



SMART BUSINESS: NATIONAL CASE STUDIES ON MIGRANT NEEDS



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SMART BUSINESS 4 ALL

Smart Business For All
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FINAL REPORT OF INTELLECTUAL OUTPUT 1

Findings from a national case study on migrants' needs, focus groups with migrants and organisations working with migrants, research at local, regional and national levels, and good practises to draw on.



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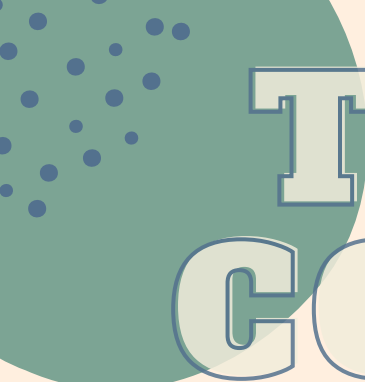


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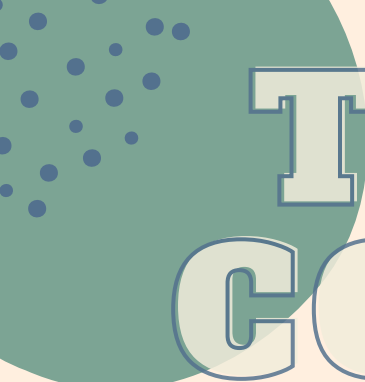


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INTRODUCTION


The Smart Business for All project from Erasmus+ aims to be part of change in Europe, more accurately, change for migrants in Norway, Germany, Poland, Spain and Greece. Migrants who face unemployment, who are not familiar with the language and culture in their new home country, need support, both for their own sake, and for the local economy to flourish. The area which Smart Business for All is working on is entrepreneurship, in other words, start-ups for migrants. To make a difference in this field, partners from Norway, Germany, Poland, Spain, and Greece have gathered data from both migrant entrepreneurs and the status quo, the ecosystem for support included.

The first part of the report will focus on the data from our focus groups. Then each partner has mapped out where migrants can get support both in form of financial funding and crucial information. Further, each partner has shared vital information about starting a business in each country. The next step is looking at best practice in each country. The report will then share EU data from each partner country. Further, a comparative analysis of our findings will be given, and a conclusion with a reference list.

Our main findings:

- From the case report we found out it can be very difficult for migrant entrepreneurs in our countries, at the same time we see similarities with issues with language, bureaucracy, and discrimination.
- We should consider our users (migrants) of our IO during the project as important informants. In other words, get feedback on their meetings with the support system/actors.
- The process for registration seems to be different between our countries. However, the two options: the Sole Proprietorship and LLC are the simplest options for migrant entrepreneurs and therefore, the most relevant for this project.
- There is a huge gap between the cost of registration and minimum capital for start-ups. Funding is also an issue which should be investigated.

- All partner countries possess support groups for migrant entrepreneurs. We need to make an accessible bridge between our TG and our countries' best practice, and similar support groups. It is worth noticing that some countries provide public support groups while other countries provide private support groups.
- The research data numbers from Eurostat indicate that all partner countries have a potential for start-ups. Another finding, there seems to be a gap between the native-born and non-native born when it comes to entrepreneurship in Europe. These numbers indicate nonetheless non the less a high participation amongst non-native-born in the partner countries.
- Self-employment in the working market in Poland, Greece, and Spain is much higher than in Norway and Germany.



Research

IO1. A1 FOCUS GROUPS WITH MIGRANTS AND REFUGEES

As part of IO1 we have conducted a case study in the project where participation partners in each country have carried out focus groups and interviews with immigrants. The usage of the term case study in this project is referring to a collection of case studies where each country is defined as a case unit: a case study in Norway, a case study in Germany, a case study in Poland, a case study in Spain, and a case study in Greece. In the table below we have summed up the essence of our findings.

Findings from focus groups and interviews

COUNTRIES	MIGRANTS AND REFUGEES
Norway	<p>According to the migrants the framework to start a business in Norway is very complicated and the participants in the focus group expressed that they had problems to find out the formalities and how to handle the rules and regulations. Some of the participants in the focus groups missed a supporting network and mentors that could help them establishing and fund a start-up.</p> <p>Comments: According to Startup Migrants Norway seems to be one of the easiest countries to start a business in Europe, however, there seems to exist a notion among migrants that it is more difficult than it is in reality. This is an interesting feedback.</p>
Spain	<p>Their cultural backgrounds were significant in relation to the challenges the migrants faced. The integration into the local community was fairly nimble and more accessible to those migrants who already shared the common language from their countries. Other needs were; Digital Skills training, Support from local networks in order to integrate locally (including social networks), Assistance with bureaucracy Legal & Financial advice was also a need.</p>

COUNTRIES

MIGRANTS AND REFUGEES

Poland

The migrants uttered a need for assistance in creating a business plan, obtaining funds, the opportunity to participate in training courses. Obstacles they faced were language barriers, barrier related to specialized, industry and legal language. Other barriers mentioned were; complicated law related to starting a business, lack of financial resources and no knowledge of where such funds could be obtained and the complexities of keeping accounting.

Comments: Poland is one of the most difficult countries to start a business, however, there seem to be less complaining about how difficult than in Norway.

Germany

The language barrier in order to be able to deal mainly with the governmental bodies was expressed. The problem to understand how to deal with the bureaucratic system in Germany was also emphasized. The participants underlined the challenges in creating your own business and that you would need a network of mentors and advisors. They believe that if they were citizenship holders, they would be able to get a lot of public grants.

Comment: Our reflection on the migrants interviews in Germany is that it might be challenging that the whole legal stuff related to starting up a business and the mentoring and coaching programs are mostly provided in Deutsch especially outside of Berlin as its an international city.

Greece

The participants in the focus group put forward that in order to start a business they had to take into account various problems and obstacles such as the bureaucracy, ignorance of the local language, racism and bullying.

MAIN FINDINGS

Summed up the migrants expressed the following obstacles and needs; language challenges, bureaucracy problems, discrimination from various actors, need for mentors/advisors, lack of knowledge and training, need for network and finally need for investors. Even if there were differences between the countries, there were also a lot of similarities. These provide a good basis for further work with education and training.

IO1. A2 FOCUS GROUPS WITH ORGANISATIONS WORKING WITH MIGRANTS

As part of IO1 we have conducted a case study where each country has carried out focus groups and interviews with persons working in organizations supporting migrants. In the table below we have summed up our interviewee's points of view.

COUNTRIES	SUPPORTERS IN ORGANISATIONS WORKING WITH MIGRANTS
Norway	Incubators explained that there were different motives for migrants to take part in start-up training and try to establish a company. The immigrants were a diverse group regarding education and need for support. Some cancelled their start-up process if they got other options to earn a living. Other were more typical entrepreneurs and wanted to create something unique that they believed could be a great business. Unfortunately, many mentioned the problems they had to get in touch with someone that was willing to help them raise money for their companies. Even from the banks there were difficult to get investment or loans.
Spain	One of the main problems that were mentioned was how long it took for the administration to homologate university degrees. It was also stated that there were cultural, religious and political barriers. It was uttered that migrants need a network to help them integrate into the culture of the country and the city in which they live.
Poland	Participants in the focus groups reported; Language barriers - in particular related to the language used in a specific industry, Lack of knowledge of the labor law, Bureaucracy related to employability and stay in the country (long period of processing applications, complicated residence regulations), To a lesser extent was mentioned, the problem with social integration (migrants rather prefer to integrate into their own cultural circle, which translates into ignorance of social life in Poland).

COUNTRIES

Germany

The language barrier is one of the main challenges that might face the migrants starting up a business. The fact that the grant applications needed to be written in German is a severe hinder. Somehow this is a challenge that needs to be addressed in order to make it easier for migrants' founders to apply. The participants need help in understanding and dealing with the bureaucracy they might face during their start-up founding and sustaining the start-up journey.

Greece

It is true that the asylum process is time-consuming and requires a lot of documents. So, the asylum seekers have to wait till their asylum applicants are handled. The bureaucracy in order to be legal citizens make it problematic to come further in a start-up process. Lack of knowledge of languages is another problem. Activities and educational trainings had to be emphasized to these groups to try to integrate them to the normal life. Many of migrants/refugees are victims of bullying due to their colour or appearance.

MAIN FINDINGS

Summed up the supporters brought forward the following experiences: Some migrants needed approval of their university degrees, and this is often a significant barrier to get a job, further education or start-up of a company. Migrants often need support with how to handle the bureaucracy in different countries, since they often have a lack of Knowledge and insufficient language. They also meet cultural and social barriers with discrimination that can be difficult to deal with and might need help with this.

We found a lot of coherence between different focus groups. The start-up migrants and the supporters/advisors pointed out mainly the same challenges and barriers regarding being an entrepreneur with a foreign background. These elements need to be confronted in our future steps in this project.

IO1.A3 RESEARCH AT LOCAL, REGIONAL AND NATIONAL LEVEL ON THE TG NEEDS

The TG needs more information about where to receive support, funding, and training. Therefore, to help migrant entrepreneurs, we have developed a Canva from each country with logos for regional, national, and local support entities. These entities which we have collected are categorized after specific needs, like for example local funding for migrant start-ups in Trondheim, Norway, or national support groups which can provide information in Germany.

Also, the support entities were classified according to the stage in which they can support the startups. The first stage for startups is the ideation phase. The second stage is the time before securing the first Series A funding round. The third stage is when the startup has dependable financing sources and is executing on the business plan.

As national research the partners have created canvases on local, regional and national level and stage, Greece, Spain and Poland have created one for both information/networking and funding, while Norway, Germany have created two canvases, one of network and one of funding. The logo for actors and agencies should be pasted. This to give an overview of entrepreneurial ecosystem.

LEVEL - STAGE	FIRST STAGE	SECOND STAGE	THIRD STAGE
Local	First stage funding	Second stage funding	Third stage funding
Regional	First stage funding	Second stage funding	Third stage funding
National	First stage funding	Second stage funding	Third stage funding

ONE CANVA FOR NETWORK

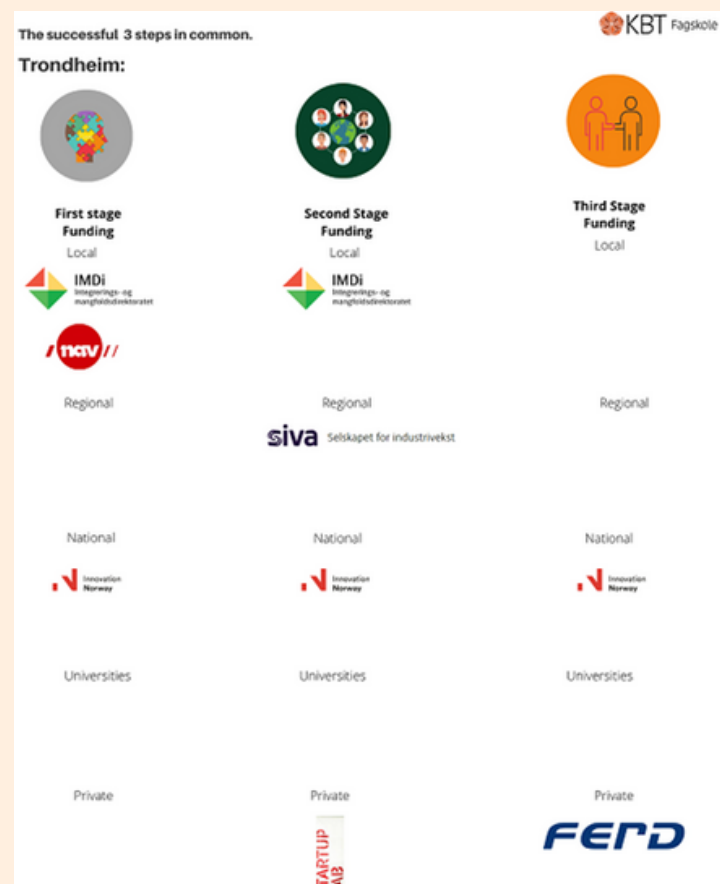
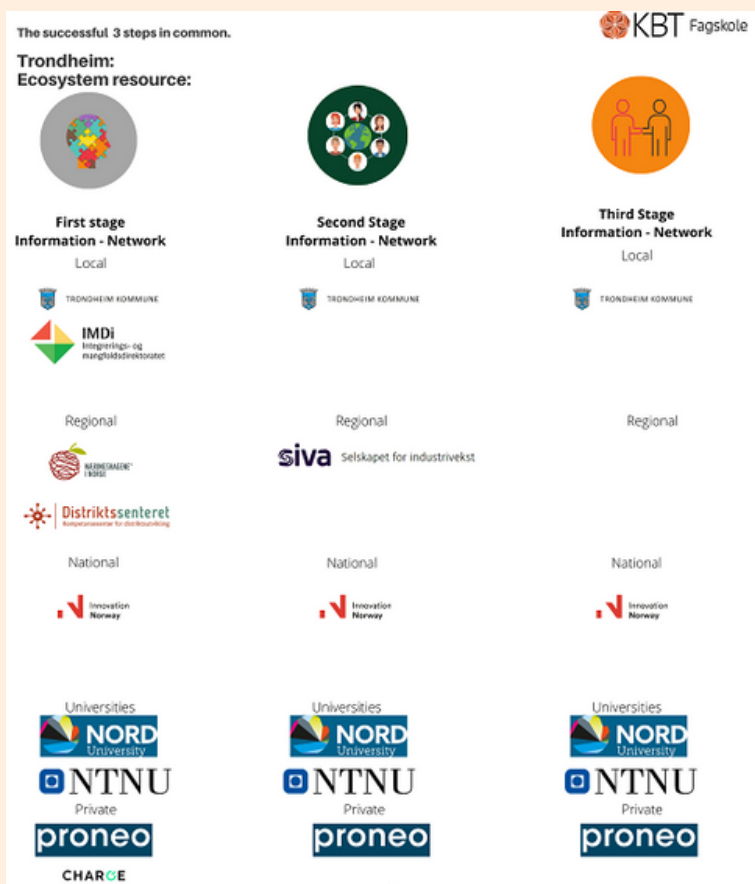
LEVEL - STAGE	FIRST STAGE	SECOND STAGE	THIRD STAGE
Local	First stage network	Second stage network	Third stage network
Regional	First stage network	Second stage network	Third stage network
National	First stage network	Second stage network	Third stage network

It is a challenge which stage and level the different actors/agencies operate in. Some actors can be active on different levels and stages.

NORWAY

Below follows a Canva for a Norwegian startup ecosystem for migrants' companies. Comments: In Norway we have some actors that is only helpful on specific steps for start-ups, therefore it is relevant to separate those actors into different steps. An example: In the first canva, IMDI is on the local first step, however, not on step 2 and 3. Trondheim Kommune (municipality) is on all three steps since it can be helpful on multiple stages for a start-up.

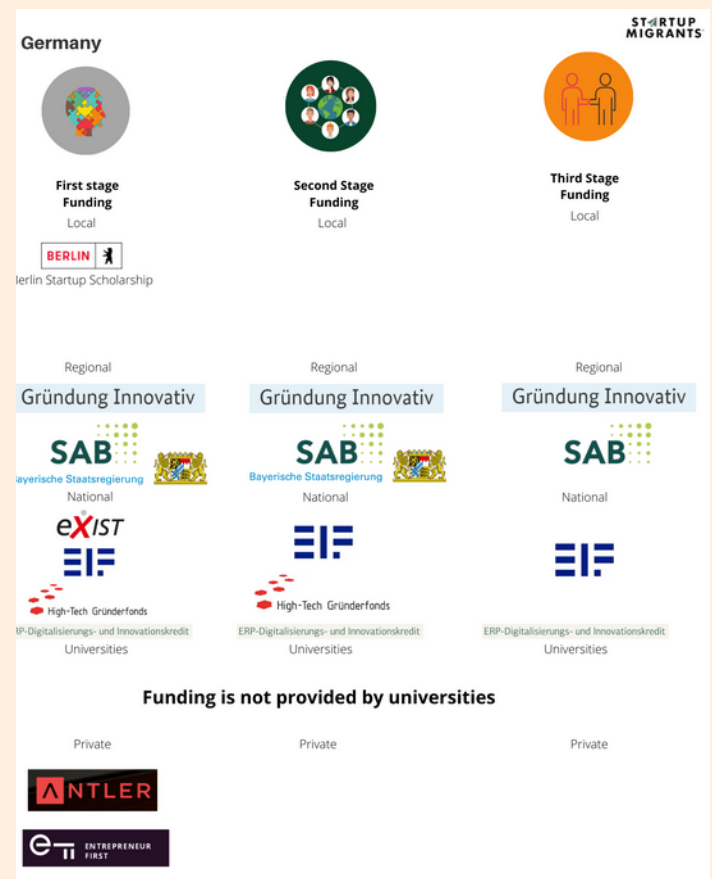
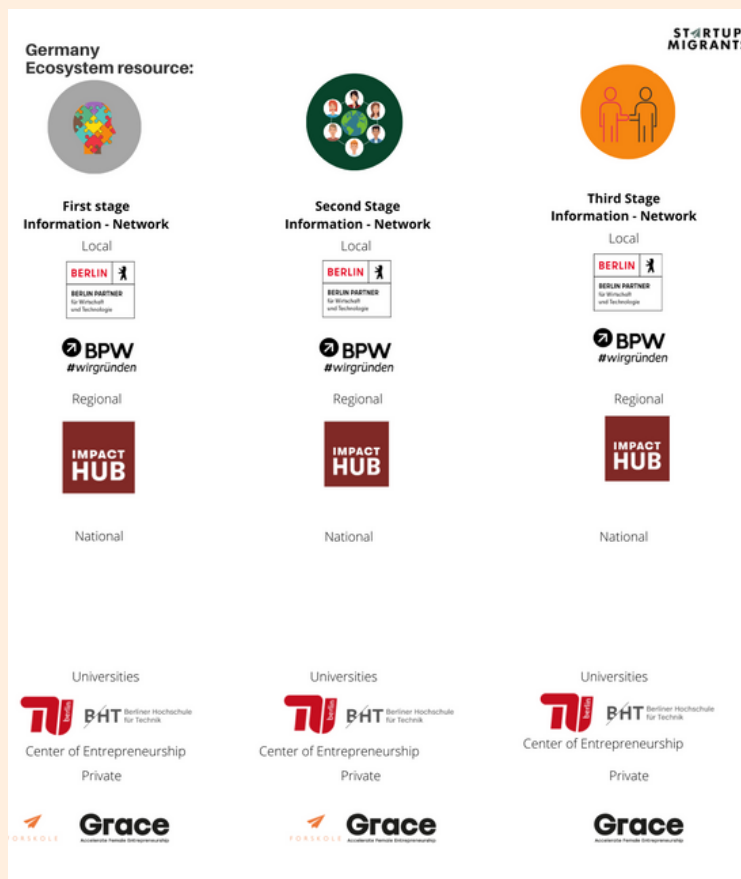
CANVA



GERMANY

Below follows a Canva for a German startup ecosystem for migrants' companies. In Germany, the 2 figures below show the startup support entities helping the Startups in networking, getting the needed information, mentoring and funding to move further in the First, second and third stage as explained in the beginning of this section on the local, regional, national and private level as well.

CANVA



SPAIN

Immigration in Spain has been, for years, a phenomenon with a great demographic, social and economic impact. From the end of the 20th century until approximately 2010, the number of immigrants increased considerably, reaching more than 12% of the country's population. This percentage had reached 15% by early 2020. Currently, of the 47 million inhabitants that make up the total population of Spain, more than five million are of foreign origin.

Spain is not presently implementing any national integration programme for third-country nationals on its own. However, public funds are annually dedicated to integration initiatives through a call for tenders. In this regard, several programmes deployed at the regional and municipal levels provide all language courses, civic education and vocational training.

All the different phases of integration are managed according to a model of multi-level governance that includes the public administration, regional governments (autonomous communities), local entities (town and city councils) and civil society (trade unions, employers' organisations, private enterprises, and specially NGOs and migrant associations).

The Canva image shows a sample of the entities developing different strategies in the 3 stages of integration at a local, regional and national levels.

Below follows a Canva for a Spanish startup ecosystem for migrants' companies.

CANVA



POLAND

Below follows a Canva for a Polish startup ecosystem for migrants' companies. It presents a number of organisations of various kinds which can support migrants in starting their own business and other activities. They have been selected based on their relevance to the topic and grouped according to their type and everyday activities.

CANVA



GREECE

Below follows a Canva for a Greek startup ecosystem for migrants' companies. Greece is a pole of attraction and the first choice of immigrants due to the good climate and geographical location. The following logos represent some organizations that work with people with fewer opportunities and provide consultation services to people belonging to sensitive social groups. The organizations focus on education, information about integration programs, job interconnection, business solidarity and promoting entrepreneurship in all the three stages.

CANVA



IO1. A4. RESEARCH AT NATIONAL LEVEL ON HOW THE TG CAN PROCEED ON STARTING UP A BUSINESS

When setting up a company, it is important deciding on what kind of legal form is the most suitable for the future business, general founders can choose between starting a limited liability company (LLC) (meaning that their liability is limited to the share capital) or a sole proprietorship (SP) where the founder and the company are the same legal body - and liability is unlimited.

Startup Migrants believe that a higher percentage of LLCs means a more mature startup ecosystem - as the LLC can be geared toward growth, i.e get investors and easily hire staff without too much risk for the founder. In Scandinavia and Germany, the owner of an LLC will also easily keep all social security - whereas a founder of an SC can lose them.

In most European countries starting an SP is very easy, while there is more bureaucracy connected to starting an LLC. The world bank has a list of ease of starting an LLC here: [The exception to this rule is the UK and to a certain extent France where all companies have limited liability.](#) As a general rule - migrant founders choose to set up the company form that is easiest - and fastest - to establish. That means that outside France and the UK migrant founders tend to start SP - which limits their growth potential.



During the start of the pandemic Norway and Sweden saw a strong rise in new limited companies - which indicates that the startup ecosystem is getting more solid. In Sweden migrant founders powered the growth in entrepreneurship - with an increase in entrepreneurship of 16 %. The most interesting thing however, is that migrants in Sweden increasingly start limited companies. While the number of limited liability companies among people with a Swedish background (native-born with one or two native-born parents) increased by 76% between 2003 and 2018, the number of new limited liability companies among people with a foreign background (foreign-born or children of foreign-born) increased by 224%.

In Germany limiteds fell slightly slower than sole proprietorships whereas in Denmark the number of limiteds fell sharply. In Germany migrant founders led the downward trend with a decrease in entrepreneurship of 10,9 % - whereas in Denmark they saw an increase in establishing SP.

In France we (Startup Migrants) do not have historical data but migrant founders in France seem to settle for the easiest form of LLC, which puts limits on selling shares. Why did Norway, Sweden, France and the UK solidify? There can be many reasons for this. First of all - the ease of starting a business plays a crucial factor. The UK, Sweden and Norway are among the easiest countries in the world to start a business. France is also comparatively easy. When going into a downturn people may then start companies when they lose their job.

Another factor might also play in. France has during the last 5 years driven a strongly pro-startup policy - as have the UK and Norway and Sweden. Sweden actually made it easier to start a business at the beginning of 2020 which might explain Sweden's strong performance - they entered the pandemic hitting the business policy accelerator. Denmark on the other hand made it harder to start a limited company. They were already hitting the breaks - society closed down.

NORWAY



In Norway we can select between different kinds of Company Forms. These are the most relevant for this TG:

1 Aksjeselskap LCC (AS / ASA), Joint Stock Company regulated by Aksjeloven (the Share Companies Act) The same as Limited companies in other countries. Minimum Capital NOK 30.000 / 1.000.000,-.

2 Ansvarlige selskap (ANS, DA, ENK) Partnerships with unlimited liability regulated by Selskapsloven (the companies act) No minimum capital

3 Foundation (Stiftelse/Legat) Regulated by Lov om stiftelser (the Foundation act). Minimum Capital NOK 100.000 for Business Foundation the minimum Capital is NKR 200.000,-.

Samvirkelag (SA) This is a member organization (cooperation) regulated by Lov om samvirkeforetak (the Cooperation act.) no minimum Capital. These organizational forms are regulated by separate laws.

PRIVATE LCCs - AS

- Unlimited number of shareholders
- No personal liability for shareholders
- Minimum capital NKR.30.000
- Taxed on its earnings at a corporate level. Shareholders are taxed on any distributed dividends
- Typical charter documents include: memorandum of incorporation, articles of association and shareholders' register
- Board of directors has the overall management responsibility. General manager has the day-to-day responsibility
- Shareholders subscribe for shares in a company. A company may have different share classes, for instance preference shares
- Incorporation has to be registered in the Norwegian Register of Business Enterprises (the NRBE), within 3 months of incorporation

PRIVATE LCCs - ASA

- Unlimited number of shareholders
- No personal liability for shareholders
- Minimum capital NOK. 1.000.000,-.
- Taxed on its earnings at a corporate level. Shareholders are taxed on any distributed dividends
- Typical charter documents include memorandum of incorporation and articles of association
- Shareholders are registered in a shareholders' register at a securities depository

PARTNERSHIPS WITH UNLIMITED LIABILITY ANS, BA, DA

- Unlimited number of partners
- As a general rule, partners jointly have unlimited liability for all of the company's obligations. However, partners may agree to the partnership agreement that they will be severally liable according to their pro rata ownership in a partnership
- Not taxed on its earnings at a corporate level. Partners are taxed at their individual rates based on each partner's part of the profits
- Typical charter documents include: partnership agreement
- Every partner has to sign the partnership agreement. Since this agreement is registered with the NRBE, the identity of partners is public information

LIMITED LIABILITY COMPANY – AS/ASA

A limited company is the most common form of company form for most companies of a small size. In a limited company, the owner pays in share capital divided by the number of shares in connection with the establishment of the company. In Norway, the minimum share capital is NOK 30,000 when a limited liability company is established. In a limited company, the owners are not personally responsible for debts that the company incurs. This is an important security for the owner of the company. In the event of bankruptcy, only values in the company are lost. Personal belongings are excluded.

SOLE PROPRIETORSHIPS - ENK

In a sole proprietorship is a company where an individual is responsible for the company financially. This person is responsible for all debts and obligations the company incurs. There is no requirement to invest equity in the company as the owner is personally responsible for the company. To register a sole proprietorship, you must be 18 years old, and the company must have an address in Norway.

RESPONSIBLE COMPANY - ANS AND DA

In a responsible company, the participants in the company have financial responsibility for debts and obligations the company incurs. In the same way as in a sole proprietorship, owners/participants must cover any losses in the event of a bankruptcy. In principle, the responsibility is joint and several, but a distribution of obligations can also be agreed upon. This is then referred to as a DA - Company with shared responsibility (in %).

NORWEGIAN-REGISTERED FOREIGN COMPANY - NUF

NUF companies are a type of company that was previously more popular in Norway before they reduced the requirement for share capital from NOK 100,000 to NOK 30,000 to establish joint stock companies. A NUF company is a Norwegian branch of a foreign-registered company. With a NUF company, owners are not personally responsible for debts and obligations the company incurs.

GERMANY



According to WW+KN tax consultancy the German legal forms for companies can be sorted as follows:

EINZELUNTERNEHMEN - SOLE PROPRIETORSHIP

The sole proprietorship (Einzelunternehmen) is the simplest form of a commercial or business activity in Germany. This legal form is generally chosen by small companies or also persons with an ancillary trade. From a German perspective, freelancers are also a type of sole proprietorship (self-employed).

Founding an “Einzelunternehmen”

A sole proprietorship must be registered for tax purposes at the jurisdictional tax office. Additionally, it must be registered as a local business at the jurisdictional local business office. No minimum capital is necessary. After founding, the business must be registered for tax at the jurisdictional tax office.

Management

Since this is in fact not a company and the entire business assets are owned by a single natural person, the sole proprietorship is always managed by the owner, i.e. all final decisions are made by him.

However, it is possible to employ not only “normal” employees but also managers or authorized signatories who can then be entrusted (with parts) of the company management.

Liability

A sole proprietorship has no limitation on liability at all which means the sole proprietor with his entire business assets and private assets is liable for all business obligations. This also applies, for example, if only the business assets are in Germany whereas the owner’s private assets are located in another country.

Taxation

In Germany, profits gained through a sole proprietorship are considered commercial income and, as such are subject to income tax, the solidarity surcharge, and local business tax.

GBR (GESELLSCHAFT BÜRGERLICHEN RECHTS) – BUSINESS PARTNERSHIP

The company forms described here are differentiated mainly in that a GbR is a company consisting of at least two shareholders and is subject to the regulations of the German Civil Code (BGB), while the OHG is additionally entered into the Companies Register and therefore as a trading company is subject not only to civil law but also the stricter commercial law regulations of the German Commercial Code (HGB).

Founding a GbR or OHG

A GbR must consist of at least two shareholders that can be natural or legal persons, or also other companies with legal capacity (e.g. OHG, KG).

Founding occurs by Articles of Association which is essentially free-form, i.e. it can also be completed verbally. However, it is always recommended to complete a written contract for the purpose of easier clarification of any possible disagreements between individual shareholders regarding the contract's precise details.

An OHG must consist of at least two shareholders that can be natural or legal persons. Founding also occurs by Articles of Association. Additionally, an entry in the Companies Register is required. No minimum capital is required for either of these company types. For both companies, after founding they must be registered for tax purposes at the jurisdictional tax office.

Management

Since this is in fact not a company and the entire business assets are owned by a single natural person, the sole proprietorship is always managed by the owner, i.e. all final decisions are made by him.

However, it is possible to employ not only “normal” employees but also managers or authorized signatories who can then be entrusted (with parts) of the company management.

Liability

A sole proprietorship has no limitation on liability at all which means the sole proprietor with his entire business assets and private assets is liable for all business obligations. This also applies, for example, if only the business assets are in Germany whereas the owner’s private assets are located in another country.

Taxation

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GESELLSCHAFT MIT BESCHRÄNKTER HAFTUNG (GMBH) 1 (COMPANY WITH LIMITED LIABILITY)

The German GmbH is most closely comparable to the Anglo-American “Limited” (Ltd.). The GmbH is the most widespread legal form in German business. In addition to this, the GmbH is most preferred by foreign investors when founding a German company and, also by foreign companies when founding an entity in Germany.

Founding a GmbH

To found a GmbH, at least one founding shareholder is required, that is either a natural or legal person, but it can also be another legal entity (e.g. OHG, KG). The shareholder can be based in Germany but this is not a requirement.

The nominal capital required for founding is at least 25,000 EUR. An alternative to this is an asset-based foundation, whereby the contributed economic goods (real estate, company shares, machines etc.) must also have a common value of at least 25,000 EUR.

Procedure for founding a GmbH

The following steps are required for founding a GmbH whereby the company's location must be in Germany:

- Completion of a company contract which must be certified by a notary
- Payment of at least half of the nominal capital (at least 12,500 EUR)
- Naming of a German business address for the GmbH
- Application for registration in the Companies Register in the district where the company is located
- Tax registration at the jurisdictional German tax office
- Local business registration at the jurisdictional local business office

Total costs for founding a GmbH are generally between 1,200 and 2,000 EUR.

Management

A GmbH must have one or more managers (Geschäftsführer), whereby only natural persons with unlimited legal capacity may be appointed as managers. The manager may be based in Germany or in another country.

Liability

For obligations which arise before the company contract was certified, the founders shall be personally liable as joint debtors. After entry into the Companies Register, outside liability for obligations is basically limited to the company assets of the GmbH.

Taxation

The income of a GmbH is subject to corporate tax, the solidarity surcharge and local business tax.

UNTERNEHMERGESELLSCHAFT (UG) 2 (MINI GMBH)

The German Small Limited Company (UG) was introduced by lawmakers as a counterpart to the British Limited Company. For the most part, this company type corresponds to the German GmbH. However, the difference is that to find such a company, a minimum nominal capital of only one Euro is necessary (in theory at least).

This makes it possible to find a limited liability corporation with very low equity. However, this leads to a clear disadvantage in that the UG in case of doubt would only have very low liable capital and therefore poor credit rating.

In Germany (unlike Great Britain, for example), a GmbH with a minimum nominal capital of 25,000 EUR is the predominant company form for medium-sized corporations.

Therefore, it is generally known in commercial trade that a German Small Limited Company (UG) is only founded because of the low capital requirement, and it can therefore be assumed that the founding shareholders have only very limited financial means. For suppliers, this means there is a significantly higher risk of non-payment than for deliveries to a GmbH, for example.

Consequently, the German Small Limited Company form tends to be avoided when compared to other company types which is why we do not advise founding such a company.

AKTIENGESELLSCHAFT (AG) (JOINT-STOCK COMPANY; PUBLIC LIMITED COMPANY; CORPORATION)

The German Public Limited Company (Aktiengesellschaft, AG) is most closely comparable with the Anglo-American Public Limited Company by Shares (PLC). The German Aktiengesellschaft is generally preferred by large companies. Foreign investors tend not to find an AG when entering the market in Germany, but rather prefer a GmbH.

Founding an AG

To find an AG, at least one founding shareholder is required that can be either a natural or legal person, or another company with legal capacity (e.g. OHG, KG). The necessary nominal capital for founding is at least 50,000 EUR and is divided into shares. An alternative to this is an asset-based foundation, whereby the contributed economic goods (real estate, company shares, machines etc.) must also have a common value of at least 50,000 EUR. The total costs for founding an AG are generally between 2,000 and 3,000 EUR.

Bodies / Management

The AG has three bodies: Chair, Board of Directors (Supervisory Board) and General Assembly. The AG must have one or more chairpersons, whereby only natural persons can be appointed to the chair. The chair is authorised to manage the AG and is appointed by the Board of Directors.

A Board of Directors (Supervisory Board) must also be appointed, to choose the members of the Chair, and to supervise the activities of the Chair.

The Board of Directors consists of at least three natural persons with unlimited legal capacity who are chosen by the General Assembly of the AG. A member of the Board of Directors cannot simultaneously be a member of the Chair or hold another management position in the company.

Liability

For obligations which arise before the Articles of Association have been certified, the shareholders shall be personally liable as joint debtors. After entry into the Companies Register, outside liability for obligations is basically limited to the company assets of the AG.

Taxation

The income of an AG is subject to corporate tax, the solidarity surcharge, and local business tax.

GMBH & CO. KG (LIMITED PARTNERSHIP WITH A LIMITED LIABILITY COMPANY AS GENERAL PARTNER)

The GmbH & Co. KG is a special legal form which is partially comparable with the USA's Limited Liability Company (LLC). This form of company unites the tax advantages and company law advantages of a corporation and a personal company.

Precisely speaking, it is in fact two companies: a GmbH as a limited liability corporation and, a limited partnership (Kommanditgesellschaft – KG) which unlike an OHG has only one fully liable person (the general partner) while the other shareholders (limited partners) have only a partial, liability with their capital investment regarding outside obligations of the KG. The GmbH functions as the general partner of the KG, which leads to a factually limited outside the liability of the entire company unit.

Founding a GmbH & Co. KG

Since this is a case of two companies first a GmbH must be founded and then in a second step, a KG can be founded in which the GmbH is a participating shareholder. However, both foundations can be carried out in a joint notary consultation to save costs.

Management

Management is regularly taken over by the GmbH as the general partner of the KG which, for its part is represented by its own manager. The natural person appointed as the GmbH manager generally also manages the business of the KG.

Liability

Here must be differentiated between the two types of shareholders in the KG: the general partner and the limited partner. The limited partner participates in the KG but is only partially liable. This means that the level of his liability is limited to his share investment.

The general partner functions as a fully liable participant and therefore is liable for outside obligations of the KG in an unlimited manner with its entire assets. Because a GmbH & Co. KG fulfils this position with a GmbH, its liability is however limited to its own business assets and the whole GmbH & Co. KG is in fact only liable for the GmbH's nominal capital plus the share investments of the limited partners.

Taxation

The income of a GmbH is subject to corporate tax, the solidarity surcharge and local business tax. However, because the GmbH generally has only a relatively low return for taking on the liability (and possibly the management of the KG), there are normally no tax payments due or, only a small amount will be due. Taxation on the income of the KG which, maintains the actual business operations, corresponds to the taxation on the income of an OHG, whereby the loss offset for the limited partners is essentially limited to the level of their capital accounts.

SPAIN



Although it is not the most fun part of entrepreneurship, the protection of intangibles, the shareholders' agreement, digital rights or taxation are aspects that should be clear before starting a business. Good legal planning can save a lot of problems in the future.

These are the legal steps you have to follow in Spain:

Here are 11 STEPS to set up a company on a LEGAL LEVEL:

STEP 1: Choose the right legal form

In Spain, there are up to 20 types of companies that you can create.

The most common legal forms are:

Company Type	Number of partners	Capital	Responsibility
Individual entrepreneur or self-employed	1	No minimum capital	You are liable with all your assets
Joint ownership	Minimum of 2 partners	No minimum capital	The partners are liable with all their assets
Limited Liability Company	Minimum of 1 partner	There is a minimum capital of 3,000 € to set up the company	The partners are liable for the capital contributed
Public Limited Company	Minimum of 1 partner	Minimum capital of 60,000 €	Partners are liable for the capital contributed
New Company Limited Liability Company	1 to 5 partners	Minimum capital of 3.000 € and a maximum of 120.000 €	Partners are liable for the capital contributed

There are many other legal forms. You can consult all of them on the Ministry of Industry, Trade and Tourism's Business Creation portal.

STEP 2: Contact Central Mercantil Register

It is not a question of registering your company in the register, but a preliminary procedure in which you must apply for negative certification of the company name. In other words, you make sure that the company name is neither assigned nor reserved by another company. This procedure is voluntary if you are a sole trader or self-employed, but is compulsory for all other legal forms. You can request this certificate through the website of the Central Mercantile Register.

STEP 3: Draw up the articles of association

For the incorporation of the company, it is necessary to set out the set of rules that will govern the company and which will later be incorporated in the public deed of incorporation.

STEP 4: Incorporate the company in the presence of a notary

All the partners setting up the company must sign the Public Deed of Incorporation of the company in the presence of a notary. This is one of the necessary notarial formalities before the registration of your company in the Commercial Register.

STEP 5: Request your company's NIF

The NIF is your company's tax identification number at the Tax Agency. At first, you will be given a provisional code and, within 6 months of applying for it, you will obtain the definitive one.

STEP 6: Register your company in the Companies Register

Now it is time to register your company in the Commercial Register to obtain full legal capacity. To do this you need to have the following documentation ready:

The Public Deed of incorporation of the company. Tax Identification Number (NIF), provisional or definitive. Liquidation of the Transfer Tax (if applicable to your legal form).

As in point 2, this is a voluntary procedure for individual entrepreneurs.

STEP 7: Register with the IAE

The IAE -Impuesto sobre Actividades Económicas- is a local tax on the exercise of business, professional or artistic activities. Although companies with a turnover of fewer than one million euros are exempt from paying this tax, it is compulsory to register for it. You can submit your application up to 10 days before you start your activity.

STEP 8: Book of companies

To set up a company, it is necessary to legalise the minutes' book, inventories, annual accounts book and journal in the Commercial Register of the province in which the activity is to be carried out.

STEP 9: Registration of the company with the Social Security

The next step you must take before starting your business is to register your company with the Social Security Administration. To do this, you must have the Deed of Incorporation duly registered.

This procedure is essential. Without it, you cannot hire any workers for your company.

STEP 10: Register as self-employed

Normally, the person who exercises the functions of administration or management of the company must register with the Special Regime for Self-Employed Workers. Or, failing that, the person in control of the company.

STEP 11: Registration of patents and trademarks

It is not a compulsory procedure, but it is necessary to know that by registering your company in the Mercantile Register you are not legally protecting your trademark.

To do so, at the Spanish Patent and Trademark Office you can protect your trademark and trade name for 10 years, which can be extended indefinitely. This includes words or combinations of words, images, figures, symbols, graphics, letters, figures or three-dimensional shapes that identify your business.

By following these steps, you are now ready to set up your company legally.

POLAND



In Poland, you can run a business in various forms, these are the most relevant:

- sole proprietorship
- civil partnerships
- partnerships
- capital companies

Some types of businesses require registration in a specific legal form or reserve a given form for people with specific competences.

For some types of business, the law does not provide for registration with Central Record and Information on Business Activities (CEIDG) - the entrepreneur must register the company in the National Court Register (KRS).

A sole **proprietorship is the simplest form of running a business:**

- It can be registered online and the registration is free
- It does not require capital to start
- The entrepreneur is a taxpayer of personal tax (PIT) and can choose the form of taxation

- Sole proprietorships do not have to be VAT payers if their revenues are below a certain threshold
- In most cases - for revenues not exceeding EUR 2 million - simplified accounting or records will suffice
- The entrepreneurs are responsible for the company's obligations with all their assets
- The entrepreneurs have the exclusive right to represent their business.

Partnerships and capital companies are more complex forms of entrepreneurial activities. The process of establishing a company is much more formalised. Shareholders must sign the contract in a certain form. You have to pay for the registration of the partnership, and the representation of the company's affairs and property liability depends on the type of company. Most often it is necessary to bring in share capital.

Citizens of the European Union and European Economic Area Member States who want to conduct business activity in Poland may:

- set up their own sole proprietorship or any commercial company
- provide cross-border services - without registering their businesses in Poland
- set up a branch or representative office in Poland.

Citizens of countries that do not belong to the European Union may:

- set up a sole proprietorship or any commercial company in Poland, if they have a residence permit that entitles them to do so
- set up a limited partnership, limited joint-stock partnership with limited liability, a simple joint-stock company and a joint-stock company in Poland
- join a limited partnership, limited joint-stock partnership, limited liability, simple joint-stock company and joint-stock company and acquire and take up shares or stocks in these companies
- set up a branch of a foreign entrepreneur in Poland, if ratified international agreements signed with Poland do not exclude such a possibility.

GREECE



This is the most relevant information for starting a start-up in Greece:

In Greece, the process of establishing a business is simple as no minimum set-up capital is required. So, when you decide to start a business, the first step is to decide which form you will choose. If you choose a partnership, which are more common for small enterprises, you can take any of the following forms:

General partnership (Omorithmi Eteria) - Articles 249 to 270 of Law 4072/2012.

Limited partnership (Eterorithmi Eteria) - Articles 271 to 284 of Law 4072/2012.

Undisclosed company (Afanis Eteria) - Articles 285 to 292 of Law 4072/2012.

Otherwise, you can choose a company which is used by larger enterprises and are characterised by their limited liability. Capital companies can take any of the following forms:

Société Anonyme (SA) or company limited by shares (Anonymi Eteria) (AE) - Law 2190/1920.

Limited liability company (Eteria Periorismenis Efthinis) (EPE) - Law 3190/1950

Private company (Idiotiki Kefaleouhiki Eteria) (IKE) - Law 4072/2012

STEP 1: It is equally important to determine the location of your business.

STEP 2: It is necessary to register the company with the General Commercial Registry (GEMI).

STEP 3: Pre-registration in the insurance registers of EFKA as a self-employed.

STEP 4: Start of activity in the tax office.

STEP 5: Completing the process of starting a business with 2 more steps, the final registration in the relevant Chamber, the competent Chamber of Commerce and Industry and the Final registration in EFKA.

IO1. A5. BEST PRACTICES

NORWAY

INNOVATION NORWAY

In Norway, Innovation Norway is an important actor in the facilitation and support of startups. It is one of the biggest actors and therefore a relevant candidate to best practice. For some its candidacy may be debatable, since it may not be perfect for all start-ups due to their financial costs when for example the company wants to become an international company, and the threshold for equity to get access to funding. Even so, their history in the Norwegian entrepreneurship is important to recognize and their expertise is one of the best in Norway.

Innovation Norway offer help to Entrepreneurs and promising Start-Ups who have growth ambitions and established an innovative business concept which represents something new and significant in the market. Innovation Norway offers guidance in implementation of necessary measures that are needed at an early startup phase. The main objective is to help enterprises overcome barriers in making global business.

They also help companies to build networks with investors and consult various forums where investors are looking for potential investments so that the realization of a company's idea can be established. The connections can provide companies with developing their business capital, expertise or networks, and further help to implement projects that otherwise would not have been realized, by providing market clarification grants, commercialization grants and start-up loans.

The services focus on the idea and business development, building a business model, how to protect your idea, how to obtain money, how to pitch an idea, think international.

Innovation Norway's contribution has gradually become more important for enterprises' startup and their development in Norway. Start-up enterprises that are less than three years old can receive funding from Innovation Norway. In 2020 these startups had an increase in sales percentage which was far more compared to enterprises without such support. The supported startups had also had a better development regarding value creation increase, productivity increase and full-time equivalents increase (Economics Norway 2020).

In 2020 as many as 96 percent of the companies that participated in a survey answered that Innovation Norway's contribution has been decisive for startup and implementation of projects ([Oxford Research 2020](#)).

PRONEO

While Innovation Norway is a public alternative for start-ups, Proneo is a private alternative for entrepreneurs in Norway. Proneo was chosen for best practice as private alternative for start-ups. Since KBT Vocational School is based in Trondheim, a regional best practice is Proneo. For some start-ups in the region, Proneo may be the only alternative (except for the public option). Some may argue that the candidacy of Proneo is weak, however, that says something about the Eco-system in itself, in other words, it has room for improvements.

Proneo is a not-for-profit company, which aims to support existing businesses and start-ups both in innovation and growth. This is possible since start-ups are given access to expertise and networks. According to their website they have supported more than 10 000 start-ups, and evaluated more than 17 000 business ideas (Proneo).

Their network consists of local municipalities in Trøndelag, to national businesses, banks, and universities. On the bases of these connections, they arrange meetings with incubators, where start-ups can learn and take part in space for networking. As a result, is it an important actor in the start-up sphere in Norway, and especially in Trøndelag, where Trondheim is the biggest city.

GERMANY

GRACE

Summer accelerator

The Grace Summer Accelerator is an early stage program for next generation of female founders. The program is for women with entrepreneurial ambitions and a passion for entrepreneurship and innovation. They offer various Grace Founder Labs with different thematic orientations. Potential female founders can apply if they have a business idea. They can apply as a team or as solo entrepreneurs. The Founder Labs are accompanied by experts and successful founders from these subject areas, who will support the participants with their know-how. They help in developing the ideas further in the Founder Lab. From the first prototypes, to the viable business model, to the pitch on the Demo Day stage.

Grace scale

The program is aimed at female founders who have already founded their start-up and would like to take the next steps to scale their business. If a first product is already on the market or an MVP is available, then they are ready to join Grace Scale. Both individual founders and founding teams can apply.

The program focuses on the following topics: growth, team building, (self-) leadership and financing. The coaches and mentors accompany the participants, ask the right questions and contribute their experience and expertise so that they can get off to a good start.

The participants get access to Grace founder community and become part of a strong community. To ensure that the program is compatible with the founders' daily founding life, they can expect a mix of live and online formats over a period of 5-6 weeks. This allows flexibility and focus on the individual program units without neglecting the business.

The Grace Founder's Journey

This event & workshop series offers a variety of knowledge, experience and inspiration for everything to do with founding a company in regular digital sessions. Throughout this series, female founders from various backgrounds who share the experiences of their founding journey with the participants. In workshops and deep dive sessions, experts share their knowledge, and we use selected tools and methods to implement it directly. Each month participants can expect a thematic focus, based on the modules of the Founder's Journey at Grace Digital. Grace female accelerator is one most of the unique support programs in Germany as it provides a support program for ideation and the other one is for the already established startups. There is not much startup support entities helping the already established startups at the moment.

EARLY BIRD VISION LAB

Early-stage support program for tech entrepreneurs of migrant backgrounds. In Germany, structural or bureaucratic barriers too often prevent people with a migration background from growing their great ideas into successful businesses. This not only perpetuates social inequality for individuals, but also means society misses out on innovative and economic opportunities as a whole.

Early Bird is a long-standing tech investor. Therefore, they initiated a pro bono Incubator and Impact Fund called “Vision Lab”. They joined forces with fantastic partners such as Bain & Co. and Handelsblatt to unleash this potential – for individuals with a migration background, for the ingenuity of our society, and for investors believing in the superiority of a diverse ecosystem.

The Vision Lab is set up as a six-month program comprised of workshops, networking events and mentoring – and also provides funding for entrepreneurial ideas from migrant founders. In January 2021, they welcomed the first cohort of eight startups from eleven different nationalities. In February 2022, they kick off with the second cohort.

FOUNDERS WHO JOIN CAN EXPECT

Module 1: Workshops with experts & networking events

In dedicated workshops, founders explore a wide range of topics such as design thinking, guidance through German bureaucracy, basics of advertising or even product development. Additionally, they will regularly host networking events with people from the VC & startup ecosystem.

Module 2: Mentoring

Participating teams are supported by mentors in monthly group sessions and one-on-one touch points. Mentors include experienced entrepreneurs, venture capitalists or industry experts.

Module 3: Funding

The teams are supported with pre-seed funding of €25,000 in the form of a convertible loan.

WHAT FOUNDERS SHOULD BRING

A minimum of 50% of the founding team should have a migration background. The startup teams ideas need to fulfill the following criteria:

Start-ups must be based in Germany

Addressing multi-€ billion markets with plenty of room for innovation

Strong entrepreneurial and management personalities

Distinctive MVP with a clear USP, a high degree of defensibility and a convincing product roadmap going forward

First indication of product-market-fit – at least a strong interest from customers and a promising sales pipeline

A healthy business model and a clear understanding of pricing dynamics

Profound business plan with ambitious but realistic targets
The Early Bird Vision Lab is one of a kind Venture Capital program in Germany that is designed especially to meet the migrants needs and provide them with equal opportunity to get investments.

SPAIN

In the case of Spain, the country lacks a governmental structure of entities that attend to the needs of the migrant population. Instead, the state relies on a system of public entities (local councils and regional governments), private entities, and not-for-profit organisations (NGOs and migrant associations) at local and regional levels. Although their work is highly relevant towards the achievement of greater social inclusion, we have found that these entities are not abundant in the Spanish territory. The following organisations have been chosen among the existing few as examples of best practices due to their development of distinct programs that target the specific needs of the migrant population and aim to assist them in their process of integration.

BEST PRACTICE 1: #EMPLEANDOJUNTXS

In Spain there are many NGOs that provide humanitarian and legal support to immigrants displaced to our country. A good example of this work is the NGO Accem. A non-profit organisation that works to improve and increase the quality of life of refugees and migrants.

One of the programmes of this organisation is “Programa de integración sociolaboral para personas inmigrantes - #empleandojuntxs”, applied at the national level in several provinces of the different autonomous communities of the country. The content of this programme, financed by the Ministry of Inclusion, Security and Migration of the Spanish Government, through the Directorate General for International Protection and Humanitarian Aid Programmes, and the European Social Fund (ESF), aims to encourage these people to integrate into the labour market through individualised labour integration plans with the aim of improving their employability.

The phases of these itineraries include:

- Diagnosis and individualised assessment.
- Pre-training (training actions in different areas).
- Employment guidance.
- Accompaniment for the insertion of occupational training devices.
- Accompaniment for the implementation of an interactive device for the evaluation and identification of potential employment activity.
- Awareness-raising in terms of equality between women and men, environment and equal opportunities and non-discrimination in employment.
- Dissemination of the programme and participation in local networks.

The aim of this programme is to facilitate spaces for relations and collaboration with the different socio-labour agents - employers, trainers and the migrants collective itself - in order to be able to analyse and propose joint actions according to their interests. In other words, immigrants, with skills and knowledge who are looking for employment, employers who need people with a professional profile to meet their employment needs and training mechanisms that propose training to adapt knowledge to the needs of the labour market.

BEST PRACTICE 2: IMPULS@ PROJECT – CRUZ ROJA

It is the Project through which the Spanish Red Cross supports the start-up of business projects for people in a socially disadvantaged situation, through guidance, advice in the preparation of the business plan, support in the application and Microcredit management, dissemination and promotion of the businesses undertaken and an assisted management service and individualized monitoring of the entrepreneur from the birth of the idea to the achievement of full social and labour integration.

The Impuls@ Project is part of the Integrated Employment Services (SIE) of the Red Cross and works primarily with immigrants, but also with other people who have difficulty accessing and staying in the labour market.

The objective of Impuls@ Project is to support the processes of socio-labour integration of people with greater difficulties of insertion through their incorporation into the labour market on their own. Therefore, the Impuls@ Project works to:

Discover and strengthen, among the participants of the SIE, the skills and attitudes necessary to undertake a business activity.

Promote the creation of self-employment projects and business initiatives among those belonging to vulnerable groups with an entrepreneurial profile and a business idea.

Provide information, advice and guidance services on the different aspects involved in the creation, financing, management and development of self-employment and microenterprise initiatives.

Provide entrepreneurs with access to the microfinance necessary for the implementation of their business idea.

Promote the creation of networks of entrepreneurs who offer complementary services to the market and promote both the launch of their products or services and their maintenance in the market.

Offer an assisted management service during the first years of business projects to ensure that these projects are consolidated in the market.

Promote not only maintenance but also the improvement, expansion and growth of business projects launched through the programming of business training modules and entrepreneur workshops.

Around 350 people a year benefit from the project.

POLAND

In Poland, there are a couple of interesting initiatives and programmes which can be regarded as best practices in the field. We have selected two of them which you can read about below. These are the Starting Platform – Unicorn as well as the co-financing from the employment office. These were chosen thanks to their relevance to the topic and the fact that they offer wide opportunities.

STARTING PLATFORM - UNICORN

PROJECT LEADERS: Polish Foundation of Economic Development Support Centers "OIC Poland" in Lublin.

The project is a chance for the participants with ideas to develop their own businesses.

PROJECT OBJECTIVE: Support for the development of innovative startups from Eastern Poland, through a comprehensive incubation program to prepare startups to enter the market.

FOR WHOM: A natural person or a team of natural persons with a business idea having the character of product innovation at least at the national level may apply to participate in the project.

INDUSTRY SPECIALISATIONS: The project aims to incubate innovative business ideas, with particular emphasis on industries such as: IT/ICT, Medicine/Public Health, Smart City/Transport.

OFFER: As part of the Unicorn Hub Platform, start-ups will be subject to an incubation program lasting up to four months, with a wide package of basic services at their disposal (including organizational support, workspace , mentoring, accounting services, legal services, tax consultancy, basic marketing support and access to workshops in the field of public speaking, preparation of presentations for pitching sessions) and a wide range of specialist services (including refining business models, verification of the idea, financing options or development services necessary to develop an MVP). The result of the incubation process is at least 184 startups that will be prepared to start operating on the market.

FINANCING FROM LABOUR OFFICE

Co-financing from the employment office is granted to natural persons who would like to open a business in the form of a sole proprietorship in the form of a non-repayable EU subsidy or an attractive company loan.

To be able to apply for funding to start a company with the District Labour Office (PUP), you must meet certain criteria. The detailed list depends on the specific employment office, but the person can count on the funding if they:

- have the status of an unemployed person (usually you can register as unemployed and apply for funding on the same day);
- in the last 12 months, they have not been conducting business activity or has not currently suspended it (it can be seen that in the recruitment in 2022, offices resign from this requirement, and the profile of the opened activity must be different than that of the last months);
- did not submit an application for a subsidy to set up a business in another District Labour Office (PUP);
- has settled liabilities towards earmarked funds and is not subject to bailiff seizures;

- in the period of 2 years before submitting the application for co-financing from the employment office, was not punished for an offense against economic turnover;
- in a specific period of time, e.g. in the last year, did not reject an internship or job offer presented by the District Labour Office (PUP).

Additionally, you need to apply and make a solid business plan. Applications are considered not in the form of a competition, but on a first-come, first-served basis.

The maximum amount of the subsidy for starting a business activity corresponds to 6 times the average salary, which means that in 2022 it is as much as approx. 36 thousand. zlotys.

GREECE

Best practices are a set of ideas that represent the most efficient or prudent course of action. In Greece, there are many organizations (either NGOs either other types of organisations) that do their best in order to fulfill a vision that serves a greater cause. We summarize some of them below.

SOLIDARITYNOW

SolidarityNow is a non-governmental organisation founded in 2013. Through the initiatives and services that it offers to refugees and immigrants, its vision is a Europe based on the value of solidarity. The aim is to support the most vulnerable members of society, without discrimination, through innovative social actions.

The organisation's priorities are:

- Empowerment,
- Start a business and financial independence,
- Social integration,
- Unaccompanied minors,
- Training and useful skills,
- Defending human rights

SolidarityNow is working to improve the living conditions of our vulnerable fellow human beings so that they can rebuild their lives with dignity and perspective.

Some of the activities it implements are:

- Offer free services to everyone, without any discrimination
- Educational activities and integration actions

- Empowerment of unaccompanied minors
- Support for access to the labour market
- Support to start-up a business
- Solidarity Centers for vulnerable fellow human beings

According to records, since 2019 more than 3,000 people have entered to the labour market.

ZAATAR

Zaatar is a registered non-profit organisation in Greece, set up to help refugees in Athens and LGBTQI+s.

The aim is to provide a safe space for refugees to rest, learn, feel empowered and grow.

The organisation's activities are:

- Providing vocational training opportunities to help adult refugees gain work
- Educational programming in fundamental subjects such as languages and computer skills
- Providing services for refugees (bureaucracy issues, legal services)
- Offering shelter in the Orange House

IO1. A6 RESEARCH AT EU LEVEL AND COMPARATIVE ANALYSIS

“ The picture of immigrant entrepreneurship is changing. The number of immigrant entrepreneurs and business owners has nearly doubled over the past decade in the European Union (EU) and a similar picture emerges in non-EU OECD countries. This growth is largely driven by an increase in migration flows

”

(OECD Library, 2021).

The quote from OECD does not only include European countries from our partner countries, however, it does paint a picture of the presence of migrant entrepreneurs in the global economy. Due to crisis in the Middle East in the last decades, or the more recent crisis in Ukraine, the flow of migrants is part of the new Europe. Therefore, data on migrant entrepreneurs in the partner countries can be helpful to our project.

According to the data from Eurostat, which surveyed European countries from 2010-2020, there has been a decline of self-employed persons between the ages of 20-64 ([Eurostat, 2020](#)). This is the case for native-born, EU-born, and non-EU-born, however, the decline from native born is from 15.4% to 13.9%, while the decline from EU-born and non-EU-born are from 13.2% to 11.4%, and 12.3% to 11.7% (Eurostat). In other words, on average in Europe there seems to be a little gap between the natives and EU-born and non-EU-born, in these statistics from Eurostat.

SELF-EMPLOYMENT IN EUROPE: AVERAGE NUMBER FROM EUROSTAT (2020)

Native-born	13,9%
EU-born	11,4%
Non-EU-born	11,7%

Based on the numbers from the Eurostat, Norway and Germany are below the average, while Spain, Poland, and Greece are above average. Additionally, Greece native-born is relatively high compared to the average in Europe.

EUROSTAT (2020)			
Country	Native-born	EU-born	Non-EU-born
Norway	Ca 5%	Ca 5%	Ca 5%
Germany	Ca 8%	Ca 8%	Ca 8%
Spain	Ca 16%	Ca 17%	Ca 14%
Poland	Ca 28%	Data Missing	Ca 13%
Greece	Ca 38%	Ca 17%	Ca 14%

Eurostat also gives us a view into the distribution of employment in small, medium, and large enterprises. The numbers from 2018 shows that small companies with 1-49 employees possess the largest percentage of the three options. Especially Spain, and Greece with the high percentage of 60% and 70%. What this tells us is that the establishment of small start-ups has a role to play in the nation's economy. Medium enterprises with employees from 50-249 seem to according to the numbers to hold the lowest percentages from the partner countries. Germany has the largest percentage of large enterprises with 40% compared to the other partner countries. In other words, in the partner countries, start-ups are a realistic option for migrant entrepreneurs.

According to Eurostat, the definition of a high growth enterprises is minimum an average growth of 10% over three years for a small enterprise. The data tells us that Norway is on the lower scale for growth, while Spain, Poland, and Greece score much higher with 20% and 25% growth. The conclusion is that all countries have a market for growth for migrant entrepreneurs.

DISTRIBUTION OF EMPLOYMENT IN ENTERPRISES IN PARTNER COUNTRIES FROM 2018 EUROSTAT (2018)

Country	Small (0-49)	Medium (50-249)	Large (250+)
Norway	Ca 50%	Ca 20%	Ca 30%
Germany	Ca 40%	Ca 20%	Ca 40%
Spain	Ca 60%	Ca 10%	Ca 30%
Poland	Ca 50%	Ca 20%	Ca 30%
Greece	Ca 70%	Ca 15%	Ca 15%

EMPLOYMENT SHARE OF HIGH GROWTH ENTERPRISES (EUROSTAT 2018)

Country	Growth in percent
Norway	Ca 10%
Germany	Ca 15%
Spain	Ca 20%
Poland	Ca 20%
Greece	Ca 25%

NORWAY

Statistics of entrepreneurship among Immigrants

Immigrants were in 2021 14,8 % of the population in Norway. 67,4 % of the population was in occupation while 61,6 % of Immigrants were occupied in 2020.

Statistics show that one in five people who start a new business in Norway are immigrants. It also turns out that immigrant-established enterprises are growing more in turnover and employment than the average.

- The numbers for startups were in 2020 around 75000 and for Immigrants the number was around 20 % of this. (Etablerere i næringslivet (ssb.no))
- Immigrants 20-66 years old 65%, Norwegians 78%, Trøndelag region: 12,7 % Immigrants of total inhabitants

In a process, from an idea to an established company, one can face many challenges. In addition to the challenges most entrepreneurs face, entrepreneurs with an immigrant background may face additional challenges related to low language skills, little Norwegian network, and lack of knowledge of laws and regulations related to rights, obligations and formal requirements.

The Norwegian Tax Administration arranges courses specifically for entrepreneurs who have just started a business. In these courses, they will be able to learn about taxes and duties, etc. These courses are held nationwide and are free of charge.

There are useful resources available to entrepreneurs through local business development services. Local authorities, including development companies, Innovation Norway and many other organizations have experts who can assist as advisors and mentors.

GERMANY

Statistics on entrepreneurs

Migrants founders:

France: 15% (2021) estimated

Germany: 19,7% (2020)

Norway: 24% (2020)

Sweden: 28% (2020)

UK: 18% (estimate)

Statistics in migrant entrepreneurship in Europe are often patchy - but in most European countries migrant entrepreneurship is on the rise.

In the UK there aren't published stats on migrant founders yearly, but In the UK migrant founders appear to have the biggest impact on the economy. In the UK 17,2 percent of the migrant population runs their own business, compared to 10.2 percent of the British. Migrant-run SMBs account for 14 % of the jobs in the UK. But more impressive is perhaps the numbers from Zirra - which points out that of the UK's top 10 unicorn (valued at \$1bn or more) businesses nine out of the 10 have at least one immigrant or a child born to first-generation immigrants in the founding team.

In Germany the migrant entrepreneurship monitor - run by the German Startup association points out that 20 % of all startups are started by migrants - and also here they have created unicorns like Omio, BioNTech, Delivery Hero and Gorillas. Also, in Germany the number of people employed in migrant businesses have been increasing 50 per cent between 2005 and 2018, from around 1 million people to around 1.5 million. The overall economic employment effect - which includes the jobs created as well as employers and sole proprietors with a migration history - has even grown from 1.55 million to 2.27 million people (Bertelsmann Foundation "Migrant businesses in Germany between 2005 and 2018).

In Sweden there is a strong increase in migrant founders. In Sweden the number of companies founded by non-Swedes was around 28 and 30 percent before the pandemic out of a migrant population of 20 percent. In France the business database Legalstart has found that 200.000 new started companies 15 % of all companies are started by foreigners. This is not the same as national statistics.

The pandemic changed the entrepreneurial ecosystem in Northern Europe. After a strong dip in 2020 France saw increases in entrepreneurship during 2020.

UK had the second highest entrepreneurial rate since the establishment of company house, Sweden had an increase in new founded companies with 10%, Norway saw an increase of 5 %, while Germany saw a decrease of 1.5 percent and Denmark plunged plumed with 10%.

SPAIN

Indicators on migrant entrepreneurship

Number of Migrants

6.104.203 (12.96% of the total population) (ONU Data)

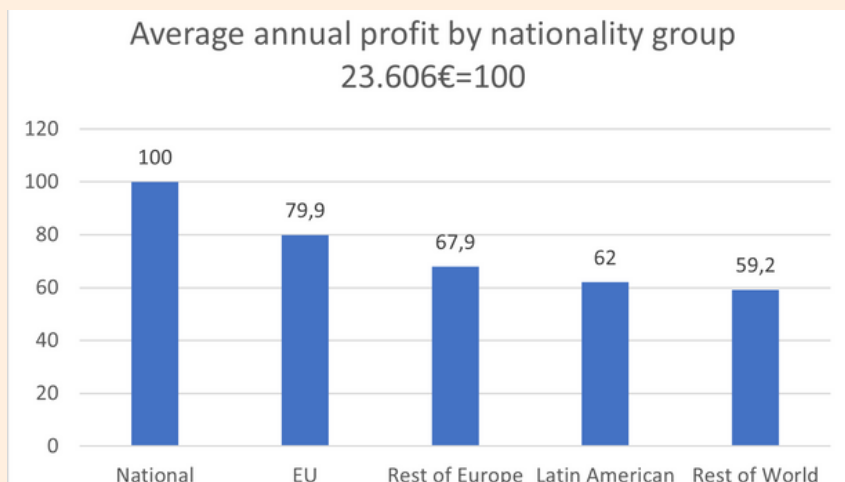
Educational level and income level for migrants

Educational Level:

Migrants studying university Degrees 69.346

Migrant studying rest of educational levels: 751.390

Level of Migrants' income compared to Spanish citizens:



Source: INE

Number of migrant entrepreneurs compared to the rest of the population

Spain is the fourth country in the European Union in the number of entrepreneurs who come from foreign countries, according to Eurostat. Of the nearly three million freelancers that Spain has, around 169,274 came from non-EU countries and 157,255 from the European States, for a total of 326.529 migrants entrepreneurs, representing about 10% of the total number of self-employed according to the figures from the Ministry of Labour, Migration and Social Security.

Number of migrant entrepreneurs with 10 employees and more

No specific data is available on the number of migrants entrepreneurs with more than 10 employees in Spain. However, according to the EESC, in 2007 and 2008 immigrant entrepreneurs hired more than 1,000,000 employees in Spain [1]

Number of new migrant entrepreneurs per year

Again, there is no exact number of new migrant entrepreneurs per year. However, it is possible to say that the part of foreign entrepreneurs over the total amount of entrepreneurs in Spain grows. According to the figures from the Ministry of Labour, Migration and Social Security, the percentage of Spain has represented around 10% of total self-employed workers in October 2018, a percentage that has grown compared to the end of 2017, when it was 9.7%.

Number of policies aimed at promoting migrant entrepreneurship

National level

The law regarding entrepreneurship in Spain is the same for national and foreign entrepreneurs, especially at the fiscal level. This said, the major policy supporting entrepreneurship at national level is the Law 14/2013 called "Support for entrepreneurs and their internationalization". This Law includes specific tools of support for migrant entrepreneurs. One of the main advantages of this law for migrants is the wide variety of residence visas that it contemplates:

- Investor residence visa.
- Visa for SME entrepreneurs or freelancers.
- Visa for researchers and trainers who are hired by a research center, a University or a business school.
- Visa for highly qualified professionals. Those who are going to carry out their functions in a sector considered strategic.

[1] <https://www.eesc.europa.eu/our-work/opinions-information-reports/opinions/contribution-migrant-entrepreneurs-economy>

By mid-2018, 26,090 residence permits had been granted by application of this law. Another important advantage of the Entrepreneurs Law for foreign citizens is the acceleration of the business creation procedures.

Local level

It is also possible to find local policies supporting entrepreneurship and migrants' entrepreneurship. For instance, the Barcelona City Council Development Agency launched an inclusive entrepreneurship model in 2004, to make entrepreneurship a realistic option for all people. The Barcelona Activa model is "universal", "tailored", "mixed" and "integrated": it is aimed at all people who want to be entrepreneurs. The model has supported 18,000 new companies, creating 32,000 jobs.

Amount or number of financial instruments and credits for migrant entrepreneurs

Several financial instruments are available to help entrepreneurs starting with their businesses. Despite those are not always tools that are specifically designed for migrants, they are offered and disseminated to this target.

Here are some examples:

The guide "Financing for entrepreneurs in the Community of Madrid[2]" has been carried out thanks to funding from the General Directorate of Migrations of the Ministry of Employment and Social Security and co-financed by the European Social Fund, which has supported the project «Comprehensive Itinerary of entrepreneurship for immigrants », within the call for subsidies from the General Directorate of Migrations for the integration of immigrants, executed during 2015.

[1]<https://www.eesc.europa.eu/our-work/opinions-information-reports/opinions/contribution-migrant-entrepreneurs-economy>

[2]https://www.accioncontraelhambre.org/sites/default/files/documents/guia_vives_proyecto_financiacion_emprendedores.pdf

The Impuls@ Project is part of the Integrated Employment Services (SIE) of the Red Cross and works primarily with immigrants, but also with other people who have difficulties accessing and staying in the labor market. Through this project, assessors support entrepreneurs to access to the microfinance necessary to start their business idea. (11 micro-credits offered in 2018 in Valencia).

In the same way, Tomillo Foundation offers free supporting services to migrant entrepreneurs, including support to access funding. [1]

The Association of Self-Financed Communities (ACAF) promotes a group savings model to empower low-income people (often migrants) to access credit, without outside help. In 2013 ACAF launched an online platform to help spread the methodology for self-financing communities around the world. <http://www.winkomun.org/en> (in English).

%measure of Success rate of Migrant entrepreneurs

Despite of the lack of statistical data on this aspect, several sources appoint that migrants entrepreneurs are keener to be successful than other entrepreneurs. This would be explained by the fact that migrant entrepreneurs are used to working longer and harder to achieve their goals. In general, coming from another country, they have had to overcome more barriers and challenges. [2]

[1] <https://www.parainmigrantes.info/programas-de-emprendimiento-para-inmigrantes-fundacion-tomillo/>

[2] <https://byzness.elperiodico.com/es/emprendedores/20181218/negocios-lanzados-inmigrantes-tienen-exito-7207383>
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Contribution of migrant entrepreneurs to GDP

The most solid source of information on this question dates from 2012 and the opinion published by the EESC called “The contribution of migrant entrepreneurs to the EU economy”[1]. According to this opinion, the contribution of migrant entrepreneurs to EU GDP is clearly positive. “It is very difficult to gather true empirical evidence as regards the actual contribution to the EU economy, however, there is data from the UK which shows that their contribution is estimated at GBP 25 billion to the UK economy per year - 6% of the total SME Gross Value Added (GBP 430 billion in 2007)[2]. This compares with a US study that shows small businesses in which immigrants make up half or more of the owners contribute an estimated USD 776 billion per year – 13% of total small businesses (USD 6 trillion in 2007).”

[1] <https://www.eesc.europa.eu/our-work/opinions-information-reports/opinions/contribution-migrant-entrepreneurs-economy>

[2] <http://www.bis.gov.uk/assets/biscore/enterprise/docs/b/11-515-bigger-better-business-helping-small-firms>.

POLAND

Statistics on unemployment and self-employment

In Poland, the unemployment rate reached 5.2% in April 2022 which is the lowest since the second half of 2019. [1]

According to the analysis of the Polish Economic Institute, in the fourth quarter of 2020, there were 1 million 630 thousand self-employed people registered in Poland.[2]

In 2019 Poland was ranked as the 10th country in the world when it came to the highest index of self-employment. It was 20%, compared to the average of the European Union of 15.3%.[3]

In 2018, 26% of foreigners worked in Polish start-ups, compared to 28% in 2017. Almost half (46%) of all foreigners come from Ukraine. Next in line are the citizens of the USA, Great Britain, Belarus and Russia. As many as 73% of startups have foreign employees in their teams.[4]

[1] <https://stat.gov.pl/en/topics/labour-market/registered-unemployment/unemployment-rate-1990-2022,3,1.html>

[2] https://pie.net.pl/wp-content/uploads/2021/04/Tygodnik-Gospodarczy-PIE_14-2021.pdf

[3] <https://businessinsider.com.pl/twoje-pieniadze/praca/samozatrudnienie-w-polsce-dane-oecd/nvp23vs/>

[4] https://www.citibank.pl/poland/kronenberg/polish/files/raport_startup_poland_2018.pdf

GREECE

Statistics on employment

The UN High Commissioner for Refugees (UNHCR) found that 19% of the refugees were self-employed, 12% worked in agriculture and 10% worked in business and commerce in their home country.[1]

Immigrants and refugees became employees while others started their own businesses.

Nowadays, more than 35% of businesses employ a refugee or immigrant. Regarding the employment of refugees/immigrants, entrepreneurs are satisfied with their implementation as they work hard to meet to needs and are available at any time

[1]<https://www.in.gr/2021/10/13/greece/vriskoun-sosivio-stous-metanastes/>

COMPARATIVE ANALYSIS

Data on migrant entrepreneurs is as mentioned by Germany, hard to find in Europe. Some countries are easier to access through public records and national statistics, others are not collected in public national statistics. The numbers on migrant entrepreneurs (from research) must therefore be seen as indicators and not the whole picture. Having said that, the EU statistics from Eurostat indicate a potential for migrant entrepreneurship in Greece, and Poland. This is due to the high number of self-employment culture in the said countries. Spain has a high number of freelancers. High usage of self-employment means that there should be support for start-ups in the said country, since there is a market for self-employment. Norway and Germany, according to their national statistics found that ca 1/5 of new start-ups are migrant start-ups. These numbers indicate the existence of migrant entrepreneurship in the said countries.

One must also, like mention earlier that the pandemic has affected this field like other businesses. Also, we do not have at this point, numbers from 2021 and 2022.

In conclusion, the existing data on migrant entrepreneurs in the partner countries indicates that migrant entrepreneurs are part of the country's market, which means that SMAB has the potential to increase these numbers through a more accessible road from an idea to a start-up.

CASE STUDIES

The migrants expressed that they met language and bureaucracy obstacles. In addition, they also met discrimination from various actors and mentioned that they lacked sufficient knowledge and training. To tackle these challenges, they stated the need for mentors or advisers and a supporting network and finally investors for their start-up ideas. From the supporter perspective, migrants often need the approval of their university degrees. This created problems because of the barrier to get a job, and to attend further education or to be able to start up a company. They also told that migrants often need support with how to handle the bureaucracy in different countries, since they often have a lack of knowledge and insufficient language. The supporters also claimed that migrants met cultural and social barriers with discrimination and that this can be difficult to deal with and might need help with.

The findings from the focus groups and cases were more uniform than expected, but it seems like language barriers were more prominent in some countries than in others. This is of course also depending on what country the migrants come from and the current refugee flow. Some languages are in general more widespread than others.

It also seems that racism is present in varying degrees in the individual countries and is a challenge to migrants that would like to start a business. It is natural that countries that experience a high number of refugees in a short period might have a tendency to a more negative behaviour toward the refugees and migrants.

Despite the economic and legal differences for migrant entrepreneurs in Norway, Germany, Poland, Greece, and Spain, we have common challenges regarding complicated bureaucracy, language issues and cultural differences. Migrants and refugees in all partner countries meet both a barrier in integration into society and to the workforce and in start-ups.

RESEARCH ON NATIONAL LEVEL ON HOW TO START UP A BUSINESS

Here the partners have described how starting up businesses among migrants has evolved regarding priorities, measures and results. From the national reports one can extract that in all countries it's a priority to facilitate and support migrants in starting their own businesses.

However, the organizing of the entrepreneurial ecosystem is different and available resources for funding and support will therefore differ.

COMPARING ORGANISATION FORM

In the following table we have tried to compare the different findings from the national reports, regarding organisational forms. We still lack some information at this moment, therefore some of the boxes are still empty. It is worth mentioning that some issues cannot be compared due to unique organisational forms in some countries.

Organisation form	Formal frames	Norway	Germany	Poland	Spain	Greece
Sole proprietorship						Idiotiki Kefaleouhiki
	Legality Context	Registration: in a national register. income as his own personal income	Registration of tax: income tax, solidarity surcharge, local business tax	Registration	Registration	Registration of tax
	Cost of establishment	225 Euro	15 to 65 Euro	No cost	No minimum capital	No information reported
	Liability	The owner	The owner	The owner	The owner	Only the legal entity is liable by its assets
OHG (General commercial partnership)		(ANS) two or more partners		Civil partnership	Joint ownership	Omorithmi Eteria

Organisation form	Formal frames	Norway	Germany	Poland	Spain	Greece
	Legality Context	Registration: in a national register, company's income has to be divided between owners and register as personal income	Registration of tax: Can be income tax or corporate tax (dependent on shareholder is natural or legal person) income tax, solidarity surcharge, local business tax	Registration, no corporate tax, income tax		Registration of tax Higher taxation rate
	Cost of establishment	258 Euro	Registration fee: assumed 200 Euro	No cost	3000 Euro	No information reported
	Liability	All owners have responsibility for the whole company	Split among shareholders, at least two	All owners have responsibility for the whole company	The partners are liable for the capital contributed	All members have personal unlimited liability against the company's creditors
GbR (Business partnership)		ANS) two or more partners		Business partnership		No direct comparison
	Legality Context	Registration: in a national register, company's income has to be divided between owners and register as personal income	Registration of tax: Can be income tax or corporate tax (dependent on shareholder is natural or legal person) income tax, solidarity surcharge, local business tax	Registration: in a national register, company's income has to be divided between owners and register as personal income		

Organisation form	Formal frames	Norway	Germany	Poland	Spain	Greece
	Cost of establishment	258 Euro	Registration fee: assumed 200 Euro	No minimum capital		
	Liability	All owners have responsibility for the whole company	All owners have responsibility for the whole company	All owners have responsibility for the whole company		
GmbH (Company with limited liability)		AS		Partnership and capital companies	2 types of LLC: Private, New	Eterithmi Eteria
	Legality Context	Registration: in a national register , corporate tax	Registration of tax; corporate tax	Registration, corporate tax	Registration	Registration of tax Higher taxation rate
	Cost of establishment	566,60 Euro Capital 3000 Euro	1011 Euro 25000 Euro Capital (Mini: 1 Euro)	140 Euro 1150 Euro Capital	Capital: 3000 Euro	No information reported
	Liability	The company	Before certified contract: founders personally liable After: limited to company assets	The company	The company	At least one member has personal unlimited liability against third parties and at least one other member has limited liability.
A/S Joint stock company		Aksjeselskap		Joint stock	Public Limited Company	Anonymi Eteria

Organisation form	Formal frames	Norway	Germany	Poland	Spain	Greece
	Legality Context	Registration: in a national register, corporate tax	Registration of tax: Corporate tax, solidarity surcharge and local business tax	Registration, corporate tax	Registration: in a national register, corporate tax	
	Cost of establishment	566,60 Euro	2000-3000 Euro 50000 Euro Capital	140 Euro 21587 Euro Capital	60000 Euro Capital	No information reported
	Liability	The company	Before articles of association: Shareholders personally liable After: limited to company assets	The company	The company	Shareholders are only liable to their amount of investments. Otherwise it is assumed that it is limited to company assets
GmbH & Co. KG kommanditgesells chaft (LLC)		(ANS – regulated in the Company act))		LLC		Eteria Periorismenis Efthinis
	Legality Context	Registration: in a national register, corporate tax	Registration of tax	Registration, corporate tax		
	Cost of establishment	566,60 Euro	2000 Euro	140 Euro 1150 Euro Capital		No information reported

Organisation form	Formal frames	Norway	Germany	Poland	Spain	Greece
	Cost of establishment	566,60 Euro	2000 Euro	140 Euro 1150 Euro Capital		No information reported
	Liability	The company	General partner: only liable for the amount of the GmbHs nominal capital plus the share investments of the limited partners Limited partner: limited to share investment	The company		Liable for its debts with its assets

BEST PRACTICE

The partners have in their National report selected actors/agencies that provide good facilitation and support for immigrants that are in different stages in the start-up process of their companies. Below we have set this up in a table.

INCUBATORS/ ADVISERS	PUBLIC	PRIVATE
Norway	Innovation Norway: National with regional offices	Proneo: Local offices
Germany	No public incubators reported	Grace Summer accelerator: National Friedrich Naumann Stiftung: National
Spain	No public incubators reported	#empleandojunt xs: NGO Impuls@ project – Cruz Roja: National?
Poland	Starting Platform – Unicorn: National Incubators Labour Office: district level	No private incubators reported
Greece	No public incubators reported	Zaatar SolidarityNow: NGO

The first one notice in the table above is that there is a divide between the public and private best practices in the partner countries. This is relevant, since it is not a given that the country has a good public option for entrepreneurs in Europe. Due to this difference, it is important to be aware of this difference, and share this information with the migrant entrepreneurs.

All countries shared that the best practice provides support in the following area:

- Support with creating ideas and business
- How to obtain money
- Networking
- Support services: training, mentoring, information about starting a business

Additionally, some best practices from Germany and Greece provide specialized support for migrants, refugees, and women entrepreneurs. In conclusion, the best practice from Norway, Germany, Poland, Spain, and Greece provide crucial support when one is starting a business, however, we see a difference between public and private presence in each country. Some countries have more public assistance while other countries are more open to private help.

CONCLUSION

Smart Business for All sees potential in migrant entrepreneurs in Norway, Germany, Poland, Spain, and Greece. The main challenges are discrimination, lack of language skills, bureaucracy, knowledge about the local market, basic knowledge about starting a business, and support in form of funding and mentorship. SMAB will be able to tackle some of these issues in the next part of our project.

Due to complicated registration and bureaucracy in different countries, we should focus on the simplest options. The easiest way to start a business is either through Sole-Proprietorship or LLC. Adding other options may be more confusing for migrant entrepreneurs in the starting phase as an entrepreneur. Therefore, we argue for using only two legal ways for starting a start-up for the next steps in our project.

There are some gaps between our partner countries when it comes to registration fees. This is something we should consider when we guide migrant entrepreneurs to either Sole-Proprietorship or LLC.

Our best practices share similarities through support in form of training, networking, help with funding and knowledge about entrepreneurship. Therefore, we should be able to create a bridge between the TG and our best practices and similar support groups from our Canva, if possible. This has huge potential for improvement if done correctly.

It is also worth noticing that for example Norway does not have a specialised best practice for migrants, while Greece has a best practice for migrants and refugees. That should be taken into account.

The data from our EU research tell us that non-EU-born still fall behind native-born in Europe, however, it is a gap that can be made smaller. Greece, Poland, and Spain are countries with a higher than average in Europe when it comes to self-employment, therefore, especially these countries are users of the Sole-Proprietorship.

We also recommend asking migrant entrepreneurs to give us feedback on our project, to ensure that we are meeting the needs of our TG. It may also, give us a different perspective, which can enhance our end product.

In future work in the project, we should aim to concentrate on some of the issues as challenges for the project and focus on solving or making them simpler for migrant start-ups. Of course, this project cannot take on all the issues as an Erasmus + project, however, some of the issues like lack of knowledge, access to networking, easy access to support, and access to funding should be our priorities for the next steps.

CONCLUSION

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