

WELCOMING  
AMERICA



# SEEDS OF GROWTH

The title 'SEEDS OF GROWTH' is rendered in large, white, outlined letters. Each letter is accompanied by a small icon: 'S' is a hexagonal seed, 'E' is a smartphone, 'D' is a dollar bill, 'S' is gears, 'O' is a clock, 'F' is a key, 'G' is a lightbulb with a plant inside, 'R' is a ladder, 'O' is a globe, 'W' is a sunflower in a pot, 'T' is a test tube, and 'H' is a shopping bag. A thick green arrow starts from the left, passes through the 'O' in 'OF', and points diagonally upwards and to the right, ending above the 'S' in 'SEEDS'.

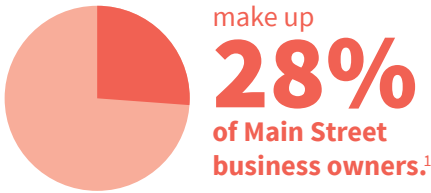
**BUILDING YOUR LOCAL ECONOMY BY  
SUPPORTING IMMIGRANT ENTREPRENEURS**

# IMMIGRANT ENTREPRENEURS ARE FUELING LOCAL ECONOMIC GROWTH



Throughout our history, immigrant entrepreneurs have helped power America's economic growth, technological innovation, and prosperity. Today, immigrants across the country are breathing new life into communities that suffer from disinvestment and population decline. They are providing energy and unique diversity to accelerate growth in emerging industries, retail, exports, and innovation, fueling the competitiveness of American companies and communities in the global economy.

## Immigrant entrepreneurs



## Immigrant-owned businesses



## Critical to growth

Immigrants accounted for 48% of overall growth in business ownership and

**almost all growth in Main Street businesses** in the 50 largest metro areas (yrs 2000–2013).<sup>3</sup>

**>60%** more likely to export products than other entrepreneurs.<sup>4</sup>

## New economy companies

24.3% of engineering and technology companies had at least one immigrant founder. These firms produced more than

**\$63 billion**

in sales and employed more than 560,000 workers (yrs 2006–2012).<sup>5</sup>

Immigrants have started **more than half** (44 of 87) of America's startup companies valued at **\$1 billion or more.**<sup>6</sup>



## ABOUT THIS TOOL

Is your community harnessing the potential of immigrant entrepreneurs to spur economic growth and job creation? This tool will introduce you to practical ways to leverage the opportunities that exist when you include immigrant entrepreneurs in local economic development strategies and programs.

# CONNECTING IMMIGRANTS TO TRADITIONAL ECONOMIC DEVELOPMENT PRIORITIES

When the needs and opportunities of immigrant entrepreneurs are incorporated into traditional economic development priorities and strategies, programs can fully deploy a complete team of talented entrepreneurs in our communities, rather than only a portion of the population, to spur economic growth.

Building collaboration between mainstream economic development actors and community-based organizations, diverse chambers of commerce, members of the local foreign consular corps, immigrant and refugee service agencies, leaders representing ethnic groups, and other champions can be an important step to setting an expanded economic development agenda inclusive of immigrant entrepreneurs. Corporate leaders, chambers of commerce, economic development agencies, elected officials, government agencies, nonprofit organizations, and other conventional actors can be powerful leaders in building these alliances. When the potential contribution of immigrant entrepreneurs is integrated with the economic development priorities of these mainstream leaders, new opportunities for action and impact are often created.

In order to attract the buy-in of mainstream economic actors, it is important to compile the data and evidence that indicates immigrant entrepreneurs are valuable to your local economy. Developing personal interest stories that showcase the significance of immigrant-owned businesses in the community can help leaders identify and understand the contributions and untapped potential of this significant source of talent.

## LOCAL CASE STUDY

In **Cincinnati, Detroit, and St. Louis**, local chambers of commerce or economic development agencies have been the driving force behind the development of local immigrant economic development initiatives. In St. Louis, the Kemper Foundation funded the initial studies that paved the way for the St. Louis Mosaic Project, which is part of the St. Louis Economic Development Partnership. St. Louis Mosaic has pursued a variety of programs that include both the Regional Chamber and the Regional Business Council. It has worked to connect immigrant entrepreneurs with the entrepreneurial ecosystem plus microloan opportunities provided by the International Institute and others, greatly expanding the number of immigrant entrepreneurs using these programs.



# KNOWING THE LOCAL CONTEXT

While some communities enjoy a robust and multi-faceted entrepreneurship support network, others have few resources available for business development, much less for immigrant-owned businesses. The solutions and strategies designed to support immigrant entrepreneurship should be as distinct as your community.

**Four tips to better understand your local context:**

## 1. Sharpen your grasp of local economic priorities and immigrant assets

Understanding both the mainstream economic priorities and distinctive assets within your local immigrant community can uncover business development priorities and growth opportunities that can be integrated into a plan to support immigrant entrepreneurs.

## 2. Look for data that tells the story of immigrants in your area

To explore the size, geography, and composition of local immigrant groups, the U.S. Census contains valuable information for your region. To understand demographic trends and the economic contributions of the nation's immigrants, New American Economy, the Migration Policy Institute, the Brookings Institution, and the American Immigration Council's Immigration Policy Center provide a melange of research and reports. Research specific to immigrant entrepreneurship, high-tech entrepreneurship, and workforce contributions can be found in reports from the Kauffman Foundation, Fiscal Policy Institute, and Vivek Wadhwa.

## 3. Inventory and engage existing programs and potential partners

Limited resources for immigrant entrepreneurship programs can be greatly leveraged by developing partnerships with local entrepreneurship training programs, microlenders, incubators, mentors, and more to help promote a strong referral system that connects immigrants to existing resources. Knowing the existing programs that can serve immigrants will help to identify the need, if any, for new programming.

## 4. Talk with immigrant entrepreneurs

To best understand the needs and opportunities of immigrant entrepreneurs it is important to directly engage with them. Visit them at their places of business, use trusted community partners to convene them, or simply host a discussion or dialogue with immigrant entrepreneurs and those serving them.



# MEET THE NEEDS OF ALL LOCAL ENTREPRENEURS

Immigrant entrepreneurs often experience a unique set of barriers to success. Whether they are starting tech businesses or operating a neighborhood bodega, they may come from cultures and countries that have different regulatory structures governing business activity, financing traditions, and business norms. Like other urban business owners and select service industries, immigrant entrepreneurs may work in a more informal environment, involving more cash transactions, less recordkeeping, and less legal and regulatory oversight. It is important that immigrant entrepreneurship programs be designed with, for, and by real entrepreneurs who understand these factors.

Remarkably, there are a number of U.S.-born entrepreneurs who encounter many of the same cultural barriers faced by immigrant entrepreneurs. Urban entrepreneurs and self-employed service sector owners work in the same informal economy as many immigrant entrepreneurs. U.S.-born startup entrepreneurs may suffer from the same lack of awareness of financing traditions as immigrant tech entrepreneurs.

Inclusive programming can help build long-term cross-cultural relationships. For example, the Welcoming Center for New Pennsylvanians has developed guides to help immigrant entrepreneurs understand how to open flower, coffee, or grocery stores, and provide such practical advice about municipal codes and health ordinances that they have generated great demand for the guides from local African American entrepreneurs.

## LOCAL PERSPECTIVE

“The barriers that immigrant [business owners] are facing are often the same that residents are facing... What’s good for immigrants is good for everyone.”<sup>7</sup>

### **Jennifer Rodriguez**

*President and CEO of the Greater Philadelphia Hispanic Chamber of Commerce.*



# DEVELOPING AN INCLUSIVE AND WELCOMING APPROACH



Many immigrant entrepreneurs face major hurdles in their entrepreneurial endeavors. While immigrants are twice as likely to be self-employed, higher business failure rates suggest that immigrant entrepreneurs have unmet needs—business planning experience, access to capital, information about regulations, and the importance of networking and marketing—that deserve our attention.

In part, supporting immigrant entrepreneurs is about valuing the things they know and recognizing the things they do not. Many immigrants may have had businesses in their country of origin, but are now in a new environment, often isolated from information, and in need of more context about business culture, city hall, and financing than other entrepreneurs. Language and cultural barriers, lack of information, and limited personal and professional networks exacerbate the challenges of starting and growing a business.

Five ways to develop impactful programs with immigrant entrepreneurs and businesses:



## 1. Partner with trusted organizations

If you don't have relationships with immigrant entrepreneurs already, partner with community-based organizations, ethnic chambers, religious institutions, ethnic media, and schools (to access parents) that have experience with, and the trust of, immigrant families.



## 2. Go to your customer

Host classes, workshops, and office hours at locations frequented by immigrants within their communities, including trusted community-based locations like libraries, schools, religious institutions, or other familiar locations. Consider visiting immigrant entrepreneurs at their places of business.



## 3. Develop strong relationships

A meaningful relationship developed one-on-one through multiple contacts is often critical to establishing trust and understanding.



## 4. Be culturally competent and linguistically accessible

Garner a strong understanding of different cultural norms and act on this understanding at every stage of support—training, lending, technical assistance, finding a physical location for the business, etc. Offer support in native languages or be sure to provide interpretation and translation.



## 5. Be inclusive

Include all entrepreneurs who face obstacles similar to immigrants (particularly low-income people of color and minority entrepreneurs) to foster cross-cultural understanding and help to build growth across entire geographic communities.

# FOUR EASY WAYS TO START

Across America, local leaders are restructuring government, nonprofit, and private sector programs to better integrate immigrant entrepreneurs and others with potential to start small businesses. This tool captures the most ambitious and impactful work around immigrant entrepreneurship and reveals some of the smaller, more manageable steps associated with building an ecosystem of inclusive entrepreneurship supports. There are several low-cost, intermediate steps for integrating immigrant entrepreneurs into any number of local programs to help businesses launch, grow, and succeed.

## How can your community support immigrant entrepreneurs?

*Unfold this poster for a more in depth description of tactics to support immigrant entrepreneurs.*



### 1. Be a champion

Expose existing entrepreneurship, lending, and small business programs to the untapped potential of working with immigrant entrepreneurs.



### 2. Be a connector

Develop a referral system in which you work with immigrant entrepreneurs to connect them to existing local resources.



### 3. Fill program gaps

Recruit new service providers to fill unmet needs and challenges faced by immigrant entrepreneurs.



### 4. Make it your own

Your approach to supporting and linking immigrant entrepreneurs to the resources and services they need should be reflective of your community, its economy, existing resources, and your capacity to either introduce new programming or improve access to existing programming.

## LOCAL CASE STUDY



The **City of Baltimore** Mayor's Office of Immigrant and Multicultural Affairs found that many immigrants could not access the existing microlending and small business programs. The City recruited the Latino Economic Development Center (LEDC), a D.C.-based Community Development Financial Institution (CDFI) with linguistically and culturally competent staff to help spur business growth in Latino, immigrant, and African American communities. While the City provided seed funding and in-kind space, and encouraged local foundations to support LEDC, it did not have to expand staff positions or budgets to fill this unmet need for immigrant entrepreneurs.





# SEEDS OF GROWTH

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## ENTREPRENEURSHIP TRAINING

Organizations that provide immigrant entrepreneurship training have honed interventions that improve recruitment, learning, retention, and business start/growth outcomes for entrepreneurs.

### TIPS

- **Go to your customer.** Host classes, workshops, and office hours at locations frequented by immigrants within trusted community-based locations. Visit immigrant entrepreneurs at their places of business.
- **Develop appropriate curriculum.** Select or develop training content that is right-sized for the class and matches the sizes and types of businesses under consideration.
- **Be culturally competent and linguistically accessible.** Select a trainer who speaks the entrepreneurs' first language, when needed, who can explain U.S. business culture and teach through his/her own experience as a business owner.
- **Invest long-term.** Continue to work closely with entrepreneurs after graduation throughout the life of their business.

### MODEL PROGRAM

The **Neighborhood Development Center (NDC)** in Minneapolis/St. Paul works through community-based organizations that are trusted partners in target neighborhoods to recruit immigrants, African Americans, and other potential entrepreneurs. NDC's business planning courses are hosted by a community partner in the neighborhood and led by a trainer with language and cultural competency skills that are right for the community. NDC maintains its relationship with entrepreneurs throughout the life of their business by offering character-based loans, ongoing coaching, access to low-cost and pro-bono services (e.g., accounting, legal, and marketing), and affordable commercial space.



## TECHNICAL ASSISTANCE (TA)

The real lessons in business come after entrepreneurs open their doors. Entrepreneurial TA can offer any combination of services, and fit into a myriad of programs, including:

- Low-cost and pro-bono services from qualified attorneys, accountants, branding professionals, and others.
- Business coaches that work directly with several entrepreneurs in a community.
- Support offered directly from people within your organization.
- Mentors with specific subject matter or industry expertise in the immigrant's line of business.

### TIPS

- Develop deep trust and understanding with an entrepreneur through prolonged and meaningful interactions.
- Visit entrepreneurs at their place of business.
- Avoid sending immigrant entrepreneurs to intimidating places where professionals lack understanding of some of the barriers they face (or if this is unavoidable, go with them).
- Inform low-cost and pro-bono providers that what they are doing is good for the business owner and the community at large; and to be sensitive to the fears and distrust that some immigrants feel toward government and other mainstream establishments.

### MODEL PROGRAM

Mesa Komal, a program of **Conexion Americas** in Nashville, Tennessee, is a community commercial kitchen for low-income entrepreneurs who own, or want to start their own food business. This kitchen is used for manufacturing, prep for food trucks, and catering. Entrepreneurs pay a low monthly fee to use the kitchen and adjoining event space in the heart of Nashville's Latino community. The program employs a culinary incubator manager who provides a range of technical assistance, support services, and general business advice to members when they have questions or run into roadblocks. Often, members seek out advice on licensing, permits, taxes, contracts, and legal issues that caterers, food manufacturers, restaurateurs, and food truck operators encounter.



## MENTORS

A personal relationship with a seasoned business owner can help immigrant entrepreneurs immensely as they navigate uncharted waters in the startup or growth of their business. Mentors can help foster confidence, demystify business culture in the U.S., help problem solve, provide a safe sounding-board, and offer guidance in the face of difficult decisions. Mentoring can be just as uplifting, enriching, and educational as being mentored.

### TIPS

Mentorship programs should be designed with the immigrant in mind. While mentors can be immigrants themselves, they do not have to be. They are, however, sensitive to the linguistic and cultural barriers immigrants may face. Strong programs encourage clear expectations of both the mentor and mentee from the beginning. Few immigrants have experience being a mentee and may need some tips on what to expect and how to reap the benefits of this relationship. Once they are seasoned entrepreneurs themselves, mentees are urged to, and are often inspired to, mentor the next generation.

### MODEL PROGRAM

**RISE Louisville** supports immigrants and refugees in their entrepreneurial endeavors through a customized educational and mentoring program. Entrepreneurs are linked with a mentor, referred to as a coach, to provide hands-on guidance during the startup of his or her venture. Coaches help cultivate business ideas and assist in obtaining essential training for planning and operating a business.



## LENDING AND MICROLENDING

While access to capital is a major obstacle to all startups and small businesses, it is often a bigger challenge to immigrants. The main reasons stem from the characteristics of the immigrant entrepreneurs (including a lack of credit history in the U.S.), the nature of their enterprises, as well as "mainstream institutions' lack of familiarity with—and possibly discrimination against—immigrant borrowers."<sup>9</sup> Microloans, credit-building

programs, lending circles, Sharia-compliant financing, and crowdsourcing can be game changers for immigrant entrepreneurs—improving access to capital, at times regardless of immigration status.

### TIPS

Nonprofits, loan funds, venture capital funds, microloan funds, and community development corporations (many of which may be CDFIs) should offer flexible, risk tolerant loans, that are made possible through foundation grants, corporate and individual gifts, and other flexible funding sources. Employing bilingual loan officers and teaching new borrowers about the use of credit scores and the lending process ensures that programs reach immigrant entrepreneurs. Immigrant tech entrepreneurs require different funding options designed for high-growth technology companies. You can help them in identifying these options and in navigating the applications processes.

### MODEL PROGRAM

The DC-based **Latino Economic Development Center's** microlending program offers business loans between \$5,000 and \$50,000 to qualified startups and existing businesses that are not qualified for conventional loans. Lending officers are bilingual and culturally competent, recognizing that many of their potential immigrant entrepreneur borrowers have never taken out a loan. As a CDFI, LEDC has the flexibility to meet the needs of low-income entrepreneurs. They weigh factors such as character references and proven dedication to a new or existing business, with flexible credit score requirements and loan terms that are tailored to the individual. Borrowers can also access business training and one-on-one coaching through LEDC staff.



## PLACE AND REAL ESTATE

Small business development can be the anchor or catalyst to renew urban neighborhoods and commercial corridors. With a seemingly higher tolerance for risk, immigrant entrepreneurs are more likely to open businesses in underserved neighborhoods. In doing so, they can pave the way and attract other businesses to help rebuild neighborhoods. Immigrant entrepreneurs and business clusters can become the foundation for creating cultural tourism destinations, such as a Chinatown, Little Italy, Mexicantown, etc.

### TIPS

No matter the level of disinvestment, neighborhoods are not blank slates. Entrepreneurship programs that center on neighborhood revitalization and the rebuilding of commercial corridors should

start from within the community by training aspiring and existing neighborhood entrepreneurs to start and grow businesses, rather than simply drawing upon outside businesses. The entrepreneurs who make up these neighborhoods are local experts—they know the goods and services needed, and have intrinsic knowledge of the customer base.

### MODEL PROGRAM

Working hand-in-glove with neighborhood stakeholders, the **Westminster Economic Development Initiative** in Buffalo opened the **West Side Bazaar**—an international small business incubator located in an ethnically diverse neighborhood commercial district. The Bazaar is a small business incubator where new business owners find a safe, supportive, and affordable environment to grow their businesses. These business owners, seen as partners, often take advantage of business coaching, financial mentoring, low interest loans, and networking/marketing opportunities offered by the initiative.



## NAVIGATING MUNICIPAL CODES AND ORDINANCES

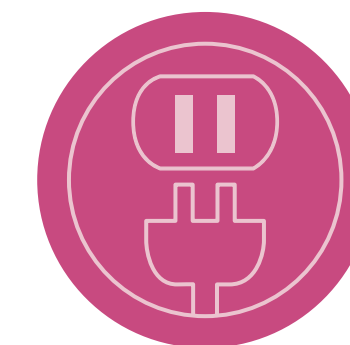
Health codes, zoning ordinances, building codes, business licensing laws, and municipal ordinances are designed to protect public health and safety. They can be difficult to navigate and may confuse even native English speakers. The challenge mounts for people with limited English who come from countries where local laws tend to be less restrictive and may be unenforced.

### TIPS

As immigrant business owners begin to utilize commercial space, clear and accurate information about code compliance can save them valuable time and money and improve customer experiences. Start from the beginning—immigrants not only may lack information about the existence of the regulatory structure, but may possess misinformation about it. Sharing information about these regulations—including where to go for guidelines related to their needs, who to contact within municipal government departments, information about fines and other hurdles to growth, and what constitutes the need for a permit. To help convey this information, programs should counsel immigrant entrepreneurs at their place of business—and/or overlay this information in entrepreneurship training curriculum, through mentors, or when assisting entrepreneurs with Main Street or commercial space.

### MODEL PROGRAM

The **Welcoming Center for New Pennsylvanians in Philadelphia** employs technical assistance experts that walk entrepreneurs through the process of establishing or expanding a business. Commonly, these experts help business owners understand market opportunities, licensing, inspections, zoning, and regulations associated with their business type. Additionally, the Welcoming Center authored several step-by-step guides such as *How To Start a Grocery, Coffee Shop, and Flower Shop*. These guides help expose businesses to basic regulations and tips for navigating them by including sections such as, "understanding the regulations," and "important resources and phone numbers."



## IMMIGRANT ENTREPRENEURS IN THE TECH ECONOMY

Immigrants have helped to launch nearly 25% of all the high-tech startups in the U.S. over the past two decades. Despite this history of success, barriers associated with U.S. immigration law can impose a separate hurdle for immigrant tech entrepreneurs. Additionally, immigrant high-tech firms may struggle to connect with training programs, incubators, and venture capital opportunities. New formalized support networks are developing tactics to retain this talent pool and empower them to take their business ideas to reality.

### TIPS

Similar to Main Street and service-industry immigrant entrepreneurs, tech entrepreneurs might need access to capital, information about U.S. business culture, a tech incubator to reduce costs and share space with other innovators, mentors who can help solve problems along the way, network building support, and other assistance in navigating visa restrictions. When assisting immigrant tech entrepreneurs, it is important to employ the same linguistic and cultural competence suggested throughout this brochure and to go to the places immigrant tech entrepreneurs inhabit.

### MODEL PROGRAM

A number of universities in Massachusetts, Colorado, and New York have instituted the **Global Entrepreneur In Residence (GEIR)** program to retain entrepreneurial, international student graduates who, despite their abilities, have lost the lottery for H1-B visas and would otherwise be headed home. Exempt from the H1-B high skilled worker visa cap, these universities employ international student graduates who are the CEOs or co-founders of early-stage ventures to



## INNOVATIVE POLICY SOLUTIONS

While there is solid evidence that immigrant entrepreneurs generate jobs, rebuild commercial corridors, and help stimulate the economy, these entrepreneurs face economic and regulatory hurdles that pose real challenges to business startup and growth. State and local governments can revise existing policies or institute new ones to address these barriers, creating a business-friendly regulatory environment that not only benefits immigrants, but anyone trying to start or sustain a business.

### TIPS

Local governments can create a welcoming and inclusive environment for all business owners. You can review government-issued professional and occupational licensing that is required of nearly one-third of American workers to do their jobs. While licensing is meant to safeguard quality and safety, antiquated, and sometimes monopolistic, practices can act as needless barriers to entrepreneurs seeking to bring their services and products to market, particularly low-income entrepreneurs.<sup>9</sup> Moreover, land-use and zoning regulations can be overly formalistic and complex, creating significant obstacles for immigrant and minority entrepreneurs. To help ease confusion, cities can streamline zoning approval processes, establishing clear and transparent guidelines, and institute quick decision making processes by local boards. Long decision-making processes are damaging to entrepreneurs who have business ideas, operating cash, and customers, but must wait months to find out where they can locate their businesses.<sup>10</sup>

### MODEL PROGRAM

The City of Chicago, under Mayor Rahm Emanuel, created a **New Americans Plan and Office of New Americans** to better integrate immigrants that includes specific examples of how local business regulatory policies can be more welcoming. The New Americans Small Business Series have created "temporary one-stop-shops in community settings" where immigrant entrepreneurs can get information at neighborhood-based centers on navigating licensing processes and attaining other supports. Further, the creation of a *Restaurant Startup Guide* in multiple languages has simplified the application process and helped to reduce regulatory and zoning conflict up front. In addition to simply streamlining the number of business licenses, The New Americans Plan spurred the creation of tools and policies that benefit not just immigrant entrepreneurs, but businesses across the board.



## EXPORT / FDI

Growing immigrant populations provide new opportunities to grow local exports. This benefit has only recently been identified and is largely untapped by economic development work. The presence of new immigrants lowers transaction costs; breaks down language access, cultural, and other informal barriers to trade; and provides local insight into new markets.

### TIPS

It is important to support immigrant entrepreneurs as they navigate the complex mechanics of international trade, including customs, freight, and finance. Local economic development programs can do more to connect existing trade promotion infrastructure and programs to immigrant businesses.

### MODEL PROGRAM

The **Los Angeles Regional Export Council (LARExC)**, the University of Southern California Marshall School of Business, and the UCLA Anderson School of Management have utilized the strength of international MBA students to help local companies boost exports. The Exports Champions programs develop marketing strategies, help select target markets and travel to potential distributors and clients to help local L.A. firms grow their export markets. According to the Brookings Institution, similar programs are running at Syracuse University, Ohio State, University of Kentucky, and UC-San Diego.



## STEP 1

SHARPEN YOUR GRASP OF ECONOMIC PRIORITIES AND IMMIGRANT ASSETS

## STEP 2

INVENTORY AND ENGAGE EXISTING PROGRAMS AND POTENTIAL PARTNERS

## STEP 3

TALK WITH IMMIGRANT ENTREPRENEURS

## STEP 4

BUILD A PLAN BASED ON YOUR CAPACITY AND MANPOWER





Ewing Marion

KAUFFMAN Foundation

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## Resources

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