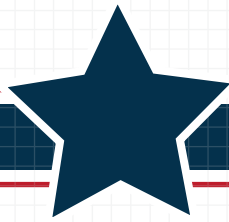


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A BLUEPRINT FOR IMMIGRANT INTEGRATION

ECONOMIC DEVELOPMENT



A BLUEPRINT FOR IMMIGRANT INTEGRATION

SUPPORTING IMMIGRANT ENTREPRENEURSHIP

ISSUE AREAS: Economic Development, Immigrant Small Businesses, Immigrant Entrepreneurs, Community Development, Workforce Development, Skilled Immigrants

SUMMARY:

Recognizing the key role of small businesses in the local economy, the New York City Department of Small Business Services (SBS) provides direct assistance to business owners and works to foster neighborhood development in commercial districts. Similarly, the New York City Economic Development Corporation (NYCEDC) serves as the City's primary engine for economic development by leveraging the City's assets to drive growth, create jobs and improve quality of life. Through a series of initiatives launched in 2011 and 2013, NYCEDC, in partnership with SBS and MOIA, is supporting immigrant entrepreneurs and high-skilled immigrants to help them succeed and thrive economically. The Immigrant Entrepreneur Initiatives, launched in 2011, are designed to make it easier for immigrant-owned businesses to start and grow in New York City. The Immigrant Bridge program, launched in 2013 as part of a suite of initiatives known as Leveraging Innovations in our Neighborhoods and the Knowledge economy (LINK), is designed to increase the earnings potential of unemployed or underemployed foreign-trained immigrants with advanced degrees and in-demand skills.

OBJECTIVES:

- + Make it easier for immigrant owned small businesses to start and grow in New York City by connecting them with multilingual NYC Business Solutions courses and other resources
- + Increase the earnings potential of unemployed or underemployed immigrants with advanced degrees and in-demand skills by providing training and financial assistance
- + Leverage New York City's human capital assets to meet the growing demand for skilled labor in the science, technology, engineering and math (STEM), finance and healthcare sectors

BACKGROUND

Across the United States, immigrant entrepreneurs are starting businesses at an impressive rate, fueling economic growth and creating American jobs. According to a recent report from the Partnership for a New American Economy, immigrants were responsible for founding more than one in four (28 percent) of the businesses created in 2011—more than double their share of the U.S. population (12.9 percent).¹ Research also shows that immigrant-owned enterprises played a critical role in the recovery of neighborhoods and localities in the aftermath of the economic recession.²

At the same time, immigrants with advanced degrees are responding to increased demand for skilled labor in science, technology, engineering and math (STEM) and other growing fields. Not only do these individuals support high-growth industries in the United States, they also boost employment for American workers. Additional research from the Partnership for a New American Economy and the American Enterprise Institute finds that an increase of 100 immigrants with advanced degrees working in STEM fields is associated with an additional 86 jobs among US-born workers.³

Despite their significant contributions, skilled immigrants and entrepreneurs face certain challenges that depress their potential impact on the economy. Immigrant small business owners are largely disconnected from business planning and operations assistance and lack access to mainstream financial services, causing them to experience higher rates of failure within the first few years after launch than U.S.-born small business owners.⁴ Meanwhile, foreign-trained immigrants with advanced degrees in STEM, finance and healthcare may lack the professional networks and soft skills needed to secure jobs in their former areas of expertise, reducing their earnings potential and allowing their expertise to go untapped.

Municipalities should play a role in supporting immigrant entrepreneurs—whether they are aspiring small business owners or skilled immigrants—by ensuring access to the tools and resources they need to be successful. Cities that work to develop a deeper understanding of immigrant entrepreneurs’ unique challenges and respond by leveraging and adapting existing services can maximize immigrants’ impact on the economy and generate substantial returns on investment. NYCEDC, the City’s primary engine for economic development, has piloted innovative programs to support immigrants that other cities can look to for ideas and guidance in supporting their own immigrant communities.

“Immigrant entrepreneurs are essential to the future success of New York City’s economy. By launching these new and innovative initiatives, the City is building upon its commitment to support these important communities. Each initiative will help to expand opportunities and promote growth for immigrant businesses across the City.”

- SETH PINSKY, PRESIDENT, NEW YORK CITY ECONOMIC DEVELOPMENT CORPORATION

IMMIGRANT ENTREPRENEUR INITIATIVES

By convening a year-long series of community roundtables with community-based organizations, policy leaders and academics, NYCEDC was able to pinpoint some of the specific challenges facing immigrant entrepreneurs and identify existing assets and capital that could be leveraged to overcome hurdles to business formation and growth. In 2011, NYCEDC, together with the Deutsche Bank Americas Foundation and the Lawrence N. Field Center for Entrepreneurship at Baruch College, announced a set of initiatives to support immigrant entrepreneurs.

COMPETITION THRIVE

Recognizing that community groups are uniquely situated to develop new concepts for supporting immigrant owned small businesses, NYCEDC launched the Competition To Help Reach Immigrant Ventures and Entrepreneurs (THRIVE). Competition THRIVE challenged organizations to propose innovative, scalable ideas to assist immigrant entrepreneurs and address concerns such as access to credit, financial management, language barriers and access to business networks.

Winning organizations were not only awarded seed money to pilot their proposals, they also received six months of technical assistance and guidance from experts at the Lawrence N. Field Center for Entrepreneurship, a model of entrepreneurship education built around the collaboration of an institution of higher education, government and the private sector.

Components:

- + Community based organizations were invited to submit one-page proposals for scalable business concepts that empower immigrant entrepreneurs to start, operate and expand businesses.
- + Five organizations were selected as finalists to receive \$25,000 in seed money to pilot their program and create a business plan.
- + During the six month pilot period, finalists received technical assistance and guidance from experts at the Lawrence N. Field Center for Entrepreneurship at Baruch College.
- + After a six month pilot period, one proposal, recognized by a panel of judges as the most scalable and sustainable, was selected to receive \$100,000 and promotional services to grow the program.

Competition THRIVE Outcomes:

In total, 39 proposals were submitted and evaluated by a panel of judges comprised of leaders in business, government, and the non-profit and philanthropic sectors.

Of the five finalists selected, the following three were each awarded a grant of \$25,000:

- + A proposal to support immigrant women by expanding a childcare business development program to focus on financial literacy, marketing skills, and assistance in securing small start-up grants and loans.
- + A proposal to address key obstacles faced by immigrant entrepreneurs attempting to access credit in order to grow their businesses by providing on-going technical and technological assistance with loan application services to organizations serving immigrant New Yorkers.
- + A proposal to address common challenges for immigrant small business owners by providing workshops in core small business operation areas, forming a group of “roving educators” tasked with visiting businesses to provide up-to-date information and gather feedback on emerging needs, providing training and technical assistance, and convening business to develop collective purchasing, collaborative ad campaigns, and other community initiatives.

The first runner-up was selected and awarded \$25,000 to introduce a new online business resource and lending platform for an existing network of business counselors, lending service representatives, and other service providers. Based on initial success, the organization was awarded two additional \$25,000 grants to scale up its program. In 2012, technical assistance and access to capital were provided to 360 immigrant entrepreneurs, with nearly \$750,000 disbursed to 55 loan recipients.

The Competition THRIVE grand prize winner received a seed grant of \$25,000, along with an award of \$100,000 and technical assistance, for a proposal to address challenges faced by the Queens Chinese community in becoming Home Improvement Contractors licensed by the NYC Department of Consumer Affairs. The program is on going, and assistance is provided in the form of a training course led by a qualified instructor prior to taking the licensing exam. The training course is accompanied by one-on-one business advisory services in the trainee’s native language, including consultation with marketing and business development experts. The program gives immigrant entrepreneurs the opportunity to go from working in an unlicensed, underpaid, and uninsured environment, to legitimizing and formalizing their business for larger growth opportunities. Since implementing the program, nearly 250 participants have been trained, 185 of whom have received contracting licenses from the New York City Department of Consumer Affairs. Based on the success of this model, the training course will be translated and expanded to serve Spanish-speaking Home Improvement Contractors.

BUILD BUSINESS CAPACITY

In addition to leveraging the knowledge and expertise of community organizations, NYCEDC identified existing City capital and assets that could be leveraged to support immigrant entrepreneurs. NYCEDC partnered with the New York City Department of Small Business Services (SBS) and the Mayor's Office of Immigrant Affairs (MOIA) to survey business owners in three ethnic communities about their needs, identify existing relevant business assistance courses, translate the courses into multiple languages and partner with community based organizations to deliver the culturally and linguistically relevant content.

Components:

- + Small business owners in the Chinese, Korean and Russian-speaking immigrant communities were surveyed about their needs in order to identify relevant resources and training materials.
- + Existing NYC Business Solutions Center courses that were identified as relevant to the challenges and concerns of immigrant small business owners were translated into multiple languages.
- + Community based organizations that serve target communities were selected to provide space, instruction and interpretation.

Outcomes:

- + Two NYC Business Solutions courses, "Business Planning Basics" and "Business Finance Roadmap", were translated into Chinese, Haitian Creole, Korean, Russian and Spanish.
- + NYC Business Solutions courses were offered in Chinese, Korean, Russian, Spanish, and Haitian Creole in the Bronx, Brooklyn, Manhattan, and Queens. Each course was attended by nearly 20 people. As part of the first year of the program, approximately 11 NYC Business Solutions courses have been offered in five non-English languages across all five boroughs.

SUPPORT FOR SMALL BUSINESS OWNERS

The NYC Department of Small Business Services makes it easier for businesses in New York City to form, do business, and grow by providing direct assistance to business owners, fostering neighborhood development in commercial districts, and linking employers to a skilled and qualified workforce. The Department oversees a variety programs and initiatives to support small businesses, including:

NYC Business Solutions. NYC Business Solutions Centers offer free services to help businesses start, operate and expand, including business courses, legal and financial assistance, training and certification assistance, and tips on navigating government.

Business Improvement Districts (BIDs). New York City has the nation's most extensive network of Business Improvement Districts, which are locally-based organizations that keep their commercial districts clean and safe, market those districts to consumers, visitors and new businesses, and invest in capital improvements to open opportunities for other economic development initiatives to succeed.

AvenueNYC. Avenue NYC is a public/private partnership to build thriving neighborhood business districts throughout New York City. SBS works with local partners to make seed investments in maintenance, capital improvements, business recruitment, real estate development and marketing, which attract additional private investment and encourage business growth.

LEVERAGING INNOVATIONS IN OUR NEIGHBORHOODS AND THE KNOWLEDGE ECONOMY {LINK}

Launched in March 2013, LINK includes eight initiatives to help low-income New Yorkers strengthen their skills and pursue higher-wage employment opportunities.

IMMIGRANT BRIDGE PROGRAM

The Immigrant Bridge Program is designed to increase the earnings potential of unemployed or underemployed, foreign-trained immigrants with advanced degrees and in-demand skills (e.g., accounting, engineering, medicine), by helping them create individualized career plans, providing them with soft skills training, and assisting with the job search process. Participants also have access to a microloan opportunity to receive \$1,000 - \$10,000 loans for educational and/or general personal expenses incurred while pursuing a higher-paid, technical job. For example: A doctor with a degree from the Dominican Republic working in a service job would be able to complete the program and be employed as a medical researcher or radiologist, potentially earning \$15,000 to \$30,000 more per year.

Objectives:

- + Reduce barriers for unemployed or underemployed foreign-trained skilled immigrants to pursue careers in and or related to their areas of expertise and thereby increase their likelihood of obtaining higher income jobs.
- + Provide opportunities for lower-skilled individuals to enter the labor market as a result of skilled immigrants moving up the job ladder.

Components:

Workforce and Soft Skills Training

- + Prior learning and credential assessment to evaluate past experience, job readiness, language skills and credentials.
- + Soft skills training to assist with resume and interview preparation, workplace language and cultural skills.
- + Referrals to contextualized English as a Second Language (ESL) programs, university courses and other necessary technical training.
- + Referrals to workplace opportunities, such as internships, apprenticeships, and clinical placements.

Microloan Opportunity

- + Low-interest loans from \$1,000 to \$10,000 to cover tuition for training programs, exam fees, qualification assessments, living allowance during participation in program, and transportation and other expenses.



SUPPORTING IMMIGRANT ENTREPRENEURS IN YOUR CITY

STEP ONE >

IDENTIFY TARGET AUDIENCE IN RELATION TO LOCAL ECONOMIC CONDITIONS AND OPPORTUNITIES

In cities across America, immigrant-owned small businesses provide goods and services across a variety of sectors and industries. Developing a better understanding of these businesses is essential to crafting an effective strategy to engage and support them. Similarly, skilled immigrants come from a variety of regions and backgrounds, and different cities have immigrant populations with different skill-set distributions. Consulting available research and expertise will help illuminate the potential benefits of investing in this audience.



CONSULT EXISTING DATA AND RESEARCH

Numerous local, state and federal agencies, think tanks, and research institutions analyze and report on data on small business ownership and immigrant labor in the United States. Different ethnic and linguistic communities, different industries, and different business corridors will all have unique challenges. Cities should consult available research or conduct primary research on immigrant owned businesses to determine the proportions and types of businesses in their jurisdictions.

- + **Immigrants as a proportion of the entrepreneurial economy.** In 2011, immigrant entrepreneurs started more than a quarter of all the small business founded that year in the United States. According to the Fiscal Policy Institute's Immigration Research Initiative, nearly half (48 percent) of small business owners in New York City are foreign born, and in some sectors like construction and retail, immigrant business owners make up more than 60 percent of the total.
- + **Sectors and industries.** New York City's immigrant owned businesses are segmented, consisting primarily of small, family-run operations, food manufacturing businesses, and businesses in the high-tech/high-growth sectors. Each of these types of business face unique challenges that led NYCEDC to develop multiple approaches to supporting immigrant entrepreneurs.
- + **Skill distribution.** According to IMPRINT, a coalition of organizations active in the field of immigrant professional integration, there are more than 2.7 million immigrant professionals across the United States who are unemployed or work in jobs far below their capacity. NYCEDC estimates that as many as 58,000 immigrants in New York City fit this description. The Brookings Institution Metropolitan Policy Program's Geography of Immigrant Skills research provides breakdowns and estimates for 100 cities around the United States.



CONVENE DISCUSSIONS WITH EXPERTS IN THE FIELD

Inviting representatives from across sectors, including policy leaders, academics, business leaders, and community leaders to meet and identify challenges and opportunities for collaboration and support will help guide the development of programs and initiatives to support skilled immigrants and entrepreneurs. Through two separate series of roundtable discussions, the following challenges were identified as common to both small business owners and foreign-trained immigrant professionals:

- + **Language barriers.** Language barriers may prevent immigrant small business owners from accessing existing programs and services and may also interfere with their ability to communicate with customers. Workplace-specific language is also key to improving the prospects of skilled immigrants who may need some contextualized ESL training in order to showcase their profession-specific skills during the interview process and successfully communicate in the workplace.
- + **Professional networks.** Immigrant-owned enterprises have local distribution networks but lack access to larger distributors, which may hinder their ability to reach a broader audience of consumers. For skilled immigrants, lack of access to professional networks in their fields may impede them from networking to find new job opportunities or learning how to navigate complex relicensing and recertification pathways.
- + **Access to financial capital.** Immigrant entrepreneurs sometimes have difficulty accessing financial capital to grow their businesses due to a lack of credit history or inexperience with the formal financial sector in the United States. For skilled immigrants, the cost of recertification and relicensing in order to pursue former careers in the United States can be very costly, yet without access to relevant loan products, or in the absence of credit history in the U.S., securing funding to cover these expenses can be a challenge.
- + **Training.** Surveyed small business owners reported not knowing how to conduct proper training for their employees, not being able to afford training, or not seeing the value in training, whereas business owners who provide training for their employees reported higher revenue and employee retention. For skilled immigrants, soft skills training and assistance with the job search process may be needed in order to overcome hurdles to employment.

SURVEY BUSINESS OWNERS DIRECTLY

Surveying immigrant small business owners directly about their needs can help with the identification of trends and patterns in the types of services needed in immigrant communities and also provides an opportunity to raise awareness about existing programs and services available for small business owners. In partnership with MOIA, NYCEDC surveyed 318 small business owners in the Chinese, Korean and Russian-speaking communities. Their responses revealed **limited interaction** with existing local services, **limited networks** and lack of presence at industry events, and **lack of investment in formal training** for employees.

STEP ONE:	STEP TWO:	STEP THREE:	STEP FOUR:	STEP FIVE:
Select survey items that address priorities and reveal issues and needs related to small business creation, operation and expansion.	Translate surveys into target languages.	Identify bilingual City employees, volunteers or community liaisons who can assist with the outreach and administration of the survey.	Conduct surveys and track responses.	Analyze data collected to identify patterns and trends and inform program design.



IDENTIFY AND LEVERAGE EXISTING RESOURCES AND STRATEGIC PARTNERSHIPS

Investing in skilled immigrants and entrepreneurs is a smart way to boost immigrants' earnings potential, create new jobs and revitalize neighborhoods, but increasingly, cities are expected to accomplish more with less. Identifying existing resources and leveraging public-private partnerships to support initiatives that forecast large returns on investment as a cost-effective way for cities to boost economic growth and improve quality of life.



IDENTIFY EXISTING CAPITAL AND ASSETS

Don't recreate the wheel. Identify existing support for small business owners and entrepreneurs and make it more accessible to immigrants. Given knowledge of existing barriers, adapt and leverage these resources for a new audience.

- + **Existing programs and services.** Local, state and federal agencies provide workforce development and small business services, and local chambers of commerce, universities, libraries and other non-profit and community based organizations may also have existing courses and curriculum that can be adapted to the needs of skilled immigrants and entrepreneurs.
- + **Human capital.** City employees, community leaders and volunteers may all have language abilities that can be tapped to connect and communicate with limited English proficient small business owners and skilled immigrants. In New York City, the City's Volunteer Language Bank provided a cost-effective way to translate materials for business courses.
- + **Physical space.** NYC Business Solutions Centers located around the city provide a physical space for service delivery, but libraries, schools, community centers and community based organizations may provide a more comfortable, geographically accessible venue for immigrant small business owners.
- + **Financial products.** Banks and credit unions have existing financial products and may be able to alter or adapt them to the needs of skilled immigrants and small business owners.

"New York has the huge advantage of a motivated, talented and entrepreneurial immigrant population that has been a mainstay of our City's economy. Our partnership with Mayor Bloomberg and the New York City Economic Development Corporation seeks to propel immigrant-owned businesses to even greater success as meaningful job providers for our city as a whole."

- GARY HATTEM, DEUTSCHE BANK AMERICAS FOUNDATION PRESIDENT



IDENTIFY FUNDERS INTERESTED IN SUPPORTING SMALL BUSINESS GROWTH AND ENTREPRENEURSHIP

Minimize Risk to Lenders. Banks and other lending institutions are likely to have existing products to support small business growth; however, these products may not be tailored to the needs of immigrant small business owners and may not account for the fact that newcomers tend to be more disconnected from mainstream financial services and lack sufficient credit history in the U.S. Private funders can play a key role in encouraging lending institutions to relax their standard criteria by guaranteeing a percentage of the loans issued or creating a loan loss reserve fund. If the program is successful, the lending institution can adapt the new product into its on going services after the pilot period, making this a model with high potential for financial sustainability.

Support Training and Technical Assistance. Funders can also be tapped to support the development and implementation of training and technical assistance programs to support small business owners and skilled immigrants. Funding could support the translation or adaptation of existing programs to meet the unique needs of immigrant entrepreneurs or to create entirely new programs and partnerships. The high potential for return on investment for initiatives that support business development and entrepreneurship makes these programs attractive to funders.

STEP THREE >

MATCH PROGRAM COMPONENTS TO NEEDS AND ESTABLISH METRICS



SELECT PROGRAM COMPONENTS BASED ON IDENTIFIED NEEDS

- + **Improve access to existing services for small business owners.** Small business owners work around the clock. They need access to training and resources at convenient times and locations, in their languages. Translating existing materials and working with local chambers of commerce, business associations and community based organizations to deliver content is one way to bridge cultural and linguistic gaps and bring an important service to individuals in their neighborhoods.
- + **Improve access to professional networks.** The Immigrant Bridge Program matches talented immigrants with other professionals in their fields, connecting them with internships and apprenticeships, networking events and other professional development opportunities.
- + **Source ideas for training and technical assistance from knowledgeable organizations.** Inviting community based organizations, business networks and other entities to propose their own ideas for serving clients is a smart way to source and pilot innovative ideas from the field. This can be done informally, through community roundtables and panel discussions, or more formally, through a Request for Proposals (RFP) or other competitive process.
- + **Create or identify flexible forms of financial assistance.** Research shows that many immigrant communities have high rates of informal saving and lending but are less likely to make use of mainstream financial services. Existing loan products may not be marketed to immigrant communities, or they may have strict requirements that exclude individuals with poor or limited credit history in the United States. Working with local financial institutions, such as banks and credit unions, to develop or adapt financial products to the needs of immigrants, whether small business owners or immigrant professionals, is a win-win: immigrants have greater access to financial services that will help them succeed in the U.S., and lending institutions cultivate new markets.



MEASURE IMPACT

Whether programs are developed in-house or through a competitive RFP process, measuring the return on investment is essential to developing sustainable, scalable models. Programs serving immigrant small business owners and skilled immigrants will differ in terms of metrics, but the following are some suggested areas of measurement:

- + **Increased income and revenue.** Do businesses report increased revenue as a result of planning, training and implementing new strategies? Do individuals who complete workforce development programs succeed in moving into gateway jobs that offer higher wages?
- + **Employee retention.** Do businesses that implement training for their employees and companies that hire skilled immigrants report increases in employee retention and mobility?
- + **Use and successful repayment of loan products.** Are individuals interested in and able to make use of new financial products? Are loans repaid successfully, leading to improved credit history and other positive financial indicators?

Based on the overwhelming success of the first round of Immigrant Entrepreneur Initiatives, NYCEDC recently announced Round II of Competition THRIVE, inviting organizations across the not-for-profit and for-profit sectors to apply. In Round II, NYCEDC saw a 40 percent increase in the number of respondents, as well as an increase in the strength of proposals. Round II of Build Business Capacity will also solicit proposals from a wider range of organizations and expand the languages, course offerings and geographies for assisting immigrant small business owners.

ENDNOTES:

1. Open for Business: How Immigrants are Driving Small Business Creation in the United States, Partnership for a New American Economy, August 2012
2. The Role of Immigrants in the New York City Economy, Office of the New York State Comptroller, January 2010
3. Immigration and American Jobs, American Enterprise Institute and Partnership for a New American Economy, December 2011
4. Immigrant Entrepreneurs and Small Business Owners and Their Access to Financial Capital, SBA Office of Advocacy, May 2012

CITIES FOR IMMIGRANT INTEGRATION aims to support the expansion of programs and policies that facilitate the economic, civic and cultural integration of immigrants across the United States. The NYC Mayor's Office of Immigrant Affairs (MOIA) has provided and will continue to provide technical assistance and guidance to other municipalities in their efforts to support immigrant communities and encourages local governments to network and share best practices in this important field.

Blueprints for Immigrant Integration, as well as additional tools and resources, are available on nyc.gov/integration and will continue to grow over the coming months. Please feel free to write us and share feedback by contacting integration@cityhall.nyc.gov.

ACKNOWLEDGEMENTS

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Community Development



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