



MIGRANT SMALL BUSINESS REPORT



CELEBRATING THE MIGRANT SMALL BUSINESS
OWNERS BUILDING AUSTRALIA

ABOUT THIS REPORT

For more than 165 years CGU has been helping Australians protect the things that matter to them – like the businesses they have built from the ground-up. We have partnered with thousands of small business owners of all backgrounds and seen first-hand the positive impact cultural diversity has on our business sector. Yet the significant contribution migrant small business owners make to our country is largely an untold story. That's why we're proud to be releasing this new research into migrant-owned businesses. At CGU, we believe it's time to shine a light on the huge contribution that migrants, and in particular migrant business owners, make to Australia.

Australia is the lucky country. We are egalitarian. We value hard work and courage. We pride ourselves on our friendliness and applaud those 'having a go'. And it's likely that this 'have a go' attitude is fuelling our small business sector.

Increasingly, Australians are deciding to go it alone; becoming their own boss and taking control of their future.

In fact, nine in ten of all Australian businesses are small businesses, accounting for 33% of Australia's GDP and employing over 40% of Australia's workforce.¹

What may surprise some, is that one third of Australian small businesses are owned by migrants, and as this report shows, they are over-performing across a range of measures including job creation, innovation, revenue and growth aspirations.

Yet the term "migrant" can be used by some to invoke fear or pity and to create an 'us vs them' mentality. At CGU, we believe it's time to challenge this narrative and to shine a light on the huge contribution that migrants, and in particular migrant business owners, make to Australia.

We believe that 'Australianness' is not defined by where you were born, but the values that you hold dear. As this report highlights, migrant business owners through their hard work, grit and entrepreneurial spirit, embody the very best parts of what it means to be Australian.

Our hope is that this report helps promote informed discussion about the positive economic and social contribution migrant business owners are making to Australia, particularly in light of rising anti-immigration sentiment around the world.



45%

OF AUSTRALIAN PRIVATE SECTOR EMPLOYMENT
IS MADE UP OF SMALL BUSINESSES

1/3

OF AUSTRALIAN SMALL BUSINESSES
ARE OWNED BY MIGRANTS

¹ Small Business Counts, ASBFEO, 2016

USMAN'S MISSION: CREATE 10,000 JOBS IN THE NEXT 10 YEARS

Usman Iftikhar is Co-Founder and Chief Operating Officer of Catalysr, a social enterprise that helps migrants start their own businesses and create their own future in Australia. In its first 18 months, the Western Sydney-based social enterprise has worked with 66 first generation migrant entrepreneurs and helped create 14 new businesses.

My dream is for a brighter, more connected future for all Australians, old and new.

To me, Australia at its best is a place where ideas and opportunities can flourish, and often new concepts and ways of looking at problems come from outside influences.

Coming to Australia wasn't an easy journey for me. I moved here in 2013 with an Engineering degree from the top Pakistan university, before completing a Masters at the University of Wollongong.

Yet despite an Australian education and fluent language skills, I couldn't find meaningful employment for more than two years.

During this time, I was mostly working low-skilled jobs and volunteering just to get some experience. It wasn't until I decided to create my own job, by starting my own business, that things began to change.

I enrolled at the School of Social Entrepreneurs, and it was here that I met my Catalysr Co-Founder, Jacob Muller.

We saw other migrants experiencing similar challenges to the ones I faced when attempting to enter the Australian workforce, so we launched Catalysr with the goal of empowering migrants to start their own businesses, create jobs, and make a valuable contribution to the Australian economy and society.

Through Catalysr we want to spark a "migrapreneurial" revolution that creates 10,000 jobs in the next ten years.

I see a lot of the hurdles that migrants need to overcome to be successful. These include low

self-confidence, a lack of networks and cultural barriers. These barriers can also make it difficult to raise the necessary funding to launch a vision without backing and support.

At the same time, migrants are very enterprising. They are quite resourceful, demonstrate grit, and build internal resilience to move to a new country and make a life, which makes them great candidates for entrepreneurship.

To anyone looking to start their own venture I say act on your dreams and give it a try. We all have fears that stop us from trying, but it's outside your comfort zone where meaningful things happen.

Migrants contribute so much to Australia and I encourage those in business, or people looking at starting a business, to think of your experiences, cultural background and foreign language skills as a unique source of creativity. You can spot gaps where others might not, but first you need to try.

I'm proud to be a part of this initiative and I hope that the research, along with the inspirational stories of migrant business owners you will find in this report, will help to shine a light on the incredible economic and social contribution that migrant business owners make to Australia.



Usman Iftikhar
CGU CUSTOMER
CATALYSR CO-FOUNDER AND
CHIEF OPERATING OFFICER



"To anyone looking to start their own venture I say act on your dreams and give it a try. We all have fears that stop us from trying, but it's outside your comfort zone where meaningful things happen."

MIGRATION IN AUSTRALIA: AN OVERVIEW



65,000 YEARS

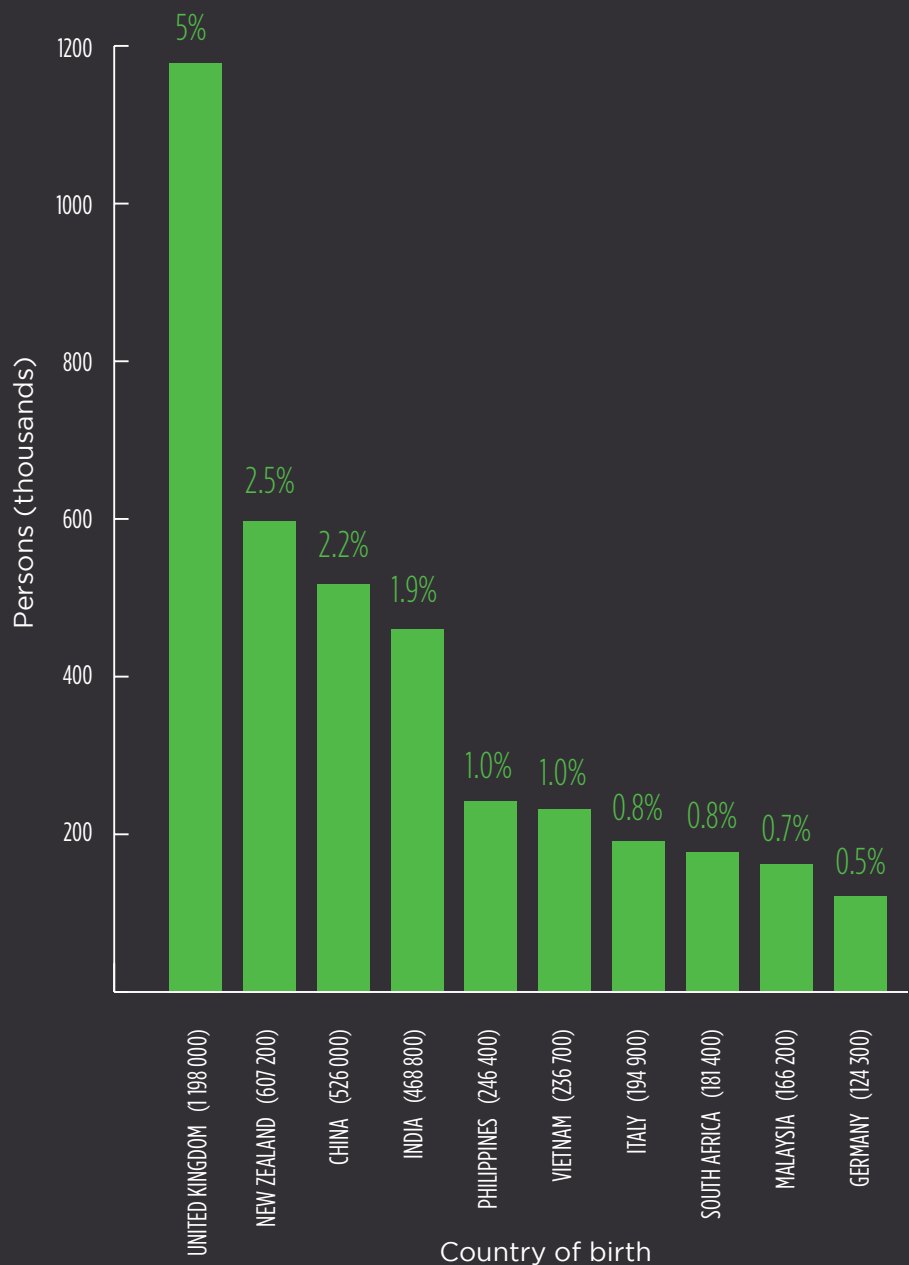
ABORIGINAL PEOPLE HAVE LIVED IN AUSTRALIA FOR AT LEAST 65,000 YEARS, ACCORDING TO THE LATEST ARCHAEOLOGICAL EVIDENCE²



49%

NEARLY HALF OF ALL AUSTRALIANS WERE EITHER BORN OVERSEAS OR HAVE AT LEAST ONE PARENT BORN OVERSEAS³

TOP 10 COUNTRIES OF BIRTH:



² Kakadu find confirms earliest Australian occupation, University of Queensland, June 2017

³ Australian Bureau of Statistics, 2016 Census: Multicultural <<http://www.abs.gov.au/ausstats/abs@.nsf/mf/2071.0>>



7.5 MILLION

PEOPLE HAVE SETTLED HERE
SINCE 1945

Australia is one of the world's major 'immigration nations' (together with New Zealand, Canada and the USA).⁴



85%

OF AUSTRALIANS BELIEVE THAT
MULTICULTURALISM HAS BEEN
'GOOD FOR AUSTRALIA'⁵

ACCORDING TO THE
ORGANISATION FOR
ECONOMIC COOPERATION
AND DEVELOPMENT (OECD)⁶:



MIGRATION CONTRIBUTES
TO SPUR INNOVATION AND
ECONOMIC GROWTH



MIGRANTS FILL IMPORTANT
NICHES IN FAST-GROWING
AND DECLINING SECTORS OF
THE ECONOMY

MIGRANTS ARRIVE WITH SKILLS
AND SIGNIFICANTLY CONTRIBUTE
TO THE HUMAN CAPITAL AND
LABOUR MARKET FLEXIBILITY OF
RECEIVING COUNTRIES



2/3

OF AUSTRALIAN MIGRANTS
ARE SKILLED

Up to 190,000 places are available each year, with skilled migrants comprising more than two thirds. Australia's Humanitarian Program comprises 18,750 places a year.⁴



MIGRANTS CONTRIBUTE MORE
IN TAXES THAN THEY CONSUME
IN BENEFITS AND GOVERNMENT
GOODS AND SERVICES⁷

4 Migration to Australia: a quick guide to the statistics, Parliamentary Library, January 2016

5 Mapping Social Cohesion Report, Scanlon Institute, November 2016

6 Migration Policy Debates, OECD (2014)

7 Fact Sheet - More than 65 Years of Post-war Migration, Department of Immigration and Border Protection, August 2015

THE FACTS ABOUT MIGRANT BUSINESS OWNERS



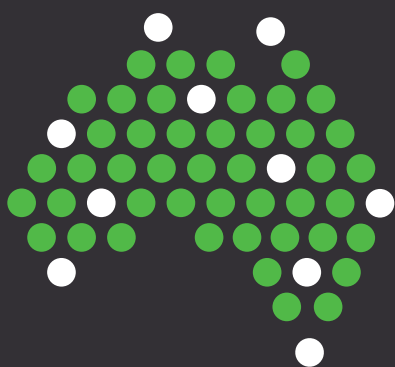
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**OF SMALL BUSINESSES IN AUSTRALIA
ARE RUN BY MIGRANTS**

This equates to at least
620,000 migrant-owned
businesses across the country.⁸

1.41 MILLION

**AMOUNT OF PEOPLE
EMPLOYED BY MIGRANT
BUSINESS OWNERS
ACROSS AUSTRALIA⁹**



83%

**OF MIGRANT BUSINESS OWNERS
DID NOT OWN A BUSINESS BEFORE
COMING TO AUSTRALIA**



51%

HAVE A DEGREE OR HIGHER

compared to 38% of non-
migrant business owners.



42%

**ARE WORKING MORE THAN
40 HOURS A WEEK**

compared to 35% of non-
migrant business owners.

52%

**STARTED THEIR
BUSINESS TO
GAIN 'GREATER
INDEPENDENCE'**



**REASONS FOR MOVING
TO AUSTRALIA:**

47%

**QUALITY
OF LIFE**



34%

FAMILY



32%

**CAREER
OPPORTUNITIES**



23%

**MORE LIKELY TO HAVE STARTED
THEIR BUSINESS TO 'TRY OUT
AN INNOVATIVE IDEA'**

compared to 16% of non-
migrant business owners.



⁸ Based on 2016 ASBFEO data

⁹ Based on ABS employment data

STARTING BUSINESSES IN THESE INDUSTRIES:



22%

PROPERTY
AND BUSINESS
SERVICES



15%

RETAIL AND
HOSPITALITY



14%

COMMUNITY
SERVICES AND
EDUCATION



47%

ARE FOCUSED ON GENERATING HIGHER
REVENUE IN THE NEXT 5-10 YEARS

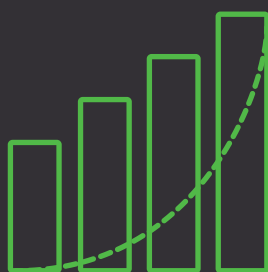
compared to 38% of non-migrant business owners.



1/3

PLAN ON HIRING NEW PEOPLE TO
GROW THEIR BUSINESS

equating to the potential creation of 200,000 new jobs in the next 5-10 years.¹⁰



\$1.6 TRILLION

BY 2050 IT'S PREDICTED THAT
AUSTRALIA'S POPULATION
WILL REACH 38 MILLION
AND MIGRATION WILL
CONTRIBUTE \$1.6 TRILLION TO
AUSTRALIA'S GDP

Moreover, migration will have added 15.7% to our workforce participation rate and 5.9% in GDP per capita growth.¹¹

MIGRANT BUSINESS OWNERS ARE CONTRIBUTING TO THE COMMUNITY:



37%

ARE PROVIDING UNIQUE GOODS
OR SERVICES

compared to 32% of non-migrant business owners.



25%

ARE PROVIDING TRAINING
TO YOUNG PEOPLE

compared to 19% of non-migrant business owners.

¹⁰ Based on CGU research finding that 33% of migrant business owners plan on hiring new people

¹¹ The Economic Impacts of Migration, Migration Institute of Australia, June 2016



EDUCATED, ENTREPRENEURIAL AND DRIVEN

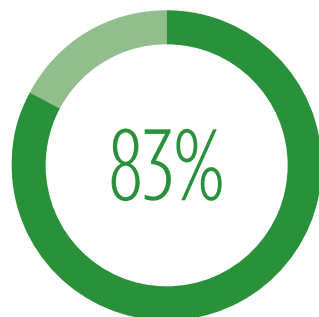
Providing for the family and the chance to build a better life are the strongest motivators for migrants choosing to live in Australia. But the exchange is two-way. To our great benefit, migrant business owners are bringing skills, intellectual capital and an entrepreneurial spirit with them that contributes to and enriches Australia's 'can-do' culture.

Migrant business owners are coming to Australia to build a better life for themselves and their families, with quality of life cited as the strongest motivator for moving to Australia (47%) followed by family (34%) and career opportunities (32%). Education is also of clear importance, with 14% identifying this as a main reason for coming here.

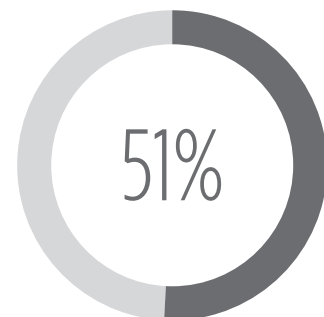
Many people readily associate migrant-owned business with the wonderful diversity of restaurants, cafés and cuisines Australia enjoys. However, the most common sectors migrants start businesses in are property and business services (22%), retail and hospitality (15%) and community services and education (14%).

Interestingly, 83% of migrant business owners did not own a business before coming to Australia. When asked what motivated them to start or purchase a business here, 23% of migrant business owners stated 'the desire to try out an innovative idea', compared to 16% of non-migrant business owners. While the main motivator is 'greater independence' (52%), migrant business owners are also more likely to have started their business because they could not find other employment (16% versus 10% for non-migrant business owners).

Migrant business owners are also well educated, with 51% having a bachelor degree or higher compared to 38% of non-migrant business owners.



**OF MIGRANT BUSINESS OWNERS
DID NOT OWN A BUSINESS BEFORE
COMING TO AUSTRALIA**



**OF MIGRANTS HAVE A BACHELOR
DEGREE OR HIGHER COMPARED TO 38%
OF NON-MIGRANT BUSINESS OWNERS**

MY STORY

NIKLAS OLSSON

BORN SWEDEN | ARRIVED AUSTRALIA 2011 | CO-FOUNDER & CHAIRMAN, BALTO



Niklas Olsson moved to Australia from a small country town in Sweden. Influential in the founding of major online fashion retailer THE ICONIC, Niklas decided to branch out into logistics and in just two years has seen his innovative refrigeration business, Balto, grow on a national scale. Balto is now working with some of Australia's major e-commerce brands and boasts a projected annual revenue of more than \$5 million.

My business was born out of the desire to disrupt and challenge an outdated and tarnished logistics industry. We work relentlessly to provide the best service possible and use the latest technology to maintain this advantage as we scale.

Balto is a national last-mile refrigerated transport business. We deliver chilled and frozen goods all over Australia, including Sydney, Melbourne, Canberra, Brisbane, Adelaide, Newcastle, Wollongong, Central Coast and Sunshine Coast and have big plans to keep growing and expanding.

My absolute favourite thing about running my own business is coming to work every day and getting to work with a team of dedicated and passionate people.

Many of my drivers, head office staff and my business partner are all migrants too, and we also work hard to give back to the community. We donate regularly to charities focused on minimising food waste and reducing hunger, such as OzHarvest and Foodbank, and offer to help move the food surplus of our clients to those in need.

I have never been discriminated against in my work, but there are times, particularly in the sales process, where in order to be successful, understanding the local business culture has been important.

Further understanding local laws and legislation, especially when it comes to labour hire, is also important. Australia wants to make sure everyone is treated fairly which is good, and you need to be thorough and well prepared. My advice to others who are thinking of starting a business here in Australia is to take this seriously and seek advice.

There are plenty of opportunities in Australia. It is a growing economy and if you put your mind to something, and give it a go, you have the potential to fulfil your dreams.



“My business was born out of the desire to disrupt and challenge an outdated and tarnished logistics industry. We work relentlessly to provide the best service possible and use the latest technology to maintain this advantage as we scale.”





CREATING JOBS AND PROSPERITY

Among the businesses we surveyed, migrant-owned businesses are, on average, generating higher revenue and are more focused on growing their business than non-migrant businesses. As a result, they are making a significant contribution to the Australian economy.

Migrant-owned businesses are over-performing in a range of areas and the flow-on benefits to our economy and society are immense.

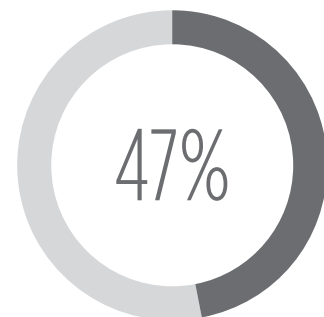
Among surveyed businesses, the annual revenue for migrant-owned businesses is 53% higher than non-migrants and 13% of migrant-owned businesses surveyed report earning more than \$3 million per year, compared to 8% of non-migrant businesses. Furthermore, 27% of migrant-owned businesses report earning less than \$100,000 a year, compared to 40% of non-migrant businesses.

Migrant business owners are also ambitious. One third plan on hiring new people to grow their business during the next five to ten years (compared to one in four non-migrant businesses). Forty seven per cent (versus 38%) plan on generating higher revenue and 24% (versus 17%) intend on expanding into new markets.

However, migrant business owners are not driven by financial success alone. Business success is most likely to be measured by 'freedom to make my own decisions' (72%) and 'providing for my family' (48%).



OF MIGRANT BUSINESS OWNERS
PLAN ON HIRING PEOPLE TO
GROW THEIR BUSINESS



OF MIGRANT BUSINESS OWNERS
PLAN ON GENERATING
HIGHER REVENUE

MY STORY

CHAM TANG

BORN VIETNAM | ARRIVED AUSTRALIA 1978 | HEAD OF MARKETING & CO-FOUNDER, AUTHENTIC EDUCATION



Cham Tang arrived in Australia at just three months old aboard a refugee boat from Vietnam with his mother, father and older brother. After years of setbacks, Cham is now a self-made millionaire with his training business, Authentic Education, employing 12 people and recently recognised by BRW as one of Australia's fastest growing businesses. Cham cites the traditional Vietnamese worth ethic his mum showed to help start a new life in Australia as a major influence in his life.

For me, success is having the right mix of all the things that create a fulfilling life: relationships, fun, meaningful work, money, self-expression and health.

One of the best things about running my own business is the freedom to see an idea through.

I work hard, yet after seeing the long hours my mum worked to provide for our family when we arrived in Australia, I also know the value in working smart.

I start at 9am, finish at 6pm, and then work another hour or two when I get home each night. My days are also quite varied because I juggle many different roles and tasks. But it's worth it because my work is all about helping others.

My business partner and I started Authentic Education after spotting a new market opportunity. We both worked in the personal development space, yet saw little support for Australians who wanted to improve themselves and their lives.

So we decided to give our business idea a go on a shoestring budget, with nothing but the desire to learn and grow.

Six years later, Authentic Education is a well-established personal development and business training company that has assisted more than 14,000 Australians and was recognised by BRW as one of Australia's fastest growing businesses – ranking 38th in BRW's Fast 100 in 2015.

It seems like starting a business here in Australia often isn't the normal thing to do, where in many other countries starting a business is less unusual because there aren't as many employment opportunities and people are literally hungrier.

Sometimes I do wonder whether people might be treating me differently because of my background.

One of the best things about Australia is the freedom to do what you want, and the government is quite supportive. This really is the lucky country. If you put in the effort, learn from others and take action, you can succeed.





“This really is the lucky country. If you put in the effort, learn from others and take action, you can succeed.”



WORKING HARD AND GIVING BACK

Even though migrant business owners work longer hours on average, they place a high priority on contributing to the communities they live and work in as well. Training young people and supporting community projects are just some of the ways that they are giving back.

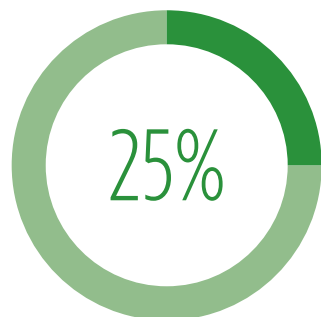
All business owners work hard, but migrant business owners are working longer hours with 42% working more than 40 hours a week, compared to 35% of non-migrant business owners. This perhaps highlights the additional grit and determination it takes to start a business in a new country.

But long working hours are not preventing migrant-owned businesses from giving back to the communities they live and work in.

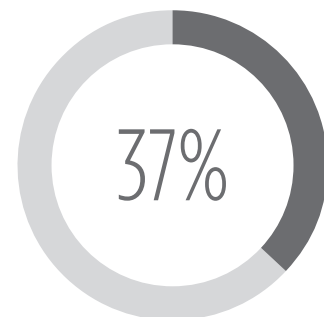
Arguably the most significant and positive impact a business can make is providing employment and training opportunities to school-leavers and graduates as well as people from diverse backgrounds. Our research indicates that migrant-owned businesses are punching above their weight in this regard.

Twenty five per cent of migrant-owned businesses are providing training to young people, compared to 19% of non-migrant businesses. Migrants are also significantly more likely to employ other migrants in their businesses.

In addition, 37% of migrant-owned businesses surveyed are providing unique goods or services to the community and 20% are sponsoring or supporting local community groups and initiatives.



**OF MIGRANT BUSINESS OWNERS
ARE PROVIDING TRAINING TO
YOUNG PEOPLE**



**OF MIGRANT BUSINESS OWNERS
ARE PROVIDING UNIQUE GOODS
OR SERVICES**



SACRIFICES AND CHALLENGES

Being your own boss requires hard work and compromise – no matter what your background. While migrant-owned businesses face many of the same challenges as businesses overall, there are some key differences.

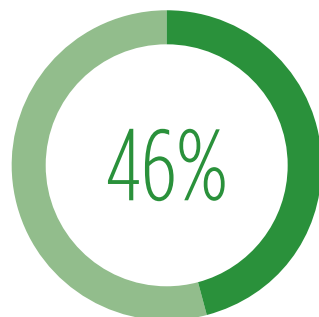
A lack of job security, managing work/life balance, missing out on important events and social isolation are the top four sacrifices business owners make regardless of their cultural background.

The top three challenges for migrant-owned businesses are also consistent with businesses overall:

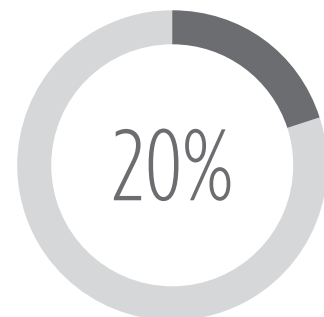
- 1) attracting/retaining customers (46%)
- 2) cash flow (43%)
- 3) competition (42%)

However, migrant business owners are more likely to face challenges with attracting and retaining customers (46% versus 41%) and accessing talent and skilled workers (20% versus 16%). This may partly be a result of language barriers, but also broader cultural challenges such as integrating into the community, networking and gaining local market knowledge.

Migrant business owners who owned a business in their country of origin are also more likely to find it difficult to navigate legal obstacles (such as business regulations and insurance requirements) than those who haven't (35% versus 23%). This is concerning if local bureaucratic requirements are acting as an impediment to migrants setting up and running a successful business.



**OF MIGRANT-OWNED
BUSINESSES HAVE DIFFICULTY
ATTRACTING CUSTOMERS**



**OF MIGRANT-OWNED BUSINESSES
HAVE DIFFICULTY ACCESSING TALENT
AND SKILLED WORKERS**

MY STORY

KARLA ŠPETIĆ

BORN CROATIA | ARRIVED AUSTRALIA 1993 | OWNER AND FOUNDER, KARLA ŠPETIĆ



Originally from Dubrovnik in Croatia, Karla and her mother moved to Australia as refugees in 1993 as the war in Croatia intensified. A naturally creative person, Karla decided to branch out and start her own self-titled fashion label in 2008. Offering high-end, ready to wear women's fashion, Karla Špetić is now a regular at the esteemed Mercedes Benz Fashion Week Australia with customers from around the globe.

After the war broke out in Croatia in the early 1990s, my mother was desperate for a better future and a safe environment to raise a child. With relatives in Australia, she made the life-changing decision to relocate our lives to the other side of the world. I was very sad to leave home, and all my friends, family and everything I ever knew.

We had to start over and when I first arrived everything was a complete contrast to my old home. I was 11 when we moved to the Sunshine Coast. I could not speak English and everything in Australia seemed so strange from the food, to the people, nature and especially the way everyone dressed.

As a kid, my mother worked hard, but could not always afford the clothes I wanted, and I always dreamt of having a big wardrobe and lots of dresses. It was my love of creativity for clothing, that led me to move to Sydney to study fashion design, and not long after graduating in 2008, I decided to start my own fashion label.

Since starting my own business, my life as a business owner has become a rollercoaster. It's filled with many emotions; anxiety, excitement, fear, doubt and satisfaction. It's such a personal journey where you're creating something for others to accept and judge.

One of the biggest challenges, and one of the strengths, of working in fashion design in Australia, is our isolation. On one hand, I have to produce and purchase some supplies from overseas. Yet our isolation also means we can create our own trends and this can be extremely rewarding.

Being a migrant in Australia has never hindered my business, in fact it probably helps me as people are intrigued by stories of migrants starting from zero and then succeeding in what they love. I would like to think that I did exactly that. I get to do what I love, and I feel so grateful for that.

My advice to others thinking about starting a business is to clearly map out your vision. You should be as honest as you can with what you create to have a point of difference, whatever that may be.



“Being a migrant here in Australia has never hindered my business, in fact it probably helps me as people are intrigued by stories of migrants starting off from zero and then succeeding in what they love. I would like to think that I did exactly that. I get to do what I love, and I feel so grateful for that.”





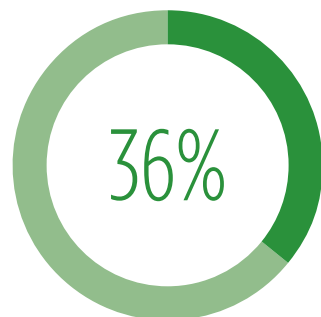
EMBRACING CULTURAL BACKGROUND AS A STRENGTH

Despite anti-immigration sentiments being expressed by some in social and news media, most migrant business owners report that they have not been impacted by discrimination or racism. In fact, more than one third credit their heritage as helping drive the success of their business.

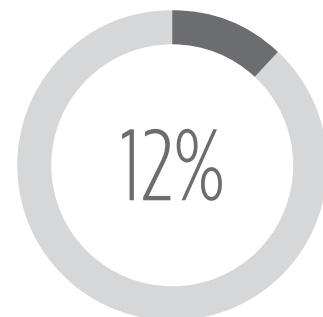
Over a third of migrant business owners (36%) believe their cultural background has helped them succeed, compared to just 9% who see it as a barrier. In addition, 14% say their business has benefitted from the unique skills and strong work ethic their cultural background has provided them.

When we look behind this positive picture, however, there are certain groups that are more likely to say their background has hindered their success. This includes young migrant business owners (28% of Gen Y versus 2% of baby boomers) and those who have arrived in Australia more recently (16% of those who arrived after 1985 versus 2% of those who arrived before 1985).

Meanwhile, 12% of migrant business owners report being impacted by racism or discrimination due to their cultural background. Again, those who are younger or arrived in Australia more recently are more likely to report this. This raises the question of whether Australia may be becoming less welcoming to migrants, and whether we are recognising and valuing the huge contribution they make to our society and economy.



OF MIGRANT BUSINESS OWNERS
SAY THEIR CULTURAL BACKGROUND
HAS HELPED THEM SUCCEED

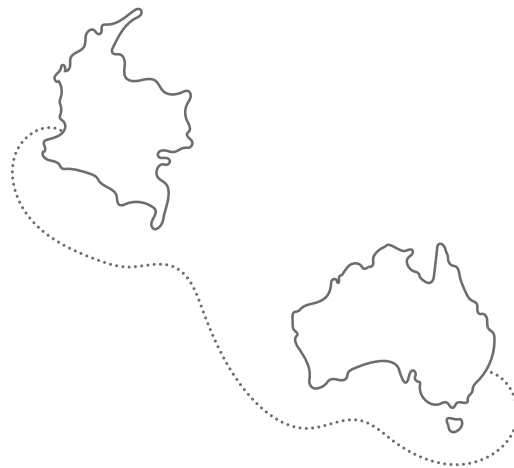


OF MIGRANT BUSINESS OWNERS
REPORT BEING IMPACTED BY
RACISM OR DISCRIMINATION

MY STORY

LORENZO PERAFAN

BORN COLOMBIA | ARRIVED AUSTRALIA 2005 | CO-FOUNDER, KOGI COFFEE



Both Lorenzo and his wife fell in love with Australia and the Australian way of life. After being made redundant from his job in telecommunications, Lorenzo decided to embrace his Colombian heritage and take advantage of Australia's sophisticated coffee culture by starting a sustainable coffee business – Kogi Coffee.

My partner originally migrated to Australia from our home in Bogota in Colombia to pursue studies in Marine Science at the University of Queensland. I followed her shortly after, enrolling in a Postgraduate Diploma in Communications, and we both fell instantly in love with this beautiful country.

I've been lucky to live in some beautiful places around the world, including some amazing cities across America and England, but there really is nowhere on Earth quite like Australia. Australia has it all, beautiful weather and picturesque landscapes. However, it's the intangible things that make Australia truly great. Australians have a fun-loving and relaxed culture, they are incredibly inclusive, and I really believe it's their egalitarian society that makes everyone feel welcome and that means everyone gets a fair go.

When I first arrived in Australia I started working in the telecommunications industry. However, after I was made redundant I began my search for something more meaningful to do. It was incredibly timely that my anthropologist father suggested that I speak to an ancient and indigenous tribe from the north of Colombia, the Kogi people, as they were starting to explore the possibility of exporting a unique kind of wild rainforest coffee.

My research began, and I started to become incredibly passionate about the sustainable and ethical coffee that can only be found in the mountains of north Colombia – and knew that there would be a strong appetite for the product in Australia.

Fast forward two years and my business, Kogi Coffee, now sells the Kogi tribe's unique coffee beans to Australian cafés, retailers and supermarkets. I've fallen in love with the complexity of the coffee industry here in Australia and I

have really enjoyed developing my networks and educating people on the sustainability benefits of wild rainforest coffee.

I feel it's incredibly important to make people stop and think about where their coffee comes from, how the beans have been grown and harvested, and most importantly how the industry supports the local farmers and producers, both in their environment and in their welfare.

Running a small business takes a lot of work, however I think Australia is one of the best countries in the world for business owners. Not only is it a safe place, the business environment is favourable with no tolerance for corruption and red tape and it has a progressive and fair tax system.

My advice to other migrants who are thinking of starting a business here in Australia is to simply have a go. Being a migrant may have its own unique challenges, but Australia has an inclusive and supportive culture, and contributing to this great country is a hugely rewarding experience.





“My advice to other migrants who are thinking of starting a business here in Australia is to simply have a go.”



HELPING CREATE A STRONGER AUSTRALIA

Migrant business owners aren't 'taking jobs'; they're creating them. They're 'giving it a go' and in the process are supporting our communities, training the next generation and strengthening our economy.

We know Australia is a diverse nation. Our story is one of people from distant lands who brought courage, an entrepreneurial spirit and a desire to contribute to their new communities.

Our culture is based on fairness, hard work, self-sufficiency and a 'have a go' attitude. We believe these are values that migrant business owners live and breathe. These unsung heroes not only bring skills and unique experience but diversity of thought and an appreciation for Australia as a land of opportunity.

We should be proud to live in one of the world's most prosperous and multicultural societies. But we can't take our success for granted. If Australia is to continue to thrive we need to make sure we are supporting and valuing those who have the guts to create jobs and prosperity for themselves and their communities – regardless of their background.

We hope that this report helps shed new light on the significant economic and social contributions migrant business owners are making, and inspires a new generation to carve out their own path in the world's most successful immigration nation.

“I'm proud to be a part of this initiative and I hope that the research, along with the inspirational stories of migrant business owners you will find in this report, will help to shine a light on the incredible economic and social contribution that migrant business owners make to Australia.”

Usman Iftikhar
**CGU CUSTOMER,
CATALYSR**



A FINAL THOUGHT FROM CGU

We know that anti-immigration sentiment is rising, around the world and here in Australia, so CGU conducted this research to tell the real story.

The story about our successful, hardworking, innovative and resilient migrant business owners – about their ‘can do’ attitude and the significant positive impact they have on our business community and the economy.

There is no doubt that many will be surprised by the enormous contribution the 620,000 migrant businesses make in Australia. They are creating jobs, they are making our communities stronger, they are making our culture richer and they are doing so with fortitude and grace.

CGU believes that being Australian is not about where you were born. It’s all about the value you place on hard work and courage, the pride you place in being open-minded, your readiness to try out a new idea and your willingness to give back to your community.

Migrant business owners have these values in spades, and because of this we think they are as Australian as it gets.

Kate Wellard
CGU MARKETING DIRECTOR

METHODOLOGY

This report is based on research undertaken by EY Sweeney on behalf of CGU.
The study involved 921 online surveys undertaken between 9 August and 17 August 2017.

To be eligible for participation, all respondents met the following criteria:

- 18 years or over
- independent contractor or SME owner / co-owner from one of the below backgrounds:
 - first generation migrant (i.e. migrated to Australia)
 - second generation migrant (at least one parent born overseas)
 - born in Australia to Australian parents

The survey sample was drawn from a leading panel provider, and selected randomly. Quotas were employed on the completed surveys to ensure adequate coverage of all three groups described above.

