

REINTEGRATION ASSISTANCE FROM SWITZERLAND

IDEAS FOR BUSINESS PROJECTS



International Organization for Migration (IOM)

The UN Migration Agency



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IDEAS FOR BUSINESS PROJECTS



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CONTEXT

Reintegration is a fundamental aspect of return migration. Enabling migrants to achieve social reintegration in their country of origin and empowering their participation in social, cultural, economic and political life are essential elements in ensuring the sustainability of returns.

Within the framework of Swiss return assistance programme, some asylum seekers opting for return to their country of origin may benefit from in-kind reintegration assistance. Many of them choose to use the assistance granted by the Swiss State Secretariat for Migration (SEM) to start a business project. Project preparation already begins in Switzerland; return counsellors discuss various business options with returning migrants and support them in developing appropriate business plans. For migrants who may have spent a considerable amount of time on the move and far away from home, deciding on a professional activity to engage in can be a

difficult task. Moreover, depending on the time spent away from their country, the economics of the community of return may have drastically changed in the meanwhile.

In order to support returning migrants and return counsellors in the preparation of business plans, this brochure presents information which has been collected from a wide range of business projects implemented by returning migrants, in several different countries. The object of this document is to generate ideas which may be translated into concrete business activities upon return.



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* hereafter Chechnya / Iran



“Starting my fishing project after my return required a lot of effort. My family and friends supported me and I worked hard. Today, I am very happy with my profession.”

Hafedh H., Tunisia



STEPS TO SET UP A BUSINESS PROJECT



**Contact
the local
IOM
office**



**Review
of
business
plan**



**Obtain
supporting
documents**



**Payment
process**

Contact the local IOM office

- Call the local IOM office. The phone number can be found on the confirmation of return assistance.
- IOM will explain the next steps to be taken to set up the

Review of the business plan

- Together with the IOM office, review the business plan.
- Changes in the business plan are possible, but must be approved by the Swiss donor.

Obtaining supporting documents

- Gather the supporting documents for the business project.
- Supporting documents may include business licences, rental contracts, proforma invoices, etc.

Payment process

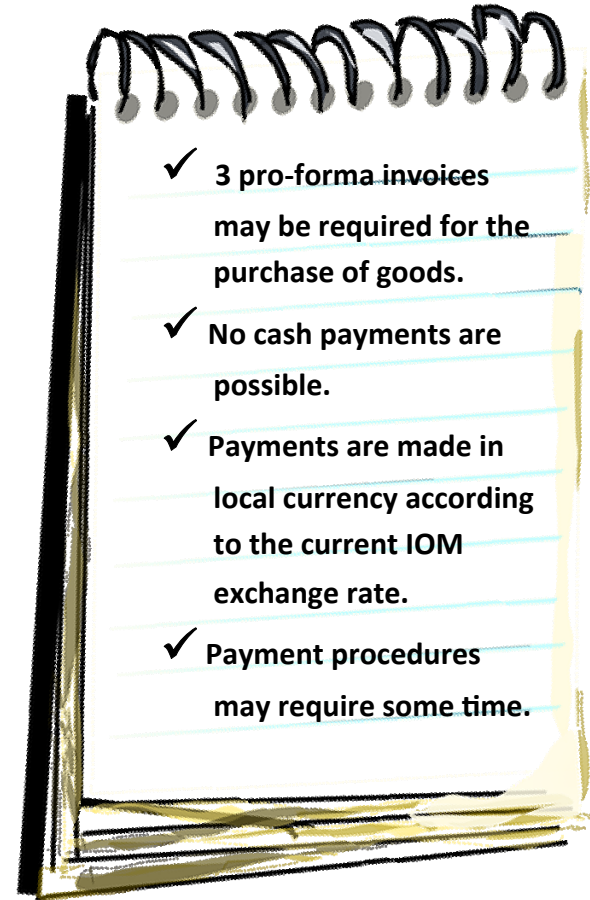
- Once all documents are submitted to IOM, IOM will begin with the payment procedures.
- This process may require some time.



Delivery of material

Delivery of material

- IOM will pay the service provider directly and help coordinate the delivery of the material and/or services.



- ✓ 3 pro-forma invoices may be required for the purchase of goods.
- ✓ No cash payments are possible.
- ✓ Payments are made in local currency according to the current IOM exchange rate.
- ✓ Payment procedures may require some time.

The Swiss Return Information Fund (RIF)

Within the framework of the project RIF, migrants with an interest in voluntary return can receive relevant information prior to their departure from Switzerland. The RIF project is financed by the SEM and implemented by the International Organization for Migration (IOM) in Bern.

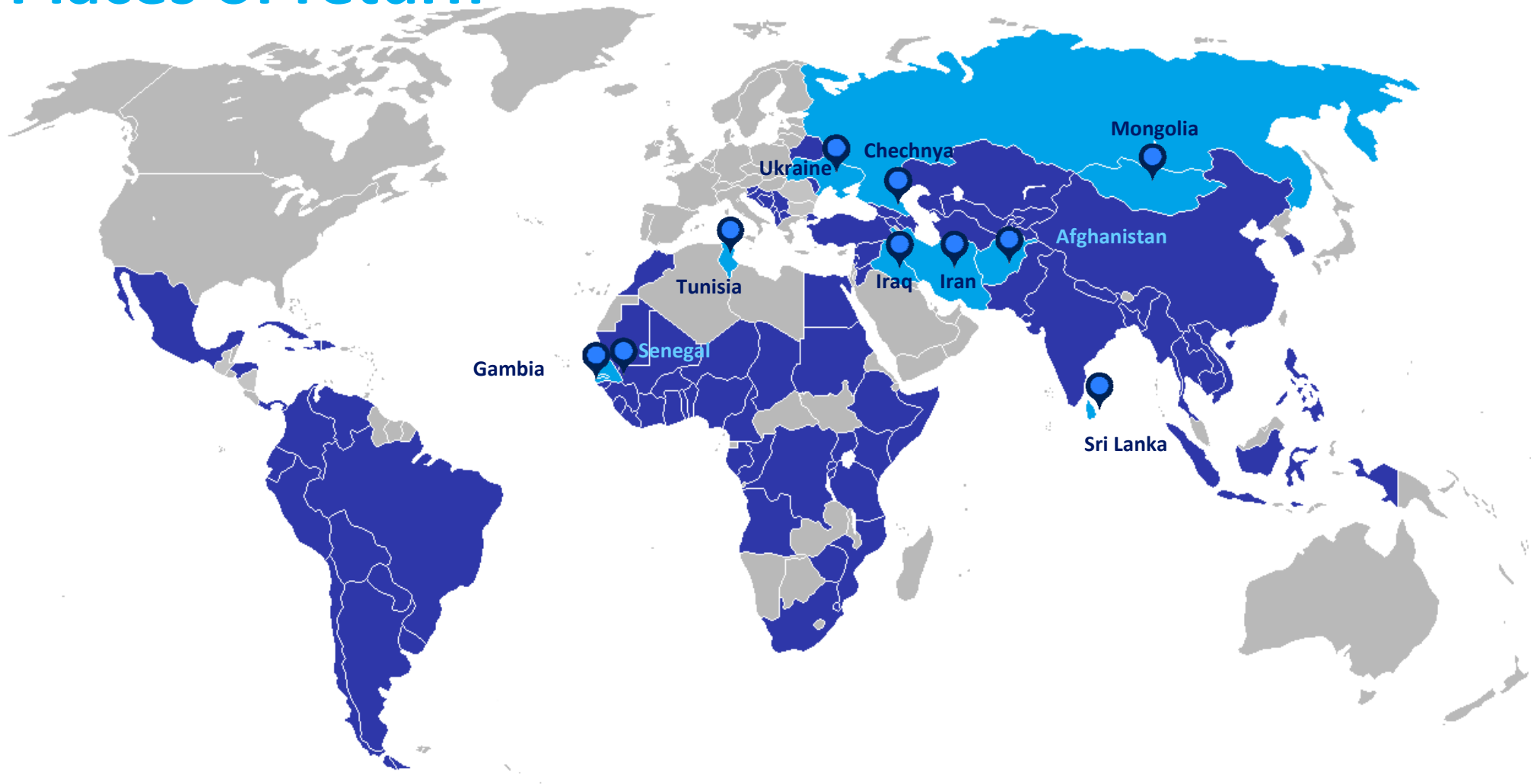
For instance, persons who intend to begin a business activity after return can inquire about the general conditions for starting up (market offer and demand, administrative formalities, etc.) as well as the costs involved in the process. The information provided is the result of direct on-site and up-to-date research.

Thus, migrants receive valuable support in making informed decisions and in preparing their voluntary return and reintegration.

GENERAL TIPS

- The **Swiss Return Information Fund (RIF)** project is useful in providing potential returning migrants with case-specific information prior to return;
- A **telephone call with a local IOM office** can be arranged to discuss potential business ideas with the returning migrant;
- Before recommending any type of business idea, the **profile of the beneficiary** should be carefully considered. Special attention should be paid to the **return location** in the country of origin, **educational level, age and work experience** of the beneficiary, **time elapsed since departing the home country**, availability of own / **additional funds** to invest in the business, existence of family support, etc.;
- Programme participants who receive **support from their family or friends** or join an already-existing business are often successful;
- Awareness of the **economic situation** in the country of return before departure is required;
- Analysing **the location of the proposed business**, the **quality of items** to be purchased / sold, the **marketing strategy**, the **pricing of equipment and goods** etc., are important factors to consider when examining the potential for success of a business in general;
- It should be noted that many business ideas require **additional monetary investments**, and an **official business registration**;
- It is also important to take into consideration the **counsel of relatives, friends and previous returnees** when setting up a business;.

Places of return



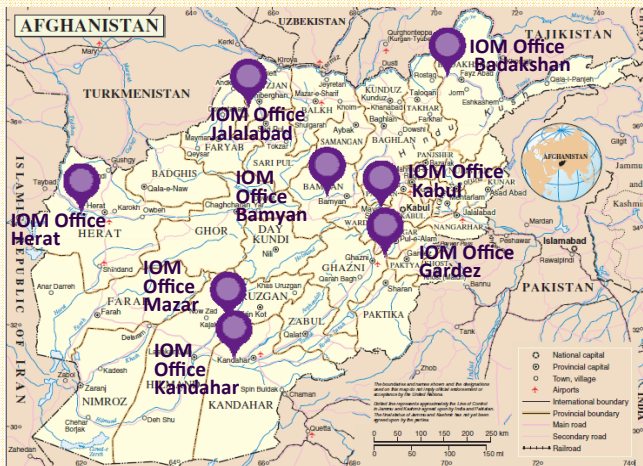
In the past years, within the framework of the project Reintegration Assistance from Switzerland (RAS), the reintegration of returning migrants has been supported in numerous countries all over the world (marked on the map in dark blue). IOM has over 400 offices in more than 100 countries worldwide. In countries where IOM is not represented by a local office, programme beneficiaries may often be supported by partner organizations. For ten places of return (marked in light blue) ideas for business projects are presented in this brochure. *(The boundaries and the names shown on this map do not imply official endorsement or acceptance by the International Organization for Migration (IOM)).*

AFGHANISTAN

Types of business projects which are recommended:

Garments Selling Business:

- Setting up such a business requires some experience;
- It is very common in Afghanistan and the demand is high;
- This business guarantees a steady income throughout the year.





“I’m very satisfied with my current situation and I would like to extend my mobile phone business.”

Hassib A., Afghanistan

Mobile Phones Selling Business:

- Is especially feasible in urban areas, has fast sales turnover and high profit margin;
- There is high demand and a trend for new communication technology in Afghanistan;
- It requires a some experience and know-how to be properly managed.

Livestock Business:

- Setting up such a business can be envisaged in most of the mountainous regions;
- It should be considered for specific areas where livestock feed and medicines are available;
- It requires prior experience and know-how of livestock rearing.

Grocery store:

- Setting up a grocery shop requires some trading business experience and fluency in relevant languages;
- It can be run either as sole owner or in partnership with someone.

Types of business projects which are not recommended:

Taxi business:

- Setting up a taxi business requires a proper driving license and permit;
- Most taxi businesses go bankrupt due to accidents, mechanical problems, high mechanical costs and lack of proper knowledge of driving rules and regulations.

Video Games Centre:

- It is not profitable and has a high probability of failure, as the activity is mainly considered as a waste of time.

Money Exchanger:

- Setting up such a business requires considerable experience and knowledge of the foreign exchange trade as well as the intrinsic value of currency;
- It is not considered stable due to frequent financial fluctuations in the Afghan economy.

Note: We do not recommend businesses that rely mainly on cash flow such as mobile phones top up cards, sale of jewellery, air tickets etc. and businesses based on the purchase of land.

Legal and administrative framework

- The costs of a **business license** range between approximately USD 7 and USD 43;
- It is **not recommended to purchase land** with the reintegration assistance grant as it is difficult to prove the legal passing of ownership of the land;
- **Security and political issues** have an impact on the market and the currency.

CHECHNYA (RUSSIAN FEDERATION)

Types of business projects which are recommended:

Greenhouse for growing vegetables or fruit:

- Demand for such products is generally high;
- The growing of tomatoes, cucumbers as well as radishes or strawberries are recommended;
- Ownership of a plot of land is required.

Sheep breeding / Cattle breeding / Poultry breeding:

- Mutton is in high demand;
- Ownership of a plot of land, a barn, a pen and/or a coop is required;
- The purchase of fodder needs to be considered in the business expenses;
- A veterinary examination should be done;
- Previous experience is required.

Beekeeping:

- Ownership of a plot of land is required;
- Some experience is required;
- A car is needed in order to transport the bees from one site to another.



*In Chechnya, the NGO Vesta supports the reintegration process of returnees from Switzerland.



Services (sewing, car repair, hairdressing and/or mini nail studio):

- There is high demand both in city and rural areas (sewing and car repair);
- Hairdressing and/or a mini nail studio is feasible in residential areas but a business license is mandatory;
- Experience, special skills and training are required.



Taxi Driving:

- Taxi service is a popular business and in high demand;
- A license from the Minister of Transport of the Chechen Republic is required to carry passengers;
- A valid driving license and professional driving experience of at least 3 years or general driving experience of at least 5 years are highly recommended;
- Ownership of a car registered in the business owner's name is required.



Construction business (production of cement blocks, construction works, metal construction, forged products, paving tiles, etc.):

- This kind of business is in high demand and is widespread in Chechnya;
- The work is physically challenging;
- Special equipment (vibrating press, mixing machine) and raw materials (sifted rubble, cement and water) are needed.

Legal and administrative framework

- In some cases (food production) a **business license** is required;
- **Registration at the Tax Service** takes normally **5 working days**;
- It is important to choose a good location for the business;
- The **minimum age** for a beneficiary to run an independent business is **18 years**;
- Returnees should be aware of **market prices** and **the economic situation**.

Shops (food, household items, clothes, shoes and others):

- A good location is very important and there is low competition in rural areas;
- Another option is to work as a travelling salesperson, but that requires a car to deliver the goods;
- Requires a relatively high investment but it is possible to make a good profit.

*Types of business projects which **are not recommended**:*

- Production of semi-prepared food, restaurant, café and mini-bakeries
➡ These types of businesses require considerable financial material resources (premise rent, sanitary requirements, fire security, purchase of equipment, furniture and products, etc.).

THE GAMBIA

*Types of business projects which **are recommended**:*

Grocery shops:

- Setting up a grocery store can be recommended in semi-urban and rural areas;
- In these areas competition is low and the shop rental is very low;
- A budget of USD 3,000 generally allows to open a sizeable shop.

Taxi business:

- Setting up a taxi business can be recommended in urban areas;
- A suitable, well-functioning vehicle is required to run a taxi business;
- This type of business requires the payment of road tax, licence, insurance and number plates.

Restaurant business:

- Setting up such a business can be recommended in urban areas;
- Generally, no registration at the taxation authorities is required to open such a business;
- Good cooking skills are required.



Legal and administrative framework

- For most types of businesses, **no business license** is required;
- There are no special considerations to be taken into account with regard to the **rent of business premises**;
- The **purchase of land** is possible for returnees in locations where land cost is not high;
- The **market demand** for a specific type of business should be carefully evaluated before launching a new business activity.

Agriculture/breeding:

- This kind of project can be recommended for rural regions that offer sufficient land for farming and grazing;
- Little previous experience is required;
- Generally, agricultural projects do not require a registration with the tax authorities as the income generated normally does not surpass the threshold for taxation.

Types of business projects which are not recommended:

- In rural areas, taxi businesses are not a viable option;
- Taxi businesses where the migrant is not the driver are not recommended;
- In city centres, grocery stores are not a feasible business;
- In urban areas, animal breeding is not feasible/recommended.



ISLAMIC REPUBLIC OF IRAN

Types of business projects which are recommended:

For persons with little professional experience in urban areas :

- Transportation of goods
- Transportation of people
- Grocery store

Returnees must have a valid driving license and must be aware that they can lose all of the reintegration grant in case of car damage.

For persons with craft-specific experience in urban areas:

- Tailor shop
- Car repair services
- Plumbing workshop
- Welding business

For these types of businesses, some working experience as well as specific knowledge are required.

For returnees who reside in rural areas:

- Transportation of goods and crops
- Renting a piece of land to plant crops (rice, wheat, bean, etc.)



Legal and administrative framework

- It is necessary to obtain a **business license** to run a business;
- The **process of obtaining a business licence** is **time consuming** and complicated;
- For the business registration, returnees need to have a clear **status on military service** and possess a **workplace certified for commercial use**;
- **There are less restrictions** on establishment of **small scale farming businesses** in rural areas (a letter from the village council certifying the business activities is required);
- **It is easier to join an already established business** for which a business license already exists, and set the independent business as a long-term goal.

Types of business projects which are not recommended:

- In small cities, taxi businesses are not a viable option in the long term;
- In rural areas, usually the purchase of a farming land is not possible with the amount of reintegration assistance granted (prices are very high);
- As the availability of water is not predictable in arid and semi-arid regions, great care must be taken in choosing farming lands.



IRAQ

Types of business projects which are recommended:

- Mini market
- Clothes and textile store
- Livestock business (is often a family business)
- Mobile phone business
- Electrical household appliances business

These types of projects require neither long experience nor specific skills.

Note: Job placement is often used and popular among returnees; the applicants who want to benefit from job placement should have skills and experience.



Legal and administrative framework:

- Only restaurants, barber shops and bakeries need a **health license** (other types of businesses generally do not require a license or tax registration);
- The **procedure** to acquire a health license takes about two to three weeks and costs about USD 200;
- There are **no special considerations** to be taken into account with regard to the rent of business premises;
- The minimum age for a beneficiary to run an independent business is **18 years old**;
- Returnees should be aware of **market prices** and **the economic situation**.

"I'm very optimistic about my life in the home country and I appreciate the assistance that was provided to me."

Mlat S., Iraq

Types of business projects which are not recommended:

- Agriculture activities require previous skills and knowledge. Purchasing land with the entitled reintegration assistance amount is generally not possible as land prices are very high;
- Taxi businesses are not recommended.



MONGOLIA

Types of business projects which **are recommended**:

Small businesses:

- Carpenters, beauty salons, canteens, small restaurants, pubs and coffee shops are recommended;
- In order to sell food the following is required:
 - A work place permission issued by the Mongolian Inspection Agency to ensure standard of service (hygiene norms);
 - A health certificate renewed on a periodic basis.
- To run a beauty salon the following is needed:
 - A professional certification;
 - Previous work experience in the sector, or otherwise salary of the specialized staff needs to be covered and factored in the business plan.



Tailor/sewing business:

- It can be household based/can be operated from home;
- The traditional clothing market is quite big particularly before celebrations: Naadam (July/August); Tsagaan Sar (February); Graduation season (May/June); Wedding season (September);
- Experience as a tailor is needed; good communication skills/entrepreneurial spirit are recommended;
- The needed equipment can be purchased with the allocated amount (raw material and sewing machines).

"I didn't encounter any problems with the management of my canteen/catering business. Furthermore, I'm able to employ four persons in my business."

Jaandorj S., Mongolia





Legal and administrative framework

- **Business registrations** are undertaken at the State Registration Office; the process usually takes three to five working days and costs around USD 18;
- **Land for agricultural** use is rented from the Government. Lots smaller than five hectares can be used up to 40 years with government permission. Lots bigger than 40 hectares can be used up to 15 years with government permission;
- The **minimum age** for a beneficiary to run an independent business is **18 years old**. From 16 years of age returnees can participate in vocational trainings and other practical professional schemes with certain limitations (six hours a day and 30 hours a week);
- **The economic situation** is currently **volatile**. Small businesses face strong competition from bigger companies;
- It is important to be familiar with **legal provisions** regulating the job market.

Note: Traditionally livestock business is a widespread activity in Mongolia. Generally, with the reintegration assistance amount only a few animals can be bought. This may not be enough to make the business profitable and sustainable. It is advised to start this business with a more substantial amount unless the returnee already has animals and own resources/family support. It is important that the returnees buying livestock have a sustainability plan and adequate resources (e.g. enough grasslands; adequate winter houses; permission from the state to use the pasture; proximity and adequacy of the water sources).

*Types of business projects which **are not recommended**:*

- **Selling tobacco and alcohol** requires a special permission that is difficult to obtain and is therefore discouraged;
- **Opening a pharmacy** requires a special licence, a diploma as well as three years of continuous work experience and substantial initial capital. The same applies to other health related businesses.



SENEGAL

Types of business projects which **are recommended**:

Shop owning:

- Running a shop is a rapidly growing activity which can be profitable if managed efficiently;
- Grocery stores are especially profitable.

Livestock/breeding:

- Livestock/breeding is a traditional activity and is easy to set up; however, previous experience in the sector is required;
- It is a very important sector in the development of the country, particularly cattle breeding.

For shop owning and livestock/breeding, it is necessary to have experience because the management can be hard.



Legal and administrative framework

- **No business license** is generally required;
- It is necessary to have a **rental contract** for the business premises;
- For **agricultural businesses**, land may normally be purchased or land owned by the family may be cultivated;
- The **minimum age** to run an independent business is **18 years old**.

“I had a good reintegration into my community, because my activity generates a good income and allows me to reinvest.”

Sabdou S., Senegal

Types of business projects which are not recommended:

Taxi business:

- Implementation is often very difficult due to the documentation required: public transport license, driving license, acquisition contract;
- The reintegration grant does generally not cover the purchase of a vehicle in a good condition.

Purchase of land for new constructions:

- The reintegration grant is generally not sufficient to purchase land for new constructions;
- It is difficult to fulfill the administrative conditions for the purchase of land/obtaining construction businesses.



SRI LANKA

Types of business projects which **are recommended:**



Agriculture/farming :

- Paddy and highland cultivation;
- Land ownership or leasing a plot of land is required.

Small scale industries:

- Welding, small garment industry, cement blocks industry;
- Are suitable for city environments (urban areas).

Grocery Store:

- Are suitable for city environments (urban areas).

Animal Husbandry:

- Dairy Farming, Goat Farming, Poultry Farming, Piggery Farming;
- Veterinary certificates for the animals have to be obtained;
- The suitability of the farm location has to be carefully assessed.

Fishing:

- Fishing nets, a boat and outboard motor are required;
- A boat registration or a letter from a fisherman cooperative is required.

These types of projects require entrepreneurial skills and experience in these particular businesses.

Legal and administrative framework

- A **business license and/or registration** is usually required for the implementation of a business project (grocery store, small scale industries, etc.);
- Obtaining a licenses **takes two to three weeks** and the costs depend on the nature of the business and expected monthly income;
- For agriculture businesses, returnees can **purchase or lease land** as per availability and affordability. A copy of the purchase deed or lease agreement should be submitted, as well as a confirmation letter from the Farmer organization or State administrative representative in the village confirming the person is a farmer;
- The **minimum age** to run an independent business is **18 years**.

“I’m involved in agriculture activities with the support of my father. Further I opened a grocery shop and get my sister’s support to run the business when I’m busy.”

Prakalathan T., Sri Lanka

Types of business projects which are not recommended:

Purchasing of **three-wheelers and other vehicles**: can be liquidized easily and the costs are quite high. If a returnee cannot contribute to the purchase with own funds, a vehicle may be leased. In this case, the vehicle’s absolute ownership is vested with the leasing company. In case the driver fails to pay three consecutive instalments, the leasing company will seize the vehicle.

➔ For partnerships with existing businesses, a contract agreement is needed.



TUNISIA

*Types of business projects which **are recommended**:*

Technical professions:

- Carpentry, painting workshops, construction firms;
- These types of projects require specific skills as well as work experience;
- Returnees are encouraged to run such businesses in partnership with someone who already owns such a business.

Agriculture/farming:

- Dairy farming, greenhouse business (tomatoes, chilies, etc.);
- Returnees or family members should have the necessary know-how and experience;
- Is feasible in rural areas.

Shops:

- Convenience store; grocery store, trade in dried fruit;
- Are feasible in urban areas (big cities);
- These types of projects require neither long experience nor specific skills (motivation is important).

Garment factory:

- This business requires specific skills as well as work experience.



Legal and administrative framework

- For commercial projects, a **business licence** is compulsory;
- The **procedure** of obtaining a license costs approximately USD 50 and a rental agreement and an identity card are required;
- The **rental of business premises** is coordinated directly with the landlord;
- For agriculture businesses, the delegate from the region issues a **certificate/attestation** of land possession;
- The returnee should be aware of **market prices** and the **economic situation** in the region of return.

*Types of business projects which **are not recommended**:*

Ready-made clothes (boutique prêt à porter):

- These clothes are too expensive and therefore the average class cannot purchase such clothes;
- Therefore, second-hand clothes shops are recommended.

Taxi phone offices:

- These offices were used in public places to call a taxi;
- This business is not used anymore because mobile phones are widespread throughout the country.

Cybercafé:

- Internet is now available almost everywhere in the country;
- Is only feasible in neighbourhoods without internet connection.

“The income generated by my vegetable cultivation allows me to financially support three members of my family.”

Jihed A., Tunisia



UKRAINE

*Types of business projects which **are recommended**:*

Construction:

- Projects can be implemented both in rural and city environments;
- It is quite popular and in demand;
- This type of business is not seasonal and quite well paid;
- Competition in this field is high but the success depends on the quality of work and availability of good tools.

Nail service/hairstressing:

- Is quite popular in cities;
- These activity is met with both high competition but also high demand;
- Special vocational education/training is needed as well as business registration;
- The idea is expensive in its implementation thus own funds might need to be invested;
- It is not a seasonal business and quite profitable all year around.



“I would recommend a participation in the return assistance programme to other persons. The reintegration assistance went smoothly and quite quickly and therefore I could build very rapidly the greenhouse to grow cucumbers.”

Artur H., Ukraine

Agriculture, farming and greenhouse business:

- These types of businesses are appropriate for rural areas, are seasonal and do not bring high annual profit;
- They do not require special education but practical experience;
- Owning a piece of land, a barn and a vehicle could be a significant contribution to the business project implementation.



Legal and administrative framework

- A business registration as well as a registration with the Tax Agency are usually required;
- The applicant should be at least **18 years old, have a passport, an individual tax number** and fill in the necessary **application forms**;
- The application can be brought personally, by mediator under power of attorney or via e-mail;
- The registration may include one or more types of business activity;
- The **procedure usually takes one working day**. Then the documents are passed to the Tax Agency;
- **The registration takes two more working days** in case all the submitted documents are correct;
- The first business registration and its closure are **free**. Any change in the registration will cost approximately USD 6.

*Types of business projects which **are not recommended**:*

Clothes shop:

- It is not profitable and an expensive business idea.

Selling of metal and plastic windows and doors:

- The supply is greater than the demand.

Selling of solid fuel boilers/heaters:

- These types of goods are in demand but their cost is very high;
- The reintegration grant will allow to buy two or three such boilers only, thus it is considered risky business.

Taxi business:

- The reintegration grant is not enough to buy a new car;
- Most second hand car dealers cannot provide documentation on the offered vehicle.



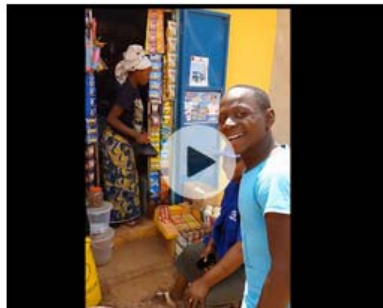
Welcome to YouProject!

YouProject presents videos and slideshows of people that were residing in Switzerland under asylum law and returned from Switzerland to their home countries. Various projects within the Swiss return assistance program aim to create better conditions for their successful **reintegration** and help to facilitate the new beginning. YouProject puts the opinion and experience of the returnees in the center of the stories.

Share your Project!

Did you already return to your home country and finished your project successfully? Share your project on YouProject.ch and show how you started and implemented your own business!

[Contact us](#) and send us your photos and your videos!



News

Welcome to the new YouProject platform!

Discover newly added pictures of persons who returned to [Iraq](#), [Ghana](#) and [Georgia](#) and watch the video of a grocery shop owner in [Guinea](#).

Clothes shop in Ghana



For more ideas on reintegration projects which have been successfully implemented in a variety of countries please consult the website:

www.youproject.ch

YouProject presents videos and pictures of persons who were residing in Switzerland under the asylum law and who chose to return from Switzerland to their country of origin. Various projects within the Swiss return assistance system aim at creating favourable conditions for the successful reintegration of returning migrants and at facilitating new beginnings in the countries of origin. YouProject presents the experience of returnees who benefitted from such assistance in the form of pictures and videos.



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International Organization for Migration (IOM)

The UN Migration Agency