



# Supporting Entrepreneurial Diversity in Europe

Ethnic Minority Entrepreneurship/  
Migrant Entrepreneurship

**Conclusions and Recommendations  
of the European Commission's Network  
"Ethnic Minority Businesses"**



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**Supporting Entrepreneurial Diversity in Europe –  
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## Legal Notice

This project was conducted with national experts nominated by the national authorities of the EU Member States, Candidate/Accession Countries and EFTA/EEA countries under the Multiannual Programme for Enterprise and Entrepreneurship.

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## 1. PREVIOUS EUROPEAN ACTIVITIES TO PROMOTE MIGRANT AND ETHNIC MINORITY ENTREPRENEURSHIP

In order to be successful in creating more and better growth and employment<sup>1</sup> Europe will need more entrepreneurs and a better climate for entrepreneurship. Currently Europe is suffering from what could be called an **entrepreneurial gap**: 50% of Europeans prefer working as a dependent employee, only less than half (45%) would like to be self-employed. In the USA 61% of the population prefer being their own bosses and only 37% express a preference for employee status.

In order to promote entrepreneurship all groups of society have to be involved. Currently about 5 % of Europe's population consists of non-nationals. A large part of the population, especially in Europe's cities has a migration background, i.e. has migrated into their country of residence (often from outside Europe) or is descendant from immigrants. **Migrants and people from ethnic minorities** represent a considerable **pool of entrepreneurship**.

In June **2003** the European Commission organised a **conference** on Ethnic Minority Entrepreneurs to launch a debate on the issue, to raise awareness of the important contribution to the European economy already made by ethnic minority entrepreneurs and to find answers to the question how to best respond to some of the most persistent problems that ethnic minority entrepreneurs have to confront and that block their development.<sup>2</sup> The conference was partly inspired by a pilot project dating back to the year 2000 when the European Commission had, in a study, investigated the availability of support and membership organisations for ethnic minority entrepreneurs which help them to overcome the special difficulties that they might have as a result of their ethnicity.<sup>3</sup>

Following the conference the **Network "Ethnic Minority Businesses"** of national policy makers and administrators was established by the European Commission and Member States. This network which at times also included researchers and representatives from business organisations constituted a European organisational structure which Member States could use to exchange information on political and economic developments affecting ethnic minority businesses and on good practices cases and strategies in the promotion of these businesses.

The first network meeting took place in December 2003, the second in March 2004. Topics that were discussed included access to finance for ethnic minority entrepreneurs and the importance of informal network for these businesses. In May 2006 the third meeting of the network was devoted to discussing entrepreneurship in more general terms and the fourth meeting in March 2007 focussed on micro credits.

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<sup>1</sup> For detailed information on the renewed Lisbon strategy and the partnership for growth and jobs see: [http://ec.europa.eu/growthandjobs/european-dimension/index\\_en.htm](http://ec.europa.eu/growthandjobs/european-dimension/index_en.htm).

<sup>2</sup> For more information on the conference see: <http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-minorities/minorities-eu-conference.htm..>

<sup>3</sup> For the final report see: <http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-studies/entrepreneurs-young-women-minorities.htm>.

In 2005 no activities of the network took place but the Commission prepared the launch of a **second study** to collect further good practice policy cases in the area of ethnic entrepreneurship. The work on the study was started in 2006; its results were presented on **5 March 2008** at an **European Conference** in Brussels.<sup>4</sup> The findings of the study and the conference were also discussed by the network during its meeting in November 2007 and at the meeting in March 2008.

The present report summarises some key findings of the network, offers some conclusions on how to structure support services for migrant and ethnic minority entrepreneurs and gives recommendations for future activities.

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<sup>4</sup> For the conference presentations and the complete study see: [http://ec.europa.eu/enterprise/entrepreneurship/support\\_measures/migrant/index.htm](http://ec.europa.eu/enterprise/entrepreneurship/support_measures/migrant/index.htm).

## 2. WHAT IS MIGRANT/ETHNIC MINORITY ENTREPRENEURSHIP?

### 2.1. Statistical Information and Caveats

There is **no clear definition** of ethnic minority entrepreneurship and migrant entrepreneurs. Earlier studies focussed on businesses that mainly functioned in closed economies, restricted to certain immigrant communities, and highlighted the role of ethnic resources in the definition of immigrants' entrepreneurial strategies. Later research argued that group characteristics should be considered in relation to their interaction with a surrounding opportunity structure, including the market conditions. Immigrant entrepreneurship was explained within the relationship of what customers want to buy and what immigrants can provide. To explain the ethnic supply side, the predisposing factors that immigrants show towards entrepreneurship and the mobilisation of resources within ethnic networks were considered. The research assumed that ethnic strategies emerge in the interaction of opportunity structures and group characteristics and found that the strategies adopted by the various ethnic groups in capitalistic societies around the world are remarkably similar. While the interactive model represented a progress compared to the early approaches it still had certain limitations. In particular it could not explain how business initiatives among immigrants that belong to groups with no prior history of entrepreneurship could be explained. Empirical research has shown that even immigrants embedded in their ethnic group can experience different processes of economic integration, refraining from repeating group strategies in the receiving society.

Generally, “**ethnic entrepreneurship**” has been mainly referred as businesses connected to a certain immigrant group, functioning on a closed basis and dependant on a certain community (including workers, suppliers and clients). Therefore, “**immigrant entrepreneurship**” is seen as a broader concept that also includes businesses that target non-ethnic clients and that function in the open economy (as opposed to the closed market defined by the immigrant community). In other words, this form of entrepreneurship is characterised by the immigration experience, and can hence be dubbed “immigrant entrepreneurship.” This term does not have any connotation that necessarily reflects dependence on ethnic resources.

For practical purposes ethnic/migrant entrepreneurship is often defined by the **nationality of the business owner** or main owners.<sup>5</sup> The table below indicates the size of the non-national population in the countries of Europe and thus the potential for migrant and ethnic entrepreneurship in Europe.

The terms migrant entrepreneurship and ethnic minority entrepreneurship often still raise the image of the small overnight family corner shop. However,

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<sup>5</sup> Note however that this is a simplification, In the UK for example Non-Nationals account for only a minority of the ethnic population. The UK has a substantial number of second and later generation migrants who hold a UK passport. Furthermore, overseas born migrants can become UK nationals after five years of living in the UK. Lastly, non-Nationals can belong to the majority White group. Similar problems also reduce the information content of statistics in other countries.

more recent empirical research raises considerable doubt as to whether such stereotypes might not be misleading to some extent. Today many companies owned by non-nationals are relatively big and deal in sophisticated products and services. Migrant and ethnic minority entrepreneurship are highly **heterogeneous topics**. Even within a single country there are large differences between ethnic groups and there are also important differences within ethnic groups, especially between entrepreneurs from the first and the second generation of migrants.

**Table 1: Population in Europe – Nationals and Non-Nationals (1.000)**

<b>Country</b>	<b>Population</b>	<b>Non-Nationals</b>	<b>Ratio</b>
Belgium	9,536	860	9.0
Bulgaria	7,903	26	0.3
Czech Republic	10,016	195	2.0
Denmark	5,126	271	5.3
Germany	75,190	7,342	9.8
Estonia	1,098	274	25.0
Greece	10,149	891	8.8
Spain	39,573	2,772	7.0
France	55,486	3,263	5.9
Ireland	3,829	215	5.6
Italy	55,898	1,990	3.6
Cyprus	643	65	10.1
Latvia	2,286	33	1.4
Lithuania	3,450	34	1.0
Luxembourg	277	174	62.8
Hungary	9,987	130	1.3
Malta	389	11	2.8
Netherlands	15,556	702	4.5
Austria	7,375	765	10.4
Poland	37,530	700	1.9
Portugal	10,169	239	2.4
Romania	21,686	26	0.1
Slovakia	5,350	30	0.6
Slovenia	1,951	45	2.3
Finland	5,113	107	2.1
Sweden	8,500	476	5.6
United Kingdom	55,612	2,941	5.3
Norway	4,373	205	4.7
Turkey	67,531	273	0.4
EU27	459,678	24,578	5.3

Source: Eurostat.

The problems of description and definition multiply when migrant and ethnic minority entrepreneurship is analysed for different countries. **Inside the European Union** there are for example **considerable differences** between former colonial powers like the UK, guest workers in Germany and Russians in Estonia. The various characteristics of the host contexts impinge different entrepreneurial opportunities or constrains for immigrants (which is for

example suggested by different levels and types of entrepreneurship of people with the same foreign nationality in different countries) and moreover, different migrant groups react to these differences in different ways.

The problems of analysing migrant and ethnic minority entrepreneurship are aggravated by the fact that **statistical information is scarce and not fully comparable** between countries. There are some key figures for some countries (e.g. self-employment rates) and estimates but there are no comprehensive official statistics let alone statistics that could be compared internationally. In some cases data are not available because an ethnic differentiation is legally not allowed in the data collection or, more often, the phenomenon of ethnic entrepreneurship is confused with questions of nationality (e.g. naturalised persons cannot be identified).

The available data however demonstrate quite clearly that the migrant population in Europe is growing and that migrants tend to come from more and more distant countries. There is also a clear indication that **entrepreneurship and self-employment in ethnic communities are higher than the national averages (see also table 2)**. Thus there is probably not a big unused entrepreneurial potential among migrants and ethnic minorities. However, it might well be the case that the various restrictions that these businesses face hamper their growth and prevent them from realising their full potential.

It has to be noted though that the statistical averages hide large **differences between the ethnic communities**. In the United Kingdom the self-employment ratio is relatively higher for people from India or Pakistan but below average for people from the Caribbean. In Germany self-employment is higher than average for Italians and Greeks but lower for the biggest non-German ethnic group, the Turks. In Portugal self-employment is higher among Chinese and Indians than among Portuguese.

Migrant and ethnic minority entrepreneurship cannot be understood in terms of nationality and ethnicity alone. The mere fact that business owners do not have the nationality of the country in which they operate their business will not explain much about the economic challenges they face. Ethnicity might have some influence but only if looked at in a **broader context** that takes into account many more variables and the way in which they mutually interact.

Some of these factors are for example the legal framework (e.g. working and residence laws), corporatists rules and regulations that might close certain trades for non-nationals, the general employment situation and the career opportunities for migrants and ethnic minorities in the normal labour market and their entitlements to welfare payments. Important factors are also the size and location (ethnic clusters) of the ethnic group and the duration that an ethnic group has stayed in the new country. The level of education and formal qualifications also shape business opportunities.

## 2.2. The "Typical" Migrant/Ethnic Minority Business

Despite the insufficient data situation, and keeping in mind that the following description can only be a rough approximation (which in numerous individual cases will be wrong), it shall be attempted to sketch a rough picture of the typical migrant and ethnic minority business.

Most of these businesses are **micro businesses with no or very few employees**. They are also small in comparison with indigenous businesses as regards turnover and profit. Migrant and ethnic minority businesses are typically managed by their owner – usually a man (female ethnic entrepreneurship is still quite rare).

Especially the first generation of migrant and ethnic minority entrepreneurs often start on **markets with low entry barriers**. Their businesses have low capital requirements (e.g. restaurants) and low skill requirements. Since the owners' knowledge of marketing techniques tends to be limited they usually do not manage to turn their business into some unique venture. Thus they have to act in a rather **competitive environment** where price is the main parameter. This again results in labour intensive production, long working hours, low wages etc.

It can also be observed that different ethnic groups have **different proclivities for certain economic sectors**. Italians and Greeks in Germany are likely to engage in the food sector, especially restaurants, just as South Asians in the United Kingdom. Turks in Germany will often engage in retail trade and African-Caribbeans in the UK often work in the construction sector. Pakistanis in Denmark are overrepresented in supermarkets and kiosk.

In Europe migrant and ethnic minority businesses are predominantly an **urban phenomenon**. The typical migrant business is located in areas with ethnic clusters and usually in relatively poor areas. Several reasons are responsible for this. First, the ethnic clusters will naturally also be the places where the ethnic business owners dwell and live and the concentration of people from the same ethnic group has some advantages in terms of availability of ethnic customers, employees and general support. Moreover, rents will usually be cheap. The obvious disadvantages are the limited market and the increased competition.

In the past much attention has been given to the problem of business activities in captured ethnic markets or fringe markets and the resulting problems of low growth and difficulties to find successful growth oriented "**break out strategies**". For today's migrant/ethnic minority businesses however the limitations resulting from a predominantly co-ethnic clientele appear to be of decreasing importance. Many of the businesses have found customers in the indigenous population, their clientele is mixed and often the indigenous part is even the more important one. In some sectors the former ethnic goods have been "creolised", i.e. somewhat adapted to the indigenous tastes and have become standard local products (e.g. pizza). Often ethnic entrepreneurs even have a competitive advantage over local businesses because their ethnic origin provides some credibility and authenticity (e.g. restaurants for foreign food).

Despite the increased variety on the customers' side there still appears to be a relatively **strong reliance on ethnic resources** and especially on co-ethnic employees and very often even on family members. On the one hand this has advantages in forms regarding the management style (language, customs), it also can entail a lower necessity for formal control mechanism (higher trust within the ethnic group), and on the other it also means greater flexibility in terms of labour regulations and payments.

Given an increasingly non-ethnic clientele and ethnic resources today's migrant and ethnic minority business can be said to be of a "**hybrid**" nature. The concept of a hybrid nature also holds true in a more specific sense. Some successful businesses make use of their special situation between their foreign ethnic culture and the culture of their country of activity. They become cosmopolitan businesses or bridge businesses (e.g. travel agencies). Migrant businesses have the advantage of knowing more than one culture. This can be an advantage in international trade which does not only benefit the businesses themselves but can also have spill over-effects that benefit the business community in general.

To some extent unemployment and/or diminished chances in the main labour market are still one push factor for migrant entrepreneurship. Discrimination in the labour market, predominantly low-paid work offers, low status jobs and blocks to upward mobility may induce ethnic minorities to look for self-employment as a second best alternative to earn a living. In this context the problems of non-recognition of formal qualifications which blocks taking up employment in a qualified profession is also important to remember. Yet these factors, while not negligible, appear no longer to be the main driving force for many migrant/ethnic minority businesses in Europe. There is some empirical evidence suggesting that many of these entrepreneurs were **pulled into businesses to be autonomous and realise their own ideas**. Status also appears to be an important reason for becoming one's own boss.

In other cases ethnic entrepreneurship represents the **exploitation of special market opportunities** that are closed to indigenous business. The latter is often the case when the ethnic "minority" in a country is already big enough to form a market that sustains entrepreneurs who offer ethnicity-related goods or services. Examples for advantages are the knowledge about ethnic goods (spices, music, and videos) and how to import them or a higher credibility for certain goods and services (restaurants).

Some ethnic minority businesses have developed into strong SMEs and can compete with business owned by members of the majority population. Increasingly these businesses become fully part of the mainstream economy and engage with mainstream businesses.

### 3. SUPPORT REQUIREMENTS OF MIGRANT AND ETHNIC MINORITY BUSINESSES

Many migrant and ethnic minority businesses are relatively small and face the same challenges as other small enterprises. To some extent however, their situation is special which also requires a specialised kind of support.

In general, migrant and ethnic minority businesses **rely less on formal help and support providers** than the average business; they prefer informal networks for obtaining information and assistance. To some extent this is due to a lack of knowledge of what is available, to some extent it might also be a matter of choice as a result of some lack of trust vis-à-vis the advisors from mainstream support organisations. Migrant and ethnic entrepreneurs often prefer trust based relations (e.g. with accountants, tax consultants, lawyers) with persons from their own ethnic group.

Migrant and ethnic minority businesses usually seek the help of **family and friends to obtain finance** instead of approaching formal institutions like banks. Many ethnic small businesses complain about problems in obtaining finance from institutional sources. It cannot be excluded that this could be the result of discrimination on the side of bank managers. Yet discrimination is not overt, very difficult to prove and might to a certain extent be more perceived than real. Other factors may be of greater importance for the problems of raising loans such as the low profitability of some businesses and the high competition in "typical" migrant/ethnic minority business-sectors.

Moreover, bank loans for small enterprises often depend on their ability to provide collateral which will usually be more difficult for migrant and ethnic minority business, especially in the first generation. Moreover, the possibility to rely on informal sources of finance as a result of higher solidarity in the ethnic group can also be seen as an advantage.

Apart from the difficulties to obtain finance migrant and ethnic minority businesses are probably more burdened by certain **administrative and bureaucratic regulations** than other businesses. One reason is that in addition to the general requirements that all businesses have to observe they might some special rules might apply to them resulting from their status (e.g. residence permits, employment permits etc.). Secondly, the entrepreneurs might be less familiar with the bureaucratic environment and the business culture than the indigenous business owner.

A third problem that can be observed for some migrant and ethnic minority businesses, especially for those cases in which the creation of the business was more necessity based than opportunity driven, is a **lack of business skills**.

The following table provides an overview of the size of migrant and ethnic entrepreneurship (especially whether migrants and ethnic minorities are more prone

to become entrepreneurs than the average population) in several countries participating in the network, indicates in which sectors these businesses are predominantly active which challenges they are facing and reports whether there are special support schemes in place for them.

**Table 2: Overview of activities of migrant/ethnic minority entrepreneurs and support policies**

Country	Size of the share of migrant/ethnic businesses	Are migrant/ethnic business heterogeneous?	Sectors in which they operate	Special problems?	Are special policies in place?	If yes, which type of policy?
Bulgaria	No data	-	Sectors where low qualification is sufficient	more than for the average business, e.g. education of ethnic labourforce	Roma inclusion 2005-15	Mainly information, also grants under PHARE
Czech Republic	Overproportional (Vietnamese)	-	Retail trade, wholesale, restaurants	Bureaucracy	No	-
Denmark	-	very diverse	-	lack of knowledge of business culture, competition of EMs	Regional initiatives	-
Italy	Average or slightly overproportional	-	Construction, trade, communication	Access to finance, administrative burden	Local initiatives	Unicredit Agenzia TU
Cyprus	Not clear	Small family businesses, strong reliance on ethnic group	Retail trade	clients), finance, language, skills, low quality, niche markets, access	No	-
Lithuania	No data	-	catering, trade, culture	n.a.	No	-
Austria	Underproportional	-	Retail trade, tourism, business services (2nd generation)	language, administration, fenced markets, lack skilled labour	Yes	Language training, information
Portugal	Overproportional (Chinese and Americans)	-	Retail and food	-	Yes	Office for immigrant entrepreneurship support
Slovenia	Overproportional	-	Tourism (Italians)	More or less like all SMEs	Yes	EM target in National Programme for Promoting Entrepreneurship
Sweden	Slightly overprop.	-	Commerce, hotels, restaurants (men)	-	Yes	Advise, subsidies, loans
United Kingdom	Proportional (above average for Chinese and Pakistani communities)	Increasingly heterogeneous (2nd and 3rd generations in more innovative, high value sectors)	Restaurants, retail, wholesale, transport	Growth, access to finance	Yes, at national, regional and local level	Targeted schemes against under-representation. Consideration of specific needs in business support.
Norway	Proportional	yes	Catering, trade, transport, building	finance, language	Yes	Credit, guidance, support

#### 4. SOME CONCLUSIONS AND RECOMMENDATIONS FOR POLICY MAKERS

Migrant and ethnic minority entrepreneurship is a topic that hides a considerable degree of heterogeneity under one label. Given the diversity of the businesses concerned a **uniform approach** and a general "migrant and ethnic entrepreneurship policy" will **not** be **possible** or successful. As a study by the Centre for Enterprise and Economic Development undertaken on behalf of the European Commission some years ago already concluded "... it must be recognised that effective policy intervention in this area is difficult to achieve and in some cases may not be necessary."<sup>6</sup>

While a uniform policy that would be applicable in all European countries is not attainable it is still possible to draw some more general conclusions which – with modifications and adaptations – should be useful to consider for policy makers throughout Europe.

##### **Tailor the business support to the individual needs and consider the relation of the individual entrepreneurs with their community.**

1. A thorough analysis of individual needs of ethnic business is crucial to the success of any business service provided. Ethnic minority and migrant businesses might be facing some special challenges (e.g. language problems) but that does not mean that they can all be supported with identical instruments.
2. In the analysis of the individual needs of the entrepreneurs their imbeddedness in their ethnic community needs to be taken into account. In their business decisions migrant and ethnic minority entrepreneurs often feel that they have to consider the needs and opinions of their communities and their leaders. These special business dynamics have to be understood so that the advice and support provided can be effective.
3. Efficient support provision to ethnic minority and migrant entrepreneurs is to a large degree a matter of trust. Reaching out to and involving the local leaders of ethnic communities is essential to building up credibility of support providers.
4. Representatives of ethnic minority and migrant businesses need to be involved in local and regional business support planning at an early stage to ensure that the needs of their clients are fully considered.
5. Employing coaches and trainers from ethnic minorities and migrant communities also helps to increase credibility of support organisations.

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<sup>6</sup> Centre for Enterprise and Economic Development Research, CEEDR (2000), Young Entrepreneurs, Woman Entrepreneurs, Ethnic Minority Entrepreneurs and Co-Entrepreneurs in the European Union and Central and Eastern Europe, p. 91. The study can be downloaded at: <http://ec.europa.eu/enterprise/entrepreneurship/craft/craft-minorities/minorities.htm>.

**Provide a broad range of service and support and involve a multitude of service providers. Integrate the support into larger general support structures to avoid a fragmentation of the services.**

6. Support organisations for ethnic minorities and migrants should not be stand-alone structures as this increases the danger of permanently isolating their businesses from the mainstream economy. While support programmes might start on a small base and be designed to meet specialised needs they need ultimately to be mainstreamed and integrated in larger structures to become sustainable.
7. To increase the social inclusion of ethnic minority and migrant entrepreneurs supply diversity is crucial. The challenge for service providers will be to offer targeted services integrated into the general programme of service provision. One way of doing this could be to work with ethnic and migrant coaches and trainers which would also train the mainstream clients.
8. Few service providers can cover all the special needs of ethnic minority and migrant businesses. Efficient networking among service providers, policy makers and ethnic communities is therefore important for success.
9. The support should be close to those who need it. This means for example that contact offices have to be set up in urban migrant areas.
10. To enhance the inclusion of ethnic minority owned SMEs in the mainstream economy, mainstream businesses could develop so-called supplier diversity programmes. Such programmes aim to provide equal opportunities to so-called underrepresented businesses (such as ethnic minority businesses) to compete for contracts with bigger companies and public authorities.

**Apart from services that are targeted at groups or individuals from certain groups also consider developing disadvantaged areas as these usually have a high share of migrant/ethnic groups.**

11. Individuals in disadvantage areas face additional barriers to making a contribution to the national economy regardless of their community group. Policies which focus on all people in disadvantage communities can help overcome these barriers and stimulate the creation of businesses and employment, reducing inequalities between disadvantaged areas and other parts of the country. Ethnic communities are disproportionately concentrated in these areas therefore targeting disadvantaged areas also has potential to increase ethnic minority entrepreneurship.

**Raise the awareness of migrant and ethnic minority businesses of the support that is available and raise the awareness of administrations and other stakeholders (e. g. banks) as regards the contribution that these businesses can make to the general economy.**

12. Mobilise migrant community leaders and successful migrant/ethnic business persons to promote entrepreneurship. Advertise through a variety of media channels (e.g. special radio stations for ethnic communities).
13. Skilful reputation management and the show-casing of role models of successful ethnic entrepreneurs are very useful tools used by ethnic business support organisations to reduce negative prejudgments of other stakeholders that might prevent the branching out of these businesses into mainstream markets.

**Develop basic business skills of migrant and ethnic minority entrepreneurs. Most assistance is needed in the very early phases of the business. Avoid lasting dependency on support services. Consider that fees can pose a significant acceptance barrier.**

14. Ethnic minority and migrant entrepreneurs sometimes do not understand the needs of business plans even less than other small businesses. It is important that support providers develop such plans together with the entrepreneurs in a way that their clients afterwards fully understand and endorse the plan. Only then will the business plan be helpful e.g. in negotiations with banks and other partners.
15. In general it is important that the clients are not passive recipients of the training but that they really are empowered by it. This can best be achieved by an active coaching.
16. Fledgling ethnic minority and migrant businesses are sometimes supported by service structures similar to incubators. It is essential to avoid that the businesses become too dependent on these services. Ultimately, they have to survive on their own and the phasing out of the services needs to be agreed upon right from the start.
17. The question of fees is of high importance for the acceptance of business support services. While there is no general answer to how high fees should be and for what services exactly they should be requested the strategy that appears to be most successful is "to charge them as they grow".
18. Mastering the language of the host country is an essential prerequisite for conducting business successfully beyond the narrow borders of the entrepreneur's own ethnic community. In many cases language training is therefore an indispensable element of the training package. But language skills should not be a condition for receiving business training. Business training should also be offered in the language of the migrant entrepreneurs.

**Continue the exchange of good practices.**

19. A further exchange of good practice cases in the support of ethnic minority and migrant businesses at European level is called for. Yet the economic, social and historical situation of these groups in the countries of the European Union is too diverse to justify a single policy approach.