

UK refugee entrepreneurship pilot scheme

INDEPENDENT EVALUATION

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About the pilot

The UK refugee entrepreneurship pilot scheme funded four organisations to design and run tailored business support programmes for refugees over a one-year period. The aim was to prove the efficacy of refugee entrepreneurship programmes and to experiment with different models of delivery.

The scheme was designed and run by the Centre for Entrepreneurs and funded by the Home Office and The National Lottery Community Fund.



About the Centre for Entrepreneurs

The Centre for Entrepreneurs (CFE) is the UK's leading entrepreneurship foundation. It combines think tank capabilities, network and community building, and programme delivery, with the aim of making the country more entrepreneurial.

In recent years, CFE has led policy development on refugee entrepreneurship both in the UK and worldwide. In 2018, it published 'Starting afresh: How entrepreneurship is transforming the lives of refugees'. CFE went on to launch the Refugee Entrepreneurship Network, a global community connecting practitioners, researchers, policy makers and funders in 70+ organisations across 27 countries. In 2019, CFE published the 'Global refugee entrepreneurship survey', mapping the structure, content, funding, and outcomes of 52 programmes across 19 countries.

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Foreword

In 2018, the Centre for Entrepreneurs set out to prove that entrepreneurship empowers refugees. 'Starting afresh: How entrepreneurship is transforming the lives of resettled refugees' made the case why refugees possess many entrepreneurial traits, and how providing tailored business support can increase business survival, reduce public spending, and strengthen integration.

The report presented a bold vision: for 'refugee entrepreneurship programmes' to be available nationwide.

We were therefore excited when, in 2019, the Home Office and The National Lottery Community Fund challenged us to design and deliver a pilot scheme to prove the concept and experiment with models of delivery.

What makes this study unique is the diversity in approach by the four pilots. As a result of a competitive bidding process that saw 24 organisations across all four UK nations apply, we were able to fund a refugee integration organisation, two enterprise agencies and a chambers of commerce in four very different regions of the country. Each took their own approach to delivery in line with the needs of their local communities.

Demand was strong. Over 300 refugees engaged with the programmes, with 112 eligible for training and support. The delivery bodies and the participants showed great resilience as COVID-19 forced the pilots to move online. This in turn provided valuable

insight on the opportunities and limitations of digital delivery for remote audiences.

As this report attests, the pilots were a major success. The evaluation looked behind the hard outcomes (numbers engaged, businesses launched) to identify the important role that refugee entrepreneurship programmes play in helping refugees acquire the skills, industry experience and finance needed to start and grow a business.

As a result of these pilots, three of the delivery bodies have secured a collective £1.7m to expand their support into new regions and help a further 585 refugee entrepreneurs over the next two years. These findings have also fed into the £14m refugee transitions outcome fund (RTOF), announced in March 2021. The RTOF, a joint initiative between the Home Office, DWP and DCMS, will support circa 2,000 newly granted refugees to integrate in the UK including accessing housing, employment, and entrepreneurship support.

We hope this report will be used by funders, practitioners, and

the wider business and refugee support communities to apply our findings and recommendations for the benefit of refugees across the UK. Our formal response to this evaluation sets out our ongoing plans to support this agenda, including building the capacity of delivery bodies, unlocking new programme funding, and working to tackle structural barriers affecting refugee entrepreneurs.

We would like to thank the Home Office and The National Lottery Community Fund for funding this important study; ACH, East Belfast Enterprise, Menta and Staffordshire Chambers of Commerce for delivering the pilots to such high quality; Loughborough and Sheffield Universities for this thorough evaluation; and finally, the project advisory board including The Entrepreneurial Refugee Network, UNHCR UK, DWP, and entrepreneurs Nour Mouakke and Fatma Al-Baiti for their invaluable guidance.



Matt Smith
Director of policy & research
Centre for Entrepreneurs

Introduction

This report is the culmination of a year-long scheme which explored the potential of start-up business support for refugees in the UK. Pilot partners in Bristol, the East of England, Stoke-on-Trent and Belfast provided direct support to 112 refugee participants, although notably demand was much higher.

The entrepreneurial inclinations¹ of refugees are well documented, but structural and institutional barriers present hurdles to starting a business.² A growing body of evidence documents the persistence of these barriers internationally. Targeted business support is an innovative empowerment approach to the problem of refugee underemployment/unemployment. It enables refugees to take action and spurs beneficial outcomes for individuals, communities and the economy.

An important policy consideration is the extent to which business

support for refugees can potentially unlock a wider variety of benefits associated with social integration. There is evidence that refugees who start businesses also experience enhanced feelings of wellbeing and autonomy.³ However, the connection between short-term psychological benefits and longer-term financial outcomes is less obvious, given that many refugees operate in unattractive or informal markets where they struggle to make a living.⁴ In this report, we explore how targeted business support promotes positive social and economic impacts as two sides of the same coin.

The report is divided into three sections. In the first section we present an executive summary of key findings and recommendations. In the second section, we discuss each recommendation, offering evidence from multiple sources across the pilot. In the third section we provide an appendix of data sources, including case studies, qualitative and quantitative data reporting, information and documentation provided by the pilot managers and staff, and direct accounts from the refugee participants in the pilot scheme.

UK pilot highlights

ENGAGEMENT

Demand for targeted business support for refugees was high across all pilot locations. There was a roughly even demand from men (53%) and women (47%), although this was slightly skewed by a high number of female participants in the Bristol (ACH) pilot. Overall, 112 participants accessed targeted business support across the four regions. Many more expressed an interest or participated in a taster event.

▼ ACH Activate My Business 300 attended digital or community events 101 fireside chat attendees 30 participants - 82% women	▼ East Belfast Enterprise New Beginnings 42 enquiries 34 participants recruited Cohort 1 (12), cohort 2 (8), cohort 3 (14)
▼ MENTA Changing Faces, Changing Places 100 attended launch events 47 applications 30 participants: 22 men and 8 women	▼ Staffordshire Chambers of Commerce Positive Pathways 92 registered interest 52 accessed 'Exploring self-employment' with an entrepreneurship advisor 18 participants recruited: 12 men and 6 women

Table 1: Demand for business support across UK pilot regions

BUSINESSES LAUNCHED

Despite the global pandemic, all pilot locations saw businesses register and begin to trade. Some business ideas could be adapted to COVID restrictions while others had to be postponed.

Business plans represented a wide range of industries and sectors, including information technology, building and interior design, import export businesses, food and drink, logistics, agriculture, cosmetics, service industry, hair and beauty, design, consultancy, counselling support services, community interest companies and charities. Many founders considered these businesses “first steps” and had even more ambitious plans for the future.

ACCESS TO SEED FUNDING

Two of the four pilots offered grant funding to their participants (grants of £400 and £1,000), the other two developed partnerships with grant providers that awarded funding to participants. The largest grant accessed by a participant was for £25,000 which enabled a struggling craft business to relocate and develop an ecommerce store. Most accessed small grants to enable market testing, buying equipment or materials or hiring a website designer. Lack of funding is a

persistent barrier and was the most common reason participants gave for not launching their business, beside COVID restrictions.

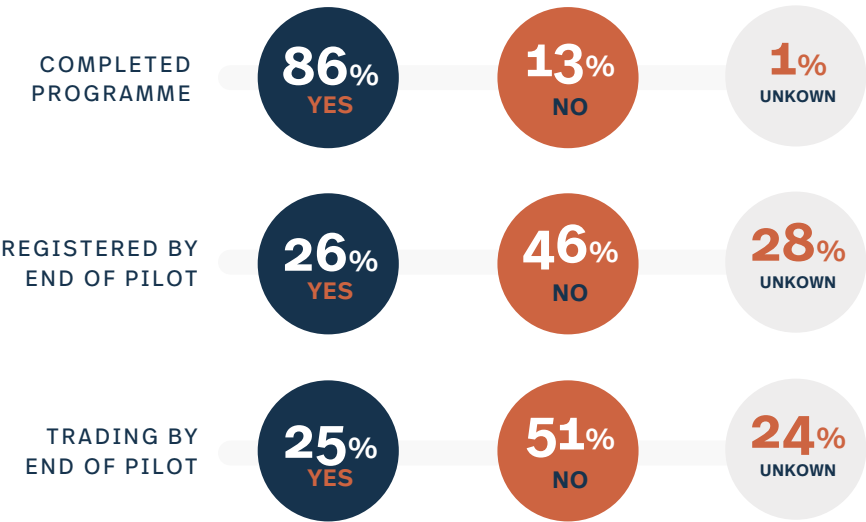
CONTINUITY OF BUSINESS SUPPORT

Three of the four pilot locations were awarded funding to continue provision of targeted refugee business support, unlocking an additional £1.7m to support 585 refugee founders by December 2022. Participants in all areas had the option to continue in their

programme or transition onto an existing business support initiative. For example, in Belfast 82% of participants enrolled on a national business support programme, ‘Go For It’, which had eligibility criteria (e.g., registered business and business plan) they could not have met before the pilot.

All pilots recommended that continuity of support is essential as these fledgling businesses launch and navigate their first year of trading.

Table 2: Summary of UK pilot launch statistics



SECTION ONE

Executive summary of key findings and recommendations

HIGH LEVELS OF DEMAND

The pilot highlighted the high demand for business support from the refugee community and the hurdles that prevent refugees from starting businesses. Non-transferable credentials, depleted personal funds, lack of credit history, linguistic and cultural barriers can stifle would-be refugee founders (these challenges are well documented in a growing number of similar studies – see reference list for examples). These barriers significantly disadvantage and derail would-be refugee founders with viable business ideas.

We recommend a targeted national programme of business support for aspiring refugee founders. This could take the form of a public private partnership leveraging expertise in existing refugee support organisations. (We discuss important programme components in section 2.1).

INSUFFICIENT FINANCE LIMITS GROWTH

Beside COVID-19 disruption, inadequate finance was the most widely reported reason participants did not start a business. Participants accessed small grants during the pilot, but banking products and debt finance remained inaccessible. Most participants were more likely to be providers for family members than receive money from them. Inadequate access to financing meant refugees were restricted to operating informally from home (tenancy agreements permitting) or in unattractive, crowded markets with the lowest barriers to entry.

Ensuring refugee businesses can access appropriate financing (including grants, loans and equity investment) is key to accomplishing favourable start up rates and allowing refugees to establish sustainable and growth potential businesses.

Greater commitments from and coordination with UK banks is needed to address the persistent, preeminent barrier of inadequate finance. (We discuss more on funding recommendations in section 2.1 and give case studies illustrating how refugee founders are accessing and using different levels of funding in section 3.6).

VALUING BROADER OUTCOMES

In their final reports, all pilots recommended twelve months of support is necessary to adequately address challenges like accessing funding, finding customers, and developing industry credentials. These challenges can be particularly acute for those simultaneously learning about English language and culture. Participants gained industry experience through voluntary/paid work accessed with assistance from pilot mentors. They engaged with vocational and educational courses related to their start up

ambitions. They accessed small grants to buy equipment and test the market. They reported greater confidence and opportunities to interact with new people.

While education, industry-experience and funding are typically considered means to starting a business, we recommend that in the context of targeted refugee support, they be considered outcomes, since all three strengthen the foundations of refugee founded businesses. (We share additional evidence to support this recommendation in section 2.2).

CONNECTING REFUGEES AND THE BUSINESS COMMUNITY

The pilots played a significant role in facilitating new relationships between refugees and business communities. Without the pilot interventions, refugees and the local business communities were disconnected and unlikely to interact.

Opportunities for the business community to interact with and support refugees needs encouragement and coordination. For example:

- Established businesses with founders who have refugee backgrounds could be better utilised as mentors, role models, advocates, or investors. Existing refugee entrepreneurship networks, such as CFE's Refugee Entrepreneurship Network are

well placed to provide structure and coordination for this.

- There are many natural opportunities for commercial organisations to support refugees starting businesses. This could include providing paid and voluntary experience, coaching and mentoring refugees, and engaging refugee communities through outreach activities. Organisations like The Entrepreneurial Refugee Network (TERN) already coordinate some mentoring opportunities and training for businesses, which could be expanded. Businesses can find out more about the working rights of refugees in UNHCR's report '*Tapping potential: Guidelines to help British businesses to employ refugees*'⁵.

(We give examples of refugee engagement with the businesses community in section 2.5).

TRANSITIONING FROM AID TO EMPOWERMENT

Many of the participants relied on state support. The transition from receiving financial support to starting a business was stressful for participants. State support agencies and the business support sector were not well coordinated. It was hard for participants to understand when their financial obligations would change. They were confused that many of the grants they could access required them to register for Universal Credit.

Greater coordination is needed between state agencies and business start-up networks to facilitate refugee transitions from precarity to economic empowerment. (We share refugee perspectives of transitioning into the business start-up sector in section 2.4).

REFUGEES AS PARTNERS

Business ownership enabled refugee founders to address issues at the heart of their communities. Many participants described the social benefits. The refugee founders we met were trusted by community members dealing with sensitive or longstanding issues. They facilitated new relationships between their business contacts and their communities (for example, a group of female founders worked with a local bank manager to build stronger relationships with the Somali community in Bristol. See section 2.6 for the mini case study).

Refugee business owners should be seen as potential partners in addressing community issues.

Identifying these founders and building their capacity could improve their status, unlock partnership opportunities and additional funding aimed at social innovation. Refugee business networks are well placed to provide structure to identifying potential refugee founder partnerships. (We provide additional case studies and discussion in section 2.6).

SECTION TWO

Discussion of recommendations

2.1 Considering wider implementation of refugee business support

The recommendation for a national programme of targeted refugee business support is underpinned by two interrelated observations; first, that there is significant demand for business support from refugee communities and second, that refugee business support successfully produced new start-ups in a range of settings and circumstances.

These are key concerns for the scalability of any initiative. We also note that the scale provided by a coordinated, nationally funded scheme could significantly strengthen the funding opportunities, customer base and digital resources not consistently available in local settings.

DEMAND

Demand for business support was not limited to metropolitan areas or city centre locations. Participants were geographically spread and willing to travel substantial distances to receive training (at longest, a 3-hour bus ride through rural Northern Ireland). Many were highly qualified and had owned or worked in business in other countries. Pilot applicants came from a wide variety of countries, with varying lengths of time in the UK (months to decades) and a catalogue of qualifications and work backgrounds (see section 3.2 for a demographic summary). In many respects the participants were ‘super diverse’, defined by Ram *et al.*, as “new

wave migrants originating from dozens of locations throughout the globe ... in myriad legal, occupational and social guises, driven by a variety of motives.”⁶

Given the recent recognition of many participants as refugees, they were also enrolled with refugee support services (English language support, resettlement initiatives) and receiving financial support from the Government (universal credit, housing benefits, job seekers allowance). Many referrals to the pilot came via these services or the local job centre. On the whole, the cohort were not eligible for existing business support. This was because some were not ready to register their businesses at such an early stage and others were not receiving a particular state benefit (e.g. universal credit) that would make them eligible for regional targeted support.

The pilots were not able to accept everyone who applied. Some applicants could not join because they did not yet have refugee status (giving them the right to work or

start a business in the UK). Others were not accepted because they did not have a clear business idea. Each applicant granted a place on the pilot was selected by an experienced business advisor who assessed the viability of their business proposition.

ADAPTABILITY

National roll out of refugee business support relies on its adaptability and effectiveness in different local contexts. Whether in rural settings or city centres, all pilots produced new business start-ups and helped participants go on to access further support and funding.

Each pilot produced these positive outcomes with differing levels of local business support. In some areas grants to cover the costs of equipment or vocational training were available. Other pilots were able to access role models, advice and opportunities from local business networks. In some instances, local opportunities for these kinds of support were less apparent. Since participants were typically under-resourced and early in their business development, access to these local opportunities played a significant role in the trajectory of their businesses. For example, during the taught sessions it became apparent that many participants

could only access remote sessions via a mobile phone, which made it difficult to learn or operate a business remotely.

Although there were some common questions about how to start a business in the UK, participants had a catalogue of specific needs which required individual attention. These included regulatory and industry specific questions, and requests for help with personal circumstances (see section 3.4 for examples of personal turbulence). All the pilots converged on a similar approach to adapting to individual requirements. They found efficiencies in delivery of generic information (classroom models, digital delivery) and concentrated pilot resources on 1-to-1 advisory relationships which were the key to unlocking opportunity and resources in local settings.

REFLECTIONS ON PROGRAMME COMPONENTS

The pilots were managed by four distinctive organisations with their own approaches to business support (see section 3.3 for a description of each pilot). Over time, their approaches had to be adjusted to accommodate COVID-19 related disruptions and their evolving understanding of refugee support. Based on their experiences and recommendations, we identify a number of key features necessary for refugee business support to be effective.

6-12 month time scale

The duration of support on offer from the pilots varied, with the shortest on offer a structured 10-day course and the longest an ongoing, unlimited mentoring programme augmented with a series of events (see section 3.3 for a summary). In their final reports, all pilots recommended that because participants' personal and material resources had been depleted by their experiences, 6-12 months of start up support was necessary for meaningful changes to take place (we discuss intermediate outcomes in section 2.2).

Cohort component

Participants shared a concern about how to do business in the UK (regulatory requirements, industry norms and social considerations). The pilots were able to establish efficiencies in delivering this kind of information to cohorts or groups. Introductory sessions took place in person as well as in virtual or pre-recorded format. All participants mentioned the usefulness of these sessions with two exceptions; the few who were experienced in business and found the business training too generic but benefitted from regulatory information; and those whose English language was still weak found technical sessions difficult to follow. The pilots offered some sessions in Arabic, or offered translators (where funding permitted).

1-to-1 advice and mentorship

Advisors (offering sporadic support) and mentors (offering ongoing support) addressed specific or more advanced business needs. Mentors were the key drivers of positive outcomes during the pilots. They not only *told* participants how to do things, in most cases they *showed* them. This unlocked new resources, including additional vocational qualifications, work opportunities and funding (see section 2.3). Without the intervention of their mentors, participants had previously struggled to leverage existing opportunities to pursue their goal of starting a business, as one participant explained;

“Before, I had a friend who told me about a lot of practical information (the need for insurance, where to open a bank account). I knew about but I didn’t do. But on the programme my mentor showed me how to get a card machine, a business account, how to manage the business, festivals I can book for next year. If I have any issue I ask her and she helps me”.

Start-up finance

Start-up finance remained a major stumbling block for the majority of participants. Besides the uncertainty of COVID-19, lack of finance was the most common reported factor in preventing participants from registering their businesses and starting to trade. Even when participants wanted to pursue business in a stable proven market, their lack of credit history, social underwriting* and access to personal savings meant they struggled to access levels of finance typically available to start-ups. Sometimes this was also because finance products did not match cultural or religious considerations of participants (e.g. Sharia compliant, non-interest-bearing finance). To work around these restrictions some participants planned to start small and operate from their homes, but their tenancy agreements sometimes precluded this. The small scale to which they were limited made it difficult for them to assess the future growth potential of their businesses.

All four pilots recommended that access to start-up finance would dramatically improve rates of start-up. Access to between £5-15k of finance was recommended. The pilots proved the potential for grants to contribute to this amount (although most refugees are currently limited to small amounts

of grant funding, as discussed in section 1). Small loans from social investors could provide the track record required to access existing bank finance. Banks should also consider how appropriate and inclusive their products are to a diverse refugee cohort.

The pilot's limited duration meant participants were too early stage to seek equity investment. However, evidence from TERN suggests that there is demand from a small minority of the community for scale-up finance. Improving the investment readiness of refugee-led businesses and connecting them to investors is essential in unlocking this growth potential. TERN has developed partnerships with inclusive seed-stage investors Ada Ventures and Atomico, one of Europe's largest investment firms. They are currently preparing their first investment-ready founders to pitch for angel investment, proving that targeted business support can enable early stage ideas to develop into scalable ventures (see section 3.6 for refugee founders who graduated from early stage support initiatives and went on to acquire various sources of finance).

Additional recommendations

In addition, a national programme of support should address personal complexities that continue to surface for participants as they start their businesses (see section

3.4). Personal support is outside the remit of business-oriented organisations, but all pilots recommended establishing strong partnerships with high quality providers of counselling, housing and English language support. Some coordination and support to establish these connections may be required and an existing refugee business support network would be well placed to provide this.

It is also noteworthy that all beneficial outcomes reported by the participants were strongly correlated to improved opportunities to use their skills (see section 3.5). This was accomplished in a variety of ways including part time work, volunteering opportunities and initial market testing activities, for example interviews/surveys with the target market to assess demand and pilot product launches to identify necessary adaptations. It is recommended that practical opportunities to use skills be considered a vital component of any national programme.

Finally, some participants leveraged their participation in the pilot to boost the confidence of a potential employer, funder or customer. We recommend that any national scheme of refugee business support include some form of accreditation or certification that participants can use as they seek new opportunities.

*** We define social underwriting as the contributions social connections make to the legitimacy of a business venture, including vouching for the founder and providing informal financial donations or investments. We discuss how the pilot helped participants access additional funds from family and friends in section 3.3**

2.2 Broader outcomes of refugee business support

During the pilots, obtaining work, education or funding were necessary to start a business, but involved a lengthy and demanding process. Pushing participants to start up in too short a time frame may not allow time to build some of these necessary prerequisites. For this reason, we recommend that any future national programme integrate a broader set of outcomes alongside rates of registration or trading metrics.

We recommend including attainments in education, work and funding as additional outcomes of refugee business support initiatives. These additions:

- recognise the connections between social and economic activities,
- the value added by the (sometimes lengthy) process of building required prior to start up,
- and ensure that support organisations can access outcomes-based funding to support participants during that process.

Many participants who had not launched a business by the end of the pilot were still working towards that goal. Starting a business was the ultimate destination and a constellation of preparatory activities sometimes had to be accomplished first. In many cases, they had achieved significant milestones within the timescale of the pilot. These include access to further education, access to industry experience and access to sources of funding.

EDUCATION

Connecting an individual's key skills and competencies to market opportunities is a central premise of starting a business. For the pilot participants this process sometimes proved lengthy and demanding. As business ideas evolved, gaps became apparent, such as under-developed language skills or lack of industry certification. In many cases additional training was required in order for participants to be ready to launch their businesses.

Participants were supported by their mentors to identify gaps in their qualifications. Mentors also facilitated finding training and helping participants to apply. Additional training was directly related to their start up ambitions and many felt it was key to finally starting their businesses. The length of courses varied considerably, ranging from a couple of intensive days training to conversion courses at University.

"If I want to take work as an electrician they will ask me what UK qualifications I have? The experience on my CV doesn't count."

"I am taking a qualification in translating but there's much more to do if I want to become self-employed."

"I took a lot of courses through the pilot. It all helped with my confidence."

"My mentor is trying hard to help me find a better English course, because for me this is the master key for a better life."

INDUSTRY EXPERIENCE

Against a backdrop of under-employment and unemployment, a focus on business cast a different light on the work available to participants. The participants viewed work opportunities as stepping stones, helping them to amass cultural and industry-related understanding. Paid or voluntary experience had a snowball effect, giving participants new social connections and making them more aware of local opportunities. Participants reported that industry experience bolstered their confidence to interact with customers and suppliers, which they often lacked when they first enrolled in the pilot.

At times mentors played a crucial role in helping prospective employers understand the implications for hiring someone with refugee status. Commercial organisations were generally wary or misinformed about the legal implications and working rights of those with refugee status.

Proof of participation in a Government sponsored pilot programme seemed to have a legitimising effect that gave employers confidence to hire the participants. Formally certifying participation in a business start-up programme is likely to have a legitimising effect for participants that unlocks employment/self-employment opportunities.

➤ Using qualifications in a different way

(Participant speaking through translator) *“He has a friend who owns a snail farm. His background is in chemical engineering but for three years he found no job. He says he is built to work and benefits make him feel sick. He decided to use his skills in a different industry. He will work with his friends as a volunteer for a few months to understand more about the business. To become a partner he would invest about £30k so he wants to know more and not jump in too quickly. Before the pilot he was just going to put his money in without knowing much about it. He wishes he had the course much earlier. He feels it has shown him the first steps to take.”*

➤ Volunteering snowballs into opportunity

(Pilot participant) *“To begin with I signed up to a local refugee charity because I knew no one here. I had a lot of ideas about organising events for refugees and I can speak several languages so pretty soon I was volunteering to translate for them. As time went on, I began to get paid for that work and through it I also was introduced to the local council who use me for some of their translation too. Now I can use those connections to advertise my IT business. I have to start small and build from there.”*

➤ Helping secure employment

(Pilot programme mentor) *“One of my clients was going to set up a catering company, but has had to put that on hold during COVID-19. We started exploring the idea of becoming a delivery driver. He initially approached Amazon to see if he could drive for them, but he didn’t get the job. This didn’t make sense – delivery drivers were in demand – so we rang them up. I spoke to the manager who explained the reasons they hadn’t given him the job. I told him about my client’s enrolment in a government backed programme. Later on, my client got a call back saying they could use him and he is now out there, working as a driver, earning an income. That’s what he wanted, he was so desperate not to sit at home.”*

➤ Promoting refugee employment to local businesses

(Pilot programme manager) *“The SS Great Britain is an iconic local presence and a fantastic employer in Bristol. One of their managers attended a workshop we arranged locally at the beginning of the pilot about supporting and employing the refugee community. She was really positive about the experience saying she had never even considered hiring from this group before, they just hadn’t even been on her radar. She is now signed up with our parent organisation that matches members of the refugee community with local employment opportunities.”*



WORKING RIGHTS OF THOSE WITH REFUGEE STATUS

The UNHCR, IOM, Business in the Community, DWP and the Home Office partnered in 2019 to publish ‘Tapping potential: Guidelines to help British businesses employ refugees’. The report sets out the working rights of refugees and provides advice and case studies for employers.

FUNDING

Funding was a component of all the pilot programmes. Three of the four programmes offered start-up grants (ranging from £400 - £1,000). The conditions for accessing pilot grants related to business development (for example submitting a business plan or registering a business). All pilots worked with regional grant providers to unlock opportunities for additional grant funding. For example, one participant received a small grant to test her products from The Prince’s Trust (£250), others received grants from the Shaw Trust to purchase laptops and develop websites (circa £1,000) and one participant accessed £25,000 to relocate and develop an ecommerce

platform. The participants were less able to access financial products like business bank accounts or Start Up Loans. Participants also declined funding where the implications were unclear or ill-fitting (such as interest-bearing loans or unclear connotations for those on benefits).

Access to funding was strongly correlated to a variety of positive improvements during the pilots (see section 3.5). Those who accessed grants also experienced strong relationships with their mentors, improvements in their ability to communicate their business ideas and opportunities to use their skills in the UK. Pilot programmes

attempted to support the financial prospects of their participants in various ways. For example, one mentor with a background in business finance worked with the participants to improve their credit scores. Another pilot attempted to initiate a micro-lending circle among a group of participants with limited track records. Despite significant effort to improve their funding prospects, bank finance remained inaccessible to most, putting this group at a significant disadvantage to other early stage businesses. (see section 2.6 for an example of the challenges of interacting with a local bank).

2.3 Resources and refugee founded businesses

The pilot programmes bolstered the personal, social and material resources available to participants, including:

- Financial – part-time / full-time work, grants, business bank accounts
- Digital – laptop, website, social media account
- Educational – certificates, qualifications, vocational training, further / higher education courses, voluntary experience
- Business assets - business plan, equipment, materials
- Social - business mentor, industry contacts / networks

By acquiring equipment or materials participants were able to access better information, test the market and begin to tentatively trade.

“I want to get things together, develop my language. I want to save some money or find a way to obtain finance so that I can open my own shop and procure tools. I cannot work without equipment.”

“Everything was more difficult because I do not have a laptop. I was trying to work from my old, second hand phone. It doesn’t let me do much. My mentor is helping me get a grant for a laptop.”

“Before I had an idea for my business but I didn’t have a business plan. Now I know every little thing about my business and I can talk to anybody about it. Would you like to see my plan?”

“We used the grant to get some better catering equipment. Before, all we had were pots and pans. Now we can take some catering jobs.”

2.4 Strengthening resources, mitigating risks

Prior research has highlighted the importance of improving the resources available to migrant and refugee entrepreneurs, who are often limited to shrinking or unattractive markets as these have the lowest (financial and social) barriers to entry. The challenges of scant resourcing were made vivid by the pilot participants, around 75% of whom relied on state benefits to support themselves and their families (see section 3.2). Scarce funds did not provide any excess to be redirected into business activities. In fact, quitting benefits and generating a healthier income were two major motivations for pursuing business opportunities.

In the meantime, benefits were the main source of income for many. Participants were strongly motivated to preserve these resources and not put them in jeopardy. Psychosocial research details how threats to or depletion of resources can trigger stress and avoidance.⁷ As participants weighed the opportunity to register a new business against potentially jeopardising their only source of income and support, the decision to start up could seem to be a tremendous leap.

One way of addressing the inherent and perceived risk of starting a business is to make transitions between state benefits and self-employment clearer and more coordinated. Additionally, ensuring that grace periods required to generate sufficient income from a business before leaving benefits behind will make start-up more viable for refugees.

“I am not the kind of a person who loves to rely on others. I would love to leave benefits but haven’t found an alternative secure way. This adds more pressure to me on a daily basis.”

“I don’t like benefits because in Lebanon I was working. Work is important to me.”

“Life on benefits is quite limited. You cannot move a single step forward as long as you’re living like this.”

“I don’t want to be the person sitting idle while people around me are working.”

“To encourage a family to leave benefits and start a business requires a strong heart and courage. For a single person anything can suffice, but for someone with a family it is very difficult to start from the bottom.”

“I don’t know how registering a business will affect my benefits...I have a daughter with a faulty kidney. Starting a business would allow me to give my daughter the time and support she needs.”

“We didn’t start the business for fear we’d lose our benefits. We thought maybe we would find ourselves in the street with no help. I have health issues. If we lose our only income we couldn’t buy medicine. We could lose everything.”

2.5 Engaging with the business community

HOW BUSINESS IS DONE IN THE UK

Understanding how business operates in the UK was a steep learning curve for participants. Many described that starting a business in their country of origin required little consideration of legal or tax requirements. By contrast, in the UK they found the rules bewildering and were nervous that they might risk their refugee status by doing something amiss. In reality, refugees are allowed to start businesses on a par with other UK residents.

Understanding 'how business works in the UK' was not an exercise in incremental learning, it represented a major shift in the participants' way of thinking. This recalibration enabled participants to make informed decisions about moving forward. Indeed, some realised that starting a business was not for them and were redirected to alternative sources of support. This shift in their understanding permeated their view of life in the UK more generally. They felt better able to grasp the bigger picture of resettlement in the UK and this gave them a sense of competence.

"I wanted everything I did to be legal, I knew if a person doesn't do it this way, they will have problems in the future"

"I used to go to Aleppo, to purchase material and sell it across Syria. Doing that was pretty simple. Here, on the other hand, it is quite difficult."

"There is a whole way of life behind us. When we came to the UK we changed everything – our minds, our rules, our habits. I know refugees think this is stressful but if they want a life they have to adapt to what's around them."

"Before the course he didn't know what to do, but this programme helped him define his goals. It's a big change because he feels now he understands everything about the life here. It's different to his life before but he's looking forward to the future. He feels more comfortable to meet people now."

"Before I could just open a business like that (snaps fingers). Here we have to think about tax, law, a lot of things. It is totally different back home."

"They offered us a grant but we refused – we have realised we couldn't cope if the business was successful, we are not in good enough health to deal with the demands."

BECOMING ROLE MODELS

Participants who had begun trading were given recognition by their local communities and invited to speak to the media or at events. At times this could become demanding for participants who were sometimes still struggling to get funding or premises to make their ideas work.

As their pilot participation and newly founded businesses became visible, their friends and neighbours took notice. Participants shared their experiences of the pilot, encouraging others to find out more about starting a business. The early enrolment of those seen to be community leaders generated much positive word of mouth, encouraging those who were undecided or lacked confidence that they could explore business as well. A number of pilot participants had enrolled together as friends and invited others from the refugee community to join them. Participants made reference to each other's successes and stories they had heard about successful refugee businesses.

"People keep asking us 'when can you come?' Sometimes they overcrowd us. We need to earn more to sustain this level of activity. Today we will be talking to a journalist. Later, people from the community might be knocking at our door. The pressure is high. We need to earn more to sustain this level of activity."

"There are some good stories out there. There was one Syrian lady, who couldn't get the cheese, they have at home, and now hers is in the supermarket. (referring to a business featured in an earlier CFE report)."

➤ Nurturing bravery

Two female founders in Bristol started their cleaning business to address problems facing women in their communities. Now, they inspire others to consider setting up a business and refer them to the pilot provider in Bristol.

"I meet lots of people, especially mums. My business partner and I are very involved in the community. We speak at events, help the police with their community projects and run youth programmes. The people we work with are afraid. They don't speak good English and maybe some feel they can't learn at their age. That's one of the reasons we wanted to start the business, to show them they can do something. We are both at the heart of the community every single day. We tell people what we did in the pilot and how it helps. I tell them "You can do even better than us. Just go for it. Don't be afraid."

ENGAGING THE BUSINESS COMMUNITY

Some pilots were organised to transition participants directly into business networks or support programmes. Pilots also worked with a number of local organisations to encourage them to embrace and support refugee founded businesses (see 3.3). Although commercial organisations were generally supportive, their engagement was somewhat sporadic. Some organisations, particularly those who were approached about work opportunities for participants were uncertain about legal implications and therefore cautious.

➤ Building connections, changing approaches

“There is a huge range of regional business support available, but refugee and migrant communities just weren’t accessing it. They fed back to us that they either weren’t aware of the services or didn’t feel the support was aimed at them. We decided to focus on building connections and trust between refugee communities and business support organisations.”

“We had a good experience working with The Prince’s Trust who hadn’t been doing any outreach work in this area. We supported their Equality, Diversity and Inclusion week, providing workshops on supporting or employing refugees. Attendees included Prince’s Trust staff and other local and national businesses, many of whom hadn’t considered this group at all before.”

“Afterwards, Prince’s Trust changed their local approach from formal events to one-to-one meetings with refugee clients. Other businesses also signed up to work with us to reach out to the local refugee community.”

A promising source of support that emerged from the pilots was the spontaneous engagement of those that had established UK businesses *and* refugee backgrounds. These individuals were involved in the pilots mostly by chance, but were uniquely well suited to understanding the circumstances of refugee entrepreneurs. Currently there is no way of identifying business owners with refugee backgrounds and they are not specifically targeted to engage with the community of nascent business start-ups. A widespread communications campaign, potentially via diaspora organisations and networks, would enable business owners from refugee backgrounds to self-identify and volunteer to support refugee entrepreneurs. Pilot findings suggest this group are highly motivated and resourced and thus represent a significant opportunity.

➤ Guest speaker gets involved

(taken from field notes) At an international women's day event in Bristol, the guest speaker is a serial entrepreneur who also has a refugee background. She donates her speakers fee as a prize to the audience in an impromptu pitching competition. It is good natured and the audience made up of aspiring local female founders are shy but get involved. The speaker says she and her sister have looked for a long time for ways to be involved in the refugee community. She could never find any initiatives targeting businesses like this. She feels that there is an untapped resource out there in business owners with refugee backgrounds who want to help but don't know how.

➤ Translator gives friendly advice

A translator supporting one cohort in Belfast received refugee status 20 years ago. He found many of the pilot participants chatting to him between sessions and relating to his experiences. "I already know many of the pilot participants because I'm a governor at the local school and active in the community. I have many friends from different cultures. I like to help if they ask, I can't say no. I feel like one of the team on the pilot although I'm here as a translator. But sometimes I have experience in business to share or I know the culture well, so after a session people in class would come to me as well as the teacher. They think of me as a support as well."

➤ Pilot leader shares her experiences

In Stoke, the pilot recruited a project lead who had experience in banking and finance. As well as drawing on this to support participants, she shared her own refugee background to encourage people not to give up. Her lived experience gave her a deep affinity with applicants. She had lots of ideas about how to support a wide range of people. "The people I meet have many challenges to overcome. So many want to join the programme, but for some it is not an option yet because they are awaiting their status decision. I like to tell them that even while they are waiting there is a lot they can do to get ready, so when the day comes they can hit the ground running. I encourage them not to get discouraged; if I arrived alone with nothing but a suitcase and made something of my life, then they can too."

2.6 Refugees as partners in addressing community issues

Many of the business ideas conceived by the participants addressed issues in their local communities. Some of these related directly to the needs of resettled refugees and others to social issues that were experienced more broadly (e.g., marginalisation of women, youth and refugee unemployment, lack of access to essential services, language barriers). Even those aiming to open a food or drink related business spoke about their idea in terms of cultural exchange, hoping it would help to integrate them with their local communities. As mentioned in the previous section, the participants were active and well respected in their communities.

“I built the East Timor Association in 2010. From there I can see a lot of opportunities. Not only for myself but for the Timorese community. We can learn English, support each other, celebrate our independence day. I became interested in starting a business because I can see that this can help the community even more. It can bring us some funds and also allow us to share our culture. We have two generations here now, so we are well integrated which is good. Sharing our cultures with each other is very good.”

The pilot did not explicitly set out to gather data on the social inclinations of refugee founders, these findings emerged from the qualitative study. However, these insights are supported by data from The Entrepreneurial Refugee Network (TERN) who report that 80% of founders in their community state that their business has a focus on making the world a better place, and 10% of their alumni are setting up as charities or social enterprises against a UK wide average of 3%.

➤ Refugee founder tackling loneliness

Abdulkaki Ali, 24, hails from Ethiopia. He was introduced to the pilot in Stoke-on-Trent through local refugee support organisation ASHA. He was keen to set up a photography business and used a mixture of pilot grant funding and his own savings to purchase some camera equipment to get started. Starting during the pandemic, he was aware of the growing loneliness and isolation in his local community. He was working as a carer in a local care home and began to offer a service photographing the residents and providing free images to family members who were unable to visit. His images provided a needed connection and some fun for residents during the prolonged period of isolation.

➤ Refugee founders advising local bank

“I was approached by a team of female refugee founders who needed to set up a business bank account to receive funds into their Community Interest Company (CIC). As personal customers of a local bank they had attended five appointments, each time fulfilling additional requirements but ultimately facing rejection.

“I reviewed their application and they weren’t missing any of the necessary requirements, so we approached another local bank. The experience was very different. They were greeted by a lady in a Hijab and were granted a business account within 20 minutes.

“Together the ladies and I decided to build on this experience – we approached the manager of the original bank to explain why his bank was perceived negatively by the local refugee community. He is now working through these women to run community engagement activities and change the policies and training in his local branch.”

SECTION THREE

Appendix of supporting data

3.1 Methodology

GUIDING EVALUATIVE FRAMEWORK

The evaluative framework was used to capture the context dependent, evolving nature of each pilot programme. The evaluation gathered data from three nested levels of analysis (participants, programmes and contexts) and the interactions between levels of analysis - (indicated by the arrows on Figure 1).

DATA COLLECTION TIMESCALES

Data collection ran between November 2019 - January 2021 alongside the pilot delivery to facilitate a dynamic, ringside view of each programme. The evaluative team aimed to minimise the reporting burden on programme providers during their delivery period and therefore collected most data in the very early and concluding stages of the programme.

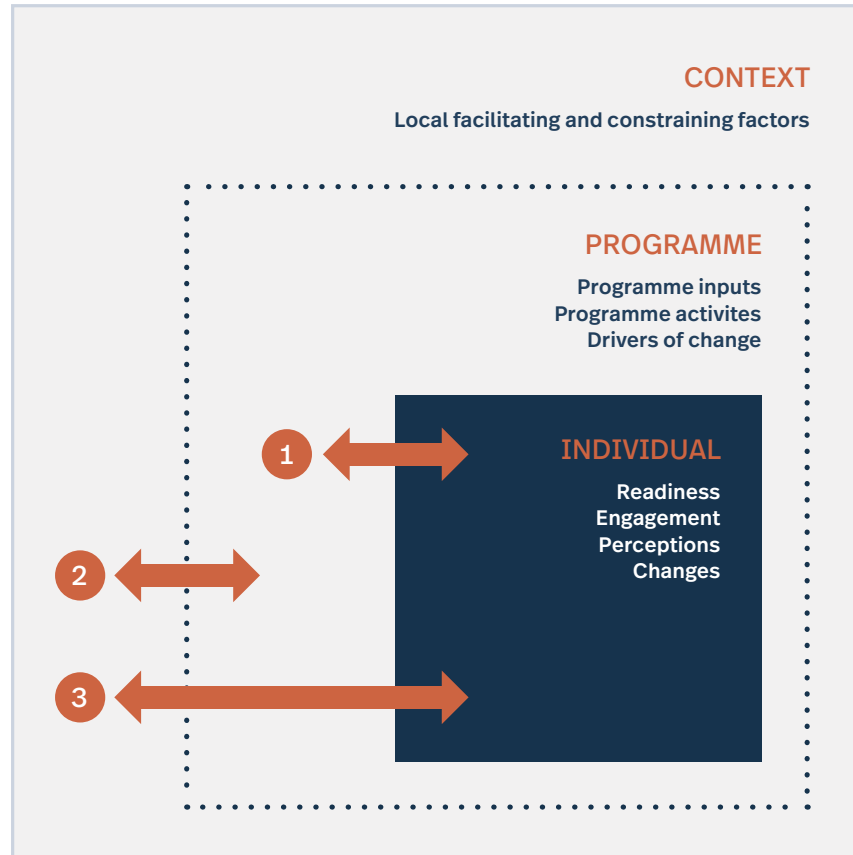


Figure 1: Pilot programme evaluative framework, adapted from Nielsen & Randall, 2013.

Data source	Reason for data collection	Data collection methodology	Data collected
Programme report and programme field observations	To provide an insight into the programme design of each pilot in relation to local refugee populations and contextual resources.	Initial written reports provided by programme providers prior to programme launch. Light touch follow-up conversations about any ongoing adjustments recorded in the notes of the evaluation team	64 documents (including reports, feedback and plans) 18 field observations (audio logs, observations, field notes) 22 meeting recordings Collection of media/press releases
Programme provider reflective interviews	To capture issues and learnings from key members of the programme team.	Qualitative semi-structured interviews conducted with providers at the end of the programme.	16 mentor/staff interviews
Refugee participant surveys	To capture key personal information, establish baseline measures and chart progress during the programme.	Surveys administered at the beginning, and end of the programme. Collected responses from online and printed versions.	141 participant surveys 81 mentor surveys to fill in gaps and triangulate findings
Refugee engagement measures	To capture refugees' dynamic engagement with the programme in general and each programme element.	On-going programme attendance monitoring Light touch reflective questions at the end of each session or exercise, recorded by programme staff or mentors.	Attendance records Notification of participant drop-outs/disengagement Additional documentation (CVs, pictures, business plans, screen shots)
Refugee reflective interview	To gather refugee perspectives on impactful aspects of the pilot programmes.	Qualitative interviews with programme participants conducted at the end of the programme.	59 participant interviews

DATA ANALYSIS

Data analysis took place from December 2020- February 2021. Any themes or insights emerging from the data were always verified across multiple data sources (qualitative and quantitative.) A major strength of the research was that no one piece of data ever stood alone. Quantitative data analysis used a tracker methodology, meaning that the survey data did not stand alone but worked in tandem with qualitative data to produce explanatory insights.⁶ This was used to establish lines of inquiry for the qualitative data analysis, and a deeper exploration of why patterns were occurring.

Qualitative data analysis

- Interpretivist, thematic analysis.
- Interviews combined with supporting documentation, field notes and observations.

- Themes for depth analysis informed by patterns in qualitative data.
- Emergent themes regularly discussed and verified with pilots and an expert panel.

Quantitative data analysis (survey data)

- Results were standardised and accounted for magnitude of change (outcome relative to starting point).
- Univariate analysis (taking results from one data point as the central node for analysis, against which other correlating data points were mapped).
- Running average of minimum 40 responses to ensure statistical relevance.
- Largest group of responses came from Belfast. Given

the short duration of that programme quantitative outcomes are proximal (near term) in most cases.

- Used to establish patterns and lines of enquiry for qualitative analysis.

Ethical considerations

Participants were given a full and transparent explanation of the purpose and details of the study prior to their consent. Participants were also given the chance to ask questions about their participation, data use, and were made aware that they were under no obligation to take part and could withdraw from the study at any point until findings are published. All participant interviews and surveys were anonymised prior to data analysis (using a participant coding system).

3.2 Data in brief

SUPERDIVERSE COHORT

The pilot participants hailed from a wide variety of cultural, educational and work backgrounds. They represented a wide variety of ages, spoke multiple languages, were roughly evenly split in terms of gender and aspired to enter a broad set of industries and sectors. Even their trajectories as refugees were diverse, with some experiencing tremendous trauma and others resettling as children with their families in the UK.

We borrow the term super diversity from the field of diversity economics, to acknowledge the broad set of backgrounds, skills, perspectives and potential contributions represented by the label “refugee”. Diversity has been shown to enhance performance in a variety of settings but in the context of business, the potential benefits of diversity (i.e. in this context, the fully realised potential of refugee business ideas) are stifled by well documented barriers which the pilot sought to address, including access to funding and start-up support.

The gender of participants was roughly evenly split across the entire cohort although we did note that:

In Bristol the group was predominantly female. Participants put this down to strong cultural norms among the Somalian community which meant that men did not want to join what they perceived to be a programme for women.

In other pilots it was not uncommon for husband/wife teams to attend the programmes together. Many wanted to establish businesses to fit around the needs of the whole family as well as drawing on all adult family members to support the business in some way.

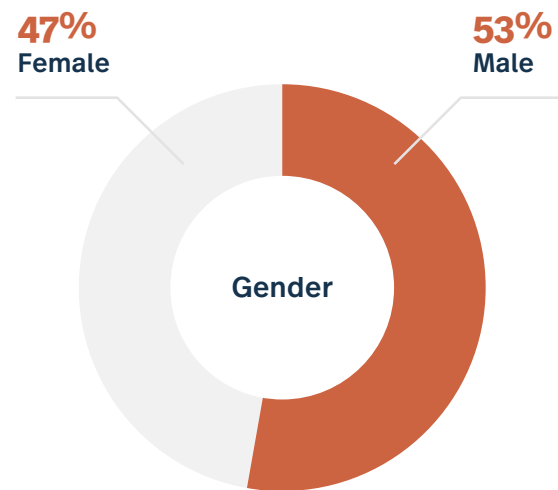


Figure 2: Gender split of participants

The group hailed from around the world. There were a huge variety of countries of origin, although three groups were very well represented (shown in Figure 3). Other countries of origin included Afghanistan, Angola, Bangladesh, Cameroon, China, Comoros, Congo, East Timor, Egypt, Eritrea, Ethiopia, Ghana, Guinea, Iran, Iraq, Ivory Coast, Kuwait, Kyrgyzstan, Palestine/Lebanon, Malawi, Nigeria, Pakistan, Russia, Sri Lanka, Zimbabwe, Unknown.

Most of the cohort had at least a secondary level of education and a great many had vocational qualifications of higher degrees from their countries of origin. However, in most cases qualifications were non-transferable so they were seeking opportunities to enrol in additional courses or use skills in other ways.

Most of the participants were referred to the programme by refugee support services or the job centre. Correspondingly, 75% of the cohort reported being in receipt of income support or housing benefits. This had not changed significantly by the end of the pilot (3% although the majority of those responding to the survey were on the shorter programme in Belfast, not giving much time for big changes like this).

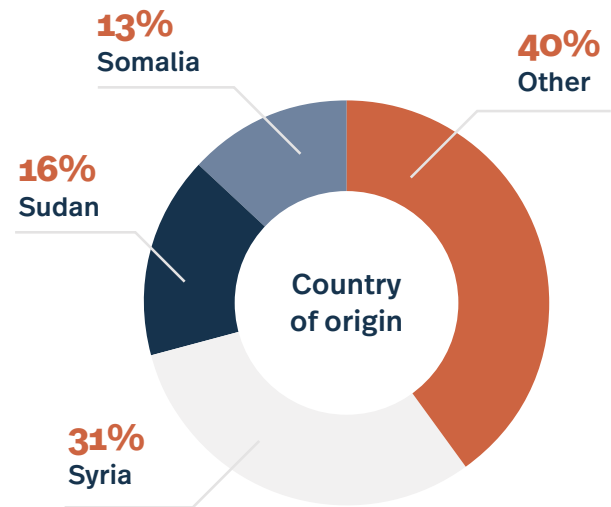
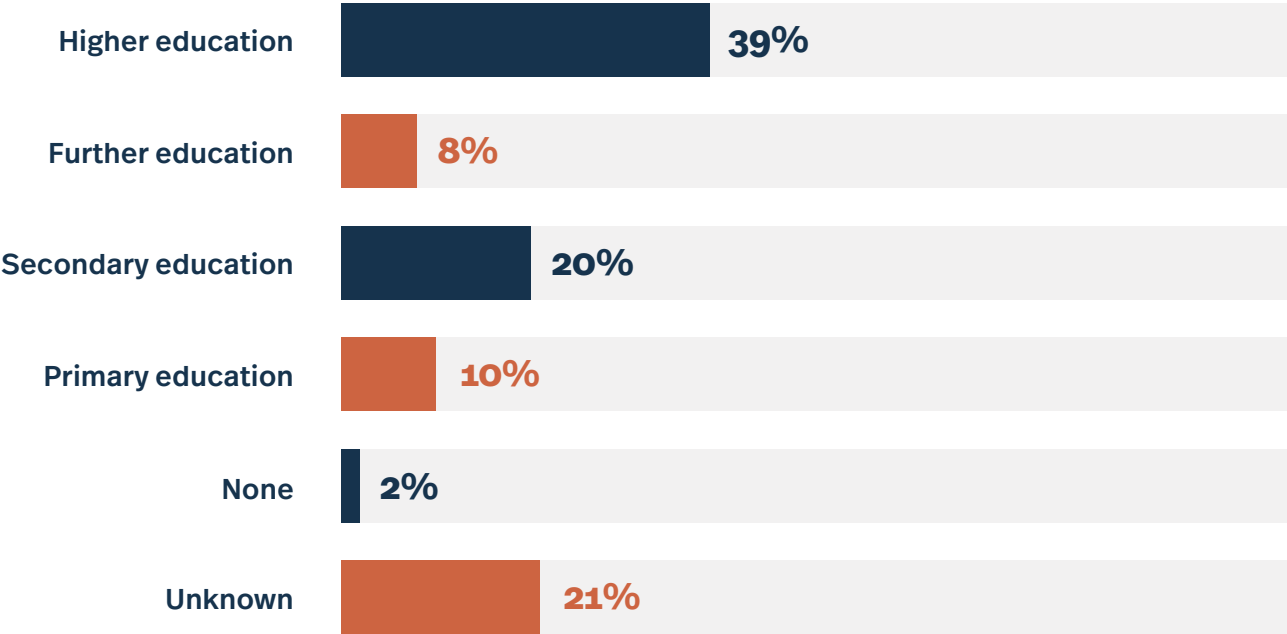


Figure 3: Participants' country of origin

Figure 4: Level of educational attainment among pilot participants



3.3 Pilot summaries

> ACH - ACTIVATE MY BUSINESS

AIMS AND OBJECTIVES

Enhance the business support provision that is available to the refugee community.

TARGET AND RECRUITMENT

Those new to entrepreneurship in the UK, entrepreneurs 'just about managing' in their businesses and who need to strengthen their foundations, and ambitious entrepreneurs looking to scale up.

Recruited through word of mouth: referral from supporting organisations, 'Entrepreneurial Spirits' (community champions) and alumni.

PARTICIPANT DEMOGRAPHIC

- 30 participants - 82% women.
- Predominantly Somali and Sudanese.
- 27x 11+ years in the UK, 6x < 3 years in the UK.

PROGRAMME STRUCTURE AND CONTENT

12 months. 1:1 bespoke support depending on the needs of individual participants, and business 'triage surgeries' in the community.

Access to experienced business advisor for business issues, sign-posting, to identify those who need 1:1 support.

FINANCIALS

- £60,000 of funding received / 12 (4x start-ups and 8x sustained) = £5,000
- £60,000 of funding received / 29 outcomes = £2,069

BUSINESSES LAUNCHED AND OTHER OUTCOMES

- 4x businesses launched; 8 pre-existing businesses developed; 8 businesses in pipeline.
- 5 gained employment / full time work, 1 returned to education (university).
- 4 gained important industry certification or essential documentation for the business, 2 learned business idea was not viable.
- 300 people engaged via digital or community events, 15 organisations (including 4 private firms) engaged in the programme.

> ACH - ACTIVATE MY BUSINESS

KEY SUCCESS FACTORS

- ACH being a trusted community anchor and pillar within the community.
- Utilised mainstream providers for referrals and resources.
- 1:1 support to explore business, barriers, motivations and fit in day-to-day lives.
- Use of entrepreneurs from a refugee background for role models and 'element of inspiration'.
- Online / digital delivery options for course and webinars.
- First language engagement of entrepreneurs.

KEY RECOMMENDATIONS

Recommended delivery model: blended approach of face-to-face coaching, 1:1 sessions, and supported by digital resources.

Other: All programmes should have an element of inspiration (preferably successful entrepreneurs and in first language).

NOTABLE FEATURES

- Financial provisions: Micro-lending circle to enable new entrepreneurs to build up financial capital / credit history with borrowing. However, this stopped.
- 'Fireside chat' led by successful refugee entrepreneurs and trip to live TEDx Bristol Talks to provide inspiration.
- INTEGRASS refugee integration assessment toolkit to select and identify those with entrepreneurial ambitions.
- Adopted the Sirolli Model coaching concept to encourage transferable skills and passions that can lead to entrepreneurial motivation.
- Use of alumni and 'Entrepreneurial Spirits' (ambassadors) with strong links to the refugee community.
- Topical sessions for the mainstream organisations to increase awareness of needs of refugee entrepreneurs.
- Made referrals to additional business support organisations.

3.3 Pilot summaries

> EAST BELFAST ENTERPRISE - NEW BEGINNINGS

AIMS AND OBJECTIVES

Understand, equip and support refugees towards self-employment and aid them to overcome many of these barriers.

TARGET AND RECRUITMENT

Refugees looking to start a business selling their own products / designs or services within Northern Ireland.

Recruited through marketing the programme across relevant stakeholders for referrals, social media and local adverts.

PARTICIPANT DEMOGRAPHIC

- 34 participants: cohort 1 (12), cohort 2 (8), cohort 3 (14).
- 21 men and 13 women.
- Wide range of countries including Syria, Sudan, Eritrea, Somalia, Angola, Nigeria, Iran, and Sri Lanka.

PROGRAMME STRUCTURE AND CONTENT

4 weeks x 3 cohorts. 2 weeks core business training and then 2 weeks 1:1 support.

Business training included business viability, market research, marketing, sales and online promotion, personal budget, business cashflow, banking, tax and HMRC, funding sources and operations. Sessions included guest speakers - local bank, enterprise loan fund, and a start-up entrepreneur.

Then, 1:1 business mentoring for individual journeys and issues start-up grants.

Sessions to prepare participants for mainstream 'Go For It' start-up programme.

FINANCIALS

- £59,946 of funding / 27 = £2,200 per startup, where the refugee participants do follow through as advised (27 intend to launch).

BUSINESSES LAUNCHED AND OTHER OUTCOMES

- 8 businesses appear to have launched, 30+ new start-up ideas in progress.
- 29 (cohort 1: 11, cohort 2: 6, cohort 3: 12) grants submitted to those endeavouring to launch.
- 28 participants moved onto the mainstream 'Go For It' enterprise support initiative.

> EAST BELFAST ENTERPRISE - NEW BEGINNINGS

KEY SUCCESS FACTORS

- Early relationship building through baseline assessment and recruitment method.
- Online delivery increased attendance and worked well.
- Use of supporting communication technology (WhatsApp and Facebook groups) to engaging with the demographic.
- Wraparound support to overcome barriers in personal lives which impacted engagement in programme.
- Partnership approach to delivery and wraparound support.

KEY RECOMMENDATIONS

Recommended delivery model: Significant ongoing mentoring for 6-12 months to enable participants to navigate all start-up obstacles. Wraparound support provides the key foundation.

More financial support is needed - need to show how self-employment can 'work' financially, universal credit needs to support transition period, start-up capital essential..

Arabic translation being made for all delivery and support on 'conversational English' - buying from suppliers, selling to customers and creating marketing / website.

Cohesion into local business networks or additional support programmes - help understand the local business fabric and mainstream support available.

NOTABLE FEATURES

- Financial provisions: Start-up bursaries, up to £400 per participant (if business is registered / launched).
- Use of technology for online delivery and ongoing communication - including WhatsApp group for each course and private Facebook groups for content and experience sharing. This was based on preference of the group.
- Focus on wraparound support needs and provision by key partnership with Flourish NI.
- (Pre-COVID) visits to institutions and innovative companies in Belfast City Centre to inspire participants.

3.3 Pilot summaries

> MENTA - CHANGING FACES, CHANGING PLACES

AIMS AND OBJECTIVES

Build entrepreneurial intentions by actively addressing: individual's sense of achievement, self-belief, personal attitudes, passion, background, experience and skills.

TARGET AND RECRUITMENT

Refugees who are self-motivated and driven, have already run their own business, been involved within business in their home country or have the desire to run a business, have Entry 3 English or higher, or be in a partnership where one partner has Entry 3 English.

Recruited through three 'kick-off' events organised by MENTA and SMP to showcase potential participants' talents (referred via grassroots refugee support organisations).

PARTICIPANT DEMOGRAPHIC

- 30 participants: 22 men and 8 women.
- Predominantly from Syria (12), others including Kyrgyzstan, Iran, Iraq, Congo, East Timor, Lebanon, Pakistan, Nigeria, Cameroon, Comoros, Eritrea.
- 37% 18-34 year olds, 43% 35-49 year olds.

PROGRAMME STRUCTURE AND CONTENT

12 months. 1:1 business advice session (initial sessions then 1-1.5 hour appointments 1-2 times a month) - included discussion of life goals, aspirations, history and prior business experience, guidance in clarifying business proposal/idea, business plan (determine viability), and business advice - structure, planning and approximate fundings needs. Followed by:

2 workshops in each location. Content included bookkeeping, business planning, marketing and social media.

FINANCIALS

- £60,000 / 6 start-ups = £10,000 per startup.
- £60,000 11 (including 5 intending to launch in next 8 months) = £2,609 per startup.

BUSINESSES LAUNCHED AND OTHER OUTCOMES

- 6 new start-up businesses launched and registered with HMRC, 7 due for launch by 2021 and 11 company websites being developed.
- 7+ now in self-employment or employment, and 12 participants referred onto the WW4RI programme.
- £265,000 new project funding secured for MENTA as part of Wellbeing & Work for Refugee Integration Programme.

> MENTA - CHANGING FACES, CHANGING PLACES

- Policy influence: DWP acknowledged complexity of self-employment scheme raised by MENTA and implemented a simpler flow chart system.
- Registered 7 mentors and 1 community champion.

KEY SUCCESS FACTORS

- Experience and knowledge of all programme and delivery team.
- Interviewed clients to ascertain levels of communication, interest and knowledge prior to registration to ensure effective use of the resources (short-term expense, long-term saving).
- Collaborative approach to design, delivery and reporting.

KEY RECOMMENDATIONS

Recommended delivery model: 1:1 bespoke support blended with online training workshops and resource material.

Implementation of online electronic registration process for mentors and participants.

Refugees redefined as clients or participants to set the tone and expectation.

Project funding should include access to IT equipment and training.

Loan fund / grant award scheme £1k to £10k, to help start-up businesses, with initial support start-up costs.

Support with appointments to build confidence and secure business deals / funds.

Growth - business separate funding criteria and lending levels.

NOTABLE FEATURES

- Financial provisions: Discretionary grant funding for participants via the Shaw Trust Charity to design websites and purchase laptops.
- Developed a mentor application process and designed and delivered a programme to support business mentors and community champions who were then able to better support participants.
- Focused on re-defining refugee participants as 'clients'.
- Took a responsible and flexible approach to business launch in the context of COVID - recommending delay or pivot.

3.3 Pilot summaries

➤ STAFFORDSHIRE CHAMBERS OF COMMERCE - POSITIVE PATHWAYS

AIMS AND OBJECTIVES

To highlight self-employment as an opportunity and help overcome initial barriers such as understanding the UK business culture.

TARGET AND RECRUITMENT

Any refugee, with a leave to remain status, who is interested in exploring starting their own business.

Recruited through an awareness raising campaign through local partners to encourage any refugee to take part.

PARTICIPANT DEMOGRAPHIC

- 18 participants: including 12 men and 6 women.

PROGRAMME STRUCTURE AND CONTENT

12 months. Exploring self-employment sessions, 10-week enterprise workshop programme, support for start-up grant funding, and post-start mentoring support.

Enterprise workshops included business formations, business planning, finances, marketing etc. The programme also built in topics and industry specific areas to meet participants' needs - food regulations, importing, exporting and access to finance. Sessions were followed up to ensure understanding and additional content support was provided if needed.

FINANCIALS

- £59,175 / 8 start-ups = £7,397 per start-up.
- £59,175 / 12 start-ups (including those intending to launch) = £4,931 per start-up.

BUSINESSES LAUNCHED AND OTHER OUTCOMES

- 8 businesses launched.
- 3 expected to launch - on hold until access to funding / financial situation improves.
- 4 have entered part-time / full time employment.
- 1 has enrolled in university.

KEY SUCCESS FACTORS

- Experienced enterprise advisor able to engage effectively with participants.
- Local partnerships who provided a range of support services to refugees (ESOL, food banks) and the programme (promotion, trust building).
- Adapted programme content to fit participants needs - eg specific industry content or common issues such as access to finance.
- Provided start-up grant funding to support individuals in setting up their businesses.

> STAFFORDSHIRE CHAMBERS OF COMMERCE - POSITIVE PATHWAYS

KEY RECOMMENDATIONS

Recommended delivery model: intensive workshops, 1:1 support, start-up grant funding (£1,500), mentoring and working closely with local refugee support services.

Additional support to find meaningful employment with local businesses.

Provide a suite of IT support including laptops and internet dongles to access courses online, create business plans, or apply for jobs.

Collaboration with local refugee support networks and local business networks to support integration and collaboration.

Devise action plans with each participant - set out best options for support, signpost to local provision, establish intended outcome of the programme for them.

Access to funding and finance to support business start-ups.

NOTABLE FEATURES

- Financial provisions: Start-up grant funding provided to those participants who start their business to help purchase equipment, stock or services that were identified as part of their business plan.
- Offered mentoring support at launch to overcome difficult early-stage survival and into growth.
- Provided participants with 'Start-up Chamber membership', giving them access to a range of Chamber support services, access to a network of 1,000 businesses, and to help integrate them into the local business community.
- Adapted training based on specific group of participants' needs - eg food regulations where there were a few participants interest in food businesses, and access to finance because this was identified as an issue for the group.

3.4 Examples of welfare needs and ongoing turbulence

➤ Wraparound support

Personal issues in the lives of participants sometimes surfaced, disrupting their engagement with the pilots. All pilots recommended that any future programme should be sensitive to the personal needs of refugees and be able to offer additional support. Pilots did this in different ways (forming partnerships with support services, sign-posting, referrals) and highlighted the importance of seeing the programme as part of an existing ecosystem of support.

New Beginnings pilot (Belfast) partnered with FlourishNI, a charity supporting victims of human trafficking. Alongside the business appraisal conducted by the enterprise team, Flourish NI conducted an appraisal of social and psychological needs and provided additional personal support as participants developed their business ideas. The following are examples of appraisals conducted and additional support provided:

	NEEDS	SUPPORT / ACTIONS	
PARTICIPANT 1	Recently granted refugee status by appeal. Lives with her daughter in asylum housing. Due to move out of asylum housing into Northern Ireland Housing Executive social housing. She will also stop receiving National Asylum Support Service grant income.	Referred to the Red Cross Crisis Fund to assist during this period. Provided with information re. other support networks available i.e. Homeplus for hot meals every day.	Menta provided some explanation for each of the participants that had dropped out of their programme which included issues with worsening health, mental health issues triggered during the pandemic which required counselling, worries about benefits being affected and disruptions due to moving to another city.
PARTICIPANT 9	Living alone with plan for her husband and children to join her. Losing her asylum housing during the course. Will be effectively homeless. She has no support organisations engaged. Needs to register with a dentist.	I have already referred her to a contact of mine within the Refugee Service who was able to meet with her to assist with the transition out of asylum housing and into NIHE housing. Will need a lot of reassurance and guidance during the transition, which has begun. Ensure she has applied for all of the relevant benefits. Will refer to Red Cross Crisis Fund for any period of destitution. Will suggest Global Kitchen for social support, catering experience and Food Hygiene course.	Even refugees who had not arrived in the UK through the resettlement scheme faced tremendous residency-related challenges. One couple on the Staffordshire Chambers of Commerce pilot in Stoke were constantly aware of renewing their visa status, which required significant amounts of money and was a time sensitive issue. The closer participants came to significant settlement milestones, the more stress they experienced, disrupting their focusing on starting a business. The couple explained: <i>“When the clock is ticking it is easy for the mind to derail and say “why bother with this when there are things that are life and death to think about?”</i>

Table 4: Examples of appraisals conducted by Flourish NI

➤ Taking time to build confidence and pivoting when necessary

Experiences on the pilots demonstrated the importance of not pushing refugee participants towards start-up before they felt well-prepared. For example, in one pilot a £400 grant was offered on the condition that participants registered their business. This pilot was the shortest with 10 days of training and participants felt this was not long enough to take the leap and register. Another pilot recommended that participants delay launching their business in the context of COVID. Instead, they supported preparatory activities to 'ready' them for launch at a later date. For participants, who were more ready or eager to launch, but were disrupted by COVID, the advice was to pivot their business model in the short term to reduce risk in times of uncertainty.

"The initial plan at the launch of the programme had been to support as many of the clients on the programme to set up in business and to begin, where possible, trading within the first year... However, plans were subsequently revised following the start of the COVID19 pandemic and UK nationwide restrictions on movement and trade. Consequently, a new strategy was adopted, one aimed at supporting clients to start up by means of a website, using social media platforms and digital tools to promote or sell their services via a virtual shop front."

"The emphasis and advice given to those clients moved from expectations of an early start i.e. within the first year to that of adopting a more long-term view. One based on investing more time into thorough preparation and planning prior to trading or, alternatively the review of their business models entirely e.g. using a catering van as a 'delivery van' or use of time i.e. considering some form of paid part or full-time employment as interim measures to gain experience, an income and for some help build on their communication skills". MENTA

➤ Housing issues

One participant had been housed with his family in an old police station. The accommodation was disconnected from other neighbourhoods and without some essential provisions. The situation had troubled the family and although he wanted to start a business to give them a better chance, he found his circumstances too precarious to commit to the pilot.

"This house situation has made problems from A to Z. I'm living in an old police station. There is no privacy. My wife and children are very unhappy. It looks like we are in a camp not a house. For many months we didn't even have any internet. How can you do anything without internet today? I only had my old, second-hand phone. I did my best to ask for a different house, but was told no houses were available. I'm already under pressure with money, I can't afford a private house. A private landlord would want to know I am working full time and I am not yet. They would ask for guarantors. These are things I cannot do. With all this going on I had to put the [business support programme] on hold. But they said I can come back next year."

3.5 Summary of significant survey findings

The baseline (T1) and endline (T2) surveys used clusters of questions related to participants' level of confidence, resource and opportunity. The participants responded to statements using a Likert scale rating to show how strongly they agreed or disagreed. In some areas participants started in a strong position from T1 and so improvements in these areas were expectedly marginal. However, in other areas, particularly access to finance, many struggled. Table 5 shows survey questions that had a statistically significant change in score from T1 to T2. The table shows the mean score, so anything under 2 can be interpreted as a negative response and scores between 3 and 4 are a very positive response (because we use the mean to give an overall picture here, no scores of 5 are shown).

We colour code the questions represented on the table to show that they are bunched into themes.

On the surveys, each bunch of questions was given a section number, also included in the table below.

- #4 questions explored their interactions with industry in the UK.
- #5 questions examined different forms of business finance they had access to.
- #6 questions explored the business support and advice they had accessed in the UK.
- #8 questions concerned their interactions with business networks in the UK.
- #9 questions were about their relationship with their mentor.
- #10 questions related to a range of outcomes typical to a business support programme.

AREA		T1	T2
1a	Clear business idea	4.32	4.61
4b	Opportunities to use skills in industry	3.14	3.73
4d	Understand how my chosen industry operates	3.16	3.95
4e	Understand regulations governing my industry	2.74	3.84
5a	Have a loan as a business owner in the UK	1.31	1.79
5b	Have been awarded a grant	1.33	2.52
5c	Have easy access to my own savings that I can use in my business	1.69	2.57
5d	Have access to personal credit	1.74	2.19
5e	Can access money for my business from family or friends	1.62	2.22
6a	Have received legal advice regarding my business	2.09	3.32
6b	Have received financial advice regarding my business	1.95	3.34
6c	Have been offered advice from a professional working	2.35	3.21
6d	Able to access all the things I need to start my business	2.53	3.42
8a	I communicate with other business owners working in my chosen industry	2.71	3.36
8e	I interact with (potential or actual) customers often	3.1	3.6
9a	I often communicate with other participants on the entrepreneurship programme	3.11	3.68
9b	My programme mentor understands what I need	3.69	4.17
9c	My programme mentor offers me useful advice and support	3.5	4.43
9d	I can approach my mentor for help with anything	3.76	4.21
9e	I speak often with other mentors on the programme	2.83	3.52
10a	My business is registered in the UK (please circle yes or no)		+18
10c	I have tested a prototype of my business idea with potential customers	2.53	3.47
10d	I have sold my product or service to paying customers	1.77	2.6
10e	My business is noticeably different to my competitors	2.8	3.37
10f	The entrepreneurship programme is helping me to progress with my business	3.56	4.13
10g	The programme has helped me to develop new knowledge	3.3	4.2
10h	The programme has helped me to develop new skills	3.43	4

Table 5: Statistically significant improvements between T1 and T2

A rough snapshot shows that for some questions, there was a big improvement between T1 and T2. Sometimes this can be seen in one question more than others in the bunch, such as question 6b *Have received financial advice regarding my business* or 10d *I have sold my product to paying customers*. In other cases, a whole category shows a dynamic improvement (#9 and #10 questions for example.) Another way to view the responses overall is to plot improvements that are low (1), moderate (2-3) and high (3-5) between T1 and T2. Figure 5 uses this approach to give an at a glance summary of the starting and ending points reported by the participants. It is worth noting instances where responses jumped a category between the starting point and the end, moving from low to modest or modest to high. Even those that did not jump to the next category showed significant within category improvements.

The snapshots give a useful starting point, but don't offer an explanation or a view of the experience of outliers, those experiencing the most impressive changes, or those experiencing little benefit. Some participants enrolled but didn't complete the programme. We separated the T1 data into those who did and didn't complete the programme. Those who didn't complete the programme were more likely to give lower scores to statements about having a clear business plan (1a), being able to access what they needed to start up (6d), interacting and giving feedback during the programme (7a,b,c),

opportunities to meet other business owners (8a), and of course were giving low scores to any questions about being ready to start up (10c,e,f). Notably, this group were more likely to report living with close family members than those that did complete the programme. When we check these responses against some of the interviews it is clear that for some, caring responsibilities at home or challenging personal circumstances could prevent them from completing the pilots (see section 3.4 for examples.)

Another noteworthy pattern was the clustering of positive improvements with financial outcomes. For example, those reporting improved access to a grant between T1 and T2 also reported improvements in relationship with their mentor, strong relationships with other participants and improved opportunities for industry experience or volunteering. We also found that elements of the pilot that developed communication skills and provided financial advice were strongly correlated with accessing additional funding from family and friends. We looked at the qualitative data for further explanation of why this might be the case. Pilot providers reported the sensitivity some refugees felt in sharing their business ideas and financial plans with family. Sometimes making these details visible could obligate them to send more money to family members before their business was in a stable enough position to do so. They were sometimes

reluctant to share their plans with family and friends in case things didn't work out. There was also a general lack of confidence in how to do business in the UK, which it is reasonable to assume would be shared by friends and family members, especially those living outside the UK. In their interviews, participants reported that the pilot significantly boosted their confidence to talk about their plans with others. In this case, survey data suggests that this element of the pilot unlocked sources of informal funding.

We also looked at differences between those who had registered their businesses by the end of the pilots and those who hadn't. It is worth noting that registering a business did not necessarily mean that participants had begun trading; on the pilot with the biggest number of respondents, business registration had to be completed to access the £400 grant. At T1, those who went on to register their businesses gave higher scores to having a clear business idea (1a), opportunities to use skills as a volunteer (4c), having someone to confide in about the business (8c), and having made some early sales (10d). Notably, those who didn't register were much more likely to report being in receipt of benefits, which we discuss in detail in section 2.4. By the T2 survey at the end of the pilot, those who hadn't registered were still reporting lower levels of opportunity to use their skills (4b) and less activity in making early sales (10d). It makes good sense that those who hadn't achieved these early milestones

Figure 5: Dynamic snapshot of statistically significant changes during pilot



in starting their businesses didn't feel the confidence to formally register as business owners.

Running the same kind of analysis we paid attention to those who reported they were trading. Very similar patterns emerged at T1. There were notable differences at T2 between those who

were trading and those who weren't. Those trading gave higher scores to statements about having opportunities to use their skills (4b), access to personal savings (5c), having tested prototypes and evaluated competition and developed a strong sense of knowledge during the programme (10c,10e, 10g).

These patterns suggest the important role the pilots play in facilitating these types of experience which bolster the confidence of those who have never been in business before or perhaps haven't had the chance to work for a long time.

3.6 Examples of refugee founders

In this section we share the stories of refugee founders enrolled in the pilot initiative. One limitation of this report is that we only have a snapshot of what the founders achieved; it is still early days for many of them. For that reason, we also include two case studies of founders who participated in a similar initiative but are now a year or two on and making great progress. The cases highlight the diversity of refugee founders and their businesses. They also highlight how much refugee founders achieve with the resources available, particularly with regards to finance. While we have spoken with early stage refugee founders who have accessed informal funding from family and friends, grants, specialist micro-loans and crowdfunding, very few have accessed funding from banks. We make recommendations about the ways that banks can develop their support of refugee founders in section one of this report.

OBEED ALSEENO, OA SOCIAL MEDIA MARKETING & CONSULTANCY AND THE BLUE ROOM, CIC.

Until 2019 Obeed, 32 years, lived in the Syrian city AlQamishly with his wife and three small children. He worked as a sales and marketing manager for a print company and was responsible for a team of twelve people. He was also studying marketing, travelling around 700km to get to the nearest university. "I would spend nine months of the year commuting to the university" he recalls, "until in my third year the war made it too dangerous to travel along that road. I couldn't complete the degree." He and his family relocated to Iraq, where he found some work as an accountant. They were eventually relocated to the UK by the United Nations Vulnerable Persons Resettlement Scheme.

They were settled in Norwich, a city he instantly loved. "It can be rainy" he admits, "but the people are really friendly. Norwich is a lovely city." They relocated with his mother, but he added regretfully "the war spread the rest of my family all over the place. My brother and sister are both in Germany." Obeed is fluent in three languages but had never spoken English before. To add complication, it was only six months before COVID struck and the United Kingdom went into lockdown. "This is a big challenge," he admits, "we have to learn the language and we don't know anything about how this country works. But the business support pilot has really helped me with that."

He joined the pilot in early 2020. His idea was to create a social media marketing agency that could support clients in multiple languages. The pilot enabled him to become familiar with business culture in the UK and refine his business plan. He accessed a grant from the Shaw Trust to develop his website and buy a laptop. He has subsequently transitioned on to MENTA's follow-on to the pilot programme WW4ri, which is helping him to get ready to launch. But his ambitions don't end there. He is also setting up a Community Interest Company (CIC) *The Blue Room*, a community space for BAME men and boys supporting mental health through the arts and cultural activities. His mentor is helping him acquire £65k of grant and seed investment to support his second initiative. He speaks highly of his pilot experience; "the team there had such a positive energy. That is so important to help build confidence and get things started in the right way."

BAKAHADIR AKHMADOV, ROSTMEN

As a young man, Bakahadir lived and worked in the family business, a bakery in his native Kurdistan. Since then, he has always gravitated to business, following opportunities to trade internationally in countries like Singapore, Russia and Ukraine. He remembers travelling a lot, flying out on business at least 100 times a year. “It gave me a strong character” he says, “I work hard and I don’t get knocked down.” During a period of political instability at home, Bakahadir became involved in human rights activism, which eventually led to his arrest and detention at home. Partnering with friends he rebuilt his export business again. However, due to ongoing atrocities and genocide in the region he was eventually forced to flee to find safety.

Since arriving in the UK in 2010, Bakahadir has continued to feel strongly drawn to the opportunities offered by business. “I looked for an opportunity that could help me be independent again.” He says “That isn’t easy; when I came here my English was zero. It’s a challenge to understand all the rules of business here.”

A friend told him about the UK refugee entrepreneurship pilot scheme and he was eager to sign up. He worked closely with his mentor Monica who saw great promise in his idea to import raw silk. “Monica is very clever. She tells me when

things aren’t right. She helped me with everything I had to set up.” Through the pilot, Bakahadir won a grant to develop his website. Monica also connected him to the Silk Association of Great Britain. By the end of the pilot, his business was registered and he was receiving additional business support to help him prepare to launch. He explains “It’s not easy to start a business from the bottom. Many refugees struggle but they feel very proud and some are too scared to ask for help. We need help to build our confidence again, and my mentor has helped me with that.”



CHINEZE MAX-ONYEUKUW, NANA NOKI

Nana Noki founder Chineze grew up in Nigeria. Her mother and grandmother instilled a love of food and hard work from a young age. She recalls “Mum was a great cook but a strict teacher – she was all about getting things just right. My grandmother made me fall in love with how food should be prepared and enjoyed. She liked to use a small number of fresh ingredients to make food that tasted amazing!” Chineze studied law and worked at a bank in Lagos, but her dream was to open her own law firm.

However, life took an unexpected turn in 2008 when Chineze had to escape what had become an abusive marriage. Fearing for their safety, she left for the UK with just her three children and their suitcases. “I was 45 at the time”, she remembers, “my kids were 8, 10 and 13”. Upon resettling, she struggled to get hired for the kind of work she had done back home. She remembers hearing her friends at home talking about their career achievements. Someone she knew had become a judge. It was deflating to feel this could not happen to her.

She met The Entrepreneurial Refugee Network (TERN) in 2018. All her children had graduated

or were studying at university, so she decided the time was right to do something for herself again. “When family and friends started asking to buy my food, I knew there was a business idea there! My chilli sauce is my speciality – my children love it and they are my fiercest critics.” Chineze has accessed a £500 grant so far and has shown how far that can go. Launching in 2019, she quickly became a Unilever featured chef and participated in the London Refugee Food Week event. Her chilli sauce is sold through the online platform Anqa. She is now exploring debt options to scale her product range.



AHMED OSMAN, OSMAN'S MARKET

Ahmed Osman received business support from the Ice Academy initiative in 2018. Originally from Egypt, Ahmed owned a successful business exporting fruits and vegetables and employing over 250 staff. But serious trouble began when a UK-based client refused to pay for a shipment worth over £250,000. Ahmed was unable to pay an Egyptian supplier and became subject to death threats and other rumours that threatened his safety. He travelled to the UK to seek the money he was owed through the courts, but legal costs spiralled. At the same time his initial asylum claim was denied. At his lowest point, alone and homeless in London, he made an attempt on his own life but was found and helped by passers-by. He received psychiatric support and was referred to a shelter. He recounts, "I kept all these things from my family. I felt so ashamed. As the eldest sibling I was responsible for my family before all this and I have my own children to support."

Ahmed struggled to find suitable employment to rebuild his life. He says, "Every day I would think about the business I had run for 15 years. I felt that my position was so different now. Work was demoralising. Perhaps this was all I was good for now." He was referred to The Entrepreneurial Refugee Network (TERN) by a charity and quickly blossomed on their business support programme. He recalls the big difference it made to him; "Before I was totally alone. I was homeless, I would come inside to eat then be back out again. But TERN care about helping me find work that is in my control, they care about how I feel." TERN supported Ahmed to develop his business plan, re-establish his trading business and develop a fruit juice brand.

Fast forward to 2021 and Ahmed has reached some significant milestones in his business.



He successfully secured a loan of more than £5,000 from Restart to set up a stall in a thriving London food market. He has already fully repaid the loan. During lockdown he could continue to operate the import side of the business and now he is opening a second location selling his smoothies and juices. He has big ambitions to eventually sell juices into UK supermarkets. For now though, he is happy to build bit by bit and feels that the business support programme radically changed the course of his life. "TERN gave me good hope. They spoke to me kindly and supported me like family. When I told them my idea they said 'You can do it! Wow! Brilliant!'. It's always like that. It has changed my life."

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