

Igniting the Entrepreneurial Passion of Newly-Arrived Refugees in Sydney: Executive Summary

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please note:

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Dedication

The Report is dedicated to the hundreds of thousands of humanitarian immigrants who for more than sixty years have overcome the most difficult barriers possible to make a new life for themselves and their families in Australia.

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Introduction

In the second half of 2013 Settlement Services International (SSI), a not-for-profit-government organisation formed by Migrant Resource Centres in NSW to service the needs of newly-arrived humanitarian immigrants, decided that it was time to be pro-active. Seeing at first hand the settlement difficulties that newly-arrived refugees in Sydney faced in getting accommodation, access to basic welfare services and a job, SSI CEO, Ms Violet Roumeliotis, decided that it was time to think outside the square. Having been inspired by a talk by Ernesto Sirolli, an American academic of Italian heritage who pioneered a new approach to enterprise facilitation based initially on his experience in helping unemployed fishermen in Esperance WA establish businesses, Violet had a lightbulb moment: how about applying *Sirolli model*, as it had come to be called, to assist newly-arrived refugees in Sydney to establish a business enterprise. This would be a way of jumping over the stubbornly intransigent labour market hurdles – the highest unemployment rates of non-Aboriginal Australians – that these SSI clients faced. It would be a way of helping them to provide for their family and, at the same time, realising their *passion for entrepreneurship*.

Passion is the thing that Ernesto Sirolli looks for more than anything else when deciding who will become his clients, his budding new entrepreneurs. Sirolli had turned traditional business school theory and practice about entrepreneurship on its head. MBAs across the world teach aspiring entrepreneurs and corporate leaders all the economics, finance, accounting, marketing and management that they need to know about before they can take the risky step of setting up a business. After six years part-time study, diligently hitting the books all the while, an MBA student will graduate with all the necessary business skills to become a successful entrepreneur. This Business School model of entrepreneurship was at odds with what Ernesto Sirolli experienced in Esperance and Fremantle in Western Australia. Here he found individuals with an unbridled passion to set up a particular type of business: a shoemakers co-operative in Fremantle made of individuals with a passion to learn traditional shoe-making skills from 66 year old Dino Pezzino, who migrated to Australia from Sicily in the 1950s; and Mauri Green, an unemployed fish processor in Esperance who emigrated from New Zealand who had a passion for smoked fish.

Neither Mauri nor the members of the shoemakers co-operative had an MBA. They didn't have detailed knowledge about economics, finance, accounting, marketing and management. But they did, with Ernesto Sirolli's help, become successful entrepreneurs. The Sirolli model of enterprise facilitation was that these passionate entrepreneurs didn't need to know everything about business, they needed to tap in to those who did. Ernesto made it his business to make those links. Since those beginnings, Ernesto Sirolli has developed enterprise facilitation in Europe, Africa, New Zealand, Canada and the USA, refining his model as he went.

Hearing the passionate and engaging Ernesto Sirolli talk about his Sirolli Model at the Sydney Town Hall, Violet Roumeliotis began to hatch a scheme to assist her newly-arrived humanitarian immigrant clients at SSI to realise their dream of setting up a business in Sydney. At first glance refugees are the most unlikely entrepreneurs. First, they had no capital to start up a new business. They had no credit history in Sydney. They had no assets to mortgage, no security. Most didn't have jobs, but survived on fairly meagre welfare payments. They couldn't save or make loan payments. In other words, refugees lacked any *finance capital*. Second, their educational qualifications were not recognised in Sydney: they had no *human capital*. Third, they had no social networks of established family and friends to provide capital, advice and support. That is, they lacked *social capital*, unlike many immigrant entrepreneurs who had large extended families and established ethnic communities in Sydney in which to embed their businesses. Finally, newly-arrived refugees had no knowledge of the rules and regulations, the formal institutional and legal framework of red-tape that all new entrepreneurs must overcome. They also had little familiarity with the lay of the economic land, the market, the business opportunities, the informal knowledge the new entrepreneurs must possess.

What Violet Roumeliotis did not know at that stage was that many of SSI's refugee clients had experience as entrepreneurs before coming to Australia. They had experience as successful businessmen and businesswomen. But Violet did know that these newly-arrived refugees had drive and ambition to succeed, to provide for their families in their new Sydney life. They had passion in abundance. As CEO of SSI, Violet Roumeliotis convinced her SSI Board to become proactive and put scarce funds into a new three-year initiative to assist some of her refugee clients to become enterprises. SSI agreed to provide funds for a three-year Refugee Enterprise Facilitation *initiative*, beginning in the second half of 2013. They engaged Dr Ernesto Sirolli as a consultant to advise on setting up the *initiative*. UTS Cosmopolitan Civil Societies Research Centre (CCS) was contracted to provide an independent evaluation of this *initiative*.

This initiative by SSI to assist their clients of newly-arrived humanitarian immigrants (refugees) in the establishment and development of private sector enterprises following the *Sirolli model* is very innovative and important. This report provides an evaluation of the *initiative*, later renamed *Ignite Small Business Start-ups* at the half-way mark.

The structure of this report is as follows. Section 2 provides a background to Australian humanitarian immigration (refugee) program and an overview of the socio-economic characteristics of newly-arrived refugees in Australia today. Section 3 reviews the important role that immigrant entrepreneurs play in Australia and internationally. Section 4 looks at the Sirolli model of new enterprise facilitation, the establishment of the SSI

refugee enterprise facilitation initiative and at the way that this has evolved since the introduction. Section 5 provides an overview of the clients who have entered the SSI initiative since its inception, their backgrounds and the type of businesses that they want to set up. Section 6 provides a snapshot of the 12 successful entrepreneurs who have 'graduated' from the *Ignite* initiative and profiles the business enterprise that they have set up. Section 7 provides an overall evaluation of the *Ignite* initiative to date, the success and failures and the road ahead.

Australia's Humanitarian Immigration Program

With the USA, Canada and New Zealand, Australia is one of the traditional settler immigration nations and in the past six decades has taken in more immigrants – in relative terms – than most other western nations (OECD 2011). In 2011 one in four (24.6%) of the Australian population were first generation immigrants while 43.1% were either first or second generation immigrants (ABS 2012). OECD data, shown in Figure 1, indicates that in 2012 27.3 Per cent of the Australia population was born overseas (OECD 2014). Immigration has contributed considerably to population and workforce growth in Australia and has played a central part in Australian nation building (Markus, Jupp and McDonald 2009; Collins 2006, 2011). While increasing favouring skilled and professional immigrants, Australia has a long history of humanitarian immigration and in per capita terms is one of the most generous nations. Like other immigrants, humanitarian immigrants settle mainly in large Australian cities (90%) though an increasing minority (10%) is settled in regional Australia. However humanitarian entrants have greater problems with settlement compared to other categories of Australia's immigrant intake. They also experience greater socio-economic disadvantage in Australia than do other immigrants (Hugo 2011).

The displacement of people because of wars, conflict, natural disasters and persecution has always been a feature of the global movement of peoples around the world (Castles, De Hass and Miller 2014: 227-230; Goldin. Cameron and Balarajan 2011: 147-153). According to UNHCR estimates, there were 45.2 million forcibly displaced people worldwide at the end of 2012. Of these, 15.4 million were refugees (including Palestinian refugees), 28.8 million were internally displaced persons (IDPs) and 937 000 were asylum seekers. In 2012, an estimated 7.6 million people were newly displaced due to conflict or persecution. This included 1.1 million new refugees, the highest number in one year since 1999. Another 6.5 million people were newly displaced within the borders of their countries — the second highest figure of the past ten years.(UNHCR 2012). More recent estimates put the number of refugees (16.7 m), asylum seekers (1.2 m) and internally displaced people (33.3 m) at 51.2 million people. As *The Guardian* put it, "if displaced people had their own country it would be the 24th most populous in the world" (<http://www.theguardian.com/world/2014/jun/20/global-refugee-figure-passes-50-million-unhcr-report>).

In per capita international comparisons, Australia has been fairly generous in terms of its resettlement of offshore refugees, although its response to unauthorised on-shore arrivals has been much more contentious (Marr 2011). Table 1 shows Australia's humanitarian

program outcomes for the period 1977-8 to 2011-12. Two key features are the growing number of on-shore arrivals (including *boat people*) since 1990 and the fact that the number of humanitarian program arrivals has been much lower in the years since 1979-82, numbering around 12,000 – 13,000 for most of the subsequent years despite the fact that Australia's total permanent immigration program intake has increased dramatically over that time (Collins 2013). In other words, Australia's humanitarian intake in real or per cent age terms has fallen considerably in recent years: the 15,827 humanitarian entrants to Australia in 2012-13 comprised only 8.3% of entrants under the permanent immigration program and 1.9% of the total (permanent plus temporary) program in that year (Collins 2014) [See Figure 2].

Table 2 shows Australia's top ten country sources for the Offshore Humanitarian Program over the period 2003-4 to 2012-13. It shows that over that period Australia drew its refugees from refugee camps in Africa (Sudan, Ethiopia, Liberia, Congo, Sierra Leone, Somalia, Eritrea, the Middle East (Iraq, Afghanistan and Asia (Burma, Burundi, Myanmar).

Humanitarian immigrants experience more problems in the labour market than other immigrants. The DIAC Longitudinal Survey of Immigrants in Australia (LSIA) found that humanitarian immigrants had substantially lower labour force participation rates and very high unemployment rates compared to other immigrants. Immigrant communities with large numbers of humanitarian entrants have the highest unemployment rates in Australia other than Indigenous communities. In 2006 the unemployment rate for those born in Somalia was 30.7% and Sudan 28.2% at a time when the average Australian unemployment rate was below 6 per cent (Collins 2011). When they do get jobs, humanitarian immigrants face what Hugo (2011: 109) calls 'occupational skidding', that is, they do not get jobs commensurate with their qualifications and generally end up working in low-skill and low-paid occupations irrespective of their human capital (Colic-Piesker and Tilbury 2007). Thus some humanitarian arrivals are trapped in low income jobs in secondary labour market niches or remain economically excluded as part of a social underclass. As Hugo (2011: xxiv) concludes, "Much remains to be done to assist humanitarian settlers to enter the Australian labour market and to facilitate their upward mobility".

The humanitarian program is the most controversial aspect of Australian immigration. Refugees are the most disadvantaged cohort of immigrant arrivals and face the greatest settlement difficulties in Australia: one-third of refugee-humanitarian entrant settlers remain unemployed after three years of settlement in Australia (Hugo 2011:104). In 2012 the Australian government announced a 45% increase in the refugee intake of 6,200 for the year 2012-2013 (DIAC 2012) while increasing numbers of 'boat people' are being released from detention and settled in Australian communities, though many cannot work. These trends put extra pressure on refugee settlement. In Sydney 10% of residents are first or second generation refugees, in Melbourne 9%, Canberra 6.1%, Adelaide 5.6 %, Perth 5.1 % and Brisbane 3.5 %. The refugee population in non-metropolitan areas is much smaller (Victoria 1.8 %, NSW 1.6%, Queensland, SA and WA all 1.3%) (Hugo 2011:92). One pathway to increase refugee employment, reduce socio-economic disadvantage and generate more successful settlement outcomes in refugee communities is the establishment of private business enterprises that are owned and/or controlled by

refugees. It is for this reason that the SSI refugee entrepreneurship initiative is very important and innovative.

Refugee Entrepreneurs in Australia

One pathway for some humanitarian immigrants to overcome problems of unemployment and low-wage employment is to establish a private or social enterprise. The establishment of enterprises is a critical part of the internal and international mobility of many immigrants, including refugees. Indeed the Canadian author, Doug Saunders, argues in his book *Arrival City* (Saunders 2010) that establishing a private enterprise in the informal or formal sector of the economy is often *the* key factor in ensuring successful settlement.

There has been some research on humanitarian immigrant entrepreneurs in the private sector. Some of Australia's wealthiest people today – including Frank Lowy - arrived as humanitarian immigrants in the late 1940s (Ostrow 1987). Bleby, Fitzsimmons and Khadem (2013) tell the story of a number of refugee entrepreneurs who have made very prominent contributions to Australian business.

Frank Lowy: From Refugee to Australia's Richest Man

Frank Lowy was a 15-year-old refugee from a war-devastated Slovakia who was one of 700 who escaped Europe in a boat designed for 70. He arrived in Sydney airport on Australia Day, 1952 at the age of 21 and proceeded to build his fortune in supermarkets in Australia and internationally under the Westfield brand of companies. Frank Lowy has appeared on BRW's Australia's *Rich 200* list for every year since 1984.

Huy Truong: Vietnamese Boat Person to Entrepreneur

Huy Truong arrived in Australia on a small fishing boat carrying him and 40 other Vietnamese people in 1978 at the age of seven. His father was an ethnic Chinese businessman with an import business. In May 1978, three years after the end of the Vietnam War, Truong's family left Saigon on a boat of 29 people who sailed past Malaysia to Singapore, where they were put in a detention centre for two weeks, then freed to continue their voyage. They left Singapore with another 11 passengers and arrived in Australia via Indonesia, after three attempts to sail to Australia. The Truong family settling first in Nunawading. 21 years later Huy Truong set up the gifting site wishlist.com.au with his wife Cathy and two sisters, which was sold to Qantas in 2012. Huy Truong is now a private equity investor.

Tan Le: From Vietnamese Boat Person to Entrepreneur and Young Australian of the Year.

Tan Le is another boat person from Vietnam. She set out from Vietnam in 1981 and remembers five days and nights at sea on journey to Australia and a constant fear of discovery. Since that time Tan Le has made a remarkable contribution to Australian life as a citizen and an entrepreneur. Le, the 1998 Young Australian of the Year, co-founded the company *Emotiv*, a producer of headsets that read brain signals and facial movements to control technology in computer games or apps. Le co-founded and ran SASme, a pioneering business that provided SMPP platforms to assist in the creation of Australia's

SMS applications market and employed 35 employees worldwide. She also became president of the Vietnamese Community of Footscray Association, a Goodwill Ambassador for Australia in Asia, and a Patron of the Australian Youth Ambassadors for Development Program. Le has been an Ambassador for the Status of Women since 2001, and she has also been appointed to a number of prominent Boards, including Plan International Australia, Australian Citizenship Council, National Committee for Human Rights Education in Australia, and RMIT Business in Entrepreneurship, an example of how economic entrepreneurs also become social entrepreneurs, generating economic, social and cultural capital (Wikipedia http://en.wikipedia.org/wiki/Tan_L).

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But most humanitarian immigrants, like most immigrants who become entrepreneurs in Australia, establish small to medium enterprises (SMEs). In a 1995 survey of 349 immigrant entrepreneurs in Sydney, Perth and Melbourne, 87 or 25% entered as humanitarian immigrants (Collins et al 1997). Stevens (1997) found that more than a fifth (21%) of humanitarian immigrants received their main income from their own business. This proportion was significantly higher than for any other migrant category. At the 2006 Census, 15.9% of the Australian-born were entrepreneurs while birthplace groups with a high number of recently-arrived humanitarian immigrants had an average rate of entrepreneurship of 18.8% for the first generation and 15.1% for the second generation (Hugo 2011:xxiv). This second generation figure is surprisingly high because the rate of entrepreneurship normally falls off dramatically between the first and second generation (Collins 2003a). Some humanitarian immigrant groups in particular have very high rates of entrepreneurship, particularly first generation immigrants born in Iran (23.9%), Iraq (21.9%) and Somalia (25.5%) and second generation immigrants with parents born in the Congo (17.4%) and Sudan (16.7%) (Hugo 2011:176). While the rate of entrepreneurship is higher for humanitarian immigrant men than women, as for all immigrants (Collins and Low 2010), many female humanitarian immigrants also move to entrepreneurship, though little is known about female humanitarian immigrant entrepreneurs in Australia. For this reason, as well as the critical role humanitarian immigrant women play in humanitarian immigrant community organizations and the fact that many humanitarian immigrant families lack a male parent, female humanitarian immigrant entrepreneurship will be a central aspect of this research.

Humanitarian immigrants often lack access to the 'ethnic resources' and 'social capital' generated within well-established ethnic groups, key resources for enterprise formation and growth (Light and Rosenstein 1995); Lyon, Sepulveda and Syrett 2007:364). They often draw on their diasporic social networks in other countries to support their Australian business. Hence the concept of diasporic entrepreneurship is particularly relevant to understanding the processes whereby immigrants from newly established humanitarian immigrant communities move into entrepreneurship. Moreover, establishing a business requires start-up capital and knowledge of local market opportunities and of the red-tape related to the formal establishment of a business. Hence it takes some time for a recently arrived humanitarian immigrants to move into entrepreneurship; "the usual pattern for humanitarian migrants is to work for someone else initially and build up sufficient capital to set up their own business" (Hugo 2011:179). This suggests that programs to assist humanitarian immigrants to move into entrepreneurship during this pre-entrepreneurship

phase of humanitarian immigrant settlement have the potential to assist in increasing the rate of humanitarian immigrant enterprise formation in Australia. The three-year pilot initiative to assist new humanitarian immigrant enterprise formation in Sydney introduced by Settlement Services International (a major service provider to humanitarian entrants in their first 12 months of settlement) in late 2013 is the first major initiative in Australia specifically designed to encourage new humanitarian immigrant enterprise formation.

The Sirolli Model

SSI engaged Ernesto Sirolli to be a consultant in establishing the Refugee Enterprise Facilitation program. His experience with NGOs in the 1970s about existing western development models and western aid in Zambia, Kenya, Somalia, Algeria and Ivory Coast led him to believe that “top down” models failed every time, leading him to value the importance of “bottom-up” approaches that tapped into the passions, talents and knowledge of African people in economic development in Africa. From this experience, which he outlined in his 1999 book *Ripples from the Zambezi* (Sirolli, 2011), Sirolli applied this knowledge and experience to assisting people in western countries to become entrepreneurs. His initial experience was in Western Australia, assisting new enterprise formation in Fremantle, Esperance and Geraldton before replicating his enterprise facilitation activities in other Australian states. This led to the development of the Sirolli model which has subsequently been applied in North America, Europe and other parts of the world. In the words of Ernesto:

“I founded the Sirolli Institute, an organisation dedicated to helping entrepreneurs and communities establish and expend businesses using a methodology I call Enterprise Facilitation™. Over the last three decades some 300 communities around the world have used our services. We have trained Enterprise Facilitators and Trinity of Management practitioners to carry out this work, and we effectively teach aspiring entrepreneurs how to transform their ideas and passions into successful businesses” (Sirolli 2012: xiv).

In many ways the Sirolli model is at odds with traditional entrepreneurship studies in most business schools around the world which suggest that the entrepreneur must possess all the skills necessary for entrepreneurship (Finance, Marketing, Management, Accounting etc) and design MBA courses to provide all these skills. But this does not fit with the lived experience of entrepreneurs, according to Sirolli (2012: xx): “...you have probably read about famous entrepreneurs who are portrayed as heroes and geniuses. But the truth is that many of these highly successful entrepreneurs did not know everything about business; in fact most of them never studied business! They brought in others to help them run their companies”. Central to the Sirolli model is the importance of passion in the entrepreneur and the need for trained Facilitators whose job it is to connect the entrepreneur to others with expertise that the entrepreneurs lacks. This is linked to a central Sirolli concept of the Trinity of Management: P (product) M (marketing) and FM (financial management). The Facilitators link the entrepreneur to people with specific expertise in the Trinity of Management at various stages of the enterprise development. The entrepreneur must make all the decisions and take all the initiatives.

Ernesto Sirolli

SSI's Refugee Enterprise Facilitation initiative was developed with Ernesto Sirolli as a key consultant drawing on the Sirolli model. Ernesto Sirolli has played a key role in shaping the initiative and training the SSI and other personnel who are part of the initiatives activities. Ernesto Sirolli conducted training sessions with the SSI Board about his enterprise facilitation model and his experiences. He played a key role in interviewing, selecting and training the two Facilitators employed under the initiative. Ernesto Sirolli regularly travelled to Sydney to meet with the Facilitators and key SSI staff.

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The SSI Refugee Enterprise Facilitation Initiative

In October 2014 the SSI Refugee Enterprise Facilitation initiative was renamed the *Ignite Small Business Start-ups* initiative. This reflected an attempt to rebrand the initiative on the one hand and the way that the initiative had changed and evolved since its inception on the other. *Ignite* was launched at the Addison Road Community Centre, Marrickville, by the NSW Minister for Small Business, John Barilaro. Dr. Ernesto Sirolli also spoke at the launch. Twelve enterprises ran by clients of Ignite Small Business Start-ups were showcased at this launch. These 12 graduates of the *Ignite* initiative will be profiled in section 6 of this report. The SSI Ignite Small Business Start-ups was a finalist in the 2014 Macquarie Social Innovation Awards, granted by the Macquarie Group Foundation to foster social innovation in the not-for-profit sector.

One of the key features of the SSI *Ignite Small Business Start-ups* initiative is that the initiative has developed and evolved over time in response to the lessons learnt over time. This constant redevelopment and reshaping of the initiative has been one of its key features and key strengths. Initially based closely on the Sirolli Institute model with Enterprise Facilitators employed to support new entrepreneurs in their business development, the *Ignite* initiative began to provide a more pro-active role to respond to the different needs of their enterprise clients. The overall Ignite model is closely derived from the Sirolli model including its version of the Sirolli Trinity of Management (ToM) approach to enterprises and is shown in Figure 3. The Sirolli Institute model had never been applied to refugee clients in a big metropolis like Sydney. Dr Ernesto Sirolli's early experience of enterprise facilitation was in small county towns like Esperance WA where the clients had strong social contacts in the local community. In the *Ignite* initiative the clients were mainly newly-arrived refugees who were very different to those in the Sirolli experience. Newly-arrived refugees face the greatest possible barriers to entrepreneurship, very different from and much more severe than that of the normal Sirolli model client. These newly-arrived refugees have no financial capital, they have no assets to use as collateral for loans, they have little or no social capital (social networks) in Sydney, their human capital (formal education qualifications) are usually not recognised in Sydney, they can't get jobs to develop savings to invest in the business and have no detailed knowledge of Sydney, the nature of the local business market, nor of the rules and regulations that govern

businesses and finance in Australia. The one thing that they do have – the essential ingredient in the Sirolli model – is the passion to start a business. More than half of the Ignite clients have operated a business prior to coming to Australia, so that they do have experience as an entrepreneur, though this was in a place where business is more informal and red tape much different than in the Sydney context.

One consequence of the characteristics of the Ignite clients is that the SSI Ignite Small Business Start-ups initiative had to be much more pro-active and play a more intrusive advocate role for the clients than in the Sirolli model. This meant that the Ignite enterprise facilitators in the *Ignite* initiative had to assist their clients every step of the way. They relied much more heavily on the Resources Team than is the case in the traditional Sirolli model. The Ignite enterprise facilitators had to play a more active role in linking the clients to micro-finance organisations and lead them through the steps of getting an ABN, developing product name and logo, developing a web site, sourcing suppliers, seeking out distribution opportunities, working out pricing options and marketing arrangements and developing business plans. The Enterprise Facilitators had to lead their clients through the appropriate certification, health and safety and other training, negotiate through English language difficulties through arranging for translators for the clients and even lead their clients through the maze of Sydney public transport as their business activities required them to visit parts of Sydney unknown to them.

A consequence of the specificities of the Ignite clients, the initiative has continued to evolve. The *Ignite* entrepreneur is a refugee who has a passion to establish a business, is willing to seek advice, has a capacity to learn and to make independent decisions on the basis of this advice. The *Ignite* entrepreneur has some experience, skills and know how relevant to the enterprise he/she wishes to establish in Sydney. However as most of the *Ignite* entrepreneur clients are newly-arrived refugees they rely more heavily on the support of the enterprise facilitators and the resources team that is normally the case in applications of the Sirolli model around the world. The enterprise facilitators link the *Ignite* entrepreneur to all the five spokes in Figure 4 and assist in the development of a viable business proposition suitable for the Sydney and Australian legal and business context.

Since its inception the *Ignite* model has developed to a four stage process, very different to but derived from the traditional Sirolli model. This four stage process is shown in Figure 4.

In the **first stage**, the *Engage* stage, a newly-arrived refugee is referred into the *Ignite* initiative by their SSI case manager, though other migrants have also been referred through a Sydney Migrant Resources Centre (MRC). The individual meets with an Ignite Enterprise Facilitator (EF) whose primary role is to gauge their passion for their business and assess their entrepreneurial potential.

In the **second stage**, the *Empower* stage, the new Ignite entrepreneur is given further information and 'homework' by the Ignite Enterprise Facilitator to further test if their product and service concept is viable within a NSW context. During this stage the entrepreneur is asked to review their strengths and capacities and identify those aspects of the ToM where they require assistance and professional advice. As necessary the entrepreneur is then linked with and referred to external professionals, volunteers and business networks who are volunteer members of the Resource Team established by SSI

to support the *Ignite* initiative to help progress these specific aspects of their start-ups. At this stage the client will commence an intensive phase of engagement with the Business Mentor (BM) employed by the *Ignite* initiative because of their extensive personal experience as an entrepreneur and experience in assisting neophyte entrepreneurs in establishing their business.

In the **third stage**, the *Establish* stage, the *Ignite* client has proceeded to a stage where he or she has developed all the basic components of their ToM to support their viable product or service. This includes finalising basic trading requirements to operate in NSW such as having: a registered business name; a working website; professional promotional materials; and a capacity to invoice and receipt money. During this Stage 3 the business is officially launched. It is also when the start-up commences trading, indicated by requests for goods and services and successful invoicing and receipt of payments. Clients who reach stage 3 have successfully graduated from *Ignite* client to *Ignite* entrepreneur.

In the **final fourth stage**, the *Evolve* stage, the *Ignite* entrepreneurs move towards exiting the initiative through a formal graduation process. For successful business ventures this stage coincides with business consolidation and growth and to operating independently of initiative support and advice. For some *Ignite* entrepreneurs this involves securing capital investment or funds to purchase new equipment. It might also involve accessing new professional networks or forming business partnerships in order to grow. For less successful business ventures, or for those entrepreneurs not quite ready, willing or able to grow the business into a sustainable enterprise, this stage may involve suspending or discontinuing the start-up to pursue other interests or employment opportunities. Regardless, Stage 4 involves the winding back of intensive support offered through the *Ignite* initiative with transfers and links to others who can assist the individual with whatever path they elect to take. All *Ignite* entrepreneurs who reach Stage 4 are formally graduated from the initiative. This includes providing final referrals and information to assist the individual with their next steps. It also includes inviting graduates to remain connected to the initiative by passing on information and support to new entrepreneurs looking to start-up their own business ventures.

The SSI *Ignite* Initiative

This section draws on the information from the SSI database to present a detailed picture of the refugee entrepreneurs and other immigrant entrepreneurs who have joined the SSI *Ignite Small Business Start-ups initiative*. Table 3 shows that there are currently 129 clients in the *Ignite* initiative, 121 of whom have provided information about country of origin. *Ignite* clients come from twenty five countries, reflecting the diversity of the Australian humanitarian intake. Most clients come from countries in the Middle East, with most from Iran (33), Iraq (20) and Syria (10). Ninety one of the *Ignite* clients – or seven out of ten - are male and 38 female. This spread of *Ignite* clients across so many diverse countries and including thirty per cent who are female is in itself one measure of the success of the *Ignite* initiative. Most of these clients arrived in Australia holding either an 866 Visa or 200 Visa.

Table 4 provides more detail about the age of the Ignite clients. The interesting feature here is the great age spread of the Ignite clients, from age 15 years to over 70 years for male clients and from 20 years to 65 years in the case of female clients. Clearly the passion for entrepreneurship occurs across all ages for Australia's humanitarian entrants, though those aged between 25 and 45 years of age are most prominent.

Table 5 provides information about where the Ignite clients live in Sydney. It is not surprising that most of the 52 Sydney suburbs where Ignite clients live are in western and south-western Sydney. These are the Sydney suburbs with the highest population of immigrants from a culturally and linguistically diverse (CALD) background. This spatial concentration is partly because these western and south-western suburbs have the lowest housing costs in Sydney: given the socio-economic disadvantage of newly-arrived humanitarian immigrants they cannot afford to live in other parts of Sydney. This concentration also reflects that fact that it is in the western and south-western suburbs where most service providers for humanitarian immigrants – including various offices of SSI – are located and where the community organisations of the newly-arrived humanitarian immigrants are located.

Table 6 provides information on the human capital (highest education attainment) of the *Ignite* clients and whether these education qualifications were obtained after the refugees had settled in Australia. Since most of the *Ignite* clients are recently-arrived refugees, it is understandable that for most of them their educational qualifications were attained before they arrived in Australia. Thirty six of the *Ignite* clients – 24 males and 12 females - held a tertiary education qualification, though the majority of the female *Ignite* clients gained these undergraduate or postgraduate university degrees from Australian universities, unlike their male counterparts. On the other hand thirty seven *Ignite* clients reported that secondary school was their highest educational attainment and for three clients primary school was the furthest that they had gone at school while another three clients reported no formal educational background. Australia's refugees who enter under humanitarian visas are often displaced from their homeland by war and conflict. They move into refugee camps on other countries prior to being accepted under the Australian humanitarian immigration program. It is understandable therefore that their educational opportunities are often severely disrupted.

Despite a displaced and disrupted living and educational history prior to settling in Australia, about half of these *Ignite* clients had experience as entrepreneurs prior to arriving in Australia. In many countries of the world – including countries in Africa, the Middle East and Asia – entrepreneurship is a less regulated domain with much less red-tape involved in establishing a business enterprise. There are many opportunities for informal entrepreneurship as national and international migrants journey from rural areas to cities in their country and then begin a global journey to settle in another country. The ability of these migrants to establish a formal or informal enterprise in the different places that they settle in this refugee journey is often the key to their success (Saunders 2010).

Irrespective of whether they have had prior experience as entrepreneurs, the factor that is common to all *Ignite* clients is that they all have a passion to set up an enterprise of a particular type that relates to their particular skills, ability and dreams. Table 7 shows the different industries that the *Ignite* clients have, established, or want to establish, a

business enterprise in Sydney. We profile some of those successful *Ignite* clients and outline their new enterprises in detail in the next section of this report.

The diversity of the refugee enterprise imagination is the first observation that emerges from this table. Most *Ignite* clients want to establish a retail business, a café or restaurant, a business related to cultural services or property or business services, though as Table 7 shows there is really no limit to their entrepreneurial vision.

In the retail trade industry *Ignite* clients want to establish a range of different businesses, including clothes alterations, car/motorcycle sales, carpentry and joinery, coffee shops, fashion design, hat retail, import businesses, jewellery design and leather goods. Many refugees see opportunities to open up a café in Sydney, others want to use their culinary traditions to open up catering businesses or bakeries. In the Property and Business Services industry *Ignite* clients want to establish cleaning businesses as well as business related to commercial and house painting and lawn mowing. In the Cultural and Recreational Services industry *Ignite* clients want to establish a diverse range of businesses related to photography, videography, film, fashion, art, personal training and journalism. Others want businesses related to taxis, beauty, interior design, yoga, sport and healing.

The Entrepreneurial Success Stories of the SSI Ignite initiative

Mahlagha (Maria Sorki)

Mahlagha left Iran with her husband and her small dog travelling to Turkey and seeking refuge there before coming to Australia. A budding documentary maker, Mahlagha had made a film about the Zoroastrians in Iran which proved controversial. This short film was the impetus for her fleeing her homeland and ultimately making her way to Sydney.

She is a passionate film maker and earned a degree in visual arts from Iran. The film that was the impetus for her new life in Australia is still a core priority in her life, and she is keen to have it produced and screened in Australia.

Mahlagha was referred to the *Ignite* initiative three months into her arrival in Australia in 2013. The enterprise facilitator first interviewed her at her house in Campbelltown. Since she left Iran with little preparation, Mahlagha did not have time to bring her portfolio of work with her. She needed to develop a portfolio of work in Australia. Through the enterprise facilitator she was offered several jobs photographing community events. This helped build her portfolio of work and made up the bulk of her photos on her website.

In partnership with a business mentor and finance and marketing interns, Mahlagha received a small loan with which to purchase camera equipment. In April 2014 FLYTRAP PHOTOGRAPHY was registered with the initial purpose of providing wedding photography. Since then Mahlagha has since undertaken work for SSI and other community and government organisations and is keen to provide services to real estate agencies. She calls herself Maria Sorki as she believes this is easier for most people to pronounce and to remember.

After an absence of a number of months from the *ignite*, Maria came for an appointment late 2014. She has launched a new website (at her great expense), which promotes her revamped photographic business. As well, in February 2015 she was engaged to do the photo shoot for another Ignite client's Tibetan Jewelry collection.

Website: www.flytrapphotography.com.au

Sima Mahboobifard

Sima arrived in Australia from Iran with her mother and son in 2013. She had fled to Turkey and registered with the UNHCR for resettlement in Australia. In Iran, Sima was a well-known leather worker and trainer who designed and crafted unique leather goods. She sold her goods to several high end shops. However, restrictions placed by the government on her faith (Bahai) meant employment, business and education opportunities were limited and often denied to her and her family.

Sima was referred to the *ignite* initiative by her case manager and she was seen by the Ignite enterprise facilitator 3 weeks into her arrival in Australia. Sima couldn't speak English when the enterprise facilitator first interviewed her. She told the EF that she was passionate about her product which she saw as an artistic expression. She was very keen to continue to do this in Australia and was very keen to provide for her family through this small business.

Bags of Love and Peace, was registered as a business in April 2014, with support from a business mentor and marketing interns. Sima decided on the name for her business because she wanted to give a small part of love and peace with each item she sold. Through her close working relationship with the enterprise facilitator Sima's English language skills improved so quickly that after 6 months she no longer required an interpreter and could communicate independently.

Sima has sold her products at Marrickville markets and the Bohemian Bazaar and items have been purchased as gifts by community organisations. *ignite* is working on finding a sustainable market as she is competing with cheaper imported, mass produced items.

Late 2014, *ignite* sat down with Sima and re-focused the product line, narrowed her offer and introduced a couple of more commercial items for her to produce. Her existing inventory was very difficult to merchandise or sell. Sima is creating new products and *ignite* is continuing to find markets for her through which to expand her customer base.

Presently, it would appear that health issues are a barrier to the development of this small enterprise. Due to ill health she has missed out on opportunities to showcase her products and provide samples for potential buyers. The *ignite* initiative continues to work with Sima to secure a market place for her product.

Sima doesn't have a website yet.

Victor Zaky

Victor and his wife Mona left Egypt to avoid religious persecution. They arrived in Australia in 2013 and were provided with assisted housing in Sydney. Victor was an experienced teacher of technical drawing in a pre-eminent vocational training institute in Egypt. He told the enterprise facilitator during his first interview that his passion has always been etching

'the truth' on copper. His unique art work which is based on predominantly religious iconography has a unique market appeal. He renders lifelike images of the natural world, as well as universally famous images such as the Mona Lisa, Tutankhamen (pharaoh) and idyllic Egyptian scenes. The greatest amount of effort and energy is spent on etching religious, particularly Orthodox, images. His images, which have a Byzantine quality, which made them popular sellers in his home country.

Victor was referred to the *Ignite* initiative by his SSI case manager less than 12 months following his arrival in Australia. He brought some of his art to Australia and was keen to find a market for it as well as continue to etch religious and other images on copper. Victor is retired and living in a very small one bedroom unit in western Sydney. His living arrangements are not conducive to him creating his art.

Following facilitation sessions and an introduction to a community enterprise program, Victor Zaky Art was registered in May 2014. He received a community micro loan and assistance from university interns with initial business registration. His work was first displayed in the art exhibition Art Is Our Voice in 2014 and since then he has sold a large piece of religious iconography to the Anglican archdiocese in Canberra and smaller pieces to interested buyers. He is also exhibiting his work at the ART in the HILLS exhibition in April 2015.

The Ignite business mentor is supporting Victor to improve and update his website and to develop a feasible market price for his art, he is competing with cheaper mass produced imports. Art which is rendered on copper appeals to a unique and limited section of the market and we are sourcing niche markets for this work.

Website: www.zackyvictor.com

Rashid

Rashid comes from Sierra Leone however his family left the conflict when Rashid was very small and settled in a refugee camp in a neighbouring country. Moving through different countries in Africa he finally settled in Australia. Rashid is hesitant to talk about this time. What he will say, is that during this time he became friends with two young men from Sierra Leone and together they dreamt of the day they would start their own fashion label, an African – inspired clothing line.

He was referred to the *Ignite* initiative in 2014 through the Sierra Leone community and when he was interviewed by the enterprise facilitator Rashid already had the name for the fashion label; ANKAS (meaning forefathers) a nod to their roots. Rashid had also designed a street art inspired logo for their brand.

The business plan includes an initial line of T-shirts with the ANKAS brand name, which if successful, will be followed with an extended clothing range aimed at urban wear. The logo for the company was designed by Rashid and his partners. The A for ANKAS is a stylized African walking stick; a reference to their homeland.

ANKAS Pty Ltd became a registered company in September 2014 through the introduction of Rashid and his two business partners to a financial adviser who was a member of the Ignite resource board. The financial adviser provided company registration and advice through his firm's corporate social responsibility initiative.

The ANKAS label has had many challenges while maturing as a business. The original fashion designer (a friend) parted ways with the business. Rashid has had issues with his two partners. It is becoming evident that their lack of business knowledge or experience in the apparel industry is causing hurdles the development of this enterprise. The Ignite business mentor is supporting the two partners in their respective roles of production and sales. A new fashion designer has also been found for the label; a young woman from TAFENSW.

It is a testament to Rashid's vision and commitment for his label. His passion and drive make up for his skill and experience as far as progressing the enterprise.

ANKAS don't yet have a website.

Bassam Jabar

Bassam is a young man in his early 30's originally from Iraq. He arrived in Australia in 2013, after having fled Iraq for Syria where he resided for a number of years. Although his educational background is in agricultural science, he developed a keen interest in glass art while waiting for resettlement in Syria.

He arrived in Australia with no family and suffering from a serious illness, including an injury to his left wrist which he uses for etching. He was referred to the enterprise facilitator through the SSI sponsored art exhibition Art Is Our Voice in 2013. He lives in the outer western suburbs of Sydney in a small granny flat and is reliant on friends, art colleagues and the Ignite business mentor for his art supplies. He is very passionate about his art; he claims it is his life!

Bassam Glass Art was registered in 2014 and since then Bassam the Ignite business mentor entered Bassam's art in various competitions with resounding success. In 2015, Bassam changed his art medium to painting as his wrist injury prevented him from continuing his glass art. The first painting he entered in an art exhibition at the Sydney Children's Hospital, March 2015 sold within the first half hour. This success was followed by his first prize win at the Art in the Hills 'Getting There' Prize in April 2015.

He is currently undergoing treatment for his illness and this is limiting his ability to produce art. Despite his medical condition, his drive and dreams of becoming a well know artist in Australia continue to drive his passion. His dream is to win the Archibald Prize.

Website: bassamjabar.com

Dendo Brothers

The three Dendo brothers; Rony, Luay and Duraed, arrived in Australia from Iraq mid-2014. They operated a successful photography and videography business specialising in weddings and religious events. Each brother has a speciality within the business; one is a director, one a photographer and videographer and one an editor.

When the family left Iraq they continued to operate their business in Lebanon while waiting for resettlement in Australia. In Lebanon they focussed on engagement and wedding photographs and videos.

The Dendo brothers are a very close knit family, with elder brother Duraed as mentor. The name of their business Duraed Productions reflects this.

The enterprise facilitator interviewed them at their house in western Sydney one month after their arrival in Australia in mid-2014 with an interpreter and was shown copies of their previous work particularly from Lebanon. They were keen to provide a similar service in Australia. Since then their English language skills have improved to the extent that they no longer require interpreting support for their appointments.

They registered their business Duraed Productions in October 2014. They now have an on-line presence which includes video assignments. They have worked on a logo which is reflected in their business cards and through Ignite business mentoring they are being supported to find their niche market in Australia. They have provided photography, videography for various religious functions within their own community.

Website: www.duraedproductions.com

Isha Kamara

Isha arrived in Australia as a refugee from Sierra Leone at a very young age. She went to school in Australia and followed her love of film-making by completing post graduate qualifications in creative arts. She was referred to the *Ignite* initiative through the Sierra Leone community.

Isha had already established her small videography and documentary making business when she approached Ignite for support. She was having little success finding paid work and growing her business; Canary Films. In the meantime, Isha was supporting herself and her business through a series of casual jobs while she tried to promote and market her enterprise having made some small inroads with documentaries which played at Palm Springs Film Festival and a special program in Sydney.

With support from the *Ignite* initiative and community partnerships, Isha redeveloped the website for CANARY FILMS making it more engaging and interactive. SSI also engaged her to record events including the launch of the Ignite *initiative*. Although documentary and film making is her passion, to provide financial support for her business Isha is looking at real estate videography.

She continues to be supported by Ignite in developing a viable marketing strategy.

Website: www.canaryfilms.com.au

Hadi

A unique and charismatic individual, Hadi was referred to the *Ignite* initiative through the Fairfield Migrant Resource Centre. Originally from Iran, he arrived in Australia as a refugee and was keen to establish a business based on energy saving technology. Reluctant not to divulge too much of his history, Hadi nevertheless allowed the enterprise facilitator into his home and into his dream of energy saving success.

Living in a small flat in Fairfield with his wife, Hadi was keen to improve his circumstances as they were expecting a baby. The challenge with supporting Hadi to establish his business was the confidentiality issues surrounding 'the invention'. Prior to meeting the enterprise facilitator, Hadi had paid an accountant to set up a company: Caspian Innovations. This company was the tool through which he wanted to develop his energy

saving device. As part of the enterprise facilitation process, the energy saving device was tested prior to commencing trademark and patent support.

Utilising networks, Hadi's energy saving device was tested at TAFE NSW and Sydney University (Faculty of Engineering). The response to the energy saving device varied from excitement to skepticism. Throughout this process, Hadi held on to hope that his device could become commercially viable.

Early 2015, the Ignite business mentor organized meetings with a number of potential investors, engineers and a lawyer invited for a demonstration of the invention. This resulted in general interest subject to confirmation of the capabilities of the invention. A lab test was arranged at an engineering facility in Milperra. Regrettably after a series of tests, the invention failed to pass the test criteria and the innovation did not meet the necessary results.

Therefore at the stage, we consider this business as waiting for further development.

Conclusion

Australia has a long history of refugee or humanitarian immigration: from Jewish refugees prior to World War 11 to Displaced People from Eastern Europe in the late 1940s to Vietnamese refugees following the fall of Saigon in 1975 to Lebanese refugees in the 1980s to the refugees who have arrived in the past decades. Refugee policy has been the most controversial aspect of Australian immigration policy. The literature is unambiguous about the socio-economic disadvantage that characterise the experiences of new refugee arrivals, particularly in the first years of settlement. Organisations like Settlement Services International (SSI), the first port of call for many recent refugee arrivals in Sydney, have firsthand knowledge of the difficulties that recent humanitarian immigration intake arrivals face in their first 12 months of settlement. SSI assists them to navigate their access to welfare rights and programs, connects them to language services and to local community services, particularly those provided by the Migrant Resource Centre network. The key difficulty that newly-arrived humanitarian immigrants face after getting a place to live, accessing their welfare rights, getting their children enrolled in a local school and getting established in their new neighbourhoods is to move off welfare and find a job.

Unemployment rates for refugees are exceeded only by Indigenous Australians.

There is a strong argument for a larger humanitarian immigration intake and a more generous attitude to the settlement needs of refugees. This argument has usually been couched in humanitarian terms: we are a rich nation and can do more to assist in resettling the 60 million displaced people around the world today. Moreover over time most refugees settle well into Australian society and make a strong contribution to nation building. But there is another argument for increasing Australia's humanitarian immigration intake. It is an economic one: many refugees – albeit the minority - will make a significant contribution as entrepreneurs in Australia. A few refugee entrepreneurs will rise to the commanding heights of Australian industry, as evident in the stories of Huy Truong and Tan Le outlined in Section 3 of this report. Some will even join the ranks of the wealthiest 200 Australians like Frank Lowy. However most refugee entrepreneurs – like most entrepreneurs, since 97 % of Australian business enterprises are small businesses - will start a small business and

create income for themselves and their family and employment for others over time as they grow. Half of all employment in Australian is generated by small businesses.

In this review of the achievement of the first year and a half of the three year of the *Ignite Small Business Start-ups* it is evident that the *Ignite* initiative is very important, unique, risky, innovative, difficult, successful and rewarding. The achievements and the lessons to be drawn from it for governments and for refugee service organisation like SSI will have to wait until a final review of the *initiative*. However at this stage a number of conclusions can be confidently drawn:

- The SSI *Ignite Small Business Start-ups* initiative is a *very important* one. By taking this pro-active initiative, SSI has demonstrated an ability to think outside the box in responding to their experience with refugee clients in Sydney and the critical socio-economic circumstances that their refugee clients face.
- The SSI *Ignite Small Business Start-ups* initiative has demonstrated the great entrepreneurial potential of Australian humanitarian immigrants or refugees. To have over 120 newly-arrived humanitarian immigrants' clients express a desire to take part in the *Ignite* initiative demonstrates the strong demand for such a initiative among Australia's humanitarian immigrant arrivals. This evaluation has revealed that the majority of these *Ignite* initiative clients had *prior experience* as entrepreneurs before arriving in Australia, usually in their country of origin prior to their flight to refugee camps but sometimes also in refugee camps themselves. Moreover these *Ignite* initiative clients clearly have a *passion* for entrepreneurship despite the obvious difficulties and barriers that lie before them in choosing this path to Australian entrepreneurship.
- The SSI *Ignite Small Business Start-ups* initiative is *unique*. There is and has been no other initiative to encourage new business start-ups directed and tailored specifically to newly-arrived humanitarian immigrants or refugees in Australia. Nor have we been able to unearth a similar initiative in other countries. Some programs assist existing refugee enterprises. Others assist refugees and migrants to set up business, such as the *Stepping Stones* program in Victoria. Some programs assist refugees by providing employment, often through the activities of social enterprises such as the *Bread and Butter Project* in Marrickville and the *Long Street Coffee* initiative in Richmond. These are all important initiatives that deserve support and encouragement, but none is directed specifically to enterprise facilitation among refugees.
- The SSI *Ignite Small Business Start-ups* initiative is *difficult*. Newly-arrived humanitarian immigrants or refugees face the greatest barriers to entrepreneurship. They have no capital to start up a new business, not credit history, no assets to mortgage, and no security, so that they lack the finance capital necessary for a new business start-up. Their educational qualifications are often not recognised in Australia and with no acknowledged human capital they can't get a job or, if they do, get one well below their ability. Most have no social networks of established family and friends to provide capital, advice and support, lacking the social capital that many non-refugee immigrant entrepreneurs in Australia have been able to draw on. Newly-arrived refugees also have little or no knowledge of the Australian rules

and regulations and red-tape that all new entrepreneurs must overcome. They also had little familiarity with the local market and business opportunities, the informal knowledge the new entrepreneurs must possess. Many did not have strong English-language fluency.

- The SSI *Ignite Small Business Start-ups* initiative is *risky*. As a direct consequence of the apparently insurmountable barriers that new entrepreneurs must overcome and the absence of any other programs for refugee enterprise facilitating on which to model the initiative, SSI took a great risk in investing considerable resources, effort and reputational capital in taking the decision to embark on the *Ignite Small Business Start-ups initiative*. The commitment to a three-year initiative involved considerable direct and indirect costs: the new salary cost of two enterprise facilitators for three-years, plus the time commitment of senior SSI staff to oversee the *Ignite initiative*, the consultancy costs of Ernesto Sirolli and the UTS initiative evaluation.
- The SSI *Ignite Small Business Start-ups* initiative is *innovative*. Because of the unique nature of the *Ignite* initiative the correct way to proceed was not clear from the beginning. The point of departure chosen was the Sirolli enterprise facilitation model, which had proven to be effective in many towns in many countries but had not any experience in large cities like Sydney with clients like newly arrived refugees. The Sirolli model provide a very important point of departure. Ernesto Sirolli provided input to SSI staff about his experiences and the Sirolli model. He helped select the Enterprise Facilitators and was a mentor and advisor to the *Ignite* initiative in the first year and a half. The key emphasis of the Sirolli model was that clients needed to have passion for a particular area of enterprise and they needed to be responsible for all the decisions about the business. The Sirolli trinity of management - P (product) M (marketing) and FM (financial management) – provided a key focus or check-list for the necessary steps to establishing a business. The key role of the Enterprise Facilitators was as mentors who connected the *Ignite* clients to experts who could present the information that they required, enabling the *Ignite* clients to take the decision about their next step towards entrepreneurship. However it soon became apparent to the Enterprise Facilitators that they needed to be more pro-active, more interventionist than the Sirolli model permitted. The clients needed much more direct assistance: they needed advice on how to navigate the Sydney transport system. They required the assistance of translators to communicate with the Enterprise Facilitators. They required assistance in setting up brand names, logos, websites, in sourcing raw materials, in choosing lines of product development, in getting outlets to sell their products, in gaining access to micro-finance, navigating the system to acquire the required ABN number and registration and the certification required to establish their business. The Enterprise Facilitators became their friends, their point of advice not only about business matters but in relation to all the problems new refugee arrivals face in settling in to a new, strange, country. In other words the tasks of the Enterprise Facilitators were much more pro-active and time consuming than permitted or understood in the traditional Sirolli model. This in turn limited the number of clients who could be given direct assistance in setting up the enterprise. In effect it meant

that many potential refugee entrepreneurs could not be given assistance as the Enterprise Facilitators had to prioritise their attention to clients deemed most likely to succeed. The *Ignite* initiative had to innovate or wither. The Resources Board became a large network of volunteers with expertise in all aspects of business. They met initially monthly, then bi-monthly, to discuss the needs of different *Ignite* clients. Over time, with this network established and the Enterprise Facilitators familiar with their area of expertise, regular meetings were not required, just phone calls to set up meetings or to provide specific advice. It became necessary for the Enterprise Facilitators to take the initiative on micro-finance, to approach potential financiers and negotiate access to *Ignite* clients. *A new four stage Refugee Enterprise Facilitation model has emerged: stage 1 engage; stage 2 involve; stage 3 establish; stage 4 evolve.*

- The SSI *Ignite Small Business Start-ups* initiative is *successful* beyond what might have been reasonably expected. As outlined above, 129 clients have volunteered to join the *initiative*. Unfortunately this demand by budding refugee entrepreneurs has exceeded the capability of the *Ignite Small Business Start-ups* initiative. The limited time and resources of the Enterprise Facilitators has means that the focus has had to be on those clients with the potential to be most successful. These stories of 12 of the new refugee entrepreneurs, and the business they have established, are outlined in Section 7. Many other *Ignite* clients have been identified as having the potential to succeed, the next refugee entrepreneur cabs off the ranks when and if resources become available to support their pathway to establishing an enterprise.
- The SSI *Ignite Small Business Start-ups* initiative has thus demonstrated a strong thirst and passion for entrepreneurship among by newly-arrived refugees and older refugee arrivals and other migrants. The conclusion must be that as a *pilot program* the *Ignite Small Business Start-ups initiative* has proven beyond doubt that directing resources to assist budding entrepreneurs fulfil their dream to start-up a small business in Sydney is money well spent. The SSI *Ignite Small Business Start-ups* initiative has tweaked a refugee enterprise facilitation program that works and should be continued in Sydney and rolled out in other Australian cities and regional areas.
- The SSI *Ignite Small Business Start-ups* initiative has thus demonstrated newly-arrived refugees who are *women* are equally passionate about, and have the potential to succeed as, new entrepreneurs in Australia.

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