

Bloomberg Associates

Tactical Guide: Supporting Immigrant & Refugee Entrepreneurs

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Introduction

This tactical guide is designed to help local economic and workforce development leaders support immigrant and refugee entrepreneurs through case-tested, rapidly deployable programs and strategies. It outlines the economic imperative for including immigrants in the COVID-19 economic recovery, the unique obstacles foreign-born business owners face, and the foundational principles that underlie the most successful programs. Tapping into the entrepreneurial drive of immigrants and refugees has been invaluable to the revival of regional economies hit hardest in past recessions, and promoting their entrepreneurship today is an essential strategy for restabilizing local economies reeling from the impact of the COVID-19 pandemic.

While the primary focus of this tactical guide is immigrant and refugee entrepreneurs, the barriers and approaches are shared by many underserved entrepreneurs and underscore the need to apply a lens of equity and inclusion to all economic recovery strategies.

Opportunity & Need

Immigrant communities have helped drive recovery from previous economic recessions. Immigrant entrepreneurs have been a driving force for prosperity, job growth and revitalization in communities throughout the United States, especially in the aftermath of the Great Recession.

- **Immigrants were instrumental in the recovery from the Great Recession and could help drive business growth in a post-COVID-19 economy.** Between 2007 and 2011 immigrants played an important role in [business growth](#) for several critical states. During that time period, immigrant entrepreneurs were responsible for 44.6 percent of the new businesses in California and 42 percent of new businesses in New York; two states that have been hit hard by the economic recession of COVID-19. From 2000–2011, the New York City neighborhoods with the [highest shares of immigrant residents](#) had stronger business growth, on average, than the rest of the city, and by 2011, immigrant-owned firms employed a larger number of workers than before the Recession.
- **Immigrant entrepreneurs employ millions of Americans.** As of 2017, immigrant and refugee-owned businesses employed over [8 million](#) Americans. New American Economy also provides [state-level data](#) on the number of people employed at immigrant-owned firms.
- **Immigrants have outsize rates of entrepreneurship.** From 1996 to 2011, the rate at which immigrants started new businesses grew by [50 percent](#) and by 2011, immigrants were twice as likely to start a business compared to their U.S.-born counterparts. As of 2017, there were a total of 3.1 million immigrant entrepreneurs across the country.
- **Immigrants stimulate business growth across every sector of the economy.** Today, [over 44 percent](#) of Fortune 500 firms were founded by immigrants or the children of immigrants, including household names such as Apple and Costco. At the local level, [28% of Main Street business](#) owners are immigrants, and they have provided an essential lifeline for the economic revival of industrial powerhouses like the Great Lakes Region, where [1 out of every 5](#) mainstreet business were immigrant owned in 2015.
- **Attracting immigrants helped cities stave off population decline following the Great Recession.** According to a [Reuters analysis](#) of Census data from 2010 to 2018, immigration reversed population decline in 18 U.S. cities, including many in the Midwest. Some older industrial cities, like Dayton, OH, have explicitly made [immigrant attraction](#) – including support for immigrant entrepreneurs – a key component of their economic growth strategies.

Immigrant entrepreneurs face unique challenges that have been exacerbated by COVID-19, and are concentrated in industries that are especially vulnerable to the economic recession caused by the pandemic.

- Despite their propensity for entrepreneurship, immigrants and refugees face certain hurdles to starting, sustaining, and growing their own businesses. During COVID-19, many of these challenges have been exacerbated by a federal response that has left out certain immigrants, as well as a general lack of access to mainstream services and support.
- In many cities, including places like [Tulsa, OK](#) and [Louisville, KY](#), immigrants make up a large share of business owners in industries like General Services (which includes personal services like laundromats, barber shops and repair shops) that have been hit hardest by the recession.



Issue-Specific Recommendations

Challenge

Jump to Recommendation

Language and cultural barriers: Mainstream business services often lack the linguistic and cultural competency required to ensure that immigrant business owners during this crisis are receiving the most up-to-date information on public safety and business resources, in their native languages and through their trusted networks.

1. Cross-Sector Coordination
2. Inclusive Ecosystem
3. Capacity-Building
4. Navigation
5. Mentorship
7. Place-Based Strategies

Access to capital: Immigrant small business owners rely more heavily than other entrepreneurs on family and personal ties to finance their ventures. Lack of credit history, limited financial literacy, and – in some cases – religious or cultural objections to traditional, interest-based loan products can make it difficult to access the necessary capital to grow under regular circumstances. As state and local governments mandate that businesses close to prevent the spread of COVID-19, it is more essential than ever that economic support reaches all small business owners. Immigrant business owners in particular – from [Tulsa](#) to [Portland](#) – are concentrated in industries that are particularly vulnerable to the economic repercussions of COVID-19 and will need an injection of financial support to weather the storm.

6. Access to Capital
7. Place-Based Strategies

Professional connections: As newcomers, immigrants and refugees may not have access to the professional support networks that other entrepreneurs rely on to navigate the process of starting a new business. During COVID-19, these networks will be a lifeline for accessing and learning about resources available to businesses in need.

5. Mentorship

Understanding local laws and regulations: From health and public safety codes to business licensing and local zoning ordinances, starting a business can be difficult for any first-time entrepreneur to navigate. For immigrants, language and cultural barriers add an additional layer of complication and can be a way-stop in creating and sustaining a business. As states begin restarting local economies, immigrant businesses may have greater difficulty navigating reopening guidelines.

1. Cross-Sector Coordination
2. Inclusive Ecosystem
3. Capacity-Building
4. Navigation
7. Place-Based Strategies

Immigration status: Non-citizens, especially undocumented immigrants, may face limitations to qualifying for and accessing certain city, state or federal resources – including federal COVID-19 relief funds. Non-citizens may also be wary or distrustful of government support due to fear of immigration enforcement.

3. Capacity-Building
4. Navigation
6. Access to Capital

Actions & Case Studies for Supporting Immigrant and Refugee Entrepreneurs

Guide to Navigating this Section

Lay the groundwork: Cities that already have a Task Force, Committee or similar structure focused on New Americans should skip to the next section (“Implement proven actions”), otherwise these preliminary steps should be taken.

1. **Cross-Sector Coordination:** Create a Task Force, Committee or Network to Support New Americans
 - A. Short-Term Planning: Ensuring an Inclusive Recovery
 - B. Long-Term Planning: Promoting Inclusion through Systems Change

Implement Proven Actions: These recommended actions and case studies – grouped by theme – include a combination of low-cost and short-term solutions for communities that are just getting started, as well as high-investment, high-impact programs and policy solutions for communities that want to elevate their existing work. In general, strategies within each section are ordered by level of complexity.

2. **Inclusive Ecosystem:** Build Relationships and Partnerships to Increase Impact
3. **Capacity-Building:** Leverage the Strength of Community-Based Organizations
4. **Navigation:** Guide Newcomers through the Start-up Process
5. **Mentorship:** Build Immigrants’ Professional Networks
6. **Access to Capital:** Remove Barriers to Recovery and Growth
7. **Place-Based Strategies:** Promote Neighborhoods and Increase Access to Commercial Space

1. Cross-Sector Coordination: Create a Task Force, Committee or Network to Support New Americans

A. Short-Term Planning: Ensuring an Inclusive Recovery

For cities that have not already convened a multi-sector set of partners to identify and address the needs of immigrant and refugee communities as part of their overall COVID-19 response and recovery planning, the first step should be to bring the right set of partners to the table.

This effort should be:

- Multi-sector:** This group *must include* representation from local government, as well as organizations that serve immigrants and refugees, such as refugee resettlement organizations, local Offices of Immigrant Affairs, and other community-based organizations; and may also include chambers of commerce; universities; private corporations, community foundations, and financial institutions; and faith-based organizations.
- Data-driven:** Cities should make use of existing metro-level research on immigrants and refugees (e.g., [New American Economy's Map the Impact](#) which provides metro-level economic and demographic data about immigration), as well as local surveys of immigrant and refugee business owners. Cities should collect data on country of origin and/or language requests as part of service delivery (e.g., through small business relief funds), taking care to not include questions about immigration status or keeping such information confidential, if it is necessary to collect.
- Empowered to make and implement recommendations:** Recommendations made by this group should be advanced as part of the city's overall response, adaptation and recovery effort, including policy change and the development of new targeted programming.
- Locally and/or privately funded:** Due to federal funding restrictions, immigrants – especially undocumented immigrants – may be left out of COVID-19 relief funds and other forms of federal aid, assistance or benefits. Unrestricted local public dollars or private funding should be tapped to ensure that all small business owners, regardless of immigration status, are able to access the necessary support and resources.



B. Long-Term Planning: Promoting Inclusion through Systems Change

This same Task Force or Committee structure should also be tasked with developing a longer-term, multi-year inclusion plan – if such a plan is not already in place. Cities with strong immigrant inclusion plans typically follow a 6-month to 1-year timeline that includes the following core elements.

1. Partner with a university or research institution to gather data on immigrant and refugee entrepreneurship.

Research studies have catalyzed efforts to support immigrant and refugee businesses by providing greater knowledge of the existing community, helping to identify the types of businesses and sectors in which immigrant entrepreneurs are concentrated, uncovering common challenges and concerns, and providing high-level talking points on the positive economic impact.

- **St. Louis, MO:** A pair of studies conducted by a St. Louis University economist highlighted the [economic impact](#) of immigration on St. Louis and identified immigrant-driven [strategies for promoting economic growth](#) in the region, leading to the creation of the St. Louis Mosaic Project in 2012. Both studies were funded by the William T. Kemper Foundation.
- **Houston, TX:** A [report produced by New American Economy](#) found that 13.4% of Houston's immigrant population were self-employed, outpacing the national average for immigrants (11.9%) and the U.S.-born (8.8%). The study also found that immigrants in Houston were 53.2% more likely to be entrepreneurs than their U.S.-born counterparts, and that they generate more than \$3 billion in business income annually.
- **New York, NY:** A [study conducted by the Association for Neighborhood and Housing Development](#), which included surveys and focus groups of immigrant business owners, found that 56% of immigrant business owners live in the neighborhood in which they operate their business, and that rent burden was the top concern across all neighborhoods surveyed.

2. Create a multi-sector steering committee or task force charged with developing recommendations to support foreign-born entrepreneurs.

This group should include representatives from local government, chambers of commerce, universities, community-based organizations, financial institutions and other organizations. Entrepreneurship may be just one focus area among several – with the goal of facilitating immigrants' economic, civic, and social integration.

- **Chicago, IL:** [The Chicago New Americans Plan](#), spearheaded by the Chicago Office of New Americans in partnership with a 50-person multi-sector advisory committee, resulted in 27 recommendations, including 5 to support immigrant entrepreneurship. These included creating a small business incubator, a "Chamber University" to train chamber of commerce leaders to better support immigrant entrepreneurs, and efforts to promote tourism in immigrant neighborhoods.
- **Salt Lake County, UT:** [The Salt Lake County Welcoming Plan](#) – supported by New American Economy, Welcoming America, the Salt Lake Chamber and the Salt Lake County Mayor's Office – resulted in three overarching goals and 11 strategies to support new Americans, including a recommendation to incorporate business centers serving immigrants and refugees into the mainstream Business Resource Center network.

3. Gather feedback directly from community members and entrepreneurs. Soliciting public comment, and creating opportunities for two-way dialogue between city leaders and the community, ensures that the recommended strategies are actually addressing the need. This also helps build public support and buy-in for the plan.

- **Akron, OH:** As part of a year-long planning process to develop a [Strategic Welcome Plan](#), the City of Akron and Summit County hosted a public Welcome Summit – attended by more than 250 community leaders and residents – to gather direct feedback. Access to capital, business training, and the creation of a business incubator were identified as community priorities.
- **Dayton, OH:** The City of Dayton [solicited public feedback](#) on the [Welcome Dayton Plan](#), which included the creation of an immigrant entrepreneur ambassador program to support a local immigrant commercial corridor.

4. Create a formal, long-term structure to advance the recommendations. To ensure implementation of recommended programs and policies, cities often establish long-term structures, such as a task force or Office of New Americans, staffed by local officials who work directly with community partners. This can include regular meetings, subcommittees focused on key issues such as entrepreneurship or economic development, and public-private partnerships to advance inclusion work.

- **Atlanta, GA:** [Welcoming Atlanta](#), an initiative started out of a multi-sector strategic planning process, is part of the Atlanta Mayor’s Office of Immigrant Affairs, and works to advance programs and policies that improve quality of life for newcomers – including [multilingual COVID-19 resources](#).
- **Lincoln, NE:** The [Lincoln New Americans Task Force](#) includes public and private organizations and community members who meet regularly to help promote policy change and programming that facilitates immigrant integration. The Task Force recently published its first-ever [New Americans Task Force Immigrant and Refugee Survey Report](#), which included a focus on economic development and identified barriers to full participation.



2. Inclusive Ecosystem: Build Relationships and Partnerships to Increase Impact

Cities should build stronger connections between immigrant and refugee-serving organizations and mainstream business support services, to help address barriers without requiring the creation of new programming. As connections are strengthened, gaps in service delivery will become more apparent and new programs can be designed to fill specific needs.

Strategies:

A. Create an ecosystem map for community

partners. Map the entrepreneurship ecosystem by first surveying existing mainstream business services and community-based organizations to identify the current landscape of services provided. Asset mapping should include programs, mentorship opportunities and events, facilities and space, legal and other business support services, financial services and funding opportunities, and immigrant and refugee-serving organizations and other community-based organizations.

- **Grand Forks, ND:** In August 2019, the City of Grand Forks partnered with the Grand Forks Region Economic Development Corporation to develop and share an [Entrepreneurship Ecosystem Map](#), which was designed to help community-based organizations and interested residents locate startup support resources and guidance across the community.
- **St. Louis, MO:** The St. Louis Mosaic Project, a regional initiative housed within the St. Louis Economic Development Partnership and the World Trade Center St. Louis, developed a [Neighborhood Business Ecosystem](#) “to orient foreign-born immigrants toward funding, competitions, business plans and space in St. Louis for success of their businesses.”

B. Build a referral network between city agencies and community partners.

Community-based organizations that directly serve immigrants and refugees have direct knowledge of the needs and skill sets that newcomers bring. Building relationships and eventually formal referral processes between these organizations and local government can help identify potential entrepreneurship program participants, but can also serve other local priorities. For example, a partnership between the City of Tulsa and the YWCA Tulsa – [which has more than 35 years of experience serving immigrants and refugees](#) – has helped the City identify bilingual contact tracers as part of its overall COVID-19 response.

C. Launch a multi-sector regional initiative focused on attracting and retaining foreign-born talent.

Such efforts – which typically go beyond immigrant entrepreneurship to include workforce development and other economic development strategies – bring together a broad set of partners to foster a more welcoming and inclusive environment through marketing and communications, partnerships, and systems-change. See case study: St. Louis Mosaic Project.

Case Study: St. Louis Mosaic Project, St. Louis, MO

Highlights:

- The St. Louis Mosaic Project is a regional initiative, housed within the St. Louis Economic Development Partnership and the World Trade Center St. Louis.
- The effort was catalyzed by a research study which found that St. Louis could gain a competitive advantage by attracting and supporting foreign-born talent, including immigrant entrepreneurs. The project aims to make St. Louis the fastest-growing major metropolitan region for the foreign-born by 2025.
- Mosaic is run by 2.5 FTE and focuses heavily on marketing the region's economic, civic, and cultural assets to newcomers, connecting entrepreneurs with existing small business support services, and highlighting success stories to promote diversity and inclusion.
- In the 3 years following the launch of Mosaic, between 2014-2017, the St. Louis metro area [added 2,050 new residents](#). Without foreign-born individuals moving to and staying in the region, it would have instead lost more than 14,000 residents.

Overview:

The St. Louis Mosaic Project launched in 2012 after a local research study found that the region's growth could be jump-started by attracting and retaining new foreign-born residents. Mosaic is a regional initiative managed by a staff of 2.5 FTE, housed within the St. Louis Economic Development Partnership and World Trade Center St. Louis, and led by a 32-member steering committee. Mosaic's overarching goal is "25 by 25": to add 25,000 new foreign-born residents to the region and become the fastest-growing major metro area for immigrants by 2025. As part of a multi-pronged approach, one of Mosaic's primary goals is to connect immigrant entrepreneurs to local resources that will help start and grow their small businesses.

Mosaic has grown rapidly, launching new programs and engaging hundreds of partners across the region. The Mosaic Ambassador program – designed to help the region become more globally welcoming – boasts more than 850 [Ambassadors](#), 65 [Ambassador Schools](#), and 34 [Ambassador Companies](#). Through Mosaic's Global Talent Hiring Program, the staff works with international career

advisors at the region's 17 university partners to assist some of the 9,000 area international students to network and prepare to interview with local companies.

In addition, Mosaic offers a Meet-Up group designed to make social connections for trailing spouses of international executives. The group currently has nearly 500 women representing 76 different countries. A Professional Connector Program facilitates introductions between work-authorized foreign-born professionals and well-known "connectors" for career networking referrals. These professional and social connections have been proven to help newcomers achieve a true sense of belonging to their adopted hometown.

Project Components:

- St. Louis Mosaic has five Strategic Areas: Business Talent & Retention, University Engagement, Government Affairs, Communication & Attraction, and Quality of Life. Within Business Talent & Retention, Mosaic partners with the Regional Business Council, and more than 200 community partners throughout the region to promote immigrant entrepreneurship.
- Since its inception, Mosaic has launched numerous initiatives to better support immigrant and refugee entrepreneurs in the region, including: an Immigrant Entrepreneurship Advisory Board that advises Mosaic's strategy and hosts events and receptions for potential entrepreneurs; an Immigrant Entrepreneur Award; Organized Panels featuring successful immigrant entrepreneurs, as well as experts in marketing, financing, entrepreneurial and technical support; support and publicity about technical training (restaurants); and participation in planning an annual conference specifically focused on immigrant and minority women.
- To promote an environment of inclusion and highlight the success of immigrant entrepreneurs, Mosaic sets a goal of placing at least 100 media stories each year that illuminate how local companies, community organizations and individuals are welcoming to foreign-born. The stories also highlight successful foreign-born entrepreneurs, advocates and community leaders.

Adapt This Approach:

- Commission or compile economic research to make the case to business and economic development partners, and establish a steering committee that includes local civic, faith, business, university, and community organization leaders to develop and implement regional recommendations.
- Dedicate a small core team, housed within a local economic development entity to develop strategic partnerships and connections among existing institutions and programs.
- Champion immigrant entrepreneur success stories through an inclusive communications, marketing and media campaign.
- Proactively advise local governments on ways to provide language access to economic development resources and recommend foreign-born candidates for Boards and Commissions established for business growth

Additional Resources:

<https://www.stlmosaicproject.org/>

<https://stlpartnership.com/st-louis-mosaic-project-case-study-featured/>

3. Capacity-Building: Leverage the Strength of Community-Based Organizations

Community-based organizations such as refugee resettlement organizations, ethnic business associations, and other non-profit service providers often have the linguistic and cultural competency, direct knowledge of common barriers and needs, and trust required to effectively serve and support immigrant and refugee business owners. Cities should support these organizations to scale their work and invite them to be collaborators in devising solutions to achieve local economic development goals.

Strategies:

A. Host information and training sessions within community-based organizations.

Offer to bring local small business development staff to community-based partners to present information about city services. Work with community partners to promote the events and boost attendance, and ensure that translation and interpretation is provided in key languages. These sessions can help promote awareness of city offerings, build trust and relationships with community leaders and residents, and establish a two-way dialogue between city officials and entrepreneurs about which services are most needed.

- **New York, NY:** Led by the Mayor's Office of Immigrant Affairs, [Know Your Rights and Responsibilities Forums](#) connected city agency staff from different agencies with community based organizations who had the trust and relationships to ensure community participation.
- **Minneapolis, MN:** The [Neighborhood Development Center](#), a non-profit community development financial institution, [partners with community-based organizations](#) to provide business development training across the city – in the locations, settings, and languages necessary to reach diverse communities.

B. Fund community-based organizations to deliver business development training.

This approach leverages the strength of community-based partners – understanding the unique needs of immigrant and refugee entrepreneurs and having the linguistic and cultural competence to serve them effectively – to achieve citywide business development goals. For example, the New York City [Immigrant Business Initiative](#), funded by Citi Community Development, invited community organizations to submit proposals showing how they will serve the unique needs of immigrant entrepreneurs. In addition to executing specific proposals, the community organizations must also use the funding to provide free business courses, one-on-one counseling, and outreach in the five most commonly spoken languages in New York City,

C. Crowd-source and scale innovative practices.

Invite community-based organizations to submit innovative proposals for serving the unique needs of immigrant and refugee entrepreneurs. Award seed funding to finalists to pilot the projects and demonstrate impact, then award funding to scale the most successful initiatives. See case study: Competition THRIVE.

Case Study: Competition To Help Reach Immigrant Ventures and Entrepreneurs (THRIVE), New York, NY

Highlights:

- Competition THRIVE incentivizes community partners to develop innovative solutions to the challenges facing immigrant and refugee entrepreneurs, and creates an opportunity to test and scale the most promising practices.
 - The program is a public-private partnership, funded primarily by financial institution Community Reinvestment Act dollars.
 - Competition THRIVE was recognized by the [International Labour Organization](#) and [Cities of Migration](#) as a best practice for supporting immigrant entrepreneurs.
-

Overview:

Launched in 2011, Competition THRIVE represents a recognition by the New York City Economic Development Corporation (NYCEDC) that community-based organizations are in a unique position to identify – and propose solutions to address – the challenges faced by immigrant and refugee entrepreneurs. Rather than design standard programming, NYCEDC invited organizations to submit innovative proposals for addressing common challenges facing immigrant and refugee entrepreneurs, including language and cultural barriers, business and professional networking, and access to credit.

Project Components:

- NYCEDC invites community-based organizations – including community development financial institutions, refugee resettlement organizations, ethnic business associations, and others – to submit proposals for scalable business concepts for supporting immigrant and refugee entrepreneurs to start and grow businesses.
- Up to five organizations were selected by an expert panel to receive \$25,000 each to pilot their programs and create a scalable business plan over a period of six months.
- In addition to seed funding, awardees received technical support and from experts at the Lawrence N. Field Center for Entrepreneurship at Baruch College, “a model of entrepreneurship education built around the collaboration of an institution of higher education, government and the private sector.”
- At the end of the pilot period, the most successful and scalable program was selected to receive an additional award of \$100,000 as well as promotional support to grow.
- Examples of program ideas sourced and funded included a childcare business development program focusing on financial literacy, marketing, and help securing loans; a program that hired “roving educators” to provide businesses with information, gather feedback, provide technical assistance, and organize businesses to collaborate on marketing and other efforts; and a grand prize-winning project from the Queens Economic Development Corporation to help immigrants become licensed home improvement contractors, certified by the NYC Dept of Consumer Affairs.

Adapt This Approach:

- Through a high-profile, competitive process, provide funding to organizations that serve immigrant entrepreneurs to pilot and scale innovative practices.
 - Partner with a technical assistance provider to support grantees to pilot, scale and market their programs.
-

Additional Resources:

[MOIA Blueprints for Immigrant Integration: Economic Development](#)

[Competition THRIVE Frequently Asked Questions](#)

<https://eacny.com/news/nycedc-competition-thrive/>

4. Navigation: Guide Newcomers through the Start-up Process

Navigating the process of starting a small business can be challenging for anyone, but especially so with added language and cultural barriers. Cities should reexamine licensing and regulatory processes through the lens of immigrant and refugee entrepreneurs, and in so doing simplify the process for all entrepreneurs.

Strategies:

A. Create a one-stop shop for resources.

Bring resources for immigrant and refugee entrepreneurs together in one place – digitally or physically – to help community-based organizations and entrepreneurs easily locate the services they need.

- **San Jose, CA:** In San Jose, CA, the City's Office of Economic Development set up a [multilingual hotline](#) to provide answers and support to local businesses.
- **Philadelphia, PA:** The Philadelphia Department of Commerce and the city's Office of Immigrant Affairs host an annual [Immigrant Business Week](#) to highlight and offer a range of multilingual resources, training, workshops, and other events for immigrant small business owners.

B. Develop multilingual business guides for key sectors.

Develop multilingual, step-by-step guides to starting small businesses, focusing on businesses and sectors where immigrant and refugee entrepreneurs are most represented. Prior to translating guides, ensure that they are written in plain language and are clear and easy to follow, even in English. For example, the City of Chicago created a multilingual [Restaurant Start-Up Guide](#), and the Tulsa Mayor's Office of Economic Development created a guide on ["How to Do Business in Tulsa"](#) which has been translated into Spanish.

C. Train informal community leaders as navigators to assist small business owners.

Beyond individuals in formal or elected leadership, certain community members may naturally take on leadership roles – especially in times of crisis – helping others navigate relief and recovery programs. Identify individuals with deep ties in target communities and partner with them to conduct effective outreach. Consider providing training to help them become stronger bridges to immigrant and refugee entrepreneurs. See case study: [Portland Natural Helpers](#).

D. Incorporate access and navigation into city government through policy change.

Dozens of cities have created Offices for New Americans, typically housed within City Hall, to work directly with city agencies like small business services to become more accessible to immigrants and refugees. Many cities also have language access policies for agencies that interact directly with city residents. For example, as required by New York City's language access policy, the NYC Department of Small Business Services maintains a [language access plan](#) to ensure accessibility for all New York City residents, regardless of English proficiency.

Case Study: Natural Helpers, Portland, ME

Highlights:

- The program, run by the Portland Office of Economic Opportunity, trains trusted community leaders to help newcomers navigate city services, including small business support. In its first round, Portland received 48 applications and selected and trained 15 Natural Helpers, from 11 different countries.
- During COVID, Natural Helpers pinpointed that navigating small business recovery relief was too convoluted, resulting in the creation of multilingual journey maps for immigrant small business owners.

Overview:

The [Natural Helpers program](#) identifies and trains informal community leaders who are immigrants or refugees themselves – who understand how to navigate the community from personal experience – to serve as a bridge between newcomers and city services and resources.

Project Components:

- Application/selection committee: Natural Helpers should be multilingual and have strong communication skills in English and in target languages, have trust and be aware of needs in their communities, and have experience helping community members access resources. Portland's Office of Economic Opportunity was intentional about recruiting broad cultural and linguistic representation.
- Training: There are countless resources available to New Portlanders, and this program seeks to educate Natural Helpers about what these specific resources are, where to find them, and how to access them so they can guide their fellow community members in doing the same.
- Stipend: Natural Helpers were compensated for time spent in training and for a selective number of community service hours.
- Goal: To bridge the information divide. Natural Helpers help their community navigate a wide array of city resources and in the process help the city understand where the current gaps are in its service provisions.
- Formal recognition: Natural helpers are giving formal recognition to the type of community service and altruistic work that often goes unnoticed in public life. All participants in the program are formally recognized and certified as Natural Helpers for the City of Portland by the City Manager.
- During COVID-19 Natural Helpers have visited immigrant and refugee small businesses directly, sharing information about the city's COVID-19 loan program, encouraging businesses to apply, and working with them to complete the application. They have also connected business owners directly with city staff to resolve permitting and inspection issues.
- The total cost of this project in Portland is \$8,500.

Adapt This Approach:

- Elevate trusted, multilingual local leaders who have strong local ties and an interest in serving their communities.
 - Provide training on city policies, services, and programs and stipends to fund community navigation work.
 - Work with navigators to strengthen the feedback loop between the city and business owners, making changes to programming where necessary to better serve entrepreneurs.
-

Additional Resources:

<https://www.portlandofportunity.com/about-natural-helpers>

<https://www.portlandofportunity.com/natural-helpers-program>

https://www.pressherald.com/2020/01/28/new-program-to-link-recent-immigrants-with-experienced-peers/?utm_campaign=Daily&utm_medium=email&utm_source=Headlines

5. Mentorship: Build Immigrants' Professional Networks

Immigrant and refugee entrepreneurs, especially those who have arrived in the U.S. more recently, may lack the personal and professional networks that more traditional entrepreneurs tap into for guidance and support. Cities should create or support programs that provide networking and mentorship opportunities – from seasoned immigrant and native-born entrepreneurs – to help address a range of issues, especially navigating the process of starting a new business.

Strategies:

A. Recruit business professionals to mentor immigrant and refugee entrepreneurs.

Programs that tap into the expertise of successful entrepreneurs can help immigrant business owners build their professional networks, learn about navigating the local small business ecosystem, and help build connections between newcomers and long-term residents. For example, the New Brunswick [Business Immigrant Mentorship Program](#), in partnership with the Fredericton Chamber of Commerce, pairs mentees with volunteer business professionals, and offers participants access to a range of business training and networking opportunities.

B. Connect entrepreneurs and university students with specific skill sets.

University students with language skills and training who are seeking real-world experience to supplement their coursework can be matched with immigrant and refugee entrepreneurs in need of specific types of support. For example, London Metropolitan University partners with a local community-based organization, Better Safe Communities, to [connect university students with immigrant and refugee-led social enterprises](#). The partner organizations host “meet and greet” opportunities for entrepreneurs and students, and also survey entrepreneurs in their network to identify the types of support and skills needed from students who earn internship credit for their work. Student interns provide direct support to refugee enterprises in areas like app creation, graphic design, fundraising, social media and website design.

C. Incorporate mentorship into business training.

Many successful business training initiatives provide on-going support to entrepreneurs who graduate from their programs to help ensure their continued success. See case study: The Entrepreneurial Refugee Network, London, UK.



Case Study: The Entrepreneurial Refugee Network, London, UK

Highlights:

- The Entrepreneurial Refugee Network (TERN), based in London, run an innovative pre-incubator model that pairs part-time employment with early-stage business exploration, providing refugees with income while they create, test and validate their business models.
- After completing TERN's pre-incubator program, entrepreneurs can graduate into a full 6-month incubator program focused on business launch. Alumni from either program also have access to ongoing, on-demand business support and technical assistance, designed to solve specific challenges.
- TERN also taps into a network of mid-stage professionals with entrepreneurial, consultant and/or marketing backgrounds who serve in a mentorship and advisor roles to program participants.

Overview:

Founded in 2016, [The Entrepreneurial Refugee Network \(TERN\)](#), based in London, focuses specifically on enabling refugees – who face some of the highest rates of unemployment and poverty in the U.K. but also have high levels of education and valuable experience and skills – thrive economically through business creation. Specifically, TERN supports refugee entrepreneurs through the three stages of entrepreneurship – business exploration, business start-up and business growth – connecting refugee entrepreneurs with the networks, knowledge and finance they need to be successful. TERN has set an ambitious goal of launching 2,000 refugee-led businesses by 2025.

Project Components:

- During TERN's pre-incubation stage, the Ice Academy, they are looking for individuals who have the aspiration to be self-employed. TERN's goal is to help refugees at this stage make an informed decision about whether to proceed through creation, testing and validation of ideas. The growth of entrepreneurial skills is focused on as much as business development, with the program focused on livelihood progression through a unique combination of employment with business support. This is supported by Ben & Jerry's, who are the primary funders of the program, and support with part-time employment positions for up to 75% of the cohort.
- Roughly 60% of pre-incubation participants graduate into the incubator program, which is focused on helping refugee entrepreneurs take viable business ideas to market to build a sustainable livelihood. The incubator includes business workshops, mentoring, support for accessing capital, access to office support and additional resources.
- TERN's final program is designed to support refugee entrepreneurs grow their businesses with targeted, flexible, on-demand support, and on-going technical assistance is offered to help solve specific challenges.

- Across all three programs, TERN incorporates mentorship by recruiting mid-stage professionals with entrepreneurial, consultant or marketing backgrounds to serve in a mentor/advisor role, providing specific, bespoke guidance to refugee entrepreneurs.
 - In 2020, TERN also launched the first marketplace for refugee-led businesses in Europe. Bringing together 8 refugee-led brands to start with, TERN are looking to increase the visibility of their alumni brands and diversify their revenue streams through this marketplace.
 - Since 2016, TERN has served more than 330 entrepreneurs, helping to launch 60 businesses, and has been working with partners in France, Holland and Germany since 2018. In 2020, TERN are looking to scale to Canada and the US for the first time as part of the goal of launching 2,000 refugee-led businesses by 2025.
-

Adapt This Approach:

- Combine part-time employment with business exploration to give program participants work experience and the opportunity to gain self-sufficiency while determining whether to start a new business.
 - Support incubator participants through every stage of business development, providing customized technical assistance and access to seasoned mentors to help navigate the process of sustaining and growing their enterprises.
-

Additional Resources:

<https://www.wearetern.org/>

TERN's Marketplace: www.anqacollective.org

6. Access to Capital: Remove Barriers to Recovery and Growth

Immigrants are roughly **twice as likely** as the U.S.-born to start small businesses, but they have trouble accessing the necessary capital to grow and are more likely to stay small or fail earlier as a result. Issues such as poor or limited credit history, lack of financial literacy, and lack of familiarity with and access to mainstream financial services create unique hurdles for immigrant and refugee entrepreneurs.

Strategies:

A. Leverage the expertise of CDFIs and CDCUs with experience serving immigrant and refugee communities. Organizations that offer lending or microlending services to low- to moderate-income borrowers from diverse backgrounds are more likely to provide flexible, low-interest products that meet the needs of immigrant and refugee entrepreneurs. These organizations should be equipped with the staff and resources to provide linguistically and culturally competent services. For example, Inclusiv, which is a national network of credit unions, recently launched the **Inclusiv Resilience Fund**, which is “an opportunity for minority designated credit unions to receive funding to expand the scope and reach of their financial programs and services for the benefit of the people and communities they serve.”

B. Create a technical assistance network to help business owners navigate the process.

Mainstream lending institutions may lack the expertise to provide linguistically and culturally competent services to immigrant and refugee business owners, and may also lack the flexibility to provide products that meet the particular needs of these communities. At the same time, foreign-born and other underserved entrepreneurs may have difficulty navigating the process of applying for small business loans and grants, including through recent relief packages. A technical assistance network that brings together business development organizations, lenders, and organizations that serve the target population can help collectively address these challenges. For example: The City of Baltimore and the Baltimore Development Corporation have created a **TA network with the Baltimore Small Business Support Fund** to help immigrant, minority and women-owned businesses access COVID-19 relief and other forms of capital and investment.

C. Support the creation of specialized lending models.

Certain lending models and products have emerged in recent years that are designed to serve specific community interests and needs. For example, some faith-based communities – including Muslims as well as some Jewish and Christian groups – are prohibited from paying or receiving interest on financial transactions, which means **they may not use most mainstream financial services in the U.S.** The Neighborhood Development Center in Minneapolis, MN now provides Islamic financing for small businesses to Muslims and non-Muslims, through an arrangement where no interest is charged. Other models, like the San Francisco-based Mission Asset Fund’s **lending circles**, allow communities to pool money to invest collectively in a business.



Case Study: LISC Small Business Recovery Grant for Minority, Immigrant and Women-Owned Businesses, Indianapolis, IN

Highlights:

- The [Indianapolis Small Business Recovery Grant](#) for Minority, Immigrant and Women-owned Businesses offers grants of \$5,000 to Minority, immigrant (including undocumented) and/or women-owned businesses that have been impacted by COVID-19.
- [Local Initiatives Support Corporation \(LISC\) Indianapolis](#) is a local office of a national organization of nonprofits that centers community development and focuses on connecting underinvested communities to public and private resources. LISC Indy mobilizes these resources to provide financing opportunities, technical assistance, and training programs to neighborhoods in need.

Overview:

At the onset of the pandemic, LISC was quick to respond and mobilize support for the communities hit hardest, including minority small businesses which have been disproportionately impacted by the financial repercussion of this crisis. As an established community development financial institution and resource connector in the community, LISC immediately recognized that in order to survive these small businesses were in urgent need of quick and accessible capital. To that end, they created the [Small Business Recovery Grant for Minority, Immigrant and Women-owned Businesses](#). Today, LISC has received a total of 1,017 grant applications, 93 of which were in Spanish, and have awarded a total of 25 recovery grants in [Round 1](#) and are in the process of finalizing and announcing its second round of 25 grantees.

Project Components:

- **Eligibility:** Applicants must be a minority, immigrant or women-owned small business that has been impacted by COVID-19. They can have up to 10 employees and must be located within one of LISC's [targeted geographies](#) in Indianapolis.
- **The application:** To ensure that the application itself wasn't a barrier to entry, LISC made the application as simple and easy to fill out as possible and refrained from asking about an applicant's immigration status, to ensure that they maintained their privacy and trust. They also provided the [application and FAQ page](#) in Spanish to help remove any potential language barriers.
- **Outreach:** LISC utilized trusted and grassroots networks, social media and local news outlets to make sure that their target audience was aware of the grant. This helped them reach a pool of applicants who may not have had previous awareness of LISC or have limited engagement with small business support networks. LISC also spent a great deal of time in direct outreach and technical support via phone calls, texts and emailing with applicants. Particularly as it related to an individual's uncertainty about their eligibility because of their immigration status.

- Review process: all applicants who did not meet the published criteria were not considered for this grant. All eligible applicants were then weighted and ranked by categories like annual revenue, years in operation, decrease in sales, etc. to identify the top 50-60 candidates for which a group of trusted community-based organizations including Forward Cities, Kheprw Institute, Indy Chamber Hispanic Business Council, Indy Black Chamber of Commerce, and the City of Indianapolis Office of Women and Minority Business Development further reviewed to select finalists.
- Funding: The grants were privately sourced from grants and donations by the Indianapolis Foundation, Glick Philanthropies, and Regions Bank, Chase Bank, MJ Insurance and IDS. Private funding was unrestricted and therefore could be used to support any qualifying business owner, regardless of immigration status.

Adapt This Approach:

- Identify local or private funding sources to ensure grant funds are unrestricted and accessible by business owners regardless of immigration status.
- Partner with community-based organizations and trusted networks for outreach and grant renewal.
- Translate loan applications in your community's most common languages and provide multilingual application support.

7. Place-Based Strategies: Promote Neighborhoods and Increase Access to Commercial Space

Immigrants and refugees [start an outsize share of “Main Street” businesses](#) – grocery stores, restaurants, and other establishments that help drive neighborhood-level economic development. Cities can play a role in supporting immigrant commercial corridors – and immigrant-owned food businesses in particular – through the implementation of place-based strategies, including providing access to commercial kitchen space for early-stage food entrepreneurs.

Strategies:

A. Promote commercial corridors where immigrant businesses are located. Immigrant- and refugee-owned businesses are often concentrated in specific commercial corridors and neighborhoods (e.g., Koreatown, Mexicantown, Little Italy, etc.). Cities can encourage residents to frequent these areas through creative marketing and promotion efforts. For example, each summer, the City of Philadelphia [issues “passports” to Philly residents](#) through a program called [Passport PHL](#) that encourages people to explore the city’s minority- and immigrant-owned businesses.

B. Support neighborhood-based community development organizations that serve immigrant small business owners. Community Development Corporations (CDCs) and other community development organizations provide business development services and opportunities for businesses to come together to improve and co-market their business districts. Cities can partner with these organizations to help develop commercial corridors and business districts where immigrant and refugee-owned businesses are concentrated. For example, Philadelphia’s HACE, a community development organization that primarily serves Philadelphia’s Latino community, runs a [Main Street Program](#) that provides technical support to business owners and encourages collaboration and networking among business owners in the community.

C. Launch a business incubator with commercial kitchen space. Access to commercial kitchen space is often a hurdle for aspiring food entrepreneurs and can be a barrier to growth. Food business incubators that provide access to affordable commercial kitchen space, as well as business training, technical assistance, and other resources can help immigrants, refugees and other underserved entrepreneurs grow their businesses. See case study: [SPICE Kitchen Incubator](#).



Case Study: S.P.I.C.E. (Supporting the Pursuit of Innovative Culinary Entrepreneurs) Kitchen Incubator, Salt Lake City, UT

Highlights:

- SPICE Kitchen Incubator is a project of the International Rescue Committee (IRC), a refugee resettlement organization, in partnership with Salt Lake County. IRC has offices around the U.S.
- Salt Lake County promotes SPICE Kitchen as an economic development priority for the region, helping to attract private and public funding to start and grow the effort.
- The program, which has served more than 130 low- to moderate-income entrepreneurs since its founding and is currently serving 50 enrollees during COVID-19 (10 of which are new since April), as individuals seek to adapt to changing economic conditions through self-employment.

Overview:

Launched in 2013 – and modeled on the work of La Cocina in San Francisco, CA – SPICE Kitchen Incubator provides training, technical assistance, and affordable commercial kitchen space to refugees and other underserved residents who are interested in starting food businesses in Salt Lake County. SPICE Kitchen's partnership with Salt Lake County dates back to its inception, when county officials helped attract seed funding from American Express to establish the project, and stems from a [county-wide focus on integrating and supporting new Americans](#). Today, the incubator's annual operating budget is \$400,000, 15% of which comes from local public dollars. An additional 20% is funded by income generation, while the majority of funding comes from private foundations, corporations, and Community Reinvestment Act dollars from financial institutions.

Project Components:

SPICE Kitchen Incubator provides access to affordable commercial kitchen space; industry-specific technical assistance in areas like marketing, operations and access to capital; workshops from staff and partner organizations on key food business topics; and support with market access and positioning. The SPICE incubation model includes these four phases:

- Application and enrollment (<1 month): Participants who are recruited from the local community and via local refugee resettlement networks attend an orientation session and go through an intake assessment to determine product viability, entrepreneurial drive and other necessary characteristics.
- Pre-incubation (6–8 months): Participants receive training and technical assistance to develop their business plans, including product development, marketing, finances and operations. This can include financial coaching and credit repair, if necessary, in anticipation of the soft launch of the enterprise.
- Incubation (8 months–4 years): Those who succeed during pre-incubation are invited to set up shop in the commercial kitchen, where they continue to receive technical assistance, opportunities to access capital and resources to grow their business, and market access support.

- Graduation (ongoing): After meeting certain incubation benchmarks, participants graduate from the program and most move their business out of the commercial kitchen, though as alumni they can continue to rent space and access technical assistance and support.

During COVID-19, SPICE Kitchen has shifted entirely to digital training, building in remote digital skills training via phone first to ensure access to their training platform. The primary focus has been on

guiding entrepreneurs through the types of relief support available, eligibility for different forms of relief, and one-on-one help completing the application process.

Since its founding, SPICE Kitchen has served over 130 low- to moderate-income participants, helped launch eight food trucks and three brick and mortar restaurants, and helped entrepreneurs collectively earn over \$3,230,000.

Adapt This Approach:

- Partner with an organization that works to empower immigrants and refugees economically, such as through refugee resettlement.
- Fund the effort through a combination of public and private investment, tapping into resources from community foundations, private corporations, and Community Reinvestment Act funds that already prioritize low- and moderate-income residents.
- Position the project as a unique regional asset and identifiable brand, allowing program graduates to benefit from their association with the incubator.

Additional Resources:

<https://spicekitchenincubator.org/our-program>

<https://lacocinasf.org/>

<http://kitchen.conexionamericas.org/>

WE Global Overview

<https://www.westsidebazaar.com/>

Metrics and Self-Assessment Checklist

This section includes foundational principles for supporting immigrant and refugee entrepreneurs, and include specific items for cities to assess their current practices and offerings. Additionally, the [New American Economy Cities Index](#) provides metrics and rankings for cities to assess their inclusion efforts comprehensively.

Metrics:

Cities should cross-apply standard metrics for small business to immigrant and refugee-owned businesses by collecting information about country of origin and language needs from small business owners.

Note: Given concerns around federal immigration enforcement, many cities have implemented [confidentiality policies](#) to ensure that information specifically about immigration status is not collected, except when necessary (e.g., to determine eligibility for federal funding), or not shared.

Sample metrics:

- Average growth in number of small businesses
- Startups per capita
- Average growth of business revenue
- Employment growth
- Five-year business-survival rate
- Financing accessibility (total loans awarded / total # of small businesses)
- Office space affordability/rent burden



City Self-Assessment Checklist:

This tool is meant to serve as a starting point for cities to assess the strength of their support for immigrant and refugee business owners. We advise cities to review this checklist as part of a planning process – led by a Task Force or Committee on New Americans – to better understand where additional support may be needed.

How well do you know your target audience?

Beyond diversity of linguistic and cultural backgrounds, immigrant and refugee entrepreneurs also have a wide range of education levels, skills sets, and experiences. Factors like immigration status also affect access to certain services. Cities should compile demographic (e.g., languages spoken, educational attainment) and economic (e.g., types of businesses and sectors) research, and also conduct direct surveys to identify specific needs.

- City collects or has access to metro, county or city-specific data on foreign-born population, including immigrant and refugee entrepreneurs.
- City has surveyed immigrant and refugee small business owners directly about their needs and awareness of existing programming.
- City maintains a formal advisory committee, comprised of immigrant and refugee entrepreneurs and/or community leaders, to advise on outreach and implementation strategy.
- City routinely collects data about immigrant and refugee entrepreneurs to help assess effectiveness of programming in supporting foreign-born individuals.
- City has a confidentiality policy to maintain immigration status as confidential when individuals are interacting with local agencies.

Does your city have an Office for New Americans?

A recent development, many cities have mayoral Offices of New Americans or Immigrant Affairs, often staffed by officials with community ties and direct experience serving immigrants and refugees who can advise local economic development teams on effective outreach and inclusion strategies. In some cases, these offices also help coordinate translation and interpretation services.

- City has one or more community-specific commissions (e.g., Commission on Latino Affairs)
 - City employs part-time or full-time staff member responsible for outreach to immigrant communities.
 - City has an Office of New Americans, Immigrant Affairs, Equity or Inclusion, staffed by one or more people, working at the cabinet level to advise city agencies on inclusion policies and practices.
-

Do you approach inclusion issues holistically?

Immigrants and refugees are more likely to succeed economically in a welcoming environment that promotes inclusion across a variety of key areas, including civic, social, health, and public safety. Strategies for supporting foreign-born entrepreneurs should be nested within a broader, community-wide inclusion strategy.

- City maintains or regularly convenes a task force focused on immigrant and refugee economic inclusion.
 - City has published a plan on welcoming, inclusion and/or integration of new Americans that includes recommendations in key areas, such as education, civic engagement, public safety, and economic development.
-

Are small business services language accessible and culturally relevant?

Service delivery is most effective when it is delivered in the appropriate language and location by trusted individuals. Many cities now have language access plans – which go beyond one-time translation or Google Translate – for agencies that interact directly with residents.

- City uses professional translation to translate key documents into top languages spoken.
 - City partners with community-based organizations that provide translation and interpretation.
 - City provides free, on-demand interpretation in top languages spoken.
 - City maintains a multilingual hotline to provide information about key services in multiple languages.
 - City maintains a contract with a professional interpretation service (e.g., Language Line) to provide free telephonic interpretation.
 - City has a language access policy that includes small business services and/or economic development.
-

Do you have an effective outreach strategy?

Due to language and other barriers, Information about local policies, resources and services frequently does not reach immigrant and refugee communities. Efforts should be promoted via chambers of commerce and ethnic media, community based organizations and community centers that serve immigrants and refugees, schools, libraries, and other avenues.

- City has a multilingual outreach plan in place to ensure effective outreach.
 - City employs or partners with community navigators to help immigrant residents access information and services.
-

Do your relief and recovery programs account for immigration status?

Undocumented immigrants and other individuals who lack a Social Security Number may be ineligible for certain forms of federal assistance, while international students who wish to remain in the U.S. may face hurdles navigating the visa process. Alternative funding sources (e.g., private foundations and corporations) as well as strategies targeting specific needs (e.g., immigration legal services) may be needed for unique populations.

- City has made COVID-19 relief funds available to all residents, regardless of immigration status (e.g., through local public dollars or private funding).
 - City has removed immigration status as a barrier to participation in any programs that serve immigrant entrepreneurs.
 - City has a confidentiality policy to maintain immigration status as confidential when individuals are interacting with local agencies.
-

Does your city partner with trusted community organizations?

Community-based organizations that serve immigrants and refugees directly, including refugee resettlement organizations, understand the unique needs of immigrant and refugee entrepreneurs and can be especially helpful with outreach. Connect with these community partners and open a two-way dialogue – to share information about city offerings and gather feedback on community needs.

- City partners directly with community-based organizations that serve immigrants and refugees.
 - CBOs, refugee resettlement organizations, and immigrant and refugee leaders are represented in economic development advisory committees, task forces, and other civic bodies.
 - City funds community-based organizations to deliver small business training/workshops.
-

Are you working directly with immigrant and refugee community leaders?

Beyond individuals in formal or elected leadership, certain community members may naturally take on leadership roles, especially in times of crisis, helping others navigate relief and recovery programs. Identify individuals with deep ties in target communities and partner with them to conduct effective outreach. Consider providing training to help them become stronger bridges to immigrant and refugee entrepreneurs.

- City employs or partners with community navigators to help immigrant residents access information and services.
 - City provides or funds civic leadership training opportunities for immigrant and refugee leaders.
-

Do you provide access to affordable commercial space?

Immigrant and refugee-owned businesses are often concentrated in specific commercial corridors that can be promoted as international gateways. Where access to real estate is a barrier, promote access to affordable commercial space through shared kitchens and incubators.

- City has a small business incubator that provides access to commercial space that is accessible to immigrant and refugee entrepreneurs.
 - City has a strategy in place to support and promote tourism to immigrant commercial corridors.
-

Is programming available to all residents, regardless of immigration status?

Many of the programs designed with immigrants in mind address barriers that other underserved entrepreneurs face, such as access to capital, and should not be restricted to immigrants. In working to improve navigation of the local regulatory process, look for opportunities to streamline the process for all entrepreneurs, not just immigrants. Messaging this effect – that new programs and efforts are meant to support all residents – can help reduce tension.

- City programs serving entrepreneurs are open to all individuals, regardless of immigration status.
 - Programs targeting immigrant and refugee entrepreneurs are open to all residents, including non-immigrants.
-

Do small business owners have access to flexible, low-interest financial products?

Immigrant small business owners rely more heavily than other entrepreneurs on family and personal ties to finance their ventures. Lack of credit history, limited financial literacy, and – in some cases – religious or cultural objections to traditional, interest-based loan products can make it more difficult to access the necessary capital to grow.

- City partners with community development financial institutions to promote access to capital for immigrant and underserved entrepreneurs.
 - City loan and grant relief funds are accessible to all entrepreneurs, regardless of immigration status.
-

How are you highlighting success?

Highlighting the success of immigrant and refugee entrepreneurs can help build community support for welcoming newcomers.

- City's small business communications strategy is inclusive of all entrepreneurs and highlights successful immigrant and refugee-owned businesses.
- City runs or partners with community-based organizations that hold annual immigrant entrepreneurship awards.

Additional Tools & Resources

Research and Data:

[Map the Impact](#): Data on all 50 states, 435 congressional districts, and major metros

[New American Economy Research Studies](#): National, state and local reports on the economic contributions of immigrants

[New American Economy's COVID-19 Portal](#): Regularly updated data on the role of immigrants in the COVID-19 response and recovery

[Fiscal Policy Institute Immigration Research](#): National studies on immigration, including the role of immigrants as Main Street business owners

Immigrant-Focused Economic Development Strategies:

[Welcoming Economies Tactical Guides](#): Tools for inclusive economic and workforce development

[Welcoming America's SEEDS of Growth](#): A guide to support immigrant entrepreneurs

Support for Planning Process:

[Gateways for Growth Challenge](#): Annual challenge that provides research and technical assistance to cities, now accepting applications

[Welcoming Economies Global Network](#): A Midwest regional network of local organizations focused on economic development strategies that are inclusive of immigrants

[Welcoming America](#): A national partner of New American Economy focused on building welcoming communities for immigrants and refugees

Additional Local Examples:

Surveying Needs and Impact

- Lincoln, NE: In 2019 the city of Lincoln conducted [a survey](#) to identify the needs, gaps and sentiments of the community's refugee and immigrant population.
- Oakland, CA: The city's Business Assistance Center has created a multilingual [Business Impact Data Survey](#) to help survey business owners needs amidst the COVID-19 crisis.

Business Guides

- Tulsa, OK: Mayor's Office of Economic Development has published a guide on "[How to Do Business in Tulsa](#)" which has been translated into Spanish.
- Cincinnati, OH: The city's Department of Health created COVID-19 information and [checklists](#) for businesses/employers, available in English, Chinese, Somali and Spanish.
- Grand Forks, ND: The Grand Forks Region Economic Development Corporation created an [Entrepreneurial ecosystem map](#) that helps interested residents navigate local financial support and assistance.

Small Business Loan Support

(Check out New American Economy's [Guide for State and Local COVID-19 Emergency Responses](#) for a comprehensive list of immigrant-inclusive business loan programs.)

- New York City, NY: The city has created [multilingual FAQ factsheets](#) on the Paycheck Protection Program.
- Portland ME: Small Business COVID Relief [Journey Map](#) which guides a local small business owner navigate what financial support they have access to. (Available in 8 languages: English, Spanish, Portuguese, Chinese, Vietnamese, Arabic, Somali and French.)
- Tulsa, OK: The Tulsa Economic Development Corporation in partnership with the city and leading philanthropic foundations created [Tulsa Responds](#), a direct technical assistance program for business owners in need of COVID-19 relief funds.
- U.S. Small Business Administration Puerto Rico: creates and hosts various [webinars](#) in Spanish on the various levels of business support.
- U.S. Chamber: has produced a guide explaining the Paycheck Protection Program in [English](#) and [Spanish](#).





About Bloomberg Philanthropies COVID-19 Response

Bloomberg Philanthropies' multi-pronged COVID-19 Response supports public health professionals and local leaders around the world in their efforts to mitigate the health, economic, and social consequences of the pandemic. Our response includes immediate support in low-income and middle-income countries most at-risk, resources for mayors and other local leaders, and support for social services and cultural organizations in the communities where the Bloomberg L.P. and Bloomberg Philanthropies' team lives and works.

- Globally, we are funding rapid response efforts – including equipment and training for frontline healthcare workers – in Africa and other low-income and middle-income countries around the world. We are also supporting vulnerable refugee populations around the world
- In the U.S., we are working with New York Governor, Andrew Cuomo, to launch a COVID-19 contact tracing program to help control the infection rate of the disease. We've also created a robust platform through our COVID-19 Local Response Initiative to support mayors and other local leaders
- In New York and London, we've helped launch funds to support local cultural and social service organizations affected by the pandemic and provided funding to feed frontline healthcare workers in 16 NYC hospitals
- We are also supporting research, including studies at Johns Hopkins University and NYU Langone Health

Learn more about our efforts at bloomberg.org/covid-19-response

About New American Economy

New American Economy (NAE) is a bipartisan research and advocacy organization that pushes for smart federal, state, and local immigration policies that help grow our economy and create jobs for all Americans. NAE works with nearly 100 communities across the United States to provide research, technical assistance, and a platform for civic and business leaders to share best practices in immigrant inclusion and integration.

About Bloomberg Associates

Bloomberg Associates is the philanthropic consulting arm of Michael R. Bloomberg's charitable organization, Bloomberg Philanthropies. Founded in 2014, we work side by side with client cities to improve the quality of life for residents, taking a strategic, collaborative, and results-oriented approach to make cities stronger, safer, more equitable and more efficient. Our team of globally recognized experts and industry leaders has worked with cities across the globe on hundreds of projects in order to ignite change and transform a dynamic vision into reality.



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