



M.I. C.R.O.

**Migrant Ideas Converted
into Real Opportunities**

**Report on project methodology and
achievements**

Title of the project	Migrants Ideas Converted Into Real Opportunities
Acronym	M.I.C.R.O.
Leading Partner	Ente Nazionale Microcredito
European Programme	Erasmus+
Key Action	Cooperation for innovation and the exchange of good practices
Action	Strategic Partnerships for adult education
Project total duration	26 months



Partners	Acción Contra elHambre
	Ce.S.F.Or.
	Mediter
	NantikLum
	Wisamar Bildungsgesellschaft gemeinnützige



M.I.C.R.O. – Migrants Ideas Converted into Real Opportunities – is a European project addressed to microcredit operators and NGOs that work with migrants interested in setting up an entrepreneurial activity.

The general aim of M.I.C.R.O. is to create a professional figure capable of supporting migrants throughout the various phases in setting up and managing an entrepreneurial activity. In this regard, the partners involved in the project are working on creating and experimenting an innovative e-learning methodology for operators who will thus have the possibility to acquire transversal competences, both in the economic/financial and intercultural communication sectors.

OUTPUTS

Two outputs have been realized:

- The e-learning platform: a training tool for operators working with migrants having totally different cultural backgrounds. This training path will enable to acquire transversal competences necessary for perfecting the operators' performance.
- The info-training path: addressed to migrant entrepreneurs offering a complete overview, orientation and initial training concerning all of the aspects of an entrepreneurial activity.

Online Course for NGOs operators Strategic guide to foster migrants' entrepreneurship

The European project M.I.C.R.O. focuses on the creation of a professional profile with competences on business start-up and on access to micro-credit for migrants.

The online course has been specifically designed to enhance the skills of the NGOs operators in order to acquire the following competences: to be aware and overcome cultural differences and religious aspects barring migrants from the entrepreneurial context, to identify the necessary financial concepts for entrepreneurship, to manage formal and alternative financing sources to start a business, to evaluate and strengthen the feasibility of a business idea as well as being able to inform migrants on the microcredit system and its auxiliary services.

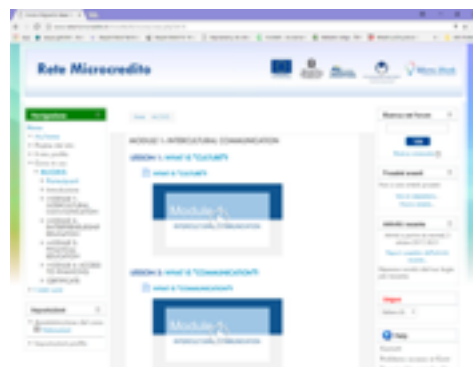
The course is composed by 4 Modules:

- 1) Intercultural communication;
- 2) Entrepreneurship Education;
- 3) Financial Education;
- 4) Access to financing;

The structure and the contents of the module have been successfully tested on 20 operators who expressed positive and encouraging feedbacks.

The course will be uploaded on an online platform making the resources open and freely available.

At the end of the course, the operators will be able to inform, guide and lead the migrant in each phase, supporting the migrant user facing the financial critical issues.



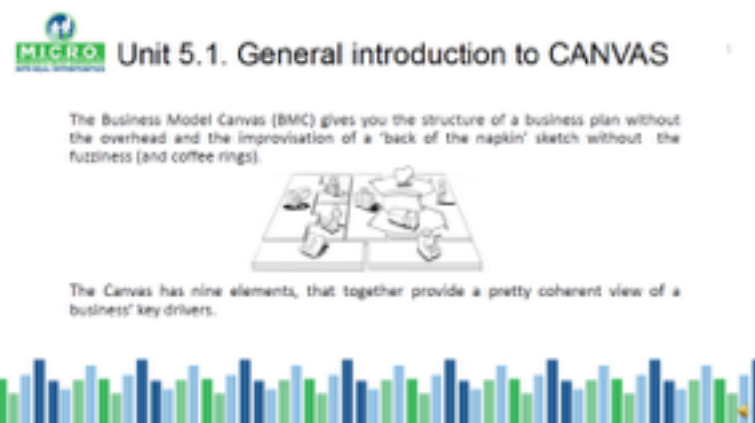
Intercultural Communication

The first module aims to strengthen the intercultural competences of the learners by equipping them with basic knowledge on intercultural communication and raising awareness about cultural differences. Therefore, first off, the terms culture and communication will be analyzed, followed by an analysis of communicative methods, cultural differences and the concept of cultural awareness (with particular attention on prejudices and stereotypes). the focus will especially be on Islamic culture and Islamic law and its implication on business.



Entrepreneurship Education

The second module aims to train professionals working with migrants on the main entrepreneurship concepts, models and tools in order to be able to advise them on how to start a business. It will cover the main entrepreneurial competences that migrant entrepreneurs should develop to start a business as well as how to turn a business idea into reality. Eventually the module will show professionals working with migrants how to connect the main entrepreneurial competences to the specific business plan phases.



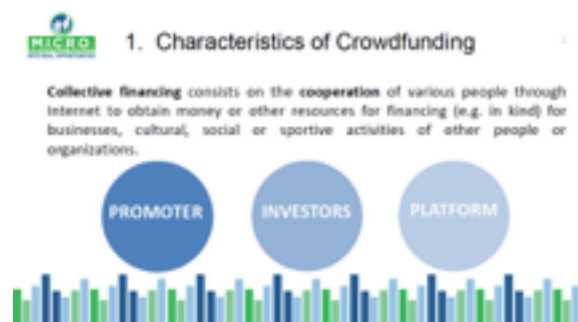
Financial Education

Module three will first off provide an insight into the domestic and family economy and how to manage it through the use of a family budget template. This will allow the entrepreneur to keep separated the household accounts from the business ones. The second lesson will present the main products for financial services for entrepreneurs and their main characteristics. The last lesson will eventually cover the topic of over-indebtedness and how to manage it or how to avoid it.



Access to Financing

The fourth module will provide the students with the main tools and resources to access financing for entrepreneurs. The characteristics of each tool and how to get access to them will be thoroughly explained. First of all, the module will introduce bank financing and private financing. Then Crowdfunding and how to launch a campaign for entrepreneurs. Eventually the third lesson will focus on the micro-credit system. This last lesson will provide an overview on how to access to a microcredit loan and the managing and monitoring tools to support migrants' entrepreneurs in the business-building process and management.



OUTPUT EVALUATION

The online Course contents have been tested on 20 NGOs operators which attended the Joint Staff Training Event held in Rome on 23-29 October 2016.

The learning outcomes have been assessed in order to rate the efficacy and the innovation degree of the tools provided through the modules and the non-formal activities delivery (role-games, ice-breakers, etc.).

The objective of this training course, in terms of project, is aimed at the enhancement of professional profiles working within this specific sector. The training course realized during the Joint Staff Training Event moves towards the creation of a new professional figure, as named within the MoU “Intercultural mediator to ease business creation for migrants”, with upgraded competences being able to support the migrants in setting up an entrepreneurial activity in each step to follow.

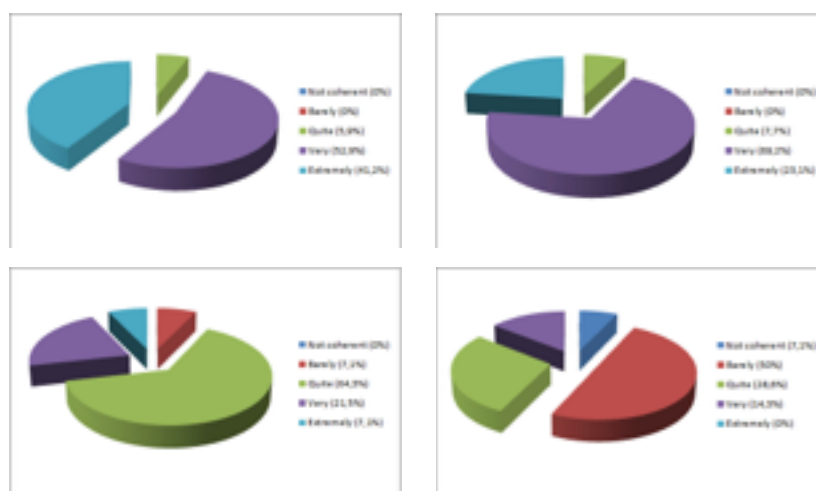
✓ Evaluation instruments

The first tool was a questionnaire targeted to assess the learners’ effective understanding of the contents delivered. The questions focused on specific aspects of the Module delivered each day during the training and prepared by the organization managing the daily Module.

The second tool was a questionnaire to assess three main issues:

- a) The appropriateness of the tools/resources provided;
- b) The communication and involvement degree;
- c) The contents;

The contents evaluation outcomes – stressed by the infographics below – are highly positive and encouraging and they allowed to improve the final version.



Educational Pathway for Migrant Entrepreneurs Migrant Ideas Converted into Real Opportunities

The info-training path is addressed to migrant entrepreneurs offering a complete overview, orientation and initial training concerning all of the aspects of an entrepreneurial activity.

Chapter 1 - EVALUATE YOUR ENTREPRENEURIAL ATTITUDE

Even people who possess the necessary qualities to be an entrepreneur might not necessarily become happy by being one. An honest self-evaluation will allow you to assess your personal characteristics and determine your willingness to meet the demands of owning your own business.



Chapter 2 - HOW TO MANAGE YOUR BUSINESS

2.1 CUSTOMER ORIENTATION

The Customer is the business' biggest asset, because there is no profit, no growth and no jobs without the customer. Understanding your customers' needs is a key factor to the success of your business

2.2 BUSINESS MODEL CANVAS

A Business Model describes the rationale of how an organization creates, delivers, and captures value, in economic, social, cultural or other context. The process of business model construction is part of business strategy. The business model canvas will help you to build your business plan.

2.3 MARKETING

Simply stated, marketing is everything you do to place your product or service in the hands of your potential customers. In fact, most aspects of your business depend on successful marketing. Without marketing, your potential customers may never be aware of your business offerings and your business may not be given the opportunity to progress and succeed.

2.4 WORKING TIME MANAGEMENT

Sometimes you might be overwhelmed by all the tasks you need to do to open or run your business.



2.5 ECONOMIC MANAGEMENT

An economic study enables you to analyze the viability and sustainability of your business venture. It involves translating the information in the technical study of the business venture or in the business plan into numbers. It is always advisable to conduct an economic study prior to starting up a business.

2.6 INVESTMENT AND FINANCING PLAN

The investment is everything required in order to open the doors of the business and the financing plan mentions all the possibilities for financing of the venture.

Chapter 3 - FINANCIAL EDUCATION

3.1 FAMILY BUDGET

Knowing how you spend your money can help you plan how to cover your expenses and reach your financial goals. Having full knowledge of your monthly budget can lead to more stability and improved life quality and gives you a sense of control over your money.

3.2 SAVINGS

There are different types of saving services, they are generally divided in three main categories: formal, semi-formal and informal.

3.3 REMITTANCES

Remittance service providers fall into two categories: formal, informal.

Chapter 4 – FINANCING OF A BUSINESS

4.1 LEASING AND RENTING

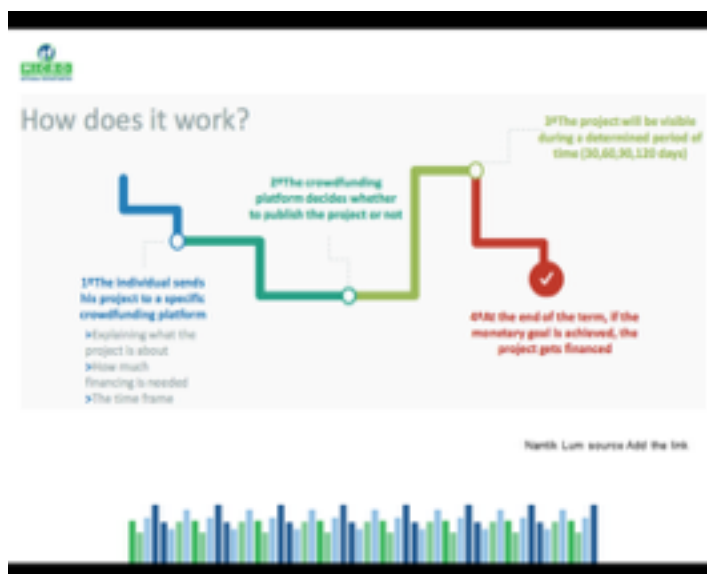
Leasing means that there is an option to buy the item (vehicle or machine) at the end of the duration of the contract. Renting means that you have to pay monthly fees that include not only the use of a vehicle but also all the related expenses.

4.2 MICROCREDIT

Microcredit is a type of alternative financing for those who do not have access to financing because they have been socially or financially excluded. Collateral is not often required, so microfinance institutions try to build trust with the borrower in order to have confidence that the loan will be repaid. Often entrepreneurs will participate in training or one on one tutoring to build this trust and to give the microfinance institution an opportunity to know you and your business plan.

4.3 CROWDFUNDING

The goal of crowdfunding is to share the financing of a project between those who wish to support it. Currently, it is an alternative to the traditional bank loan to get access to financial resources to be able to carry out a business project.



Good Practices Report

The first joint staff training took place in Rome on 11th-15th April providing the opportunity to share the best practices developed by each Partner in each country involved. From this experience a report has been published to promote and make aware about how much microcredit and financial guidance can be decisive for migrant inclusion in societies. The choice of practices has been driven by the following criteria : the originality of the credit access paths, the sustainability of their impact and their transferability in different contexts.

Ente Nazionale Microcredito illustrated A.M.I.C.I. project results. The objective was to ease the access to the labour market for foreign people through the creation of micro-enterprises and self-employment procedures.

The NGO “Acción Contra el Hambre” has recently supported the development of 14 firms and created more than 20 job positions through its training courses within the program “Vives Emprende” for women and migrants.

Further Partners experiences have revealed important steps for the setting up of an enterprise providing opportunities for disadvantaged social groups. For example: how to evaluate the financial situation for a business activity? The experience of NantikLum demonstrates that the solution of such an issue is fundamental for the longevity of a business activity.

Wisamar Bildungsgesellschaft gemeinnützige GmbH from Germany delivers intercultural trainings making participants conscious of cultural diversities through understanding the concept of ‘intercultural communication’

The relevance of trainings for operators has been confirmed by Mediter’s experience – Belgian NGO – which has carried out a training on legal and administrative aspects in the micro-credit sector.



