

Refugee and Migrant Business Support

Working Towards Best Practice



HOPE FOR THE FUTURE
ACH AND HIMILO

MBS clients at Bristol Client Celebration Event
Photo Credit: Diego Pena



The awarded grant is part funded by the European Union Asylum, Migration and Integration Fund. Making management of migration flows more efficient across the European Union.

ACH is a social enterprise comprised of a diverse group of strategists and researchers led by lived experience. ACH provides supported accommodation, and tailored integration services that not only help individuals, but also disrupt the systems that have entrenched inequalities in our society.

ACH has a track record of delivering effective support services that give refugees and migrants the tools they need to succeed. The ACH tailored and agile approach allows the organisation to respond to unexpected global challenges by engaging with new communities and their different needs.

The West Of England Combined Authority Growth Hub provides tailored support, expert guidance and access to finance and support programmes to small and medium-sized businesses (SMEs).

Migration, Mobilities Bristol (MMB) is an interdisciplinary Specialist Research Institute at the University of Bristol. MMB offers a creative space to engage with migration in theory, policy and practice. By expanding and challenging understandings of migration and making connections between different types of mobilities, beyond the human and across time, MMB endeavours to contribute to a more just world.

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This report would not have been possible without the vision and long-term efforts of all those involved in work on migrant and refugee entrepreneurship: the collaboration between CREME and ACH since 2008; the pioneering work of Lydia Samuel and the partnership engagement of ACH, which led to the Migrant Business Support Project.

*Thanks to **Prof Monder Ram** for review and expert advice on an earlier draft.*

Executive Summary

The Migrant Business Support Project (MBS)

The Migrant Business Support Project (MBS)², launched by ACH in January 2021³ is funded by the European Union, through its Asylum, Migration and Integration Fund (AMIF)⁴.

ACH is a social enterprise operating from its offices in Bristol, Birmingham, Wolverhampton and Coventry. It has supported more than 640 refugee and migrant entrepreneurs through MBS in the first 30 months of the Project. Drawing on a study of this experience and service delivery in the West Midlands and the South-West, the findings presented here include recommendations for best practice in business support and holistic approaches to integration at local, national regional and global policy levels.

ACH, since 2008, has made a significant and positive contribution to unlocking the social and economic potential of individuals and communities. In partnership with Aston University, the University of Bristol and others, with the West of England Combined Authority Growth Hub, local authorities and the private sector, the social enterprise operates in a reflexive spirit of co-production with refugee entrepreneurs. It develops and adapts service provision according to the needs of each individual, combining the lessons of lived experience and learned experience.

The Project has been implemented during one of the most challenging in recent times for refugees and migrants in the UK and for those providing support services. The UK has seen a reshaping of its social and political environment. Austerity policies, the global COVID-19 pandemic, post-Brexit political transitions and continuing sharpening of the 'hostile environment' has entrenched pre-existing barriers to integration. Widening inequalities have also led to an increased number of people, including many refugees and non-EU migrants, living in situations of precarity. Official statistics on migration for 2022 (ONS, 2023), show the highest level of positive net migration since 1945 and interest in migration policy continues apace. There is a need for new thinking and action to address the dominant negative policy narrative and to provide effective, practical support to marginalized people who are resisting and overcoming integration barriers. Progress is possible in the recognition and understanding of the diversity and heterogeneity of refugee and migrant communities. Recent reports (Anderson et al, 2020) note the potential for people working in precarious employment to 'exploit the gig economy, rather than be exploited by it'. Those who might otherwise have been seen as 'forced entrepreneurs' also may act as agents of change through entrepreneurship.

ACH acts to unlock this potential and support individual talent by taking a positive and transformative approach, as embodied in the name of its training subsidiary organisation – HIMILO – a Somali word meaning 'Hope for the Future'. The positive example shown by ACH in this Project is relevant to OECD initiatives on inclusive entrepreneurship and to integration programmes across the European Union. MBS represents a model of best practice which can be shared across the UK and internationally.

² Formerly named 'Effective Digital Entrepreneurship Business Support' (EDEBS).

³The same year in which the organization won the Queen's Award for Enterprise.

⁴Funding was initially for two years, subsequently extended to the end of 2023.

Key Points

1 This report⁵ presents findings from a study of the innovative Migrant Business Support Project (MBS)⁶, led by ACH. It is an example of the positive impact on individual and community lives that is possible **when leadership is informed by learned and lived experience**. The findings demonstrate what is possible when business support focuses on a **broad and holistic conception of social and economic progress, integration, empowerment, and inclusion**.

2 ACH operates in the **West Midlands and the South West of England** and delivers MBS across both regions. Since the beginning of 2021 the project has engaged with and supported more than 640 individual migrant entrepreneurs, two thirds of whom had been unemployed since their arrival in the UK, all of whom brought skills, expertise, work experience across a wide range of occupations, including educational achievements from junior school to PhD levels.

3 MBS builds on earlier experience and insights gained through partnership and academic collaboration with Aston University since 2008 and with many academic and delivery partners in: the Entrepreneurial Outreach Project (funded by ACH, the Engine Shed, the University of Bristol and West of England Growth Hub); the Centre for Entrepreneurs project; the UK Refugee Entrepreneurship Pilot Scheme, conducted by Loughborough University and funded by the Home and the Community Fund; the Everyday Integration Project, funded by the ESRC and led by the University of Bristol, Bristol City Council and ACH with other local Bristol organisations.

4 MBS demonstrates how **multi-level support and training programmes**, conceived and developed through the ACH approach, delivered in partnership with a network of organisations, can help individual refugees and migrants to transform their lives and contribute to social and economic development with impacts at local, regional and national levels.

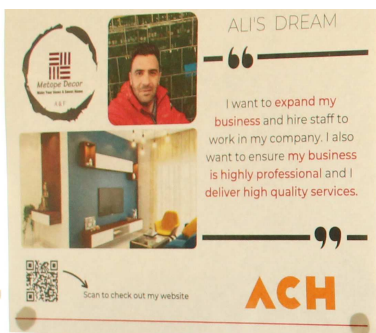
⁵ This report presents findings from the University of Bristol team, partners in the MBS Project, who have been working closely with ACH and partners to support the development and sustainability of the ongoing work. It is to be hoped that it will inspire funders to support and embed the work on a long-term basis.

⁶ Formerly named 'Effective Digital Entrepreneurship Business Support' (EDEBS).

5 The findings highlight positive progression into employment and higher education, creation of new businesses and support for existing businesses that had been at risk of closure.

6 In recognising the importance of moving beyond integration policies, as currently conceived, the **intended audiences are policymakers at the local, national, European and international levels:** business support practitioners, service users, community organizations, and refugee and migrant entrepreneurs.

7 The evidence used in the report includes a desk-based study of the literature, analysis of the available quantitative data and a qualitative study involving 62 interviews with migrant entrepreneurs, ACH staff, academic experts, local authority and Home Office officials.



ALI'S DREAM

“ I want to expand my business and hire staff to work in my company. I also want to ensure my business is highly professional and I deliver high quality services. ”

Scan to check out my website

ACH



SEVILAY KAYA

FOUNDER OF

Blufauna

Though a lawyer by profession, Sevilay is also an illustrator and graphic designer and has worked with a number of other migrant and refugee-led businesses to develop their branding. She has also worked with University of Bristol, ACH and Bristol Refugee Festival for various project.

SEVILAY'S DREAM

“ I love drawing illustrations and designs that make people happy! Currently, I provide graphic design services to companies and individuals. My biggest goal in the future is to publish my own children's book! ”

Scan to follow me on Facebook and check out my All About the Cooks page.

ACH



MARIA'S DREAM

“ My products are made with passion and care. ”

Scan to follow me on Instagram

ACH

Introduction

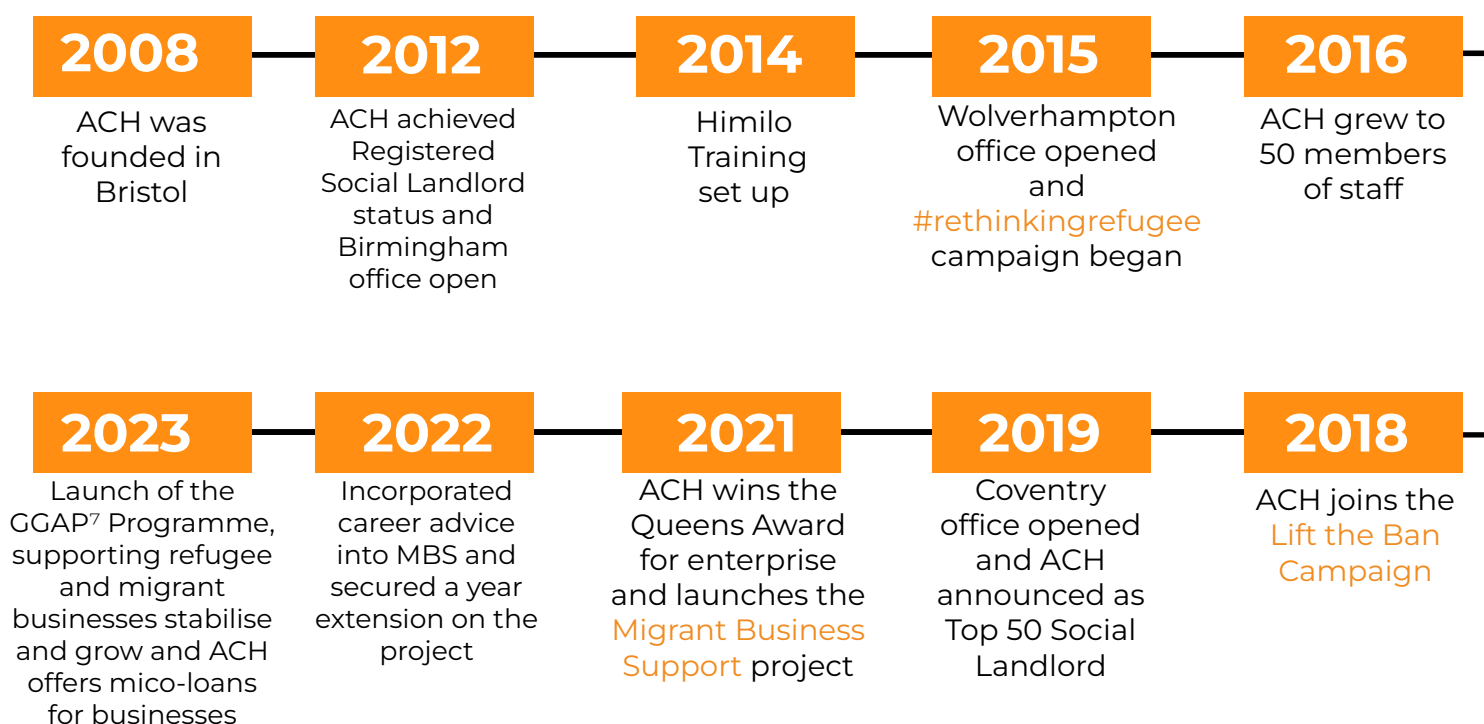
Refugee and migrant entrepreneurship and the ACH difference

This report presents an overview of the AMIF and Home Office funded Migrant Business Support (MBS) project, with findings for policy makers on the service delivered by ACH through MBS, since January 2021.

ACH is a refugee integration service provider, operating in the West Midlands and the South-West of England. It has a nationally and internationally recognised record of delivering housing, training and skills, education and support for entrepreneurship. ACH works in close partnership with refugees and people with a migrant background, local authorities, the private sector, universities and colleges. The vision and working methods of ACH have, in many ways, transcended gaps in mainstream service delivery and barriers to integration at local level. ACH acts as a catalyst to effect change and seeks to establish sustainable infrastructures and support for entrepreneurs.

The ACH approach has had a long incubation since 2008, informed by the experience of a number of integration projects in the South West, the West Midlands and across the UK. The social enterprise is now a leading provider of refugee resettlement services, including support for entrepreneurship.

1. ACH Timeline 2008 - 2023



⁷ Green Growth Accelerator Project funded by the National Lottery.



*MBS client with Enterprise Facilitator at Bristol Old Vic Craft Market
Photo Credit: Sema Saygin Vicdan*

MBS is the latest initiative showing how much can be done by working in partnership with a range of organisations using a flexible, responsive, human and holistic approach to supporting refugee and migrant entrepreneurs.

The underpinning research for the report includes analysis of ACH data from the Integrass data management system and from a unique dataset drawn from interviews with 62 migrant entrepreneurs, clients of ACH in the MBS Project, stakeholders in the West Midlands and the South-West of England, academic experts and policy makers. The qualitative research includes an intersectional approach to explore the barriers and enablers of refugee entrepreneurship.

This is intended to allow for a consideration of how different dimensions of social identity and different process (such as gender, race, sexuality and class) affect early-stage entrepreneurship in the context of minoritised entrepreneurs.

Future academic publications drawing on this dataset will contribute to the scholarship on migrant entrepreneurship and inclusion and on integration and migration policy.

The analysis identifies strengths in the ACH approach, as mobilised through MBS, and experienced by participants in the project. Most of these positive outcomes have been based on the appetite for entrepreneurship in the migrant community, identified in research by the Centre for Research in Ethnic Minority Entrepreneurship (CREME), Aston University, ACH and the University of Bristol. The report makes recommendations for best practice and positive future policy initiatives at local, national and international levels.

The findings in an international context are relevant to EU integration and inclusion policy, the OECD's inclusive entrepreneurship activity and the UN's 2030 Sustainable Development Agenda.

2. The Context and Background for Migrant Business Support in the UK

In recent years, migrant entrepreneurship in the UK has attracted increased attention in the business and management academic literature, whilst accurate data on migrant entrepreneurship in the UK remain elusive and data on business owners by country of birth are not available. In 2021 six per cent of SME employers in the UK were minority ethnic group led (Office for National Statistics, 2021), whilst an estimated 13% of the population of England and Wales were described as Black, Asian and Minority Ethnic in the 2011 Census (Office for National Statistics, 2018).⁸ Prior research shows that self-employment amongst migrants from Poland and Eastern Europe compares to that of the White British population (Jones et al., 2014).

However, self-employment rates are disguised by those in pseudo-entrepreneurship, such as taxi-drivers or care workers: those forced into “sole trader” status by the requirement of their industry, rather than a desire to initiate and grow their own business. An additional concern is that self-employment rates amongst other migrant groups are surprisingly low.

The ‘churn’ and changing demographic profile of recent post-Brexit migration has yet to be fully ‘mapped’ but there have been significant changes in international migration patterns, with increased levels of (re) emigration of EU citizens (who had previously exercised rights of free movement to work in the UK) and changing patterns of non-EU immigration, humanitarian flows, refugees and asylum seeking.

⁸These figures do not include SME employers racialised as white, who were born outside the UK.

2.1 The Regional Dimension, the local level and the long game

MBS focuses on delivery in the West Midlands (primarily Birmingham, the Black Country and surrounding areas) and the South West of England (Bristol and surrounding areas).



2.1.1 The West Midlands

ACH operates in the West Midlands in ongoing partnership with the Centre for Ethnic Minority Entrepreneurship (CREME), a longstanding partner located at Aston University in Birmingham. This collaboration has been a strong factor in the developing the ACH holistic approach to integration and business support.

Birmingham and the West Midlands region had a strong and very successful industrial base in the decades after the Second World War and generated a high wage economy. Migration into the region from Asia and from the Caribbean took place during that period. Since the 1980s the region has experienced significant industrial restructuring, involving a decline in employment in manufacturing industry alongside a huge development of small businesses across a wide range of sectors from communities of migrant backgrounds, especially from India, Pakistan and Bangladesh. This has resulted in a genuinely diverse population and labour market, with more than 50% of the population of Birmingham racialised as non-white and 15.5% born outside the UK.

The West Midlands is a large post-industrial. In terms of local government Birmingham, the four Black Country local authorities, together with Coventry and Solihull make a complex policy framework. These local authorities do not have directly elected mayors, as has been the case in Bristol, but use the leader of the council and cabinet model. Most have significant representation from elected members and officers of diverse backgrounds. The West Midlands Combined Authority was set up in 2016 and has major responsibilities especially in relation to skills and labour market issues. There are three Local Enterprise Partnerships and three Growth Hubs for small business support - Black Country, Birmingham and Solihull and Coventry and Warwickshire.



Enterprise facilitator Promoting MBS at the Coventry Friendship Festival
Photo Credit: Sonia Nazir

2.1.2 The South West

Bristol is the South-West's city-region with the most economically productive area (Calzada, 2017) and one of the most successful city economies in the UK, with an employment rate of 77.6%, one of the highest for the UK's Core Cities and above the national average. However, the State of Bristol's 2019 report stated that "prosperity is not shared by all its citizens and many areas experience multiple deprivation"(Bristol Research Network, 2019). Bristol is a city with stark inequalities of opportunity across place, class, and ethnicity. It is also a city with an incredible appetite for innovation and collaboration.

Bristol also has an exceptional policy micro-climate, in part due to its history as a centre of political resistance. The City has achieved increased visibility and representation on the international stage and through the experiment with the mayoral model helped to create more spaces for innovation and co-creation in local government (Hamblin et al., 2021).

The local political and economic environment has also provided some potential and scope for the work of ACH to influence local policymaking. This is a lever that can be effectively matched with the high level of interest in entrepreneurship in the refugee and migrant community.

ACH and partners in MBS and its predecessor projects have mobilised the existing infrastructure in Bristol, in partnership with the City Council, WECA, the Growth Hub and the Engine Shed, as well as four universities and the private sector. Bristol has also seen the development of an eco-business environment over more than a decade in which the city has fostered a new approach to supporting entrepreneurship, within a holistic understanding of integration. The breadth of organisations engaged in these activities is testament to the inclusive and open approach of the ACH leadership team. The long-term vision working with partners has involved PhD studentships, researchers, engagement with teams of law students and 'hackathons' in the University of the West of England Business School. Collaboration in activities with these partners has opened up new challenges and opportunities for communities and individuals in both integration practice and entrepreneurship. The partnerships have delivered a positive social and economic impact for communities and individuals across the South-West and the West of England.



MBS staff at International Women's Day Celebration in Bristol
Photo Credit: S Shalini Sivakrishnan

3. Background to MBS : The Entrepreneurial Outreach Project

In 2019 a group of local and regional organisations came together in Bristol, in the Entrepreneurial Outreach Project. The project was led by a Steering Group representing a number (but by no means all) of support providers and partners. The project team identified the need for a “more systematic approach to supporting refugees and migrant enterprise”. They reported in November 2019 that:

“...The Bristol city-region is renowned for innovation, enterprise and economic resilience. The area is awash with provision of world class business and social enterprise support schemes, facilities, expertise and, increasingly, access to finance . However, there are barriers that prevent many from accessing these support mechanisms or even the markets and business networks that appear easy to access for others.”(Sturge, N and Samuel L., 2019)

One group that was seen to have been excluded from the mainstream business support ecosystem was identified as being refugees and newly arrived communities, also known to be especially likely to be entrepreneurial. In early 2018, the Engine Shed, an innovation hub housed under the University of Bristol, sought guidance from ACH and Barton Hill Settlement which suggested that existing schemes do not fully tap into the opportunity of creating more businesses, of whatever type, including for the reasons stated above. Anecdotally, around 20 - 25% of refugees were described as seeing self-employment or small enterprise development as their chosen route for economic engagement.

“...The steering group heard that to make a difference, people need to feel they have control over their destiny, this calling for a style of support that helps people take the necessary steps on their journey. This can build strong and sustainable pathways that provide a ‘guide’ for peers.” (Sturge, N and Samuel L., 2019)

The ultimate objective of the project was described as creating “systemic change that unlocks potential in our economy through being inclusive and enabling everyone in society to contribute”. This initial project focused on specific communities however it was recognised that there are no “ethnic, gender, geographic or socio-economic boundaries to this opportunity.” The project planned to complement, rather than compete with all the other business support organisations in the West of England. It was hoped that the project, with its partnership approach and in building trust would be a catalyst for change.

The lessons from this pioneering project included identification of a number of barriers that needed to be overcome in order for refugee entrepreneurship to flourish. These barriers included:

- ▼ Longstanding lack of trust towards mainstream support services
- ▼ Negative experience of project funding and target-oriented collection of data
- ▼ The short-term nature of much project funding
- ▼ Pressure to create ‘social enterprises’
- ▼ Lack of Sharia-compliant funding
- ▼ The need to listen to the ‘target’ community

The need to build on a new model and approach was acknowledged.

With the COVID-19 pandemic these initial plans went on hold to some extent but continued to inform the thinking and planning of ACH and the network of partners. MBS emerged as the AMIF-funded initiative which was informed by these earlier discussions. The experience and insights from this collaboration led to the design of MBS, a project implemented by frontline staff with refugee backgrounds and those with lived and learned experience.

The integration debate in Bristol

At the local level in Bristol, the Everyday Integration Project has also added a new discussion and framework to the integration debate. The project argued that integration is not about forcing new communities to adapt to the UK and lessening differences, but eliminating distance and barriers to enable more fluid social exchange and enhance social, spatial, economic, and civic mobility (Fox et al., 2022). In short, the project advocates for a mindset shift and movement away from a ‘one-size-fits-all’ approach to integration, to make room for an inclusive and locally led bottom-up approach, which closely mirrors the approach taken by ACH and which originated in discussions with a wide range of partners in 2008.

One of the project’s working papers focused on precarity and everyday integration and the impact of COVID-19, which had already had impacts on the labour market in the UK during the year before the launch of MBS (Hyacinth, N., Jepson, D. and Anderson, B. 2020). ACH’s work on developing long term pathways to help people move out of ‘entry level’ work was seen as crucial in unlocking the “huge entrepreneurial potential” of individual workers (especially women).

Other projects that reflect similar approaches to integration includes the Inclusive Cities Project (COMPAS, 2022), which focuses on systemic ways for cities to welcome refugee and migrant newcomers. This project involves knowledge exchange between several cities in the UK (including Bristol) and a strategic view of connecting existing initiatives to support people who have recently arrived.

4. Migrant Business Support and The ACH Approach

MBS is more than a one-off project. It is driven and informed by the vision of ACH and exemplifies the aim of HIMILO – Hope for the Future. The Project has developed in a responsive and reflexive way, in tune with and responding to the needs and wishes of clients. MBS helps to provide clients with new social networks, beyond those that are just business related. Success can be attributed to the personal nature of the pilot and the ‘human first’ approach, enabling trust to be offered by members of the refugee and migrant communities. ACH, as the community pillar with personal introductions, has enabled a quick build-up of trust, through the MBS. The methods of working include 1:1 mentoring, appropriate training tailored to needs identified by migrants entrepreneurs and working with ACH mentors. MBS aims to “reinforce the launch, stabilisation and growth of non-EU migrants’ businesses through personalised business support”, exemplifying the core principles of the ACH approach – namely: inspiration from the lived experience and the learned expertise; knowledge transfer, effective networking and working in partnership with communities and service delivery organisations, to promote entrepreneurialism. The project has excelled in applying innovative measures, as well as well-established best practice. It draws on the experience developed in previous projects and partnerships, notably the Entrepreneurial Outreach Project described above and the UK Refugee Entrepreneurship Pilot Scheme, conducted by Loughborough University, in which ACH was a delivery partner. That project identified the need for adaptability to different local contexts, the need for partnerships with the refugee and business communities, the importance of mentoring support at launch and training adapted to individual needs.

MBS has created its own digital platform with online training resources. The project leadership is responsive to individual and group needs and wishes and has engaged critically throughout with the issue of forced entrepreneurship. MBS takes a ‘hands-on approach’ to support and facilitate migrant integration and entrepreneurship. It recognises the unique nature of each individual’s personal history, as well as the commonalities of some experiences for people and cohorts recently arrived in the UK. This requires appropriate intervention in almost all aspects of an individual’s life and through all stages of the process. It includes acting as counsellors, friends, and sounding boards. Activities include arranging microfinance loans, finding marketplaces, involving students and experts from industries as mentors, organising web pages and logo design through the resources team, arranging for accountancy and marketing advice, finding raw materials and supplies, and introducing clients to potential markets and customers.

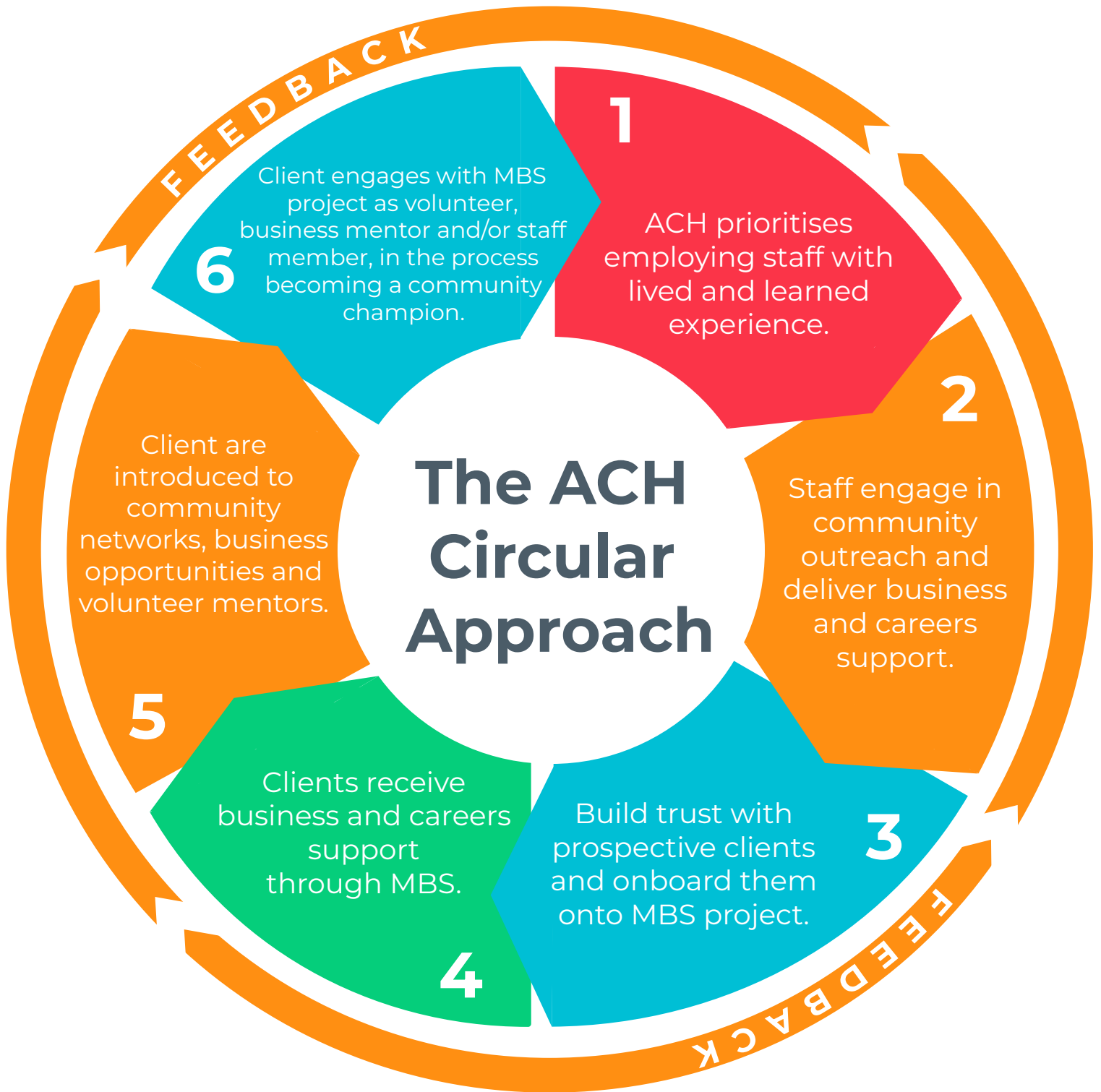
Working methods support the development of an entrepreneurial mindset and a spirit of enterprise amongst unemployed people and those in marginal work and living in precarity. This is also a theme for actions to support “necessity” entrepreneurs from a migrant background (Jepson, 2021). Mentoring and coaching especially from peers and community level is a key component of the programme.

ACH Working Methods

Figure 1 presents the dynamic, reflexive working methods of ACH, as developed and implemented within the MBS Project. The following elements of this approach are integral to its success.

- 1 Lived and learned experience:** ACH was founded and staffed by people with lived and learned experience. Over 50 percent of the staff are from a refugee or migrant background, including the founder and CEO. The organisation continues to value hiring staff from diverse backgrounds. ACH also takes active steps to recruit staff members from its service users to ensure that the lived and learned experience in the business remains up to date and relevant.
- 2 Community Outreach:** ACH's lived and learned experience forms a crucial part of community outreach. The MBS project being staffed by members of similar backgrounds helps to ensure information about the project reaches refugee and migrant communities.
- 3 Trust and respect:** Facilitators and ACH staff build and expand upon the trust that has been developed over the last 14 years through ACH's delivery of refugee integration services. This helps facilitators to bring clients into the MBS project, confidence in ACH's data management and respect for personal privacy allows for the collection of relevant information to ensure eligibility for funders. Mutual trust and respect allows a rapport to more quickly be developed between service users and facilitators, enabling accessible support delivery.
- 4 Self-determination:** Facilitators work with service users to assess their needs and skills and collaboratively explore the most appropriate pathway for the service user at the time. Service users are not pressured to engage in self-employment and have access to careers advice to provide them with the agency and knowledge to make a truly informed decision about their future. Service users who are not ready to engage in self-employment are signposted to other organisations that could support them with their existing needs.
- 5 Organisational networking:** Facilitators have good working relations with pre-existing community organisations and provide introductions to these networks and organisations. Facilitators are also equipped with experience of the most suitable organisations to which they can signpost their clients, considering their individual needs. Facilitators also support and encourage clients to establish relations with new organisations and business partners.
- 6 Community champions:** Many newly arrived communities have online group chats to disseminate information. Service users share their experience of the MBS project through informal communication networks and new referrals have been generated via ad-hoc sharing through these platforms, enabling the project to fulfil project KPIs. The success of the approach led to a 12-month extension to the project and additional funding specifically for Afghan arrivals. Some of the more engaged service users progress to become business mentors, volunteers, and project staff, subsequently becoming community champions.
- 7 Feedback:** At every stage, feedback is sought from service users and partner organisations and used to flexibly shape the project to meet the changing needs of the core cohorts. Different cohorts arrived during the 3-year duration of the project as new resettlement programmes have been introduced for people arriving from Afghanistan, Ukraine, and Hong Kong. Throughout the project, facilitators support service users to review and reflect on their business aspirations and progress to evaluate whether self-employment remains in their best interest.

Figure 1. ACH working methods and the Migrant Business Support Project



Source: The ACH Team (2023)

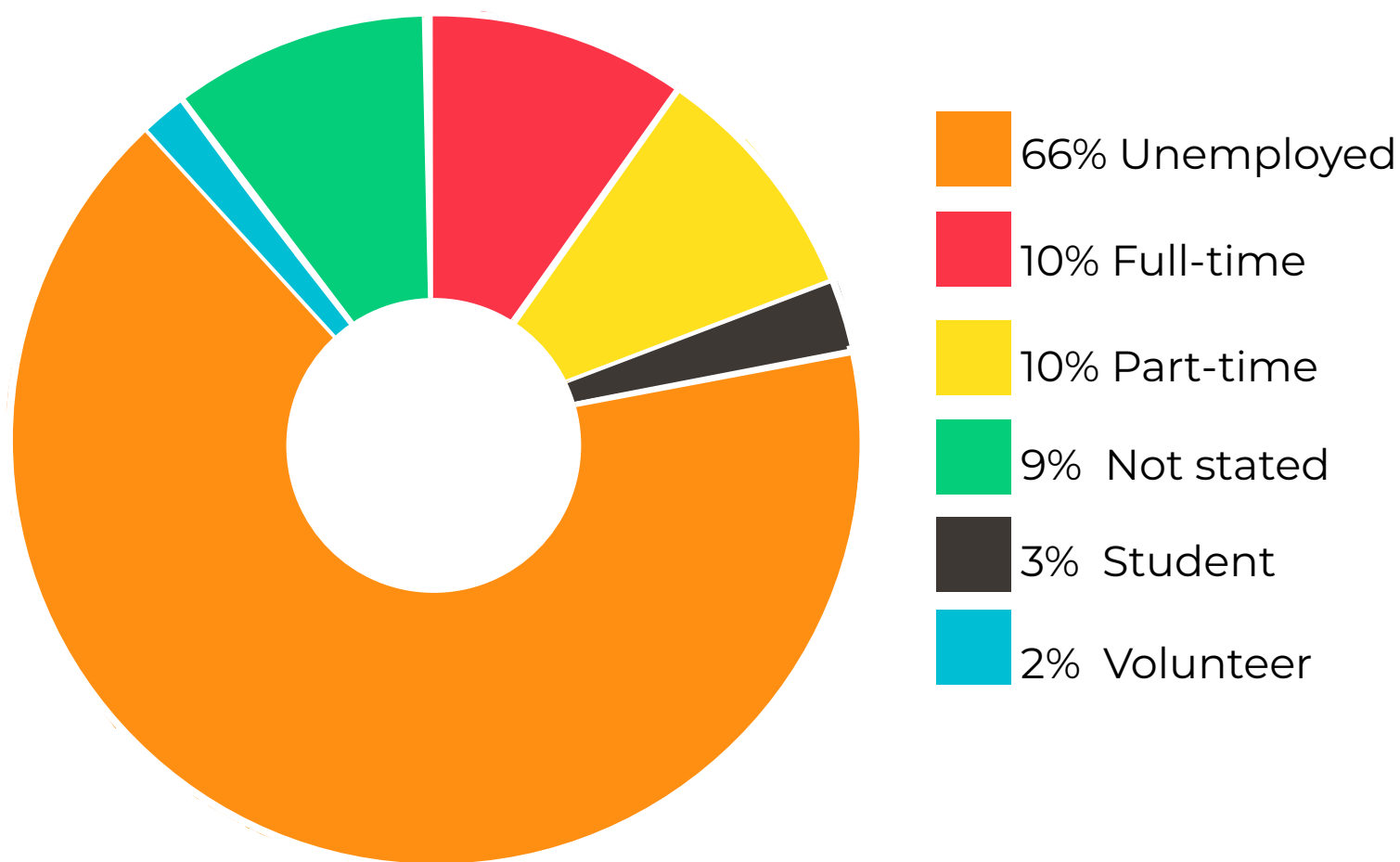
This dynamic model is generally based around the service provided by an MBS facilitator. Each element can coincide at any point of the client's journey and does not represent every pathway. It is common for clients to leave and re-enter the MBS project at various points.

The potential of diversity

The employment status of MBS clients disguises the rich diversity of talent they represent, the their experience, training and education levels including covering at least 75 different occupational backgrounds.

Figure 2. Employment status⁹ of MBS Clients (January 2021-March 2023)

Total number of clients: 649



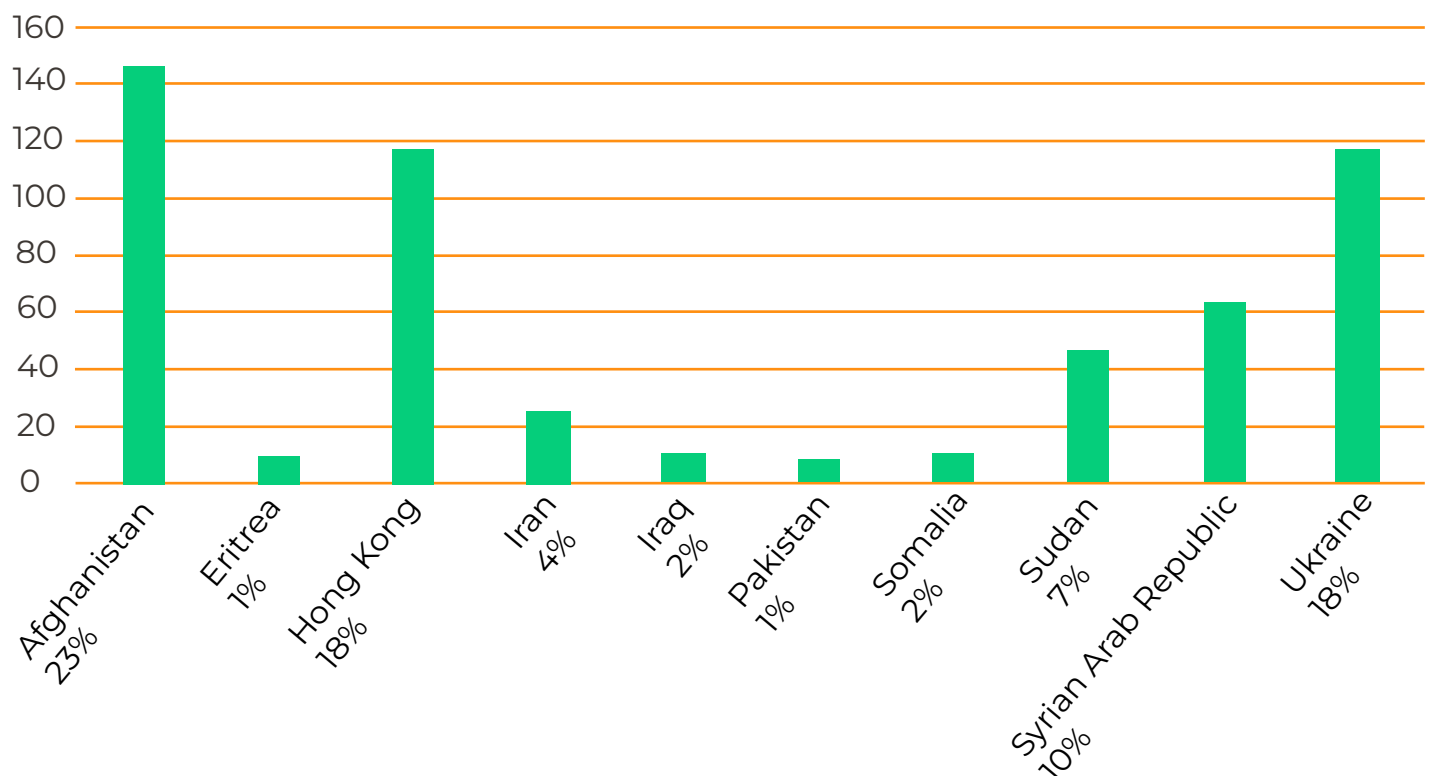
⁹ Status as declared at time of recording with ACH.

Responding to different needs

The added value of the ACH approach in MBS remains an exemplar of good practice. During the course of the Project, from January 2021 to December 2022 and continuing during the time following this initial phase, the team has responded to the needs of people with very different experiences who have arrived in the UK either as spontaneous arrivals, or in previously unanticipated 'cohorts', notably from Afghanistan (August 2021 –Resettlement Scheme Jan 2022); via the Hong Kong BNO visa route launched in January 2021 and from Ukraine (two visa routes Ukraine sponsorship/Homes for Ukraine March 2022). The numbers involved in MBS are shown in Figure 3.

Figure 3. MBS Clients by ten main nationalities ¹⁰
(January 2021 – March 2023)

Total number of clients: 649



¹⁰ These nationalities comprise 85% of the total number of clients. The remaining 15% of Clients are from 35 other countries.

4.1.2 Case Studies

Case studies illustrate how MBS responds to individual and group needs with tailored and 'hands-on' service delivery:

C Support with 'Testing The Water' **A** Little Cosmos LTD

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Sim arrived to the UK from Hong Kong and desired to continue his toy business. Initially Sim felt out of place and expressed doubts that the new market might not welcome his products. Working closely with an Enterprise Facilitator over a three month period, Sim slowly build up his confidence and was eventually encouraged to test his products at a Christmas market organised by ACH. These markets were designed as safe spaces for new business support clients to test trade their products and connect with business owners who are in similar stages of their business journey.

Sim remarked that he had a first great experience and felt confident to try trading at other markets. Since his first market with ACH, Sim has independently traded at various markets in his local area. He is still working closely with his Enterprise Facilitator to build his online presence. In the future he hopes to have a permanent market stall in his city.

The ACH approach to support individuals and communities in overcoming the barriers.

ACH staff engage with barriers to integration and work pro-actively to support people with refugee and migrant backgrounds to overcome these challenges. Entrepreneurship is understood and a part of the jigsaw of integration facilitation and most importantly, building and sustaining mutual trust is at the heart of the business model. The key innovative feature of the ACH approach lies in the use of clients; input to influence service design and building trust with communities.



HOMEMADE Cordial Bottles
Photo Credit: Rosie Mclellan

Scan the QR code to find out more about the project !



How clients can play a dynamic role in shaping and delivering business support in MBS.

Maria approached ACH in August 2020, looking to create an online business. With many ideas, Maria wasn't sure how to start or which path to choose. With ACH's support, Maria now has set up her business on Etsy, selling beautiful and carefully crafted handmade crochet. She has also built connections with local organisations in Bristol, hosting numerous art workshops and exhibitions since launching her business, such as the 'Voices: Art is Refuge' Exhibition.

Maria also participated in the Bristol Old Vic Projects in 2022[1] (ACH and Bristol Old Vic's Project Bears Fruit | ACH) [SS1] and played a role in developing the HOMEMADE Iced Tea Syrup alongside a small group of refugee and migrant women. This year, for the second round of the projects, she has taken on the role as one of the programme developers and is working closely with Bristol Old Vic to recruit participants and design the programme outline. Maria is leading a team of women from refugee and migrant backgrounds to develop pickled jars using recipes that women have carried with them from their home countries. The act of pickling items serves metaphorically to represent the preservation of home memories which can be easily carried when migrating across borders.

Her role illustrates how service users play a dynamic role in shaping and delivering business support within the project. Maria has progressed from a project participant to a volunteer and is now a staff member at ACH, working as a Community Engagement officer within the MBS team. Maria will continue to support with networking and building the ecosystem of migrant entrepreneurs.

Proactive engagement with the community helped bring more than 550 migrant entrepreneurs to the MBS project. It also nurtured fruitful partnerships that elevated the service provided. An example of this is the Accelerated Cooking and Entrepreneurship (ACE) course. Developed and co-delivered to support individuals from refugee and migrant backgrounds in their exploration of explore entrepreneurship, the ACE course runs over 6 weeks in which ACH and Coexist Community Kitchen deliver business support sessions specifically for food focused clients.

Participants learn all aspects of running a professional catering business, sustainability training and support with on-boarding onto a home catering website, allowing them to immediately begin trading should they wish.

As one enterprise facilitator said,

“Supporting entrepreneurs who have a food business to test and trial their products and taking them to the next step. And I think the success of this has enabled us to get other funding to support, to stabilize and grow businesses.”

Fuad Mahamed, the CEO of ACH, provides leadership which is inspired by his own experience and learned expertise. ACH staff include Enterprise Facilitators with the same language skills and ethnicities as ACH clients, who understand common misconceptions as well as expectations about life and business practice in the UK.

“...having direct links into the communities that we’re trying to work with ..is good.. certainly in terms of Somali, Arabic speaking people, people from Horn of Africa, other African countries, the Middle East, we have very strong personnel who have backgrounds in those areas” (ACH Enterprise Facilitator)



Enterprise Facilitators at Celebration Cook-off Event for Accelerated Cooking + Entrepreneurship Course in Bristol
Photo Credit: Yevheniia Malysyk

5. The Research Component of MBS

The University of Bristol's research team conducted interviews with MBS clients, Enterprise Facilitators, partners. Analysis of the interview data confirmed (inter alia) that continued themes of building trust, giving people dignity, patience and offering hope are the underlying basis of the ACH staff approach to clients.

Secondary data analysis, in-depth interviews, expert interviews

The primary data collection consisted of 62 semi-structured interviews over the first two years of the MBS project. Interviewees were recruited through ACH and other partners of the MBS project.⁹

5.1 Main Findings

The research interviews provided rich insights into the experience of MBS clients and their views of the service provided by ACH, as well as the views of the ACH staff and partners. The approach of Enterprise Facilitators was described by clients as open, friendly and approachable, supportive and trustworthy. Clients felt that they were treated with dignity, listened to and that their needs were understood.

ACH staff were highly motivated to deliver a holistic service and to go 'above and beyond' in meeting and anticipating the needs of clients. Some observations on the need for long-term support, IT skills training and appropriate financing have been taken on board by ACH and have resulted in revised training offers, plus two new projects to support sustainable business development and sharia-compliant funding.

Open, friendly and approachable

The ACH Enterprise Facilitators are described by clients as being open, friendly and approachable. Patient and responsive support and encouragement has been found to engender hope for clients, who become aware that there is an understanding of the trauma many have experienced and/or are still experiencing.

⁹ All names were anonymized (apart from the Case Studies, who have given informed consent), and quotes have been edited to remove identifying details where necessary, such as country of origin or time spent in the United Kingdom.

A human-centred approach and building trust

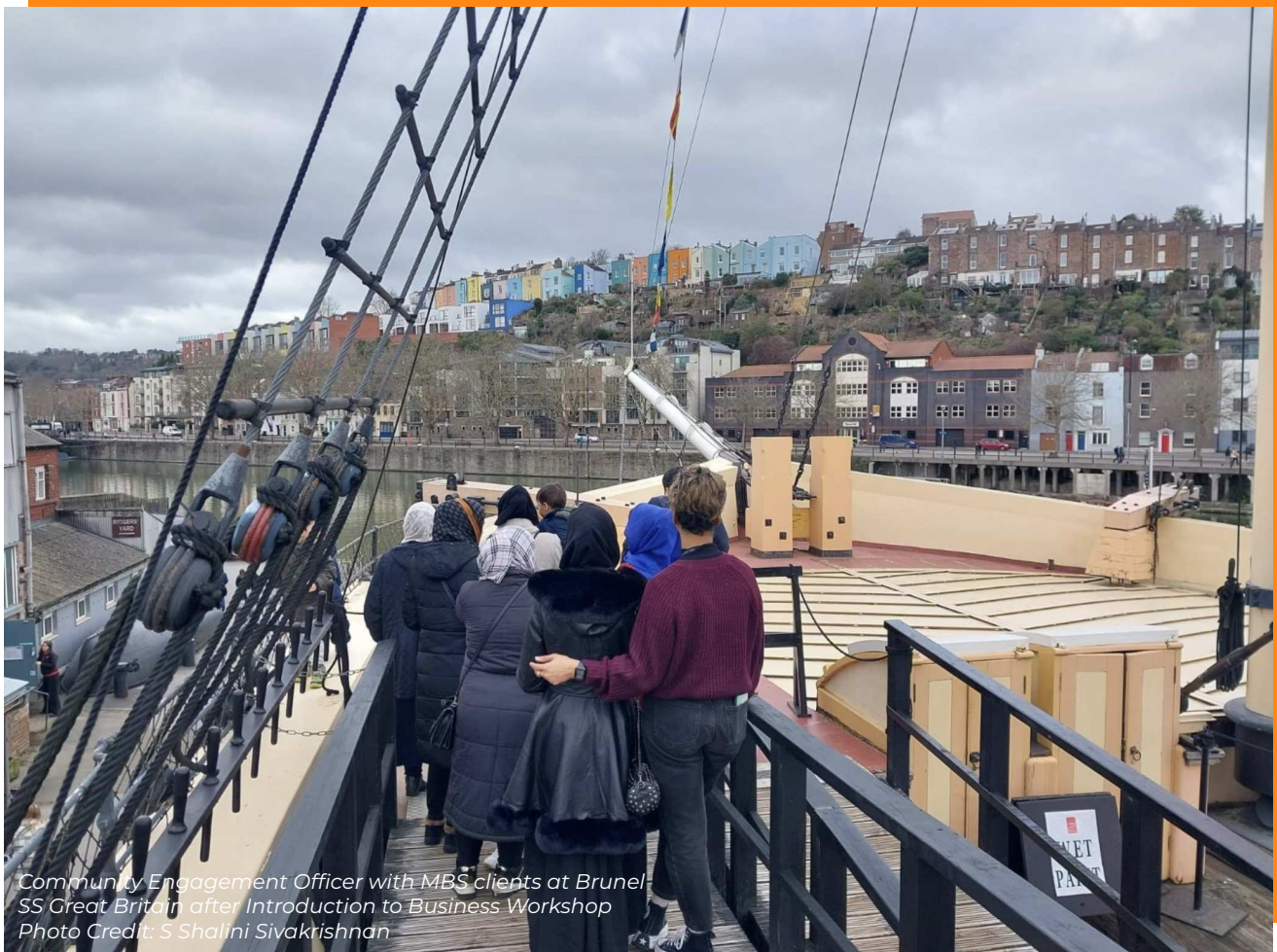
For ACH staff, building trust has been a crucial element in the success of implementing the MBS Project. This has come through a sustained and continued effort to be a presence in the lives of people who are taking part in the Project, as well as people who just wanted a friendly face to talk to. During the research team's interviews with staff and partners, continued themes of building trust, giving people dignity, patience, and offering hope set the foundation for ACH staff to approach clients in a humanistic way.

At the beginning of the project, when recruitment was the biggest hurdle, the staff regularly went to the Bridging Hotels (temporary hotel accommodation funded by the Home Office) in Bristol to not only talk about business support but more importantly to share about other services that ACH offered, and to signpost people to the relevant services. This became their primary way of building trust as COVID restrictions were imposed in the UK. As one Enterprise Facilitator put it,

“The first day that I went I tried to push the MBS project and I realised that it is not something they are keen on. Then after the second and third weeks, I did not do anything related to MBS. I was just there and whatever questions they asked, I tried to find out. Then you build trust. After building that trust you can say by the way I do this if you are keen. It took me about three or four weeks before people started signing up because they do have a business interest.”



MBS clients at Bristol Refugee Festival
Photo Credit: Diego Pena



Community Engagement Officer with MBS clients at Brunel SS Great Britain after Introduction to Business Workshop
Photo Credit: S Shalini Sivakrishnan

This continued with other Enterprise Facilitators expressing how simply checking in with MBS participants as people went a long way towards building that trust.

“I always reach out to them once a week just to make sure they're okay, not necessarily even about work. I'll just check on their wellbeing as well. That's how I start to build my trust, in my experience, just check on their wellbeing” said an Enterprise Facilitator.

By creating touchpoints that were outside the traditional project structure, ACH staff felt that they were creating more common ground and trust with the newly arrived communities. As another Enterprise Facilitator said, “Those kinds of tiny interactions really build trust over a few weeks, or every time we see them, they feel a lot more comfortable speaking to us after that.” As was often reported, the more consistent a figure that MBS staff became in the participants' lives, the more trust began to form and set the stage for a successful business entrepreneurship journey.

“They know they are sat in front of somebody who genuinely, absolutely cares about their needs and is listening and understands that” said one Enterprise Facilitator, who elaborated, “We understand when people disappear for a little bit. We don't pressure them too much but we just check in to see if they're okay, if they need any support outside of business.”

C Gilda, a 21-year old university student came to the UK from Afghanistan. She always wanted to start a business but had trouble focusing on one idea, researching her business prospects and generally how to organise and plan the steps to starting a business.

A

S

E Upon introduction to ACH, Gilda had several conversations to discuss the her ideas, visions, and long-term goals. After going through her business ideas, Gilda decided upon the most feasible business idea with her facilitator. She decided to focus on flash fashion and accessories via e-commerce. ACH gave her guidance on deciding her business model, researching suppliers, storage and distribution contracts, marketing channels and, digital marketing. All of Gilda's research and planning took into account the COVID-19 crisis and was designed with resilience and plans to upscale after the pandemic .

S

T

U

D Gilda was supported in her business research and now has a solid plan in place. She has begun contacting suppliers and hopes to start trading shortly.

Y

Dignity and hope

These kinds of efforts and human centered approaches continued with MBS staff and partners also being able to interact with participants with a sense of dignity. One Enterprise Facilitator said that the human-centred approach allowed participants to feel equal:

“He’s not looking down at me as a third-class citizen, or someone who is beneath him. Because one thing we’ve got to realise is that in this world, especially the Arab world, dignity is everything.”

For the MBS staff, creating a sense of dignity also helped when it came to **offering hope** to the project participants. Themes of recognising the limitations of what newly arrived communities could do, while also highlighting small wins and practical first steps in the business journey were echoed multiple times. One Enterprise Facilitator highlighted that “there’s also things that are achievable [for them], I think it helps make them envisage short-term goals as well as long-term” on their business journey.

“There’s a classic phrase which is the ‘hard-to-reach communities’. So, they say, okay, we need to get out there to the hard-to-reach communities, which we have never had a problem with because we have that trust in that community and we also think about having community champions.” - Migrant Support Operations

Building Trust, Building Confidence

Themes of **building trust and confidence**, as well as offering hope were echoed by the Project participants. When discussing the project and how it had built her confidence, Fatemah ¹⁰ said,

“I feel like I am in a situation that I give support to other people like me who are lost because I have been through this situation before, and I also make connection with other artists who have an idea to start a business who I just recommend ACH immediately because I get benefit out of it so I tend to invite other people to come.”

So not only did the project help them build trust and confidence, but the renewed skills allowed a sharing of knowledge and business experience with others in the project. Fatemah continued:

“They give support in maybe connect you if they know a place, they need someone to do maybe crochet or anything. They make connections between you and other organisations or charities which is good.”

Zarah said,

“The credit goes all to ACH because they gave me that confidence and they told me what I could do.”

Confidence Building

Themes of **confidence building** as the opportunities came through ACH surfaced throughout the analysis of interview data. Lisa said:

“After that the ACH, that was their help, they gave me confidence and they said, ‘You can do it.’ I wasn’t very confident to start the teaching here, I did for my friends before that when I was in London and Leicester in my own shop, I was trying to teach them a little bit and they were good to learn. The ACH helped me a lot.”

Additionally, many service users appreciated the **thoroughness of the information** provided by ACH. When asked what had helped them the most on their business journey, Svitlana said:

“Honestly, the people at ACH, yeah. Because they gave me complete information on how to start. Second, they are very nice, they have a view that they are always smiling. They give you help by this smile, it's not easy to do because to be smiley person is very important for the foreigners.”

¹⁰ Pseudonym



Client trading at Astonbury Event at Aston University
Photo Credit: Dubem Okoli

In general, the **consistent presence and service delivery of ACH** affected the project participants in a positive way. Rabia said:

“When we came here to Bristol city, the ACH members were there for us. We spoke to them, and they guided us to achieve our dreams and our aims.”

Fatemah said :

“For the people, I think they have been developed.”

Natasha said :

“Oh, the most difficult part, first of all I was scared before I met ACH.”

Adaptive & Innovative Staff

One theme that came up repeatedly was the approach to management and how ACH **internally created a quick feedback system** that allowed for **responsive programming** over the course of the MBS project. This theme led to other common themes around the ACH staff offering **hands-on reliable support**, quickly pivoting if needed, and working quickly.

Building on a Trust Based Approach

An example of the internal ACH feedback system is the trust that is had at different levels of staff on the project. As said by one Enterprise Facilitator,

“They are able to trust us. Trust that we recognise the needs and that we’re doing it correctly and that we’re connecting with people for the right reasons.”

This level of trust in the staff was a critical point that led to the responsiveness of MBS programming with different communities. It started with the Afghan Women’s sewing circle which stemmed from ACH staff going into the bridging hotels every week and recognising the need for a social event outside the hotel for women to connect and socialise in a different environment. From this, the staff were able to create a safe space for women and eventually received funding for one of the women to lead the sewing group project and involve more women from the community. Further examples of the types of support that ACH offered during the MBS project can be summed up by one Enterprise Facilitator, who said:

“[Our support] included photography shoots, going to interviews with clients and meetings, viewing potential properties with clients. We’re really flexible and that really helps us to create a good relationship with our clients because we are in 100% rather than just here and there.”

This investment from the ACH staff also meant that the clients were able to get support or guidance from ACH **whatever their needs were**. Anecdotes of help in booking dentists' appointments and sorting out bus tickets indicate that the Enterprise Facilitators have an **in-depth understanding of individual needs**.

Once staff had a firm enough grasp of their client's needs one Enterprise Facilitator said, “I can then go back to my manager and say, we need to do a workshop on this, or we need to organise a tour of this kind of business.” So, the responsiveness and tailored approach of the MBS project was based on a **trusting relationship** as well as a sense of pride for the staff who were supported in their work on the project.

Staff recognised that the needs of project participants went beyond traditional business support. “It’s not just about the numbers that we’ve hit, I think it’s the fact that we’ve got such good quality service that’s rolled out.” said a member of the Migrant Support Operations team. Another staff member later added that “I really feel like that safe space, and that trust, and that holistic support has kind of led people to where they are now.”

This level of trust and staff working relationship was a huge help as the project dealt with multiple unexpected waves of new arrivals from Afghanistan, Hong Kong, and Ukraine. When delivering the service to the new participants the level of flexibility and responsiveness that ACH has allowed for select participants. One Enterprise Facilitator said the following about one of their clients:

“Every appointment we’ve had an interpreter. So he’s been able to do it from the start with little English. I think because we put the time and effort in to do that, that really differentiates us ‘cause we’re not time constricted with appointments.”

One of the reasons that ACH’s flexibility was enabled was due to the funding organisation expanding its remit of business support. The reason for this was ACH staff encountered many communities who were looking to start up a business, but also needed a job for regular income alongside the start-up phase. This was due to the barriers and limitations on newly arrived communities when it comes to accessing capital as well as starting a bank account.

Another level that this responsive and flexible programming took was the fluidity between service users and service providers. An example of this was the ACH partnership with Coexist Community Kitchen. The Accelerated Cooking and Entrepreneurship course was initially led, week by week, by the Enterprise Facilitators. However the Facilitators found that once the course had started, organic connections were formed between course participants which resulted in a wider network coming together to form a new community.

“We thought going in that it’s going to be a course led by us, but what happened was they all had different knowledge, they just started to support each other and there’s a WhatsApp group where they connect with each other, and also we invited other people to come and all of a sudden people outside the class said “Can I come and tell them that they can cook for us? Can I come and tell them that they can work with us?”, and that happened organically.”said one Enterprise Facilitator.

Building upon this success, a second round of the ACH and Coexist partnership commenced in May 2023 which was able to support a new, larger and more diverse cohort of entrepreneurs.

Bringing Business Ideas To Life Nessi Cuisine, Egyptian Street Food

Through MBS, client Nesrin was supported to found Nessi Cuisine, a home-based and mobile food business that aims to popularise vegan Egyptian cuisine in Bristol. She has registered as a chef for the online platform All About the Cooks and through the platform has worked with a freelance food photographer to capture professional photos of her dishes. The photos have greatly supported her in developing marketing materials for her business.

Nesrin also applied for a food stall at St Nicholas' market and was accepted as a casual trader. Now Nesrin trades regularly at the market and is working with her facilitator to develop a budget specifically for food markets. She has branched out into a retail store and now supplies Egyptian Bento lunch boxes to the Mila Coffee Shop in SPARKS.¹¹

Collaborating with businesses such as All About the Cooks and Mila Coffee Shop has greatly increased visibility of Nessi Cuisine as a food business and her social media following has increased three-fold. Nesrin had also been invited to cater for Elly Curshen, the author of Sunday Times bestseller, 'Fast Days and Feast Days' and columnist for Waitrose Weekend, which widened her customer base as more people reached out to hire her catering services.



¹¹ SPARKS Store is an innovative hub promoting sustainability through education and creativity provided by local stakeholders.

Responsive programming was a continued theme for the ACH staff as each of the new migrant and refugee cohorts arrived. The staff began the project with an initial idea of what type of support and services they would need to deliver. However, as each new group came into the UK, they all required different levels and types of support requiring the staff to react quickly to changes and stresses put on the project model. With the additional flexibility given by the funding organisation staff were able to be responsive in a way that still met clients' needs. When speaking about the Hong Kong BNO community, one Operations team member said,

“What we found when we delivered that workshop was that the Hong Kong BNO community has more employability needs than entrepreneurship needs. At that time, we were allowed to support them on the project with the employability needs as well. It wasn't very rigid which was nice and that worked really well being able to tailor the project to them.”

To help meet this need of the Hong Kong community, as well as other individuals who wanted to explore employment alongside entrepreneurship, the ACH staff created a new series of programming.

“We are doing a lot of workshops around the UK labour market, starting up a business, and employment rights has very much become a really popular workshop since most clients need to know what different contracts mean and what your rights are once you are in employment,” said one Migrant Support Operations team member.



Ukrainian MBS clients showcase and sell their crafts at the Astonbury Music Fest
Photo Credit: Olesya Romanychenko



In contrast to this were the experiences the staff had when working with the Ukrainian community who often were immediately ready to start trading with their businesses.

“Lots of them had businesses already, so even though we were stretched for time, we also didn’t really need to do as much outreach in the hotels because the women were already super engaged, and they would still come and see us regularly” said one Enterprise Facilitator.

The obvious, but most notable example, of the flexibility and responsiveness of programming came from the COVID-19 crisis and the gradual reopening of the UK. This meant that the MBS Project went from being totally online to gradually moving to a face-to-face delivery, while responding to the needs of clients and the new migrant groups that arrived in the UK during the project.

“We managed to change the focus to a more blended approach, and we’ve also managed to change it from a narrow approach about business support to something a little bit broader around employment and entrepreneurship together” said one ACH staff member.

Flexibility and Communication

Individuals who were MBS Project participants also spoke highly of the **flexible and detailed** support they received from ACH and the MBS Project. Clients made special note of the fact that ACH helped with the regulation requirements, paperwork, and creating opportunities for trading. Fatemah said:

“ACH knew when to communicate, how to communicate and they reached out if there is any kind of opportunity. We need this kind of connection between you and the one who you give support to.”

Additionally, because of the flexible nature of the project and the staff’s approach to the work, a theme that arose was how **necessary the detailed** support was. When describing the process for being able to trade at markets around Bristol, Marianne said:

“It wasn't one day conversation, we texted back and forth and then ACH helped me. ACH instructed me through the messages, but I couldn't get it, my English is okay, but I didn't get it. We had a call, they guided me through, then I got my insurance so now I'm free to participate in the markets.”

Organizationally, the theme of flexible support allowed participants to feel supported when in the **early stages of their business journey**. Many project participants mentioned ACH being “always there to respond to my messages,” and “sending me links, opportunities, and translating things.” Several anecdotes around “photo shoots for my brand, so I can register my trademark” and allowing more successful project participants to run workshops for other project members accurately highlighted the nature of the support ACH provides. By offering these opportunities for knowledge sharing the project also adds to the local business ecosystem, which can create more opportunities for support for their clients. Fatemah said:

“They reached me out to do a workshop. This kind of opens windows for you which is really good. We need this kind of support and help, not only just talking but you need this kind of physical things you can experience.”

When project participants talked about the project, **many mentioned the fact that they continued to come back to ACH as evidence of its success.**

““If not, then no one would stay,” said Jamil, “I am with them three years ago so until now, which is because they do something. They offer support.”

The Lived Experience and The Learned Experience

Expertise Informed by Experience

Themes of the accessibility gained by running workshops with translators, the migration experience of ACH staff, and the ground-up approach that focused on individual needs were seen as lynchpins for the success of ACH's approach. All these themes lead to the project now receiving numerous self-referrals and many communities seeking out ACH on their own accord. A key component of this was staff making the effort to bring in an interpreter to specific workshops. As one staff member said:

“It makes it easier for them, because we can connect with them, and they don't feel suffocated because we're asking them too many questions in a different language.”

Additionally, one staff member spoke to the empowerment around employment and entrepreneurship workshops with translators could be provided.

“It's about people understanding, in whatever kind of native tongue they speak, the process as so they aren't stuck in precarious entrepreneurship or precarious employment.”

The recognition and understanding that interpreters were needed can be credited to ACH's commitment to recruiting and hiring staff that have lived experience of migration. As one staff member put it:

“The basic ACH model is that we have a high level of emphasis on the importance of lived experience and on having direct links into the communities that we're trying to work with.”

This leads to greater empathy for the barriers and challenges that third country nationals face in the UK. Most importantly, staff have a firsthand understanding of what kind of services migrants can access and “when they're having conversations with the clients, they have more of an insight into why people aren't accessing support” another staff member said. When it comes to these in-house sources of knowledge, ACH actively uses the staff's lived experiences as an asset when it comes to how they work as an organisation and how they structure support. As another said:

“I think this is where we have probably succeeded better than other partners within the supply chain, because we have been able to get out to the communities and to engage with the communities.”

It is the organisation's way of offering a level of familiarity to someone who is newly arrived, and it allows for a more personable approach to the business support service. "It's almost like a friendship with some of them," one staff member said. "It makes a big difference," added another staffer "the fact that you've got someone who's Ukrainian and we're speaking in your language, and we know your experience."

This lived experience ends up sponsoring the learned experience, both from a staff perspective as well as from a project participant perspective. The positive consequence of this is that newly arrived communities actively seek out ACH and the MBS project. "We get referrals from friends and family of our clients who come to us because they've heard good stories about us and that's quite validating from our perspective" said one MBS staff member. Additionally, because so many of the ACH staff have lived experience, they serve as role models for individuals who are currently going through the MBS project. Many staff members attributed this to the ground-up approach that focused on individual needs before business needs, leading to a quality of service that now can exist solely on self-referrals. As one staff member said, "Clients who we've supported wanted to come back and volunteer and give back to the community, people wanted to mentor and support other people."

An example of this was explained by another staff member,

"We will have somebody [run the workshop] who has started-up their business themselves and how they kind of got to where they are now. So, I think people start to feel more inspired and more motivated to start-up their own businesses with champions from their own community to say this is how I did it."





MBS client working on his produce farm in Bristol
Photo Credit: Rosie Mclellan

Bringing Business Ideas To Life Launching Rocket Man in Bristol

C A S E S T U D Y

Ali attended an introductory workshop hosted by ACH designed to give attendees information about the services provided. While Ali had a low-level of English, an interpreter was present to bridge the language barrier that Ali would have otherwise faced. Feeling inspired, Ali told the facilitators about his farm back in Syria and his interest in continuing farming in his new home, Bristol.

Together with his facilitator, Ali raised over £6,000 on the platform JustGiving to finance the purchase and construction of a polytunnel which will greatly allow him to expand his business. Working with a team of volunteers from the local community, Ali was able to build his polytunnel. He is now able to grow his fresh produce all year round and focus on other aspects of his business.

Ali's story was featured in local news outlets such as Bristol 247¹² and Bristol Good Food¹³. His story garnered interest from restaurants and other small businesses around the city who are keen to partner with Ali. Now Ali is supplying a number of well-known establishments around the city and is focusing on obtaining an electric bike in order to offer a delivery service.

¹²<https://www.bristol247.com/business/news-business/the-refugee-owned-farming-business-with-dreams-to-expand/>

¹³<https://www.bristolgoodfood.org/2023/04/20/rocket-man/>

Going the Extra Mile

Putting in extra effort for project staff centered around the fact that ACH offered more than just business support, the opportunities for service users to network and build relationships, and the **project's proactive engagement** with the community. As a service provider, ACH can offer support to aid in the entire integration process for an individual. From housing to business support, there are staff who can help along the way.

“When we talk about MBS and we talk entrepreneurship, do the teams solely provide entrepreneurship support, and I would answer that very clearly ‘No’. What they provide though is a service that is thinking about that individual,” said one Business Consultant.

Because of the project staff's understanding of migration and integration, there is an **awareness of all the kinds of barriers** in place for migrants, which is why signposting to available service had to be done in tandem with the MBS offering. When discussing the change ACH made to offer more than business support in the MBS project, one Enterprise Facilitator said :

“It felt a bit immoral only offering business support. I think that's why me and my colleagues just started to do other forms of support, like appointments, signposting them for other services. So, it was business support, but it was a lot of other support along with business support.”

Initially, when the team was recruiting participants toward the beginning of the project, they found that the other services ACH offered helped get people interested in the organisation and allowed them to expose more people to the project. “So, when we went out to do MBS outreach it turned into a whole ACH, what we do, what other services we provide, and then MBS,” said another Enterprise Facilitator. “Then a lot of people asked us to do introductory workshops at organisations, just to tell people about ACH.”

It is important to mention that the additional services that ACH offered outside business support, were **anchored in not only flexibility, but also in kindness**. Continued themes of a kind and approachable staff came from both project staff and the service users, which the MBS project proved that when it was **paired with knowledge of the lived experience made for an effective service**. In both manufactured and organic ways, the project used this bedrock of service to allow for the service users to have and create opportunities to showcase their business and network with other MBS participants. As one staff member said:

“Whenever we've done presentations or workshops, we've tried to make parts of it quite interactive so they can interact with each other. It's about integration into the UK but also building on one another and making that community contact.”

Numerous staff and project participants said that these networking opportunities gave them a sense of community, as well as an increased sense of confidence. “It gave them an opportunity to spread their wings by having market fairs, stalls, to be able to showcase their business, but also for them to have a voice in the community,” echoed a staff member.

Personal Touch with Support Services

Project participants closely mirrored those of staff when they said that friendly and approachable staff made a huge difference, as well as ACH’s offerings for more than business support and the opportunities to network. Speaking to the approachable nature of the MBS staff, project Ameen said :

“They are so friendly, so helpful. When I went to the ACH, they are all really nice people. Whenever I am dealing with any problems, I just drop them a message or call them. Like, what should I do?”

Farzana added,

“ACH they are a very, very good people. They are helping us in the hotel like if we ask something, they will answer very good and if we have some form to fill in and they can help us to fill in. So they are very good, they’re very good people.”

Additionally, there was context around not hand-holding for the project participants, but being available to offer some needed guidance around specific questions they had,

“ I can do myself but like some words, like some spelling or something specific to write something politely, they are very happy to help me and they will say okay, write it like this” Elena said.

Positive sentiments continued with Jad saying,

“I’m really, really satisfied, but they helped me more with what I want to do, like to set up a small business and it’s like they pushed me and they helped me know how to get different venue.”

ACH continued to offer positive pushes throughout the project, with Jamil recalling “[They] encourage you also to meet new people by like let’s say we are going to a market in Broadmead.”

This push for the project participants was welcomed because of the deep relationship and friendly rapport that they had with the project staff.



Products from MBS Client at Trade Fair
Photo Credit: Sena Saygin Vicdan

C Crafts and Curious

A 'Crafts and Curious is a small business whose owner, Rose, came to the UK fifteen years ago as a refugee from Zimbabwe. Since arriving to the UK, Rose worked various jobs but had always wanted to get back to running her own business again. She started her arts and crafts business which initially started strong however soon found that her business began to experience slow sales and lower revenues.

S After being introduced to ACH, Rose reviewed her business model with her facilitator and decided to implement a new business model which focused on e-commerce and pop-up shops. Comfortable with most aspects of her business model, she needed extra guidance with the setting up and running of her new website. Furthermore, Rose successfully applied for a government retail grant with the assistance from ACH and received guidance on digital marketing.

T The planning and design of Rose's new business model had to be adapted around the COVID-19 pandemic where consumer habits changed dramatically. Rose is confident about her future business prospects and sustainability.

Addressing Long Term Needs with Sustainable Funding and Support

The MBS Project had many successes that were both piloted and refined during the project. However, there was a theme from the project participants that they needed specialist support either during MBS, or after MBS ran its course. While all the project participants were happy with ACH's help and support, there was a consistent theme that they needed more. "I need to grow, need more support" Alexei said. They were echoed by Marwah saying, "I think I'm gonna meet these issues further, the moment I reach more solvent, proper income, I will have to be guided through how to register and how to be self-employed."

Several project participants also specifically mentioned wanting support in digital marketing and business processes. Anastasia said,

"I think ACH needs the member who will help for the future, yeah, for the future, like set up Amazon, eBay and other marketplaces. Because, yeah, now I'm in the stage that I want to be trading on Amazon and eBay"

This was echoed by Erola who said,

"I found it difficult through the online because I need to know like a CEO and all of these things which I think it needs to be done by someone who is proficient in this field, because I feel my items do not reach any more on Etsy."

Appropriate Financing

In response to the declared need for appropriate finance models, ACH has secured funding for loans to social enterprises that benefit communities that are directly or indirectly experiencing inequality. This allows for loans to be made of between £500 - £50,000 investments for businesses with a social impact.

These loans can be Sharia-compliant if this is preferable to the individual – in which case, the business would need to follow a set of key criteria, ie:

6 – 12% on top of loan to pay back – Minimum 12 months to maximum 3 years. Option to pay back early.

Enterprise Facilitators will provide support with the application and ongoing business support afterwards. There is provision to continue business support already provided by other organisations.

Collaboration with Enactus, Aston University to provide grants for business support

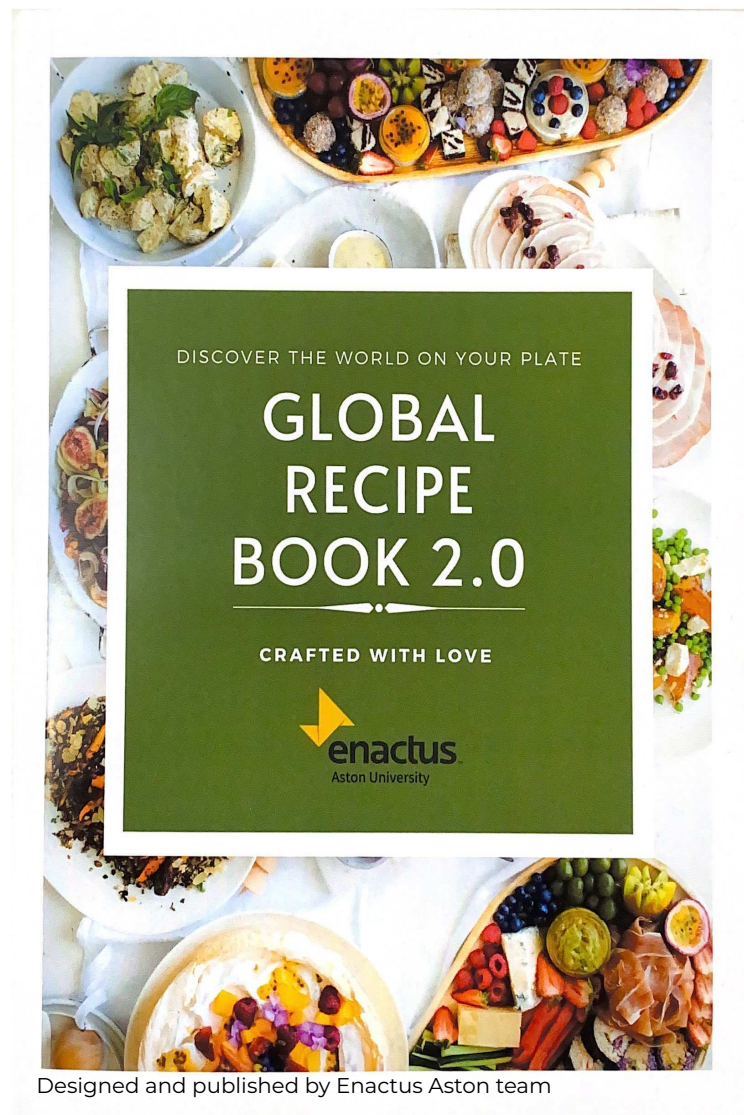
As part of ACH's collaboration with Enactus Aston University, five MBS clients who were interested in starting food businesses had the opportunity to participate towards a new 'Global Recipe Book'. The clients, all from Syria, were supported along the whole process by both organisations and contributed to a 52-page recipe book showcasing a diverse and delicious array of recipes from around the world.

Starting a food business can be capital intensive because food entrepreneurs need to meet costly regulatory and business requirements, including such Food Hygiene certificates and Public Liability insurance. The five clients came from refugee backgrounds and were all receiving Universal Credit. These two intersecting characteristics are not uncommon but contribute to the barriers faced when starting a business in particular when it comes to finance.

The Global Recipe Book could not have been published without their input. Following this, Enactus and ACH supported the clients to complete a start-up business plan each to encourage them to think about their business readiness and future steps in commencing their food businesses. Through taking part in the project, Enactus provided a small grant for each client to be used for producing the following documents:

1. Food business registration certificate
2. Food and hygiene certificate (not legally required but highly recommended)
3. Food allergen lists
4. Public liability insurance

This financing was provided to reduce, where possible, financial barriers to starting a business and adhering to the necessary requirements and recommendations in the food industry. ACH supported the clients at every stage to ensure that they were fully compliant.



The Government's Role

Ways to make the most of the solid foundation the MBS team has built with newly arrived communities have been a primary concern. Analysis of interview data through a governmental lens revealed themes around funding and pilot testing service delivery, increased flexibility in programme eligibility and the need for MBS participants to have access to grant funding. This was due to the cyclical nature of government funding, and the effect the political climate has on which projects are funded (and for how long).

Awareness of these challenges has led to more long-term thinking about funding sources and how to best bridge the gap between funding cycles. “It would be literally opening and closing doors, and new people will come along while we will be missing a year because we didn’t get funding for a year,” said one MBS staff member. Staff members echoed that sentiment by saying “we have all these learnings now and we’re trying to embed that into natural delivery,” as well as, “we have developed something that seems quite strong and a strong model that we would ideally like to carry out in the future.”

The project has been targeted at newly arrived communities, most of whom had never previously interacted with ACH or its partners. So, the team developed their own best practices, while also building trust and credibility within communities that had traumatic migration journeys. The team was successful in building up trust with the new communities.

The programme of work has been tailored to meet the needs of clients and the variety of communities they were coming from.

“So, all the different groups of migrants, refugees and asylum seekers have real different needs as well as how you deliver to them. So again, you can't just make one size fits all.”

Practically, this looked like promoting all of the services ACH offered, and once the potential clients felt more stable, the MBS team began discussing business support. One large learning that cut across all the partners was that entrepreneurship and employability support are not clear cut, and that people often move between the two, or engage with both at the same time. When envisioning an ideal scenario MBS staff mentioned “funding for a multi-annual period” with “streamlined compliance requirements,” and a “flexible delivery mode.”

When adding to those themes, one staff member said, “It's about community-led delivery, and not splitting up the journey between employment and entrepreneurship at too early of a point for an individual.” This was backed up by several MBS participants having jobs in addition to their start up journey, such as retail and caring roles.

The desire to offer grant or seed funding to MBS participants was also a theme in the interviews with staff. This was due to the barriers non-EU migrants faced when trying to access capital funding, as well as opening business bank accounts on their own. Several members of staff reported that MBS clients were required to have three to six months of addresses in the UK in order to be able to apply for an account. As one member put it,

“It would be nice if [clients] had access to loans but if for any reason the business didn't do too well and they're not able to pay it back, we wouldn't want to put anyone in that kind of situation. Having a grant programme would at least give them a boost to start off..without worrying about paying it back. ”

There were several accounts from MBS staff of their frustration at clients' lack of options for funding, as well as the ability for policymakers to address these issues.

“There's some real obstacles [around funding] and there's some very concrete things policymakers can do and if you do, then everybody is better off for it. So, I think it's a very simple message and it's overlooked” said one MBS staff member.

The MBS Manager, in recognising this challenge, connected with partners including Tide and Natwest who supported efforts to overcome these barriers. Clients have since successfully set up business bank accounts with Mettle, run by Natwest.

6. Policy Perspectives On Integration And Sustainable Development

The Global Level

The need for a holistic vision of humanity in relation to labour markets and refugee and migrant integration is recognised as being essential at global policy levels in the UN's 2020 Sustainable Development Agenda and the Sustainable Development Goals. The Global Compact for Migration also recognises that taking a 'whole of society' approach to human mobility is an integral element of sustainable development, which benefits society. The World Bank too, in its 2023 World Development Report, states:

“The World Development Report (WDR) is taking a fresh look at these issues [labour migration and refugee protection]. It aims to shift from a narrow focus on labor markets for migrants and legal protection for refugees to a more holistic perspective — one that recognises the humanity of migrants and the complexity of the societies of origin and destination.” (World Bank 2023)

[World Development Report 2023: Migrants, Refugees, and Societies \(worldbank.org\)](https://www.worldbank.org)

As the World Bank also suggests, entrepreneurship includes a set of attitudes and activities that are not easily measurable, nor can the

“long-run dynamic benefits of immigration, even though harder to quantify, include productivity spillovers, promotion of entrepreneurship, innovation, and enhanced provision of such critical services”

International Policy

The OECD has been conducting research and developing policy and practice recommendations for inclusive entrepreneurship since 2012. The organization recognises that untapped potential could be unlocked as an engine for economic development, if policies open entrepreneurship opportunities for everyone, regardless of background. Acknowledging that not all are affected equally, the organization recommends tailored business support schemes for refugees (Lavison, 2022). Such bespoke schemes are evidenced to have higher take-up rates, higher satisfaction levels and more positive outcomes than general support schemes.

The OECD Better Entrepreneurship Policy Tool

An online self-assessment and guidance tool designed to help policy makers and other stakeholders reflect on their policy environment for inclusive and social entrepreneurship and promote better policy making in these areas.

The BEPT includes an online self-assessment and guidance tool designed to help policy makers and other stakeholders reflect on their policy environment for inclusive and social entrepreneurship and promote better policy making in these areas.

The Better Entrepreneurship Policy Tool is an online tool designed for policy-makers and other interested parties at local, regional and national level who wish to explore how public policy can:

- ▼ Support youth, women, migrants and the unemployed in business creation and self-employment
- ▼ Support the development of social enterprises

In addition to tailored business support, the OECD also recommends seed-funding for new refugee ventures (OECD, 2021b).

The National Level – The UK

The Home Office's Indicators of Integration Framework (Home Office, 2019) recognises that work and entrepreneurship are important parts of the integration journey, and that the multi-directional, multi-dimensional, and context-specific nature of integration can be difficult to quantify.

Nonetheless, the framework states that engaging in entrepreneurship and employment is widely seen as a marker of success.

The UK context: Contradictions, Tensions and Positive Outcomes

The overall negative migration policy environment

In May 2012, the UK was proclaimed as a hostile environment for migration, by the former Home Secretary, and Prime Minister, Theresa May (Kirkup, 2012). Since this landmark speech, at the national level, the dominant negative policy and media narrative in the UK has continued. This is far from a new political trend for the UK, with restrictive immigration bills dating back to the Aliens Act of 1905. However, the hostile environment sentiments now stand in contrast to the global migratory events that have taken place in recent years. As a select illustrative example we have seen, the US and UK withdrawal from Afghanistan, the war in Ukraine, and the ever-increasing number of people migrating in response to climate change. While the UK has opened select migration routes for people from Afghanistan, Hong Kong, and Ukraine uptake has been limited, or the routes have been created too quickly and without relevant safeguards in place.

The challenging national policy environment has had an impact on everyone involved in the MBS. This broader context now includes the UK government's latest policy efforts, the Nationality and Borders Bill, the Rwanda Plan, and the currently debated Illegal Migration Bill. The Nationality and Borders bill criminalized individuals claiming asylum after they arrived in the UK, allowed for offshoring of migrant detention centres, effectively creating a two-tier system of asylum. The policy that the UK government is attempting to push through into law has even raised concern at global levels, being criticized and rebuked by the UNHCR and IOM, who have called their latest efforts an enforcement-only approach that "raises serious human rights and legal concerns." These further restrictive measures undoubtedly would have affected the individuals who participated in the MBS Project.






In the UK, while industry-led groups such as banks have provided mentoring, business skills and promotional activities for refugee entrepreneurs (UK Finance, 2022), seed-funding for refugee entrepreneurs remains rare. The Nat West Group and CREME (a private-university partnership) additionally recommend that central government and local policy makers take action together with investment from the private sector (Kašperová et al., 2022). The early-stage entrepreneurship project in which this study takes place is one such refugee-specific support scheme, albeit funded by the EU, rather than by a UK government-industry partnership.

7. Conclusions and Policy Recommendations

The MBS approach is an inspirational model of good practice, with the potential for wider application. Its success is a result of immeasurable factors, including building trust, human solidarity and professionalism combine with friendliness and kindness. Its core principles include learning the lessons from experience and knowledge exchange – to produce a model which has wider application (for cities and regions) in the UK and beyond. The approach is proved to help mitigate the effects on individuals and communities of emotional challenges from trauma, isolation and discrimination. It is effective because of the willingness of business support advisors (with the support of ACH management) to relate to refugee entrepreneurs as individuals.

MBS is already implementing timely key 'Time to Change' report recommendations on: sustainable and quality business support; UK wide policy for entrepreneurship and on the need to gather better data for entrepreneurship to foster evidence-based policy-making. The MBS project is one example of fostering local networks of support, an approach recommended by CREME and the NatWest Group (Kašperová, Roberts, & Ram, 2022).

MBS is an example of good practice with potential for international application. It has the potential to contribute, for example, to the OECD's wish to:

-  Stimulate thought-provoking reflection on inclusive and social entrepreneurship policies and programmes
-  Promote learning through international good practices
-  Enhance inclusive and social entrepreneurship policy design and implementation
-  Target a wide variety of stakeholders, such as policymakers, business associations and networks, chambers of commerce, finance providers, research institutions, education and training providers, and civil society organisations
-  Policymakers and business support agencies need to work in tandem with their clients, to acknowledge and address their potential.

Policy and Practice Findings

The ACH holistic approach works for clients, service providers and communities.

The lessons about funding models are confirmed.

MBS has shown the effectiveness of building bridges between project funding and sustainable long-term business support – include Sharia-compliant funding models.

Better data are needed to inform policy and practice. Key Performance Indicators (KPIs) should be used to monitor only engagement. This enables the responsive, tailored approach to individual needs.

Policymakers and business support agencies need to work in tandem with their clients, to acknowledge and address their potential.

Outreach, partnership working, trust, community engagement and involvement of community leaders are all essential for success.

This report calls on the business advice community and policy makers to adopt the ACH approach and advocates a paradigm change towards an actively positive policy on integration in the UK.

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