Outreach Advise for Ethnic Minority Entrepreneurs

>> Method catalogue

Knowledge Centre for Ethnic Entrepreneurship
EVU Business Centre // Copenhagen // Denmark // December 2006

Dorthe Marie Degn, evaluator
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EVU’S OUTREACH ADVISERS</strong></td>
<td>2</td>
</tr>
<tr>
<td>Foreword</td>
<td>3</td>
</tr>
<tr>
<td>Background statistics</td>
<td>5</td>
</tr>
<tr>
<td><strong>REFERENCE SECTION</strong></td>
<td>7</td>
</tr>
<tr>
<td>Outreach PR work</td>
<td>8</td>
</tr>
<tr>
<td>Planning of outreach advisory service</td>
<td>13</td>
</tr>
<tr>
<td>Making initial contact</td>
<td>16</td>
</tr>
<tr>
<td>Inquiries about advisory service</td>
<td>22</td>
</tr>
<tr>
<td>Advising on business plans and financing</td>
<td>25</td>
</tr>
<tr>
<td>Contact with the authorities</td>
<td>29</td>
</tr>
<tr>
<td>Shop layout and development of the business</td>
<td>33</td>
</tr>
<tr>
<td><strong>THEORY AND BACKGROUND INFORMATION</strong></td>
<td>37</td>
</tr>
<tr>
<td>Intercultural counselling</td>
<td>38</td>
</tr>
<tr>
<td>View of time</td>
<td>44</td>
</tr>
<tr>
<td>Coaching as method in business advice</td>
<td>46</td>
</tr>
<tr>
<td>Advising female entrepreneurs</td>
<td>48</td>
</tr>
<tr>
<td>Types of clients</td>
<td>50</td>
</tr>
<tr>
<td>Selection of advisers</td>
<td>52</td>
</tr>
<tr>
<td>The advisers’ physical placement</td>
<td>53</td>
</tr>
<tr>
<td>Bibliography</td>
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</tr>
</tbody>
</table>
EVU’s outreach advisers

Amager

Amin Al-Baljani  
Business adviser  
Email: aab@evu.dk

Naveed Awan  
Business adviser  
Email: na@evu.dk

Nørrebro

Shahriar Shams Ili  
EQUAL Project manager  
Email: ssi@evu.dk

Ayad Kadhim Abbas  
Business adviser  
Email: aka@evu.dk

Vesterbro and Valby

Heidi Wang  
Business adviser  
Email: hw@evu.dk

Minata Traoré Elmquist  
Business adviser  
Email: mte@evu.dk

Mandeep Kumar  
Business adviser  
Email: mk@evu.dk

EVU - Knowledge Centre for Ethnic Entrepreneurship
Trekronergade 126 F  
DK- 2500 Valby  
Telefon: +45 3614 8000  
Telefax: +45 3614 8020

www.evu.dk  
ev@evu.dk

Information about the EQUAL-project:  
www.buildingentrepreneurship.com
Foreword

In 2005, Denmark’s three largest municipalities, Copenhagen, Århus and Odense, together with the EVU Business Centre, initiated a three-year project financed by the EU EQUAL program, offering free and individualised advisory services for ethnic minority business entrepreneurs. In this connection, The Regional Labour Market Council for Greater Copenhagen (RAR) has granted funds for the publication of a report describing the experiences with the methods applied in this counselling service.

The background for the advisory program is that while there exists a large growth potential and need for advisory services to ethnic minority business owners, this group has for many reasons not utilised the existing business counselling service offerings. As it is in the public interest to create more and better businesses, it has been necessary to take new methods into use in order to meet the needs of both potential entrepreneurs and existing minority business owners. The unusual aspects, therefore, are that the counselling service is of an active outreach nature, actively seeking out clients, and that it focuses on the specific needs of small business owners with ethnic minority backgrounds.

Put simply, it can be a tempting idea that those who are interested could consult this method catalogue and obtain information about how, for example, one makes contact with a Moroccan halal butcher or a Palestinian IT consultant in terms of offering counselling services in the most appropriate way. In practice, however, it has shown itself to be very complex to delimit and describe which methods are specifically suited for individual counselling services aimed at these target groups.

There are several issues to consider: the outreach aspect in the counselling, the sector- and market-specific conditions, the needs and frameworks of understandings related to the ethnic backgrounds both of the adviser and the entrepreneur, the situation-determined factors and the individually specific ones. With respect to the individual aspects, the self-employed owners’ educational background, economic conditions, age, experiences of being self-employed and being an ethnic minority in Denmark, and the family-related factors can all affect the counselling situation. The material in this guidebook concentrates primarily on the outreach and ethnic aspect.

As the EVU’s outreach counselling service has been operating for only a year, the effort has been especially directed towards established businesses for the simple reason that they are more readily accessible. Through information campaigns, entrepreneurship fairs, training courses and other measures, work is done
simultaneously to assist ethnic minorities and help them realize their desire to become business-owners. The growing knowledge about consulting services gradually generates more and more inquiries, also from those hoping to start their own business.

This method catalogue is divided into a reference section addressed to new practitioners in the field and a more general theoretical and reflexive and debate-oriented section focusing on intercultural counselling and minority business-owners.

In the reference section, the effort is made to present the complex issues in more simplified form. Each individual topic is divided into an overview of the tools used by the advisers for the specific measure, the methods they apply and their most important reflections on this topic. In this way, the reader can rapidly obtain insight while at the same time the material is made more nuanced. As will be shown, much depends on personal choice and a feeling for the situation.

Outreach counselling directed to minority business owners is still at the pioneer stage in Denmark. It is a challenging, enriching and at times ground-breaking work which is being done. This catalogue describes the preliminary experiences from Copenhagen.
Background statistics

‘In Copenhagen and Frederiksberg municipalities, there are more than 3000 immigrant-owned businesses. Over a five-year period, in Copenhagen and the borough of Frederiksberg, the number of immigrant businesses has increased by 20%. These businesses provide employment to about 5000 persons.’

‘Every fourth immigrant business in the Copenhagen metropolitan area closed down in the period from 2000 to 2001, as compared to every sixth of the corresponding Danish-owned businesses.’

Data on individual advisory service to immigrant-owned businesses

<table>
<thead>
<tr>
<th>Kontakter</th>
<th>2005</th>
<th>2006</th>
<th>I alt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virksomheder</td>
<td>602</td>
<td>556</td>
<td>1160</td>
</tr>
<tr>
<td>Iværksættere</td>
<td>141</td>
<td>188</td>
<td>309</td>
</tr>
<tr>
<td>I alt</td>
<td>743</td>
<td>726</td>
<td>1469</td>
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</tbody>
</table>

This figure shows the outreach business adviser’s total number of face to face advisory services (contacts) to both established ethnic businesses and potential ethnic entrepreneurs.

<table>
<thead>
<tr>
<th>Kontakttype</th>
<th>2005</th>
<th>(nov.) 2006</th>
</tr>
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<tbody>
<tr>
<td>Opsøgende kontakt</td>
<td>195</td>
<td>246</td>
</tr>
<tr>
<td>Opsøgende kontakt hvor kunden har takket nej</td>
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<td></td>
</tr>
<tr>
<td>Kontakt efter henvendelser fra kunden selv</td>
<td>468</td>
<td></td>
</tr>
<tr>
<td>Individuel virksomhedkontakt (uspecificeret)</td>
<td>548²</td>
<td>7</td>
</tr>
<tr>
<td>kontakte i alt</td>
<td>743</td>
<td>726</td>
</tr>
</tbody>
</table>

Outreach contacts are advisory services where the business advisers actually ‘go out’ and give advice to ethnic businesses owners, who have not made any prior inquiries to get advice. Contacts following a client inquiry are advisory services given in the office or on location in the businesses but on the initiative of the client.

² The outreach advisers’ contact with ethnic minority business owners and entrepreneurs in the period May 2005 to November 2006. EVU’s in house registration, November 2006.
³ In 2005 most of the contacts are not specified due to the fact that the database for registering contacts with clients where not fully developed until the end of 2005.
Unikke kontakter

<table>
<thead>
<tr>
<th></th>
<th>2005 (nov.)</th>
<th>2006</th>
<th>I alt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virksomheder</td>
<td>282</td>
<td>170</td>
<td>452</td>
</tr>
<tr>
<td>Iværksættere</td>
<td>88</td>
<td>68</td>
<td>156</td>
</tr>
<tr>
<td>I alt</td>
<td>370</td>
<td>238</td>
<td>608</td>
</tr>
</tbody>
</table>

This figure shows how many individual – or different – businesses and entrepreneurs the outreach advisers have advised. With around 2500 self-employed immigrants in Copenhagen the outreach business advisers have advised around 18 % of them.

<table>
<thead>
<tr>
<th>Kontakter pr virksomhed</th>
<th>2005</th>
<th>2006</th>
<th>Samlet</th>
<th>Procent</th>
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<tr>
<td>Gennemsnitlig antal kontakter pr. virksomhed</td>
<td>2,1</td>
<td>3,2</td>
<td>2,6</td>
<td></td>
</tr>
<tr>
<td>Gennemsnitlig antal kontakter pr. iværksætter</td>
<td>1,6</td>
<td>2,4</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Gennemsnit i alt</td>
<td>2,4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virksomheder og iværksættere med 1 kontakt</td>
<td></td>
<td>199</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Virksomheder og iværksættere med 2 kontakter</td>
<td></td>
<td>113</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Virksomheder og iværksættere med mere end 2 kontakter</td>
<td></td>
<td>296</td>
<td>48%</td>
<td></td>
</tr>
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</table>

Most of the clients get advice more than one time when first in contact with an outreach business adviser. This underlines their great need for advice but also their willingness to use professional business advice as long as it is targeted towards their special needs and situation.
Reference section
Outreach PR work

Purpose
The purpose of the outreach PR work is to disseminate knowledge about the counselling facility and enable the oral narrative about this offering to be diffused among the circle of potential clients so that they know where they can go if they have the need for assistance.

Tools
The following tools are used to increase knowledge:

- Business cards
- Brochures
- Display stands at shopping areas, fairs, etc.

Methods
Strategies for outreach work aimed at minority business owners:

Outreach work toward all shops on a single street
The goal here is to create local attention about the existence of the advisory service. The advisers are dispersed in offices located in areas of Copenhagen where there are many minority-owned businesses. Therefore, it has been natural to concentrate this strategy in those neighbourhoods where the advisers’ offices are located.

Outreach work directed toward a specific branch
It can be an advantage to conduct the outreach work toward a branch which one knows or orient oneself in beforehand because there can be several branch-specific questions. Several advisers concentrate their work in that branch where they themselves were formerly active; one, for example, has systematically visited barbershops and hairdressers.

Display stands at fairs, shopping centres, etc.
There have been good experiences in cooperation with wholesalers. For example, having a display stand in connection with a campaign or being on the scene in the cafeteria at large (food) wholesalers during those times of the day when the restaurant owners and others have come to purchase supplies and are taking a break.
Another major food wholesaler inserted a notice about the consulting service in their weekly customer newsletter.

Outreach work in connection with a public campaign.
There is greater reception to advice focusing on VAT and income taxes, environmental questions, health, workplace evaluation, etc. if attention is focused on a related public information campaign.

The Ministry for Taxation, for example, mentioned the consulting service in their information materials and newsletter.

Distribution of brochures
Distribution of brochures is used in connection with the marketing of the outreach counselling. Illustrations, layout and degree of difficulty of the brochure should be adapted to the target group and signal its multi-ethnic character.

There have been good experiences in cooperating with relevant wholesale distributors and getting them to include a brochure about counselling in their shipments of goods in the region.

Our experience is that interest can be generated about the advisory service if there are only a limited number of brochures in public contexts and these are given to only a few selected persons. This creates demand and curiosity.

Business cards
Business cards are distributed in connection with the personal conversation.

Asking the client to be introduced to others
As personal familiarity means much for building a relationship of trust, demand can be stimulated if satisfied clients are encouraged to tell their colleagues about the counselling service. The adviser could perhaps ask the client whether he or she could be used as a reference when approaching new clients.

Use the ethnic curiosity
Two advisers with very different ethnic backgrounds, Turkish and Chinese for instance, enter a Turkish-owned shop and approach the owner. This creates attention and gives occasion for conversation.

Visibility
For use during campaigns in targeted neighbourhoods, the advisers have designed a raincoat with the same logo and slogan as the brochure: 'Talk to us about your dream business – 6 outreach advisers in Copenhagen are on
their way to you!’ Key rings with the same slogan are also given out. During campaigns the advisers make their field visits in pairs, and this generates more local attention as well as interest on the part of press photographers.

Another form of visibility is publicity in the media. Work has been done to disseminate success stories about ethnic business and the outreach advisors in the Danish press and to publicize the advisory offerings in the ethnic minority groups’ own media outlets.

**Strategies for the outreach work toward those intending to start their own business:**

**Contact to ethnic minority associations**
Ongoing outreach work in ethnic networks and associations, participation in cultural programs, presentations in various forums, etc. The PR work often takes its point of departure in the adviser teams own networks.

**Outreach work directed at women who want to start their own business**
As a special objective, the advisory team has sought to encourage women of ethnic minority backgrounds to start their own businesses. In both Copenhagen and Aarhus, female advisers are hired to focus on this task. The advisers have given lectures on entrepreneurship at meetings of ethnic associations, at conferences and at project and education venues, or simply made themselves available in informal contexts where they have informed interested individuals about the existence of the advisory service.

Existing minority female business owners are sought out by both male and female advisers.

**Entrepreneur festival**
The outreach advisers has set up a display stand or acted as advisers at several entrepreneur festivals held at the town halls in Copenhagen and the borough of Frederiksberg, etc.

**Job fairs**
Participation in job and youth fairs, where one can meet young potential entrepreneurs.

**Educational institutions, etc.**
The advisers have given presentations in various venues, at Danish language schools for immigrants, business schools, technical schools, etc. At the local community centres, programs have been held where the advisers or project
leader has talked about entrepreneurship and publicised the advisory service. The Copenhagen Business School has also given space for publicity on their homepage.

Remarks
Some advisers have chosen to carry out their outreach PR-work on the basis of a geographic or branch-directed strategy which cross-cuts ethnicity. Others base their work on related ethnic groups, e.g., Southeast Asians or on their own language abilities, servicing all Arabic-speaking business owners, for instance.

Oral vs. written information
With the exception of those business owners who have higher educations, written communications are not especially effective toward potential entrepreneurs or established business-owners in the target groups. They already receive overwhelming amounts of written inquiries and advertisements, so there is great probability that brochures and impersonal letters from the advisory service will simply be discarded.

Many immigrants (who have arrived in Denmark as labour immigrants, as political refugees, or their family members) do not come from a literate-oriented information culture, where it has been normal to go to the library, seek out information on the Internet, or telephone the authorities when there is something one wants to know. Most will instead take their mobile phone and contact a family member, friend or colleague when they have a problem. For the advisers, therefore, it means that they should get on the list of those whom the business owner will call when he or she needs advice.

- Brochures
Photos of the advisers with their contact information (e-mail and mobile phone number) in the brochure have shown themselves to be important. This gives identification, especially for those who find it difficult to read the brochure in Danish. It also has the effect that the advisers are recognized when they return, just as the photo in a brochure contributes to the advisers’ credibility.

The oral informal culture poses a great challenge to the advisers, for considerable resources are needed to seek out each individual businessman and inform them orally. Nevertheless, oral, face-to-face contact has shown itself to be the most effective method of recruiting additional clients to the advisory service.

Outreach work through the associations
Outreach work demands that advisers already have a large network of contacts within the associational life. This does not necessarily generate contact with the
business owners, but it nevertheless diffuses information about the advisers’ existence to ethnic groups, including potential entrepreneurs, so that they know where they can go when they decide they want help. Only a few ethnic groups, e.g. the Chinese, have their own business associations with which it would be beneficial to cooperate. Most of the ethnic minority groups meet each other in other forums, such as cultural events, festivals or in political associations.

Experiences using the associations are mixed. For some, it has not shown itself to be an effective method, while for others it has been good and necessary. There is a tendency that the female advisers experience this way of working as more beneficial than do the men, especially in making contact with female entrepreneurs in the informal social networks, through associations or in places where there are projects, job training and educational venues.

Female entrepreneurs
Women are generally more occupied by and open on the issue of integrating their family life with their business life than are the men. Thus, there is also a need for a somewhat different, more holistic approach to dispensing information and advising about entrepreneurship when dealing with the women (for further discussion, see the section on Counselling Female Entrepreneurs).

Ethnic curiosity
The fact that the advisers sometimes go out together to different ethnic groups helps to supplement their knowledge about other ethnic groups than their own and adds to their knowledge of their colleagues’ methods. It also contributes to an understanding of the client group that there are common problems and offerings that cut across the different ethnic groups.

Fairs and festivals
Many youth from minority backgrounds attend the youth fairs, while it is more difficult to attract the target group at the established entrepreneur festivals held at town halls. Here the most important benefit is the signal that there exist advisers with many different ethnic backgrounds, and over the long term this can help to attract the target group.
Planning of outreach advisory service

Purpose
The purpose of detailed planning of the outreach work is to exploit the resources optimally and ensure overview, so that advisers know where they have been, can systematically experiment with different methods and can then evaluate the effect.

Tools
In planning the outreach work, besides their existing knowledge, the advisers use the following tools:

City map
Various databases
Detailed descriptive data, e.g. of business owners in a specific area
Materials used in campaigns, e.g., food safety inspections, workplace assessment, own-check lists and Smiley-reports from the Danish Working Environment Authorities and the Danish Veterinary and Food Administration.
Referrals
Various homepages
Newspapers, local papers
Local networks
Other shops; rumours and gossip
The Business Centre’s internal registration database

Method:
Keeping yourself informed
The advisors constantly seek to be one step ahead of the business owners, both in relation to knowing what is currently happening in the neighbourhood, keeping up professionally with developments within the different branches and by keeping themselves informed about business policy, initiatives, regulations and new legislation as these appear in various home pages, in newspapers, campaign materials, etc.

Sharing of offices with the local Neighbourhood Renewal Office or something similar and participation in local networks help to reinforce knowledge of the local area.

Observations
Walking around the streets and shops observing what is happening and where there is a need for input.
Community meetings and sharing knowledge
The advisers work as much as possible in pairs and in shared offices and they also hold weekly group meetings where they exchange information and plan common initiatives. In their everyday work, the mobile phone and e-mail are the links between the advisers and the Business Centre. The advisers use their colleagues as sparring partners if they have found out of something new or need information.

Detailed analysis
The advisers have used internet databases for making maps of an area in order to create an overview and to be able to follow developments in an area over time. In the databases, one can find information about ownership, type of business, branch, year of establishment, and accounts.

Registration
The advisers enter information about the businesses they have visited in the Business Centre’s internal database, including in what capacity and how long time they have worked with each business. Direct rejections for assistance are also registered, so that the advisers do not come again. There is a free field for comments so that the adviser can keep his notes for a later visit.

Achieve synergy effect with the public authorities’ campaign
The advisers may have heard from the Working Environment Authorities, for example, that they are planning a screening or branch inspection and will therefore undertake outreach advisory work within the relevant area. On the basis of the experiences where the problems are greatest in the area, a theme for the information work is selected. If possible, they can offer the owner to review the workplace evaluation.

Cooperation with authorities in public information initiatives
The local Tax Administration addressed one of the advisers and incorporated him into the information work within a campaign for their new service offering. The objective was that the material had to address itself in the best possible way to the target group. In the campaign newspaper, the business owners could thus see a photo of an adviser of Iranian origin and read an interview with him. In the interview he explains how shopkeepers allows themselves to be tempted by the black economy and the consequences it can have for them, for their employees and for society.

In connection with the requirement that owners of restaurants and shops that sell food products be registered in a database and pass a test, a system introduced in 2005, an adviser elaborated and distributed a small information sheet which informs the owners about the test, what it entails and where they can learn more about it and test themselves using e-learning.

Referrals
Systematic work can be done to achieve cooperation with other offices and private specialists in the area, so that the food safety authorities and accountants, for example, will refer those in the target group to business advisers and vice versa.

**Reflections:**

*Detailed descriptive data and registrations*

Systematic registration is time-consuming and requires that clear categories be defined so that the advisers register the data as uniformly as possible. But beyond being a documentation requirement from the authorities who grant licenses to sell food, it is the advisers’ experience that it also promotes the necessary knowledge sharing among the advisers and with other colleagues in the Business Centre. Furthermore, it makes it possible to elaborate analyses and evaluations on the background of the collected data, so that the project manager and the advisers can see whether they meet their targets and ascertain the extent to which their outreach work results in more inquiries.

In relation to the detailed descriptive data and preparation prior to the initial contact visit, the advisers’ experience is that it makes a serious impression on the owners when the adviser is prepared and knows something of the business in advance, e.g., whether the owner might owns several businesses.

*Synergy effect of authorities’ campaigns*

Following up on an initiative of the authorities often creates motivation among the shopkeepers, inasmuch as the problem is timely and gives the adviser credibility because he has up to date knowledge of the authorities’ plans. But it can also create a suspicion that the adviser is collaborating with the authorities. Hence, it is essential for the adviser to be aware of his role and to make it clear to the client.

An adviser can also be subjected to pressure from the authorities regarding whether he or she should report any illegalities observed. It is important to clarify the content of the cooperation in advance and mark out one’s independence and pro-active role, if this is what one has.

*Participation in networks*

There are many indirect sources of knowledge in this work and many possible networks and meetings in which the adviser can participate. It is therefore constantly necessary to set priorities regarding which knowledge and what contacts will give the greatest benefit to the advisory process, so that time is used in the most optimal fashion.
Making initial contact

**Tools:**
The following tools support the adviser and lend legitimacy in the initial presentation to the clients:
- Business card
- Clear and detailed overview over services provided
- Brochure (with photos of the advisers)

**Method:**
- Small talk
  Sometimes the advisers will small talk with the owner before they begin their formal presentation. The goal here is to establish trust, before they bring up the actual purpose of the visit.

  It depends, however, on the client’s personality, ethnic background and age. Somewhat elder clients with Middle Eastern backgrounds often value a more formal tone.

  **Informal approaches**
  Some advisers may sometimes choose to take their lunch or coffee break at a restaurant or café where they intend to initiate contact. By stopping in at the establishment beforehand, the adviser obtains the opportunity to observe the layout, service and product and to talk with the owner or the employees in an informal way.

  The same procedure can be used in shops where one happens to be a customer. The adviser begins talking about something which can turn the conversation to the fact that he is in fact a business advisor.

  **Consider your attire**
  The advisers consider how they will dress when meeting members of the target group. The goal is to appear well-groomed, and to signal that one is serious and dignified. For some clients, it has a good effect to wear a tie, for others not. Shorts, short skirts or low-cut blouses and shirts can give the wrong impression.

  **Presentation**
  - *The adviser role*
  Many refugees and immigrants do not have knowledge of the professional adviser role and do not know what business advise involves. It is therefore necessary to make them aware of this at the outset. It should be explained
what services can be offered and also what the adviser cannot do. The adviser role, for example, can be explained while showing the client the brochure that explains the services offered.

- *Where the adviser comes from*

The business owners can be reserved at the start because they might believe that the adviser comes from the authorities and fear that there is something wrong, or that the adviser comes from a private firm and wants to earn money for his advice. It is therefore important for the adviser to explain where he comes from (and does not come from), and that there is also expert support backing up the adviser in the Business Centre. Here the brochures and business cards can help to support the explanation.

It can also be important to show that one comes from a Danish institution. Experience shows that clients will then not pose unreasonable demands to the adviser (e.g., in terms of special favours).

*The counselling is free of charge*

The business owners often find it strange that the advice is offered without charge. It is too good to be true; so they assume that there must be something wrong. Some owners equate free service with bad service. Others are concerned that they must commit themselves to doing something as return for the advisory services they receive.

The advisers explain themselves in different ways. One has success with making it clear that the counselling is not free, but in fact paid for by others, in this case the EU and the municipality. Another adviser mentions only the EU, as several from the target group regard the municipality as an authority which exists to control them.

*That the advice is directed to immigrants*

Some business owners think that it is a fantastic service, others become offended that they are singled out because of their ethnic origins and feel defined as a problem. The latter view depends especially upon the negative focus on minority problems as depicted in the media and by the authorities.

*Clarify language factors*

The advisers begin by speaking Danish and then gradually assess the client’s level of Danish language: which vocabulary is understood, whether he should simply speak more slowly, etc. One way of assessing the level of understanding is to pose clarifying questions referring to what one has just said. If there are greater difficulties communicating, the adviser can ask the business owner whether he would prefer the counselling to be conducted in another language. If the adviser does not speak this language, he can offer a
visit by another adviser, as long as there is an adviser with the relevant linguistic ability.

-Locally based
Some advisers try to highlight that they come from the neighbourhood and present themselves as a part of the Neighbourhood Renewal Program, where the advisers also have an office. Experience shows that this creates security because the Renewal Program Office is often something well known for the residents of the area, especially because the target group usually do not know of the Business Centre.

-Introducing documentation requirements
Obtaining the business owners’ signature, personal ID and business registration number, etc. is often a barrier which must be surmounted in order to provide the necessary documentation for the outreach work. Some advisers decide already during the initial business contact to make it clear that there is a documentation requirement, whereupon they inform their clients about the EU and Law on Personal Data. Other advisers choose to entirely avoid the reporting requirement until later in the process, when personal trust has been established. A few business owners may nevertheless refuse to sign the data release form.

Creating trust
The purpose of the introductory business contact is especially to create a good contact, so that the business owner knows where and for what they are obtaining assistance, if the need is there. For this purpose, already during the first meeting, it is necessary to establish strong relations of trust.

Studies show that the minority business owners have a greater tendency to base their cooperative relations on relations of personal trust. Whereas Danish businessmen tend to place their trust in institutions or firms with a good reputation, trust relations among ethnic minorities depend on personal ‘chemistry’ and mutual respect.

-Put respectful questions
One method of building trust is to pose respectful questions and give praise. The advisers’ experience is that most businessmen are happy to speak with someone who expresses an interest in their business and appreciates their initiative. It is important not to open the conversation by pointing out criticisms of their business, so that the owner feels criticized and gets on the defensive. Instead, the adviser should acknowledge the work needed to run the business and get the owner to open up on his own about his needs for advice.
- **Create professional respect**
  Part of creating trust is also mutual professional respect. The adviser can demonstrate his or her knowledge of the branch and level of knowledge through the questions and answers that are given and received. At the same time, the adviser can gain an impression of the business-owner’s level of competence in different areas.

- **Focus on one specific thing**
  Experience indicates that if the adviser is able to help with one concrete problem on the first visit, the business owner will feel that the advice is not just talk and a waste of costly time. It helps to promote the desire to obtain more assistance and leaves the impression that there is more to obtain. A specific issue, for example, can be the reporting requirement to the authorities, e.g. the self inspection programme, a task which some owners of food shops and restaurants finds difficult.

- **Show empathy**
  Express empathy and that you understand the client’s situation and work.

  *Best practice-worst practice as point of entry to a conversation*
  In connection with campaigns, or if a certain problem has arisen, one approach to the conversation can be to use examples about which the adviser is familiar. These examples should be made anonymous and be used with care, so that the owner does not become concerned that one might be gossiping about his errors and shortcomings to others.

  Bad examples can serve as a scare and warning while also enabling the owner to feel better, while good examples and success stories can inspire toward a better practice.

**Reflections**

*Informal approaches*
There are different opinions about this approach. Some advisers have experienced that it gives an equitable point of departure, e.g., eating at the place first makes you into a customer of the client. One adviser does not see it an open approach if one does not introduce oneself at the start, but instead waits until after having started to talk to the owner about his shop. The adviser must thus consider whether he or she feels comfortable using the informal approach.

*Age*
Both the adviser’s own age and the client’s age are important for how the adviser attempts to establish a relation of trust. For example, an older business owner may
find it uncomfortable, if he does not understand what a young adviser is talking about and there can be scepticism in relation to the young adviser’s practical experience. Also important is the adviser’s education and how long he or she has been living in Denmark.

**Cultural differences**
There are cultural differences in how direct or how quick one acts in terms of getting to the point of the visit. Some business owners can experience it as impolite and aggressive to get straight to the point. Here a more neutral small talk and humility must be used as a means of entry.

The attitude is generally that it is the adviser who is entering a semi-private area, so that the adviser must respect the norms of behaviour there.

**Advisory service is a foreign concept**
The adviser’s role must be defined, as many in the target group do not operate with role categories other than that of either ‘authority’ or ‘friend’. For the ethnic Danish advisers and for those minority advisers who are of different ethnicity than their clients, it appears to be easiest to define oneself in purely professional terms. Some advisers choose to define themselves in the ‘friend’ category, because the circle of clients are co-ethnics, and it is thereby culturally unacceptable to distance oneself and, for example, distinguish between one’s work time and free time; this is because there are close bonds to one’s own network.

In relation to the minority business owners’ lack of knowledge of the advisory role, it can also be difficult for the clients to have an idea of what belongs within the business adviser’s area of competence and what does not. The adviser may very easily experience that having established a relationship of trust he or she could be asked advice about anything at all.

Many in the target group view the business advice as the ‘sale of hot air’. Therefore, it is very important to be very concrete and create a level of understanding about what the advice can consist of in relation to their business, and to reiterate that the adviser is not there to sell a service. For many clients, it is the first time they hear about the counselling service and its business advice.

Nor do most members of the target group know what a business advice centre, entrepreneur house or Business Park such as the EVU is. Some react with suspicion and others are positively surprised by the offer of free consultancy.

Many minority business owners express the idea that the advisers come from somewhere with a lot of money because the advice can be free of charge. In order not to create any misunderstandings, e.g., that the Business Center gives out
financing, the advisers must sometimes explain who is actually financing their advisory services.

The presentation takes time
During the presentation, it is important to give extra time to those who are suspicious and to those with language difficulties. The extent of the presentation also depends on how busy the firm is. On many occasions, the adviser must wait while customers are being served and the telephone rings. Sometimes the adviser may only succeed in introducing himself and conclude that it is better to offer to come again at a more appropriate time.

The tools
The written materials, such as business cards and brochures with photos of the adviser, function as a form of documentation that the adviser is in fact the professional business adviser he says he is. It gives the adviser a degree of legitimacy and authenticity. Brochures and the overview of services were designed as information materials, but the impression is that the written materials are not read by the target groups.

At a minimum, the advisers say, if the brochure is to be read at all, it should contain some brief passages in the language of the target group, e.g., Arabic. At best, the brochure will be at least kept on hand because of the photos and telephone numbers.
Inquiries about advisory service

Purpose
The purpose of the outreach work is ultimately to get an increasing number of minority business-owners to make inquiries on their own when they feel they need advice.

Tools
The following is viewed as necessary for being able to receive inquiries and to do the appropriate work at the office:

*Mobile phone*
*Waiting area and office facilities*
*Internet, publicity, preferably with photos of the advisers, on the homepage and e-mail*

Methods
Availability
In principle, the advisers have to be available at all times. That is, their mobile phone has to be always open for calls, and no one should be refused when they come to the office, even though there are other clients. The clients are told to wait until a adviser is free to speak with them.

That there is direct, walk-in access to the office is also important criterion for accessibility. The target group typically has a looser, more flexible relationship to time and planning than we are accustomed to in Denmark (see section on view of time). Therefore, it is important that the clients can just drop in when the need arises and when they feel they have the time. They usually telephone in advance to get directions to the office.

Information via homepages and e-mail
Referrals to the advisory team from various homepages help make the services more widely known and thereby generate inquires. However, there is no documentation for how many of the target group who find their way to the advisers via the Internet. The impression is that it is more the Danish interested parties e.g. authorities who make their inquiries on this basis.
The feeling of availability is also generated by the fact that one can approach the advisers via e-mail. This form of communication, however, is used to a greater extent by the cooperating partners and colleagues. One must assume, however, that the younger business owners utilize IT to an increasing degree.

**Referrals**
Referrals from other business owners, including accountants, have generated an increasing number of inquiries. The advisers also refer clients among themselves if the language competence, branch specialization, gender or some other client characteristics make it more sensible for a colleague to take over a client. Some clients express a preference for a adviser from a different ethnic group than their own because they fear that rumour of their problems would otherwise spread within their own network.

**Draw attention to confidentiality**
One method of achieving trust is to underscore the fact that the client’s right to discretion will be respected. The advisers naturally have to respect confidentiality regarding sensitive information, and in the case of a long-term advisory relationship, where the client is asked for his signature and personal ID number, the adviser must also inform the client of the Law on Protection of Personal Data.

**Reflections**
Even thought the purpose of the outreach work is to get more and more business owners to approach the advisers on their own, this is not to say that the purpose over the long term must be to stop the outreach work one day. New independent business owners will hopefully come, and there will also be a continuing need to visit the clients in their own firms, as many of them cannot leave their shops during work time if they do not have employees or family members who can take care of it for a time. Some problems can only be identified by the adviser on the basis of an on site visit. Finally, there are problems which are best solved within the confines of the business because the adviser can point them out or demonstrate them in practice.

The goal is that more and more businessmen seek out the advisory service on their own initiative is primarily based on the idea that it saves resources for the advisers, who can thereby utilize their time more effectively. It is estimated that about half the initial inquiries are now made by telephone.

**Availability**
The high degree of accessibility which the advisers find necessary in order to maintain the inquiries is not without problems, and there are also divided opinions about the degree to which it is necessary to have the mobile phone turned on all the time, even during advisory sessions and meetings.
The problem enters into the discussion about whether it is the task of the outreach advisory team to service the client group on their own cultural terms, or whether it is their task to train/integrate the clients to conform to Danish/European norms.

Referrals
There have been good experiences working with those accountants who have many immigrant clients, as the accountants often do not have the possibility to meet these clients’ needs for advisory service much beyond the purely accounting-related questions. The accountants thus save themselves time and therefore see referring their customers to free business advice as a good opportunity for them to get answers to questions about how to register a restaurant, lay out shop, deal with public health issues, and the like. One adviser has had about 50 clients referred to him by accountants.

In so far as they operate as indirect recommendations, the referrals often operate also to enhance credibility. The advisers also need to be able to refer to experts in various areas.
Advising on business plans and financing

**Purpose**
With a good business plan, the entrepreneur is well on his way and is on a more solid footing when having to negotiate with a bank about financing.

**Tools**
The advisers can use the following to inform themselves and as reference works in assisting clients:

- Startguiden.dk (includes a business plan in Danish and English)
- Startogvaekst.dk (includes start-up guidelines for 25 branches, Danish)
- 100svar.dk (guidelines for entrepreneurs in Danish, English and Arabic)
- Start-up and Entrepreneur courses (e.g. offered by the Knowledge Centres)
- Templates for Start-up, Operations and Liquidity budget, EVU
- Various courses on business economics at the business colleges, etc.
- Finansieringsguiden.dk (Guide to finances, Danish)
- Dvca.dk (Danish Venture Capital Association)

**Methods**

*Clarification of background for the desire to be an independent businessman*

Some prospective or actual business owners come to the adviser and have decided for themselves what it is they want to import, sell or manufacture. Here the adviser, by posing effective, coaching-style questions, can help the entrepreneur to qualify himself, develop the business idea’s sustainability and describe those areas the entrepreneur ought to work with in order to obtain additional knowledge.

There can be a need to expand the business concept; for example, clients often tend to work with too narrow a customer group such as other immigrants, because it is their needs they know best.

The entrepreneur can inform himself of the aforementioned homepages on the Internet. One of the start-up guidelines and business plans can also help in the process of clarification.

A short free start-up course provides advice on how to register the firm with the authorities and where additional knowledge can be obtained, while a longer entrepreneurship course can help to enhance the entrepreneur’s business plan in those areas where it might be necessary, e.g., in financing, VAT accounting, marketing, etc.
Some business owners desire to become independent because they want this particular way of life. They may be uncertain about what specific business they want to go into and therefore need advice about possible business ideas. The advisers can also present other possibilities, such as buying an existing business or becoming a franchise operator.

Others minority business owners see no other alternative than becoming an independent business operator. The checklist on Startguiden.dk can be used here as a basis for discussion about the client’s personal resources and clarification about whether the prospective business owner is ready to start.

*Review of the elements in a business plan*
Some business owners require nothing more than to be directed to where they themselves can work with their idea together with a dynamic business plan on the internet and then possibly some sparring with an adviser along the way.

Others need translation and review of the individual parts and to have help in adapting the template to their business idea and perhaps also to fill out the plan in writing.

Elaborating a business plan can be a long process, usually entailing what it is the entrepreneur shall become informed about from one stage to another and with tasks to do in the interim. Emphasis is placed especially on marketing and customer base.

*Financial advice*
Review of the entrepreneur’s possibilities and needs for financing in connection with starting up the business. Cooperation is established with a bank for advice in obtaining a start-up loan.

Work is also done with how the entrepreneur should sell his or her business idea to the bank in the best possible way. Personal presentation and presentation of one’s business plan, culturally conditioned body language such as eye contact, etc.

*Investment and sale*
Finally, there are the businessmen who want advice on what they can invest their profit in; possibly in connection with a desire for a change of branch, and in how they can sell their business in the best possible way.

*Reflections*
One of the great challenges for the first generation immigrants in this target group, in terms of procuring relevant knowledge about starting a business, is language difficulties. Many are hesitant about approaching a Danish-speaking adviser in a Business Centre or entering a training course. They would prefer to ask around
within their networks of family and friends, which partly explains why so many immigrants tend to concentrate within the same branches.

Very few materials are available to minority businessmen in languages other than English, and only a few training courses in entrepreneurship are aimed at immigrants. Thus, there is a great need for the advisers’ language competencies.

Several advisers have also remarked that the target group is generally not oriented toward taking formal courses of instruction unless there is a specific legal requirement, such as the food safety test needed to obtain a license to manufacture or sell food products.

All too often, the advisers see the entrepreneurs starting up on an inadequate foundation, and many must also close down their business, often after having incurred considerable debt. Business failure typically occurs in cases where there has been a poorly financed business foundation, private loans at high interest, excessive rental costs for space and high purchasing price for the business, failure to study the customer base, poor knowledge of the branch, inadequate knowledge of the authorities’ requirements, unforeseen expenses and consequences of the underground economy, etc.

Fortunately, there are also many who with hard work manage well despite the many obstacles, and a few who have had great success actively combining their ethnic background with a Danish approach to business. It also appears that the next generation is more aware of opportunities to enter new branches, and about developing their business concepts to reach a broader customer base.

**Financing**

Experience indicates that the minority entrepreneurs generally find it difficult to obtain financing of their business plan in an ordinary way, i.e., with a bank credit or a bank loan. The objective basis for this can be lack of banking history in Denmark, an inadequate business plan or lack of savings and collateral.

Some businessmen do not even attempt to obtain an ordinary bank loan before they opt for the growing alternative, often private, borrowing market. They are already convinced that as a foreign citizen/ethnic minority, it will be too difficult or impossible to obtain a standard bank loan. For some Muslim businessmen, the reason may be that they do not wish to pay interest for religious reasons.

There exist various forms of private borrowing. The private financing companies have a reputation among the minorities as being easier to work with. In return for their taking on a higher risk, the borrower pays a higher rate of interest. Other minority

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4 Stoumann, 2006
businessmen go to loan sharks, the family or to the haqba-like rotating cash pools in order to obtain their financing.

The result is often that the entrepreneurs start up with very high borrowing costs, and some find it difficult to give account to the authorities as to how they have obtained their start-up capital. Thus, there is a need for advice regarding the consequences of this type of loan, e.g., that it later can become difficult to develop the business plan in a legal way, hire employees, obtain insurance, etc.

**Investment**

Our experience is that established business owners of ethnic minority origin who desire to invest in other businesses often pose very specific questions. For example, they have 1-2 million DKK and want to know which branches are good for them to invest in. They expect concrete answers to their questions. Some of the elder restaurant owners, for example, would like to move to a branch which is less physically demanding.
Contact with the authorities

**Purpose**
For many reasons, many ethnic business owners have a problematic relationship with the authorities. Part of the advisers’ tasks, therefore, is to act as a bridge between the business owners and the authorities, as well as to the accountants, banks, etc. For some of the owners, a fine imposed by the authorities provides the stimulus for them to seek advice.

The concrete cooperation around the fine will often become the basis for a prolonged process where the owner is made aware of the development potential which can lie in receiving qualified business advice.

**Tools**
Various (Danish) homepages provide information and relevant guidelines, application forms and information sheets in connection with:

- **Virk.dk**: Digital registration, Workplace Assessment guide, law, personnel, sales and marketing, etc.
- **kk.dk/erhverv**: Commercial licenses, permits to sell alcohol, taxi-licensing, use of roads and public squares, etc.
- **Naeringsbasen.dk**: Guide, e-learning, test, and application for food-selling permits for food shops and restaurants.
- **Foedevarestyrelsen.dk**: Guidance in own-check lists and screenings for various branches, product labelling, health inspection system (the “Smiley” food inspection seal of approval system), etc.
- **Various courses** (bookkeeping, income tax, VAT, daybook for cash transactions, etc.)

**Methods**
*Information and digital reporting*
On the home pages of the authorities, the advisers and businesses can find answers to many questions. There can also be a need to show how the use of digital signature can gradually help the business to carry out their reporting obligations electronically.

*Building networks*
Efforts are made to build up a permanent contact network among relevant authorities such as the Danish Working Environment Authorities, the Veterinary and Food Administration, the Environmental Protection Agency, Tax authorities, Social Welfare Administration, the Police, etc. The networks also include persons whom one
can call in case of questions and who know the purpose of the advisory work and who are therefore extra patient when they are telephoned by clients with language problems.

The authorities have been invited to a meeting to exchange experiences, and it was decided to continue the series of meetings with the advisers on topics such as communication with ethnic minority business owners.

Demonstration of daily cash accounting, VAT accounting etc.
Review of how to enter the daily cash receipts, including a possible check of whether the client’s cash accounting fulfil the official reporting requirements. Possible referral to a training course or to an accountant.

Translation and demonstration
Translation of the text of the own-check lists and reviews of how to fill out the form.

Translation of the Workplace Assessment Form (dealing with the workplace environment) and review of relevant problems relation to the firm’s conditions.

Referral to meetings and courses
The authorities involve themselves more and more in organising information meetings and specialised courses focusing on various topics such as environmental protection and income tax, and on occasion also directed to this target group. At entrepreneurship fairs and the like, representatives of the various public authorities will often be present.

The advisers also invite representatives of public authorities to events being held for the target group, and they have established contact between ethnic minority entrepreneur projects. A business association is also being developed.

Referral to specialists
Review of contracts and the like. Help in clarifying when the owners need an attorney. The advisers are obliged to refer the business owner to an attorney if there is a juridical responsibility connected to the demanded advice.

Registering with the Business Database
Shops selling food products and restaurants must be entered into a special public data base before the firm opens. The advisers help their client register their shop/restaurant and prepare the client for the test and for the application process to the municipality or police in order to obtain licenses to sell food or alcoholic beverages.
Reflections

Relations with the authorities

Many refugees and immigrants have had bad experiences with the public authorities in their home countries because of abuse of power and corruption. In addition, they may have unpleasant experiences from having sought political asylum or residence permits in Denmark. Authorities are therefore generally kept at a distance. In addition, there are the language difficulties and inability to understand the double role of authorities in Denmark, which exercise both preventive information efforts and control functions.

Extinguishing fires

Regrettably, the business owners have a tendency to first seek out knowledge in the form of advisory service and courses after the problems have already appeared. A great part of the advisers’ work therefore has the character of ‘fire extinguishing’, and it can be debated how far the advisers must go in this fire extinguishing process time after time, if the owner is not motivated to make changes.

Bridge-building

There is great need for bridge-building to the authorities, and explanations are also often needed for how the system behind the authority operates. In other countries, for example, hygiene conditions can be a matter only between the owner and his customers, so why is there an authority that intervenes in Denmark? There is a need to explain the entire idea behind the notion that a privately-owned firm in Denmark is not an entirely private affair, as is the case in other parts of the world, etc.

Bridge-building can include everything from the adviser taking over contact with the public authorities for the business owner and seeking to solve the problems for them to simply discussing the issue through with the owner before he himself makes contact. The former takes place in the situations where the owner speaks so little Danish and perhaps also has poor knowledge of the Danish society that he does not feel secure enough to communicate by himself because he cannot foresee the consequences of possible misunderstandings.

The advisers are willing to obtain information from the authorities for the clients, but they do not carry out the actual negotiations on their behalf.

Clearing up of misunderstandings in communication with the authorities is part of the advisers’ work. For example, following an inspection visit by the authorities, several owners have been convinced that everything was in order because the inspector did not appear to be upset and did not act in a scolding manner. The adviser could therefore not get through with his arguments until the owner subsequently received a fine for violations of the health code.
Another adviser has worked on reducing the owner’s anxiety by talking through the conversation before and writing a script, so that the owner knew what she should say. The purpose of this method is to enable the owner to subsequently be able to initiate contact by themselves. Other advisers choose to go with the client to a meeting, acting as a witness.

The advisers have varying views regarding how far to go in order to assist the owners in relation to the surrounding society. For some, it is just the extra step which makes the difference between having to close down or continue the business, for others it can evolve into a laid back attitude on the part of the owner. It is difficult to establish common standards as to when one should stop, because every situation is different.

The boundary between business advising and integration work can be difficult to set in practice, assuming that there is a boundary.

Attitudes about fines
The advisers have encountered business owners who repeatedly received fines and considered it as an unavoidable cost of doing business, something about which they could do nothing. They did not understand the system of fines in Denmark, transferring their experiences from the Middle East or Asia to the Danish system. They therefore interpreted the fine as a type of tax to be paid to the relevant authority or as a corruption payment to the inspector, rather than as a penalty for a violation of the law meant to encourage them to rectify inadequate conditions in the future.
Shop layout and development of the business

Purpose
The owner’s personal comportment, the choice of goods, labelling, service level, cleanliness and sign displays, how the shop or restaurant is laid out, all have an influence on the kinds of customer groups that are attracted, on the general image of the business and on the level of sales.

Tools
Relevant home pages with
- Brochures on how to do your own-check
- Brochure on layout of restaurants, supermarkets, etc.
- Information on the publicly displayed health inspection ratings for food shops and restaurants (‘Smiley’ system)
Miljoe.kk.dk: Waste management

Methods
Clarification of focus areas
A coaching- and value-clarifying approach to what the owner has attempted to do, which ambitions she has for the future and what she herself identifies as developmental areas in the firm. Help in prioritizing which areas are the most important.

Offer to inspect the shop
Preventive safety checks in order to ensure that all regulations are being followed. During the inspection, the adviser can ask questions regarding possible areas to be dealt with which can reduce costs and improve sales.

Marketing
It is important to call attention to the fact that one should think in marketing terms even though the firm is at the level whereby the marketing consists primarily of the owner himself and the way in which he presents himself. Many of those in the target group need to be introduced to new possibilities to increase customer demand and develop their customer base.

Reflections
A poor financial basis in the start-up phase naturally places a limit on the amount of investment the entrepreneur can use for furnishings and marketing. As a result, the owner may decide to equip his shop with cheaply purchased, worn-out fixtures, used refrigeration units, etc. which over the long term can be expensive in electricity
consumption and result in lower sales because the shop presents itself in a shabby manner.

There is often a habituated idea behind how the shops are laid out, just as the lack of sales experience and language difficulties affect the level of service and the personal presentation. Those in the target group tend to focus unilaterally on price as the only competitive parameter rather than creative layout, packaging, marketing and high service level.

Some business owners need specialized advice in learning how to attract ethnic Danish customers. A clothing or textile shop whose windows are covered over may be attractive to women from Asia but not necessarily to Danish women. Similarly, one can support the sale of exotic food products to Danes by accompanying them with taste samples, oral tips on preparation or written recipes. A pizzeria can attract new customer groups by changing its furnishings or layout. One establishment doubled its sales after the adviser suggested that the outside garden area be refurbished so that customers could eat outside.

There is a general need to focus on differentiation rather than what most of the shopkeepers do, namely, imitating each other.

**Forming networks**

**Purpose**
Among ethnic Danes as well as ethnic minorities, there is for most of us a tendency that the participants in our networks greatly resemble each other. This also applies to the business owners, and it can have a negative effect on both the level of competence and earnings. Expanding and forming new network therefore is a point of focus.

**Tools**
- Business cards
- Telephone
- Kvinfo.dk: Mentoring program for women
- Meeting facilities

**Methods**
- Take a point of departure in one’s own network
In hiring the advisers, attention is also paid, beyond their formal competencies, to whether they have a large network, such that they can use their already existing network in starting out their advisory work.

- Create contact to networks
The adviser, instead of being an expert in all areas of knowledge, can generally see his role as being a door-opener to the networks which the client lacks, in order to obtain assistance.

**Mentor networks**
The adviser contributes to establishing contact to projects under the Social Fond’s Integration Initiative. The projects work with entrepreneurs and mentoring e.g. together with a local trade association. Work can be carried out with both mentoring within the same branch and in different branches.

Attempts are also made to establish mentoring relations on the basis of concrete developmental needs. In principle, the mentoring relationship may concern all types of topics which can contribute to developing the business.

**Branch associations**
Efforts are made from various sides to establish branch associations for ethnic minority businessmen; the advisers support these efforts. In addition, they seek to establish contacts with established Danish business and trade associations.

**Reflections**

**Own network**
The individual’s network is often much larger than one realizes because those whom one knows have networks to others, with whom they can also discuss the problem. These informal relations have generated a number of inquiries and are a good place to start as a new adviser.

Other informal contexts in which the adviser is a part, e.g., in his leisure time, have also resulted in requests, e.g., when the adviser himself is a customer in a shop and more or less accidentally mentions that he is a business adviser. Several advisers have mentioned that when it comes to network building, they are on the job 24 hours a day.

**Creating contact to networks**
Even though the target group is familiar with thinking about good social relations and many have strong networks to draw on, it can help increase sales if the businessman is made to understand the importance of varied and more extensive networks to the business. For example, that network can also have indirect importance for the firm’s image, for its access to new goods, business concept, suppliers and customer groups.

**Mentoring networks**
There is a need from the very start to adjust the expectations between mentor and mentee concerning the duration and content of the mentoring relationship. A set process can be agreed upon with specific topics, or the mentoring can take the form
of a more flexible relationship where the mentee addresses the mentor with specific needs.

Branch associations
The purpose is to meet the needs of this group of businessmen in relation to their special needs and to establish a communications channel to Danish business associations, branch organizations, authorities, politicians, etc.

With few exceptions, such as the Chinese Business Association, there exist no established associations for ethnic minority business owners in Denmark. Previous attempts to establish such associations have not been successful. There is no tradition for this type of organisation, and it is difficult to find the time to meet. Attempts are still being made, however, to form such groups around the country.
There exists no specific literature on methods of intercultural business advisory service. Instead, it has been necessary to seek out inspiration in the international literature on the counselling topic in relation to related fields such as psychology, social work and pedagogy.

These articles seek to explore topics concerned with counselling of ethnic minorities, seen first in a more theoretical framework and then as they are experienced and interpreted by the advisers themselves.
Intercultural counselling

As professionals working in multi-ethnic or multi-cultural societies, it is our obligation to become more aware of how culture affects us and how we, along with others, affect cultures. This applies not least within the field of intercultural counselling and advising. It is not only a question of knowing more about other cultures, but to an even greater degree of obtaining an understanding of the complex processes by which people become members of social groups and communities and construct their world view, basic attitudes, values, norms and the like. Cultures are created in interaction between people, which means that cultures are constantly subject to formation and change.

People view their roles and relations to others in entirely different ways, and unless one as adviser has an understanding of the differences, it is very difficult - if not impossible - to construct a common understanding and set common goals between persons from entirely different parts of the world.

Culture and intercultural competencies
Intercultural advisers need intercultural competencies in order to better deal with social and cultural differences.

Intercultural competencies for a culturally competent advisor contain three characteristics:\(^5\):

1. Awareness about his or her own assumptions, values, prejudices and preconceptions.
2. Understanding of the world view of a culturally different client.
3. Ability to develop appropriate intervention strategies and techniques.

Each of these characteristics entails questions about beliefs and attitudes, knowledge and abilities.

How complex intercultural counselling fits in becomes even clearer when we consider that culture involves:\(^6\)

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\(^5\) According to Sue, et al. (1996)

\(^6\) Pedersen (1991:7)
- demographic factors (e.g., age, sex, dwelling)
- status (e.g., social, educational, economic)
- group membership (formal and informal)
- ethnographic variables (e.g., nationality, ethnicity, language, religion)

So how should the adviser deal with these challenges? He or she should endeavour to:

- establish mutual understanding for the objectives and expectations connected to the advisory service;
- develop the intercultural understanding and communication skills;
- develop intercultural attitudes and professional skills;
- consider the client’s external surroundings and understand them in relation to the advisory process;
- distinguish and understand culturally specific and universal elements in the counselling process.

The existing literature on cultural characteristics in different parts of the world can be useful reading, as long as one remains aware of the danger of overgeneralizations.

One can use the literature to build up one’s knowledge on certain topics, but even more important is to build up a network to people from different cultures in order to develop one’s intercultural competencies.

**Intercultural counselling**

Primarily, it is the common understanding that intercultural counselling refers to supportive help activities where the adviser and the recipient of advice differ from each other in terms of ethnicity, culture, etc.\(^7\)

An example of the basic different understanding of the relation to others which has great influence on the counselling situation can be found in the contrast between Western individualism versus the more collectivist worldview in many Asiatic, African and Arab countries.

The perspective on counselling and advisory service can be culturally specific, i.e., do they emphasis cultural differences or universalistic norms, i.e., do they emphasis what they have in common. Culture-specific approaches are necessary in responding to cultural differences in such a way that people from other cultures can feel that they are viewed and respected as persons with their own original culture.

\(^7\) Herring (1997).
The universalistic perspective reminds us that people from different cultures share common features and that the counselling is multicultural in the sense that every individual has his own uniquely personal history and in fact belongs to many different cultures; these cultures are characterized by gender, social class, sexual orientation, political background, religion, etc.

In their most extreme form, either perspective can lead to unilateral understandings of intercultural counselling. However, both contribute important perspectives, and a balance between them should be sought.

**Cultural pre-understanding**

There are very different attitudes among the advisers as to how much their own different cultural backgrounds mean for the choice of methods and for the advising situation. The viewpoints swing from having great importance to a view that it ought not to have any importance at all.

‘In principle, it should not have any importance for us whether or not we [advisers] have immigrant backgrounds, but I think it has a great importance for the client. When he sees that we have immigrant backgrounds, he perhaps becomes a little more at ease. The content of what we have to advise him about is the same as that given by a Danish adviser.’

‘If we have a Dane who has travelled around the world and knows how one treats others with respect and does not generalise about ethnic things, then ethnic origin doesn’t matter. It is the shop which is important.’

One of the advisers received a phone call from a staff member in a public authority. The staff worker had the feeling that the Arabic shop owners did not respect him. Could the adviser assist him? The adviser succeeded in establishing a good cooperation with the shopkeepers, which he himself attributes to his cultural background:

‘I know the mentality and know how you should speak – the tone and the manner. How one addresses others, a lot of small things.’

Another adviser, of minority origin, has the opposite experience:

‘I think they look on the “the white adviser” as a bigger authority. Sometimes you end up in the situation: “Well yes, you are just like me, why should you be smarter than I am?”’
The adviser’s ethnic background can play into the advisory situation because the business owner may expect that the adviser is on his cultural or interpretative wavelength. But the owner’s basis for acquiring the knowledge the adviser is offering is typically not the same as the Danish client’s, just as there can be differences between advising a Thai or a Turkish shopkeeper. Perhaps they need the same information, but the information might have to be presented in a different way in order to arrive at the desired result. We interpret the world differently on the basis of the experiences and norms we have acquired.

The adviser, for example, cannot just simply walk in and start talking about business taxes. She must perhaps go in and explain the system behind the tax regulations, for in the immigrant’s home country, they did not pay any tax. The adviser cannot take for granted that the client understands the connections in the system. In addition, many clients are practice-oriented in their learning. That is, they learn by doing things and seeing the results rather than by listening and reading about a topic in abstract terms. Therefore, fines imposed by the authorities can be an effective learning tool, for in this way it is made clear to them what one has done wrong and what should be done differently in the future.

There is also considerable disagreement as to the degree to which it is the advisers’ tasks to integrate or assimilate, and whether one can separate advising and integration in their relations to ethnic minorities.

‘All our work is based on the idea that we work on their terms, but what are their terms? You have to deal with the clients there where they are, and so you have to figure out first where they are. This raises the question of whether it is our task to counsel the clients on their terms, or whether we should teach them to do business on Danish terms.’

I can sympathize with [the owner] in his problems of understanding the system and help him to write the letter, call the Food Safety Inspectorate or go in there with him. I take an extra step for the man, which the Danish advisor would probably not do.’

‘We also balance between a Western result-oriented culture and a relationship-oriented culture where we first have to establish the relationship in order to achieve results. This requires that we have to listen to their personal problems as well.’

There are also great differences in mentality within the ethnic groups. If the client has a victim mentality, he interprets the fine as ‘they are out to get me’. Many business owners interpret the fines as ethnic discrimination: ‘it is because I have another skin colour’, and according to this logic, there is nothing they can do about it
themselves. If they instead view themselves as being just like the others, they can instead concentrate on figuring out how to do it better. The advisers nevertheless feel that some of the minority business owners have a form of victim mentality. Here it can be a motivating factor that success, e.g., receiving a fully satisfactory ‘Smiley’ label on the shop window (given as a rating from the Veterinary and Food Administration) can be the best ‘revenge’ on the Administrative authority...

'We must build a bridge between legislation and emotions via reason’

Conversely, if an adviser enters the shop with the attitude that all immigrants cheat and sell illegal cola (smuggled in without customs duty), this also has a negative effect on the advisory process. It also depends on with whom the adviser identifies: the ethnic group, the owners, the customers, the Danish society or a public authority.

The surrounding society’s attitudes and expectations also affect the content of the advisory service and on the attitude toward the target groups:

‘One of the purposes of establishing the outreach advisory service to ethnic minorities, besides the development of more and better immigrant businesses, is also legalization. To my knowledge, this is not one of the purposes behind the advisory service to the Danish business owners.’

The owner’s motivation for starting their own business also provides an entirely different basis for the advisory service. Has the individual started a business because he or she has training and been employed within a branch and now sees a business opportunity to become independent, or do they start their own business because they see no other possibilities?

‘For many Danes, it is a choice. For many immigrants, it is an alternative.’

For some, the shop is only a means to an end. Hence, one does not open a greengrocer shop because one is interested in fruits and vegetables, but in order to have a job, or make some money in order to eventually open something else. Some minority business owners settle for this and resign to their situation. They have renounced the dreams on their own behalf. They are self-employed only in order to earn enough to feed their family and help provide for their children. They can be difficult to work with as adviser. Other business owners have clear goals for themselves, and this type is often more marketing- and client-oriented.

In addition to the considerations regarding how the cultural pre-understanding enters into the advisory methods, there is also the fact that it is a very long process to build
up the cultural awareness which enables one to identify one’s own cultural frameworks of understanding. Awareness often comes along when the views of others differ from one’s own. Hence, there are grounds to be thankful for these kinds of misunderstandings.
Many in the target group have another, more flowing and flexible relation to time and planning than is customary in the West. This poses several challenges to the advisers in their daily work because a balance must be struck between the clients who have adapted to Western norms about making appointments, fixed meeting times and careful planning of time, and those who have not. The view of time is therefore also important for the methods used in counselling and business advice.

For example, it can be difficult to set up fixed appointments when they are often not kept because the owners continually adjust themselves to what is happening in the business or in the family. Perhaps they have some customers or acquaintances in their shop and view it as culturally unacceptable to excuse themselves and leave because they have an appointment elsewhere. The adviser must therefore formulate a strategy for what he wants to get done in the interim period, or he must make allowances so as not to get frustrated and take it personally.

The minority business advisers have adapted to the fact that they cannot plan their time to the same extent as do other advisers. Agreed upon times are only approximate. Instead, the advisers give priority on being available via mobile phone and to have a neighbourhood office so that they can easily receive clients or visit businesses on short notice when there is a problem. By sharing office facilities with other advisers, they can remain open even though the one adviser is out in the field with other tasks.

The clients, in contrast, often find it normal to wait or to return later if the advisers do not have time immediately. In the best case, they can speak with fellow business oners in a similar situation while they are waiting. This makes it necessary that the office facilities be furnished in such a way so that there is a waiting area for them, as well as the possibility for the adviser to have a private conversation when some discretion is needed.

In addition to the more flexible view of time, there is also the fact that it can be difficult to get right to the point or to abruptly conclude the session because the duration of the meeting is not fixed in advance. It may be viewed as an impolite rejection of cultivating the relationship if the adviser were to skip the introductory polite inquiries about the family, etc. and were to go directly to the topic at hand, just as one presents oneself as self-important if the adviser takes oneself too
seriously, declaring, for example, that a half hour has been allocated because one has another meeting afterwards.

The price of availability, as mentioned above, is also that the telephone is open during the counselling session, and the counselling can therefore be interrupted by telephone inquiries. Conversely, many of these minor problems can be resolved over the phone, enabling the clients can get on with their business.
Coaching as method in business advice

The philosophy in coaching, stated simply, is to release the individual’s potential and thereby create motivation, better performance and greater ownership toward change.

The advisers have an ongoing external coach whom they use for individual sparring, to build up the advisory team, but especially for themselves to practice their techniques in order to be able to utilize them in the counselling context and in the general communication with the clients.

When trust and contact is created, the coaching method is used as a supplement to the actual guidance and advising, the purpose being to help the person being coached to identify their needs and solve problems by themselves, and to proceed from talk to action.

In conducting outreach advisory service to ethnic minority business owners, it has been important to quickly establish a positive relation of trust but at the same time to insist that the responsibility for change lies with the business owner himself. It is they who are the experts on their own business, and they who determine the tempo of change.

What the coaching does in terms of creating trust, and assuming that it is applied with talent, is that the coached person is treated on an equal footing, that attention and interest are shown for what he says so that he feels listened to and is taken seriously. The client can feel secure in that nothing is being done behind his back and that the adviser is there for him. In this situation, well-being is a precondition for learning and performance.

Through structured questioning techniques, the coach can help the client to develop his ambitions and dreams, by creating an overview and focusing on the topic that the owner wants to work with. By increasing awareness about the reality one can identify the direction in which the businessman wants things to change and where the resources are located. He is then assisted in giving priority to this effort himself. The purpose of the coaching is to build up and maintain confidence in the client’s own abilities and to create learning and results over a length of time in relation to the dynamic goals that the client has set himself.
In relation to the target group of ethnic minority businessmen, the advisers make their own interpretations of the coaching method in order to adapt it to the cultural backgrounds of both the business owner (and the adviser) and to the actual situation. In some cultures, asking direct questions is considered natural, while in others, such directness is seen as impolite. Some business owners believe that it is a waste of time if one does not demonstrate that one is expert and can immediately tell them something concrete as to what should be done and how. Some consider the adviser to be an authority and ask him to decide what should be done. Some even expect the adviser to carry out the tasks for the business owner.

Such expectations are in contradiction to the idea that the coach must not 'lead' the other person, set the agenda or promote his own solutions. Here the adviser must work with the expectations and in each individual case evaluate how far they must go. It can be necessary to meet some of these expectations in order to establish the relationship, but it depends to a great degree on whether the business owner really cannot cope himself or whether he is just using an opportunity to obtain some free labour.

The purpose of the advisory service is not to create dependency on adviser, but to give the businessman the tools and self-confidence so that he himself can deal with the challenges confronting him and to ensure that the client who is being coached actually gets things done. For example, one of the advisers observed during their conversation that the shop-owner could not figure out how to set up the credit card machine. The adviser asked whether or not they should do it together here and now, and he coached him through the manual and the telephone calls so that the goal was achieved.
Advising female entrepreneurs

The women generally have a more holistic oriented approach to becoming self-employed and thereby also about the kinds of business advise they want. Family life and work life must harmonize, and some of them, for example, see it as one of their goals to become independent to be able to work from home. This also means that the advisers must apply somewhat different methods in their work with women than they do with men.

Women are generally more cautious, patient and thorough in their planning. Both women with Danish and with ethnic minority backgrounds are generally more open toward receiving advice before they start their own business than are the men. Nor are they so afraid to speak up if there is something they do not understand. Much indicates that their strategy also yields results. Recent Danish research on minority women from Iran, Iraq, Palestine, Turkey, etc. negates the conventional assumptions in Denmark about passive immigrant women. The study shows that the women’s shops on average generate more sales and more than double the earnings as their male countrymen. Several advisers also believe that the minority women are generally more law-abiding than are the men.

The younger women are better at establishing themselves outside the traditional immigrant branches (e.g., pizzeria, kiosk and greengrocer) and they have more employees than their male colleagues. Only the Somali women in Denmark have yet to enter business life in full force. The minority women typically enter service businesses such as hairdresser, beauty shop, crafts, specialty shops, legal office, accounting, etc.

There are very many differences in the proportion of female entrepreneurs among the ethnic groups. The percentages vary from between 10% and 50% within the different nationalities. It is especially the younger women with education who do well.

However, there exist several barriers for ethnic minority businesswomen. For many of them, there are obstacles in going from a life on welfare benefits or as a homemaker with children into independent business. This is especially the case for the single mothers.

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Work is being done to seek out women’s networks, both in formal and informal context, in order to speak about the potential benefits of entrepreneurship. Some women not only need information about the topic, but they also to build up their confidence that it is possible to be independent as a woman and that they can manage on their own.

The holistically-marked approach can also involve the rest of the family, without whose support it is most often not possible to start up a business. It can therefore be an advantage to involve the family in the advisory process, especially the husband. It can also be beneficial to work with several women together, because many of the challenges and barriers they face will be the same. Many speak very openly about their social problems. Thus, a psychosocial counselling element may enter into the advisory methods in relation to women, something that we do not observe in the same way among the men.

One of the methods in the work with the reserved and modest women is also to increase awareness of the differences in gender and bodily culture. Many of the women, for example, find it difficult to convince a Danish bank adviser about their business needs if they are unable to make eye contact and assert themselves convincingly. The bank adviser perhaps reads the posture as a lack of self-confidence, even though it may only be due to the fact that their cultural norms prescribe that women should be reserved. It can feel very ground-breaking to alter this context, and it is therefore good to practice this encounter through role-playing in a secure setting.

The desire to be part of larger social communities can also be integrated into the choice of business form. Hence, activities are being carried out within the framework of the Social Fund with several projects focusing on female entrepreneurs of ethnic minority backgrounds and on the start-up of different forms of cooperative businesses.
Types of clients

One adviser sees four types of clients in the target group and thereby applies four different advisory strategies:

1. Entrepreneurs who are often enthusiastic and inquisitive either because they are just starting out or have started recently. Most of them would like to do everything in exactly the right way, and there is a great need for business advice. The skill here is to prioritize what is most important first, and then to dispense the amount of information according to the client’s ability to acquire it.

   Most often it is this client group gives the adviser the greatest satisfaction in the work because there is such great openness toward and need to learn new things, and the results are often immediate. However, it can also be necessary to work on setting limits because the need for advice or counselling can appear to be infinite.

2. Established business owners who do not understand what the advisory service consists of or who do not really believe that they themselves can use it.

   Here it is necessary to first make them aware of what business advice is and how they could eventually benefit from it in their own business. The experience is that if this trust is first established, a large, heretofore unacknowledged need for business advice will open up and there will be satisfaction in being able to obtain qualified sparring.

3. Established business owners who know full well that they are operating on the wrong side of the law in certain areas and who therefore do not desire an advisory service for fear of being discovered.

   This type of client as a rule rejects the outreach adviser but in the best case suddenly appears after having received a fine, where the shopkeeper has acute need for assistance. The experience is that it demands great patience to get this type of business owner to be receptive to assistance unless one can very consistently argue that it can be beneficial to change their strategy. Some of those in this group, as mentioned previously, have no understanding of the long-term consequences of a partially illegal/informal economy.
This type of customer can place the adviser in a dilemma as regards the types of illegalities that can be overlooked, the goal being to establish trust and to eventually penetrate with arguments. One of the objectives of the outreach advisory service is indeed to get more businesses over into the mainstream economy.

In practice, the advisers attempt to distinguish in each case between those who are pushed into the shadow economy due to economic pressures or sheer ignorance, and those who are more organized criminals.

4. Growth entrepreneurs and the younger well-educated businessmen in non-traditional branches.

They will most often themselves seek out the knowledge they need in their network, at the Business Centre and on the Internet, or they will purchase it from specialists. They will often reject being made objects of ‘ethnic attention’ because many associate it with being pointed out as being a problem.

They are often not aware of the specialized advisory service and network possibilities that the advisory service can provide for them: mentoring arrangements, passing on the business to the next generation, innovation forums and funds, venture capital, investment opportunities, subcontractors, international cooperative partners, etc. The challenge for the advisers is to get into better contact with this target group and to develop better business advisory offerings for them.

It is estimated that the first three client groups in the traditional branches comprise 90% of the outreach advisers’ clients.
Selection of advisers

As entrepreneurs and independent business owners of non-West European background tend to focus on establishing personal relations rather than having confidence in the institution behind the adviser, the selection of the individual adviser and the composition of the advisory team is absolutely critical.

It is important that the client group in one or another way can be reflected in the composition of the advisers. Hence, besides the diversity in the advisers’ ethnic background, sex and age, matching as much as possible that of the client group, emphasis is also placed on a high level of professional competence. The adviser must have a relevant higher education, experience with independent business, relevant language skills and a good network among the authorities, ethnic associations or organisations.

The advisers should be able to navigate in the Danish society, they must be able to acquire and have an overview of relevant abstract materials and be able to communicate it both in writing and orally to very different target groups, including also cooperating partners and others who might be interested. The advisers should preferably have educational backgrounds in social science and economics, some of it at Master’s level.

In addition are the very important social competencies. The advisers should be positive, extroverted, empathetic and attentive so that they can easily create good contact with and receptivity among both businessmen and among the staff working in the public authorities, and they should also be calm enough so as to convert the client’s possible frustrations or anger into a constructive dialogue or be able to handle rejection themselves.

The job requires a degree of mental robustness, and the adviser should have a bit of the salesman in him or her in order to do the outreach work. The vast majority of the clients are positive, but it demands energy and a good deal of self-confidence ‘to make their way in’ and offer their assistance in a positive way.

Along the way, the advisers have been offered individual coaching as well as the weekly meetings with colleagues. Sharing the same office enables them to evaluate and exchange experiences in ongoing fashion.
The advisers’ physical placement

The physical location of the adviser’s office is also important for which methods they utilize.

Attempts have been made with local ‘anchoring’ by placing the outreach advisers in those parts of the city having a concentration of shops owned by people of minority backgrounds. The advisers have been placed in relation to the Neighbourhood Renewal program. Placements have been most successful where a adviser was formerly employed as a shop consultant and had already built up his network and client base prior to his employment in this EQUAL-funded project.

There have been both good and bad experiences with the local stationing of advisers. It is important that the location in which the advisers have their base be easily accessible to the target groups, who to an increasing degree will seek out the advisers. There is discussion among the advisers as to what is most important: the physical placement or the ethnic network. The term ‘ethnic network’ is used loosely, inasmuch as the Iraqi advisers attract a larger group of Arabic-speaking clients and the Chinese adviser deals with Southeast Asian clients. The ethnic network does not limit itself to a single neighbourhood or city.

Local anchoring
The advantage of being locally based is that it is easier for the adviser to become a familiar face among the target group and to rapidly reach the client’s shop. Significant for the advisers’ local knowledge and contact network is also the local network, e.g., the local trade association, colleagues, integration projects, local newspapers, etc. The geographical delimitation can be an advantage because it is easier to identify visible results of the outreach advisory service. It can also be politically opportune to be associated with specific neighbourhoods so as to gain access to funding possibilities because there is often a political focus on community development and milieu of specific neighbourhoods.

Among the disadvantages of being stationed in the field are that it can be difficult to become a part of the main office’s professional and collegial environment, and the advisers can easily come to feel isolated and marginalized. This demand much outreach energy and regular meetings in order to get maximum benefit from the collegial group, just as it can be difficult to obtain the necessary sparring and support from colleagues when making the daily rounds at the same workplace.
Important, too, is that the location in which one is stationed is suited to the purpose, that there is clear signing and that there is a clear allocation of responsibilities in relation to ensuring access to the Internet, telephone, orderly working conditions, and the like.

**Central location**
The advantage of a central location is that one is part of a larger professional environment. This makes it easier to share knowledge with the other advisers and thereby mainstream the methods from the outreach work with the ethnic minorities. This also makes it easier to take advantage of the existing facilities. The institution endows the business advice with a degree of authority which would be more difficult to rely on without the physical proximity.

The disadvantage is much related to the location of the main office on the outskirts of Copenhagen, and viewed as difficult to reach for the target groups.

**Other possibilities**
Among other possibilities could be at the Business Centre obtained a more central location from which one could move out, or that there be several entrepreneur centres, as is the case in Amsterdam, which is divided into four zones.

One could also imagine that the stationary advisers in the Knowledge Centre could be periodically stationed in the satellite areas. In this way their skills could be enhanced in relation to new target groups, and they could benefit from the synergy their experiences could contribute to the outreach advisory team.

More could also be done to meet the needs of the target group. Perhaps it could be an idea to have a business advice office in a wholesaling firm where the shopkeepers purchase goods. In Århus, the EQUAL-advisory service to ethnic minorities is situated next to Bazaar West, a commercial centre with many ethnic shops.

In London, business advice for ethnic minorities under EQUAL is located in relation to the ethnic communities, who have their own business advisers. The well-established ethnic communities often have their own community centres, which also contain activities of cultural nature, teaching and a genuine integration counselling. The advantage here is that there already exists a close connection to the ethnic networks. The disadvantage can be that there is a lack of professional-level sparring with other advisers in the daily work. The advisers for the various ethnic groups in London are trained on the basis of a common accreditation system and are linked together in a common organisational network.
Bibliography


