



JÖNKÖPING INTERNATIONAL
BUSINESS SCHOOL
JÖNKÖPING UNIVERSITY

Diaspora Enterprise Workshop

Summary of Report 2010

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I Introduction

On 15 and 16 November, 2010, Jönköping University arranged the Diaspora/Home region Enterprise Workshop for wealth creation in diasporas' host and home regions.

The theme of the workshop was methods to link resources in diasporas host and home regions in finance and skill and capacity building and possible models for a more effective pooling of resources.

The purpose of the workshop is to exchange knowledge with Swedish and international experts in topics related to two research projects at Jönköping University:

- An Institutional Grant from STINT, the Swedish Foundation for International Cooperation in Research and Higher Education, supporting collaboration between Jönköping University and University of East London on "Knowledge and experience in multi-ethnic entrepreneurship and relations".
- A research project "Activity and business model for remittances, microfinance, savings and investments" funded by VINNOVA, Sweden's innovation agency, in the program "Sustainable activity and business models for e-services"

The workshop is arranged by Jönköping International Business School in collaboration with DiasporaLink and is cosponsored by IntEnt Foundation, The Hague, the Netherlands.

The objective is to promote and create tools for the initiation and start-up diaspora enterprises, which work cross-border and contribute to development and wealth creation in diasporas Home regions. Specific objectives for the workshop:

- To survey the opportunities for financing and entrepreneurship training in Sweden
- To survey the available channels to potential diaspora entrepreneurs in Sweden
- To survey matching opportunities and channels in some of diasporas' home regions
- To deliver a plan for organizing this information in a web-based information and matching site and make it available for partners concerned
- To intensify the contacts to potential diaspora entrepreneurs by announcing prize competition on the best enterprise idea

Workshop schedule

The workshop was organized in five major activities:

Welcome and introduction

BLOCK A: Microfinance & financial services for cross-border enterprises

BLOCK B: Migration and support to diaspora enterprises in Sweden

BLOCK C: Skill development & capacity building for cross-border enterprises

Diaspora EnterPrize is a reward for best idea for cross-border diaspora enterprise, sponsored by Confederation of Swedish Enterprises, DiasporaLink and IntEnt Foundation.

2 Executive Summary

The Diaspora Enterprise Workshop for wealth creation in diasporas' host and home regions gathered some fifty participants. Key note speakers from government agencies, diaspora and migrant associations, universities and organizations representing industry, micro-finance and SME skill development and capacity building presented their experience and took part in general discussions.

The presentations and general discussions are summarized under the headings of the five major activities.

The purpose of the workshop was to define tools for creating diaspora/home region SME's, a not fully utilized development driver. The hypothesis was that if entrepreneurial actives in the diaspora communities and in the home regions can be linked to each other, then this would result in increased creation of wealth and in an increased efficiency in the Official Development Assistance.

The workshop showed that a spectrum of support institutions, services and tools are available in diaspora and home communities, regarding finance, new financial services, skill development and competence building.

However it was although recognized that many of the support institutions, services and tools are limited by strict local agendas. Thus there is a need for "communicating vessels" facilitating cross-border enterprises and providing:

- Information: A "one-stop" site containing the necessary information for pairing resources to support cross-border start-ups
- Trust building: Acquaintance between supporting organizations for cross-border team building and risk sharing
- Team building: Facilitating formation of cross-border entrepreneur and mentor teams, recognizing the team embryo of remittance senders/receivers
- Match making: Use of interest and competence profiles to match partners in collaborating cross-border teams
- Community building: Interest groups formed on the base of shared information and interests

A major objective for the workshop was to bring people together, that could form action groups, that could bring the raised issues forward. Thus it is comforting that at least three action points were made concrete and followed by an action plan.

1. A group of universities and business developers concluded, that a university network and the international students at the universities can play major roles in providing Team building, Match making and Community building:

- International students can act as junior mentors for entrepreneurs in their diaspora community and assist in contacts and information regarding their home country.
- Exchange between international students and researchers in the university network will contribute to knowledge development and exchange.

- Education modules in cross-border enterprising targeting international students in cooperation with the universities strengthen the role of international students.

As a follow up funding will be sought from Marie Curie.

2. A start was made in assembling global information on microfinance institutions and business start-up institutions for pairing resources to support cross-border start-ups

3. Contact was established between London Business Development Agency and Ghana Union in Sweden and a program will be suggested on how to support Ghanaian start-ups in Sweden.

3 Workshop Programme

Diaspora Enterprise Workshop
for wealth creation in host and home countries
15th and 16th of November, 2010
Jönköping International Business School

The workshop is sponsored by:
VINNOVA, EU, Jönköping International Business School

The workshop is co-arranged by:
Sida, UEL University of East London, ALMI, Immigrant Initiative (IMI), IFS, Jönköping International Business School

Welcome to Jönköping International Business School where a workshop is held about diaspora enterprises, business models, financial opportunities and entrepreneurial improvements.

The workshop, which is organized by Jönköping International Business School in cooperation with DiasporaLink, aim to create, promote and develop diaspora enterprises which focus on cross-border business activities and which create new jobs both in Sweden and in the diaspora countries of origin.

The workshop is rounded up with a banquet, where tomorrow's entrepreneurs are awarded with prizes sponsored by DiasporaLink and mentorship by the Confederation of Swedish Enterprise.

Welcome!

Bengt Henoch, Professor
Jönköping University and CEO of DiasporaLink

Monday 15 November - Lecture Hall Hb317

08:00 Registration
08:15 Welcome address
Nils-Arvid Jönköping International Business School, Jönköping, SWE
Introduction of the workshop
Bengt Henoch, Jönköping University, Jönköping, SWE

BLOCK A: Microfinance & financial services for cross-border enterprises
Ruminations - the stepping stone towards full financial integration
Norbert Balogh, World Savings Bank Int, Brussels, BEL
New financial services in microfinance
Christophe Guedj, SDFI, Brussels, BEL

10:15 Coffee
10:20 The structure of microfinance in Europe
Sofiane Lammam, European Microfinance Network, Paris, FRA
Impact of technology in today's microfinance
Eric Kang, Fordham University, New York City, USA
Mobile transfers - an orientation and current developments
Björn Söderberg, Swedfif, Stockholm, SWE

12:00 Lunch - Oranery
14:00 Discussion & summary of BLOCK A

15:00 BLOCK B: Migration and support to diaspora enterprises in Sweden
Diaspora's contact and impact on the countries of origin
Majken Svendsen, The Immigrant Institute, Aalborg, DEN

15:20 Coffee
15:45 ALMI Mentor - Sweden needs successful companies which are multicultural and multilingual
Dinaire Benou, ALMI, Stockholm, SWE
Parliamentary committee for circular migration and development
Anna Thorsén, Ministry of Justice, Stockholm, SWE

17:00 Diaspora EnterPrize: Presentation of competitors' ideas
18:00 Estimated closure of the day's session
19:20 Dinner - Oranery

Tuesday 16 November - Lecture Hall Hb317

08:30 **BLOCK B: Migration and support to diaspora enterprises in Sweden**
Diaspora enterprises in Sweden: overview and new business ideas
Fahad Alzamil, Confederation of Swedish Enterprise, Stockholm, SWE
Diaspora's role in development
Ezer Nitzan, SIDA, Stockholm, SWE
Ghanaian enterprises in Sweden
Baba Ibrahim Nodje, Ghana Union, Stockholm, SWE

10:15 Coffee
10:45 Discussion & summary of BLOCK B
12:00 Lunch - Oranery

13:00 BLOCK C: Skill development & capacity building for cross-border enterprises
Diaspora's impact on development in Sudan
Alan Ahmed, Exp. of Municipal Affairs, Abu Dhabi, UAE
Global Entrepreneurship Monitor: Measuring the potential between emigration-immigration, entrepreneurship & development
Ernesto Amorin, Universidad del Desarrollo, Santiago, CHL
Black diaspora in the UK
Sonya Newkirk, University of East London, London, GBR
Supporting business creation by immigrants in their countries of origin
Gerrit Rißink, Tübingen, Zettl, NLD
Entreprising migrants in the driver's seat
Bence Jankovics, IntEnt Foundation, The Hague, NLD

15:00 Coffee
15:15 RETALE PROGRAM Presentation of a good practice of business creation with Ecuadorian and Colombian diaspora in Spain
Sergio Lera, Transformando, Madrid, ESP
Supporting business development in the UK and West Africa
Edging Myles, London Business School, London, GBR
Diaspora entrepreneurs
Rud Page, University of East London, London, GBR

16:00 Discussion & summary of BLOCK C
17:00 Estimated closure of the day's session
19:20 Banquet & prize ceremony

Diaspora EnterPrize
Best idea for cross-country diaspora enterprise

In accordance with this workshop a prize competition is announced. Diaspora EnterPrize, in order to reward and support the best ideas with the potential to create cross-border businesses. The competition contributions are judged in strict confidentiality by representatives from the Confederation of Swedish Enterprise, ALMI/IFS, DiasporaLink, the Immigrant Institute and Jönköping International Business School. Grounds for judgment are:

- The potential of job creation amongst immigrants in Sweden and in their countries of origin
- The impact on society and environment
- Market potential

The best contributions are nominated to present their business idea at the workshop under a session on the 15th of November. The jury awards 3 winners, who will get their prizes at a ceremony at the banquet on the 16th of November.

DiasporaLink AB & IntEnt has sponsored the competition with prizes as follows:
1st prize: 10 000 SEK | 2nd prize: 5 000 SEK | 3rd prize: 3 000 SEK

All winners are also awarded with an individually designed mentor support arranged by the Confederation of Swedish Enterprise, in order to develop the business idea and discuss possible financing opportunities.

Sponsors of Diaspora EnterPrize: VINNOVA, EU, IntEnt, DiasporaLink

4 Report on the Workshop Major Activities

4.1 Welcome and introduction

Professor Niclas Adler, Dean at Jönköping International Business School welcomed the delegates and described the focus of the university on:

1. Focus and specialization
2. Global, national, regional and local collaboration
3. Entrepreneurship, creativity and local collaboration

Especially was mentioned the universities focus on international student exchange as part of the regular curriculum and the importance of international students, especially from developing countries.

Professor Bengt Henoch introduced the workshop with a focus on:

1. A general outline of migration and remittances as wealth creators.
2. A survey of the activities at Jönköping University on diaspora and wealth creation
3. Tools for the initiation and start-up diaspora enterprises, which work cross-border

4.2 **BLOCK A: Microfinance & financial services for cross-border enterprises**

The block contained a series of presentations covering:

- The impact of remittances on development in the receiving countries
- Trends in technical solutions for remittance transfer
- Microfinance for cross-border enterprises
- Microfinance in host and home countries cooperatively supporting cross-border enterprises
- New financial services supporting money transfer, savings and account management

Below you will find a summary on this block.

The discussion was evolving around a few themes central to [micro]financing and remittances, however switching back and forth in between topics. The discussion summary is consequently presented in bullet form per topic, rather than chronologically.

- The discussion started off regarding the use of technologies, the broad lack of access to Internet for large groups, particularly in Africa. In the perspective of remittances, the standpoint that technology, and perhaps mobile devices in particular, has shown really helpful. Great land-winnings have been made through progressive regulations on certain markets, but further increased regulatory certainty is required. The volume of overall annual remittances was discussed, and the issue of a total official figure of USD 300 B, and an estimated equal unofficial amount. The question was raised on how much of this was left once western and Australian remittances are deducted. The discussion did not provide an

answer to this question; however the group was advised to review the “World Bank’s remittance brief no. 13” (link provided by reporter for convenience). The point was also brought to our attention that intra-regional remittances are equally important. The question regarding whether remittances was sufficiently recognised by the international community as a real means for development?

- Security and regulatory aspects was highlighted in relation to efforts in connecting local economies, and particularly the fact that EU has sharpened its regulations; such as those relating to AML (Anti-Money Laundering) and KYC (Know Your Consumer) measures. This affects our ability to remit funds, but it is possible also if the receiving end has no bank account, often through MFIs, SACCOs and the like.

- We were informed that a movement can be seen in Latin America towards account to account transfers, at the expense of remittances not bound to accounts. Further from Latin America, we learnt that MFIs historically have not been regulated, but as the phenomena grows, it is now increasingly becoming regulated. For example, a person in Mexico or Peru with an incoming flow of remittances can now get a house mortgage provided by MFIs. With a reference to Africa, it was brought forward that banks are embracing new segments not catered for historically, and that this may affect remittance behaviour. The “banks embracing new segments” standpoint was met by the view that it may not simply be a matter of supply and demand, but that there are deep market trust issues regarding traditional banks, and that persons who have not previously been banked by traditional banks, are less likely to become clients of traditional banks. Traditional bank charges were discussed in the perspective of poor people, and added to this was also the standpoint that services must add value in relation to their cost, and to motivate their existence in any particular market segment. The issue of accounts as a storage of value came up, and the fact that people need a place to keep savings as money is not safe under the mattress, in fact not all people have a mattress... We were told that being forced to keep money in pocket may lead to the “liquidity illusion”, which means that one think one is better off than in reality.

- A testimonial from Ghana ensured us that prices will come down. They are using DiasporaLink and it has led to lower transaction costs.

- We had previously heard that “remittances actually can increase land prices”, as a consequence of liquidity inflow to certain persons/families in a local community, which potentially and consequently could generate increased income gaps and drive up prices for land when a person had generated a cash surplus and needed something to invest in. It was brought forward that access to savings accounts would provide an alternative to land investments. This was discussed, and the point was risen that although that instances of increased land prices may be true, it is also true that in most cases remittances provide growth opportunities. Without reaching any conclusion, the question on how funds received through remittances are actually/should be used came up, as well as how the productive value of remittances could be further increased, and lastly how this could be influenced. In this regard, one standpoint was that neither MFIs nor remittances alone will resolve poverty issues; instead investments are needed. The idea was presented that inefficiencies actually creates more jobs locally, which is preferable to everything being imported from China. It was agreed that we know little about what funds are used for.

- Another discussion topic concerned remittance risks was that on whether remittances actually can cause inflation. The group was advised that there may be a (theoretical?) risk, however that no clear correlation in between remittances and inflation in a general perspective.

- It was mentioned that MFI's are a very generated diverse group of actors, but almost always referred to collectively, which means that various MFI types' advantages and abilities probably often is missed.
- It was brought forward that more research is needed in areas including:
 - o People's choices on whether to use traditional means or use of new technologies;
 - o Cultural aspects of dealing with money;
 - o How monthly financial support is actually spent;
 - o Prices on remittance services (bargaining is possible);
 - o Our purchasing habits (Halal meat in London is expensive and not hygienic – still diaspora buys it due to social ties.)

4.3 BLOCK B: Migration and support to diaspora enterprises in Sweden

The block contains a series of presentations covering:

- Diasporas contacts to the country of origin
- Mentors for diaspora enterprises
- Swedish policy on cyclic migration
- Policy on diasporas' contribution to Swedish development assistance
- Overview and concepts for diaspora enterprises
- Financing for Swedish SME's in developing countries

Miguel Benito, Immigrant-institutet (the Immigrant Institute)

Immigration and emigration have in all times had a positive effect on the society as a whole. Remittances have played an important role for many countries' survival.

In Sweden remittances have, from the immigrants' aspect, been quite unknown.

There are many good examples on how remittances can work. Due to tourism and remittances from approximately 3 million Spaniards, that left Spain after 1956, the country slowly began to recover. In Spain many immigrants from Ecuador work. A model that several of them use is that they buy products in a special shop and their family can retrieve the products in another shop in Ecuador. In that way, one gets double value of the products because a big part of these products must be produced in the native country and the method also contribute to the developing of the home industry.

In Sweden there has been a feeling that immigrants stay forever. But in fact, close to half of all immigrants return.

There are several regions in the world where you can see activities from the returning people and how their native country is developing thanks to them. The Iraqi Kurdistan is one of the examples. Likewise some parts of Turkey. When several emigrants return they bring new knowledge and hopefully some money to be invested in the country of origin.

Remittances can be necessary for many countries. It is necessary to find well working methods of cooperation by which the money is not only used for consumption (of foreign products), but also is used for production in the country of origin. Then migration might be an important tool for the development of the countries.

Anna Tillander, The Committee for Circular Migration and Development

The Committee for Circular Migration and Development is an independent parliamentary committee that is appointed by the Swedish government to examine the connection between circular migration and development. The Committee's task is to map out circular migration and identify the factors that influence migrants' opportunities to circulate, i.e. to move from Sweden to their countries of origin as well as back to Sweden again. The aim is to propose measures to remove obstacles to circular migration, in order to facilitate increased mobility and enhance the positive development effects deriving from it.

One obstacle is the question of integration. The Committee believes that in order to continuously develop migrants' home and host countries we need to maintain and develop circular migrants' competence.

Vision

The Committee believes in the triple-win concept – namely that migration can affect development both in the country of origin and the country of destination as well as it benefits the migrants themselves.

There are currently (2010) 280 000 registered circular migrants living in Sweden. There are more than 70 000 self-employed immigrants. They include a number of people who are not interested in moving abroad or even start businesses abroad. But there are also a big number of entrepreneurs who are interested in expanding their businesses abroad and have the necessary knowledge about business cultures and languages abroad.

Action

The committee works for facilitating new forms of migration, one type being *global families*, where the entrepreneurs' families also get work permit/visa. Global families are a result of circular migration and are a precondition for this kind of development. Diasporas play an important role for migrates and migration facilitates trading.

Delaine Basso, ALMI/IFS

Mentoring programs exist in several countries and are observed as success stories. Swedish businesses sensed the necessity of such a program, hence in 2006 ALMI did a research on if there was a potential. ALMI found that 50% of senior managements are willing to attend as a mentor, free of charge for the benefit of a new entrepreneur!

Findings

4 out of 5 new entrepreneurs said they would like to have a mentor. 1 out of 7 already had a mentor when they started their businesses and 3 out of 5 could consider contacting a mentoring program. The effects from having a mentor are defined as having a higher survival rate, reaching higher growth, increasing the network base, increasing the willingness to become self-employed, increasing the entrepreneurial activity and defined as a means for creation of new business.

Approximately 92% of all mentees and mentors recommend the program. 70% of all mentees and mentors agree that the program improved their networking and that it supported new business contacts. 80% of all interviewed said that the program developed enterprises. Thereof 85% of all mentees and mentors said they were satisfied with the program.

Farbod Rezania, Svenskt Näringsliv (the Confederation of Swedish Enterprise)

Farbod presented a summary of a report called "The cousin or the bank". The report was about financial possibilities among entrepreneurs with migration background and the investigation was done by representatives from Svenskt Näringsliv in 2007.

There are around 70 000 enterprises which are run by immigrants. In 2006 as many as 7 000 new enterprises were started by persons born abroad. Around 20 % of all newly started enterprises are today immigrant enterprises. These enterprises might play an important role for the economical growth.

To be able to taking care of the potential, that entrepreneurship among immigrants implies, one must find durable financial possibilities.

The report shows that own capital is the largest financial source for newly started enterprises.

It is not easy, at least in Sweden, to gather saving capital. If the income tax would be reduced that should create larger space for individual savings.

Financial support from relatives and friends is the main external financial model for many immigrants who start enterprises.

Loans from relatives have, in the debate, been described as a cultural solution which in reality means that the immigrant prefer borrowing from the cousin before the bank. It is, of course, positive that people support their friends of origin. We must not be blind to the difficult conditions that loans from relatives claim the entrepreneur. These loans are often short turned and many immigrants are forced to work on the black market to be able to

pay the debt. Black work lead to unhealthy competition. The margins in the traditional branches are low and unhealthy competition strikes other enterprises in the branch severely. Many enterprises, which are financed with that type of loans, do not survive in spite of a good business idea.

The banks cover a small share of the financing of the enterprises. The claims of security from the banks make it difficult to get financing. To find an up to date market in this aspect means good businesses for the entrepreneur as well as for the loan institutions. To be able to find such a model a dialogue between the partners will, of course, be demanded.

Some important basic criteria as a foundation for a dialogue might be:

- **Experience from the branch:** Most of the enterprises in our study started their business in the same branch as where they earlier worked. Of that reason they had knowledge from the branch.
- **Personal references:** Relatives and friends do not give loans of a larger sum of money to somebody who is not dignified concerning credits. Even in these cases an informal test of credit is done out of the perspectives of ethics and moral.
- **Wealth in the home country:** some immigrants have properties in the home country which might work as security for the bank.

Baba Ibrahim Nabigah, Ghana Union, Stockholm

The Experience of the Ghanaian Diaspora in Business Ventures in Stockholm – An Overview

The Ghana Union in Greater Stockholm (GUSS) was formed in 1983 and it is a non-political and non-profit making organization in Sweden. The Union has interests in the social, political and economic development of the African continent in general and Ghana in particular. GUSS brings together Ghanaians and all those with interest in Ghana. Over the years GUSS has undertaken a number of projects in Ghana and in Sweden. As a registered non-profit making organization, the Ghana Union has not established or owned any profit oriented business enterprise. However, members of the Union have been involved with the establishment and operation of businesses of various kinds.

Classification of Enterprises

The typical business enterprises established by the Ghanaian diaspora in Stockholm could be classified into the following categories

Export of used materials and equipment from abroad to Ghana.

In the early 1980s there was economic decline in the Ghanaian economy as result there was acute shortage of both capital and consumer goods in the economy. Many Ghanaians living abroad saw the opportunity to make some money or help their relatives make a living by sending containers loaded used cars and spare parts, machinery, equipment, clothing, electronic products and parts for sale. Many enterprises did not survive due to many problems

associated with the business e.g. Lack of knowledge about the goods they were buying or collecting for export, delays in the shipment or clearing of containers,

Import of local products including foodstuffs, traditional products, ornaments and clothing for consumption of the Ghanaian diaspora. These entrepreneurs did relatively better than those who were engaged in the export of used products in the sense that some are still operating after many years in existence.

Service providers such as transport of goods people (taxi and courier services), hair dressing, catering services, etc. This group of entrepreneurs has been most successful in the sense that their services are not limited to the Ghanaian Diaspora. Nevertheless, compared to other enterprises in the sectors they operate, customer services are poor and management skills require a lot of improvement.

4.4 BLOCK C: Skill development & capacity building for cross-border enterprises

The block contained a series of presentations covering:

- Entrepreneurship as driver of development
- Review of diaspora enterprises and their foreign trade
- Experience from training entrepreneurship in diaspora communities
- Experience from cross-border cooperation of business development agencies
- Concepts for promoting and supporting diaspora business startups
- Diasporas as development drivers in their home countries
- Universities as nucleus of entrepreneurship

Below you will find a summary on this block.

The block includes a series of presentations covering entrepreneurship as driver of development, review of diaspora enterprises and their foreign trade, experience from training entrepreneurship in diaspora communities, experience from cross-border cooperation of business development agencies, concepts from promoting and supporting diaspora business startups and diasporas as development drivers in their home countries.

Professor Allam Ahmed, from Department of Municipal Affairs, Abu Dhabi, United Arab Emirates, emphasized on the strategic roles of diaspora in knowledge and technology transfer by discussing the case of diasporas' impact on development in Sudan. His presentation addressed the key question of many international institutions (UN, UNESCO, World Bank, etc): how can home countries exploit the benefits of brain circulation?" by concentrating on the role of Diaspora as conduits of tacit knowledge and technology. Migration and brain drain, technology and knowledge transfer, sustainable development are three major issues which were discussed in the presentation. Several examples and lessons learned from successful attempts and activities undertaken by major institutions (UN, UNESCO, SPAKTEN, WASH, Sudan Knowledge, SNAS, SHC, etc) were used to facilitate the participation and involvement Sudanese Diaspora in technology and knowledge transfer.

Touching upon the topic entrepreneurship and national economic development, Professor José Ernesto Amorós presented the study of measuring the potential between emigration-

immigration, entrepreneurship and development conducted by Global Entrepreneurship Monitor (GEM). The GEM is one of the world's most important research consortiums dedicated to understanding the relationship between entrepreneurship and national economic development. To measure differences in the level of entrepreneurial activity among countries, to uncover factors determining national levels of entrepreneurial activity and to identify policies that may enhance national levels of entrepreneurial activity are the three main objectives of GEM. GEM captures formal and informal entrepreneurial activity, collects data at the individual level and measures entrepreneurship across multiple phases including nascent, new, established and discontinuance. Case studies of Spain and United Kingdom illustrated how GEM can contribute to understand better migrant entrepreneurship, start-up and established business activities, and aspirations for their businesses. Results from the case of United Kingdom indicate that migrants are more likely to intend to start a business, and regional migrants are more inclined to be running new businesses than life-long residents. Study conducted in Spain shows that Latin American entrepreneur in Spain has assumed a major challenge of the crisis in terms of creation, while Spanish and other nationalities has retreated behavior.

Professor Sonny Nwankwo, from University of East London, continued to lead the discussion more specific to African diaspora experiences of entrepreneurship. Results from his studies show that agency (symbolic and material factors embedded in origin and environments), cultural perspective (cultural repertoires, individual adaptation of culture leading to action), institutional perspective (capabilities in environments influenced by national norms), power relations perspective (cultural capital, professional knowledge, social positions), social capital and network perspective (embedded social relations) are factors influencing black entrepreneurship and their outcomes. Findings from the black entrepreneur communities in Great Britain indicates that business support is not customized to fit the needs of intended recipients; the model of engagement is not culturally inappropriate and funding regime for immigrant entrepreneurs is problematic.

The later part of block C concentrated more on the topic supporting immigrant entrepreneurs to start up their businesses. Mr. Gerrit Ribbink, from TriodosFacet Organization, Holland addressed the need to support immigrant entrepreneurs in many ways: business skills training, business counseling, networking, facilitating access to finance, facilitating access to premises and post start-up counseling. He also stressed on certain barriers for immigrants entrepreneurs including: information barrier, skill barrier, institutional barriers, resources barrier and cultural barrier. On the other hand, immigrant entrepreneurs have some advantages; information advantages (information on foreign markets), skill advantage (foreign language, information skills), institutional advantage (access to foreign markets), resources advantage (support from informal network) and cultural advantage (immigrant customers, niche market). TriodosFacet's organization shared some lessons learned from good practices, for instance, start with entrepreneurial awareness training, strengthen business skills, strengthen social, cultural and financial resources of immigrant entrepreneurs, eliminate unnecessary regulatory obstacles that obstruct immigrant entrepreneurs, and strengthen network organizations.

Ms. Bianca Jamanika from IntEnt Foundation, the Netherlands brought a modular approach focusing on the individual immigrants into the discussion. The modular approach provides coaching and supporting service to immigrant entrepreneurs in different stages: the dream (promotion and selection: select the ones with a dream), the mirror (self selection/orientation: what skills does she/he have/lack), the plan (learning how to: offer them the structure), the market (see and belief: stimulate local co-operation), the judge (listen

and adjust: monitor results, not the effort), the money (find it: the least of your problem), the challenge (do it: reward and support them).

Sharing the same focus on helping immigrant entrepreneurs start up businesses, the RETALE Program in Spain aims to improve living conditions of the Colombian and Ecuadorian immigrant community living in Spain and their families in their home countries by supporting their efforts to create or expand microenterprises in Ecuador and Colombia. The target groups of RETALE are women and men of Ecuadorian or Colombian origin living in Spain with relatives in their home countries interested in developing a productive activity. The RETALE program connects promoters and consultancy firms from Spain to entrepreneurs and consultancy firms in Ecuador and Colombia. The program provides advice on business plan, financing business and business follow up to Ecuadorian and Colombian immigrant entrepreneurs. In Ecuador and Colombia, consultancy firms are responsible for giving advice on business plan development, monitoring and advising the new business for a year and detecting of strategic partners and funding streams in the country of origin.

Concerning the development and growth of diasporas' enterprises, Dr. Effiong Akpan, from London Business Development Corporation, explained factors inhibiting the development and growth of diasporas' enterprises and entrepreneurship. They could be inadequate capital, poor information on availability of opportunities, poor knowledge of existing regulations, poor or inadequate business development skills, poor infrastructure in diasporas homeland, high costs of entry/Poor knowledge of the market, lack of cross border policy and strategy on diasporas enterprise and entrepreneurship developments.

Mr. Rudi Page, from RAFFA International Development Agency, shared some experience to promote Community Economic Development and reduce poverty by encouraging enterprise and increased productivity amongst individuals with the case study of UK Jamaican diaspora.

The block was finally discussed and summarized with suggestions, lessons learned and action points:

- Diaspora is not another form of foreign aid.
- The integration level between host and home countries should be improved.
- Government must formulate comprehensive national programs for technology and knowledge transfer drawn on the Diaspora experience.
- Ensure that all necessary requirements are available and adequate for the successful transfer of technologies and scientific knowledge
- Strong commitment by the government to education and training

Organizations supporting immigrant entrepreneurs to start up businesses should:

- Focus on entrepreneurs rather than enterprises
- Focus on the business rather than socio-cultural aspects
- Subsidies should only be used for training and counseling and preferably based on cost-sharing principle
- Encourage entrepreneurs to start with their own resources
- Preference for local financing under market conditions

- Focus on growth potential, rather than survival

Regarding African entrepreneurs, suggestions and action points are taken up as followed:

- Business support is not well coordinated
- Business model is not catered to the needs of black businesses
- There is poor knowledge of the contexts of black entrepreneurship
- There is a lack of effective, collective voice and weak to influence policies
- Policy intervention is necessary
- Encourage home countries to have diaspora friendly investment policies
- Tax incentives for cross border Diasporas investments
- Encourage the setting up of diaspora microfinance banks
- Encourage the development of an integrated cross border information bank, including publishing investment opportunities
- Encourage the setting up of and use of Business Development Agencies to provide support to Diaspora entrepreneurs
- Encourage the setting up of joint ventures and cooperatives by Diasporas
- Develop better networks/become well connected
- Consortium/Partnership Approach for Synergy
- Identify Resources

4.5 Diaspora EnterPrize

Best idea for cross-country diaspora enterprise

Jönköping International Business School organized in cooperation with IntEnt Foundation and DiasporaLink on November 15 – 16, 2010, in Jönköping, a workshop on the topic diaspora cross-country enterprise, with focus on job creation for migrants and people in their countries of origin.

The workshop intended to initiate and create tools for setting up diaspora enterprises which have activities in several countries and which create job opportunities in these countries.

In accordance with this workshop a prize competition was announced, **Diaspora EnterPrize**, in order to reward and support the best ideas with the potential to create cross-border businesses.

The competition contributions were judged in strict confidentiality by a professional jury with representatives from the Confederation of Swedish Enterprise, ALMI/ IFS, DiasporaLink, the Immigrant Institute and Jönköping International Business School.

Grounds for judgment were:

- The potential of job creation amongst immigrants in Sweden and in their countries of origin
- The impact on society and environment
- Market potential

Nine competition entries were received.

1. The best contributions were nominated to present their business ideas at the workshop under a session the 15th of November.
2. The jury awarded 3 winners, who got their prizes at a ceremony at the banquet the 16th of November.
3. DiasporaLink AB and IntEnt Foundation have sponsored the competition with the following amounts:
 1. 10 000 SEK
 2. 5 000 SEK
 3. 3 000 SEK
4. All nominated participants were awarded with an individually designed mentor support arranged by the Confederation of Swedish Enterprise, in order to develop the business ideas and discuss possible financing opportunities.

Jury for Diaspora EnterPrize:

Bengt Henoeh, Chairman of the jury, CEO DiasporaLink
Niclas Adler, Dean and professor, Jönköping International Business School
Farbod Rezanian, Confederation of Swedish Enterprise,

Miguel Benito, Immigrant Institute
Delaine Basso, ALMI/ IFS

1st prize.

Vizionari.ba has a business idea to create a network aiming at mobilizing Bosnians living outside their native country as a collected force realizing projects in Bosnia-Herzegovina with the help of native personnel. The projects can be financed by the EU, the World Bank, SIDA (Swedish International Development Cooperation Agency), separate states, institutions or private investors. Today several hundred thousands of Bosnians are settled down abroad. Solely in Sweden there are approx. 100 000 Bosnians. Many of these are graduates and/or entrepreneurs who have a strive to improve the economic and social development in Bosnia-Herzegovina, but are lacking the ability to influence as individuals. Through creating such a network we engage Bosnians outside and inside the country and introduce Western business climate and ideas in a country known for vocational skills, thereby creating a symbiosis benefitting Bosnia-Herzegovina but also Bosnian diaspora, participating in the projects; through economic compensation, but also socially through networking, new contacts and experiences that can be applied in diasporas' professional life.

The Jury's Motivation

Vizionari meets well the given evaluation criteria and is well ahead in organizing Bosnians in Sweden for the engagement of Bosnians in Bosnia-Herzegovina in enterprising and development projects in Bosnia-Herzegovina. The concept has a clear positive impact on society and environment. The market potential is judged as positive.

2nd prize.

“Soap factory in Congo-Kinshasa” is proposed by ”African women united”. In Congo-Kinshasa the unemployment is enormous and people are without work during long periods. Many are dreaming of a better life in Europe. A few have succeeded with the impossible – to reach Sweden. There are many members wanting to help, both for themselves and for their families in the home country. Their project “Soap factory in Congo-Kinshasa” will work cross-border through import/export of hygienic products and create employment in both countries. The development is seen as enormous and the project has great possibilities to develop in several different directions.

The project will create many opportunities for work in both countries, both in building an activity in Congo and in engaging Congolese migrants in sales of the product. The build up phase includes export of some ingredients from Sweden, organization of production resources in Congo and sales of the product in Sweden.

Presently they are a group of five Congolese migrants and Swedish born relatives, who are collaborating with a larger group in Matadi not far from Kinshasa, R.D.C. (Democratic Republic of Congo). Some of them originate from Matadi and have a large contact network in Matadi and Kinshasa. They are already cooperating with the group in Congo for running a orphanage in Matadi, with scarce resources.

The Jury's Motivation

The proposal can have a clear positive impact on social development in Congo-Kinshasa and the possibilities of soap production in Congo-Kinshasa can, based on an already substantial production of palm olive in Congo, be seen as realistic. The marketing requires further planning, but it is reasonable to find good sales arguments.

3rd prize.

”Import and sales of fish and sea food from Somaliland” is proposed by Somaliland Association. Somaliland has Africa’s longest coast. It is an independent province of Somalia, with peace from 1991 and three democratic elections. As Somalis by tradition has been nomads, subsistence has been based on cattles; camels, goats and sheep exported to Saudi-Arabia, the fishing industry has been undeveloped. However Swedish Somalis returning to Somaliland have risen an interest for the fishing industry.

The project will be realized by Somaliland Association with Abdi Adad Ali Hakin, project leader/entrepreneur and interpretor; Jama Osman, entrepreneur and interpretor; Per Brinkemo, former journalist, somali expert/entrepreneur.

The Somaliland Association’s business group hope that they can create jobs in the fishing industry in Somaliland and in Sweden. They will follow Swedish environment and food regulations and teach Somalis how to catch and preserve fish in a sustainable way.

The Jury’s Motivation

The proposal can have a clear positive impact on social development in Somaliland. The jury has made the judgement that there is a fishing industry in Somaliland and that export can be based on a newly opened airport in the region.

The logistic chain and the sales channels in Sweden must be further investigated and planned.

Jönköping, the 15th of November, 2010

For Diaspora Enterprize jury



Bengt Henoch, Chairman of the jury

5 Key Note Speakers' Curriculum Vitae

5.1 Introduction

Niclas Adler

Prof. Niclas Adler has been Managing Director and Dean of Jönköping International Business School (JIBS), Sweden, since March 1, 2007.

Prof. Adler has co-founded and managed research centres such as the Stockholm School of Entrepreneurship and FENIX Centre for Innovations in Management, as a collaboration between Stockholm School of Economics, Chalmers University of Technology, Institute for Management of Innovation and Technology and Ecole des Mines de Paris.

He has founded and managed international research programs such as CARE - Competitive Advantage, Regulation and Environment - in collaboration between Chalmers University of Technology, Stockholm School of Economics, Massachusetts Institute for Technology, Swiss Federal Institute for Technology, Tokyo University and Judge Business School, Cambridge University.

Professor Adler has co-founded 14 companies, many as spin-outs from technical or medical universities. He is an active management consultant, a director in Truepoint Partners, Boston and advisor to many international companies and is a board member in seven companies.

Bengt Henoch

Education

1964 Ph.D. degree in Microwave Technology from the Royal Institute of Technology in Stockholm

Occupational experience

1956 – 1964 Researcher at the Swedish Defense Research, working with microwave amplifiers and receivers.

19961--1962 Visiting researcher at Stanford University, California, engaged in theory and development of low-noise radio astronomy receivers.

1964 – 1980 Associate professor and research manager at the Royal Institute of Technology, engaged in the research and development of microwave solid-state components and subsystems and invention and development of microwave identification systems.

1980 – 1990 business area manager at Philips, Industrial Automation responsible for the development, manufacturing and marketing of microwave identification, escort memory, technology, PREMID for Road Transport Informatics and Computer Integrated Manufacturing.

1990 – 1997 full professor in Applied Electronics at Royal Institute of Technology, KTH, Stockholm researching subsystems for measurement, communication and control in industrial systems. Manager in the European research project MONOLIN on logistics in customer order controlled automotive production. Manager of the ESTPID programme based on the electronic industry associations, as a catalyst for developing Estonian Electronic Industry.

1997 – 2009 professor in Applied Electronics at Jonkoping University, Sweden, for planning education and research programmes in electronics and computer science. Director of a

multidisciplinary research programme for "Development processes in SME:s – Technology, Organisation and Learning" and of an Europe/Latin America university network for inter-regional SME collaboration, which is supported by EuropeAid. The objective is to promote practical diversity between EU and LA through biregional student team in joint connecting SMEs, trade organisations and public services. SPIDER program engaging Vietnamese diaspora in trade promotion. Founded in 2007 the company DiasporaLink, a cooperative diaspora remittance service with the objective to connect remittances with homeland development. Serves as CEO.

5.2 Block A: Microfinance & financial services for cross-border enterprises

Norbert Bielefeld

Deputy Director - Payment Systems

World Savings Banks Institute / European Savings Banks Group

Norbert Bielefeld joined the ESBG/WSBI in November 2001 with responsibilities for all payments topics and securities markets both European and worldwide. He represents ESBG on the ECB's TARGET2 Securities Advisory Group, the European Commission's E-Invoicing Expert Group, and chairs the European Payments Council's Cards Standardization Task Force.

Mr Bielefeld served as Secretary General of the European Payments Council for its inaugural term and was re-elected to the Steering Committee of the Global Payments Forum in 2006.

Mr Bielefeld is a graduate of the Ecole Supérieure des Sciences Economiques et Commerciales (Paris) and a chartered accountant.

Christophe Guené

Executive director SOFI asbl Government Agency; 1-10 employees; Financial Services industry

microfinance developer and credit official at research and project coordinator at INAISE

research assistant at IRES (UCL)

Education

Université catholique de Louvain Licence & Maitrise, Economics 1986 – 1991

European School Brussels Baccalaureate 1973 – 1985

Sofi is a not-for-profit organisation wishing to contribute actively to the domestication of money and finance, responding to situations of market failure and lack of financial access, or developing instruments that contribute to the common good. The association receives no institutional funding of any sort. It relies on voluntary support, donations, fees on services and trainings provided and project finance designed on a case-by-case basis depending on the stakeholders involved. EU funds are a regular source of such project finance. A core attention goes on minimising our overhead costs to ensure that the mere survival of the organisation does not become our only and eventual drive.

Sefanie Lämmermann

Stefanie Lämmermann joined the European Microfinance team in January 2007 as Programme and Research Manager. She holds a diploma in Social Anthropology and Sociology from Albert-Ludwigs-University Freiburg, Germany. She also obtained a Masters Degree in "European Project Management" from University Paris 3 - Sorbonne Nouvelle, France. At EMN Stefanie is in charge of research and project management. She is part of the EMN Research Working Group and has been working on gender and entrepreneurship, migrants, young entrepreneurs, BDS as well as the legal framework for microfinance in Europe.

Erick Rengifo

Dr. Erick Rengifo is the Founder Director of the Center for International Policy Studies (CIPS) and Assistant Professor in the Economics Department at Fordham University. He is currently part of the Investment Committee of Fordham's Endowment. He is Fordham University Chapter Director of the Global Association of Risk Professionals (GARP) and the Director of the Advanced Executive Certificate in Risk Management. He is a private consultant in the fields of microfinance, micro-insurance, investments, risk management and econometrics. He is currently doing research in partnership with UCLA about remittances, its financial cost and accessibility and, the use of cell phone technology to improve the current state of how remittances are done. He is an active scholar with interests in econometric forecasts, risk management, insurance, microfinance and micro-insurance. His most recent publications are: "Intra-daily FX Optimal Dynamic Portfolio Allocation", Forthcoming, *Journal of Computational Statistics and Data Analysis* (with Luc Bauwens and Walid Ben Omrane); "Dollarization as an Investment Signal in Transition Economies: The Cases of Croatia, Czech Republic and Slovak Republic", Forthcoming, *The Journal of Emerging Markets Finance and Trade* (with Emre Ozsos and Dominick Salvatore). "Multivariate Autoregressive Modeling of Time Series Count Data Using Copulas", *Journal of Empirical Finance*, 2007, vol 14, issue 4, 564-583 (with A. Heinen); "Multivariate reduced rank regression in non-Gaussian contexts, using copulas", *Computational Statistics and Data Analysis* 52 (2008) 2931 – 2944 (with A. Heinen) and, "How Investors Face Financial Risk Loss Aversion and Wealth Allocation with Two-Dimensional Individual Utility – A VaR-application-", forthcoming in *Value-at-Risk*, Greg N. Gregoriou, editor, McGraw Hill (with E. Trifan).

Dr Rengifo also has more than nine years of experience in the fields of financial management and budgets. He has been an independent investment and project counselor of many Peruvian private entrepreneurs. He has an extensive experience on investments on fixed income instruments in Latin America. He has been the corporation controller of Transportes Aereos Nacionales de Selva (Perú). Finally, he has also been a university professor in Pontificia Universidad Católica del Perú and Universidad Nacional de San Marcos (Perú). He taught Econometrics, Mathematics, Industrial Organization, Financial Mathematics, Financial Analysis and Capital and Stock Markets Seminars.

Dr. Rengifo holds a PhD in economics with concentration in Finance and Econometrics from Catholic University of Louvain-Belgium. His academic background includes a MA in Economics from the Catholic University of Louvain-Belgium, a Master in Finance from the Universidad del Pacífico and a Master in Economics with concentration in "Quantitative Methods in Economics" from the Universidad Nacional Mayor de San Marcos (Perú).

Björn Söderberg

Currently

Björn Söderberg is a freelance consultant within the areas of market research, ICT as well as business-, market- and private sector development (PSD). Björn assists private enterprises, government agencies and international institutions on business development, PSD, international projects, overseas establishments as well as managerial and strategic matters. Lately, Björn has been engaged in several projects regarding financial transfer services over mobile networks, and is co-author of a book on the topic. Moreover, he has lately been working extensively with business-friendly policy and regulation on behalf of the Swedish Ministry of Enterprise, Energy and Communications, the Swedish Post and Telecom Agency as well as for the World Bank. He is currently completing a MBA degree at Strathclyde University in Scotland.

Past

Björn has predominantly managed international projects run by both private entities as well as international organisations such as the EU, the World Bank, and the International Finance Corporation (IFC). Particularly, he has conducted a wide range of feasibility, baseline and other studies relating to business expansions and market access, ICTs and business enabling technologies, SME access to financial services, business- and investment climate.

After studying ICT, business administration, and organisation theory at Malardalens University, he was working as an IT consultant for the Swedish Defence. He later joined the Swedish Technical Attaché System for a position at the Embassy of Sweden in Washington DC. Björn became ICT Director of the Swedish Technical Attaché System posted in Sweden before founding his own company in 1998.

5.3 Block B: Migration and support to diaspora enterprises in Sweden

Miguel Benito

Born 1943 in Tarancueña, Soria, Spain.

University studies at Barcelona, Stockholm and Uppsala. Fil.kand. 1970.

Has been living in Stockholm 1965-1974 and in Borås from 1974.

Worked at the Royal Library 1966-1974.

Lecturer at the Swedish School of Library and Information Studies since 1974.

Founder of the Immigrant institute 1973. Director since 1981.

One of the founders of SVIFF, Sveriges Invandrarförfattares Förbund (Swedish association for immigrant authors). Board secretary 1974-1995. President 1996-2002.

President of Immigranternas Riksförbund (Federation of Immigrant Organisations) since 1980.

Chief editor of the magazines Invandrarapport, started 1973, and Invandraren, started 1978.

Technical editor of Intercultural Communication [online], started 2000.

Responsible for the Swedish translation of the Universal Decimal Classification, UDC.

Author to books on librarianship, as Kunskapsorganisation (Knowledge organisation) and Bibliotekstermer (library terms in six languages).

Has translated Selma Lagerlöf into Spanish.

Delaine Basso

Currently holds this position: Project Leader ALMI Företagspartner Stockholm AB

(Financial Services industry)

2007 — Present (3 years) Leader Projekt ALMI Företagspartner (Government Agency; Management Consulting industry)

Mentoring project in Sweden for Companies SME

July 2007 — August 2008 (1 year 2 months) Company Advisor/ Project Leader MEF ALMI Företagspartner Västmanland (Government Agency; Management Consulting industry)

Mentoring program and company advisor.

1984 — 1988 (4 years) Secretary ABB

(Public Company; abb; Electrical/Electronic Manufacturing industry)

Anna Tillander

Sekreterare Kommittén för cirkulär migration och utveckling – CiMU. Justitiedepartementet. En parlamentarisk kommitté ska identifiera vilka faktorer som påverkar migranternas möjligheter att röra sig mellan Sverige och deras ursprungsländer. Kommittén ska i sitt arbete belysa och kartlägga dessa rörelsemönster, analysera om och hur ökad rörlighet kan bidra till utveckling i migranternas ursprungsländer respektive positiva effekter i Sverige samt redovisa vilka förutsättningar som i dag finns för cirkulär migration till och från Sverige. Med cirkulär migration avses i uppdraget tillfälliga eller mer långvariga och oftast återkommande lagliga förflyttningar mellan två länder. Förflyttningen kan ske antingen genom att migranter flyttar från sina ursprungs- eller bosättningsländer till ett mottagarland och sedan återvandrar, eller genom att migranter under en kortare eller längre tid flyttar till sina ursprungsländer.

Farbod Rezanja

Svenskt Näringsliv. Ansvarig för integrations/mångfaldsfrågor. Svenskt Näringslivs arbete för integration innefattar områden som öppenhet, jämställdhet, fler äldre i arbetslivet samt funktionshindrades möjligheter att arbeta. Integrationsarbetet bedrivs i särskilda projekt och inom ramen för Svenskt Näringslivs verksamhet. Integration är ett viktigt samhälleligt mål. Ökad integration bidrar till tillväxt i ekonomin och ger förutsättningar för ökad välfärd.

Baba Ibrahim Nabigah

I currently hold the position of auditor in the Ghana Union in Stockholm. I am also a member of the committee in charge of project planning and implementation of the Ghana Union. I am a registered postgraduate research student (PhD) at the Department of Economics, University of Stockholm. I have been inactive in my studies at the moment and have not yet defended my thesis.

Academic Qualifications

Diploma in Education (Dip.Ed), awarded in 1981 by the University of Cape Coast; a Bachelor of Arts (BA) Honours degree, awarded in 1981 by the University of Cape Coast

Master of Science (M.Sc) awarded in 1985 by the University of Strathclyde, Glasgow

Postgraduate Diploma in Social Science (Dip.Soc.Sc.), awarded in 1987, by the University of Stockholm

PUBLICATIONS

The Indigenous Capital Goods Sector: Small Scale Engineering Industry in Ghana, Science, Technology & Development, Vol. 5, No. 2, May-July, 1987.

(With Y.F. Kumah), Stochastic Trends and Fluctuations in the Interest Rates, Exchange Rate, and Current Account Balance: An Empirical Investigation, Economic Modelling, 13, 1996, 383-406.

(With Y.F. Kumah), Comovements in Budget Deficit, Money, Interest Rates, and the Current Account Balance, Applied Economics , 1996, 28, 117-130.

Modelling The Determinants of Private Investment in Ghana, The African Finance Journal, Vol.2, Part 2, 2000, 15-38.

5.4 Block C: Skill development & capacity building for cross-border enterprises

Allam Ahmed

Manager of the new Knowledge and Education Management Framework in the Emirates by the Government of Abu Dhabi

Prof. Allam Ahmed holds a Ph.D. in Technology and Knowledge Transfer for Development from Edinburgh Napier University, UK with backgrounds in Economics & Science from the University of Khartoum, Sudan, Economics, Management & Strategy from the Royal Agricultural College, UK and Fellow and Chartered Marketer of the Chartered Institute of Marketing, UK. Following several senior lecturing appointments at Edinburgh Napier University, University of East London and then the Science and Technology Policy Research - SPRU (world leader in research, consultancy and teaching in the field of Science and Technology Policy) University of Sussex, where he established the postgraduate programme in international management, Allam was appointed Manager of the new Knowledge and Education Management Framework in the Emirates by the Government of Abu Dhabi (largest and first of its kind in the Middle East) and recently appointed Scientific Advisor for the Government of Sudan focusing of the role of diaspora in capacity - building and key resources management for sustainable development (SD). Allam has published widely on how knowledge and technology transfer contribute to SD and competitiveness in the developing countries. His work 'Technology Transfer in Sudan' (2000) was the first detailed analysis of identifying an additional technological gap within DCs that hindering the

effective and efficient TT within DCs. He produced more than 120 publications, including twelve books, numerous articles on knowledge and technology transfer and management, SD, marketing and policy reports on sustainability and competitiveness. Allam has worked extensively for the World Bank, UN, European Union, referee for the UK Economic and Social Research Council (ESRC), Dutch Research, Oxford University Press and for various governments, in Africa, Europe and the Middle East. He is the Founding President of World Association for Sustainable Development (WASD); Founder of Sudan Knowledge; International Coordinator of the UNESCO Chair for Technology Transfer; Founding Editor-in-Chief of World Review of Science, Technology and Sustainable Development (WRSTSD); World Review of Entrepreneurship, Management and Sustainable Development (WREMSD); International Journal of Food Safety, Nutrition and Public Health (IJFSNPH); International Journal of Sudan Research (IJSR) and serves on the Editorial Board of eight international journals in STI, KM, Business, Entrepreneurship, Marketing, Management, Strategy & International Business. Recipient of several international Awards and Medals for contribution to International scientific Research including the Royal Agricultural College (UK) Scholarship and Prestigious Book Prize for Best MSc/MBA Dissertation. Listed in the WHO'S WHO IN THE WORLD 2009, 2010, 2011 and WHO'S WHO IN FINANCE and BUSINESS 2009/2010 published by Marquis Who's Who, USA.

Ernesto Amorós

Dr. Amorós is the Associate Dean of Research and Director of Global Entrepreneurship Research Center at Economics and Business School, Universidad del Desarrollo, Santiago, Chile.

He is the coordinator and main researcher of Chile's Global Entrepreneurship Monitor, GEM project and member of the GEM Board and GEM's research committee.

He holds a Ph.D. in Management Sciences from ESADE Business School, Spain and was a World Bank-CONICYT Postdoctoral Research Fellow at the Universidad Adolfo Ibáñez, Chile. He has a Bachelor's Degree in Business Administration and MSc in Marketing from Monterrey's Institute of Technology, Mexico.

He was the Head of the Graduate Programs (MBA Program and Business Programs) at Monterrey Institute of Technology, San Luis Potosí Campus, Mexico. He also was the head of the Business Administration Area (BA) and Coordinator of the Entrepreneurship Program and lecturer in the Organization Department at Professional Division giving next topics: Strategic Management, Business Marketing, Entrepreneurial development.

Member of Iberoamerican Academy of Management and lecture from several Latin-American and Spanish universities. His research interests are entrepreneurship and competitiveness, high growth new business, entrepreneurship and gender, corporate entrepreneurship and information technologies for SMEs.

Sonny Nwankwo

Director of Research & Enterprise
UEL Royal Docks Business School
University of East London

Professor Sonny Nwankwo began his academic career at Kaduna Polytechnic in Nigeria, after a degree in Management Studies from the University of Jos and an MA in Marketing from the University of Nigeria. He subsequently spent a period in business working with a national telecoms company before returning to academia. He completed a PhD at City

University, London and held academic positions at Leicester and Sheffield Business Schools before joining UEL in 1999. In his role as Director of Research & Enterprise he focuses on seeking external funding opportunities and creating networks to sustain engagement with entrepreneurial opportunities. Currently he leads a team of researchers across five London universities and network organisations to establish the Black Business Observatory under the auspices of the London Development Agency. Professor Nwankwo's research specialism is consumer studies, more specifically consumerism and consumer protection - especially in conditions of market failure. These research interests now extend to entrepreneurship among Africans in the UK. He supervises a large number of research students and some of his earlier doctoral students are now themselves Professors, senior consultants and top-level business managers. He holds visiting professorial roles in universities across the four regions of the world.

Gerrit Ribbink

Executive director SOFI asbl Government Agency; 1-10 employees; Financial Services industry

- microfinance developer and credit official at Crédal
- research and project coordinator at INAISE
- research assistant at IRES (UCL)

Mr. Gerrit Ribbink (1955) is an economist, with a strong background in financial and non-financial services for SME. He has provided consultancy services in business development, marketing and market development. He has experience in institutional and organisational development of NGO's as well as the design, monitoring and evaluation of micro-credit programs. In addition, he has conducted feasibility studies for rural development projects and agribusiness ventures.

Country experience:

Angola, Argentina, Armenia, Benin, Bhutan, Bolivia, Brazil, Cameroon, Costa Rica, Ecuador, Egypt, El Salvador, DR Congo, Ghana, Guatemala, Guinea-Bissau, Honduras, India, Indonesia, Israel, Italy, Jordan, Kenya, Lebanon, Mexico, Mozambique, Morocco, Nicaragua, Palestine Territories, Panama, Peru, Rwanda, South-Africa, Syria, Sudan, Suriname, Turkey, Tanzania, Uganda, Vietnam and the Netherlands.

Bianca Jamanika

Bianca Jamanika, 1/10/1971, Communications Manager with IntEnt since 2005, worked with the largest Dutch companies in the Netherlands before (a.o. the Dutch railways). With IntEnt I am also a programme manager for a 3-year project targeting 2nd generation migrants to stimulate them to add to the sustainable development of their mother country (project ends next year and was quite successful). Biggest challenge for Communications: 90% of migrants has a great business idea but they do not believe it could really happen so they are hard to active. We try to show them it is doable. Through awareness raising, role modelling and eventually an individual support programme to help them.

Sophie Lens

University degree in Finance and Business administration in Belgium. In Transformando since 2001 occupying the following positions: Coordinator of self-employment trainings, training and advising micro-entrepreneurs with speciality in market study, marketing and sales techniques, Project manager of the European project Leonardo da Vinci "LACER" (2003-2006). Coordinator of RETALE, a project of co-development for migrants entrepreneurs return in Equator and Colombia, technical in microfinance. Expert in working with migrants.

Effiong Akpan

CEO London Business Development Agency

Visiting Lecturer University of East London

He has contributed enormously to the development of economic and business development policies and strategies in London and more specifically Haringey. He was responsible for developing the Ethnic Minority business Support Charter which ensured that a London Council economic development and business support policies and strategies were inclusive and recognised diversity. He worked with Middlesex University to develop the Haringey Community Economic Development Handbook. He has developed and piloted a number of economic development schemes aimed at Black and Ethnic minority communities. Dr Akpan was a member of the LDA Think Tank which looked into economic development opportunities for refugees and asylum seekers.

He was instrumental in developing the Upper Lee Valley Procurement Initiatives, later re-named "Trade Local". He presided over the development and delivery of the pan London Development/Greater.

London Authority flagship Procurement Development Programme which aims at supporting businesses to access lucrative public sector contracts.

Rudi Page

CEO, RAFFA International Development Agency

He is responsible for the mission, strategic direction, programmes and organisational development. He joined RAFFA, as a management consultant in 2006 and was appointed as CEO during 2008.

Rudi, is a policy implementation specialist for economic, regeneration, workforce development, Knowledge Transfer and a skilled facilitator within politically sensitive environments at Board and senior management levels. He is an accredited Independent Public Appointments Assessor, with extensive experience at DH and Nations levels. His unique mentoring & coaching style, has taken well-established private sector practices, such as collaboration, competitiveness and entrepreneurship, and applied them within diverse occupational groups, faith organisations and local communities.

He is acting as Community and International Development Services Provider.

6 Participation List

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