

## Migrant Entrepreneurship Growth Agenda - MEGA National Coalition Fair In Italy - Report



Palazzo Giureconsulti – Milan, 15 May 2018

### Executive Summary

The National Fair event in Italy was held on May 15, 2018. The Programme was conceived on three different phases whose main objectives were the following:

- **PANEL:** to disseminate data and elements defining the reality of migrant entrepreneurship.
- **DESK:** to get acquainted to services offered by the organisations and associations and mutually share experiences.
- **WORKING GROUPS:** roundtables to let needs of would-be entrepreneurs emerge for entrepreneurship and access to credit

For each Phase of the National Fair Meeting we referred to and underlying methodology which we hereby describe together with the elements and main findings emerged. The Meeting was really successful in terms of participation and outreach, which can be summarized in the following numbers:

- 95 participants + 9 Panelists (including 1 Chinese, 1 Peruvian, 1 Egyptian national entrepreneurs)
- 35 organizations / associations represented, of which 14 organizations present at Desks
- 20 companies represented
- 24 would-be entrepreneurs' participants
- 20 nationalities, including 2 General Consulates' Representatives (Uruguay and Bolivia)

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**Event description - PANEL**

The National Fair was conceived as a mix of the three different Phases. During the PANEL section of the Meeting 8 people had the opportunity to present the main findings of their and activities and businesses. The Panel Section was opened by Formaper President, who highlighted the importance of foreign enterprises in our economy and was moderated by Carlos Talamas, Head of Formaper International relations at Formaper. What follows is a summary of such presentations.

Panel representation



Speaker, Position	Main findings
<b>Presentations inclusive of evidence and data</b>	
<b>Stefano Tomasoni, Study Officer at Unioncamere Lombardy</b>	<p>Stefano provided very qualitative and updated evidence to the audience on consistency of migrant enterprises in Italy (526.960 units) and in Lombardy Region (100.907). He also gave an outline in terms of nationalities' representation among foreign companies and weight per sector, as follows:</p> <ul style="list-style-type: none"> <li>▪ Nationalities representation at national level (Morocco 15%, China 11%, Romania 11%, Albania 7%);</li> <li>▪ Nationalities representation at regional level (Egypt 14%, China 13%, Morocco 12%, Romania 11%, Albania 7%);</li> <li>▪ Sectors representation at national level (services to SMEs 18%, commerce 17%, contractions 14%, restauration 11%, manufacturing 9%)</li> <li>▪ Sectors representation at regional level (services to SMEs 23%, construction 22%, restauration 20%, commerce 15% and transport 10%)</li> </ul>

<p><b>Daniele Frigeri,</b>  <b>Director at CESPI</b>  <b>and National</b>  <b>Observatory on</b>  <b>migrants' financial</b>  <b>inclusion</b></p>	<p>Daniele during provided evidence arising from the experience and activities of the National Observatory, whose main findings are hereby summarized:</p> <ul style="list-style-type: none"> <li>▪ The number of migrants whose willing is to remain in Italy has grown 68% in 6 years;</li> <li>▪ 75%, the percentage of foreigners who own a bank/postal account in Italy, whose debt cards are more and more associated to a unique IBAN</li> <li>▪ 6, the average number of financial products/instruments owned (including cards, insurances, etc)</li> <li>▪ 12.895 € the net income per year in 2014 spent to as – living expenses In Italy 64%, savings, 28%, investments 5%, remittances 12%</li> </ul>
<p><b>Romano</b>  <b>Guerinoni,</b>  <b>Director General</b>  <b>at Fondazione</b>  <b>Welfare</b>  <b>Ambrosiano</b></p>	<p>Romano gave evidence of access to credit, leveraging on how the Foundation he represents, active in the Milan area, offers access to facilitated loans especially to disadvantages populations, i.e. migrants.</p> <ul style="list-style-type: none"> <li>▪ Strong focus on training process and adaptation of the Business Plan in terms of “bankability” of initiatives was highlighted.</li> <li>▪ Among the support services defining such process, particularly Mentoring Phase on financial and credit management was introduced as extremely useful for defining the approach to credit.</li> </ul>
<p><b>Andrea</b>  <b>Badalamenti,</b>  <b>PM at Formaper</b></p>	<p>Andrea gave presentation of the initial assessment carried out among main stakeholders for the benchmarking component of the MEGA project. As such, he introduced the 5 chapters objective of consultation: -Data base/availability, support services, cooperation with institutional stakeholders, membership/representation, inclusive procurement-. Evidence arose up-to-date among main Business Support Organisation (BSOs) and Immigrants Associations show that:</p> <ul style="list-style-type: none"> <li>▪ Data availability is largely disposable and segmented for BSOs, while such data is very much relying on network for Immigrant Associations</li> <li>▪ Services provision are inclusive but not with major adaptations. Needs for revers process to comply with effective mainstreaming is to be achieved. Again from Immigrant Associations’ side the importance is on how services are networked</li> <li>▪ Cooperation w/institutional stakeholders: generally very good for both</li> <li>▪ Membership/representation: initial steps are being carried out as far as BSOs are concerned while small specific activities are registered in support of such point. Same for the Inclusive procurement section.</li> </ul>
<p><b>Presentation of cases and witnesses</b></p>	
<p><b>Francesco WU,</b>  <b>Entrepreneur at</b>  <b>WHB Group and</b>  <b>Representative at</b>  <b>ConfCommercio</b></p>	<p>Mr. Wu, Chinese national, gave a whole presentation of his career starting from his studies, as he graduated at Electrical Engineering at Milan Polytechnic. Mr. Wu is today a successful entrepreneur, active in restauration and trade consulting fields, and has recently been elected as Manager within Confommercio- Milan, a major Business Association in support of Commerce. He’s referent for Foreign Entrepreneurship within this organisation.</p>
<p><b>Carlos Gamarra,</b>  <b>Attorney at studio</b>  <b>Gamarra and</b>  <b>entrepreneur</b></p>	<p>Mr. Gamarra, Peruvian national, gave a presentation of his career starting from his education, while he attended a Master in Italy and the legal specialisation he undertook thereafter. His professional career led him to collaborate closely with the Consulate of Peru to Milan, thereby specialising on trade, cultural promotion activities and immigration practices. Today he owns his</p>

legal office, providing enterprise legal advice, and is also representative of a bilateral trade promotion Association between Italy and Peru.

**Hani el Mallah,  
Entrepreneur and  
owner at ICEMAN**

Mr. El Mallah, Egyptian national, graduated in Cairo in economics, gave an insight of his career and professional activities he currently manages in Milan, for production and delivery of ice to a number of commerce-related activities i.e. bars, restaurants, among others. His successful career took him initially to the UK and later to Italy where he began working with ice-by products in fishery sector. Today he's owner at his company, producing important quantities of ice, has plans for capacity and production improvement and is founder of an Ice Production Association.

**Event description - DESK**

Services presentations were represented by 14 different organisations, which were grouped into 5 Thematic Desks. Participants approached such services as if they were in a Fair, which was highly appreciated on both sides, for the effective possibility of networking and stocktaking arising from individual and organisations' experiences. Some images show the success of this moment of the Meeting:

Desk 1) **Chamber Services:** introducing services of Registry of Enterprise, Innovation and Credit, Formaper – entrepreneurship and start up

Desk 2) **Immigrant Associations and Cooperation:** introducing membership and support services of Sunugal, Mille Soleils, Promcopi, Oxfam.

Desk 3) **Incubators, Social Innovation, Employment:** introducing services of Avanzi (private Incubator), FabriQ (Milan Municipality owned incubator), CISL (Trade Union)

Desk 4) **Access to Credit:** introducing access to credit services of RITMI – Italian Network for Microfinance, present with 4 entities, namely Fondazione Welfare Ambrosiano, Microfinanza, Fondazione Operti and PerMicro.

Desk 5) **Business Association Services:** introducing the Business Associations services of Confcommercio and Unione Artigiani, active respectively in commerce and craft sectors.

Desks operative





### Event description - TABLES

Two technical tables were organized:

**Table 1 – Support to entrepreneurship – Needs before start up, consistency of entrepreneurial idea, training and services to employment.**

Table 1 saw the participation of some 40 participants. Conversation was highly interactive among and the main points discussed are:

- The need to have clear specifications regarding the different legal and juridical forms for a start-up, i.e. weather an individual or joint stock company and related consequences, i.e. from fiscal responsibility point of view;
- Necessity to properly plan and forecast costs and revenues of the desired activity, through an individual assistance process of business planning, composed of training and assistance;
- The careful identification of markets, clients, and impulse transferred to participants to experiment accordingly their sales;
- The importance to rely on pre-established networks, and support services provided by the Business organisations and other networking activities (i.e migrants associations).

The above topics were addressed by the table managers in terms of services delivery provided by the entities they represented (Formaper and FabriQ), with invitation to be involved on the current activities implemented by the EU projects MEGA – Migrant Entrepreneurship Growth Agenda and ME 4 Change - Migrants Empowerment for Change, respectively financed by COSME and DG Growth 2016 budget.



A moment of Table 1 management

**Table 2 – Credit and Inclusion –** *Needs of social innovation and access to credit: comprehension of instruments, guarantee funds, requirements for eligibility.*

Table 2 saw the participation of some 26 participants. The management of the conversations also was highly interactive and the main points arose are:

- The necessity of financial education is a requisite that potential candidate applying for loan or microcredit should be able to carefully express, in terms of real and concrete financial needs, because often this is unclear;
- The above point is even more important in order to clarify about ideas and activities to implement, apart from managing a financial language suitable to comprehension of financial products available on the market. More in general, this is in support of the correct choice and type of financing line.
- Especially in the start-up phase the mentoring should be something that entrepreneurs are encouraged to follow, in order to avoid mistakes that could hamper future activities.
- Limit the personal exposure to debt. This topic was widely discussed providing a whole set of recommendations upon the personal “financial trust” and create a solvability profile to a Bank, and at same time to be able to distinguish among formal banks and non-formal loans credit which is very risky.

The above topics were addressed by the table managers in terms of services delivery and recommendations based on active involvement and experience of the two organizations represented (Fondazione Welfare Ambrosiano and Microfinanza).



A moment of Table 2 management

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Il Progetto MEGA è finanziato dal Programma Europeo COSME (2014-2020)



MIGRANT ENTREPRENEURSHIP GROWTH AGENDA

# ALLEANZE E SERVIZI A SUPPORTO DELL'IMPRENDITORIA IMMIGRATA

Milano, martedì 15 Maggio 2018  
Palazzo Giureconsulti Via Mercanti, 2 - Sala Parlamentino



[www.migrant-entrepreneurship.eu](http://www.migrant-entrepreneurship.eu)

## PROGRAMMA

- 09.30 - 9.45 **Registrazione partecipanti**
- 09.45 -10.00 **APERTURA**  
**Massimo Ferlini**, *Presidente Formaper - Camera di Commercio di Milano Monza Brianza Lodi*
- 10.00 - 11.30 **PANEL**
- L'imprenditoria straniera in Lombardia: un inquadramento generale**  
**Stefano Tomasoni**, *Ufficio Studi Unioncamere Lombardia*
- Accesso al credito e inclusione finanziaria**  
**Daniele Frigeri**, *Direttore CESPI ed Osservatorio Nazionale sull'inclusione finanziaria dei migranti*
- Credito e modalità di erogazione**  
**Romano Guerinoni**, *Direttore Generale Fondazione Welfare Ambrosiano*
- Presentazione di casi e testimonianze**  
**Hani El Mallah** - *Titolare Ice Man*, **Carlos Gamarra** - *Avvocato e imprenditore*, **Francesco Wu** - *Imprenditore e rappresentante Confcommercio*
- Progetto MEGA: primi risultati sull'assessment dei servizi a supporto dell'imprenditoria immigrata**  
**Andrea Badalamenti**, *Project Manager Area Internazionale Formaper*
- Moderatore: **Carlos Talamas**, *Responsabile Area Internazionale Formaper*
- 11.30 - 12.15 **CONDIVIDETE LE ESPERIENZE!**  
**Scambio esperienze e discussione informale**
- Desk 1) **Servizi del Sistema Camerale** (*Registro Imprese, Innovazione e Credito, Formaper*)  
Desk 2) **Associazioni Immigrate, Cooperazione** (*Sunugal, Mille Soleils, Promcopi, Oxfam*)  
Desk 3) **Incubatori, Innovazione Sociale, Lavoro** (*Avanzi, FabriQ, CISL*)  
Desk 4) **Accesso al Credito** (*RITMI - Rete Italiana di Microfinanza*)  
Desk 5) **Servizi Associativi** (*Confcommercio, Unione Artigiani*)
- 12.15 - 13.00 **GRUPPI DI LAVORO**
- Tavolo 1 **SUPPORTO ALL'IMPRENDITORIALITÀ**  
**Bisogni e assistenza prima dell'avvio d'impresa, consistenza dell'idea imprenditoriale, formazione e servizi al lavoro**  
Tavolo gestito da:  
**Andrea Badalamenti**, **Cinzia Tonin** (Formaper) e **Antonio Dell'Atti** (FabriQ - Comune di Milano/Fondazione Brodolini)
- Tavolo 2 **CREDITO E INCLUSIONE**  
**Bisogni di innovazione sociale e accesso al credito: comprensione degli strumenti, fondi di garanzia, requisiti per l'eleggibilità**  
Tavolo gestito da:  
**Heidi Ceffa** (Fondazione Welfare Ambrosiano) e **Giampietro Pizzo** (Microfinanza)
- 13.00 - 13.15 **CONSIDERAZIONI FINALI e prossimi passi**
- 13.15- 14.00 **LIGHT LUNCH e networking**

Partecipazione gratuita previa registrazione on line

Per informazioni: Ufficio Marketing Formaper - Tel. 02/8515.5385 - [relazioni.esterne@formaper.it](mailto:relazioni.esterne@formaper.it) - [www.formaper.it](http://www.formaper.it)