Immigrant Entrepreneurship: BARRIERS AND FACILITATORS TO GROWTH
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Executive Summary

Overview
Immigrants to Canada drive economic development and innovation through their participation in entrepreneurship. In Canada, immigrants represent a significant percentage of the country’s entrepreneurs, and their companies are more likely to serve export markets than companies owned or managed by non-immigrants. While governments have established programs to support highly skilled immigrants and entrepreneurs in order to drive economic development, immigrants still face many barriers to establishing and growing their own businesses.

This study explores the perspective of immigrant entrepreneurs in Ontario and the supports available to them. It aims to understand the factors that shape an immigrant entrepreneur’s decision in terms of where to locate their business. We focused on immigrant entrepreneurs in Mississauga, Niagara and Picton. Our study surveyed entrepreneurs with a focus on those born outside of Canada. In addition, we mapped existing services at the federal, provincial, and local level and interviewed relevant service providers working with immigrant entrepreneurs in order to understand gaps in available services.

Who are the Immigrant Entrepreneurs?
- Of the immigrant entrepreneurs we surveyed, 14% came to Canada from China, 11% came from India, and 11% came from Pakistan; approximately 12% came from Middle-Eastern countries. Women comprised 37% of respondents
- They were well educated: 60% held an undergraduate degree. Of these, 33% also held a graduate degree
- Most of the immigrant entrepreneurs we surveyed came to Canada via the family class (39%) while 3% came as the entrepreneur class and 6% came as part of the investor class

Reasons for Entering Entrepreneurship
- In spite of perceptions that immigrants are often pushed into entrepreneurship because of exclusion from traditional job markets, this study shows that for many immigrants entrepreneurship is a desirable career path that can offer them opportunities and benefits
- Immigrants are slightly more likely than Canadian-born entrepreneurs to see entrepreneurship as a desirable career choice that comes with status and respect and that is positively portrayed in the media
- Many immigrant entrepreneurs, like Canadians, reported that their families had a history of business ownership
- Some immigrant entrepreneurs are pushed into entrepreneurship because they are excluded from other forms of employment or need to supplement their incomes
- A substantial proportion reported having trouble getting their credentials recognized in Canada
- Immigrants are less likely to pursue entrepreneurship because of dissatisfaction with employment than Canadian-born entrepreneurs
Newcomer Entrepreneurs Face Considerable Challenges

- Newcomer entrepreneurs face more barriers than Canadian-born entrepreneurs in terms of understanding legislation, navigating the landscape of regulations and taxes involved in establishing a businesses, and finding financing and talent
- They also acknowledged facing challenges understanding Canadian markets but were divided on the degree of barriers presented by language and culture
- Newcomer entrepreneurs face more barriers accessing financing than do Canadian-born entrepreneurs and are likely to report receiving government funding
- The services they considered most important were government grants and subsidies, help in developing a business plan, networking assistance, help in navigating regulations and the tax system
- In contrast, Canadian-born entrepreneurs were more likely to cite the need for help registering the business, developing the business plan, connecting to customers, learning about government grants or subsidies, and accessing mentorship and networking

The Immigrant Entrepreneur Ecosystem

- More than 54 services addressed six core areas: awareness (building awareness of the opportunities presented by entrepreneurship); engagement (building enthusiasm and networking opportunities); skills development (courses and workshops); application (support for applying the learning); execution (support for business development) and acceleration (financial supports)
- Many diverse programs are available but most programs that focus on building awareness and engagement target post-secondary students. There is little available for aspiring entrepreneurs or newcomers. Similarly, while many programs focus on skills development, they often lack practical application
- There were some regional differences: Picton has fewer supports than the larger regions; Niagara is well served relative to Mississauga and Toronto

Service Provider Perspectives

- The perspectives of service providers range significantly—some were acutely aware of the needs of immigrants and others were not
- Service providers identified issues with immigration policies where, for instance, students cannot easily transition into entrepreneurial roles
- They noted the importance of providing access to finance, networks and mentoring
- They also emphasized that most settlement agencies and support organizations focus on language training and traditional employment pathways and are ill equipped to support immigrants who have entrepreneurial aspirations
- Equally, organizations designed to support entrepreneurs were empathetic to but had limited understanding of the challenges facing newcomers
- Some focused on the critical importance of understanding language and culture to an immigrant’s success while others stressed the importance of service providers becoming more inclusive
- Some recognized the unconscious and cultural biases built into many of the processes associated with securing financing, “pitching” ideas, networking, and navigating systems
- Some challenged the conventional assumptions that language training must precede employment suggesting that providing opportunities to earn and learn are better suited to the needs of newcomers
- Many acknowledged the problems of fragmentation of services and the challenges that presents to navigating opportunities
- Some stressed the importance of “meeting people where they are” and, for example, providing better support to ethnic chambers of commerce and business associations
- Finally, there were innovative suggestions about strategies to attract immigrant entrepreneurs to smaller communities—sharing more information about established small businesses needed successors

Recommendations

- Examine policies to ensure easy transition for students to entrepreneurial opportunities
- Ensure service providers consider entrepreneurship as a viable opportunity and have information about relevant supports and services
- Develop diversity accountability in government-funded entrepreneurship services and programs, including attentiveness to issues facing women, immigrants and other under-represented groups
- Provide more robust support to raise awareness of entrepreneurship as a viable path and feature success stories
- Support networking, mentoring and sponsorship of immigrant entrepreneurs by connecting them to other entrepreneurs
- Provide more multilingual supports
- Recognize that entrepreneurial opportunities and businesses are diverse and extend beyond technology
- Provide better integration of services, including “concierge” approaches to providing information about the full range of programs supporting startups, talent, financing, research and development
Entrepreneurship is increasingly understood as an important way to drive economic development and stimulate job creation across Canada. In turn, there is growing interest in attracting highly skilled workers and entrepreneurs to Canada.

While a wide range of services are already in place to support entrepreneurs and immigrants—with some targeted specifically at immigrant entrepreneurs—there is limited research exploring the efficacy of these services, and the specific challenges, opportunities and considerations that shape a skilled immigrant’s decision as to whether or not to become an entrepreneur in the first place. The increased interest in attracting highly skilled immigrants to Canada, coupled with the rise in entrepreneurship as a viable career option across Canada, have underscored the need for more extensive research into entrepreneurship as a career choice for immigrants. The purpose of this project is to support the transition of skilled immigrants into Ontario’s labour market at levels commensurate with their skills and experience.

This project focuses on entrepreneurship as a career pathway for internationally trained immigrants, with emphasis on the transferrable skills immigrants have and the supports they needed to achieve success.

Entrepreneurship is a multi-faceted endeavour; many different factors need to align for a venture to become successful. This report aims to understand the opportunities for immigrant entrepreneurs and the challenges and barriers that they face. This includes investigating what factors drive immigrants to become entrepreneurs, the assets that internationally trained immigrants bring to entrepreneurial enterprises, the skills required to be successful in entrepreneurship, the gaps in knowledge and skills that exist among immigrant entrepreneurs, the potential barriers to accessing entrepreneurship programs, services and resources, and the ways that community size affects these factors.

The innovation gap is a major challenge in Canada (Conference Board of Canada, 2013a) and governments at all levels have embraced entrepreneurship and the growth and acceleration of SMEs as an engine of growth (Industry Canada, 2011). The Global Entrepreneurship Monitor’s (GEM) multi-level model of innovation, tested across 27 countries, identifies entrepreneurship as a key element in any innovation ecosystem (Wong et al., 2005) because it drives productivity and job creation. A lack of entrepreneurship has been identified as a fundamental weakness in Canada’s innovation scene (Braunehjelm et al., 2010).
There is ample evidence that immigrants are over-represented among entrepreneurs in Canada. According to the GEM Canada 2013 report, the rate of entrepreneurial activity is higher among first-generation immigrants in Canada than the general population (Langford, Josty & Holbrook, 2013). In Ontario specifically, 34.7% of all early-stage entrepreneurship was undertaken by first generation immigrants (Davis et al., 2013). This is higher than most other reference economies included in the GEM such as the UK, EU, G7 and G20. While some of these are “necessity based,” wherein people pursue entrepreneurship because they have been excluded from traditional job markets (Bauder, 2003), the GEM Canada findings suggest that opportunity is a more prominent factor in newcomers’ decisions to pursue entrepreneurship.

High financial and educational requirements for admission through Canada’s immigration system creates a talent pool for entrepreneurship (Langford, Josty & Holbrook, 2013) and there is substantial evidence that immigrants have a greater propensity towards choosing entrepreneurship as a path to prosperity, in effect creating their own job as well as jobs for others (Aldrich & Waldinger, 1990; MacCrimmon & Wehrung, 1990). Recent studies have suggested that the proportion of immigrant entrepreneurs is three times greater than their representation in the general population and that entrepreneurial values motivate almost two-thirds of immigrants who enter self-employment and remain self-employed even if offered a job with comparable income (Hou & Wang, 2011). Businesses established by immigrants are more likely to enter global markets and expertise, the hallmark of growth (Sui, Morgan & Baum, 2015). In the US, 25% of technology-based ventures founded between 1995 and 2005 involved at least one foreign-born founder (Wadhwa et al., 2008). Canadian evidence has shown that immigrant entrepreneurs can mobilize their diverse socio-cultural networks in helping to overcome market-size limitations, and commercialize innovations in the world market either through export (Sui & Morgan, 2014) or transnational new ventures (Lin et al., 2008). Finally, diverse entrepreneurs do not necessarily act alone, but also join founding teams in venture creation (Chaganti et al., 2008).

It is clear that (1) diverse populations could make significant contributions to the Canadian economy through entrepreneurship, and (2) such diverse entrepreneurs could play an important role in sustaining a high-performing innovation ecosystem in Canada. Moreover, entrepreneurship is a legitimate and rewarding career choice leading to economic integration.

However, there is evidence that some segments of the population in Canada—namely immigrants—face additional barriers and lack the same supports and tools as others in developing entrepreneurial ventures. These challenges include institutional barriers, discrimination, as well as knowledge and skill gaps. The variety of barriers suggests the need for a multifaceted strategy to ensure that service providers, incubators and investors are aware of the potential for unconscious bias (often shaped by stereotypes of what entrepreneurs look like) on the one hand, and that immigrants are provided with the knowledge, skills and experiences they need to succeed on the other hand.

Previous work has suggested that in spite of having better-than-average credentials, having stronger entrepreneurial intent and aptitude and more global knowledge and social capital, immigrant entrepreneurs face a number of critical challenges. These include: a lack of knowledge of Canadian business practices, regulations, culture and norms; a lack of knowledge of and access to programs and an incomplete awareness of how to navigate them; language barriers; bias in competitions, screening processes and access to funding; and a lack of access to mentoring and networks, all of which are crucial to developing businesses.

Most Canadian business schools offer courses and programs related to entrepreneurship (Menzies, 2009). Government has begun to prioritize entrepreneurial training and provide support dedicated to general and specialized workshops, and incubators. In recent years, support for entrepreneurs has dramatically increased with incubators and support services introduced by municipal, provincial and federal governments. These incubators provide a range of supports and services including space and infrastructure, mentoring, training, access to financing, networks and professional services. These services are not designed, however, with the needs of diverse entrepreneurs, particularly immigrants, in mind.
Research Questions

Eight research questions guided this study:

1. What are the factors that, in Ontario, affect skilled, internationally trained immigrants in selecting entrepreneurship as a viable career path?
2. What critical capacities do skilled, internationally trained immigrants need to be successful entrepreneurs in Ontario?
3. What assets do skilled, internationally trained immigrants bring to Ontario as entrepreneurs?
4. What are the potential gaps (knowledge, access, or other) that skilled immigrants may experience when seeking entrepreneurship as a viable career path?
5. What entrepreneurship programs, services and resources currently exist in Ontario?
6. What are the barriers to accessing these existing entrepreneurship programs, services and resources for skilled immigrants?
7. How does geographic location and community size affect skilled immigrants in Ontario?
8. Do existing programs, supports and services meet the needs of skilled immigrants considering entrepreneurship as a viable career path in Ontario?

Data Collection

The report included a review of the literature and government data; a survey of immigrant and non-immigrant entrepreneurs in Mississauga, Niagara Falls, Picton and elsewhere in Ontario; telephone interviews with service providers who work with immigrant entrepreneurs; workshops with stakeholders and an environmental scan of entrepreneurship supports in the three regions of study. We selected Mississauga, Niagara Falls and Picton, communities with very different profiles, to explore what differences there might be among the newcomer entrepreneurs. In Mississauga, 5.4% of the population reports self employment compared to 4.1% in Niagara Falls and 7.8% in Picton. While more than half of the population in Mississauga was born outside Canada, only 20% of the population in Niagara Falls and 9% of the population in Picton was born outside Canada. Additionally, more than half the population in Mississauga is racialized compared to 10% in Niagara Falls and less than 2% in Picton, creating very different contexts for newcomer entrepreneurs.
Findings

Survey respondents included 234 entrepreneurs, 137 of which were born outside of Canada and living in Mississauga, Niagara Falls and Picton or their surrounding areas. To provide some comparison, we included respondents living in Toronto as well as entrepreneurs who were born in Canada. Respondents reported coming to Canada from 27 different countries including China (14%), India (11%) and Pakistan (11%) and the Middle East (12%). Most had come to Canada through the skilled worker class (41%) while 39% reported coming through the family class and 11% arrived as refugees. More than half are Canadian citizens.

Significantly, only 6% came through the investment class and a mere 1% arrived as entrepreneurs while 39% reported coming through the family class and 11% arrived as refugees. This suggests that the targeted programs.

Of the respondents born outside of Canada, more than one quarter (27%) had considered starting their own business and 73% had started their own business. The average age of respondents from outside Canada was 43 and more than one-third (37%) were female. They had higher educational levels than did entrepreneurs born in Canada. More than one-third (37%) had graduate degrees, compared to 31% of Canadian-born entrepreneurs. Most (69%) employed 1-4 people and 20% employed 5-19 people. Three per cent employed more than 500 people. Their businesses covered a range of areas with the largest percentage reporting consulting. Their reported gross annual revenue varied. They covered a range of business areas with the largest percentage reporting consulting. Their reported gross annual revenue varied. Almost one quarter reported earning over $100,000 but nearly 15% reported earning under $20,000. Immigrant entrepreneurs were slightly more likely to export goods internationally (19.4%) than were Canadian-born entrepreneurs (17.9%). About one-quarter had reported running their own business before coming to Canada.
Critical Skills for Entrepreneurial Success

In order for newcomer entrepreneurs to succeed in entrepreneurial activities in Ontario, the following skills were found to be important: language; adaptability; networking; knowledge of the Canadian context; commitment to the business; and strategic thinking and business acumen. Some argue that one of the most critical skills needed for success as an entrepreneur is a solid grasp of either English or French, with studies showing that English language ability in particular is strongly associated with business success in Ontario (Fong, Jeong, Hoe & Tian, 2015; Ley, 2006; Marger, 2006; Ontario Ministry of Citizenship and Immigration, 2012; Workforce Planning Hamilton, 2012). At the same time, there are projects that report high levels of entrepreneurial success in spite of lack of language skills (Scadding Court, 2017). Low levels of risk aversion, the ability to learn, and the ability to take a creative and flexible approach to applying their skills and dealing with challenges are all crucial factors for business success (Chrysostome, & Arcand, 2009; Dushi & Lior, 2006). Entrepreneurs with large local networks and access to professional networks and mentors were found to have the greatest success in their business ventures (City of London, 2015; Public Interest, 2013; Workforce Planning Hamilton, 2012). Meeting with people and businesses beyond one’s own community is an important way for immigrant entrepreneurs to tap into more mainstream markets and help grow the business. A strong awareness of how business is typically done in Canada—such as a familiarity with local business culture, an understanding of Canadian regulatory, legal and financial systems, as well as knowledge of where to access information and resources—was found to be strongly associated with success (City of London, 2015; Roy, Sidhu & Wilson, 2014). Effective cross-cultural communication skills are also critical for business growth, especially for expansion of businesses beyond cultural enclaves, lowering costs and increasing sales (Ontario, 2012; Public Interest, 2013). Entrepreneurs who show extreme dedication to their business are found to be more successful than those who lack commitment. While sometimes difficult to quantify and measure, commitment to the business can take many forms, including being persistent in the face of challenges, exuding confidence and taking initiative, and making sacrifices for the business (working long hours, limiting quality of life, and limiting time spent with family) (Chrysostome, & Arcand, 2009; Dushi & Lior, 2006). An entrepreneur’s ability to make strategic choices and act decisively as well as their capacity to quickly recognize and act on opportunities as they arise are also factors that contribute to an entrepreneur’s success (Dushi & Lior, 2006; Marger, 2006).

Assets of Immigrant Entrepreneurs

While individual entrepreneurs bring with them a unique set of skills, there are a number of skills and experiences that are commonly seen specifically amongst immigrants that can be valuable assets for entrepreneurial enterprises. The most significant assets that immigrants bring to entrepreneurial enterprises are directly tied to international trade. Evidence has shown that immigrant entrepreneurs can mobilize their diverse socio-cultural networks in helping to overcome market-size limitations, and commercialize innovations in the world market (Lin & Tao, 2008; Sui & Morgan, 2014).

Businesses formed by recent immigrants are much more likely to export than those founded by non-immigrants (Head & Ries, 1998; Neville, Orser, Riding & Jung, 2014). By virtue of their international networks, they tend to incur lower costs in foreign trade (Head & Ries, 1998). Additionally, they have superior insight into market opportunities because they have a greater understanding of consumer preferences for foreign products (Conference Board of Canada, 2013b; Head & Ries, 1998). Because they are connected to both Canadian and country-of-origin markets, immigrant entrepreneurs have the unique advantage of seeing new opportunities (either in import or in export) and being able to act on them. This increase in imports and exports often leads to strengthening of trade relationships between Ontario and the entrepreneurs’ countries of origin, suggesting that immigration will lead to an increase in trade flows, and existing trade relationships with other countries (Conference Board of Canada, 2014).

In addition to assets related to import and export, internationally trained immigrants who have arrived through the business immigration program tend to bring with them strong business knowledge and initial capital (Marger, 2006).
Push and Pull Factors

There are two main routes through which internationally trained immigrants select entrepreneurship as a viable career path: they can either be involuntarily forced (pushed) or voluntarily drawn (pulled) into entrepreneurship. Overall, immigrant entrepreneurs tend to be pulled into entrepreneurship, having become entrepreneurs by choice rather than by necessity (Statistics Canada, 2011; Wayland, 2011; Workforce Planning Hamilton, 2012). Immigrants often voluntarily choose entrepreneurship as a viable career path. Within their own community groups, immigrant entrepreneurs often find opportunities to provide products or services that are familiar to their cultural group such as specialty cuisines, translation services, and traditional clothing (Wayland, 2011). Increased flexibility was another commonly cited reason for starting a business (Public Interest, 2013; Robertson & Grant, 2016). In addition, a number of studies found that immigrants often found themselves becoming entrepreneurs due to market opportunities (Teixeira & Lo, 2012; Wayland, 2011; Public Interest, 2013).

However, when compared with non-immigrants, immigrant entrepreneurs are more likely to have been pushed into entrepreneurship, generally by an inability to find work during periods of economic stagnation (Statistics Canada, 2011). This can be caused by various factors, such as: negative job market circumstances (Public Interest, 2013; Teixeira, 2001); an inability to get foreign credentials recognized (Brochu & Abu-Ayyash, 2006; Workforce Planning Board of York Region and Bradford West Gwillimbury, 2010; Workforce Planning Hamilton, 2012; Wayland, 2011); dissatisfaction with current employment (Teixeira & Lo, 2012); and economic survival (having to work from home due to family obligations or supplementing income from employment) (Wayland, 2011). A lack of recognition for foreign credentials, both academic and professional, was found to be the most commonly stated push factor.

While push and pull factors have been found to affect entrepreneurship rates, there does not appear to be a significant correlation between these factors and overall business success (Kariv, Menzies, Brenner & Filion, 2009) as business age and sales were not affected by push/pull factors (Kariv et al., 2009). In fact, this study found that pull-oriented family reasons were the only ones to affect the businesses, positively affecting business size (number of employees) (Kariv et al., 2009).

Several other factors that influence an immigrant’s decision to become an entrepreneur. The city of settlement is important to consider, for example. An immigrant might be more likely to pursue entrepreneurship if an abundance of opportunities and support programs exist in that city. They might be less likely to be pulled into entrepreneurship if plenty of opportunities for paid employment exist in their city; and in some cases, they might be pushed into entrepreneurship if there is a significant lack of appropriate job opportunities in the city of settlement (Brenner et al., 2010; Wayland, 2011).

How a newcomer enters Canada can also significantly impact whether or not they pursue entrepreneurship, since certain immigration classes are much more conducive to having access to the right resources and successfully starting a business (Marger, 2006; Marger & Hoffman, 1992).

Finally, gender also plays a role as to whether an immigrant considers entrepreneurship as a viable career path, with immigrant women being less likely to become entrepreneurs than immigrant men (Wayland, 2011). Our survey showed that although immigrants have similar reasons for pursuing entrepreneurship compared to Canadian-born entrepreneurs, there are some important differences. There was substantial evidence that many immigrant entrepreneurs see entrepreneurship as a desirable option and choose it because it enables them to provide an opportunity or service (81%, 52% strongly agreed) (Figure 1) or it presents an unexpected opportunity (55%, 28% strongly agreed) (Figure 2).
Figure 1: Entrepreneurship Motivations – Found an Opportunity to Provide Products or Services

Figure 2: Entrepreneurship Motivations – Found an Unexpected Opportunity
Research shows that a family history of entrepreneurship, broadly defined, is one of the strongest predictors of whether or not someone will choose to be an entrepreneur (Brody et. al., 2002) and we found this to be the case for both newcomer and Canadian-born entrepreneurs. Among newcomers, (43%, 23% strongly) agreed that their family had a history of business ownership (Figure 3).

Immigrant entrepreneurs also responded overwhelmingly positively to questions regarding how entrepreneurship is perceived as a career choice. A full 73% indicated that most people consider starting a new business as a desirable career choice (Figure 4). Immigrant entrepreneurs were more likely to perceive those successful at starting a new business having a high level of status and respect (64%, 29% strongly agreed) compared with Canadian-born entrepreneurs (56%, 21% strongly agreed) (Figure 5).

Immigrants entrepreneurs were also more likely to report that they saw entrepreneurship positively reflected in the media (Figure 6).

Two-thirds (67%) indicate that they wanted increased flexibility in their work (Figure 7). All of these findings are consistent with established “pull” factors and suggest that a substantial proportion of both immigrant and non-immigrant entrepreneurs choose to become entrepreneurs, with immigrants reporting more positive views about the status of entrepreneurs than others.
More than half of immigrant entrepreneurs reported that they agreed or strongly agreed with the statement that they had difficulty finding employment (54%, 27% strongly agreed), which is substantially greater than the number of Canadian-born respondents who agreed or strongly agreed (34%, 16% strongly agreed) (Figure 8) and almost one-third of immigrant respondents also agreed that they “had difficulty in getting foreign credentials recognized” (31%, 15% strongly agreed) (Figure 9).

Some respondents cited that they were dissatisfied with their job (32% agreed, 10% strongly agreed) but at a much lower rate than Canadian-born entrepreneurs (49%, 19% strongly) (Figure 10). Half of the respondents (48%) indicated that they needed to supplement their income from employment (Figure 11) again, a higher rate than Canadian-born entrepreneurs. Nearly one third, 29%, indicated that they needed to work from home due to family responsibilities again much higher than that reported by Canadian-born entrepreneurs (Figure 12).

These results suggest that on the one hand newcomers are as likely or more likely to report seeing entrepreneurship as a desirable option and a choice that they made but are also more likely to report having had challenges gaining employment in the Canadian workplace or needed to find supplementary income and flexibility. Regardless, these findings suggest that entrepreneurship is an important pathway to economic and social integration in Canada. Comparing responses from different jurisdictions, we found that the overall patterns were very similar. Entrepreneurs from Toronto, however, were less likely to have a family history of business ownership and were less likely to have found an unexpected opportunity. Respondents from Mississauga were less likely to have reported difficulty in getting foreign credentials recognized. In the Niagara Region, respondents were slightly less likely to have reported difficulty in finding employment and were slightly more likely to want increased flexibility in their work. In the Picton region, respondents were less likely to report being dissatisfied with their job or to report difficulty getting foreign credentials recognized.
Potential Barriers to Immigrant Entrepreneurial Success

Canadian Business Regulations

The Canadian business environment heavily emphasizes and enforces rules and regulations, which differs from many other countries (Workforce Planning Hamilton, 2012). Multiple studies have found that immigrant entrepreneurs lacked knowledge of these regulations, such as business registration, licensing, and taxes (Workforce Planning Hamilton, 2012; Brenner et al., 2010; Schlosser, 2012; Sim, 2015). Limited knowledge of the Canadian legal environment and a lack of access to information about financial institutions’ loan requirements pose additional challenges to immigrants (Atallah & Rebelo, 2006; Bates, et al., 2016; Brenner et al., 2010; City of London, 2015). The vast majority of immigrant respondents (68%) indicated that understanding legislation and rules was a challenge, compared to 43% of Canadian-born entrepreneurs (Figure 13). Similarly, 60% agreed that they faced challenges with taxes and regulations (33% strongly agreed) (Figure 14).

Getting in touch with and selling their idea to investors was a challenge for 58% of immigrant entrepreneurs (36% strongly agreed), in comparison with 39% of Canadian-born entrepreneurs (39% agreed, 15% strongly agreed) (Figure 15) Obtaining financing was also identified as a major challenge by immigrant entrepreneurs (63% agreed, 41% strongly agreed) (Figure 16). Canadian-born entrepreneurs who received funding assistance were more than twice as likely to have received government funding (54% vs. 23%) (Figure 17).

Establishing the business organization was a challenge for a majority of immigrant respondents (57% agreed, 24% strongly agreed) and more challenging than it was for non-immigrants (Figure 18).
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Talent

Finding the right talent was an issue raised by both immigrant and non-immigrant entrepreneurs with slightly more than 50% of immigrant entrepreneurs indicating that this was an issue (Figure 19).

Figure 19: Entrepreneurship Challenges – Locating and Hiring the Right Employees
Language and Culture

Current research suggests that language and culture are among the greatest barrier to entrepreneurial success among immigrant entrepreneurs preventing them from accessing services (Shlosser, 2012; Workforce Planning Hamilton, 2012; Roy et al., 2014) and affecting business success, for example creating communication challenges for entrepreneurs to monitor and cultivate customer relations (Public Interest, 2013; Sim, 2015). Canadian business practices and norms can often be quite different from a newcomer’s country of origin (Brenner, et.al., 2010; Sim, 2015; Teixeira & Lo, 2012) for example conventions related to punctuality and the degree of formality or negotiating styles (City of London, 2015; Workforce Planning Hamilton, 2012; Roy et al., 2014). A number of studies have suggested that not knowing the “ins and outs” of the Canadian business environment can be detrimental to newcomers trying to start a business (Roy et al., 2014). At the same time, there is a growing body of research that suggests that Canadian business practices can be exclusionary and that systemic and unconscious bias also present barriers. For example, the focus on “pitching” in gaining access to financing or other resources disadvantages women and those from other cultures (Balachandra et al., 2013; Clark, 2008; Huang et al., 2013). However, immigrant entrepreneurs were split in terms of the extent to which they saw language and culture as challenges. More (over 40%) of our respondents disagreed compared to 33% who agreed (Figure 20).

The research suggests that many immigrant entrepreneurs often tend to limit themselves to co-ethnic customers, employees and suppliers, which can be disadvantageous economically (Public Interest, 2013). Ease of communication and the comfort of shared values often drives the selection of co-ethnic employees, while suppliers and customers tend to be selected due to accessibility within their current networks and communication abilities (Public Interest, 2013). The lack of knowledge and integration within the community can have a significant negative impact on a business, from making poor choices on business locations (City of London, 2015) to being unable to adequately tap into local demand to support the business’s growth (Brenner et al., 2010). Those businesses that sought out mainstream markets often saw more success than businesses that kept to their ethnic enclave (Ley, 2006; Workforce Planning Hamilton, 2012).

Among our respondents more than 60% of immigrant respondents agreed that understanding the market was a major challenge (compared to just over 40% of non-immigrants) although they did not necessarily link this to language and culture (Figure 21).

![Figure 20: Entrepreneurship Challenges – Language and Culture](image)
Support

Governments at all levels, non-governmental organizations, business associations, financial institutions and others offer a range of services and supports for entrepreneurs as part of their innovation, economic development and inclusion strategies. However, immigrant entrepreneurs are significantly less likely to access business supports such as training workshops or mentoring compared to Canadian-born entrepreneurs (43% vs. 64%) (Figure 22). Those who did access supports were as likely to have received support from settlement agencies as from a Chamber of Commerce (10% and 12% respectively) while 43% of Canadian-born entrepreneurs reported getting support from a Chamber of Commerce (Figure 23).
Talent

When asked to rank services in terms of their helpfulness for getting their business started, the following supports were ranked highly by immigrant entrepreneurs:

- Government grants and subsidies
- Help in developing a business plan
- Networking assistance (less likely than Canadian-born entrepreneurs)
- Help navigating regulations
- Help navigating the tax system
- Mentorship (Figure 24).

Figure 24: % of Support Services Ranked in Top 5

![Diagram showing percentage of support services ranked in top 5 for immigrants and non-immigrants. The services include Cultural awareness and coaching, Language Support and translation, Government Grants and subsidies, Training, Incubation or acceleration, Connecting to customers, Help in developing a business plan, Mentorship, Networking assistance, Help in navigating tax system, Help in navigating regulations, and Help with registering and setting up the business. The diagram compares the percentage for immigrants and non-immigrants, showing varying levels of support for each service.]
The environmental scan identified a wide variety of programs available to support entrepreneurs in Ontario at the national, provincial and local level some with specific supports targeting newcomers. However, the evidence also suggests that immigrants often have limited awareness of the existing services and resources that non-profit organizations and government agencies provide to entrepreneurs (Teixeira & Lo, 2012; Workforce Planning Hamilton, 2012). In one study, 78% of immigrant entrepreneurs surveyed said that they needed help opening their business, yet formal sources of assistance—settlement services, business organizations and city-run entrepreneur programs—were used by less than 10% of these same immigrant entrepreneurs (Public Interest, 2013). Most of the settlement agencies serving newcomers focus on language training and access to conventional employment rather than providing pathways to self employment. The lack of support in tapping into mainstream business and mentorship networks can also be a significant challenge.

In total, 54 programs were identified in the scan, and each program typically offered multiple support types. The programs identified were analyzed looking at six core areas of entrepreneurship support. These are: awareness—programs that build awareness of the opportunities available through entrepreneurship; engagement—programs that build enthusiasm for entrepreneurship, often though speakers or interactive events; skills development—courses and workshops to improve foundational business knowledge and skills; application—experiential learning opportunities; execution—coaching, mentorship, networking supports; and acceleration—financial supports.
Overall Trends

All six of the support areas were covered by programming within the three regions analyzed; however, coverage of the areas varied widely, from 6% in awareness to 58% in execution. The distribution of coverage for each support type is shown in Figure 25.

Recognizing that the sampling of programs may have been incomplete, we nevertheless found limited evidence of programs aimed at building awareness and engagement with entrepreneurship except for programs linked to post-secondary institutions and youth. About half of the programs supported skills development and execution. However, a deeper look indicated only a small fraction of these actually supported the application of these skills to specific tasks for example developing a business plan or canvas, researching the market, obtaining financing. Most of the skills development consisted of seminars and classes, in spite of the fact that experiential learning is generally regarded as critical to developing entrepreneurial skills (Cooper et al., 2004; Heinonen & Poikkijoki 2006; Taatila, 2010). In terms of business supports, support for execution, including mentorship for business owners was a feature of 58% of the programs, while support for acceleration was offered by 25% of programs. There were some regional differences in the nature of the programming available in the three regions considered. Picton, not surprisingly, seemed to have the most limited range of programming available with Niagara and Mississauga having a broader range of supports.

![Figure 25: Availability of Business Supports by Type of Support](image1)

Immigrant-Specific versus General Entrepreneurship Supports

Program supports by type were also examined, comparing programs that cater to immigrant entrepreneurs to those that cater to entrepreneurs as a whole.

The supports available for the two different groups varied dramatically. Only 17% of available programs specifically targeted immigrant entrepreneurs. These programs tended to focus on awareness supports (17%), skills development (83%) and execution supports (83%). In comparison, programs targeting entrepreneurs in general were less focused on awareness supports (3%), skills development (50%) and execution supports (58%) (Figure 26).

![Figure 26: Availability of Business Supports by Targeted Population](image2)
Service Provider Perspectives

Service providers generally agreed that their services typically focus on conventional employment and do not provide support for newcomers wanting to pursue entrepreneurship. There was considerable commonality among the organizations interviewed in terms of their assessments of the services available to immigrant entrepreneurs. Recurring issues include language barriers, access to financing, lack of recognition for credentials, knowledge of local markets, cultural barriers, the need for soft skills training, the need to navigate the regulatory framework and the critical importance of building networks and access to mentors. Some were very aware of the barriers to employment that immigrants face because of overt and unconscious bias. However, others did not see any differences for immigrants versus Canadian-born entrepreneurs. The level of awareness of diversity issues and inclusive attitudes varied considerably. Some of the important issues that surfaced supplemented the comments from the entrepreneurs and results of the environmental scan.

Immigration Policies

The evidence showed clearly that most of the immigrant entrepreneurs surveyed did not come to Canada through the entrepreneur category but rather were “family class” immigrants. This suggests that there may be more need to consider flexibility in providing pathways for new Canadians. One university-based incubator noted that visa requirements limit student participation in entrepreneurship. Because student visas restrict access to services for starting businesses at universities they impede the ability of international students to transition into entrepreneurial roles in Canada. This means that students on student visas who may have high potential are not eligible for a start-up visa.
Financing

The challenge for many immigrant entrepreneurs is similar to those coming to Canada seeking employment. Unless they come with considerable financial resources they do not have the basic supports needed while they build their business. Many Canadian entrepreneurs, in contrast, start businesses while employed and make the jump once they have enough traction. According to another service provider, immigrants “do not have access to the safety net. You have to use quite a lot of your capital that you brought to Canada…which means you are not going to have any income for a specific period of time. I think that’s a big barrier.”

Networking and Connections

A common theme that emerged in interviews with service providers was the importance of gaining access to mentoring and networks. Consistent with the research, access to social capital and networks are critical to entrepreneurial success. “They know they’re skilled, they know the product they are launching here and they need only information [about] where the market is, what are the right guys, where they can connect, what type of help is available and how they can proceed further, what are…the pros and cons of this, and what dos and do nots are there.”

Peer-to-peer connections were also seen as important. “Getting them [entrepreneurs that have been here for a while] in the same room [as the immigrant entrepreneurs] and on one hand listening to what they see as the main challenges to setting up a business here and then having…[an] overview of what they did, the mistakes they made and some recommendations…this is something that we’re starting to do.”

One service provider indicated that they would “encourage involvement or engagement with the industry association that potentially could support the entrepreneur from at least getting an ecosystem navigation support around from an ecosystem navigation perspective. I would encourage new entrepreneurs to put themselves in the stream of opportunity, sooner than later…I would encourage a new entrepreneur to mix, cross-pollinate with diverse groups of people, to get perspective. I would encourage new entrepreneurs or aspiring entrepreneurs to have an open mind.”

Some recognized the difficulty newcomer entrepreneurs have in accessing credit due to a lack of credit history and noted that this could be a potential barrier for those wanting to start a business. Others commented that while some progress has been made (for example through the BDC) but noted that other financial institutions could do more to assist.

“There were also differences of opinion regarding the basis of exclusion. Some service providers clearly felt that newcomers tend to stick to their own communities and therefore limiting their options: suggesting that they should “actually be part of the community and talk to others…so they can start building a network of people that they know.” “[Immigrant entrepreneurs] stay in their comfort zone, in their own community, their ethnic community. I think a lot of immigrants tend to stay in their comfort zone first, and then stay small. I think they should stay out of their comfort zone, and be more active.”

Others, however, recognized structures of exclusion and unconscious bias. For example, “Often [newcomers] have great depth of knowledge and expertise but may not present themselves in the way potential investors or service providers expect...The emphasis on ‘Dragon’s Den’ style pitching is common in spite of the limited evidence that it relates to business success. It disadvantages women and people from other cultures.”

Another service provider stated, “The research clearly shows that investors often make decisions quickly based on their ‘impressions’ of the entrepreneur even more than based on the quality of the business plan. Often they are impressed by people just like them, disadvantaging women, immigrants, and others.”
Service providers also perceived language and culture as perceived barriers. “Most of the time they are well versed with the skills, but still they need to adapt themselves with the Canadian skills...most importantly the communication skill...here the style of working is different. So those skills they need to improve.” Another service provider noted that, “They’re in a different country. A lot of them just moved here. They don’t know the culture. That’s also another big point that they brought up, is the business culture is very, very different...that also puts them at a disadvantage.”

Some, however, challenged the conventional wisdom, arguing that entrepreneurs can be successful even if they don’t know the language. “[I] have known people that are very successful and they don’t speak the language. So, for me, from that, I learned that it’s not the language. And I have seen, also, non-immigrant entrepreneurs, that they are not successful here, so, I couldn’t say the language. Sometimes, yes, we’re afraid of that. Like, how can I approach the companies?”

Others reference cultural difference that raise questions about the assumptions that shape many of our approaches to entrepreneurship: “And secondly, sometimes they’re shy to present themselves, and they are, when they are in a group setting, so sometimes they are always the last person to ask question, or just get quiet.”

While others recognize the barrier of unconscious bias “If there’s an apparent accent or perceived accent, [there’s] a lack of respect or validation for their accreditation and what not as well, which we found.” Others were empathetic: “I have an accent as well. So sometimes, we are...shy to speak because we don’t want to make mistakes...So that’s why we want to get prepared and speak, so that’s why it’s more careful to present ourselves...time can improve that...a speaking opportunity or presentation opportunities, so the skill could be coached.”

Another was even more direct: “[Service providers] do not take into consideration cultural differences. We need spaces that are more inclusive...when they fund entrepreneurship programs, I think they need to include inclusive practices?...I would recommend to the government as they grow funding for entrepreneurship programs...they make sure the programs are actually catering to the needs of diverse individuals.”

Finally, one service provider pointed out that “in the 21st century, in the world that we live in today, I think there’s a recognition that, you know, diversity is a strength. I think there’s a recognition that diversity’s important. I think that there’s a recognition that we need to support diversity and people that are immigrants, and so, you know, they’re—everybody is working together.”
Some service providers spoke about the different services that were available for newcomers interested in entrepreneurship but acknowledged that finding the right service provider for a specific situation could be challenging. “I feel like there’s so much information out there, really. There’s just so many organizations, governmental, non-governmental, private organizations that have put up so many, you know, reports or how to start your own business guides and everything. I do feel like their information is not lacking. Maybe it’s a bit of either finding them or organizing it.”

Another noted that “we often hear that when somebody moves into the area...they don’t know where to turn...there are six different organizations and they have to figure out what each one does.” One service provider suggested that “if there was some place where they could get all this information and which would make it easy for them even before they come, and look, this is the process, this is [where] you go to there’s a lot of people who can help you.”

Some participants believed that institutional collaboration was necessary to reduce the perceived fragmentation in services and encouraged the government’s involvement in the process: “And the other piece is [to] encourage collaboration between the government and agencies that are working for the same cause.”

“[Providers need] to collaborate with one another on some of the initiatives so that there’s a greater impact, you know, so raising the profile and relevance of some of the activities and making that readily available for newcomers to grasp.”

Several recommended having a concierged, single point of contact. “They’re asking the public sector to provide a concierge service...that ability to go to one place...it will help us and provide them with the answers instead of having to go to 10 different places.”

Similarly, another service provider suggests that there “would be to have more dedicated service, rather than sporadically kind of adding entrepreneurship onto organizations that are already doing other work like settlement services and ESL, [incubation] programs, languages instruction for new Canadians...’cause entrepreneurialism is different than ‘I just want to get someone to hire me to do a job.’”

Fragmentation of Services

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32 Immigrant Entrepreneurship: Barriers and Facilitators to Growth
**More Support in Navigating Opportunities**

Some service provider participants spoke about their clients’ need for support in navigating opportunities. As discussed above, many services are available to immigrant entrepreneurs but it can be difficult to navigate through complex systems to find the right services for their specific needs. One service provider felt similarly, and pointed out that immigrants “don’t need our advice basically. What they need is only the information where they’re lacking.” Another noted “Canadian-born entrepreneurs are far more familiar with the systems that they need to navigate. Whereas newcomers from different kinds of countries where perhaps their business practice is a little bit different, they require a little more support.”

One service provider who “came to Canada 17 years ago” indicated that they “always felt that there was a lot of information available. Having said that, it was not easily accessible...There is a need for more coordination [among the provincial, municipal and federal level].”

**Support for Ethnic Chambers**

Some of the ethnic chambers are working directly with immigrant entrepreneurs by providing mentorship and networking opportunities as well as building trade relations between Canada and immigrants’ countries of origin. Although most of the Chambers are membership-driven, many find that it is cost-prohibitive to host events and provide training opportunities for their membership. Several service providers lamented the lack of grants or supports for organizations creating economic impact.

One representative of a chamber of commerce pointed out that chambers “inspire them [and] create jobs instead of looking for them. So, many of them, they come with ideas and they want to do it, so, this is a place to help entrepreneurs to connect. We are a non-profit organization. All the board members are volunteers. We don’t get any money. We would like to do more, to help more people because we receive a lot of phone calls asking to help them more, but, sometimes, it’s hard for us because we all are volunteers.”

**Understanding the Type of Support Necessary**

Services provided to entrepreneurs must be reflective of their needs. Some service providers stated, “there are many programs for youth but more are needed for the 30+ group and those staring second careers.” Others discussed the need to provide paperwork support for younger entrepreneurs: “there’s a lot of programs for summer students or young entrepreneurs and it seems it was written by some guy in an office tower in Ottawa or Toronto and they have no concept of how difficult it is...unless you just do it all for them. The amount of red tape is ridiculous.”

Participants also discussed the use of ethnic media to reach entrepreneurs: “the Chinese community, for example, has one or two...platforms; it is like LinkedIn or Twitter. They call it WeChat. That’s where they all connect.” One organization also mentioned that they experienced difficulties working in various communities. Zoning issues or policy can affect their capacity to support neighborhoods that could benefit from their services: “we’ve experienced barriers in other neighborhoods trying to do the similar things, and help other local agencies start [up].”

**Meet Them Where They Are**

Service providers also discussed the need to attract immigrant entrepreneurs to smaller communities and stressed that certain cities in the province are perceived as more attractive for entrepreneurship. A few suggested that immigrant entrepreneurs needed to be encouraged to have more information about opportunities in smaller centres. “Immigrant entrepreneurs, like other entrepreneurs, want to make money. Show them where the money is and they will be there.” Another participant stated that, “there are many existing ‘Main Street’ businesses that are profitable [but] where the owners do not have heirs to leave the companies with. A better mechanism for linking potential immigrant entrepreneurs with opportunities in smaller communities (instead of just chains of food franchises in larger communities) would help.” Others agreed, pointing out that “sometimes they give up on their own expertise because they don’t go beyond Toronto.”

**Attracting Entrepreneurs to Smaller Communities**

Participants also discussed the need to attract immigrant entrepreneurs to smaller communities and stressed that certain cities in the province are perceived as more attractive for entrepreneurship. A few suggested that immigrant entrepreneurs needed to be encouraged to have more information about opportunities in smaller centres. “Immigrant entrepreneurs, like other entrepreneurs, want to make money. Show them where the money is and they will be there.” Another participant stated that, “there are
Better Understanding of the Market

When asked about recommendations the service providers had for skilled immigrant entrepreneurs who were thinking about starting a business in Canada, some participants discussed the need to understand the current market. They also pointed to the need for solid market research and viable business plans: “The most important thing is you’ve got to have a solid business plan, you’ve got to be able to demonstrate what it is you want to do or what product or service that you are trying to sell or commodity that you are trying to trade, whatever the case may be.” Others have similar advice, pointing to the importance of understanding that entrepreneurs need “strong, good market research. A lot of people just come and they think everything is great but this is not the same thing or same kind of market, or a country where they’re coming from. So I would advise any business you must do proper market research before you step into that business.”

However, many service providers recognized that, for immigrants, it is challenging to create a business plan for an unfamiliar market or to translate their plan for new markets. One service provider who was also an immigrant felt that “we don’t know where to start. Again, it’s lack of information. Maybe we don’t know the rules. They demand information like we have to do a business plan. For many people, they come with really good ideas, but, they’re starting to do a business plan to just—they don’t know how to do it. I found that, also, the companies, they won’t believe in us.” The above examples suggest that it is crucial for service providers to be more responsive to newcomers’ needs.
Recommendations

Treat Entrepreneurship as a Legitimate and Important Pathway for Newcomers

It is crucial to provide better access to information about entrepreneurial opportunities (pre- and post-arrival). While entrepreneurship does present risks, newcomers should have the opportunity to explore it as a pathway to success. In addition to providing information and support for startups, information and support about franchising opportunities as well as acquiring existing businesses is crucial. Settlement and service agencies should be able to refer newcomers to the appropriate resources.

Develop Accountabilities for Entrepreneurship Service Providers

Government-funded service providers should improve their capacity to serve newcomer entrepreneurs and other under-represented groups. This should be reflected in policies and performance metrics. Additionally, a review of existing approaches and the subsequent implications for diversity is important. A careful examination of business plan formats (e.g., diversity of selection committees, lean canvas and supports for ESL) will help ensure that unconscious bias and systemic discrimination is not a factor in accessing services and support. There should also be a focus on removing barriers to entry for newcomers who want to explore entrepreneurial opportunities on a part-time or full-time basis. Finally, support for the full range of startup opportunities is crucial, as are “wrap-around services” where possible.

Increase Awareness of Entrepreneurship as a Viable Career Path

Raise awareness and engagement in entrepreneurship by sharing success stories of immigrant entrepreneurs.

Review Immigration Policies

It is important to consider the implications for immigration policy by recognizing that many newcomers in the family class become entrepreneurs. Provide opportunities for transition from Student to Startup Visa to allow highly skilled international students to transition to entrepreneurial opportunities.
Meeting them where they are: Language and Cultural Adaptation

Consider embedding language and cultural supports into existing entrepreneurial and incubation programs. Promote services in multiple languages through “ethnic” media. Events should be organized and offered for specific communities.

Provide One-Stop Shopping for Range of Services

An online platform is needed and can serve as a central repository of information and resources that help to connect immigrant entrepreneurs to the supports they need for business success in Ontario. This website can cover support areas such as training and information, funding, recruiting talent, research and innovation, networking, mentoring, advice and going global.

Training and Information

Immigrant entrepreneurs can benefit from more and accessible information and links to connect them to training programs and information for starting or growing a business in Ontario, including region-specific supports. Service providers, chambers of commerce, and government agencies can also work to grow awareness of and access to financing and funding programs.

Aggregate information about diverse sources of financing and funding in a single place to ensure that newcomers have access to grow their businesses. A broader range of financing is integral to supplement traditional institutions such as public-private partnerships and social financing.

Getting Talent

Access to the right talent is critical for business success and growth. Immigrant entrepreneurs should be connected to existing talent-matching tools that allow for regional recruitment in Ontario, funding programs for accessing highly skilled talent and relevant human resources support programs.

Research and Innovation

Access to research and development support for immigrant entrepreneurs contributes to Ontario's economic growth and its reputation as a hub for innovation. Information should be provided about government funding opportunities that help businesses access academic R&D support across all disciplines and other opportunities for high-growth, innovation-focused companies.

Going Global

For growth-oriented businesses, specific training and information, networking/mentorship and financing programs are needed to support growth or expansion to international markets. Connections should be provided to funding, information and support to help enterprises increase their access to global markets.


## Appendix 1:
### Organizations Interviewed

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<th>Organization</th>
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<td>ACCES Employment</td>
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<td>Brazilian Chamber of Commerce</td>
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<td>Toronto Region Immigrant Employment Council (TRIEC)</td>
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ABOUT THE DIVERSITY INSTITUTE

We undertake research on diversity in the workplace to improve practices in organizations. We work with organizations to develop customized strategies, programming, and resources to promote new, interdisciplinary knowledge and practice about diversity with respect to gender, race/ethnicity, Aboriginal peoples, abilities and sexual orientation. Using an ecological model of change, our action-oriented, evidence-based approach is driving social innovation across sectors.