





Migrant Entrepreneurs in New Zealand

Understanding journeys for a better economy

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www.culturalconnections.co.nz/research

Foreword from Chief Executive of A.R.M.S.

Migrants have contributed to the New Zealand economy in multiple ways, with migrant entrepreneurs being just one aspect of how they've help New Zealand develop and grow. ARMS for the past 15 years has, alongside providing workshops around migrants finding employment, also run workshops on 'starting your own business' for migrants. We are not the only organisation working in this space and in trying to understand our position in the landscape it became apparent that a lot of activity is being delivered by a range of organisations with limited coordination and understanding of who is delivering what. In addition a number of assumptions about what migrant entrepreneurs want or need to know have guided service development.

Despite our work in the space and the success of several migrant entrepreneurs, the fact that little research exists around this community makes it difficult to develop and coordinate services in order to meet the needs of migrant entrepreneurs. It's therefore been an exciting time for us to be involved in growing the pool of knowledge about this community.

Our involvement in the initial research around understanding migrant entrepreneurs in the New Zealand context has been one full of insights and learning that we're excited to share. To ensure we could give a broad context to our aim for this piece of work, we pulled together a cross-sector steering group.

This piece of work gives us a genuine insight into the experience of starting a business from a migrant's perspective. It helps us answer the question around how we and others can better serve our clients to ensure we are facilitating a growing diverse economy that supports wellbeing for all.

The research highlighted to us:

Information for migrants in how to set up a business is lacking:

- Information provided isn't always up to date, MBIE website needs to accessible and easily understood by multiple cultures.
- There's no single comprehensive source of information which gives a fragmented appearance to this sector. What is required is a joined up approach between different bodies is required.
- Often the information new migrants learn is from offshore and from friends, local boards should support local groups by promoting workshops tailored to the needs of different communities.







Marketing is key to making a business succeed:

· Lacking skills in validating a market opportunity in a new country is apparent and support around this is needed.

In order to better support migrant business owners its important to understand the areas they need help with. The main areas of concern for migrant entrepreneurs are:

- · Cash flow and finances
- Marketing including market research
- Least concerned: regulations and policies
- If you need to gain traction form this group then you have to give them something they value such as cash glow and financial management skills development before jumping into regulations and policies.

The delivery of information needs to suit the audience:

- Information can be delivered online (however we also know that new migrants benefit from face to face workshops/ clinics).
- Potential new entrepreneurs are often people already in employment so being able to access support at different time of the day would be required.

Application of findings:

A number of practical steps can be taken in light of the findings from this research to help better provide business support advice to migrant entrepreneurs:

- It vital that we consider how different sectors engage with migrant entrepreneurs e.g. Immigration workshops that are primarily focused on regulations need to change focus and work on how regulations affect cash flow/marketing etc which aligns with main concerns of migrants.
- Changing the focus of workshops to align with workshops for service providers working with migrant community
- Understanding where information was sought and what barriers existed to accessing information (including perceived barriers e.g. credibility of source) helps us ensure information is made available in ways that migrants can access it.

Rochana Sheward

Chief Executive for

Auckland Regional Migrant Services







Introduction from Eric Chuah

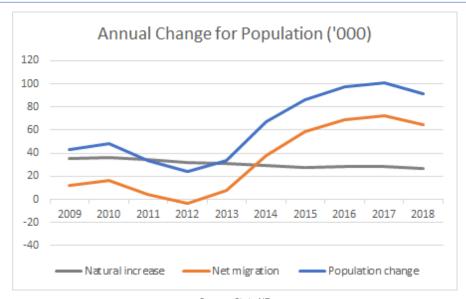
New Zealand has been experiencing record high levels of migration since 2013, growing at 11% annually.

In the last 5 years, the number of arrivals with the intention to stay for 12 months or longer reached an average of 130,000 p.a.

To put that into perspective, that's more than 350 new and returning Kiwis entering New Zealand per day.

With overseas perspectives and preferring to be their own boss, many migrants have turned to small business entrepreneurship as an alternative to employment.

Auckland in particular is home to a highly diverse population and this is not confined to certain parts of the city. In 2013 as many as 37% of people in Auckland were born overseas. In both the Howick and Puketāpapa Local Board areas 49% of people were born overseas.



Source: Stats NZ

Otara-Papatoetoe in Auckland's south is home to 45% of people from overseas while in Upper Harbour in the north 43% of people were born overseas. In the Whau Local Board area in the west the figure is 42%.

That data is nor 6 years old and it likely that when the 2018 census data is released we will see most parts of the region housing a greater diversity of ethnicities, cultures and backgrounds. With increasing diversity comes a whole range of other influences. In 2013 Auckland was home to 100,000 speakers of one of the Chinese languages, 58,000 Samoan speakers and 50,000 speakers of Hindi with a wide range of other languages in use. As a result, foreign language media is increasing popular and a way that many from overseas choose to consume information."



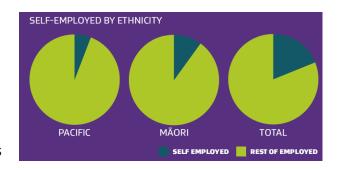




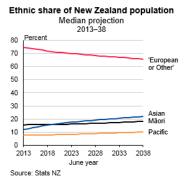
Small businesses play a critical role in New Zealand. They make up 97% of businesses in New Zealand; generate 28% of the country's GDP; employ over 600,000 people.

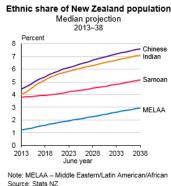
Whilst there are insightful data about small business in general, detailed breakdown by ethnicity is only limited to Pacific and Māori, such as the latest <u>business snapshot</u> by MBIE in May 2018.

There is also a lot of interest who are the stakeholders in this area but information is very fragmented. It is the main reason why we have come together as a working group to kick off the first research about migrant business owners to understand their journey, challenges and pain points.



We surveyed more than 150 migrant business owners in July and August last year with a 7.84% margin of error and 95% confidence interval.





New Zealand is already one of the most diverse countries in the world. With Asian population expected to almost double to 22% in the next 20 years, we need to start laying the foundation to understand this fast growing population group to ensure they have the best support system to help New Zealand grow.

We welcome you to connect with any of the working group members as we continue to uncover more insights about migrant entrepreneurs in years to come.

Kia ora and thank you.

Eric Chuah | Founder
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Acknowledgements

Working Group

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Media and Support Partners

- Chinese New Zealand Herald
- SkyKiwi
- Indian Newslink
- Korean Sunday Times
- YIJU Magazine

- Multicultural Times
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1. Why we started this research?

The face of New Zealand is changing rapidly in recent years, from the surge in immigration numbers to the increase of multicultural business shop fronts. Why is that?

There is no central source of information that are catered for migrants who are thinking of starting a small business, which has been the backbone of New Zealand's economy. Why is that?

As mentioned in the forward ARMS wanted to have a better understanding of landscaper for migrant entrepreneurs and together with ATEED reached out to connect find out what others are up to and from that the research proposal was born. To gain deeper insights and learning that we can then all share.

Many of the websites related to helping small business are not connected with one another, leading to information inaccuracy and confusion for readers. Why is that?

Where do migrants go to find information, support, and training? Are they accessing the right information to ensure they are legally compliant and up to date with the latest marketing trends?

There appears to be a lack of understanding about migrant entrepreneurs' journey and their needs, which is why a working group was formed to connect the dots and kickstart the first piece of research to shed a light on all these questions.

The working group started with only five members initially and quickly doubled to ten members who have insights, resource, and influence to take the research outcome and lead the conversation and deliver the impact required.

This research is only the start of the output from the working group. We intend to continue the great working relationships and explore other initiatives that will help migrant entrepreneurs to be more successful in New Zealand.







2. Executive Summary: Information and training in strategy and financial management came out very strongly as two key areas of opportunities to help migrant entrepreneurs.

Government, Private sector, Business Associations and Community groups play a significant role in the small business ecosystem for migrants

- The research has shown some websites including government websites are used however not always user friendly and are not gaining a deep enough reach into the migrant communities to utilise.
- Limited capital, funding and cash flow are the key challenges for migrants. How can the government lend a hand in this area particularly for new businesses?
- Although some businesses are positive about the future, staffing is an area of concern promote no cost recruitment service would support business to grow

Challenges

- The major skills lacking to run a successful business were identified as Financial Management and Sales & Marketing Strategy
- Immediate support required are Funding and Staffing
- Cash flow and business profitability are the areas of greatest concern for migrant business owners

Recommendations

- Source and credibility of information need to be consistent and accurate consider having Government and Business
 Association as master source, and other stakeholder groups to signpost or collaborate with Government and Business
 Associations
- The top three training and upskilling should be focused on strategy, problem solving, and financial management.







3. Background and participant profile







Background and participant profile

MBIE conducts annual research into small business sector of New Zealand.

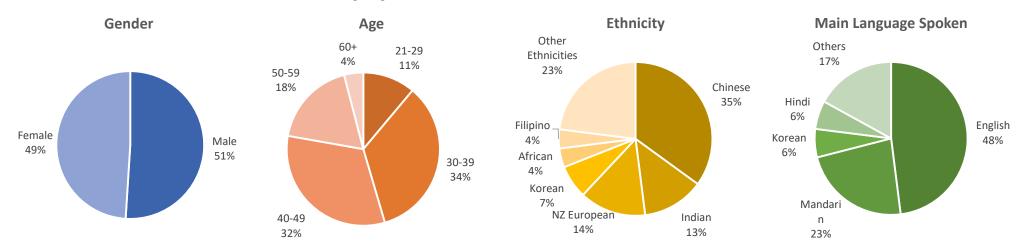
However, we know very little about small businesses that are run by migrants, such as their motivation to start a business, the challenges that they face, and the support that they need.

Migrants are defined as those who are born overseas but currently living in New Zealand. According to Census 2013, just over 1 million or 1 in 4 Kiwis were born overseas.

This research was conducted between July and September 2018 and we collected 156 responses through a mix of online and offline channels. The online survey was available in English, Chinese, and Korean. The individual data collected are not shared with any third parties and individual contact details are delinked from each response to ensure privacy and only used for follow up interviews and prize draw.

The participant profile summary are shown below and provide some food for thought:

- 1. Ethnicity: Chinese business owners made up 35% of the participants how are we catering to their needs and educate the cultural differences?
- 2. Language: More than half of participants speaks another language other than English as their main language we need to ensure important communication are available in different languages.

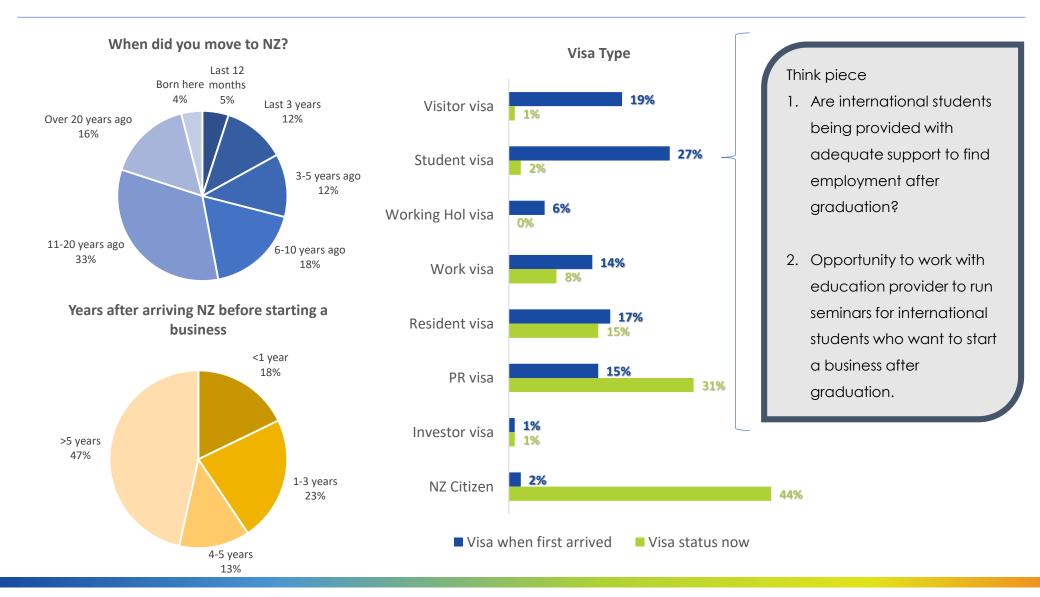








Majority of survey participants arrived into New Zealand more than 6 years ago. Almost 50% of them arrived on visitor and student visa, and started their business after staying in New Zealand for more than 5 years.

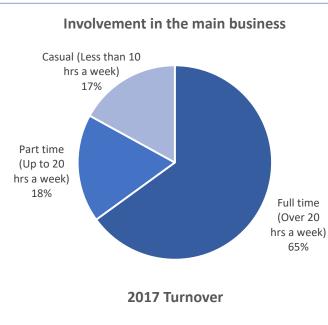


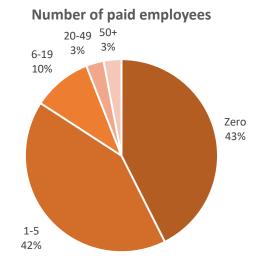


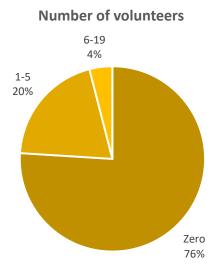


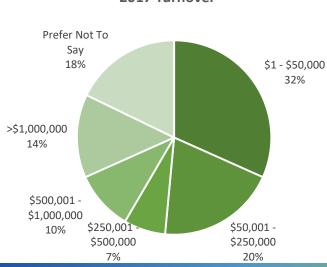


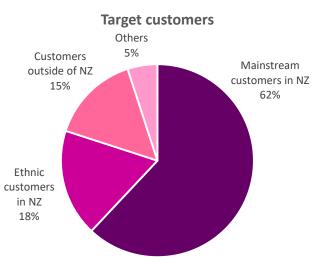
Below is a snapshot of migrant entrepreneurs' involvement in their business, employee mix, turnover from last year, the main target customers, and key industries of their business.













- 13% Information Media and Telecommunications
- 12% Professional, scientific and technical services
- 10% Education and training
- 10% Retail trade
- 7% Accommodation and food services







4. The Journey









As a starting point, we know 87% of migrant entrepreneurs started their business from ground up.

- About 70% of migrant entrepreneurs moved to New Zealand over 5 years ago
- More than half of migrant entrepreneurs have started more than 1 business in NZ
- Generally the businesses are registered as a limited liability company or individual proprietorship.
- About 65% are involved full time in the main business.
- On average, their businesses have been running more than 3 years.
- 43% of businesses are sole proprietors, and 41% of businesses have between 1 to 5 employees (SME)
- The key reasons to start a business are the flexibility of 'being my own boss' and seeing a market opportunity

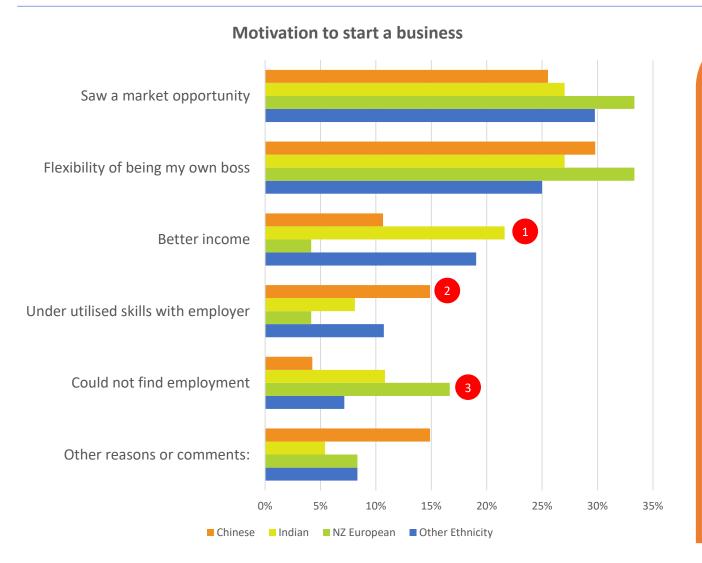






The key motivations for migrant entrepreneurs to start a business are market opportunity and the flexibility of being their own boss.





- Indian and other ethnicity
 migrant entrepreneurs
 (Filipino) consider starting a
 business would bring them
 better income
- 2 Chinese entrepreneurs found their skills are under utilised with employer and work life balance as motivation to start a business.
- NZ European migrants also cited limited market employment opportunity as a reason to start a business.







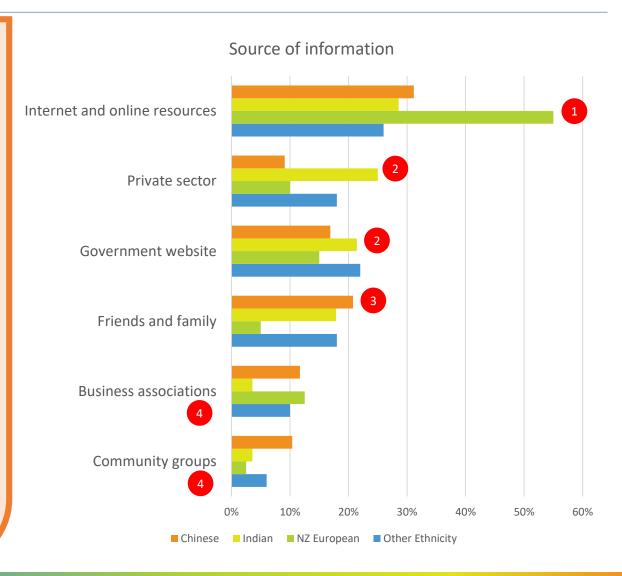
Migrants use the convenience of internet and online resources as main source of information prior to setting up their business.



- Internet and online resources play a major role in source of business setup information nowadays specially to NZ European group
- 2 Indian entrepreneurs would get info from private sector and government website
- Whereas the Chinese would get advice from friends and family
- Migrants did not use business associations and community groups as source of information compared to other channels.

Think piece:

Combined internet and government websites are the main source, so it would make sense to focus resources on ensuring these are accurate and accessible (different languages, migrant communications channels) and which organisations have a role in signposting migrants to those resources.





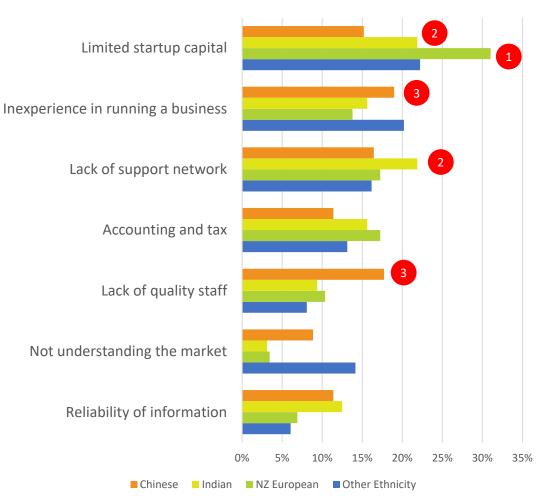




During early years of business, migrant entrepreneurs face similar challenges especially in limited start-up capital and inexperience in running a business.



Challenges in the first 12 months of business



The biggest challenge for NZ European migrants is limited startup capital, with twice as many compared to Chinese migrants.

Indian migrants identified limited startup capital and
 lack of support network as key challenges in the early years.

Chinese migrants found inexperience in running a business and lack of quality staff as key challenge, followed by lack of support network and limited startup capital.

Think piece:

- There is no shortage of support to help new business owners. Do they know where to access them?
- 2. Anecdotally from Eric's network, there is a talent war where quality Chinese speakers are attracted to employment by large employers such as banking sector where top dollars are paid.







Migrant entrepreneurs are generally well-skilled to run a successful business, but upskilling is required in financial management and sales and marketing.



We asked migrants entrepreneurs to self-rate on eight key skills required to run a successful business.

The two skills that migrants rated below 7 are financial management at 6.5 and sales and marketing at 6.9.

The top two skills that migrant entrepreneurs rated themselves highly are communication at 7.7 and strategy and problem solving at 7.6.

Think piece:

- Considering 1 in 4 migrant business owners came to NZ on student visa, how are they acquiring and improving these skills?
- 2. With limited spare time, where can business owners go to upskill themselves on Financial Management and Sales &Marketing?



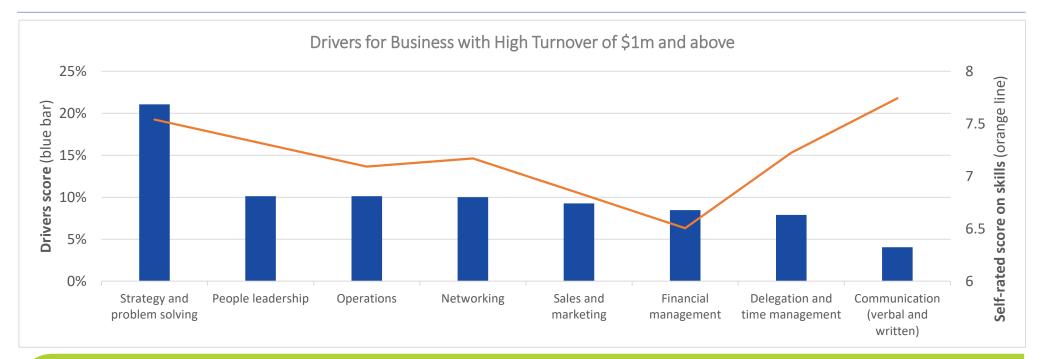






The greatest driver to run a business with high turnover of \$1m and above is strategy and problem solving skills.





Strategy and Problem Solving stands out clearly as the key skill identified by migrant businesses with annual turnover of \$1m and above.

Think piece:

- 1. Are new business owners well-equipped with strategy and problem solving skills to ensure they have a better chance of becoming a high turnover business? Who can they approach to upskill?
- 2. High turnover business owners may not rate themselves highly on other skills because they are most likely to outsource them to those who are specialized in other aspects of their business.

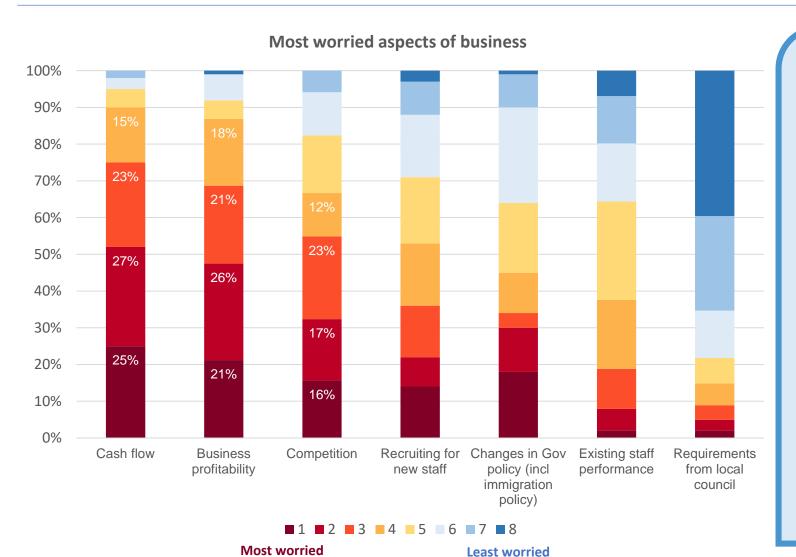






In order of ranking, migrants entrepreneurs are most worried about cash flow, business profitability, and followed by competition.





Think piece:

When communicating policy, regulatory changes and local council requirements, presenters and stakeholders need to link helping the business to make money.

There is also an opportunity for successful migrant business owners to mentor and coach new ones.

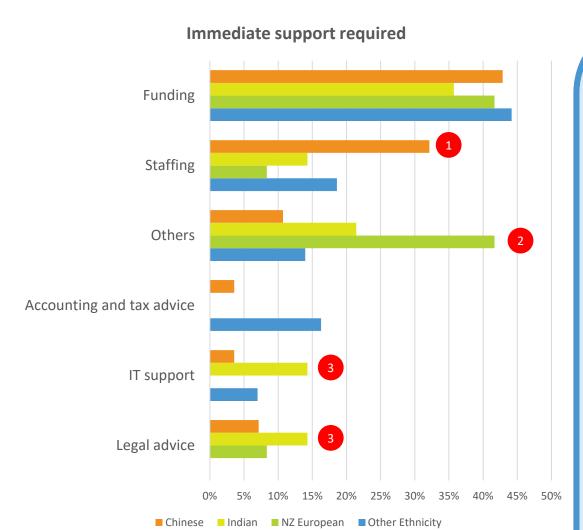






When asked about the immediate support required, over 40% of migrant entrepreneurs highlighted funding as top priority





- 32% of Chinese entrepreneurs would like to get immediate support in staffing.
- In terms of "Other" immediate support required, over 40% of NZ European entrepreneurs require sales and marketing support.
- Indian entrepreneurs require immediate support in IT support and legal advice more than any other ethnic groups.

Think piece:

Chinese speaking talents are in short supply and high demand. A search on Seek using "Mandarin" as key word showed 144 jobs available by large organisations. Anecdotally, many Chinese business owners are now turning to China for freelance staff. New Zealand is missing out on this opportunity, with only 8% of students in NZ learning Chinese.

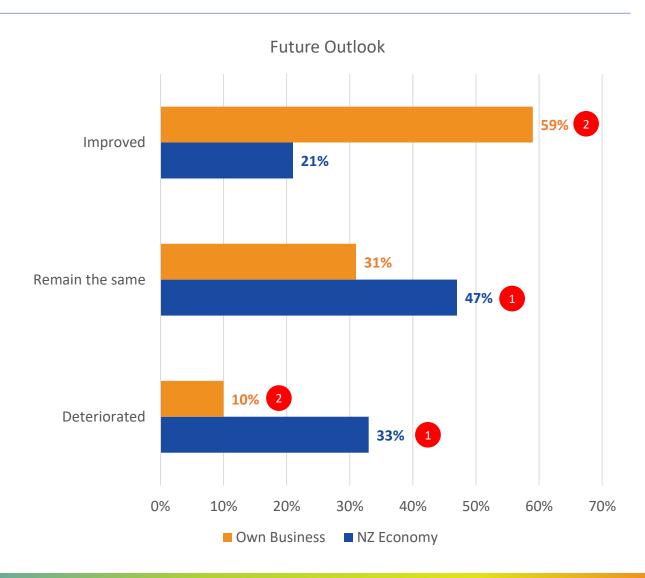






Migrant entrepreneurs are optimistic about their own business but less so about general NZ economy.

- 1 in 3 migrant entrepreneurs
 believe the outlook on NZ
 economy in the next 12 months will
 deteriorate, whilst almost half of
 them believe NZ economy is going
 to remain the same.
- 2 However, migrant entrepreneurs are optimistic about their own business, where almost 60% the migrant entrepreneurs expect their business will be improved in the next 12 months and only 10% expect their business to deteriorate.









5. Individual stories

In this section:

• We interviewed individuals to share their stories and journey of starting a business in New Zealand.







Story #1: A Malaysian Chinese who started a business to take care of his elderly parents and use his business ownership journey to now mentor other new business owners.

I came to New Zealand twenty-five years ago during a time when there was a big push for people overseas to come to New Zealand.

They wanted migrants. I remember being sold on the promise of permanent residency and the opportunities that New Zealand had to offer.

When I finished high school in Malaysia I decided to come to New Zealand to study in Auckland. Not many migrants were in Auckland then. My high school qualifications weren't recognised so I did a university entry level course before I started my degree at the University of Auckland in engineering. After graduating, for nine months I struggled to find a job so went to do further studies which helped me land a job. I worked hard so it wasn't long before I was promoted as technical service lead. I quickly progressed in the IT industry, climbing up the corporate ladder making good money for fifteen years. My sister who joined me in New Zealand as well was also doing well for herself.

We were living well in New Zealand but something always weighed on my mind; my parents back in Malaysia.

I wanted to move back to Malaysia to take care of my elderly parents. However with no guarantee of a job in my hometown, the reality of doing so was not possible, so I needed a way to generate passive income here in New Zealand that could support my life in Malaysia caring for my parents.

I started to do some homework around investment versus business as a way to make this passive income. Weighing up my current skills, knowledge and personality I decided to buy an already established business.

I was on my own during this process looking online for support and buying books about business. There were other free services available but I wasn't sure if they were credible and reliable. I sold my house to have the funds to buy a business and after five years of researching and making offers, I bought an early childcare centre.

I was finally a business owner and excited to start earning a passive income. This was far from the truth. I became very hands on handling things such as accounts, website, marketing and even building maintenance. I considered hiring a manager to do these tasks but knew doing so wouldn't absolve my responsibility as an owner so decided not to. With no support, trial and error was my learning process.

Today I am a business mentor, which is something I think would have helped me when I started and even as I go forward in a competitive market.

My financial and personal expectations of being a business owner did not match at all. To be honest, if I were to do things differently, I think I would not have gone into business at all.

Doing it on my own has been an ongoing challenge that I probably wouldn't do again. Despite that, I am proud that I was able to pull off the business in an unknown industry and provide the care that I wanted where clients see us as a part of their families and the centre as their home away from home.

Kiw is in his 40's and runs a childcare centre employing 6-19 employees in central Auckland whilst working full time in telco sector.

He arrived on resident visa and is now a Permanent Resident of New Zealand.

Kiw expects both his business results and general business conditions will remain the same in the next 12 months.







Story #2: Indian with Master's degree who tapped into the support network and various avenue to run a highly successful business.

Amar is in his 40's and runs a software company based in Christchurch employing 1-5 employees.

He arrived on resident visa and is now a permanent resident of New Zealand.

Amar expects both his business results and general business conditions will improve in the next 12 months. After running a successful business in New York I decided to move to New Zealand.

I arrived in 2013 and knew no one but met people along the way who helped me get settled.

It was not my first time setting up a business and although unfamiliar with the ecosystem of New Zealand small businesses, I found the process quite straight forward in comparison to other countries. The rules and regulations are easy to understand, with the government playing a very supportive role.

The same year I arrived, I set up Data Genius, a software business; started and developed with products from New Zealand. As the company grew it transitioned to become an export company, harnessing my overseas contacts; with a mix of local business and sales.

It was a really positive experience as I got support from different people in the business and local community.

The hotel owner where we first stayed in even went out of his way to drive me around to meet people. The banks ANZ and BNZ helped me make even more connections by helping me meet locals. LINK magazine helped me connect with other migrants which introduced me to a group of welcoming migrant brothers and sisters of different ethnicities. I was slowly building up my networks as my business was growing.

There were thought challenges with the private sector as I couldn't find services that suited or even support from local businesses for my local business.

Two years into my business I discovered the Callaghan Innovation Trust which helps Kiwi businesses. I applied for support and received funding which has helped me ever since. This is something I'm most proud of, as I was accepted into the High Growth Launch programme, a handpicked programme for only ten companies to help them accelerate growth.

I'm using my learnings now to help others as a business mentor making sure to tell new entrepreneurs the importance of making connections.

Although I had all the skills, experience and a proven track record of starting up successful businesses, I arrived knowing no one and it was building connections that helped my business to really start. I went out and connected with people, attended community groups, engaged with business mentors and looked for opportunities like Callaghan Innovation.

There is help out there so don't be afraid to ask for it.







Story #3: Indian student who struggled to find a job decides to start her own business to help others who have been through similar journey of being exploited in education and employment.

I came to New Zealand to do my masters. Despite having worked in managerial roles for international brands and products, I struggled to find a job.

My CV and all the experience I had gained overseas meant nothing in New Zealand. I became a dishwasher.

Having failed to land the career I wanted I decided to take my chances on becoming an entrepreneur. I decided to start an insulation company and looked online to get started. I found a clear process to starting a business and decided to pay for a business mentor which wasn't helpful. The advice was generic, the sessions were few and no one could help with my specific industry related questions. Despite this, in the lead up to starting my business I had a lot of free support and advice.

However when I actually launched my business, the help and support was limited and I was on my own.

The kiwi business culture was something unfamiliar to me and I found lots of barriers as a result. I was competing against larger companies and was often asked "Are you a kiwi company?" especially because of my foreign name.

It became more apparent to me the hidden biases, nuances and insights that you needed in order to run a business in New Zealand; things I wasn't told before and learnt the hard way.

I needed practical support not just advice and was getting frustrated with all the paperwork involved in running my business especially in things involving numbers, something I've never been good at.

Eventually my first business failed but not without learnings.

For my next business venture I decided to steer clear of selling and trading products and utilise everything I had learnt in my professional and personal life to become an international career coach.

Too many times I've seen migrants like myself being exploited in education and employment so I took action and provide advice to international clients with authentic and genuine service. I know all too well the importance of knowing who you can turn to for support when you need it.

Do a stocktake of the resources and support you have available and what that looks like in practice. Also really do your research, talk to people young and old, test your idea and pilot it. Although my first business didn't work out, I'm happy to say that my second business today has where I make a living helping others to succeed.

Pratishtha is in her 30's and runs a career coaching firm by herself based in Hamilton.

She arrived on student visa and is now a Permanent Resident of New Zealand.

In the next 12 months, Pratishtha expects her business results to remain the same whilst the general business condition to deteriorate.







Story #4: A Dutch backpacker who took risk to become an entrepreneur and runs a mining consulting firm with a \$10m turnover.

Rene is in his 40's and runs a mining consultation firm based in Dunedin employing more than 50 employees.

He arrived on working holiday visa and is now a citizen of New Zealand.

In the next 12 months, Rene expects his business results to improve whilst the general business condition to remain the same.

Since I was eight years old I had always dreamt of coming to New Zealand to explore its unique and fascinating geology.

My dream finally came true when I came to New Zealand as a backpacker.

Exploring New Zealand I decided I wanted to stay and using my passion and degree in geology decided to set up a business within the mining and mineral exploration industry, as a mining consultation firm.

I had a 'she'll be right' attitude in setting up my business and the process itself was pretty simple and straightforward.

The hard part was trying to find support to grow and expand.

The kiwi culture seemed to focus on small and local rather than looking abroad and expanding, which is what I was trying to do with my business. Even finding quality professionals to build up my company was a struggle.

Even as I got international deals, I didn't get support. It was frustrating.

The government didn't seem to understand what entrepreneurship is and the importance of assisting people especially at key points as the business grows. So I decided to look online, attend a course specifically around growing kiwi businesses and joining the business association to grow my networks which helped.

Even as my business was growing the private sector, like legal firms and accountants were charging high prices for poor service. I wanted to support local businesses but again with the issue of quality professionals, I decided to go to overseas solutions.

There was a limited community to which I could turn to for support in running my business but once it hit the \$5 million mark I no longer needed government or other help.

Today my business turnover is between six to ten million dollars a year and has been running for over ten years, employing people across the world. I've created a place where people love coming to work, with the same employees from ten years ago still with me.

Whilst more support from government and just in general to help grow my business, would have been appreciated.

I wouldn't change anything as with all the risks that I took, it has led me to have more than just a business but a life I love, in a country I love.







Story #5: South African who came to New Zealand for the future of her children and successful grew her consulting firm into an international business.

I arrived with my family in Aotearoa in 2000 – a new century and a new beginning for us all. I had been in the HR space for many years and had run my own recruitment business back in South Africa for 7 years prior to coming to New Zealand.

For us, New Zealand was a safe place to bring up our four children, and a place where they could have access to a good education and opportunities to develop to their full potential.

In order to get into New Zealand, I had to be sponsored with a work visa and luckily for me, at the time, New Zealand was looking for recruitment consultants with international experience, which meant that I was offered a job and a work visa before I even arrived in Auckland.

Having run my own business back in South Africa, I was well versed with being an entrepreneur and all that goes with starting a small business.

However, it was important for me to learn more about the New Zealand context, what the business culture is like here, what the needs of NZ businesses are, and what technology is used, before venturing out into the business world in New Zealand. So, I spent the first few years in NZ working for a range of organisations in the HR space which eventually took me to Australia, when I was shoulder tapped by an international engineering company to head up their talent function for Australasia. In 2010, we decided that it was time to come 'home' to NZ and that was when I decided to set up my consultancy, Diversitas.

To be honest, we hit the ground running. It is incredibly easy to set up a company in NZ and there is so much online support and information available on legal requirements, accounting, marketing etc.

When I set up the business, I already had existing Australian clients and within weeks of returning had secured a couple of major NZ employers as clients, which meant that the transition was quite easy. The whole issue around diversity and inclusion was just emerging in NZ at that time, and I was the first dedicated D&I consultancy to be established in NZ, which has its pros and cons.

I didn't really need to tap into many resources to be honest, as the work was not hard to find and the information and resources available are more than adequate to answer my questions.

Hitting the ground running with existing clients was great. Some of the challenges were around splitting my time between working in the business and working on the business – as with any new start up. Looking back, would I do anything differently? Not really. Last year, we hit a major milestone in growing the business into an international consultancy.

Advice for other new migrant business owners? Believe in yourself, grab your idea with both hands and expect opposition, but don't give up if you really believe in it.

Carol is in her 50's and runs a diversity and consulting firm based in Northland and employs 1-5 staff.

She arrived on work visa and is now a citizen of New Zealand.

In the next 12 months, Carol expects her business results to improve whilst the general business condition to remain the same.







6. Recommendations

In this section:

• We summarise the key insights and actions for each stakeholder groups







Summary of Recommendations for Key Stakeholder Groups

	Central Government	Local Government	Business Associations	Community Groups	Private Sectors
Stakeholder insights	 Utilise online channels to share information and upskill in areas such as sales, strategy and business planning for multicultural audience. Play a leadership role to forge better relationships and collaborate with local boards, local business association and community groups to ensure information are congruent, updated, and linked to financial success of running a business. 	 Strong leadership and governance that focus on supporting migrants who are starting a new business or to grow their existing one. A consistent ongoing support framework that collaborates with local business associations, community groups and private sectors to upskill migrants entrepreneurs in growing their business through strategy and marketing. 	 Consider running workshops or seminars related to financial skills, sales, strategy and problem solving. Diverse leadership that reflects the local population, which will encourage more diverse membership from migrant entrepreneurs 	 Signpost to, or utilise existing resources and subject matter experts, eg Consider collaboration with private sectors in running training courses related to strategy and problem solving Encourage migrant entrepreneurs to join local business association either as members or leadership role. 	 Consider running training courses related to strategy or problem solving in collaboration with subject matter experts, eg local chamber of commerce. Connect and build relationships of migrant businesses in sector associations.
Common insights	 Where possible, ensure information is sourced from or co-branded with Government or Business Association for credibility. Continue with Central Government's roadshow like previous year and ensure all stakeholder groups are participating or supporting the roadshow 				









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