoming economy, through support based on innovation, collective intelligence and intercultural encounter. They propose programs for pre-incubation, incubation and accelerations of migrants-led enterprises: https://www.singafrance.com/entrepreneuriat
Conclusion Why is it a good practice?	Good practice: the lack of many incubators and startup accelerators is that they do not always fit migrants' needs, which may be different than from the others aspiring entrepreneurs. This is why, to have a specific tool for them is a great asset.
Links to relevant sources (e.g. website of the project, organisations, related reports, etc.)	https://www.singafrance.com/

# Annex 10: City of Barcelona

	Barcelona: Network for the Welcome and Support of Migrants
City(ies) and country(ies) where it is implemented	Barcelona
Starting and closing date	2007-ongoing
Organisation(s) involved	City of Barcelona, social economy organisations, migrant associations, other civil society organisations
In which field does it support ME (E.g. training, access to finance, networking, counselling, etc.)	Cross-cutting through different fields of support
Summary of the good practise (approx. 2,000 characters with spaces)	The "Barcelona network for the Welcome and Support of Migrants" ("Red de acogida y acompañamiento para personas inmigrantes en Barcelona") was created in 2007 by the city of Barcelona and relevant public service entities, social economy organisations, migrant associations and other parts of civil society. (Organisations such as Servei Solidari, which have among their objectives the promotion of entrepreneurship of disadvantaged groups, among them migrants, are also involved.) Its objective is to promote social cohesion and equal opportunities in Barcelona and, more specifically, to improve the integration of migrants in social and economic life of the city. Through an increased "co-responsabilisation" and coordination of activities between local organisations and authorities working <i>for and with</i> migrants in the city of Barcelona the network is able to better define the real needs of different parts of the migrant population, create appropriate responses and mobilise necessary resources.
	<ul> <li>The network coordinates activities in the following areas:</li> <li>Reception and orientation, to facilitate access to basic information and resources, orientation in the existing reception circuits and itineraries in the territory, conveying knowledge of rights and duties, procedures, etc.</li> <li>Orientation and derivation to basic services (facilitating the access to registration procedures, advice regarding labour market integration, access to the health system, social emergencies, homologation of diplomas, housing, sports, associations);</li> <li>Legal advice and accompaniment in the integration process;</li> </ul>

	<ul> <li>Language training (basic Catalan and Spanish, other languages), including the preparation of specific language learning materials adapted to the reality of Barcelona and the needs of immigrants;</li> <li>Development of actions and projects to support social and labour insertion;</li> <li>Actions to promote social participation and inclusion, associationism, community dynamization.</li> </ul>
	The network produced different publications and brochures aiming to facilitate orientation for migrants, such as a city guide for newly arrived migrants, didactic material for language learning, specific information for employers or a guide on the reception of migrants addressed to the local population.
	Several events were organized in the last years, among them a conference on immigration, training and social and labour market integration which had the objective to discuss proposals to facilitate training and social and labour integration of foreign immigrants.
	The network also organizes training for volunteers.
	It works in close cooperation with the Barcelona Municipal Immigration Council (CMIB).
Conclusion Why is it a good practice? Main examples to learn from it	The "Barcelona network for the Welcome and Support of Migrants" stands for the effort to bring together a diversity of (social) private and public players working in the field of integration, among them many social economy organisations and associations representing different groups of migrants. Its composition facilitates a holistic approach to integration combining labour market integration with social integration, intercultural dialogue, training and education, but also fight against discrimination. Moreover, the activities of the network seem to favour an empowerment approach instead of mere charity and assistance.
Links to relevant sources (e.g. website of the project, organisations, related reports, etc.)	http://www.bcn.cat/barcelonainclusiva/es/xarxa1.html

#### Annex 11: MicroStart

	MicroStart
City(ies) and country(ies) where it is implemented	Belgium
Starting and closing date	2010-ongoing
Organisation(s) involved	microStart (set up by Adie and BNP Parisbas Fortis)
In which field does it support ME	Microcredit; Advice/Coaching/Training
Summary of the good practise	<ul> <li>MicroStart is a Belgium microcredit organization offering loans of up to 15 000 EUR as well as free advice/coaching/training to (future) entrepreneurs that do not have access to the regular banking system (unemployed, beneficiaries of Public Social Welfare Centres, etc.). Many of its beneficiaries have a migration background.</li> <li>The cooperative for social purposes (SCRL-FS) was established in 2010 on the initiative of Adie (Association pour le Droit à l'Initiative Economique), an association for the right for economic initiatives, and PNB Parisbas Fortis in the framework of a pilot programme and with the aim to provide support to founders of enterprises in Brussels.</li> <li>Today the MicroStart groups consists of two structures:</li> </ul>
	<ul> <li>the MicroStart cooperative providing micro-credit and</li> <li>microStart support asbl, an association organising free support to microStart beneficiaries through the mobilization, amongst others, of a large network of (volunteer) experts – many of them entrepreneurs themselves - providing advice, coaching and training free of charge.</li> <li>In 2016, microStart received support from the European EaSI programme.</li> </ul>
	Up until today, the microStart group supported more than 6000 self- entrepreneurs and provided micro-credit for a total of 33 M EUR.
	MicroStart also takes action in the context of the Covid-19 crisis: Thanks to the support of its first partners (BNP Paribas Fortis, but also other players from the banking and insurance sector), microStart has set up and will implement a three-phase recovery plan centred around a new system of honour loans (0% unsecured loan), complementary to microcredits to finance the immediate and longer-term needs of entrepreneurs following the Covid-19 crisis. Beyond these



	financial solutions, microStart continues to offer free coaching and distance learning services.
	MicroStart can be considered an interesting practice of cooperation between a social economy and a bank.
Conclusion	
Why is it a good practice? Main examples to learn from it	It is an important instrument of support in particular also for migrant entrepreneurs many of which would be considered as "non-bankable" by most traditional banks at the start of their entrepreneurial activities.
	A key factor of success for the initiative is its large network, including enterprises&entrepreneurs, banks and volunteers from different sectors.
Links to relevant	https://microstart.be/fr
sources	