# **Supporting Immigrant Entrepreneurs**

# Includes:

# **Final Report**

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# **Table of Contents**

1.0 Ab	.0 Abstract				
2.0 Introduction			6		
3.0 Literature Review			9		
	3.1 Immigrant Entrepreneurship in The City of Peterborough				
	3.2 Immigration in Canada				
	3.3 Immigrant Entrepreneurship Barriers				
	3.4 Immigrant Entrepreneurship in Canada				
	3.5 Immigran	t Employment Services & Programs in Canada	16		
4.0 Methodology			18		
	4.1 Literature	Review	18		
	4.2 Case Studies				
	4.3 Interviews		19		
	4.3.1	Immigrant Entrepreneurs in Peterborough	19		
	4.3.2	Program Representatives in other communities	20		
	4.3.3	Program Representatives in Peterborough	20		
5.0 Results			20		
	5.1 Immigrant Entrepreneurs in Peterborough		20		
	5.2 Key ingre	edients for Success of Immigrant Entrepreneur	23		
	5.3 Existing Entrepreneur Program Representatives in Peterborough				
5.4 Immigrant Entrepreneur Programs: Best Practices			24		
	5.4.1	Workshop	24		
	5.4.2	Panel Discussion	25		

# SUPPORTING IMMIGRANT ENTREPRENEURS

5.4.3	Mentorship	26
5.4.4	Internship	27
5.4.5	Business Incubation	27
5.5 Factors of Success or Failures of Immigrant Entrepreneur		
Programs	in Other Communities	
6.0 Limitations		29
7.0 Discussion		30
7.1 The Need	for Immigrant Entrepreneur Programming in Peterborough	30
7.2 Gap Analysis of Programs in Peterborough		32
7.3 Recomme	ndations	33
7.3.1	Mentorship	33
7.3.2	Panel Discussion	35
7.3.3	Workshop	37
7.3.4	Business Incubation	38
8.0 Conclusion		39
8.1 Program Recommendations Summary		39
8.2 Implicatio	ns for Future Research	40
9.0 Annotated Bibliography		41
10. Appendix		46
10.1 Interview	v Transcripts	46
10.2 Interview Consent Forms		68
10.3 Ethics Review		74

#### **1.0 Abstract**

In partnership with the New Canadians Centre, located in Peterborough, the goal of this research is to find ways to assist immigrants with entrepreneurship which will in turn lead to growth of the economy of the City of Peterborough as a whole. As Canadians, we live in a highly multicultural society in which immigration is the norm. Many of the immigrants that immigrate to Canada choose Peterborough to call their new home. The New Canadians Centre works closely with immigrants in Peterborough to help their transition to the city go as smoothly as possible, while also drawing attention to programs and opportunities in Peterborough that will help with economic, health, along with social needs. Immigrants have established businesses in many cities within Canada, thereby contributing to Canada's economy, society and culture. The City of Peterborough currently has the highest percentage of immigrant entrepreneurs in Canada; it is therefore especially important to focus on implementing programs in order to better assist new and potential immigrant entrepreneurs in Peterborough to help them to realize their full potential in the community. This research will focus specifically on immigrant entrepreneurship in the City of Peterborough, while drawing from identified best practices of programs and supports available for immigrant entrepreneurs in other communities.

*Keywords* : Immigration, Entrepreneurship, Immigrant Entrepreneur Barriers, Immigrant Integration, Globalization, Transnational Economy, Ethnic Economy

#### 2.0 Introduction

The purpose of this community-based research project is to develop recommendations for the New Canadians Centre to offer support to the immigrant entrepreneur community, as there is currently no program that specifically addresses this need. Canada is one of the most multicultural nations in the world with a relatively high immigration rate (Citizenship and Immigration Canada 2012). Generally, immigrants choose urban centres over more rural areas for many reasons including the accessability of resources and the communities of individuals from similar backgrounds and undergoing the same experiences. Peterborough is no exception to this. The New Canadians Centre in Peterborough is a very valuable resource to the area and to new immigrants, and works closely with these immigrants to aid them with their transition into the local community, and more generally, into Canadian society. This organization offers programs that provide help to new immigrants with social, health, and economic needs. The City of Peterborough currently has the highest percentage of immigrant entrepreneurs in Canada which makes it especially important to focus on implementing programs that better assist new and potential entrepreneurs in Peterborough that will allow them to integrate with their full potential in the community (Lefebvre 2013). Immigration is fueling labour growth, and additionally, immigrants have higher levels of self-employment than their Canadian-born counterparts (Citizenship and Immigration Canada 2012). Canadian entrepreneurs face many challenges when starting their own business; however, immigrant entrepreneurs face additional obstacles when making the decision to pursue entrepreneurship. It is important to acknowledge the barriers faced by immigrant entrepreneurs in order to better implement programs that can assist in overcoming the obstacles, thereby making the transition to entrepreneurship

easier. With a growing population of immigrants in Peterborough, Ontario, addressing the questions and debates revolving around this issue has become more important than ever before.

Entrepreneurship support programs that are open to the public also aid in the development of immigrant entrepreneurship. However, the programs that are open to the general public are often difficult for immigrants to access as a result of a language barrier or a lack of familiarity from the service provider with the immigrant population. While many of the challenges encountered by immigrant entrepreneurs are comparable to those faced by the Canadian born population when seeking to start their own business, there are a multitude of additional barriers that are faced by immigrant entrepreneurs. These include language barriers, a lack of the Canadian business knowledge and a lack of financial and social capital. There are also challenges faced in the maintenance and expansion of their business. These entrepreneur programs and services do provide useful resources for immigrant entrepreneurs; however, programs more specifically tailored to assist immigrant entrepreneurs in assisting them in overcoming their unique barriers will result in more successful immigrant entrepreneurs.

Immigrant entrepreneur programs are specialized to overcome distinct barriers faced by immigrant entrepreneurs through the provision of tailored services, such as mentoring, and networking initiatives aimed at enhancing immigrant entrepreneurs' language proficiency, business skills, and professional networks. There are also initiatives to improve creditworthiness of immigrants and facilitating access to startup and expansion capital for their business. Both of these examples of immigrant entrepreneur programs address two common barriers faced by immigrant entrepreneurs: access to capital and networking. The most successful programs in other communities identified the common barriers facing immigrant entrepreneurs in the area and tailored the program models to specifically overcome the identified barriers. Currently, there are no program models specifically addressing the needs of immigrant entrepreneurs in Peterborough. The aim of this research is to address this gap as well as to illustrate connections and collaborations with existing programs in Peterborough to ensure that program recommendations fit into the fabric of the community.

This research will focus primarily on immigrant entrepreneurship in the City of Peterborough, while making comparisons to other communities in Canada with reference to the best practices of programs targeting immigrant entrepreneurs. In partnership with the New Canadians Centre in Peterborough, the goal of this research is to find ways to better assist immigrants with entrepreneurship, which will in turn lead to economic growth of the City of Peterborough as a whole. The objectives are to identify characteristics of entrepreneurship among immigrants, to describe the barriers and challenges faced by immigrant entrepreneurs, as well as to provide an analysis of the existing programs and or services that target immigrant entrepreneurs in other communities in Canada. This research makes preliminary observations about the effectiveness of existing programs and services for immigrant entrepreneurs or entrepreneurship programs open to the general public, both in the City of Peterborough and in other communities. This analysis provides the context to further interpret the existing gaps in the programs and services offered in the City of Peterborough. Understanding where the program recommendations will fit into the existing programming offered in Peterborough. The conclusion outlining potential programs and/or services that could be offered at the New Canadians Centre to address the identified needs of potential and existing immigrant entrepreneurs.

#### **3.0 Literature Review**

#### 3.1 Immigrant Entrepreneurship in the City of Peterborough

The New Canada Centre currently offers a variety of settlement services to immigrants and refugees in the City of Peterborough and surrounding areas. For over 35 years, the New Canadians Centre has been working with community organizations to develop and offer programs to assist and support immigrants and refugees in Peterborough. The goal of the organization is to provide immigrants and refugees with the power to become members of Canadian society and to help the local community to welcome these immigrants (New Canadians Centre 2015).

In 2015, Peterborough had the highest percentage of immigrant entrepreneurs in Canada identified by The Peterborough Immigration Partnership (2015). However, despite this influx of immigrants pursuing entrepreneurship, a gap is identified with programs that specifically target immigrant entrepreneurship in Peterborough. There are multiple resources that are open to the general public that address entrepreneurship; however, these programs may not be accessible for immigrants, and more importantly they do not address the specific barriers faced by immigrant entrepreneurs when are entering the workforce. This demonstrates the importance of implementing programming for immigrant entrepreneurs to aid in the success of their businesses. Additionally, the development of innovative programs and/or services for immigrant entrepreneurs will have a positive impact on future immigrant entrepreneurs as well of city of Peterborough as a whole.

#### 3.2 Immigration in Canada

Immigration has a considerable political, social, and economic impact in Canada, contributing substantially to the growth of the country's population as well as the economy (Citizenship and Immigration Canada 2012). When seeking to understand current immigration policy and the effect on immigrant entrepreneurs, it is fundamental to have an in-depth understanding of the history of immigration in Canada, in Ontario, and locally in the City of Peterborough. Understanding the issues globally, provincially, locally provides the necessary context to understand the discussion surrounding immigration in Peterborough. This will be essential to understand when seeking to development and implement new programing for immigrant entrepreneurs in Peterborough.

Since 1869, Canada has developed several laws and regulations guiding the admission of immigrants into the country (Baker et al. 1994). Immigration policies, however, have evolved and transformed over the years with influence from the ever changing social, cultural, political and economic environment. Until 1960, immigration was primarily based on national origin (Baker et al. 1994). At this time immigration flows originated primarily in Europe, the United States of America and British Isles (Baker et al. 1994). In 1962 new regulations were developed that eliminated racial discrimination as a major feature of policy (Thompson and Weinfeld 1995). The White Paper on Immigration presented to the government in 1966 outlined the potential restructuring of Canada's immigration policy to focus more on the recruitment of highly skilled and qualified immigrants. This was brought to fruition in new immigration regulations in 1967 (Thompson and Weinfeld 1995). The 'points system' introduced at this time allowed immigrants to enter based on skills that were evaluated and allocated grade based on level of contribution they have to offer to Canadian society (Thompson and Weinfeld 1995).

This change opened the door for immigrants from the Middle East, Asia, Africa, South America, and the Caribbean (Thompson and Weinfeld 1995).

The next notable adjustment to the Canadian immigration policy came in 1971, when Prime Minister Pierre Trudeau introduced multiculturalism as an official government policy (Kelley and Trebilcock 2010). This policy was intended to enhance the cultural expression of all individuals and recognize the increasingly diverse cultural dimensions of Canada (Kelley and Trebilcock 2010). In 1988, the Canadian Multiculturalism Act created a legal framework for the government's official policy adopted in 1971 (Government of Canada 2016). The Immigration Act of 1976 mandated the government to develop plans for the future of immigration, followed by the Immigration and Refugee Act which was established in 2001. These developments reflected a more transparent and updated policy of strengthening Canada's immigration system as well as the refugee and protection system to address new challenges (Government of Canada 2016).

While immigration has progressed in the age of globalization, there remains significant room for improvement (Schuetze and Antecol 2005). Immigrants, especially those who are visible minorities, are often seen and treated as outsiders by the local communities in which they attempt to create a new life. While positive interaction between different races and nationalities has greatly increased in recent years, discrimination and exclusion continue to be a problem facing many newcomers in Canada, as well as minorities who have lived here for many years and whose families have been in Canada for many generations. Given the emphasis placed on immigrant entrepreneurship by government policy makers around the world, it is important to understand the potential for immigration policy to attract successful entrepreneurs (Schuetze and Antecol 2005). The success of these policies is based on the ability to overcome institutional and market forces that make some countries or cities more attractive than others.

#### 3.3 Immigrant Entrepreneurship Barriers

Immigrants are presented with distinct barriers to employment. It is important to acknowledge these barriers in order to support their transition into entrepreneurship. These include but are not limited to the devaluation of foreign educational credentials, exposure to ethnic and racial discrimination, limited accessibility to financing, lack of knowledge of Canadian business rules and regulations, lack of social capital, and a lack of proficiency with the majority language (Sim 2010). There has been a great deal of research that acknowledges these barriers faced by immigrants when entering the job market. However, there is a lack of research focused on how to overcome those barriers in order to ensure equity in the employment sector. This illustrates the fact that services for immigrants, specifically immigrant entrepreneurs, need to be addressed and reevaluated in order to better suit the needs of immigrants in the competitive Canadian job market. A key challenge in developing programs or policy to assist in overcoming these barriers is the complexity associated with these issues. The demands of meeting the diverse needs of immigrants are increased by geographical factors such as the local economy, infrastructure, the size of the area being served, as well as resources that are available for services (Myers 2013).

Language is identified as one of the main barriers faced by immigrant entrepreneurs (Sims 2010). In order to address the multiple needs that must be addressed when integrating into a new community, such as housing, education, employment. It is extremely beneficial for new immigrants to have a solid level of proficiency with the language of the new country, in this case

#### SUPPORTING IMMIGRANT ENTREPRENEURS

English. For this reason, immigrants often want to learn the new language fast; unfortunately, this is not always possible. Experience speaking and writing is the best way to learn a new language and this takes time, which is a valuable resource to a new immigrant. An extension of the language barrier are soft skills, such as communication skills along with interpersonal skills. The language barrier often compounds on other barriers, such as the development of social networks, making an already challenging process even more difficult.

Another prevalent barrier associated with immigrant entrepreneurs is the lack of access to funding when seeking to pursue entrepreneurship (Gopalkrishnan 1999). Newcomers to Canada often have difficulty securing loans from financial institutions as well as other financing options for small businesses (Myers 2013). As a result of the lack of credit history in the host country, there are restrictions on the size of loan accessible to them (Myers 2013).

Similarly, immigrant entrepreneurs with relevant experience are faced with the devaluation of education credentials as well as experience. Due to the differences between their regulations in their home country and Canadian business rules and regulations, immigrants often experience difficulties with the transition into a different business environment. This barrier creates exceptional difficulties to immigrant entrepreneur due to the fact that gaining local knowledge and experiences takes time. Furthermore, the opportunities to do so are critical and often are difficult to obtain without guidance.

Lack of professional networks is another one of the barriers that plays a critical role in the advancement of immigrant entrepreneurs. Social capital can refer to anything from an individual's more formal social networks to their casual friends (Gopalkrishnan 1999). When moving to a new country, immigrants are forced to leave behind their social networks and form new social networks, or social capital, in their host country. This social capital is paramount to

their success in searching for employment, and the challenges that new immigrants often face obtaining this social capital add to their already significant challenges navigating the job market. The development of social capital provides immigrant entrepreneurs with local connections with business that provide insight and support throughout the entrepreneurship stages. These established professional networks additionally aid in overcoming the barrier of lack of knowledge of Canadian business rules and regulations.

The barriers faced by immigrant entrepreneurs are consistently present throughout all phases of entrepreneurship, from starting to expanding the business. The barriers are often interconnected and certain barriers present more difficulty, as they are more complex and take time to overcome. Addressing the barriers faced by immigrant entrepreneurs is an individualized process, as a result of the different skill level and experience of each immigrant pursuing entrepreneurship. All these factors create challenges for immigrant entrepreneurs when navigating through the barriers faced when seeking employment, which illustrates the need for programs to address these issues.

#### 3.4 Immigrant Entrepreneurship in Canada

Recently, an increase in immigrant self-employment has been observed in Canada (Sim 2010). Understanding the factors that influence the fluctuations in the immigrant job market in Canada is crucial to better understanding how to effectively assist potential and existing immigrant entrepreneurs. The development of programs and services that are targeted to the specific needs of immigrant entrepreneur must reflect an understanding of the global, national, provincial and local job market. The variety of entrepreneurial businesses established by

immigrant entrepreneurs can be further explored by examining the factors that influence immigrants' decision to open their own business (Sim 2010.

There are multiple push and pull factors that lead to the rise of immigrant entrepreneurs. The main push factors identified was the lack of other employment options (Sim 2010). The blocked mobility thesis identifies the disadvantages such as income inequality and employment discrimination that immigrants confront in the labour market. These factors cause newcomers to turn to self-employment as the only remaining option (Sim 2010). Pull factors identified were immigrants' previous entrepreneurial experience in their home country, a clearly identified need in the new community, as well as the passion to pursue entrepreneurship (Sim 2010). The push and pull factors that led immigrant to pursue entrepreneurship have impacts on the type of support that would best help them succeed. However, the story behind the pursuit of entrepreneurship are unique to the individual, demonstrating the challenge of addressing the complex needs of the immigrant entrepreneur community.

Transnational entrepreneurship is a business endeavor that is increasing in popularity among immigrant entrepreneurs in Canada. Transnationalism was initially defined by a group of anthropologists, Glick Schiller et al. (1992), as a new conceptualization that repositions contemporary migrant experiences along with consciousness in the global capital system. It includes the phenomenon of immigrants maintaining relations across borders with their home country (Myers and Conte 2013). This development is specifically relevant in Canada, where there has been increasing transnational movement among the immigrant populations (DeVoretz and Mo 2002). There is some debate about the determinants of transnational entrepreneurship among immigrants, and whether the key factor is the business opportunities transnationalism presents, or immigrants aspiration to maintain a social connection with their home country. In

15

summary, transnational entrepreneurs are business and entrepreneurial minded professionals who develop a business model that allows for leveraging resources and utilizing mutually shareable assets - information, contacts and trust - at both locations (Clydesdale 2008).

A main barrier faced by immigrant entrepreneurs is social capital and developing professional and personal networks that will assist in further development or initial stages of entrepreneurship. Transnational entrepreneurship allows immigration entrepreneurs to remain connected with their home country to develop and maintain existing networks through transnational networking. As mentioned above, networking is a crucial factor in the success and pursuit of entrepreneurship; seeking ways to overcome barriers and develop new methods of entrepreneurship is therefore essential for the success of immigrant entrepreneurs (Brenner 2009).

Another new adjustment to the traditional model of entrepreneurship is cooperative entrepreneurship. In this model, the resources are shared and competition among immigrant entrepreneurs pursuing entrepreneurship in similar sectors is mitigated or eliminated. Access to adequate financing is a major barrier identified for immigrant entrepreneurs; sharing resources and other factors needed for establishing new business will aid in overcoming this financial barrier. Additionally, collaboration will improve the soft skills that are prevalent in the Canadian business field, such as communication and presentation skills (Brenner 2009). The Newcomers Kitchen in Toronto, an open collaborative entrepreneurial kitchen recently opened by Syrian refugees, is an example of this model in practice. (source-citylab). As opposed to multiple potential entrepreneurs pursuing similar entrepreneurial business plans, this model promotes partnerships and collaboration. Collaborative entrepreneurship strengthens the business plan, creating a more successful outcome for participants (source-citylab).

#### 3.5 Immigrant Employment Services & Programs in Canada

Over the past few decades, immigrants have experienced increased difficulty in finding employment upon arrival (Brenner 2009), often the result of the overwhelming barriers faced by immigrants seeking employment. Improvements in workforce development programs and employment services, along with increasing the accessibility of services and/or programs to immigrants, would better meet the needs of immigrants. While there are significant resources available to immigrants, program developers often run into difficulties marketing resources to immigrant populations. Ensuring that programs and/or services are accessible to potential and existing immigrant entrepreneurs is a critical component.

Although entrepreneurship programs that are open to the public do not specifically address the need of immigrant entrepreneurs, they do present some benefits to both the immigrant and Canadian-born entrepreneurs. There are common barriers faced by all entrepreneurs in the local job market. The identified goals of the entrepreneurial programs are developing professional networks, encouraging collaboration, as well as developing entrepreneurial business skills necessary for success. When targeting specific demographic similar challenges and benefits present themselves. There are programs in Peterborough that target specific demographics, however, there are few programs that specifically target immigrant entrepreneurs. Due to the outlined barriers that are specifically faced by immigrant entrepreneurs, tailored and individualized supports are necessary to ensure success for immigrants pursuing entrepreneurship.

#### 4.0 Methodology

The research objective is to develop recommendations for new and innovative programs and services targeting immigrant entrepreneurs at the New Canadians Centre. The development of immigrant entrepreneur programs allows immigrant entrepreneurs to maximize their economic success, and consequently their overall success in assimilating into the local community of Peterborough. The research methods were a literature review, case studies followed by interviews. The literature review provided an overall background, while the case studies and interviews provided context for discussion. The methods allowed for further understanding of the elements that contribute to successful immigrant entrepreneurship programs, as well as in-depth knowledge of personal experiences which will illuminate the issues that are faced by immigrant entrepreneurs.

#### 4.1 Literature Review

The literature review was conducted on academic literature to provide a foundation of understanding past and present issues surrounding immigrant entrepreneurs globally, nationally, provincially, and locally. A thorough understanding of the current issues facing immigrant entrepreneurs will provide context when analyzing local issues in the City of Peterborough. Overall, the literature review provided background information on the importance of this research.

#### 4.2 Case Studies

Best practices of immigrant entrepreneur programs were identified in other communities. This allowed for a further understanding of the factors that determine the successes and failures of the identified programs. Additionally, the best practice program representatives in other communities were contacted for interviews.

#### 4.3 Interviews

The interviews were used to determine what supports would best suit immigrant entrepreneurs in Peterborough, to help immigrant entrepreneur's business be more successful and continue to be successful in the long term. Through the research methods the goals are to enhance the Peterborough community and its immigrant population, supporting the transition of immigrants to Peterborough, and improving the work of the New Canadians Centre by providing recommendations for new innovative programs and services that specifically target immigrant entrepreneurs.

#### 4.3.1 Immigrant Entrepreneurs in Peterborough

As mentioned previously, it is important to understand the perspective of potential immigrant entrepreneurs when seeking to develop a program and/or service to better assist their transitional to entrepreneurship. Interviews were conducted with immigrant entrepreneurs in the City of Peterborough. Two immigrant entrepreneurs were interviewed, one with a recently established business and the other with a business that has been established in Peterborough for two years. The immigrant entrepreneurs were identified through the New Canadians Centre. The interviews were conducted at the New Canadians Centre or, if participant was unable to meet in person, via telephone. The interviews were audio recorded by the researcher. The purpose of the interviews was to gain an in-depth understanding of the current status of immigrant entrepreneurs in the City of Peterborough, as well as to interpret the immigrant entrepreneurs' personal experience when establishing a business in Peterborough to identify what type of program and/or service would have been useful that was not available. Although the interview followed an interview template, further questions were being asked if necessary to gain further insight.

#### 4.3.2 Program Representatives in other communities

The identified immigrant entrepreneur program models were analyzed to provide insight and guidance for future programs in the City of Peterborough. Additionally, interviews were conducted with program representatives from the selected case studies in other communities. Six Canadian immigrant entrepreneur program representatives were interviewed. The interviews were conducted via telephone and were audio recorded by the researcher during the interview. The interview followed a template, but further questions were asked if necessary to gain further insight. The interviews with the program developers allowed for understanding on the restrictions or factors that influenced the development, maintenance, and expansion of the specific immigrant entrepreneur program and/or service. Understanding the difficulties or barriers that were faced when developing and maintaining the program and/or service provided the necessary background for the recommended program models to avoid additional challenges when implementing a program in the City of Peterborough.

#### 4.3.3 Program Representatives in Peterborough

It is important to understand existing entrepreneurial programs in Peterborough in order to ensure that recommendations will fit into the existing programming offered in the community. The gap analysis identified the specific needs of immigrant entrepreneur community in Peterborough, while examining existing programs that are accessible to them. The interviews with program representatives in Peterborough additionally provided the context for future partnerships for immigrant entrepreneur program recommendations.

#### **5.0 Results**

The immigrant entrepreneur interviews provided insight into the current status of immigrant entrepreneurs in Peterborough. The immigrant entrepreneur programs in other communities were identified through the case studies as well as the literature review, they were selected because of the demonstrated success of the immigrant entrepreneur program. The entrepreneur program representatives in Peterborough provided insight into where program recommendations fit into the community. Details of all the interview participants can be found in Appendix A, with transcripts of each interview in Appendix B.

# 5.1 Immigrant Entrepreneurs in Peterborough

The immigrant entrepreneurs interviewed for this research were existing immigrant entrepreneurs, and therefore had been successful thus far in the city of Peterborough with their respective businesses. Both noted that they had found adequate support in the city of Peterborough. However, the support was mainly through the New Canadians Centre, illustrating the need to further connections to develop with other organizations in Peterborough. Both interviewees identified that they had a connection in Peterborough that significantly contributed to their success. The connection provided local knowledge as well as knowledge of Canadian business rules and regulations, which additionally aided in overcoming the barriers of language as well as the limitations of social capital. The local connections also aided in the development of professional networks that aided in the success of their business. Although the immigrant entrepreneurs interviewed have been successful thus far, they are continuing to grow and encounter new problems in business maintenance and expansion. Despite the interviewees' mainly positive responses, certain aspects were pointed out as needing to be improved upon in order for a future immigrant entrepreneur to be more successful. Specific factors that restricted the interviewees were lack of access to adequate funding, social capital, language, and familiarity with Canadian business rules and regulations.

One of the interviewees had previously had an entrepreneurial business in their home country, and noted that transition into Canada and establishing their business in Peterborough presented many challenges that were exacerbated by lack of local experience. The immigrant entrepreneur learned as the business developed and used other resources to learn more about specifically establishing a business in Canada. The interviewees noted that having a business partner or third party present to provide guidance when looking to establish and growing a business in Peterborough was crucial to their success.

# 5.2 Key Ingredients for Success of Immigrant Entrepreneur

An interviewee noted that an entrepreneur's main weakness is the lack of network connections, and noted that programming providing client with information on where to get started and gain more knowledge and experience are important aspects to focus on. Another key factor for success noted by interviewee is knowledge of local economy and local labour force: it is critical to know demographic makeup of the potential business area. The interviewee noted that it is critical to ensure that potential immigrant entrepreneur has a viable proposition that will work, or to make sure the business aligns the needs of the community. Additionally, the interviewee noted that access to capital and resources is essential. An interviewee noted the importance of writing a good business plan and the critical role it plays in the success of immigrant entrepreneur business. Both immigrant entrepreneurs identified the importance of having an individual who is familiar with businesses to provide guidance.

#### 5.3 Existing Entrepreneurial Program Representatives in Peterborough

There are a variety of supports available to individuals who aspire to become entrepreneurs including information, training, financing, individualized support, business incubation, and professional network development. The programs identified are open to the general public, and therefore accessible to newcomers as well. However, there is no program that specifically addresses the needs of the immigrant entrepreneur community. An interviewee noted that while immigrants can and do access these services, they have not been developed with immigrant entrepreneurs in mind. A gap in the existing programs accessible to immigrant entrepreneurs was identified where the needs of immigrant entrepreneurs are not adequately met. When addressing the accessibility of specific programs in Peterborough, an interviewee noted the benefits to being able to provide labour market information. The interviewee noted that programs advise potential entrepreneurs where to go as well as what programs are available in the community. Additionally, the interviewee noted that highlighting current programs and services being offered at the New Canadians Centre in Peterborough would be critical to ensure they are accessible to the immigrant community.

#### 5.4 Immigrant Entrepreneur Programs: Best practices

#### 5.4.1 Workshop

The workshops were offered in a series and designed to provide an informational setting to overcome specifically the language and Canadian business knowledge barriers. The workshop series informed participants on the rules and regulations involved in establishing a Canadian business, such as developing a business plan and understanding other business related terms that would help potential entrepreneurs become more knowledgeable and comfortable pursuing a business in Canada. This program model was primarily for potential immigrant entrepreneurs, focusing on the beginning stages of developing entrepreneurial business. However, an interviewee noted the levels of workshops were available depending on experience and skill levels (i.e., beginner, intermediate, advanced). This further divided program model is possible with enough interest from clients, the interviewee noted that this eliminates the challenge of offering group supports. An interviewee noted that providing guidance to immigrant entrepreneurs when writing a business plan is very beneficial and necessary in cases where an immigrant entrepreneur is unfamiliar with the business plan format and with Canadian business generally, as the business plan provides the entrepreneur with a guideline. Another interviewee

noted that it was important to inform participants that the business plan is a 'live document' that can be altered.

The workshop series also addresses the language barrier that is a major restricting factor for immigrant entrepreneurs. The interviewee noted that the workshop series was focused on development of language skills targeting language that is frequently used in a business setting. This type of program model allowed immigrant entrepreneurs to overcome the language barrier more quickly, resulting in earlier advancement in entrepreneurship. An interviewee noted that a major frustration of immigrants is the time it takes to learn English; offering specific service for business language would allow immigrants to learn a condensed version of the English language used in a job setting. Offering workshops to immigrant entrepreneurs was noted by an interviewee as a cost-effective way to assist an immigrant entrepreneur become more successful with their business endeavor. However, another interviewee noted that offering services to a group of immigrants presents challenges when addressing a wide range of skill levels and experience. Additionally, when seeking to implement programs to aid in overcoming the language barrier there is an added challenge of offering a program to a group with different English proficiency and skill level. With a diverse level of experience with host language offering services to groups of immigrants presents a challenge, therefore individualized support is best when addressing the language barrier faced by immigrant entrepreneurs.

#### 5.4.2 Panel Discussion

Another example of program model identified in other communities was a panel discussion. The panel discussion gathered entrepreneurs in the community and provided them with the space to present their successes and failures encountered throughout the different stages

of entrepreneurship (start-up, maintaining, expanding). The intention noted by the program representative was to provide insight into entrepreneurship for the immigrant entrepreneurs attending the panel discussion. The interviewees noted that a panel discussion allows for multiple potential immigrant entrepreneurs to learn from the presenters. This addressed the issues potential entrepreneurs encountered when seeking mentors: if multiple potential mentees show interest in a similar field it is effective to have the mentor speak to the group as opposed to oneon-one sessions. The presenters were primarily existing immigrant entrepreneurs; however, Canadian-born entrepreneurs would also provide insight into the local business market and general challenges encountered with entrepreneurship. An interviewee noted the other benefits to offering a panel discussion was networking opportunities as well as the opportunity to meet other potential immigrant entrepreneurs who have been identified as sharing similar interest.

#### 5.4.3 Mentorship

Another program model identified in the case studies and further explored in the interviews with program representatives was a mentorship program for immigrant entrepreneurs. The goal of the program would be to provide immigrant entrepreneur with guidance from experienced professional. The interviewee noted that the mentorship program provided immigrant entrepreneurs with a direct connection to a local business. An element of a successful program model noted by the interviewee was that the mentor was encouraged to introduce the mentee to other local businesses that would expand their professional network as well as expand the resources that immigrant entrepreneur was aware of. The interviewee noted that the majority of immigrant entrepreneurs that show interest in participating in the program use minimal resources, often simply relying on one connection or resource throughout entrepreneurship

stages. The main barrier the mentorship program focused on for immigrant entrepreneurs was the social capital barrier. In the cases that were identified in this research and explained by the program representative, this approach was successful. An interviewee noted the biggest difficulty encountered when offering mentorship program is ensuring that the mentor provided meets the requirements of the potential immigrant entrepreneur.

#### 5.4.4 Internship

Another identified best practice was an internship, paid or unpaid, for potential immigrant entrepreneurs. An interviewee noted the valuable Canadian business experience and local market knowledge gained from potential immigrant entrepreneurs participating in such a program. It was also noted that internships have been portrayed as a questionable business practice. However, paid internships are regulated by the Employment Standards Act. Additionally, it was identified that internships are often mutually beneficial for both parties involved. This is important for obtaining participants to offering internships as well as participants in the program model.

#### 5.4.6 Business incubation

Business incubation offers potential and existing immigrant entrepreneurs support, training, and networking opportunities throughout all stages of entrepreneurship, start-up, maintaining and expanding business. An interviewee noted that the partnership with local university and public institution was a critical component of the success of the program. An interviewee noted that many clients develop extensive professional networks through programs that are beneficial for immigrant entrepreneurs' knowledge and potential partnerships. Another benefit of this program model that was identified was the development of soft skills that are important for success in entrepreneurship. The interviewee noted that soft skills are important to success of entrepreneur, communication skills and intrapersonal skills are used frequently in development of business.

# 5.5 Factors of success or failures of immigrant entrepreneur programs in other communities

Several factors that contribute to successful program or lead to issues were identified by program representatives. The most commonly noted factor that led to successful immigrant entrepreneur programs was a specified program design, targeting specific barriers characteristic of immigrant entrepreneurs. An interviewee noted that focusing the mentorship program, for example, on overcoming the social capital barrier simplified the program design. Additionally, the interviewee noted that the program aided indirectly in overcoming additional barriers for the participant such as development of language skills, local market and Canadian business knowledge. Offering programs specifically targeting immigrant entrepreneurs was noted by all interviewees as an overwhelming task as a result of the magnitude of barriers immigrants faced by immigrant entrepreneurs when entering the workforce in the host country. Therefore, the interviewee identified a key benefit of immigrant entrepreneur programs that, by addressing one barrier, multiple barriers would be addressed simultaneously because of their interconnectedness.

An interviewee identified the challenges when offering program to all levels of entrepreneurship, such as existing and potential immigrant entrepreneurs. It was also noted by an interviewee that allowing a variety of skill and experience levels to participate is overwhelming for potential immigrant entrepreneurs or immigrant entrepreneurs with less experiences. However, an element that distinguished a successful program model from other programs and/or services offered to immigrant entrepreneurs was the follow up with clients throughout their entrepreneurial career. The interviewee noted that this ensures that clients have been able to follow the advice we have given, or to see where they are at and whether additional support is necessary and available.

Another element that contributed to the success of a program model was the partnering of the organization facilitating the program for immigrant entrepreneurs with local universities or colleges, and local businesses. An interviewee noted that a partnership provided their organization with the space to offer workshops and panel discussions. Another interviewee shared that a partnership with local businesses allowed for participants to explore potential internships to gain valuable local experience. Additionally, an interviewee noted that partnerships strengthen organizations, allowing the programs to extend their services for immigrant entrepreneurs.

#### **6.0 Limitations**

Limitations of this research relate to the time allocated for the methodology, specifically the interview portion. Restricted time resulted in a limited number of interviews being completed with program representatives in other communities and in Peterborough, and with immigrant entrepreneurs in Peterborough. Additionally, a portion of the interviewees that were contacted did not respond in time to be interviewed, therefore further restricting the amount of data collected through the interviews.

The immigrant entrepreneurs that were interviewed were referred to the researcher by the New Canadians Centre. The immigrant entrepreneurs had previously established businesses within the city of Peterborough. Therefore, the successes often outweighed the failures when discussing the process of becoming an immigrant entrepreneur. This introduces bias. Another limitation to this research was the inability to interview potential immigrant entrepreneurs. Identifying potential immigrant entrepreneurs presented an issue for the research, resulting in a gap in the research. Since no unsuccessful immigrant entrepreneurs were interviewed it becomes difficult to understand the rate of success within the City of Peterborough.

#### 7.0 Discussion

A variety of best practices where identified through case studies, and further examined through interviews with program representatives. The best practices ranged from knowledge based services to help country-specific social capital and business skills, including business language courses, multilingual financial literacy and entrepreneurship training workshops, and introduction to the host country's business culture and environment, information on local business regulations. To put these best practices in local context, interviews were conducted with immigrant entrepreneurs in Peterborough to identify the need of the immigrant entrepreneur community as well as to address the current status of their success.

#### 7.1 The Need for Immigrant Entrepreneur Programming in Peterborough

Having moved to a new location, the immigrant entrepreneurs encounter multiple barriers when first establishing a business. An identified barrier faced by immigrant entrepreneurs is the lack of experience and knowledge of Canadian business rules and regulations. The lack of familiarity with the Canadian business stream includes the development of a business plan, submitting request for start-up capital, registering the enterprise, recruitment, and social security obligations. However, both interviewees had prior connections with people in the community, providing guidance to overcome this barrier. Through the informal mentorship information was provided for the aspects of entrepreneurship that the immigrant entrepreneurs were unfamiliar with, specifically the aspects that required extensive local market knowledge as well as knowledge of Canadian business rules and regulations. There are many other aspects that are important when immigrating to a new country, and some barriers take a long period of time to overcome. A mentor to provide guidance through all the steps required for development of a business is therefore extremely beneficial for immigrant entrepreneur.

The language barrier was noted by interviewees as playing a critical role in the startup and preservation of immigrant entrepreneur businesses in the City of Peterborough. Lack of written or oral English proficiency was a challenged faced by immigrant entrepreneurs in the beginning steps of starting their immigrant entrepreneur business, when maintaining success as well as expanding their business. Additionally, it was noted by one of the interviewees the importance of communication skills, relating confidence and interpersonal skills. These are known as soft skills which are important in the success of entrepreneurial business in Canada. There is a need for programming targeting the development of these skills, which are often overlooked when addressing the proficiency of speaking a language.

A lack of access to adequate funding is another major obstacle facing immigrant entrepreneurs. Newcomers have greater difficulty when accessing startup capital through formal financial institutions because they do not have a credit history in the host country that would meet the requirements of the financial institutions. As a result of these restrictions the potential of the business plan of immigrant entrepreneur to be successful is an irrelevant factor when

31

seeking a loan. Without a start-up loan establishing a successful business is nearly impossible in today's highly competitive Canadian economy.

#### 7.2 Gap Analysis of Programs in Peterborough

Peterborough currently has multiple programs and services for entrepreneurs. However, there is an identified gap and need for programming specifically for immigrant entrepreneurs. Analyzing the current programs in Peterborough provided the background necessary to determine the future collaborations and partnership that will be important for the success of the recommended program for immigrant entrepreneurs at the New Canadians Centre. Additionally, the analysis provided an illustration of where the program recommendations would fit into the context of Peterborough and existing programs.

Currently, there is a mentorship program targeting youth in Peterborough. The benefits to offering the program to an identified target demographic are that the barriers faced by the target demographic can be isolated and the focus can be overcoming those specific barriers characteristic of that target demographic. Offering a similar mentorship program for immigrant entrepreneurs would present similar benefits for immigrant entrepreneurs when establishing, and expanding their business in their host country. The recommended program model would be a mentorship program exclusively for immigrant entrepreneurs. However, there is a mentorship programs that is currently offered at the New Canadians Centre. A program representative noted that it runs on a case-by-case basis. Therefore, the program would benefit improvements made to the existing model and marketing to increase the amount of clients. There is a need for additional support through community partnership as well as additionally programing that work together to support the immigrant entrepreneur population.

#### 7.3 Recommendations

There are five immigrant entrepreneur program recommendations for the New Canadians Centre. Although all program model recommendations will include some essential elements that led to success of the identified best practices in other communities. An important element of a successful program is to ensure that the recommended program for the New Canadians Centre is well advertised and accessible for potential and existing immigrant entrepreneurs. One of the interviewees noted the difficulty when identifying organizations within the community that would be best for assisting them with their business plan and ideas. There could be significant resources available for immigrant entrepreneurs, but if they cannot be easily identified or are not accessible their effectiveness is limited. Additionally, providing a resource that provides a list of other resources that provide additional support in the community. This encourages immigrant entrepreneurs to interact with other organizations, as well the program recommendations all partner with local organizations and this will encourage interactions with other organizations as well. Another common element of the identified best practices was to acknowledge the interconnectedness of immigrant entrepreneur barriers by illustrating the magnitude of benefits addressed in the program model.

#### 7.3.1 Mentorship

A mentorship program specifically focusing on immigrant entrepreneurs is one of the recommendations for the New Canadians Centre in Peterborough. Explicitly offering a mentorship program to immigrant entrepreneurs would allow existing entrepreneurs and potential entrepreneurs the opportunity for personal and professional growth. Mentoring and

network building initiatives to facilitate the acquisition of country-specific business skills along with the development of professional networks. The benefits of offering a mentorship program include one-on-one advice and training, as well as the opportunity to connect with the local business community, business associations, potential suppliers and customers. These connections will strengthen business plan or existing business for program participants. Networking plays a critical role, as noted by interviewees, in establishing, maintaining and expanding entrepreneurial business. Mentoring promotes a more welcoming and supportive environment that generates new insights and growth for both parties involved. It is important to consider the benefits for mentors to participate in program, demonstrating that the program model is mutually beneficial.

The mentorship program would aid in overcoming multiple common barriers faced by immigrant entrepreneurs, such as social capital and local market knowledge and Canadian business knowledge along with experience. Although these identified barriers take time to overcome, a mentorship program will aid in the development of these skills and provide an opportunity for immigrant entrepreneurs to gain valuable experience. A mentorship program also provides individualized support, a key consideration given the diverse levels of experiences and skills among potential and existing immigrant entrepreneurs.

The guidelines for the mentorship relationship should be flexible to ensure that both parties do not feel overwhelmed by their commitment to the program. The initial meeting would be organized by the New Canadians Centre, but the duration and frequency of the meetings would be the decision of the participants. The organization would encourage participants to establish regular meeting times at the initial meeting and offer space to meet if needed. Occasionally, the New Canadians Centre would hold events that would encourage all participants in the mentorship program to come and meet other participants. This event would allow the immigrant entrepreneur to further develop their professional network, as well as meet other immigrant entrepreneurs in the community.

While the existing mentorship program at the New Canadians Centre provides a foundation for the program model, advertising and promoting the program to the immigrant population in Peterborough as well as current immigrant entrepreneurs is essential for the growth of the program. The other program recommendations, such as panel discussions and other events, would provide opportunities to promote mentorship program as well as enlist participants. Having an integration of group and individual supports allows for the one-on-one support as well as the development of professional networks and soft skills that are providing through group supports. The mentorship program model will be strengthened if implemented along with panel discussion and other networking events.

#### 7.3.2 Panel Discussion

Another immigrant entrepreneur program model recommendation for the New Canadians Centre is a panel discussion. The panel discussion events would highlight existing immigrant entrepreneurs, providing a platform for them to share their entrepreneurship journey and allow other immigrant entrepreneurs to learn from their experience. The identified best practices pointed to the success of holding an event specifically for immigrant entrepreneurs that all levels of entrepreneurship were encouraged to attend (i.e., potential, existing entrepreneurs). It was an excellent way for immigrant entrepreneurs to develop their professional networks as well as an educational experience on entrepreneurship from other immigrant entrepreneurs. Although individualized supports were identified as best to aid in support of immigrant entrepreneurship, t is important to offer group supports to challenge and allow for development of certain skills that are not developed in individualized supports. In the case of a panel discussion, that would be networking. The importance of networking cannot be overlooked when developing programing recommendations to support immigrant entrepreneurs. Panel discussions also present opportunities to consider alternative entrepreneurship models, such as collaborative entrepreneurship.

The recommended program would partner with the Newcomer Entrepreneur of the Year, allowing the winner of award and other candidates to present their story to an audience of potential and existing immigrant entrepreneurs. The New Canadians Centre created the Newcomer Entrepreneur of the Year Award in collaboration with the Peterborough Community Futures Development Corporation and the Chamber of Commerce in order to recognize the achievements of business leadership and community involvement made by newcomers within the Peterborough community. The program model for the immigrant entrepreneur panel discussion would include holding a monthly event where the panel discussion would take place. Following the discussion, an informal networking event would take place allowing participants to further interact and develop their professional networks with panel and other people in attendance. Additionally, the panel discussions could partner with other organizations in communities outside of Peterborough to expand services, along with extending the invite for more immigrant entrepreneurs to speak on the panel. All participants in the events would wear name tags and be encouraged to exchange contact information with people met at the event to ensure that the connections continue beyond the event duration. Potentially each monthly panel discussion would explore a given theme or type of entrepreneurship, which would encourage new participants to attend as the program developed.

### 7.3.3 Workshop

The New Canadian Centre currently offers programs for immigrants to overcome the language barrier, in the form of a 10-week workshop series. However, the development of a program model that specifically targets entrepreneurs' language proficiency would be beneficial. The program would focus primarily on English proficiency, while addressing specifically the language that is commonly used in the Canadian business setting. Offering this specific program model would allow for immigrant entrepreneurs to become familiar with language that is commonly used in business that would not be covered in a standard English workshop series.

In addition to knowledge-based approach to workshop series, the program model would incorporate presentations from local professionals that would aid in professional development. Additionally, the local professional would provide insight into local marketing network to ensure that potential immigrant entrepreneurs have a viable proposition and that their idea meets the needs of the community. For existing immigrant entrepreneurs, the presentations would provide insight into how to expand entrepreneurial business in the community. This addition to the program model addresses the identified limitations of traditional business workshop programs which is the lack of local knowledge.

It is difficult to address the specific needs of individual participants when offering workshops to participants with a wide range of skills levels. One way to mitigate this difficulty would be to set qualification standards for the program to ensure that everyone is at similar experiential level. The program recommendation would establish a level of language proficiency needed to participate as well as a cap to ensure that overqualified clients do not make other who are still learning the skills feel insecure about their level of experience. Ensuring that a certain level of English proficiency is required for participation would additionally solve for issues in obtaining translator present for individual participants, which is a challenge for those who are not yet comfortable with the English language and require translator. Or, if there is great interest in the programming and there is an identified need from a diverse range of skills levels, the program would be further divided into beginner, intermediate and advanced levels. This solution would ensure that each participant is comfortable as well as being challenged by the workshop content.

### 7.3.4 Incubation Centre

The final immigrant entrepreneur program model recommendation for the New Canadians Centre is the development of an incubation center. The incubation centre would provide a space that allows for collaboration between other potential and existing immigrant entrepreneurs in the community. The centre would provide immigrant entrepreneurs with opportunity to overcome common barriers, such as social capital as well as financial barriers. The program helps with the social capital barrier by providing a space for immigrant entrepreneurs to develop their professional networks with other immigrant entrepreneurs who also participate in the program. Additionally, if the recommendation partnered with exsiting business incubation centre run by the Greater Peterborough Innovation Cluster, it would allow immigrant entrepreneurs to network with other entrepeneurs in Peterborough. The program indirectly addresses the financial barrier by encouraging potential and existing immigrant entrepreneurs to share resources which lowers the cost of starting, maintaining and expanding the entrepreneurial business.

The recommended incubation centre would allow entrepreneurial ideas to go beyond the standardized approach, of individual pursuit of entrepeneurship. Since the New Canadians

Centre in Peterborough has demonstrated interest in this new approach to entrepreneurship, it would complement this new development by implementing this specific recommendation. Collabative entrepeneurship has multiple benefits, such as shared resources which elimate some cost of start-up of business. Additinally, this type of entrepreneurship eliminates some competition in the local market. For example, if multiple potential immigrant entrepreneurship they would be encourgaged to collaborated with other immigrant entrepeneurs. Similarities have been identified between mentorship, panel discussion and collaborative entrepreneurship model, notably the theme of collaboration and sharing insight.

### **8.0** Conclusion

### 8.1 Program Recommendations Summary

The development of immigrant entrepreneur programs in Peterborough is a critical component to bridging the gap that currently exists within the programs that are offered to entrepreneurs. A program that specifically target immigrant entrepreneurs would aid to access mainstream business support service and allow immigrant entrepreneurs a foundational support to gain a foothold in the mainstream business community in Peterborough. This is a chance for the city of Peterborough to provide an environment where new immigrants have the opportunity to prosper and become successful and contributing members of Canadian society. Through providing these oppurtunities the city will, in turn, be improving aspects of the local economy while creating a more welcoming and diverse city.

### 8.2 Implications for Future Research

Future research would be to look into possibilities of developing mentorship program specifically for immigrant entrepreneurs within the City of Peterborough. Reach out to local business and surveying who would be interested in participating in a potential mentorship program, this research would provide better idea if the program would be feasible in the City of Peterborough. Identifying potential immigrant entrepreneurs an d

However, the ability to identify unsuccessful immigrant entrepreneurs would be beneficial in identifying the truth failure and gaps with in Peterborough and look to develop programs to overcome those and fill in the gaps that led to the failure of the Immigrant entrepreneur business. However, this prevents many challenges in identifying unsuccessful immigrant entrepreneurs. Identifying unsuccessful immigrant entrepreneurs becomes challenging, since there is no record of the failures of these businesses.

### 9.0 Annotated Bibliography

Citizenship and Immigration Canada 2012 "Winning Strategies for Immigrant Entrepreneurship in Five Communities" (Hamilton: Workforce Planning).

The report provides insightful case studies of immigrant entrepreneurship program and services in other communities. While overviewing programs and services in Canada this report also highlights key features and services offered as well as context into the reasons behind the program being developed. The report highlights specific program and services that are offered specifically to immigrant entrepreneurs addressing certain barriers that are of greater concern to immigrants in the area the service centers are located. This will be used as a base for the case studies that will be evaluated and critiqued in order to formulate a plan for the New Canadians Centre in Peterborough.

Gopalkrishnan, R., Shapiro, J. 1999 "Ethnic Entrepreneurial and Marketing Systems: Implications for the Global Economy" in <u>The Journal of International Marketing</u> 7(4) 83-110.

The article outlines the role of immigrant ethnic entrepreneurs in the global economy, highlighting the importance of their role and the factors that are affected by this marketing system. The qualitative research presented in this article demonstrate the distinct business model for ethnic entrepreneurs and how services can be more effective in targeting and assisting this type of business often pursued by immigrants. Most of the research highlights examples from the United States of America, however, global trends are acknowledged and the majority of the results can be applied to Canada with minor adjustments.

Kariv, D., and Menzies, T., and Brenner, G., and Fillion, L. 2009 "Transnational Networking and Business Performance: Ethnic Entrepreneurs in Canada" in <u>Entrepreneurship and</u> <u>Regional Development</u> 21(3) 239-264.

This paper provides further insight into the different businesses pursued by immigrant entrepreneurs in Canada and the factors that influence their decisions. There is stress on the influence of human capital, specifically on the education level and professional experience to their home country. Also, the connection of already having extensive knowledge of their first language allowing to better connect with home country in the business context.

## Kelley, N., and Trebilcock. 2010 <u>The Making of the Mosaic: A History of Canadian Immigration</u> <u>Policy</u> (Canada: University of Toronto Press)

This book provides a description of the history of immigration in Canada and the policy that has come along with it. It discusses how immigration law was formed and by whom, as well as how it has been administered. It describes some themes that have been central to the topic of immigration in Canada, including the role that economic circumstance in Canada as well as throughout the world has had in shaping immigration policy. It goes on to discuss the ways that capital has also played a large role in shaping these policies. In the past, Canada's immigration law was influenced by racism and anti-radicalism and pursued a cultural and ideological homogeneity. Over the last thirty years this approach has shifted into a more democratic and liberal process emphasizing labor market credentials of immigrant policy is focused on granting entry to Canada to those individuals who will provide the most contributions to Canadian society and economy as well as a commitment to refugee aid efforts.

Myers, K., Conte, N. 2013 "Building New Skills: Immigration and Workforce Development in Canada: Transatlantic Council on Migration: Migration Policy Institute.

This report was developed to acknowledge the needs of immigrants in Canada, specifically when entering the increasingly competitive job market. The report primarily focuses on Ontario when assessing the structure of workforce development programs for immigrants. The report suggests two main approaches for addressing issues and barriers faced by immigrants in the workforce. First, analyzing the success of integrated programs versus programs that are specific to the needs of immigrants. It is suggested that providing both programs for immigrants and nonimmigrants would be increasing the cost and time to manage and maintain both services. However, it is noted that immigrant specific services are preferred and provide the most effective programs. Secondly, there is a concern presented that programs have put too much focus on supply driven services and lack the attention to incorporating key stakeholders, such as employers.

Peterborough Immigration Partnership. 2015 "Community Integration Plan 2016-2021" (retrieved from http://www.ppcii.ca/wp-content/uploads/2015/08/Community-Integration-Plan-2015-20201.pdf)

This document outlines the immigrant integration strategy by developing a five-year plan developed by Peterborough Immigration Partnership along with Peterborough Economic Development. This document will provide a foundation of knowledge on the current state and future developments for immigrant integration in the City of Peterborough. Specifically understanding integration plans in Peterborough assist with developing new ideas for the New Canadian Centre for immigrant entrepreneurs by providing local context behind the ideas. This report demonstrates the importance of immigrant integration for the future prosperity of the City of Peterborough.

Schuetze, H., and Antecol, H. (2005) "Immigration, Entrepreneurship and the Venture Start-up Process" (Canada: University of Victoria)

This paper illustrates the background of immigration and outcomes for immigrants when looking to pursue their own business with examples from three countries; Canada, Australia, and the United States of America. Examining the effects of immigration policy on immigrant entrepreneurs in each country. Also highlighting earning outcomes, and self-employment propensities to attempt to empirically analyze immigrant entrepreneurship data in order to better understand development over the years. By analyzing the quality, they hope to further understand of the impacts of immigrant policy and other institutional/market characteristics on immigrant self-employment outcomes.

Sim, D. <u>Immigrant Entrepreneurship in Canada: A scan of the experience of Canadian immigrant</u> <u>entrepreneurs, and policy and programs for encouraging immigrant business</u> Global Diversity Exchange at Ted Rogers School of Management (Toronto: Ryerson University)

This report examines immigrant entrepreneurs all over Canada's, documenting the programs and policies involved in encouraging immigrant entrepreneurs. This report will implement a further understanding of the programs and policies used that are beneficial in assisting immigrant entrepreneurs all around the world, as well as identifying key issues in Canada surrounding this topic. This article especially assists in pointing out successful programs for immigrant entrepreneurs which can be used for reference when looking to develop similar programs in Peterborough.

The New Canadians Centre (2016) <u>Annual General Report</u> (retrieved from: http://www.nccpeterborough.ca/?page\_id=1580)

> This report is published for free every two years and provides an excellent summary of all the developments that have been made at the New Canadians Centre as well as an overview of the services they provide. The report was informative and served as an excellent insight into the accomplishments made by the New Canadians Centre over the past two years. Becoming familiar with the processes presently established at the New Canadians Centre is important when researching ways to improve their current system and develop more specific programs for immigrant entrepreneurs.

## Thompson, J., Weinfeld, M. 1995 "Entry and Exit: Canadian Immigration Policy in Context" in <u>The Annals of the American Academy of Political and Social Science</u> 538(1) 185-198.

Thompson and Weinfield provided further insight into the history of immigration policy in Canada. Highlighting the difficulties and substantial changes that impacted the current status of immigration now. The suggest push/pull factors that influence immigration, such as; poverty and political instability. In the report they propose that immigration to Canada will continue to increase because it is relatively unpopulated in comparison to other countries that are more congested. There is also discuss of the controversy surrounding immigration and how this will influence future decisions on this topic.

# **10.0 Appendix**

10.1 Interview Transcripts

Interview Transcripts: Immigrant Entrepreneurs in The City of Peterborough

Business	Date of Interview	Location of Interview
- Fresh Dreams	- March 8rd 2017 at 10:00am	- In person at The New Canadians Centre
- Peterborough, Ontario		

- 1. What motivated you to establishing your business in Peterborough and becoming an entrepreneur ?
  - Had business in home country
  - Passionate about food and catering business in home country and wanted to share traditional food in the Peterborough community
- 2. Why did you decide to open this type of business specifically ?
  - Experience
  - Passion for providing healthy food to the community
  - Love customer service industry and being a part of the community
- 3. How has your business grown throughout the years? Have you encounter any challenges?
  - Originally partnered with local coffee shop
  - Now with restaurants success looking for space to open restaurant without partnership
- 4. Did you have any concerns when moving to Peterborough? If so, what were they (i.e., business, social) ?
  - Lack of knowledge of Canadian business rules and regulations was main concern
  - Additionally, learning English was a main concern
  - Important for success of business to have high level of English proficiency for customer service
- 5. What is advice would you offer to potential immigrant entrepreneurs looking to open a business in Peterborough ?
  - Make sure you are passionate about the business you want to pursue
  - Access to adequate financing is an important factors in the success of business
  - Support for family or friends in community is important
  - Husband plays important role by providing guidance throughout entrepreneurship stages of business

- 6. Did motivation affect business outcome ?
  - Yes, my motivation to provide healthy food for the community is a big reason I think we have been successful
  - I love cooking for people and ensuring that the food I provide is healthy
  - Providing fresh food for the community brings me happiness and I see my business doing that for Peterborough
- 7. What are the biggest obstacles you faced when setting up your business in the City of Peterborough ?
  - Financial barrier
  - Social capital barrier
  - Different business rules and regulations in Canada, very different when establishing business in home country
  - Customer service is different in home country as well, hard to adjust
  - Access to fresh food, in home country there was a farmer's market every day
  - In Peterborough, finding fresh food to provide in restaurant is very challenging
- 8. When you were overcoming the obstacles of establishing your business in Peterborough, were there services that helped with this ? If so, what were they (i.e., where, who) ?
  - New Canadians Centre very helpful
  - Mentor, husband with business knowledge
  - Community members show support
- 9. What would you say are the key ingredients to success for immigrants starting and running a business in Peterborough ?
  - Access to adequate financing
  - English language proficiency
  - Having help from local community members that have previous Canadian business knowledge was an important part of our success
  - Having all the other community support was helpful as well
- 10. Are the challenges you faced different from those experienced by non-immigrant entrepreneurs?
  - The language barrier is a major challenge as well as Canadian business knowledge
- 11. Would a service focusing on developing a business plan, networking, financing, language, mentoring, or an internship help with a smooth transition into the workforce ? Which is most important to you, why ?
  - Mentorship program, we had a community member who served as a mentor to us and was extremely helpful with start-up of our business
  - More financial assistance would be beneficial as well

- 12. Now that you have your own business were there things you wished you had learned before starting your business that you have had to learn as you go ?
  - There are still things we are learning everyday with expanding and growing our business

Business	Date of Interview	Location of Interview
<ul> <li>Oasis Mediterranean Grill (OMG)</li> <li>Peterborough, Ontario</li> </ul>	- March 8rd 2017 at 10:00am	- In person at The New Canadians Centre

## Interview Transcripts: Immigrant Entrepreneurs in The City of Peterborough

- 1. What motivated you to establishing your business in Peterborough and becoming an entrepreneur ?
  - Passionate about food and cooking
  - Wanted to share love of fresh healthy food with the community
- 2. How has your business grown throughout the years? Have you encounter any challenges?
  - Recently, have been looking to move to bigger space because of success of business
  - This growth has presented new challenges that we have had to learn as we go
- 3. What is advice would you offer to potential immigrant entrepreneurs looking to open a business in Peterborough ?
  - The importance of customer service and development of soft skills
  - Also, make sure you are passionate about business idea
- 4. Did motivation affect business outcome ?
  - Yes, I am extremely passionate about catering business
  - Love making healthy food options for community, similar business to what previously had in home country
- 5. What are the biggest obstacles you faced when setting up your business in the City of Peterborough ?
  - The biggest obstacle was navigating the differences between home country and Peterborough, for example there are food markets every day in home country when in Peterborough there is just one once a week therefore getting access to fresh local food is limited

- 6. When you were overcoming the obstacles of establishing your business in Peterborough, were there services that helped with this ? If so, what were they (i.e., where, who) ?
  - New Canadians Centre was important to success
  - Unaware of other resources in the community
- 7. What would you say are the key ingredients to success for immigrants starting and running a business in Peterborough ?
  - Language proficiency
  - Access to adequate financing
  - Local Canadian business knowledge
- 8. Are the challenges you faced different from those experienced by non-immigrant entrepreneurs?
  - Language and local knowledge are main barriers
- 9. Would a service focusing on developing a business plan, networking, financing, language, mentoring, or an internship help with a smooth transition into the workforce ? Which is most important to you, why ?
  - Mentorship very helpful for future immigrant entrepreneurs
- 10. Now that you have your own business were there things you wished you had learned before starting your business that you have had to learn as you go ?
  - Looking to expand business

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Nick Yeo, Senior Program Manager	- Futurpreneur Canada	- January 27th 2017 at 3:00pm	- Via telephone
	- Toronto, Ontario		

# Interview Transcripts: Program Representatives

- 1. How has the immigrant entrepreneur program grown throughout the years? What are some of the more recent advancements?
- Primarily through financing, mentorship and providing resources
- Provide loan for financing
- Resources on website about business to ensure that entrepreneur provide support

- 2. What makes the immigrant entrepreneur program and/or service unique, what differentiates it from other programs and/or services?
- The mentorship program, advice about business
- Entrepreneurs love connecting with other entrepreneurs
- We operate similar to a bank, offering loans
- National, coverage across the entire country
- Help entrepreneur with business plan so that it meets the reality, help improve plan
- Provides a leg up to be more successful
- 3. What are some of the obstacles that affect immigrant entrepreneurs and how does your program help overcome those barriers?
- Access to capital and credit
- Lack of credit history, need to establish history to prove to financial institution
- We have a program where if you don't have credit history we provide \$15,000
- Another challenge, immigrants with professional experience in home country
  - Looking for validation that their business is viable
  - Have experience, risk averse (other considerations)
- 4. Do your services cover different levels of entrepreneurship, or focus on a specific level of entrepreneur (i.e., potential entrepreneurs, existing entrepreneurs)?
- Main focus is potential entrepreneurs (0-12 months in age)
- We work with part time workers and help with transition to full time
- Once someone is supported by us we continue relationship for next 5 years
- 5. How does an immigrant qualify for the program? Are there barriers that affect the accessibility of the program?
- General info on website
- Credit history limited
- Barriers: marketing and communication business to immigrants
  - First, marketing language in other languages
  - Feedback, they want communication in English because it's their language of practice here and they want to improve
- Barrier: definition of certain terms (i.e., cash flow)
- Expectation that first person you speak with is only source of info, however, it is important to reach out to more than one source and expand network
- 6. How does this program run?
- National, regional team
  - We rely on network of community partners
  - They don't have access to financing (i.e., Newcomers Centre in Peel)

- Once they graduate from their program they apply to Futurpreneur to access funding
- 7. What factors influenced the establishment of the programs and/or services you have for immigrant entrepreneur? How did these factors influence the program and/or service?
- 20 years ago it was difficult to become entrepreneur
- This challenge was recognized along with financial need
- Immigrant entrepreneur
  - Canada has high immigration rate
  - Should have access to entrepreneurship programs
- 8. Do you think the program and/or service offered meets the needs of immigrant entrepreneurs? How could it be improved?
- Looking at redesigning certain elements of program
- Want to improve is increased in financing, right now amount is limiting
- We have looked at relying on a different way of dispersing it (i.e., more partners)
- How peer mentoring be a factor
  - More available to immigrants
  - When coming into country there is a whole lot of knowledge (i.e., improving English, housing, etc.) if they don't realize services like Futurpreneur are out there they might not consider entrepreneurship
- 9. How does the program and/or service facilitate funding for immigrant entrepreneurs?
- BDC, provides additional financing
- 2-1 relationship

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Chris Farrell, Manager	- Waterloo Region Small Business Centre	- January 20th 2017 at 2:00pm	- Via telephone
	- Kitchener, Ontario		

## Interview Transcripts: Program Representatives

- 1. How has the immigrant entrepreneur program grown throughout the years? What are some of the more recent advancements?
- Not a lot of growth in terms of adding new programs for the outreach that we do for new Canadians
- It has grown by partnering with Conestoga college to provide a series of three workshops, about entrepreneurship and idea generation for starting a business
- That partnership is growth is because generally what we have done is that we have targeting any newcomer, but this program targeted newcomers that had at least a level 7 english
- We have also done some workshops at an annual event with the multicultural centre, Global Skills - we do same type of presentation there about entrepreneurship and idea generation, the audience is generally internationally trained professionals
- Another change is that we had a demand from local organization that deal with specific ethnicities, we partnered with those organization to find a volunteer who can translate our business models into other languages
- 2. What makes the immigrant entrepreneur program and/or service unique, what differentiates it from other programs and/or services?
- Most of the community organization are working with newcomers to help with language, education, job search, and other settlement services
- We stick with entrepreneurship, we know that many new Canadians have had businesses of their own in their country of origin
- We provide them with a core understanding with how business works in Canada, as well as developing their network.
- 3. What are some of the obstacles that affect immigrant entrepreneurs and how does your program help overcome those barriers?

- The biggest barrier is language, so it pushes them to fast track on english language skills
- For many newcomers access to capital is a huge barrier as well, as a result of little credit history in host country
- 4. What services do you provide to immigrant entrepreneurs specifically?
- We always start out with the workshop, group approach
- It's a funnel; who is really keen to start their business, accessing barriers and helping them overcome those barriers
- 5. Do your services cover different levels of entrepreneurship, or focus on a specific level of entrepreneur (i.e., potential entrepreneurs, existing entrepreneurs)?
- Our services cover all levels of entrepreneurship, the idea, the startup, the growth, the expansion
- We have staff that are experienced for all levels of growth.
- 6. How does this program run?
- We don't have the funding to deliver the services but we have the skills, we have volunteers that will do translation for us, as well as participating in a panel discussion
- We invite newcomers to talk to new immigrant entrepreneurs about their business, tell their story about how they got their business started, provides hope and insight into how they got their business started.
- 7. Do you think the program and/or service offered meets the needs of immigrant entrepreneurs? How could it be improved?
- I think we are just scratching the surface, I think the primary thing with newcomers we work with need to get english up to speed and understand that it takes time
- We don't have a program in place where we can actually take them through 3 weeks of business training, we are more information, outreach, etc.
- 8. Are your programs and/or services used frequently by immigrant entrepreneurs? Are there steps that could be taken to further increase the accessibility of these programs?
- We service a large community and try to help our as much as we can for services for new Canadians
- The time that it takes to spend with new Canadian and developing business plan takes time, and we don't have the capacity to do that
- There is no program in the community for newcomers to start their business.

- 9. What would you say are the key ingredients to success for immigrants starting and running a business?
- Language is important, knowledge of Canadian culture and access to capital.
- 10. Do you think the idea of having a mentor or internship would help immigrant entrepreneurs develop their business and be more successful?
- A mentor absolutely, and only an internship if they get paid
- The newcomers need to make a living, but that puts them in a vulnerable position so it would need to be a paid position
- 11. Does the program network with other existing programs in other communities?
- This whole idea of providing services started 2010, we had a student from Laurier University working here
- The university student came up with idea of doing business training for new Canadians, and then we put together a series of 4 workshops.
- 12. Establishment question
- High intensity of walk-in traffic is newcomers, we wanted to put something together specifically for newcomers
- A good outcome example at panel discussion; our audience was primarily international professionally trained people with english about level 7, one person on panel connected with audience member and worked at business for free then the job was created for him
- 13. In terms of partnership, does the program partner with any local organization(s)? If so, how did the relationship develop and how does it affect the program?
- Partner with Working Centre (non-profit, help people to get employed), Multicultural Centre (annual event), YMCA to deliver workshop (space, resources), Chamber of commerce, as well as Conestoga college
- Chris Farrell also sits on Immigration Settlement Commission for Waterloo Region
- 14. What are initial steps to starting a similar program in another community?
- The basic thing is to use and modify the tools that you have, we have a bank of information on how to start a business and modify them for your audience
- Get a new Canadian involved in translation, to provide information pamphlets in multiple languages increasing the accessibility of services and/or programs to new Canadians

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Jason Dennison, Manager of Operations	<ul> <li>Workforce</li> <li>Development Board</li> <li>Peterborough, Ontario</li> </ul>	- January 24th 2017 at 2:00pm	- Via telephone

# Interview Transcript: Program Representative

- 1. How has the program grown throughout the years? What are some of the more recent advancements?
- We conduct projects, we do internal projects and fund external projects
- We are a funder of employment training work as well
- This year we are doing four programs that are external, the internal work is our core work (labour market information)
- The labour market information has changed over the years, the scope of what we do has increased
- We now have resource capacity that can develop a lot more labour market information to whatever demographic needs it
- We work with every local organization that provides programs, we support programs and ensure clients are directed towards best suited programs, we could advise you where to go, what programs are in our community
- Not delivering programs, but facilitating them and where you go.
- 2. What makes the immigrant entrepreneur program and/or service unique, what differentiates it from other programs and/or services?
- Our unique service offering is our knowledge of all the programs and services, as well as labour market information
- We can provide local statistics, no other service offers that.
- 3. Who is the target demographic for this program? Is your program specific to immigrant entrepreneurs, if so why?
- Labour market information: our customers are economic development offices, employer's, business services, chamber of commerce, downtown business improvement area, employment ontario service provides, immigration services providers (i.e., New Canadians Centre), job seekers
- Those are our customers in terms of labour market information

- 4. What are some of the obstacles that affect immigrant entrepreneurs and how does your program help overcome those barriers?
- Lack of knowledge of the business environment, comes with lack of experience in that environment
- Entrepreneur main weakness is lack of network connections, our services help them by point them to programming and services that can get them started to gain more knowledge
- 5. How does an immigrant qualify for the program? Are there barriers that affect the accessibility of the program?
- Anyone can access our information since we are on the internet
- We are purposely in the online space, although are services are within the four counties that we are operating in
- 6. What factors influenced the establishment of the programs and/or services you have for immigrant entrepreneur? How did these factors influence the program and/or service?
- Looking for current, local, relevant information about the labour market
- Our stakeholders are always looking for up to date information
- Our service has evolved to fill that void, we provide research for that
- 7. Are your programs and/or services used frequently by immigrant entrepreneurs? Are there steps that could be taken to further increase the accessibility of these programs?
- We would be working with the New Canadians Centre to provide information that can help them make decisions about the services they will offer
- 8. How does the program and/or service facilitate funding for immigrant entrepreneurs?
- Funded by Ontario Ministry of Advanced Education and Skills Development.
- 9. What would you say are the key ingredients to success for immigrants starting and running a business?
- Knowledge of local economy and local labour force, need to know demographic makeup of potential business area
- Make sure you have a valuable proposition that will work, or make sure your product aligns with what the need of the community is

- Knowledge of location, multiple factors go into where a business should be located to see where business would fit into city
- Access to capital and resources, any new business needs access to capital and knowledge of sources where capital can come from
- 10. Do you think the idea of having a mentor or internship would help immigrant entrepreneurs develop their business and be more successful?
- An mentorship is always good, there are programs in our community the entrepreneurs could access that have a mentorship component to it (mentioned Greater Innovation Cluster)

Program Representative(s)	Organization	Date of Interview	Location of Interview
<ul> <li>Alanna Oddoye, Business</li> <li>Development Advisor</li> <li>Ofelia Dugal, Employer</li> </ul>	- New Canadians Centre of Excellence	- January 30th 2017 at 2:00pm	- Via telephone
Connections Specialist	- Windsor, Ontario		

## Interview Transcripts with Program Representative

- 1. How has the immigrant entrepreneur program grown throughout the years? What are some of the more recent advancements?
- For our organization one of the newer things we have done is have guest speakers from the community, providing a panel discussion specifically for immigrant entrepreneurs
- 2. What makes the immigrant entrepreneur program and/or service unique, what differentiates it from other programs and/or services?
- We are a settlement agency that involves a lot of newcomers, we want to make sure our services are personalized and localized
- Should they need support we provide that for them, as well as help with starting their own business
- We offer childcare for eligible clients, when they attend information sessions and one-onone mentoring
- 3. What are some of the obstacles that affect immigrant entrepreneurs and how does your program help overcome those barriers?
- Newcomers have not built up their credit, we always advise them to get a credit card as soon as possible
- We also refer them to other program (i.e., government programs) for specific loans that are targeted for their needs. Other obstacle is the business network, we have work hard to match them with other newcomers and other people in the community to build their network
- Make connection for client with business professionals to develop mentorship. Language barrier, the settlement agency provides the support for free
- Low business knowledge in Canadian context, they may have run family businesses in home country

- We provide guest speakers and seminars, organizational planning and any other business related services (offered once a month).
- 4. What services do you provide to immigrant entrepreneurs specifically?
- We have a mentorship program, we examine the stage which the immigrant entrepreneur needs help with
- Access their needs to interpret which stage of entrepreneurship they need assistance with
- Six month relationship, we monitor the relationship and offer meeting space for them
- We help them through every step of the business, we follow up with their business once it is established to make sure they have followed the advice we have given
- When it comes to finding mentors for the immigrant entrepreneurs the main challenge is to find a mentor to meet the specific desire of the business the entrepreneurs would want to establish
- 5. Do you think the program and/or service offered meets the needs of immigrant entrepreneurs? How could it be improved?
- An element that distinguishes us from other programs and/or services offered to immigrant entrepreneurs is that we follow up with clients throughout their career
- Make sure that clients have been able to follow the advice we have given, or to see where they are at and if we can provide additional support
- 6. Are your programs and/or services used frequently by immigrant entrepreneurs? Are there steps that could be taken to further increase the accessibility of these programs?
- Yes, our programs are accessible for immigrant entrepreneurs
- More accessibility could be extended to existing immigrant entrepreneurs
- Creating more connections with other organizations within the community helps expand our services of programs to provide for increasing numbers of immigrant entrepreneurs
- 7. What would you say are the key ingredients to success for immigrants starting and running a business?
- Writing a business plan provides great guideline
- If they have enthusiasm it helps with success
- Important to know Canadian business market, specifically market demand
- 8. Do you think the idea of having a mentor or internship would help immigrant entrepreneurs develop their business and be more successful?
- Important that organization needs to access their capacity to deliver a similar program

- The funding is important as well in order to develop a similar service
- 9. In terms of partnership, does the program partner with any local organization(s)? If so, how did the relationship develop and how does it affect the program?
- Partnership with Velocity Start in Windsor
  - Offered through the University of Waterloo
  - Resources are free and open to the public
  - Opened January 2016
  - For people who want to learn about entrepreneurship
  - Offer the following resources: workspace, booking space, weekly workshops, printers and other tools, coaching
  - A unique resource s the problem lab archive: to help participants identify big problems worth solving

10. Are there any other comments you would like to share?

- Successful story at panel discussion where potential immigrant entrepreneur
- Mentioned WISE5 study to look into other immigrant entrepreneur programs that are successful

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Bethann Brown, Volunteer Coordinator	- Aspire Program	- March 3rd 2017 at 2:00pm	- Via telephone
	- Peterborough, Ontario		

Interview Transcripts: Program Representatives

- 1. Since Aspire is a new program, are there any recent advancements that have developed since it has begun? What are some of the more recent advancements?
- Solidifying our practice guidelines
- 2. What makes the entrepreneur program unique, what differentiates it from other programs and/or services offered within Peterborough?
- Unique is the target demographic
- Age group not a ton of mentoring program
- 3. Who is the target demographic for this program? What are some of the benefits of offering a program to a specific demographic?
- Youth programing
- Service demographic that doesn't have a lot of
- 4. What are some of the obstacles that affect the target demographic? How does the program help overcome those barriers?
- Young adults have a number of barrier to achieving those goals
- Generally barriers from mental health channels
- Entrepreneurship in particular: not having interpersonal skills or network of connections for advice and support
- 5. Are there barriers that affect the accessibility of the program?
- Arabic interpreter
- Volunteer community mentors
- 6. How does this program run?
- Training and employment goals
- Young adult support them with goals
- Work with them to look into what mentorship is willing to take on mentorship goals

- Social workers for youth
- 7. What factors influenced the establishment of the program? How did these factors influence the program and/or service?
- No program offered in community for youth
- 8. Do you think the program offered meets the needs of target demographic? How could it be improved?
- Youth centered and driven
- Flexibility to change direction based on needs of youth at anytime
- 9. Do you find any difficulty obtaining mentors for the program? If so, how could you improve this aspect of program?
- No difficulty thus far, however, community events help expand knowledge of program and gain more mentors
- Ensure that the relationship is flexible to allow for mentors to feel comfortable with commitment

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Alyssa Stewart, Operations Coordinator	<ul> <li>The Greater Peterborough Innovation Cluster</li> <li>Peterborough, Ontario</li> </ul>	- March 8rd 2017 at 10:00am	- Via telephone

# Interview Transcripts: Program Representatives

- 1. How has The Greater Peterborough Innovation Cluster grown throughout the years? What are some of the more recent advancements?
- Move to new space
- Help and give access to programing to more entrepreneur and startup companies
- 2. What makes the program and/or service unique, what differentiates it from other programs and/or services?
- Our services to clients are free
- Technology based
- 3. Does the Innovation Cluster cover different levels of entrepreneurship, or focus on a specific level of entrepreneur (i.e., potential entrepreneurs, existing entrepreneurs)? If so, how?
- Yes, anyone can get in contact with us
- New entrepreneurs go through 6 week workshop series first regardless of stage
- Accelerator program, more than 4 employees and business has developed substantially
  - Pay rent for space
  - More independent
- 4. How does this program run?
- 4 main sectors, technology-based businesses
- Not-for-profit organization with government funding
- Main programs...
- Lacking skills in expert area (i.e., marketing, cash flow planning, system management) we have experts on hand that are partnered with organization that you can be paired with
- Hands on
  - Workshops once a month

- Open to public
- Community and knowledge partners
- 20 people approx.
- This month, accounting to come in and talk about finances
- Incubator
  - The cube
  - Client to access program
  - Free office space, open concept
  - Working in environment with other entrepreneurs and start up
  - Collaboration and support system
  - Most popular program, recently moved to bigger space
- Fast start program
  - With Trent University
  - Through Ontario government
  - Youth based
  - Any company, any idea
- Workshop Series
  - Everything you need to know to start a business (i.e., vision and mission, etc.)
  - 6-week series
- 5. Do you think the program and/or service offered meets the needs of entrepreneurs? How could it be improved?
- Expert and residents program
  - Try to improve it by gaining more experts
  - Finding one specialized in specific technology areas
  - Now we have 20 experts
  - Experts get paid
- 6. Are your programs and/or services used frequently by entrepreneurs? Are there steps that could be taken to further increase the accessibility of these programs?
- Yes, wait list for 'The Cube' for local entrepreneurs
- Recently moved to new space in downtown Peterborough
- 7. What would you say are the key ingredients to success for immigrants starting and running a business?
- Networking is an important element in success
- Community partnerships and collaboration is also an important element
- 8. Do you think the idea of having a mentorship program would help immigrant entrepreneurs develop their business and be more successful? Panel discussion?
- Yes mentorship is a successful program for entrepreneurs

- 9. In terms of partnership, does the program partner with any local or national organization(s)? If so, how did the relationship develop and how does it affect the program?
- Yes we partner with many local organizations, for example Trent University
- Fast Start and 'The Cube' are in partnership with Trent University to bring more attention to program and allow for young entrepreneurs to enroll in programming

10. Fast start benefit of offering to specific target demographic?

- The benefit to offering to target demographic is that you are able to focus on barriers that are specific to target demographic
- 11. What are initial steps to starting a mentorship program and/or panel discussion events?
- Community partnership
- Local promotion at well-known events that previously exist
- 12. Collaborative entrepreneurship? Toronto Newcomer Kitchen
- Interesting approach
- "The Cube' promotes this new type of entrepreneurship

Program Representative(s)	Organization	Date of Interview	Location of Interview
- Eliza Chang, Program Director, Special Projects	- S.U.C.C.E.S.S - Vancouver, British Columbia	- March 10th at 12:00pm	- Via telephone

Interview Transcripts: Program Representatives

- 1. What programs and/or services does S.U.C.C.E.S.S provide to immigrant entrepreneurs specifically?
- Confidential business counselling in franchising, sole proprietorship, partnership and incorporation services;
- Business development that include analytical and practical hands-on training programs,
- Workshops on how-to start a small business,
- Short courses on marketing, business and financial management that include small business taxation, and
- One-on-one consultation sessions and seminars.
- 2. What makes S.U.C.C.E.S.S unique, what differentiates it from other immigrant entrepreneur programs and/or services?
- We offering a variety of programs and services for immigrant entrepreneurs that have been very successful over the years
- Our programming is light a traffic light: green, yellow or red
  - After completing program clients will know if business idea is good to begin (green), needs more work (yellow), or needs to be improved (red)
- 3. What are some of the obstacles that affect immigrant entrepreneurs and how does your program aid in overcoming those specific barriers?
- We focus on development of professional networks
- They don't know the market and they don't know where to find the information
- Language
- 4. Do your services cover different levels of entrepreneurship, or focus on a specific level of entrepreneur (i.e., potential entrepreneurs, existing entrepreneurs)?
- Yes, we focus on different levels of entrepreneurship to ensure that clients remain successful and follow through things they learned in programming offered through SUCCESS

- 5. What would you say are the key ingredients to success for immigrants starting and running a business?
- Don't limit initial business idea, look at wider market
- Need to know spending pattern of Canadians to be able to have market big enough
- In order to start business in Canada, they do need to know Canadian business culture
- 6. What are initial steps to starting a mentorship program in another community?
- Depends on networking of the organizations
- Must have established relations in the community
- This will help in gaining mentors for the program



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#### HUMAN RESEARCH CONSENT FORM

#### Nature of the Project:

The title of my community-based research project is: Supporting Immigrant Entrepreneurs. The research is focused on developing recommendations for programs and/or services for immigrant entrepreneurs in the City of Peterborough. Part of the research involves a series of semistructured interviews with program developers in other communities, and existing immigrant entrepreneurs in the City of Peterborough. The goal of the interviews is to gain knowledge of programs and/or services that overcome the common barriers faced by immigrant entrepreneurs when entering the workforce in Canada. The interviews with program developers will take 1-2 hours to complete, and the interview conducted on immigrant entrepreneurs will take no longer than 1 hour.

Researcher: Brieanna Elliot Researcher Contact Information: Email: brieannaelliot@trentu.ca Phone: 705-559-2473

The researcher may also be reached through the course supervisor in Geography Department at Trent University: Email: heathernicol@trentu.ca

#### As a participant in the above project, I understand the following:

- 1. I have been fully informed by the interviewer about the nature of the research and my participation in the project;
- 2. My participation is entirely voluntary. I may refuse to answer any or all questions and end the interview at any time;
- The data resulting from the interview will not be used for any commercial purposes and will be strictly used for the advancement of research and social policy applications;
- The information supplied during the interview will be kept confidential and my identity will not be used in any reports or other publications;
- 5. The information will be stored responsibly and my participation in the project will be known only to the researchers;
- 6. Any risks to my participation in the project are unforeseen by the researcher;
- 7. I have been provided with a copy of this participant consent form for my own records; and
- 8. I understand that this project has been approved by Trent University's Department of Geography's Research Ethics Committee.

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Participant Name: AUSSC Stewart **Participant Signature:** (please print) Interviewer Signature: 70



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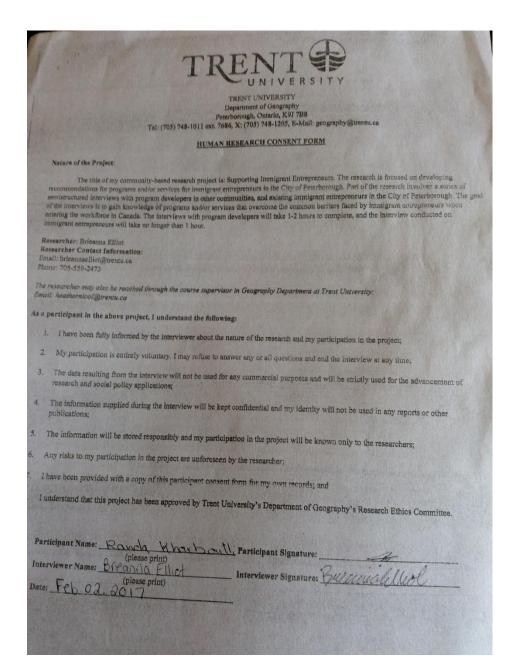
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Participant Name: HONICH SICVA Participant Signature: Avalica flux
Interviewer Name: Briennon Elliot Interviewer Signature: Bullemalinet
Date: Feb 02.2017



itudent's Name: BRIBANDNA ELLIOT Date: DEC.1, 16				
Research Ethics Review Committee Member	Review Status			
Committee member #1	/ Approved as submitted			
Name: Maste Steint	Approved with minor modifications (see comments)			
	Approval Deferred pending resubmission to Research Ethics Commit			
	(see comments)			
	Approval Denied - project contains serious, insurmountable problems			
	applicant must meet with supervisor			
Committee member #2 //	Approved as submitted			
Name: Ditro Latting	Approved with minor modifications (see comments)			
	Approval Deferred pending resubmission to Research Ethics Commit			
	(see comments)			
	Approval Denied - project contains serious, insurmountable problems			
	applicant must meet with supervisor			
Overall Committee Decision	Approved as submitted			
	Approved with minor modifications (see comments)			
	Approval Deferred pending resubmission to Research Ethics Commit			
	(see comments)			
	Approval Denied - project contains serious, insurmountable problems.			
	applicant must meet with supervisor			

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Committee Member #2 Comments

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	STUDENT A	PPLICATION TO U	NDERTAKE HUN	IAN RESEARCH	
	an fran Kamifranka ni	in di tanin Anna Malatia III.			
1. Submission E	Pate of Application: No	ovember 30 <sup>ar</sup> 2016	. <sup>.</sup>		
2. Name of stud	ent: Bricanna Elliot				
3. Studeni e-mai	l: brieannaelliot@trent	tu.ca Student Te	lephone No. 705-53	9-2473	a ar ar
4. Course for wh	iich human research is	being undertaken: G	EOG 4030: Commu	nity-Based Research	
5. Name of instr	uctor(s) in the course c	overseeing this resear	ch, or in the case of	Geog 401/402, the na	me .
of your thesis su	pervisor: Heather Nicc	м			
6. Title of the re	search project: Support	ting Immigrant Entre	preneurs		
	munity/corporate/gove	rtiment research parts	ner/host/placement	organization (if	a e <sub>an</sub> " a se an
any): The New (	Canadians Centre				20
8. Source of proj	ect funding (if any): N	//A	х е <sub>д</sub> к к	" : 	е (
9. When and wh Centre in Januar	ere will the surveys an y-February 2017; or ov	d/or interviews be co ver skype or email for	nducted: Interviews communities outsi	will be conducted at t de of Peterborough	he New Canadians
following progra	interviewed or survey ons in other communiti n, Business Immigrant	ies; Toronto Region I Mentorship Program	mmigrant Council, Enterprise in St. Jo New Canadians C	BizPlan at Welcome I ohn, Waterloo Newcor entre of Excellence Inc	nn Community ner Business c. Global Business
Centre: Hamilton Network, CYBF Centre: Windsor Success Busines	Newcomer Entreprene , Waterloo Region Ass s Development and Tra ians Centre will identif	istance Program at W aining Centre: Vanco	uver, Immigrant En	treprencur Orientation	Program: Halifax.
Centre: Hamilton Network, CYBF Centre: Windsor Success Busines The New Canadi for a shorter seri- 11. Are any of th	Newcomer Entreprene , Waterloo Region Ass s Development and Tra ians Centre will identif es of interviews. le rescarch participants	istance Program at W aining Centre: Vanco y current immigrant from vulnerable pop	uver, Immigrant En entrepreneurs in the ulations (e.g., intell	treprencur Orientation City of Peterborough,	Program: Halifax. who are available
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13. How is the informed consent of participants being obtained? (Check One)  $\ensuremath{\square}$  Verbal explanation and signed consent form prior to participation Signed consent form prior to participation Disclaimer on survey instrument implying consent 🗆 Verbal consent o Other 14. Please indicate the level of anonymity/confidentiality/privacy guaranteed to research participants. (Check One) ⊂Names and identifying information will not be used in any reports of findings, will not be stored with the raw data, and will not be known to researchers. \_Names and identifying information will not be used in any reports of findings and will not be stored with the raw data Mames and identifying information will not be used in any reports of findings DNone (i.e., actual names of participants will be used in any reports of findings). 15. How will the raw data be handled, stored, and/or disposed of in order to adhere to the above level of confidentiality? In order to ensure that all information I data collected from the intensients remains confidential, the audia recordings and transcripts will be stored in a password protected 16. Have you attached copies of the proposed project Consent Form (or statement of consent)? computer. Yes 🗸 No 17. Have you attached copies of the statement introducing the research? Yes 🗸 No 18. Have you attached copies of the proposed project survey instrument (e.g., questionnaire)? Yes 🗸 No 19. If this is a resubmitted application, have you included a copy of the original application AND a brief statement outlining how you have addressed the committee's initial concerns? Yes \_\_\_\_ No \_\_\_\_ N/A \_\_\_\_ Student Name: Britanna Ellio Gullamor Signature (please print)

\* Faculty signature indicates that s/he has reviewed the application prior to submission.

(please print)

\*Supervisor/Course Instructor:



TRENT UNIVERSITY Department of Geography Peterborough, Outario, K9J 7B8 Tel. (705) 748-1011 ext. 7686, X: (705) 748-1205, E-Mail: geography@trentu.ca

#### HUMAN RESEARCH CONSENT FORM

#### Nature of the Project:

The title of my community-based research project is: Supporting Immigrant Entrepreneurs. The research is focused on developing recommendations for programs and/or services for immigrant entrepreneurs in the City of Peterborough. Part of the research involves a series of semistructured interviews with program developers in other communities, and existing immigrant entrepreneurs in the City of Peterborough. The goal of the interviews is to gain knowledge of programs and/or services that overcome the common barriers faced by immigrant entrepreneurs when entering the workforce in Canada. The interviews with program developers will take 1-2 hours to complete, and the interview conducted on immigrant entrepreneurs will take no longer than 1 hour.

Researcher: Bricanna Elliot Researcher Contact Information: Bmail: bricannaelliot@trentu.ca Phone: 705-559-2473

The researcher may also be reached through the course supervisor in Geography Department at Trent University: Email: heathernicol@trentu.ca

#### As a participant in the above project, I understand the following:

- 1. I have been fully informed by the interviewer about the nature of the research and my participation in the project,
- 2. My participation is entirely voluntary. I may refuse to answer any or all questions and end the interview at any time;
- The data resulting from the interview will not be used for any commercial purposes and will be strictly used for the advancement of research and social policy applications;
- The information supplied during the interview will be kept confidential and my identity will not be used in any reports or other publications;
- 5. The information will be stored responsibly and my participation in the project will be known only to the researchers;
- 6. Any risks to my participation in the project are unforeseen by the researcher;
- 7. I have been provided with a copy of this participant consent form for my own records; and
- 8. I understand that this project has been approved by Trent University's Department of Geography's Research Ethics Committee.

	8 8			
Participant Name:		Participant Signature:		
	(please print)			
Interviewer Name:		Interviewer Signature:		
	(please print)			
Date:				

#### Supporting Immigrant Entrepreneurs Interview Template

Interview: Case Studies with program representatives in other communities

1. How has the immigrant entrepreneur program grown throughout the years ? What are some of the more recent advancements ?

2. What makes the immigrant entrepreneur program and/or service unique, what differentiates it from other programs and/or services ?

3. Who is the target demographic for this program? Is your program specific to immigrant entrepreneurs, if so why ?

4. What are some of the obstacles that affect immigrant entrepreneurs and how does your program help overcome those barriers ?

5. What services do you provide to immigrant entrepreneurs specifically ?

- 6. Do your services cover different levels of entrepreneurship, or focus on a specific level of entrepreneur (i.e., potential entrepreneurs, existing entrepreneurs)?
- 7. How does an immigrant qualify for the program ? Are there barriers that affect the accessibility of the program ?

8. How does this program run (i.e., staff, connections to other community organizations) ?
9. What factors influenced the establishment of the programs and/or services you have for immigrant entrepreneurs ? How did these factors influence the program and/or service ?

10. Do you think the program and/or service offered meets the needs of immigrant entrepreneurs ? How could it be improved ?

11. Are your programs and/or services used frequently by immigrant entrepreneurs? Are there steps that could be taken to further increase the accessibility of these programs?

12. How does the program and/or service facilitate funding for immigrant entrepreneurs ?

13. What would you say are the key ingredients to success for immigrants starting and running a business ?

14. Do you think the idea of having a mentor or internship would help immigrant entrepreneurs develop their business and be more successful ?

15. Does the program network with other existing programs in other communities ?

16. In terms of partnership, does the program's partner with any local organization(s) ? If so, how did the relationship develop and how does it affect the program ?

17. What are initial steps to starting a similar program in another community?

18. Are there any other comments you would like to share?

Interview: Immigrant Entrepreneurs in The City of Peterborough

- 1. When did you immigrate to Peterborough, Ontario?
- 2. What motivated you to establish your business in Peterborough and becoming an entrepreneur ?
- 3. Why did you decide to open this type of business?
- 4. How has your business grown throughout the years? Have you encountered any challenges?
- 5. Did you have any concerns when moving to Peterborough? If so, what were they (i.e., business, social) ?
- 6. What advice would you offer to potential immigrant entrepreneurs looking to open a business in Peterborough ?
- 7. Do you think that your motivation to become an immigrant entrepreneur affected your business outcome ?
- 8. What are the biggest obstacles you faced when setting up your business in the City of Peterborough ?
- 9. When you were overcoming the obstacles to establishing your business in Peterborough, were there services that helped with this ? If so, what were they (i.e., where, who) ?
- 10. What would you say are the key ingredients to success for immigrants starting and running a business in Peterborough ?
- 11. Are the challenges you faced different from those experienced by non-immigrant entrepreneurs?
- 12. Would a service focusing on developing a business plan, networking, financing, language, mentoring, or an internship have helped ?
- 13. What programs and/or services for immigrant entrepreneurs would you like to see facilitated by the New Canadians Centre, or other organizations in Peterborough?
- 14. Now that you have your own business were there things you wished you knew before starting your business that you have instead had to learn as you go ?