



alma

MY ALMA

An entrepreneur's journal



Co-funded by the
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Welcome to MY ALMA!

MY ALMA, an entrepreneur's journal, is a resource for migrant entrepreneurs about to set up a business in the United Kingdom (UK). The journal has been developed using research in business cultures and top tips from successful migrant entrepreneurs having settled across the following six European countries: Bulgaria, Italy, the Netherlands, Spain, Sweden and the UK.

The journal will take you through all the steps to start up your business and will support you in understanding the business culture of the UK, will introduce you to some language jargon and will offer resources to support you in learning more about the country, its language and culture.

You can use the journal as you wish, either by following step by step or jumping from one section to another according to your needs. The journal includes exercises to help you test your knowledge and tasks to help you navigate through the process.

Both the linguistic and cultural examples used in this journal are indicative and are meant to illustrate some aspects of daily life, but they are not exclusive. The business culture of the UK, like that of many other countries nowadays, is highly diverse, and any cultural considerations will depend on many factors. For instance, your cultural experience may be different if you find yourself operating in a large multicultural city compared to a small rural area. Your cultural experience may depend on whether you are based in a geographical area that has experienced a lot of migration, a multicultural setting, or a sector that is very diverse by default.

Although we have tried to capture some key characteristics of what shapes the English business cultural context, your experience may be different depending on the setting and area of your work. It is also important to note that there is significant regional variation within the UK and that each of the four countries (England, Scotland, Wales, Northern Ireland) all have different ways of working and in some areas different processes and parts of legislation, so it is always best to check with your local authority and local networks beforehand.

The journal can be used alongside all other ALMA resources available from the ALMA website, www.almaworks.eu which include interactive learning tools and mini story videos by entrepreneurs.

We hope you find this journal useful and enjoyable. We would really value your feedback so feel free to offer your views and photos online on our Facebook page @almaprojecterasmusplus



Chapter 1

The story of a migrant entrepreneur

Entrepreneurs are often seen as independent, risk taking mavericks, who boldly recognise the people and resources necessary for creating new business ventures. They are mostly described as adventurous and brave.

Objective

This section will help you identify your strengths and weaknesses as an entrepreneur and will help you understand how to set up your new business in the United Kingdom.

The key skills, characteristics and attributes that other migrant entrepreneurs have described as crucial for the 'spirit of entrepreneurship' include:

- Able to see and grasp opportunity
- Visionary and motivated
- Passionate and committed
- Hardworking
- Patient
- Excellent communicator
- Networker
- Resilience, the spirit of 'survival'
- Strategist and realist



Now, over to you...

Write down your strengths and weaknesses. What have you observed? What do you need to work on more?

My strengths are

My weaknesses are...

I have observed that...

I need to work more on...

I need support in... to be able to be more confident in...

Migrant entrepreneurs set up a business in another country for many reasons that could be summarised to: seeking safety from war or conflict in their own country, a better financial and social environment for them and their families, or the need for something new and to learn another language or culture.

Not everyone has a choice on the country they move. Refugees in particular will be hosted in a country according to government priorities.

Migrants who are able to choose their host country, set clear objectives for their choices. Here are some reasons that migrant entrepreneurs mention when asked why they moved to their chosen host country:

- Familiarity with the host country's culture and/or language
- Economic situation and career prospects in the host country
- Government and other support of the host country to migrant entrepreneurs
- Search for stability due to war and/or political situation in own country
- Attractive taxation system



Now over to you...

Write down under what circumstances you moved to the UK. What did you find most attractive in the UK? Do you have other contacts or family members in the UK? Did you speak English well before moving to the UK?

I moved to the UK because...

What I like most in the UK is...

I have no contacts in the UK, but I am planning to network by...

I have some contacts in the UK that I have gained by...

My English is excellent/very good/good/poor and to develop more I am going to...

Chapter one: The story of a migrant entrepreneur

Yusef is a truly international and inspirational entrepreneur. As I meet him at Scandinavian touch, his design store, which he shares with his partner Marianne Ofstad, I come across a man who sticks to his beliefs and values.

Scandinavian touch came as an addition to Yusef's and Marianne's shared philosophy: a place where we think how the environment we live in affects our mental wellbeing, a space to embrace sustainability (a lot of the products are recyclable) and a network that shapes their charitable activity.

Yusef is originally from Gambia in West Africa. His dad was a businessman himself and Yusef has always been in sales from an early age. Having studied finance and banking, he then moved on to work to both the private and charity sectors, supporting projects around homelessness. Having lived with poverty he is committed to running a business that also invests back in society. His strong values of a sustainable environment, a better society for all and mental wellbeing are clearly embedded both in the products but more importantly in the philosophy of his business.

Yusef travels between Norway, Gambia and the UK and knows how important it is for an international entrepreneur to understand the cultural context of the place you conduct your business in. For him cultural understanding is part of negotiation and success, it is not an obstacle but an opportunity.

His top tips for new entrepreneurs are:

1. Embrace a challenge, work hard and stick to your values. Once you are clear about your concept, build everything around it and use it as a base to promote your business
2. Learn from other areas and markets
3. Try to balance running a business while you support further development for the wider good: look at fair trade solutions, support causes such as environmental sustainability, mental wellbeing, women in development countries
4. Do not be afraid of failure, ask yourself how you can improve
5. Be constantly proactive, keep busy and learn from those around you



Now over to you...

What have you learned from Yusef?

I learned that...

I am going to be inspired to...

I will set as an objective to....

Chapter 2

An entrepreneur's language tools



One of the most important aspects of being successful as an entrepreneur is being able to speak the language of the host country at a sufficient level to communicate well with clients and partners and with government authorities.

Objective

This section will help you focus on some useful phrases and keywords for setting up a business in the UK. It will also provide you with some further resources to enable you to improve your language skills. Finally, you will learn a bit about the business language jargon.

Follow Layla's story through the following dialogues. Layla is planning to set up her food business in her local town. She needs to register her business, rent premises, open a bank account and advertise her new business.

At the accountant's office



Layla: I would like to open a small food business in town.

Accountant: You must register with Companies House. Here is the information you need.

Layla: Do I need to register with any other authority?

Accountant: If you use me as your agent, I will do it all for you.

At the estate agent



Layla: I want to rent a small shop for my food business. I need a small kitchen area.
Estate agent: Take a look at this one here, it is in the centre of town right by the train station.
Layla: This is a good area, how much is the rent?
Estate agent: The asking price is £2,000 pcm (per calendar month).
Layla: This is quite expensive, can you negotiate this for me? I can't spend more than £1,500 per month.

At the bank



Layla: I would like to open a business bank account please. Could you advise what is the process?
Business banking officer: You need to fill in these forms, providing information about your business. You will also need to provide proof of your ID, such as a passport, proof of your address, such as a utility bill and your company's registration details.
Layla: I have all these documents with me, here you are.
Business banking officer: I will process this for you now. Would you require a credit card as well?
Layla: Not at this stage, thank you. But would like to be able to do all my banking online.

At the communications agency



Layla: I want to advertise my shop.
Communications agent: Do you need a website or online shop?
Layla: I only need a nice advert in the local paper.
Communications agent: I can offer you a logo and leaflet design and an advert in the local paper. All that for £250.
Layla: That sounds interesting. Let me think about it and I will get back to you.



Now over to you...

Learn from Layla's experience

Have you registered your company yet? Do you need premises, and have you contacted an agent or looked online? How are you going to finance your business? Have you thought of advertising yet?

I have learned from Layla's story that...

I need to finance my business by...

I am going to advertise by...

Entrepreneurs Language Glossary

Word in English	Explanation in English	Write here the translation in your own language
Accountant	A professional that can offer financial advice, help you set up your business and file all the relevant documentation required by government authorities such as your annual tax return.	_____
Budget	A budget provides details of the income of the business (=money coming in), the expenses of the business (=money going out) and any profit made (=money left after all expenses for the business owner).	_____
Business	An activity of selling goods or services for a fee to enable you to make a living.	_____
	Registering a business Making the business legal. Most businesses in the UK register as a sole trader, limited company or partnership.	_____
Business plan	A formal written document containing the goals of a business, the methods for attaining those goals, and the timeframe for the achievement of the goals. This is always useful for investors and partnerships.	_____
Capital	A usually large sum of money set aside for investment (to produce more wealth).	_____
Employer and employee	An employee is a person hired to provide services to a company (an employer) on a regular basis in exchange for compensation (usually a monthly salary) and who does not provide these services as part of independent business. It is always advised to have a clear contract with your employees setting out their duties and remuneration. Employees are also called staff.	_____

Word in English	Explanation in English	Write here the translation in your own language
Insurance	The agreement that allows you to cover personal injury or property damage in exchange for payment. Business insurance is typically made up of public liability, employers' liability, professional indemnity, and buildings and contents insurance.	_____
Rent premises	Commit to a monthly payment to secure a business area, like a shop or office. Deposit: the money you need to put up front to secure the shop/office for your business. Estate agent: the professional who will help you find a good place for your business in the area. Mortgage: a loan to buy a house or business place, usually with a bank.	_____
Sector	An area for your business. Some business sectors where migrant entrepreneurs work include: Retail (shops) Hospitality (restaurants, cafes, bars, catering from home) Construction (building, architecture, engineering) Finance (accounting, tax advice, banking) Education (teaching) Arts and performing arts (art, music, theatre) Healthcare (medicine, dentistry, allied health, pharmacy, opticians, etc)	_____
Marketing	How you promote your business to clients. Online and social media marketing are becoming more usual these days. A good sign, nice design and a leaflet or advert can also help you promote your business.	_____

Word in English

Explanation in English

Write here the translation in your own language

Supplier

A company offering goods (eg. coffee) to its customers or services (eg. healthcare) to its customers.

A goods supplier
A coffee supplier offers coffee bean bags to an office on a regular basis (same amount of coffee every month) or on an ad hoc basis (as and when needed).

A services supplier
An IT (information technology) supplier is a company that can set up your computing and online communications systems in your office. They can offer a one-off (one time) service or an ongoing (regular) service to support the functioning of technology in the office.

Tax/taxation

A compulsory financial charge or some other type of levy imposed on a taxpayer (an individual or company/legal entity) by government. A failure to pay, along with evasion of or resistance to taxation, is punishable by law.



Now over to you...

Think about your business income and expenditure plans and your suppliers.

My business is about...

My target income is of £... and set expenditure is of £...

I am planning to draw my income from...

I think my expenditure will be...

I must use other suppliers for...

I am going to create a business plan that will give me a profit of ...% in the first year, ...% in the second year and so on...

Did you know there is a lot of English jargon in business?

English jargon (a particular type of language) is very common in business and entrepreneurship in the UK. The following 10 phrases are the most commonly used in a business setting whether you are in an office environment, in sales such as retail and hospitality, in construction, or as part of a community project.

Back to the drawing board

When things don't go to plan, you regroup and come up with a different way to solve the problem.

Bite the bullet

Originated during the US Civil War when wounded soldiers would literally bite a bullet during surgery. These days, it means to take a difficult step or make a tough decision.

Close of play

To get something done by the end of the day.

Drill down

Often used by management when they want a subject examined more closely. In finance it might be necessary to look more closely at the figures to understand the full implications of the financial data.

Hit the ground running

To do or start something with great enthusiasm and speed.

It's on my radar

People say this to let you know that they are aware of something and – usually – intending to do something about it.

No brainer

Too obvious to explain.

Raise the bar

To aim for higher standards.

Reach out

What someone says when they want to set up a meeting or make contact with a specific person or department.

Reinvent the wheel

A pointless exercise in spending needless time and energy to improve something that is already functioning perfectly well.



Writing Activities

Exercise 1

Write an e-mail to the Revenue Agency to request the VAT number activation for your new business. You must indicate:

- your data (name, nationality, date of birth, etc.)
- the type of business you want to start (sector, products, etc.)
- the type of business premises (short description)

Write max. 100-150 words

Exercise 2



Layla is very thrilled and wants to open her shop as soon as possible, but her friend advises caution. What do you think? Would you be like Layla? What steps do you think would be useful for opening a business? Tell your opinion below.

Write max 100-150 words



Exercise 3

Write the first part of your business plan for the business you want to start:

PRESENTATION OF THE ENTREPRENEUR
(General data, experiences, motivations)

PRESENTATION OF THE IDEA
(Brief description of your business idea)

MARKET ANALYSIS
(Who are your ideal customers - your target? What are their needs, wishes? In your area/ sector of activity, who are the competitors?)

MARKETING STRATEGY
(How do you intend to respond to customer needs in a different/better way than your competitors?)

COMMUNICATION AND ADVERTISING
(How do you plan to promote and advertise your business? Which channels do you intend to use?)

Exercise 4

Layla has chosen to use live streaming on Facebook for advertising, even though she doesn't know much about social networks. What is your relationship with social networks? How important are they in your life? Can they be important for your business? If so, how?

Write max 100-150 words

**My language check list**

- I speak and understand English quite well already
- I understand business jargon well
- I can communicate easily with my clients
- I have no language problems when communicating with my business partners, suppliers and staff
- I am confident to speak to government authorities, tax office and the bank
- I am taking action to improve my language skills even more

**Resources that will help me grow my language confidence in a business setting**

British Council Business English resources including courses, newsletters and podcasts
<https://learnenglish.britishcouncil.org/business-english>

Real Business championed entrepreneurship in the UK since 1997. It is now the main source of inspiration, education, and collaboration for the owners of fast-growing businesses, from startups to mid-market companies.
<https://realbusiness.co.uk>

The London School of English for business and professionals
<https://www.londonschool.com/courses/business-and-professionals/>

Chapter 3

An entrepreneur's intercultural tools

Alongside language skills, understanding a country's business culture is crucial in succeeding in your new venture. A culture means everything from habits and customs, body language and knowing a bit about the history and background of the country you settle in.

Objective

This section will help you focus on some useful cultural tips to understand the UK's business culture. It will also help you navigate through some fun facts about the country and offer you resources to learn more. Finally, you will have the opportunity to reflect and evaluate your knowledge.

Follow Layla's story through the following dialogues. Layla has now got her premises and is ready to be open for business. She is meeting one of her potential suppliers, a future business partner and the owner of a bookstore next to hers.

At the supplier depo

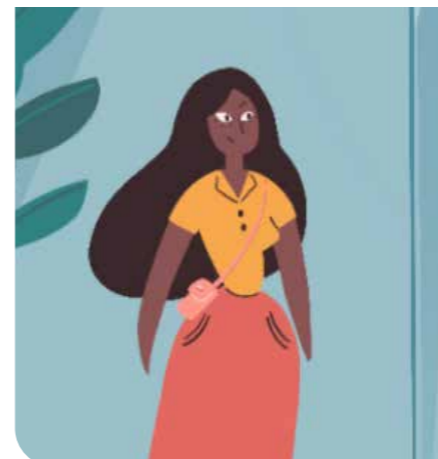


Layla: Hello, I am Layla Abadi. I came for the flour supplies.

Matt: Hello, it's Matt. I am really sorry; I must see another client now. Our appointment was 20 minutes ago. Do you mind waiting?

Layla: Oh! OK, I will wait.

At the future business partner's office



Layla: Hello Mr Parker. I am Miss Abadi.

Sam: Please call me Sam. Very nice to meet you. Thank you for your time.

Layla: Nice to meet you too Sam. I am not really used to calling people by their first name.

Sam: It's OK! We use first names a lot here but we like being polite. Lots of please and thank you!

Layla: Oh! Call me Layla then.

At the bookstore next door



Layla: Hello, I am Layla, from the food shop next door.
Sarah: So nice to meet you Layla, I am Sarah, and this is Jane, my partner.
Layla: Are you business partners?
Sarah: No, we are life partners, we actually got married last year. Come, let me show you our bookstore. We sell LGBT+ literature.
Layla: Your shop is beautiful, I like the bookstore side and the coffee shop.
Sarah: Thank you, you can come and join us for coffee anytime. Or go out for a drink? We love cocktails!
Layla: Sorry I do not drink alcohol, but you are welcome to come and try my chicken tajine, it is my favourite.
Sarah: Sounds great but we are vegans!
Layla: No problem, I have lots of vegan recipes I am sure you will love.

Now over to you...



Now over to you, learn from Layla's experience. Have you thought about always being on time for appointments? What do you think about using the first name but still being very polite? What are your thoughts about diversity?

I have learned from Layla's story that...

I have reflected about the difference in timings across countries and...

My thoughts on diversity in the workplace are...

English culture situation

Explanation in English about the cultural context

Write here what happens in your country

Meeting and greeting people

When greeting a good friend or family member in UK, you do not simply shake their hand. Many times, especially if one of the people that are greeting or being greeted is female, you will frequently give and/or receive a small kiss on the cheek. If you are not a close friend or family member, then the physical touch is perceived as odd or uncomfortable (you may shake hands, but often a smile and a bow of the head is acceptable enough).

Politeness

Please, thank you, and sorry are normal parts of everyday conversations and interactions. Some people are simply baffled by how polite British people are.

No guide to etiquette would be complete without mentioning the Brit's love of apologising. Apologising is a default reaction to many of life's little incidents.

Being on time

Being late is odd and, in some cases, considered to be rude. If you're going to be late to something, contact those involved as soon as you know you will be late.

Understanding diversity

British society is very open to diversity. This means that all cultures are welcome and in principle there is appreciation of other cultures and languages. This is particularly the case in London and in big cities or large urban areas. Many cities in the UK are multicultural and multilingual.

Public holidays in the UK are called Bank Holidays and except for Christmas and Easter, most of those are on a Monday. This is to recognise that diversity of belief in the country and not to accentuate any specific religion.

English culture situation

Explanation in English about the cultural context

Write here what happens in your country

Understanding respect for older and disabled people

The British have a high amount of respect for older adults and the disabled. If you are on public transportation, you are expected to give up your seat or give assistance if someone who is disabled or older comes onto the vehicle you are in and there is no other seat.

Being measured and respecting privacy

British people rarely use superlatives and are not very animated when they speak. They value privacy over everything else, so be careful what you ask.

Putting the kettle on

British people drink a lot of tea! They will always invite you for one by saying 'Shall I put the kettle on?' You will be asked to specify how you have your tea: white means with milk and you need to also specify how much sugar you would like.

Business dress code

Classic conservative clothing is a common habit of men and women in business settings. Dress codes are inevitably different depending on the sector. In creative areas (such as digital marketing), a more relaxed dress code is common (like a shirt and jeans).

After work drinks

If you go to a pub with your friends, colleagues or business partners, it is common practice to buy a round of drinks for those who you came with.

Sometimes even the Brits find it difficult to know how much to tip a server in cafes and restaurants, if anything at all. If the service was good, it is customary to add an extra 10% on top of the bill total.

English culture situation

Explanation in English about the cultural context

Write here what happens in your country

Queuing manners

Do not jump the queue!
In some countries jumping the queue may be acceptable, but in the UK, people may not be very happy with you and will definitely let you know how unhappy they are about the situation. Standing patiently in the queue is a normal part of British culture.

Keep your distance

In the UK, it's acceptable to keep one arm's length between yourself and those you are speaking with. Any closer is assumed to be aggressive and can be uncomfortable for those native to UK.

Business behaviour

During initial meetings, facial expressions are kept to a minimum and, consequently, it may be difficult to perceive what the other participants are thinking. This is normal until a stronger relationship is built.

Now over to you...



Think about the differences between your country's business culture and the UK.

In my country, being late means...

In the UK you can use the first name and still be very polite. It is both formal and informal at the same time. In my country...

I understand British people like to be distant and polite. In my country...

The UK has invested a lot in being open to diversity. I understand there is legislation in this area and people are open about race, gender and sexual orientation. In my country...



My culture check list

- I understand how important being polite is
- I note the UK's openness to many cultures and diversity
- I am learning about the right physical distance and how to queue properly
- I am clear about being reserved and not over enthusiastic at the first meeting
- I understand how important it is to be on time
- I am taking action to improve all my general cultural understanding of the UK



Resources that will help me grow my cultural confidence in a business setting

FutureLearn: Online Courses and Degrees from Top Universities
<https://www.futurelearn.com>

The Complete Expat Guide to the United Kingdom | Expatica
<https://www.expatica.com/uk/>

Business Culture in Great Britain | World Business Culture
<https://www.worldbusinessculture.com/country-profiles/great-britain/culture/>

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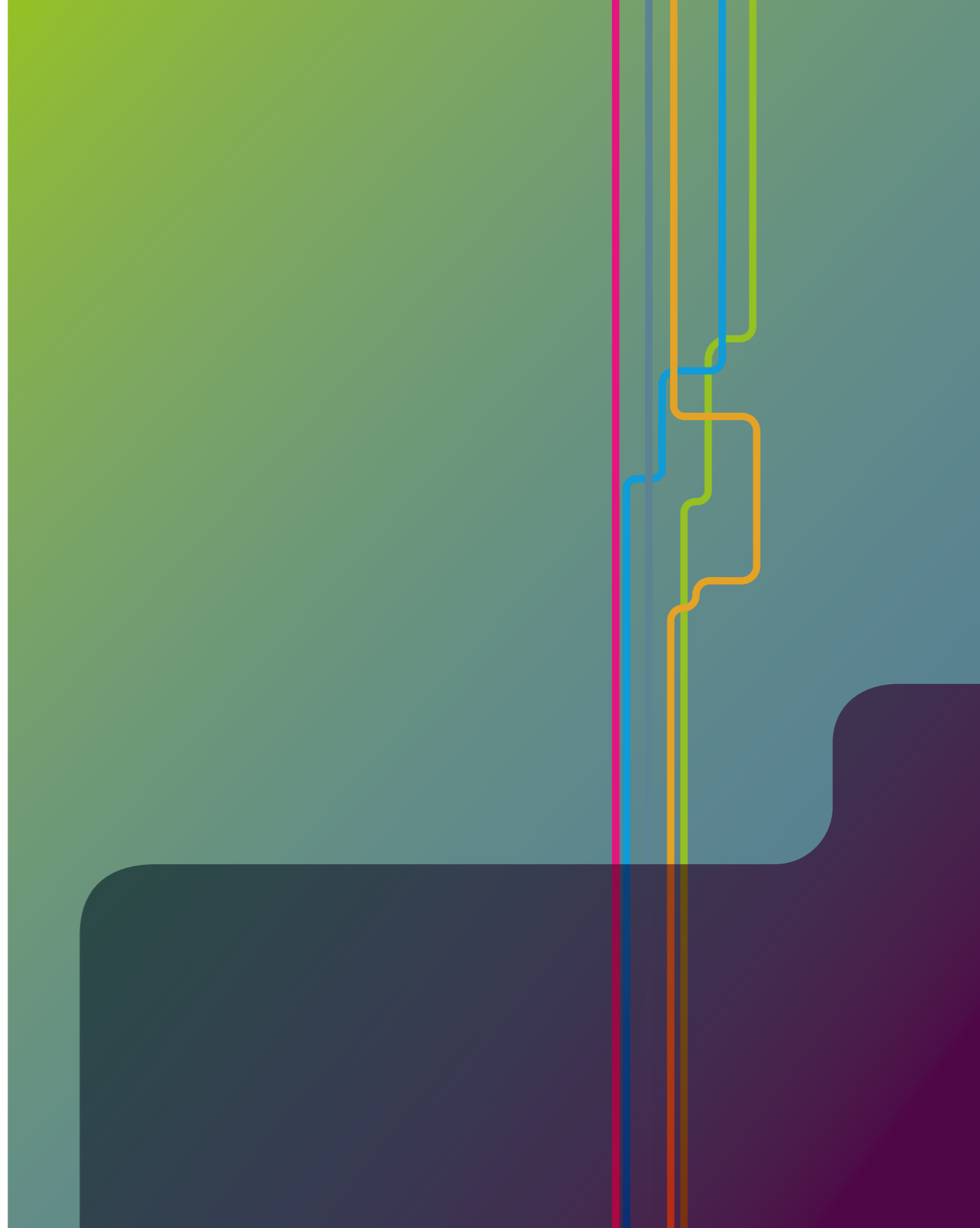
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