MicroStart, a leading Belgian microfinance institution, has partnered with Hub.Brussels, to foster the inclusion of migrants in Brussels through entrepreneurship. The project will provide awareness raising activities, as well as financial and non-financial support for non-EU migrants and refugees with a legal residence in Belgium, wishing to start their own business. The aim is to equip them with the information and tools needed to become entrepreneurs, and will provide opportunities for accessing microfinance.

About 36% of the Brussels population originate from abroad. Migrants face additional challenges in accessing the labour market or in becoming entrepreneurs, such as linguistic and cultural barriers, lack of knowledge about local and national regulations, and difficulties with the recognition of non-European education qualifications. Moreover, the administrative requirement to pass a certification exam for opening a business in Belgium affects migrants’ ability to access self-employment and limits their professional and social inclusion.

The project led by MicroStart builds on its previous experience of giving access to entrepreneurship to people with a migrant background. MicroStart will provide migrants with information and tailored support on entrepreneurship and starting a business in Belgium. The information sessions will be provided by entrepreneurship mentors from various migrant communities. Having a migrant background themselves, they are in a better position to raise awareness among the people of their community, and have the advantage of understanding their reality and challenges. These mentors will be trained under the project. Those beneficiaries who reach the stage of actual implementation of their business ideas will have the possibility of accessing microfinance, including flexible microcredits for people who for religious or ethical reasons prefer to pay a solidarity contribution upfront instead of interest. This access to financing will be provided by MicroStart (from its own funds). Parallel to financing, tailor-made support will be provided to help the beneficiaries turn their business ideas and plans into sustainable businesses.

In addition to the direct support provided to migrants, the project will organise awareness raising and networking events to promote migrant entrepreneurship and access to financial services. It will connect the available support services provided by local actors working in the field of entrepreneurship with potential beneficiaries, and will engage in advocacy actions to improve the provision of these services and adapt them better to migrants’ needs.

### Location
Brussels, Belgium

### Objectives
- General objective: Foster migrants’ inclusion via entrepreneurship
- Raise awareness and inform migrants on entrepreneurship options in Belgium
- Support migrants in the process of starting up a business
- Strengthen local capacity to assist migrant entrepreneurs

### Expected Results
- 2,000 migrants informed about business creation in Belgium
- 500 migrants trained and coached, and 300 financed
- At least 20 local actors educated and engaged in promoting migrant entrepreneurship

### Budget
EUR 602,368

### Duration
March 2023 – December 2024

### Implementing Partners
- **MicroStart**
- **Hub.Brussels**

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This Project is funded under the Partnerships and Financing for Migrant Inclusion (PAFMI) - a wider agreement between the Council of Europe Development Bank (CEB) and the European Commission (Directorate General for Home Affairs) whose purpose is to improve the inclusion of migrants in EU Member States through the development of new partnerships and new forms of financing.