



IOM International Organization for Migration
OIM Organisation Internationale pour les Migrations
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Ideas for business development



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Introduction

The professional reintegration grant is an essential component of a successful voluntary return. The grant can support returnees in establishing a small business, attending a vocational training or starting studies. The State Secretariat for Migration (SEM) approves the reintegration grant on the basis of a business plan or a reintegration plan prepared by the returnee in cooperation with the return counselor. For many returnees, their preferred choice is to set up a business that gives them the opportunity to use their skills and to cover their expenses and the ones of their families. Clearly, a well-prepared business project facilitates the reintegration process.

There have been many success stories since the beginning of the reintegration assistance for returnees from Switzerland. The reality in the country of return (difficult economic situation, absence of the returnee for a long time, unfamiliar infrastructure or security) can however be challenging for the new entrepreneurs. As a consequence the preparation time should be used optimally.

The discussion between the returnee and his/her return counselor is paramount in the planning of the business project. To support the return counselor and the returnees in the preparation of his/her business plan, this document provides ideas of successful business projects implemented by returnees in 13 different countries, a template of a business plan as well as a guide to discuss the business plan with the returnee. These working tools are to be used in a dynamic process and according to the specific situation. They aim at facilitating and standardizing the preparation of the business projects. For technical and concrete information on the setting up of a business in a country of return, the RIF program¹ is available. The following documents generate ideas, suggest targeted questions and intend to increase the motivation of the returnees.

Disclaimer

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¹ Please send your requests to rif@iom.int .

More details are available on <http://www.ch.iom.int/programme/rif.html> or <http://irrico.belgium.iom.int>

Entrepreneurial Tips

For many people, the idea of setting up their own business is the chance to turn their dreams into reality. However there are certain skills needed and some advices have to be taken seriously in order to become successful.

The following tips are compiled on the basis of the experience of IOM colleagues in the countries of return while assisting returnees with the set up of their business plan:

- ⇒ **Be ready to put in a lot of hard work.** You will need to have persistence, passion and motivation to the business you have selected.
- ⇒ **Be prepared to be flexible** and to change or adapt your business idea if it is not likely to be successful.
- ⇒ **Be realistic about the challenges of business.** You are planning to start a business with limited capital and it may take some time before the business brings in a profit or provides you with a sufficient income.
- ⇒ **Manage the expectations of your family and friends.** Explain your family and friends the reality of life abroad and encourage them to see your return as a positive step for you and for them. Try to manage their expectations of what your return might mean for them.
- ⇒ **Be prepared to deal with bureaucracy** and expect that there might be delays in setting up the business and getting the documents and permits needed.
- ⇒ **Restarting a business** that you have done before departure **or joining an existing business** is often the best and most sustainable option. If the allocated reintegration amount is not sufficient to set up a new serious business, such an investment can be useful to business partners who are planning to expand an existing business.
- ⇒ **Consider the reality of your country of return before planning your business.** Small grants enable returnees to establish small/medium enterprises. The business idea should be realistic in view of the economic environment in your country of return.
- ⇒ **Pin down a viable idea.** Finding and refining an idea that you can turn into a successful business is often the first and hardest stumbling block.
- ⇒ **Your background is important** (expertise, job record, acquaintance with the market) to define your business project.
- ⇒ **Start a business for which you have the skills.**
- ⇒ **Consider the market demand.** Any tailored business would be welcome as long as the product satisfies the demand.
- ⇒ **Establish a proper bookkeeping.** This is important for the sustainability and the expansion of a business. Without it, you run the risk of hitting cash flow crunches, wasting money and missing out on opportunities to expand.
- ⇒ **Keep a positive attitude.** This is important for the success of your business.
- ⇒ **Monitor performance and keep injecting resources gradually** in order to sustain growth

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Bangladesh

Some good business ideas:

➤ **General store**

This business can be established in a very short time in any convenient place and suppliers are easy to find. It is profitable and of low risk.

➤ **Communication service shop**

The communication sector is very popular and continuously expanding in Bangladesh. Most of the people regularly need mobile phone cards. Fax and copy services are also lucrative.

➤ **Clothes shop (selling ready-made dresses)**

This business is profitable and of low risk. Suppliers are easy to find.



To be avoided:

➤ **Transport business, taxi and rent-a-car service**

You need to be experienced to run this business. Moreover, there are high risks of accidents.

➤ **Rice sales shop**

Because the price of the rice changes daily, one needs to have very good knowledge about the rice market. With a small capital and a lack of experience, a returnee could face problems in this business.

➤ **Poultry, Fisheries and Live Stock Business**

It is not always possible to purchase the live stocks from recognized suppliers. Often, the suppliers do not provide receipts.

Bosnia and Herzegovina

Some good business ideas:

➤ **Animal farming (sheep breeding/milk production)**

This business requires adequate resources and a ground meadow but allows to cover the cost of living.

➤ **Beekeeping**

Honey production is a good business. It generates a good income.

➤ **Vegetables greenhouse production**

There is a big demand for vegetables in BiH. Hence there are a lot of vegetable collecting centres. You do not need to possess a big ground to cultivate a greenhouse. Furthermore, you can achieve two to three crops a year.

➤ **Fruit production**

In areas of common fruit production (North and East of BiH), the repurchase of fruit trees is quite good. Newly planted trees will start producing fruits after three years. But in long term perspective, this business is quite profitable. It is easy to sell fruits on green markets and to produce home made brandy.

➤ **Private business in crafts activities (carpentry, blacksmiths, civil building)**

In general, professional craftsmen will always find work or an employment. There are also courses available.

To be avoided:

➤ **Trade**

Big funds are needed to purchase the necessary merchandise and to get the business registration. Moreover, a minimum of two workers have to be employed.

➤ **Taxi**

There are long waiting lists to get a taxi registration.



Nota Bene:

➤ **Mechanization of agriculture**

If the returnee or his relatives are already involved in agricultural production, the purchase of adequate tools and machines is a good option. The mechanization of agriculture helps to increase the production and to decrease the costs of farming.

➤ **Additional education**

The experience shows that additional education always provides more opportunities to get a job, particularly in economically difficult times.

Congo (DRC)



Some good business ideas:

- **Food shop/Grocery shop**
Selling basic consumption food items in Kinshasa is profitable.
- **Cyber café and computer training/Public secretariat**
This is a very interesting business offering many services and providing a good daily income.
- **Taxi or mini bus driving for public transportation**
This is a daily income based activity that generally allows the returnee to become the boss of his own transportation business while having employees who are driving for him/her.



To be avoided:

- **Money dealing (exchanging money in the streets) and purchasing clothes in Brazzaville or Asia**
These types of business are very difficult to evaluate and monitor.
- **Land purchase**
The investment required to purchase land is often very high.

Georgia



Some good business ideas:

➤ **Mixed shop – a small shop selling foodstuffs and consumer goods (in Tbilisi)**

As a result of economic crisis and the August war, the food and consumer goods are currently sold most.



➤ **Tractor for land cultivation and growing crops (in rural areas)**

Foodstuffs are also sold well in the regions. A cultivation project is a good idea. If beneficiaries do not own land, they can cultivate the land of their neighbors as an additional source of income.



➤ **Animal farm (in rural areas)**

Producing dairy products for one's own consumption and for sale is a good business project.



To be avoided:

➤ **Private taxi**

Opening a taxi business is not recommended unless the person has a record of experience as a driver and does not have any other skills, as there are already several taxi companies and private taxis.

Nota Bene:

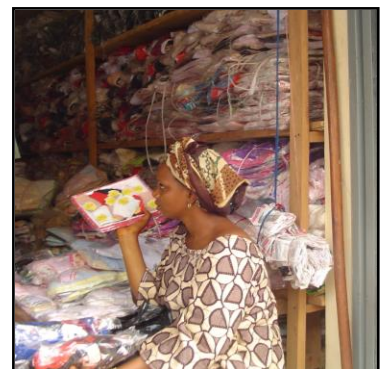
Any individually tailored business is welcomed, if it satisfies the market's demand.

Guinea



Some good business ideas:

- **Business of general alimentation (rice, sugar, oil, milk, soap etc.)**
Basic groceries do not generate a big income but are easy to handle and always needed (especially rice).
- **Restaurant or cafeteria**
Sale of simple warm meals (spaghetti, omelets, milk coffee, sandwiches...). People normally go out early in the morning and spend the whole day in the street. If the space is cozy and clean, the business will be successful.
- **Business of constructing material**
Guinea is a country in construction, therefore, material is needed.
- **Hairdresser shop**
Ceremonies and parties are an important part of social life in Guinea. A hairdresser shop is a good investment.
- **Fish business**
This is a common business for women and very developed in Guinea.
- **Poultry/Ruminants breeding**
This business can generate a good income in rural areas.
- **Provision of services, such as editing texts and copy services**
Due to the frequent power breakdowns in Conakry, correcting and copy centers are highly frequented if they are equipped with an electric generator.



To be avoided:

- **Taxi:**
The experience shows that returnees who invested in a taxi business failed.
- **Cyber café:**
The amount of the reintegration assistance is not sufficient to open a cyber café.

Nota Bene:

Guinea underlies a constant variation of currency in relation to the Guinean Franc (GND). Hence, a proper and consequent planning is essential for a successful business.

Iraq

Some good business ideas:

➤ **Selling female and children's garments**

Nowadays and with the good cash flow situation in the northern part of the country, the demand of this kind of goods is increasing.

➤ **Selling essential food items**

Selling food items is a good business although there is a lot of competition in Suleymania region. Taking into consideration the capital of the project and the economical standard of the area, it requires good planning and careful choosing of the location.

➤ **Selling construction materials (plumbing, cement, bricks, ...)**

The work in the construction sector is operational and constantly expanding. There is a continuous demand on construction materials in Suleymania region and the prices for those items are continuously increasing.

➤ **Manufacturing businesses (e.g. aluminum work, carpenter, etc.)**

These types of businesses are strongly related to the current ongoing construction development in the Suleymania region. They are recommended for returnees who have already experience in it.

The advantage of such business is the low cost in its establishment: Tools are affordable and the eventual profit ratio is high compared to the invested capital.



To be avoided:

➤ **Selling electricity appliances**

This business requires big start-up costs. The returnee also needs to have experience in this field (type of products, etc.). If a returnee wants to do this kind of business, it is recommended that he brings additional capital or establishes a partnership.

➤ **Taxi**

A "driving license" is required to operate legally a taxi business. Operating without license leads to fines, the inscription to the directory of trafficked cars or the confiscation of the car by the police.

Iran



Some good business ideas:

- **Typing university-related texts**
- **Dealing in second-hand appliances market**
Especially in the electronic appliances market, there is a drastic difference between the price of second-hand and new electronic appliances.
- **Selling ice cream**
There are small start-up costs and the ice cream demand increases, especially in the summer – and has a long tradition in Iran!



To be avoided:

- **Taxi driving**
Taxi driving implies high maintenance costs and a high risk of accident. Besides, the price of gas is increasing and there are traffic jams everywhere.
- **Supermarket**
This business brings high start-up costs and there are myriad competitors.

Nota Bene:

A business license is necessary to start a business. Otherwise, the municipality will consider the business as illicit and will cease it.

Kosovo



Some good business ideas:

➤ **Agriculture and farming (e.g. production of vegetables, cereals, livestock fodder, meat and milk production)**

Kosovo's economy (highly dominated on import) currently relies on the development of the energy, agriculture and tourism sectors. Agriculture is accessible without large investments.



➤ **Construction**

In Kosovo, there have been important investments in the construction field for both sectors, public and private. In the public sector, massive school and road constructions are ongoing, whereas in private sector, a lot of dwelling utilities are constructed for the every day growing population of Kosovo. There is a market for this kind of activity. Additionally, Kosovars are well-known as very skilled construction workers.



➤ **Handicraft businesses**

Small handicraft businesses and shops have been successful and sustainable. Different kinds of activities like fishing equipment shop and cosmetic items production and selling have been implemented and generate income in a competitive environment.



To be avoided:

➤ **Plastic and textile production**

All entrepreneurs in Kosovo avoid investing into plastic and textile production businesses because of the tough competition (also from foreign factories) in this field.

➤ **Gas stations**

There are already gas stations in every corner of Kosovo. The market is really saturated with this kind of business.

➤ **Restaurants**

Restaurants are spread Kosovo wide and a lot of them are not profitable. Hence this is an expensive venture.

Mongolia



Some good business ideas:

- **Planting, growing, farming, livestock breeding, dairy product processing**
The price for livestock, seeds and land outside the city is not high. Besides, farming, vegetable growing and tree plantations are encouraged by the government.
- **Wool, leather and felt craft/ souvenir making**
The raw material for craft is affordable and the number of tourists increases every year.
- **Sewing**
Handmade national dresses are still popular in Mongolia.
- **Small restaurant outside the center of Ulan Bator**
The small restaurants in the market places and along the roads are very popular.



To be avoided:

- **Purchasing land/ renting real estates in Ulan Bator**
The purchase of land and real estates in the city of Ulan Bator is very expensive and therefore not advisable.
- **Pharmacy, medical projects, education projects**
All these business activities require a special license.

Nepal



Some good business ideas:

➤ **Grocery store**

It is an easy business to start with a small amount of money that can be expanded later. But it is also highly competitive and therefore involves some risks.



➤ **Animal breeding**

There is a growing demand of milk and meat in the urban area. The capital needed to start this business is relatively low.



➤ **Restaurant**

Although the investment is quite high in the beginning because of the furniture purchase and eventual staff that needs to be employed, a small restaurant with a lot of scope has a good economic potential.

To be avoided:

➤ **Cyber café**

At the moment, there is a shortage of power supply in Nepal. As a consequence, running a cyber café is not recommended. However, if it can be run with alternative energy sources, the internet services would be more expensive, but also more successful.

Nigeria



Some good business ideas:

- **Shop (clothes, shoes, bags)**
- **Fish farming**
It is a fruitful business venture that attracts more and more people. There are short term trainings available.
- **Poultry farm**
It is a dual source of income (birds/eggs).
- **Sale of animal feed**
Fish farming and poultry businesses are expanding. Consequently there is an increasing need for animal/fish feed.
- **Sale of ice blocks**
This business requires power generators and consequently a constant purchase of diesel or petrol. Nevertheless, it is a good source of income as people need ice for commercial purpose and parties.



To be avoided:

- **Sale of pharmaceutical drugs**
This business requires a special license and qualification.
- **Transport / taxi business**
This business requires a proper management. A driver hired for this purpose could be careless with the vehicle. Due to the high volume of traffic in Lagos, there is a risk for accidents.

Nota Bene:

- **Location** is essential for each type of business. If the business is in a location where the possibility of walk-in clients does not exist, the business may not survive.
- **Business registration**, bank accounts and bank statements showing steady income are part of the pre-requisite for micro-finance loans. Furthermore, a business registration is required to open a corporate bank account.

Russia



Some good business ideas:

- **Freight service business**
- **Wholesale of foodstuffs**
- **Delivery of foodstuffs to cafés and restaurants**
- **Home-based sewing business**



To be avoided:

- **Food stores, kiosks and car repair workshops**
These businesses are subject to high levels of competition. It might be difficult for the returnee to find a way of offering different products/services than the competitors.
- **All kind of business in an absolutely unknown area**

Nota Bene:

- **Joining a operational and successful business of relatives or friends**
In view of the economic crisis in Russia the situation in small-scale business and labour market is difficult. Therefore, it is recommended to start a business in partnership, i.e. to join an existing business of relatives or friends.
- **Business start according to previous experiences**
The returnee should select the type of business connected with his/her previous business experience and professional skills.
- **Localization of the business**
The success of the business depends largely on the region where the returnee sets it. There are different demands and conditions according to the region.

Serbia



Some good business ideas:

➤ **Production of (bio/organic) foods (fruits, vegetables, animals)**

Serbia's climate offers favorable conditions, so the farmer does not need to do a high investment. There is a lot of farmland, and the investors are generally very interested in further development of organic fruit production in Central Serbia.



➤ **All kind of services (sewing, bakery, construction, shoe-maker, glazier, ...)**

The investments are not huge and the goods' prices are smaller than the prices offered by the big suppliers. The income can cover the living costs, some further investments and hence the increase of the business activities.



➤ **IT sector**

The IT sector has an annual growth rate of almost 20%. Furthermore, there are facilities and liberalization provided by the State.

To be avoided:

➤ **Taxi**

Procedure and regulation are difficult and the competition is high, especially in the cities. Due to the economic situation, people avoid using taxi services.

➤ **Textile shop**

There are a lot of huge department stores with discount prices which, due to the difficult economic situation, are more successful than small shops.

The source of all maps inserted in this document is: <http://www.cia.gov>