

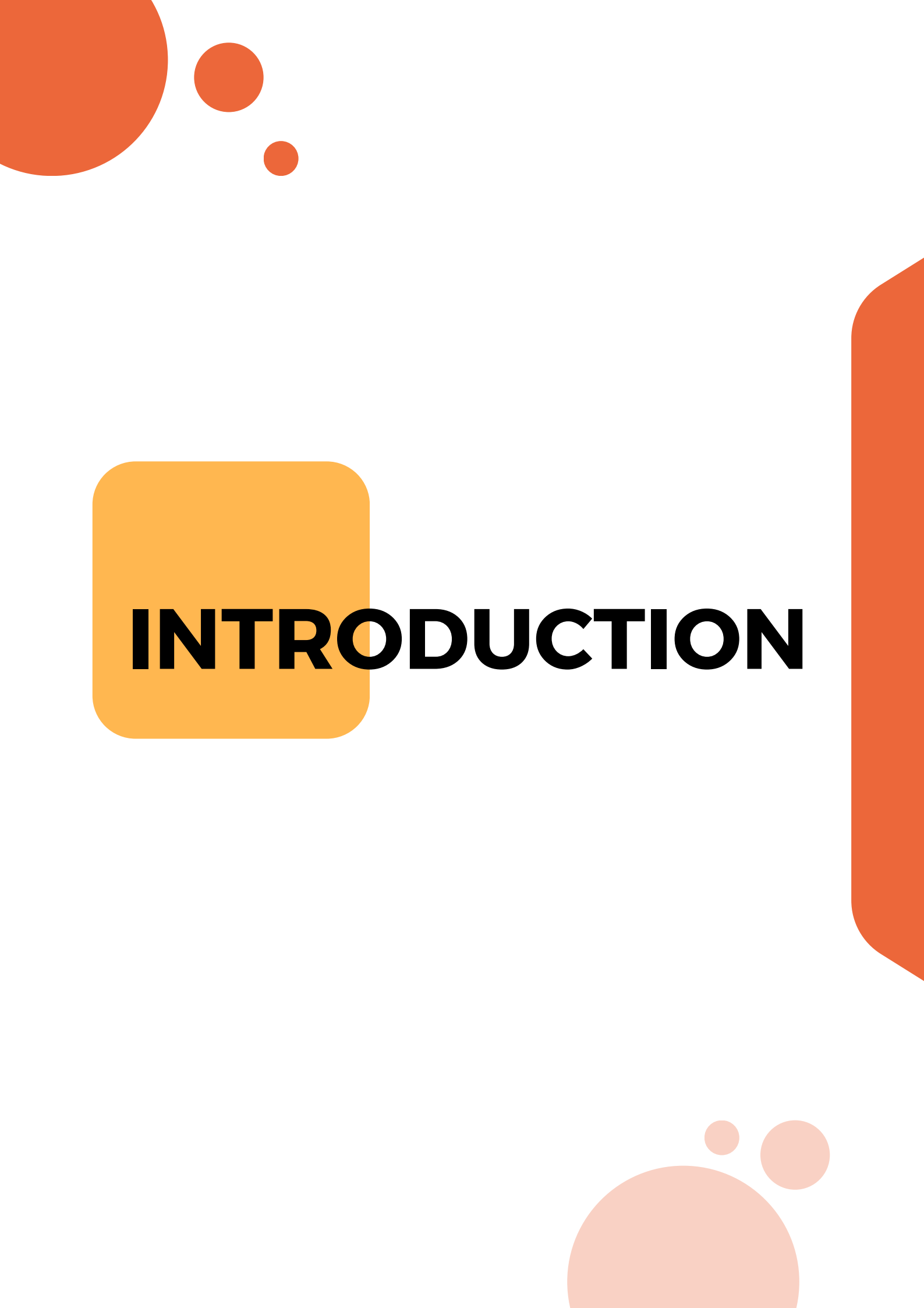


MIGRANTS IN BUSINESS

**“SMALL STEPS TO BIG PATHS”
Training Guidelines**

**BIC EURONOVA
PERSPEKTIVA
TECNOPOLIS**





INTRODUCTION

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The **Migrants in Business (MIB)** project initially planned to develop a programme to train migrant/foreigners in entrepreneurship and the business consultants who work with them. In the course of the project, we realized that basic entrepreneurship knowledge was sufficiently available (e.g. the BIC4SME tool) and that the problem was actually much more complex. Therefore - with the agreement of the National Agency, supervising the project - we have developed a document aimed at addressing the latter as well. The document before you is a compilation of the key guidelines that the MIB partnership believes should be followed when approaching the education of migrant/foreigners for entrepreneurship.

The document is a compilation of a wide range of knowledge: research on good practices, interviews with different stakeholders, business consultants, representatives of other support organizations and also interviews and roundtables with migrants/foreigners. It is a strong desire of the MIB partnership that this will contribute to facilitating the journey of migrants/foreigners to other, unfamiliar economic environments, while at the same time harnessing the potential of migrants/foreigners to stimulate the local/regional economy. The document includes eight modules that can produce more than one training, designed specifically to tailor the needs of individual organizations. One can use all modules or combine the ones that contribute to their goals the most and plan to implement them in different time frames.

For more details, contact the partnership of the MIB project:

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As said, this document is a product of the Migrants in Business (MIB) project, co-funded by the EU and the Erasmus+ program.



TECNOPOLIS PST
PARCO SCIENTIFICO TECNOLOGICO Valenzano (Bari)

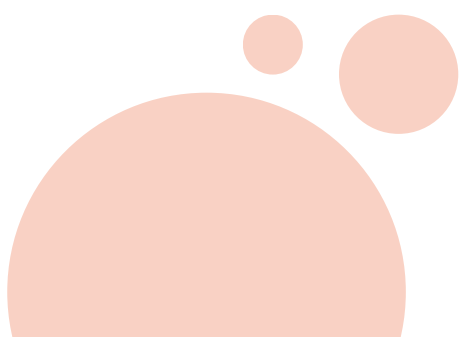


CENTRO EUROPEO
DE EMPRESAS
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DE MÁLAGA



Module 01

DESIGN YOUR CONTEXT



DESIGN YOUR CONTEXT

When considering the integration of migrants/foreigners into the regional environment, and in particular their economic activity, it is important to first identify the position of local/regional decision-makers on this issue. Throughout the project, we have encountered several different practices, ranging from environments that are suspicious of foreigners to environments that deliberately encourage foreigners to engage in the local environment. There is at least an awareness, if not a belief evident, that migrants/foreigners can contribute to strengthening the local/regional economy, either as additional labor or as founders of their own businesses or even as investors of other businesses. However, in many contexts, this is not mainstreamed into economic development strategies at the decision-maker level, contributing to the under-utilization of the potential of migrants/foreigners for the labor market as well as for new entrepreneurial opportunities.

For these reasons, the MIB project partners recommend the following:

- ✿ **Leveraging Migrant Contributions for Economic Development Goals:** when implementing strategic development plans for enhancing local/regional economy, consider very carefully also the issues of migrants/foreigners. They are for sure entering your area and can be seen as an unavoidable issue, when in reality by framing the integration of migrants and foreigners within the context of achieving economic development goals, local and regional authorities can ensure that their strategies not only support these individuals in their entrepreneurial endeavors but also contribute significantly to the overall economic well-being and growth of their regions. This holistic approach underlines the importance of viewing migrant integration as integral to the strategic economic planning and development efforts of local and regional economies.
- ✿ **Tailoring Support as a Strategic Economic Initiative:** by identifying and adapting what they can offer to support migrants/foreigners, authorities can tap into a wealth of diverse talents, entrepreneurial spirit, and investment opportunities that these groups bring. However, it is important that existing support services are reviewed by the migrants/foreigners' perspective in order to tailor to their needs specifically. Also, despite the many hindrances that might be posed by the limitations of national legislation, competences of support organizations and their staff etc., it is important to adapt as quickly as possible to the upcoming stream of migrants/foreigners.
- ✿ **A Long-term Strategic Engagement:** when defining short, medium, and long-term plans for the integration of migrants and foreigners, authorities should explicitly link these plans to their economic development objectives: (1) short-term plans should focus on quick wins that align with immediate economic needs, such as filling labor shortages or introducing new consumer services; (2) medium-term plans could target the strengthening of the local business ecosystem through the diversification of businesses owned by migrants and fostering innovation in sectors where migrants have particular expertise; and (3) long-term plans should envision a fully integrated approach, where migrants and local populations mutually benefit from sustained economic growth, increased global competitiveness and the development of a resilient and inclusive economic environment.

DESIGN YOUR CONTEXT



Finally, support organizations engaged in the process of strategic development in cooperation with decision-makers must understand that strategic planning presents a time-intensive process, especially if dealing with issues that are not mainstreamed (such as in the case of migrants and foreigners inclusion). This process requires a deepened awareness and understanding among those who are developing the strategies, focusing on broadening perspectives, appreciating diversity and dismantling stereotypes and labels. It is paramount that such planning is supported by insight into good practices previously identified, which can shed light on effective ways to foster migrant entrepreneurship, integrate foreign talent and create an inclusive business environment. Drawing from these practices allows for the development of informed, effective, and adaptable strategies that not only enhance the economic landscape but also strengthen the social cohesion of communities, ensuring a dynamic, innovative, and unified society.

Target Group:

decision-makers, business support organizations and consultants, dealing with migrants/foreigners, local public officers

Topics:

strategic economic development, role of migrants/foreigners in local/regional economy

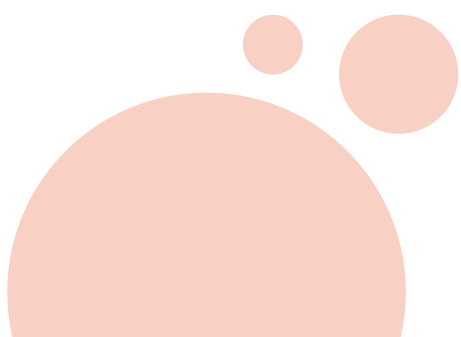
Methods and Tools:

research of good practices, SWOT analysis on territorial level, discussion



Module 02

COOPERATE TO COORDINATE



COOPERATE TO COORDINATE

When talking about cooperation, we are addressing the need for collaboration among various support organizations aimed at fostering the entrepreneurial endeavors of migrants/foreigners. This collaborative effort, while central to unlocking the potential contributions of migrants to local economies, is fraught with challenges stemming from gaps in mutual understanding, diverse interpretations of entrepreneurship support, and often superficial levels of cooperation. For these reasons the following applies:

- ✿ **Comprehensive Understanding of Support Services:** the first step involves creating a thorough and shared inventory of all available support services provided by different organizations. This ensures that every entity involved in supporting migrant/foreign entrepreneurs is aware of the broader ecosystem of assistance. It addresses the problem of fragmented knowledge and the duplication of services, paving the way for more efficient and targeted support.
- ✿ **Unified Approach to Entrepreneurship Support:** achieving a consensus on how to effectively meet the entrepreneurial needs of migrants and foreigners is crucial. This requires harmonizing diverse interpretations and methodologies across organizations. By agreeing on a core set of principles and approaches, support entities can offer a more cohesive and comprehensive suite of services to entrepreneurs, enhancing their chances of success.
- ✿ **Building and Deepening Collaborative Relationships:** collaboration often stumbles over superficial engagement and trivial issues that can impede joint efforts (for example, individual employees are reluctant to engage more intensively because they personally do not know other business consultants and people working with migrants/foreigners). To move beyond this, it is vital to foster deep and meaningful connections between organizations. This involves organizing joint activities, roundtable discussions, and networking events that allow individuals from different support organizations to meet, share insights, and develop a mutual understanding and trust. Such interactions can uncover shared goals and interests, leading to more effective collaborative efforts.



COOPERATE TO COORDINATE

- ✿ Identifying and Encouraging Motivated Individuals: within the network of support organizations, certain individuals may show a higher level of motivation and commitment to addressing the needs of migrant entrepreneurs. Identifying them and providing them with additional resources and recognition can amplify their impact. They can serve as pivotal points for initiating and driving forward collaborative projects and initiatives.
- ✿ Creating Win-Win Situations through Collaboration: a key to sustaining long-term cooperation is ensuring that each participating organization and individual sees clear benefits from their involvement. This requires identifying what constitutes a win-win situation for each stakeholder—be it gaining access to a broader network, enhancing their service offerings, or simplifying their operational processes. By aligning collaborative efforts with the self-interests of participants, the motivation for continued cooperation is strengthened.

Additionally, it's crucial to acknowledge that such collaboration requires genuine consideration of the fact that these types of activities cannot solely depend on the voluntary interest of business advisors but rather represent the interest of support organizations themselves. These organizations must ensure the allocation of appropriate resources for the execution of activities. Once this prerequisite is met, it becomes imperative to identify one or at most two actors who bear clear responsibility for coordinating all the mentioned activities. Without this clear assignment of responsibility, there is a significant risk that efforts to achieve collective collaboration will stall.

Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, local public officers

Topics:

services provided for migrants/foreigners and creating connection between existing services, ways of collaborating, know-how and knowledge for entrepreneurship

Methods and Tools:

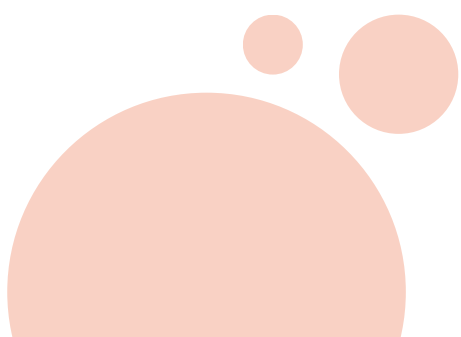
discussion





Module 03

RECOGNIZE THE PROFILE OF THE ENTREPRENEUR



RECOGNIZE THE PROFILE OF THE ENTREPRENEUR

With this guideline we would like to make sure we know who we are dealing with, as there are different types of people that arrive in our cities/regions/countries, and not all of them have the desire or capability of being entrepreneurs.

Migratory flows are part of the history of mankind, as they have been present in society to a greater or lesser extent. In Europe, migratory flows have intensified in recent decades due to the context of globalization. The International Organization for Migration (IOM) defines an immigrant (or as we term it, migrant) as "a person who moves to a country other than that of his or her nationality or habitual residence, so that the country of destination effectively becomes his or her new country of habitual residence".



Although a priori this definition may create confusion with the term refugee, the truth is that the concepts are different.

Immigrants are people who have left their country in order to improve their living conditions or to seek better job opportunities, among other reasons. Refugees, on the other hand, are fleeing persecution, violence or armed conflict and are forced to leave their country in search of safety. Therefore, the difference between immigrants and refugees is that the former make a personal decision to move from their countries, while refugees are forced to flee because of violence, conflict or persecution. Further, another differentiation between different types of migration needs to be emphasized: (a) irregular, which occurs outside the laws, regulations or international agreements governing entry into or departure from the country of origin and (b) regular, which presents the movement of people that occurs within the legality established by the country of origin, transit and destination.

It is important that we have a clear idea of who is coming to our regions and which of them could be potential entrepreneurs, as from these different groups of newcomers we focus on those that will stay longer in our regions and that have the specific skills and motivation to become entrepreneurs. This includes also people who might not yet recognize their skills and the potential for becoming entrepreneurs. These are the groups that the MIB project addressed.

One more consideration that was emphasized during our research and discussion with different stakeholders and migrants/foreigners was the question of labeling migrants/foreigners: labeling someone as migrant/foreigner might already stigmatize them, which we want to avoid.

RECOGNIZE THE PROFILE OF THE ENTREPRENEUR

That is why we recommend that when dealing with this issue we must also think about appropriate articulation of the groups we are working with, which consequently contributes also to a changing mindset. For example, when we address a group of migrants/foreigners it might be just that or we can talk about a new talent that contributes to our own economic goals.

How one addresses them changes also the position one takes towards different groups.



Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, local public officers

Topics:

groups of migrants/foreigners that we deal with, their characteristics, needs, skills, experiences, expertise

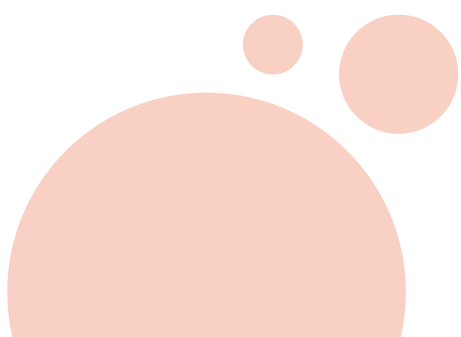
Methods and Tools:

research, interviews



Module 04

**MADE
YOURSELF
KNOWN**



MADE YOURSELF KNOWN

When engaging with migrants/foreigners in the context of entrepreneurship, it's essential to make them aware of the public services and opportunities offered locally and in Europe. Here are some key points to consider:

- ✿ **Approaching Migrants/Foreigners:** make sure to engage migrants and foreigners through different channels such as migrant associations, community networks, cultural centers, or even online platforms.
- ✿ **Emphasize Good Practices in the Local Community:** highlight the positive aspects of the regional or local community, such as its inclusivity, diversity, and opportunities for professional growth. Migrants could be attracted to success stories of other migrants who have thrived in the community, emphasizing their contributions to the local economy and society. MIB Good Practices Catalogue can help you to know some of the ones carried out within Europe.
- ✿ **Addressing Migrants vs. Foreigners:** recognize the difference in perspectives and needs between foreigners who may be exploring opportunities in Europe and migrants who have relocated permanently or temporarily. Foreigners often possess the necessary knowledge to operate a business, whereas migrants may encounter challenges or have limited exposure to business development education. Thus, it is important to deeply understand their knowledge and ideas to address their real needs effectively.
- ✿ **Promoting Business Opportunities:** highlight the favorable aspects of the region, such as its pleasant weather, high quality of life, low living costs, reduced labor costs and diverse business landscape, to attract the interest of both foreigners and migrants. Migrants might not feel as attracted to these aspects since they have settled down in the country, so creating awareness of the available business opportunities and support services might also be a better approach for them.
- ✿ **Storytelling and Support Services:** use storytelling as a powerful tool to engage and inspire them. Share stories of individuals who have overcome obstacles to achieve entrepreneurial success. Storytelling can also help to raise awareness of the support services available. Mentorship programs, training workshops, and networking events can reach them effectively in this way.



- ✿ **Importance of References:** make them conscious of testimonials and recommendations of satisfied entrepreneurs that have been helped through public services. This will build confidence and trust and will encourage them to finally seek assistance and support.

MADE YOURSELF KNOWN

- ★ **Promotional Campaigns and Visual Representation:** through promotional campaigns it is possible to raise awareness of available services and resources for migrants and foreigners interested in entrepreneurship. Use visual media, such as photographs, elements and videos, to promote the different ways to access the support services offered by public entities. A good example comes for example from Estonia, which makes entrepreneurship easy to migrants and foreigners through a visual and easy to understand process. You can check it out in their website:

<https://investinestonia.com/business-in-estonia/>

<https://www.e-resident.gov.ee/start-a-company/>

Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, local public officers

Topics:

how to communicate with migrants/foreigners, how to get their attention

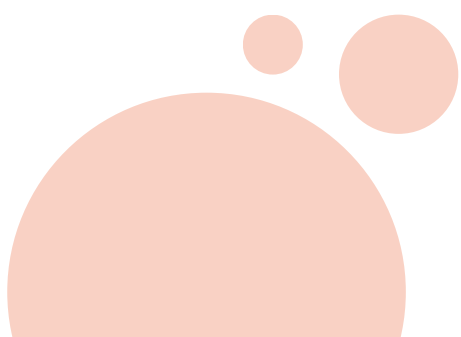
Methods and Tools:

discussion, interviews, information material



Module 05

BUSINESS IS PEOPLE



BUSINESS IS PEOPLE

The real value of supporting migrants/foreigners in entrepreneurship and other economic activity is not just in providing them business information, but in understanding the circumstances of their life in general.

For this reason the following applies when dealing with migrants/foreigners:

- ✿ **Providing Life Opportunities to People:** although thinking about them as possible new entrepreneurs and economic actors potentially having a positive impact on the local context, people coming from other countries should be considered having in mind all of their basic needs including housing, cultural specificities, education for their children, potential family requirements, etc. This will facilitate their integration and also support the retention of most promising ones for the sake of the hosting country. If a business support organization doesn't acknowledge the latter, it diminishes the impact of its services as well. This does not mean business support organizations must also deal with these aspects, but it is a must to at least establish connections to support organizations that offer such services. Local institutional stakeholders are suggested to strengthen their coordination role in order to improve their communication about local supporting programmes and to engage private/social organizations dealing with migrants' support in this process so that services do not overlap but are built and available according to concrete needs.
- ✿ **Language Barriers:** strengthening the role of cultural mediators is crucial for the efficacy of the so-called onboarding; they should be engaged in the first approach with people coming from other countries so that initial needs and main information can be easily collected and transferred to local operators. This will also support the transfer of basic information about immigration rules in the new country and how to deal with them. After this first approach it is essential to continue the debate using at least English as a language of communication, if not migrants/foreigners' native language. This will imply to also arrange bureaucratic forms and institutional web pages/tools to meet this standard. Communication approach should be set on highest simplicity in order to disseminate messages and build trust in the receivers' community. While migrants/foreigners are dealing with initial steps of their new allocation, receiving support from mediators or being facilitated by the English language, they will also be supported in learning local languages and in improving their awareness about the local environment.



BUSINESS IS PEOPLE



Also, technical/entrepreneurial language is very important depending on what they are interested to do in their future working life (sector of activity, type of job, etc.), this needs to be more emphasized.

📌 **Entrepreneurial Regulations And Financial Management:** Information about the entrepreneurial environment proved to be very important for migrants/foreigners engaged in project development. This was also confirmed by consultants interviewed and in the informal opinions provided by stakeholders. To fully integrate in the entrepreneurial context (but also in general one in terms of labor market), migrants/foreigners need to be aware about legal and tax systems in the new country; about labor laws; labor market systems and context. When profiting from local opportunities, they may need support in managing public and private funding received to start their job. This is related to financial education including possible need to have insurance and/or to manage financial risk of their new living (both entrepreneurial and daily one). The administrative environment and services available should be adjusted as much as possible to people that cannot be familiar with it. In order to make information as easy as possible to find, to understand and that the administrative processes are somehow facilitated this is a must. If this is not the case, additional steps need to be taken in order to diminish the gap between administrative units and recipients of their services offered.

Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, decision-makers and local public officers

Topics:

what are migrants/foreigners needs

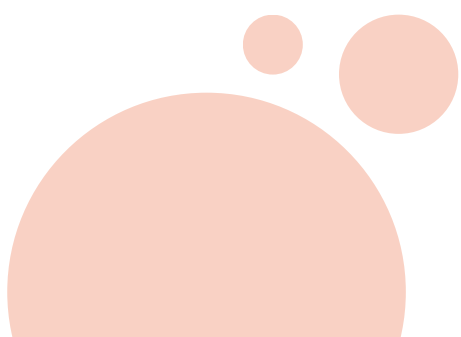
Methods and Tools:

discussion, interviews, information material



Module 06

CREATING OPPORTUNITY TO COMMUNICATE



CREATING OPPORTUNITY TO COMMUNICATE



As we have found throughout the MIB project, one of the most effective methods for promoting migrant/foreigner entrepreneurship is to integrate them into the wider local/regional entrepreneurial community and beyond. Below we present some of the methods that have proven to be most effective according to the research and discussions we have carried out:

- ✿ **Fostering Connection, Overcoming Obstacles:** creating a vibrant social space for migrant/foreign entrepreneurs requires going beyond mere integration. Instead, focus on building bridges of collaboration with local communities. Organize joint events that celebrate cultural diversity, like street food festivals or talent shows, where entrepreneurs can showcase their offerings and forge personal connections. Initiate mentorship programs that pair newcomers with established local business owners, fostering knowledge sharing and trust. A well-designed set of activities of this kind is offered also by the Erasmus for Entrepreneurs program. Encourage volunteer opportunities with local organizations, enabling entrepreneurs to give back while building networks and understanding community needs.
- ✿ **Leveraging Local Support:** active engagement with local institutions is crucial. Partner with chambers of commerce, business incubators and government agencies to co-host workshops on accessible resources, grants, and business development programs. Organize information sessions where local officials address specific concerns and provide guidance. Advocate for the development of culturally-sensitive training programs that equip local institutions with the understanding to effectively support migrant entrepreneurs.
- ✿ **Building Trust from Within:** establishing trust and overcoming cultural barriers is key. Form a migrant entrepreneur council composed of elected representatives who can advocate for the community's needs and bridge communication gaps with local institutions. Conduct focus groups and surveys to identify specific challenges and tailor support programs accordingly. Collaborate with existing migrant community networks, leveraging their established trust and expertise to reach a wider audience.
- ✿ **Unlocking the Power of Networking:** create both online and offline networking platforms specifically designed to connect migrant entrepreneurs with local business owners, investors, and potential customers. Organize industry-specific gatherings and social mixers to facilitate meaningful interactions and foster collaboration. Utilize targeted social media groups and pages to encourage knowledge sharing and build virtual communities.
- ✿ **Addressing Emotional Wellbeing:** acknowledge the unique challenges faced by migrant entrepreneurs, including isolation, stress, and cultural adaptation. Offer mental health workshops tailored to address these issues and provide access to multilingual counseling services with culturally competent professionals. Foster peer support networks where entrepreneurs can connect, share experiences, and offer mutual encouragement, creating a safe space for emotional well-being.

CREATING OPPORTUNITY TO COMMUNICATE



- ✿ Navigating the Cultural Landscape: understanding local business culture and local cultural specifics in general is essential for success. Organize cultural immersion workshops that focus on business etiquette, communication styles, and cultural norms. Offer language classes specifically designed for business communication, equipping entrepreneurs with the linguistic tools they need to thrive. Consider mentorship programs where mentors offer not only business guidance but also valuable cultural insights.
- ✿ Empowering Every Entrepreneur: remember that a diverse community needs diverse solutions. Develop gender-specific programs cater to the unique needs of female migrant entrepreneurs. Offer training on digital tools and online platforms to enhance business operations and adapt to the evolving digital landscape. Provide financial literacy workshops to educate entrepreneurs on managing finances, accessing loans, and navigating the financial system effectively.

By implementing these strategies, you can move beyond simply integrating migrant entrepreneurs into the local landscape. Instead, you can cultivate a social ecosystem that fosters collaboration, understanding and mutual empowerment, creating a space where migrant entrepreneurs cannot only survive but thrive, contributing their unique talents and perspectives to the betterment of the entire community.

Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, decision-makers, local public officers

Topics:

ways of communications, enhancement of engagement of migrants/foreigners

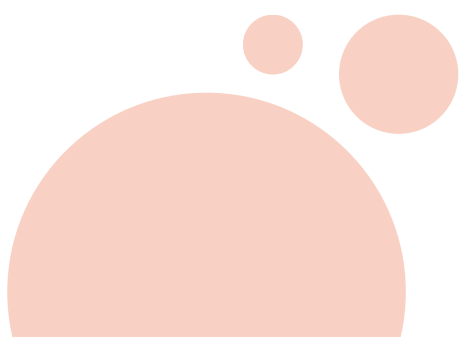
Methods and Tools:

organization of events, media communication



Module 07

EMPOWER BUSINESS CONSULTANTS WITH SPECIFIC SKILLS



EMPOWER BUSINESS CONSULTANTS WITH SPECIFIC SKILLS

The business environment supporting a migrant/foreign entrepreneur, directed to establishing and growing a business in a country, consists of a broad range of stakeholders, playing key roles at various stages of the process. Together, these stakeholders form a support network that helps entrepreneurs overcome initial challenges and access the necessary resources and knowledge.

The stakeholders include:

- ★ **Government Agencies and Offices:** these are institutions regulating business registration processes, tax matters, labor laws, and other administrative procedures. They also provide information on legal requirements and procedures for setting up a business.
- ★ **Business Incubators/Technology Parks/Accelerators:** they offer physical space along with support services, especially in the early stages of business development, such as mentorship, training programs, in some cases funding, assistance in developing business models, access to technological equipment, and networking with other entrepreneurs. They are vital in providing an environment that fosters innovation and growth.
- ★ **Financial Institutions:** banks, investment funds, and angel investors are crucial in providing financial resources for starting and expanding the business. The financial support depends on what sort of company foreign/migrant has established.
- ★ **Chambers of commerce:** these organizations offer networking, business information, training, and advocacy for business interests in policy-making.
- ★ **Legal and Accounting Advisors:** they provide expertise on local legislative requirements, taxes, accounting, and legal issues crucial for successful business operations.
- ★ **Universities and Research Institutes:** they are sources of knowledge, innovation, and technology. They can also provide access to talent and opportunities for research and development collaboration.
- ★ **Non-Governmental Organizations (NGOs):** they offer various forms of support, including training, advice, social inclusion and assistance in gaining access to markets.

These stakeholders together create an ecosystem that can offer comprehensive support to foreign/migrant entrepreneurs, from the idea to business establishment and further growth. The success of a foreign business greatly depends on effectively engaging and leveraging the support services offered by these stakeholders.



EMPOWER BUSINESS CONSULTANTS WITH SPECIFIC SKILLS



A key stakeholder (the person who is employed in organization, dealing with migrant/foreigner) in the support environment needs to have a comprehensive knowledge of the business environment, the challenges the migrant/foreigner faces (language, culture, etc.) and the support (understanding bureaucracy, etc.) they need. Support thus consists of expertise, language and soft skills, but also specific characteristics such as empathy and compassion. Within the project we have had several discussions on whether this kind of characteristics can be developed or it is better to be attentive to these characteristics of a business consultant when the latter is being included into the organization.

These considerations are necessary in every business support organization dealing with migrants/foreigners entrepreneurship.

Based on the research (interviews with representatives of various institutions, migrants/foreigners, literature review, etc.) that we have carried out in the MIB project, we have concluded that an entrepreneurial advisor must possess the following:

- ★ **Cultural Competence:** understanding and respecting cultural differences and being able to communicate effectively across diverse cultural backgrounds. This is crucial for building trust and effectively supporting entrepreneurs from various cultural contexts.
- ★ **Legal and Regulatory Knowledge:** familiarity with the legal and regulatory environment of the country, including business registration, tax laws, employment regulations, and immigration policies. This ensures that migrants/foreigners are well-informed about their obligations and the legal framework within which they must operate.
- ★ **Communication Skills at least in English:** effective verbal and written communication skills, including the ability to clearly explain regulatory requirements, business concepts, and support services. This also includes active listening skills to understand the needs and challenges of migrants/foreigners. And, as already emphasized in previous modules, the communication needs to be in a language that is understandable to migrant/foreigner. In practical terms this usually means at least basic English communication skills.

EMPOWER BUSINESS CONSULTANTS WITH SPECIFIC SKILLS



- ✿ **Willingness to Learn:** understanding the importance of learning, exploring new opportunities, identifying gaps in skills and competences in oneself. The advisor should be ready to find appropriate ways to overcome these gaps to help migrants/foreigners with developing business.
- ✿ **Ability to Create Awareness:** the ability to connect migrants/foreigners with relevant stakeholders, including potential partners, customers, other entrepreneurs, agencies, administration offices and even investors. Very important part of ability to create awareness is even to identify challenges and obstacles that migrants/foreigners face and to develop innovative and practical solutions.

Target Group:

business and other support organizations and consultants, dealing with migrants/foreigners, decision-makers and local public officers

Topics:

business and other knowledge and skills

Methods and Tools:

training such as BIC4SME tool



Module 08

SKILLS FOR MIGRANTS / FOREIGNERS



SKILLS FOR MIGRANTS / FOREIGNERS

Whenever a migrant/foreigner comes to another country to stay for a longer period of time or to develop a business, it needs to have or acquire different skills and competencies. Those skills and competencies are related to professional and personal life. In addition we present the competencies and skills that are important for a migrant/foreigner to successfully live and do business in a foreign country:

- ✿ **Language Competency:** knowledge of the local language (at least general vocabulary) and international language, such as English, is essential for communication with customers, business partners, and in handling official matters.
- ✿ **Cultural Competency:** understanding and respecting local cultural norms, habits and values, and the ability to adapt their business model and communication strategies to fit these cultural frameworks.
- ✿ **Local Market Knowledge and Information:** a general understanding of market needs, competition, consumer habits, and trends in the country is crucial for forming effective market entry and marketing strategies.
- ✿ **Networking (relationship building capacity):** the ability to connect with supporting organizations which can help establish and maintain strong business relationships with local supporting organizations, international partners, suppliers, and customers.
- ✿ **Financial Management:** the ability to manage financial transactions, understand currency risks, manage budgets under different economic conditions and planning cash flow against financial culture.
- ✿ **Willingness to Learn:** understanding the importance of learning, exploring new opportunities and upgrading skills and competences. The foreign/migrant should be ready to find appropriate ways to overcome the possible gaps and obstacles developing business.

At least basic business skills have been gathered in previous projects that the partnership of the MIB project took part of, e.g. with the BIC4SME tool. However, the specifics of educating migrants/foreigners is certainly the fact that they also need additional knowledge of the habits, language and environment they are entering. They need considerable support in this area, while strengthening their entrepreneurial skills and competences. Providing the latter to them as clearly as possible enhances the possibility that they will integrate in the host region and contribute to its development favorably.

Target Group:

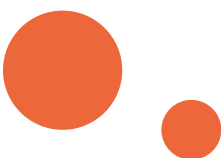
migrants/foreigners, their trainers

Topics:

business and other knowledge and skills

Methods and Tools:

training such as BIC4SME tool



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