SELF-EMPLOYMENT GUIDE

MIGRANT WOMEN

GOBIERNO DE ESPAÑA
VICEPRESIDENCIA SEGUNDA DEL GOBIERNO
MINISTERIO DE TRABAJO Y ECONOMÍA SOCIAL
Plan de Recuperación, Transformación y Resiliencia

FUNDATAE
Innovación y Desarrollo para Autónomos y Emprendedores

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INTRODUCTION TO SELF-EMPLOYMENT FOR MIGRANT WOMEN

Starting your own business can be a great opportunity for migrant women looking for economic stability, independence, and better living conditions. However, the path to self-employment is full of challenges, such as bureaucracy, lack of funding, or lack of knowledge about regulations.

This manual has been designed to provide practical and accessible information on how to start a business in Spain, adapted to the reality of migrant women. Here, you will find step-by-step guides on legal procedures, residence permits, access to funding, and strategies to make your business successful.

WHY CHOOSE SELF-EMPLOYMENT?

- It allows you to generate income and be economically independent.
- You can avoid job insecurity and discrimination in salaried employment.
- It opens up opportunities for personal and professional growth.

If you want to start your own business, this manual will be your support tool.

1.1 WHAT IS SELF-EMPLOYMENT, AND WHY IS IT AN OPTION FOR MIGRANT WOMEN?

Self-employment means working independently, that is, creating a business or economic activity without depending on an employer. In Spain, many migrant women choose this path because they face barriers in the labor market, such as the lack of recognition of their degrees, discrimination, or the inability to access formal contracts.

Entrepreneurship can be a great alternative to escape the informal economy and access labor rights. However, it requires planning, legal procedures, and access to financial resources. This manual will guide you step by step.

1.2 WHO IS THIS MANUAL FOR?

This manual is designed for all migrant women in Spain who want to start their own business. It is useful if:

- **You want to start a business but don't know where to begin.**
- **You have no previous experience in entrepreneurship or business management.**
- **You need to understand the residence and work permits required for self-employment.**
- **You are looking for funding and financial aid to launch your business.**
- **You want to learn how to manage a business legally and sustainably.**

1.3 WHAT WILL YOU FIND IN THIS MANUAL?

> Legal procedures

How to obtain residence and work permits for entrepreneurship.

> Access to funding

Options for microloans, grants, and subsidies.

> Business formalization

Types of companies, invoicing, and tax obligations.

> Strategies for success

How to create a business plan, marketing strategies, and digitalization.

> Support networks

Where to find advice, training, and collaborative workspaces.

This manual is not a complex technical document but a practical guide with clear explanations and concrete solutions.

1.4 DIFFERENCES BETWEEN SELF-EMPLOYMENT AND SALARIED WORK

Antes de emprender, es importante conocer las diferencias entre el **trabajo por cuenta propia (autónoma)** y el **trabajo por cuenta ajena (empleada).** Cada opción tiene implicaciones legales, económicas y administrativas que afectan tu actividad, derechos y obligaciones.

Characteristic	Self-employment (Freelancer)	Salaried employment (Employee)
Definition	You organize your activity and assume the risks and benefits of your business.	You work for another person or company under a contract with established conditions.
Legal regulation	You must register as a freelancer and comply with tax and labor obligations.	You sign an employment contract, and your employer is responsible for paying taxes and social security contributions.
Income	There is no fixed salary; your earnings depend on your business revenue.	You receive a fixed or variable salary according to the signed contract.
Social security contributions	You pay your social security contributions as a freelancer under the Special Regime for Self-Employed Workers (RETA).	The company pays your contributions to the General Social Security System.

Characteristic	Self-employment (Free-lancer)	Salaried employment (Employee)
Labor rights	You do not have the right to severance pay or unemployment benefits, unless you contribute to them.	You have the right to sick leave, unemployment benefits, and other labor protections under the agreement.
Working hours	You manage your own time and schedule.	Your working hours are regulated, and you must comply with a set schedule.
Responsibility	You assume the financial risks of your business but also the profits.	You do not assume financial risks, except in specific situations.
Taxation	You must issue invoices, declare taxes (VAT and income tax), and keep accounting records.	The company deducts taxes from your salary and manages your tax obligations.

Both options can be combined. Many people start as employees and, once they gain more stability, launch a business as a freelancer. It is also possible to work as an employee while running a business, as long as it is compatible with your contract and residence/work permits.

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ADMINISTRATIVE STATUS AND PERMITS FOR ENTREPRENEURSHIP

Access to self-employment in Spain is directly linked to the administrative status of each migrant person. Having a valid residence and work permit is a fundamental requirement to legally start a business. However, the procedures for obtaining these permits can be complex, with requirements that vary depending on the regularization process or immigration status.

This chapter will help you understand which permits exist, which ones allow self-employment, and what procedures you need to follow based on your specific case.

WHY IS IT IMPORTANT TO KNOW YOUR ADMINISTRATIVE STATUS BEFORE STARTING A BUSINESS?

- It determines whether you can legally work as a freelancer.
- It affects your access to funding and financial aid for female entrepreneurs.
- It helps you avoid penalties or legal issues with immigration authorities.
- It facilitates the planning of the necessary procedures before starting your business.

If you already have a **valid residence and work permit,** check **section 2.3** on modifying your authorization. If you do n**ot yet have a valid permit**, review the available regularization options in **section 2.4.**

Important: Immigration regulations in Spain may change. Before starting any procedure, it is advisable to consult official sources such as the **Immigration Office, Social Security**, or specialized organizations such as **UATAE** for updated guidance.

Next step: Learn about the types of permits available and how they affect your ability to become self-employed.

2.1 TYPES OF RESIDENCE PERMITS AND THEIR IMPACT ON SELF-EMPLOYMENT

In Spain, the type of residence permit you have directly influences your ability to start a business and work as a freelancer. It is essential to understand the available options and the requirements for each to avoid legal issues and ensure that your business operates within the legal framework.

Below are the main types of residence permits and how they affect access to self-employment:

1. RESIDENCE AND SELF-EMPLOYMENT WORK PERMIT

What does it allow?

This permit authorizes you to reside in Spain and work as a freelancer.

Main requirements:

- Submit a viable and detailed business plan.
- Prove that you have sufficient financial resources to start your business.
- Demonstrate that you have training and/or experience related to the business.
- Comply with the legal regulations governing the activity (licenses, specific permits, etc.).
- Provide proof that you do not have a criminal record in Spain or your country of origin.
- Hold private health insurance.
- Present a viability report issued by one of the three accredited entities by the Ministry, such as UATAE.

How does it affect self-employment?

This is the ideal permit for entrepreneurship, as it allows you to legally manage your business from the beginning.

2. RESIDENCE AND SALARIED WORK PERMIT

What does it allow?

This permit allows you to work for a company under an employment contract.

Can I start a business with this permit?

Not directly. If you want to become self-employed, you must request a modification of your authorization to include self-employment.

Requirements to modify the permit:

- Submit a business plan.
- Prove that you have financial resources to start your business.
- Meet the legal requirements for your profession.
- Present a viability report issued by one of the three accredited entities, such as UATAE.

How does it affect self-employment?

You can only start your business if you modify your permit and it is approved.

3. NON-LUCRATIVE RESIDENCE PERMIT

• What does it allow?

This permit allows you to reside in Spain but does not permit any professional or work activity.

• Can I start a business with this permit?

NO. To start a business, you must change your permit to a self-employment residence and work permit.

4. RESIDENCE FOR SOCIAL INTEGRATION (ARRAIGO SOCIAL)

• What does it allow?

This permit is granted to people who have been in Spain for at least **three years** in an irregular situation and who can prove a job offer or the intention to start a business.

• Requirements to apply for social integration as a freelancer:

- Submit a viable business plan.
- Prove that you have financial resources to start your activity.
- Demonstrate that you have training or experience in the sector.
- Show social integration (proof of residence, family ties, etc.).
- Present a viability report issued by one of the three accredited entities, such as UATAE.

• How does it affect self-employment?

It is an effective way to regularize your status if you choose to start a business.

5. RESIDENCE FOR INTERNATIONAL PROTECTION (ASYLUM OR REFUGEE STATUS)

• What does it allow?

People seeking asylum can access the job market (including self-employment) six months after formally submitting their application.

• Requirements to start a business as an asylum seeker:

- Apply for work authorization after the first six months.
- Follow the same steps as any foreign individual to register as a freelancer.

• How does it affect self-employment?

While it allows self-employment, the uncertainty of legal status can make it difficult to obtain funding and complete other business procedures.

6. STUDENTS WITH A RESIDENCE PERMIT

• What does it allow?

This permit allows residing in Spain for studies but does not allow direct employment.

• Can I start a business with this permit?

Not directly. To become self-employed, you must apply for a self-employment work authorization that is compatible with your studies.

7. RESIDENCE FOR HUMANITARIAN REASONS

• What does it allow?

This permit, granted in cases of special vulnerability, allows the holder to reside and work in Spain, both as an employee and as a freelancer.

• Requirements to start a business:

- Follow the same procedure as any foreign individual to register as a freelancer.

• How does it affect self-employment?

It is a valid option for entrepreneurship, although it can sometimes make it difficult to access financial aid due to the temporary nature of the permit.

Before starting a self-employment project, verify that your residence permit allows you to work as a freelancer. If it does not, find out about the procedure to modify your authorization or apply for a permit that enables you to legally start your business.

In the next section, we will explain the specific steps to register as a freelancer in Spain and the legal procedures you must follow.

2.2 PROCEDURE TO OBTAIN A RESIDENCE AND SELF-EMPLOYMENT WORK PERMIT

Below is a step-by-step guide to obtaining this permit.

WHO CAN APPLY FOR THIS AUTHORIZATION?

This permit can be requested by foreign individuals who are outside Spain and wish to reside in the country to engage in an economic activity as self-employed workers. It can also be requested by those who already reside in Spain with a valid residence permit and want to modify their administrative status.

GENERAL REQUIREMENTS

To obtain the residence and self-employment work permit, you must meet the following requirements:

- **Not be in an irregular situation in Spain** (if you are already in the country, you must have a valid residence permit or meet the requirements to obtain one).
- **Have no criminal record in Spain** or in the countries where you have resided in the last five years.
- **Prove that the business activity you plan to undertake is viable** through a detailed business plan, with the corresponding viability report issued by one of the three entities accredited by the Ministry, such as UATAE.
- **Provide evidence of sufficient financial resources to start** your business activity, without relying on social assistance.
- **Meet the legal requirements** to perform the activity (such as degree validation, specific licenses, professional association membership if required, etc.).
- **Have private health insurance** if you do not have access to the Spanish public healthcare system.

REQUIRED DOCUMENTATION

To submit your application, you must gather the following documents:

- **EX-07 Form**, duly completed and signed.
- **Valid passport**, with a minimum validity of four months.
- **Criminal record certificate,** legalized and translated if applicable.
- **Business plan detailing the activity**, initial investment, projected income and expenses, and project viability.
- **Proof of financial resources,** such as bank accounts, external funding, or personal resources.
- **Private health insurance**, if not covered by the Spanish Social Security system.
- **Additional documents depending on the type of activity,** such as licenses, degree validation, or professional association membership.

Note: All documents issued abroad must be legalized through The Hague Apostille or the diplomatic legalization process and translated into Spanish by a sworn translator.

WHERE TO SUBMIT THE APPLICATION

If you are outside Spain, you must submit your application at the **Spanish consulate i**n your country of origin or residence.

If you are already in Spain with a valid residence permit, you can complete the **procedure at the Immigration Office** in the province where you will develop your activity.

PROCESSING TIME AND ADMINISTRATIVE RESPONSE

Processing time: The administration has up to **three months** to respond to the application.

If approved, you have **one month t**o apply for your visa at the consulate and enter Spain.

If denied, you can file an **appeal for reconsideration or a judicial administrative appeal in the courts.**

KEY ASPECTS TO CONSIDER

The process of obtaining a residence and self-employment work permit requires compliance with specific administrative and financial requirements. It is essential to **gather all documentation in advance, ensure foreign documents are properly legalized, and prepare a well-structured business plan.**

Additionally, it is important to be aware of the **processing times** and **subsequent procedures** after obtaining the permit, such as obtaining the **NIE** (Foreigner Identification Number), registering with **Social Security**, and applying for the **TIE** (Foreigner Identity Card).

Next step: In the following section, we will explain the steps to register as a freelancer in Spain once you have obtained your residence and self-employment work permit

2.3 MODIFICATION OF AUTHORIZATION FROM SALARIED WORK TO SELF-EMPLOYMENT

If you hold a residence and salaried work permit but wish to start your own business, you can request its modification to work as a freelancer. This procedure allows you to change your status without leaving Spain, provided that you meet certain requirements.

BASIC REQUIREMENTS

- **Have legally worked for at least one year** under a contract and be registered with Social Security.
- **Have a certified viable business plan** and sufficient financial resources to start your business.
- **Have no criminal record in Spain** or previous countries of residence.

REQUIRED DOCUMENTATION

- **EX-07 Form**, duly completed.
- **Valid passport** and **current TIE.**
- **Proof of employment history** (work record and contracts).
- **Business plan** with financial and operational details.
- **Proof of financial resources** for starting the activity.
- **Licenses or certifications** according to the business sector.

Important: If your documents were issued abroad, they must be legalized and translated into Spanish if necessary.

SUBMISSION AND PROCESSING TIMES

The application is processed at the Immigration Office of the province where the activity will be carried out.

Processing time: Up to **three months.** If there is no response within this period, the application is considered rejected due to administrative silence.

If approved: You can register as a freelancer and request your new Foreigner Identity Card (TIE).

If denied: You can file an **appeal for reconsideration** or **take legal action** through an administrative lawsuit.

2.4 REGULARIZATION OF PEOPLE IN IRREGULAR SITUATIONS: AVAILABLE PATHWAYS TO SELF-EMPLOYMENT

For migrant women in an irregular administrative situation, regularization is the **first step to legally accessing self-employment** with rights. Several pathways exist to obtain a residence and self-employment work permit, depending on the length of stay in Spain and the personal and work situation of each individual.

> REGULARIZATION OF PEOPLE IN IRREGULAR SITUATIONS:

1. SOCIAL INTEGRATION (ARRAIGO SOCIAL): THE MOST COMMON PATHWAY

- **Main requirements:**

  - Continuous residence in Spain for at least three years.
  - No criminal record in Spain or previous countries of residence.
  - Present a job contract or a viable self-employment business plan.

- **Self-employment as an alternative to a labor contract**

  If you cannot provide a contract, you can justify your regularization through a detailed business project. This must include:

  - Business plan, with economic and operational forecasts.
  - Proof of financial resources to start the activity.
  - Sector-specific licenses or permits (if required).

Difficulty: Proving income and sufficient resources can be a challenge, so it is advisable to seek professional advice.

> REGULARIZATION OF PEOPLE IN IRREGULAR SITUATIONS:

2. TRAINING-BASED REGULARIZATION (ARRAIGO PARA LA FORMACIÓN):

An alternative option If you do not meet the requirements for social integration, you can apply for training-based regularization.

- **Conditions:**

  - Proof of two years of residence in Spain.
  - Enrollment in regulated training for sectors with labor demand.
  - After completing the training, request a self-employment work permit.

Important: This process does not allow immediate entrepreneurship but facilitates access to a work permit in the medium term.

3.FAMILY-BASED REGULARIZATION (ARRAIGO FAMILIAR):

For women with family ties in Spain If you have children with Spanish nationality or are a spouse/partner of a Spanish or EU citizen, you can apply for this type of residence.

- **Advantage:**

: It does not require proving three years of residence or having prior economic resources.

REGULARIZATION OF PEOPLE IN IRREGULAR SITUATIONS:

4. INTERNATIONAL PROTECTION AND OTHER PATHWAYS

Asylum seekers, victims of human trafficking, or gender-based violence can obtain residence and work permits under exceptional circumstances. Depending on the case, they may receive permits to work as self-employed individuals.

FINAL CONSIDERATIONS

- **Seek advice.** Given that regularization can be a complex process, it is recommended to consult specialized immigration organizations.
- **Impact on self-employment.** Obtaining residence facilitates access to financial aid, funding, and support networks for stable entrepreneurship.

This regularization is a key step for migrant women to formalize their businesses and work with rights and legal security.

3

REQUIREMENTS AND PROCEDURES TO START A BUSINESS IN SPAIN

Starting an economic activity as a self-employed worker in Spain requires compliance with certain legal, administrative, and tax requirements. For a migrant woman, these procedures may vary depending on her administrative status and the type of business she wants to develop.

This chapter offers a practical and clear guide on the essential steps to legally and safely start a business.

3.1 GENERAL REQUIREMENTS FOR WORKING AS A FREELANCER

To register as a freelancer and run an economic activity in Spain, it is necessary to meet the following basic requirements:

- **Residence and self-employment work permit.** Migrant women must have a residence permit that allows them to work as freelancers.
- **Registration in the Special Regime for Self-Employed Workers (RETA).** Mandatory Social Security registration to contribute and access rights such as healthcare, retirement, or sick leave.
- **Registration with the Tax Agency (Modelo 036 or 037).** Enrollment with the Tax Agency to declare income and fulfill tax obligations.
- **Specific licenses or permits.** Depending on the type of business, municipal, health, or sectoral licenses may be required (hospitality, commerce, transport, etc.).
- **Bank account and payment methods**. It is advisable to open a bank account to manage the business and have formal payment methods (transfers, POS terminals, digital platforms, etc.).

3.2 ADMINISTRATIVE STEPS TO REGISTER AS A FREELANCER

The following are the procedures that must be completed to start working as a self-employed worker in Spain:

1. OBTAIN THE RESIDENCE AND SELF-EMPLOYMENT WORK PERMIT (IF NOT YET AVAILABLE)

Before starting an economic activity, it is essential to have a permit that allows you to work as a freelancer. There are different ways to obtain it (social integration, permit modification, etc.).

2. ALREGISTER WITH THE TAX AGENCY (AGENCIA TRIBUTARIA)

Where to do it: At the Tax Agency, either in person or through its **electronic headquarters.**

Required documents:

- **Passport/NIE.**
- **Modelo 036 or 037** (tax registration declaration for freelancers).
- **Information about the economic activity:** type of business, tax address, and business classification code (IAE).

Tip: If the entrepreneur has doubts, it is advisable to go to a tax consultancy or the Entrepreneur Support Points (PAE).

3. REGISTER WITH SOCIAL SECURITY (RETA)

Where to do it: At the General Treasury of Social Security (TGSS) or on its website.

Required documents:

- **NIE/Passport.**
- **Tax registration document (Modelo 036 or 037).**
- **Social Security affiliation number** (if not already obtained, it must be requested).

Contributions: New self-employed workers can apply for the "flat rate" (reduced social security fee for the first year).

4. LICENSES AND PERMITS (DEPENDING ON BUSINESS TYPE)

Some businesses require specific licenses. Examples:

- LiOpening license (commercial premises, restaurants, hair salons, etc.).
- Health permit (food, hospitality, beauty services, etc.).
- Trademark or Trade Name Registration (if you want to protect your business name).

Where to apply: At the local City Hall or sectoral regulatory bodies.

5. BANK ACCOUNT AND INVOICING

It is advisable to open a bank account in the business name and learn how to issue invoices correctly to avoid tax issues.

3.3 TAXES AND TAX OBLIGATIONS FOR SELF-EMPLOYED WOMEN

Migrant women who work as freelancers must comply with various tax obligations to operate legally in Spain.

MAIN TAXES TO BE PAID

• Personal Income Tax (IRPF):

- Applies to earned income.
- In some cases, tax is withheld on invoices (15% for freelancers under the direct estimation regime).
- Paid quarterly through Modelo 130 (if no withholdings are applied) or annually through the income tax return.

• Value Added Tax (VAT - IVA):

- A 21% VAT must be added to invoices (except for exempt activities).
- Settled quarterly with Modelo 303 and annually with Modelo 390.

Tip: For small businesses, some freelancers can opt for special VAT regimes with simplified obligations.

• Business Activity Tax (IAE):

- This tax is only paid by companies and freelancers with annual earnings exceeding €1,000,000.

TAX FILING

Where to file: At the Tax Agency, either online or in person.

Required documents: Corresponding tax forms.

Recommendation: Seek help from a tax advisor to **avoid errors and penalties.**

3.4 FUNDING OPPORTUNITIES AND SUPPORT FOR MIGRANT WOMEN ENTREPRENEURS

To facilitate access to self-employment, there are various grants and funding options that can benefit migrant women.

ECONOMIC ASSISTANCE

- **Flat rate for freelancers:** Reduces the self-employed social security fee to €87 per month for the first year.
- **Regional grants:** Each Autonomous Community has entrepreneurship support programs. It is advisable to check the available aid in each region.
- **Support for victims of gender-based violence:** Specific programs exist for women in vulnerable situations who want to start a business.

MICROLOANS AND ALTERNATIVE FINANCING

- **Microloans without collateral**: Entities such as MicroBank, Treball Solidari, or the Nantik Lum Foundation offer loans for female entrepreneurs without requiring bank guarantees.
- **Social investment programs:** Some NGOs and solidarity economy networks support migrant women with small funds to start businesses.

FREE TRAINING AND ADVISORY SERVICES

- **Entrepreneur Support Points (PAE):** Offices that assist with administrative procedures and business planning.
- **Organizations supporting migrant women:** Associations such as CEAR, ACCEM, Treball Solidari, or the Red Cross provide training and guidance.

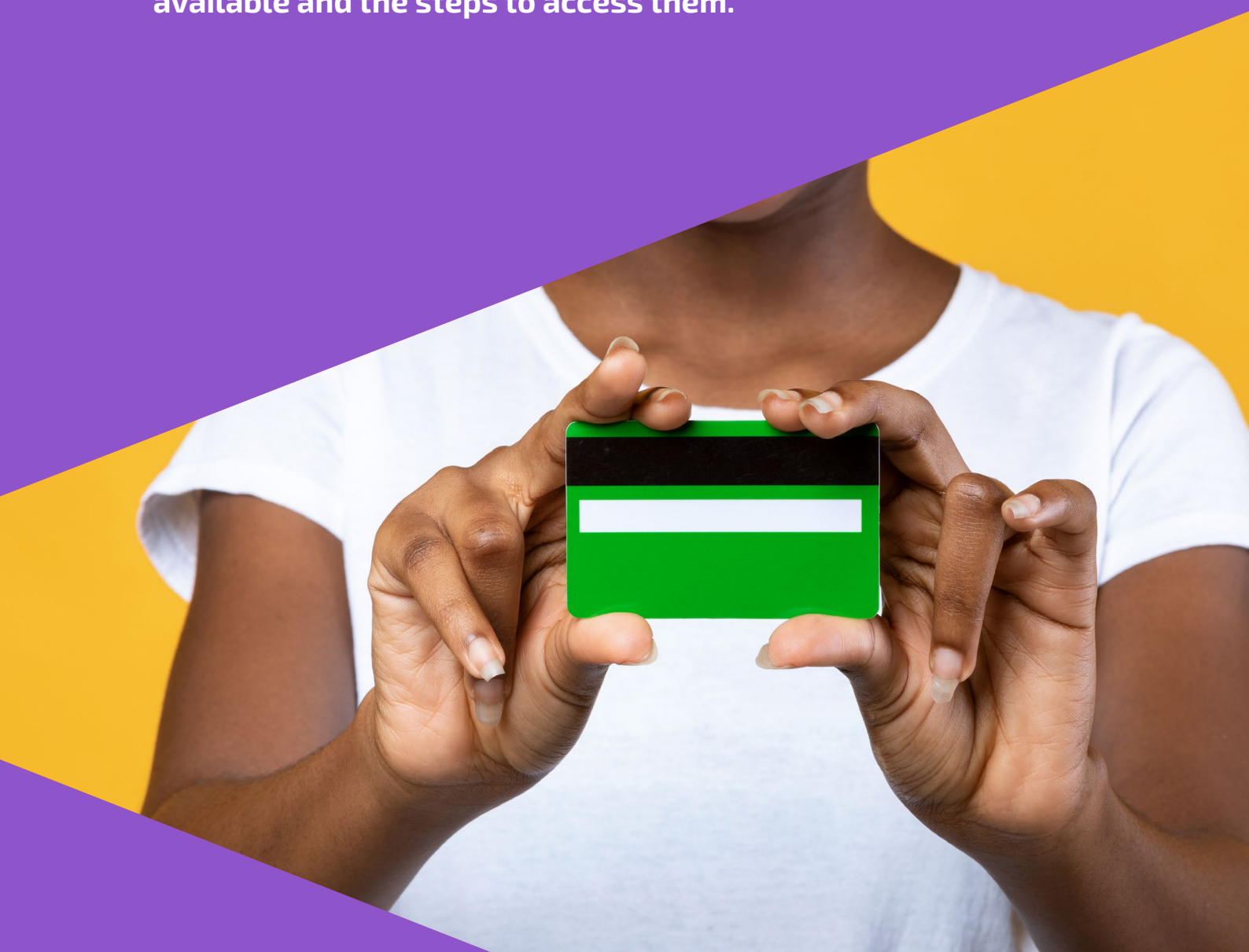
4

ACCESS TO FINANCING AND ECONOMIC RESOURCES

EAccesstofinancingisoneofthemainchallengesformigrantwomen who want to start a business in Spain. The lack of credit history in the country, difficulties in accessing traditional financial products, and lack of information about available grants and subsidies limit their ability to invest and develop sustainable businesses.

However, there are different financing options that can facilitate self-employment, ranging from microloans and ethical banks to public grants and specific support programs for migrant women.

This chapter provides a practical guide to the main options available and the steps to access them.



4.1 HOW TO FINANCE YOUR BUSINESS? AVAILABLE OPTIONS

To start a business, it is essential to have the financial resources needed to cover initial costs and ensure the sustainability of the project.

There are various funding sources available for migrant women in Spain:

- **Personal savings.** The most direct way to finance a business, although many migrant women face difficulties in saving due to job insecurity and lack of stable income.
- **Microloans.** Small loans with accessible conditions for individuals without credit history or bank guarantees.
- **Ethical banks and financial cooperatives**. Institutions that provide funding for projects with social impact and more flexible conditions than traditional banks.
- **Public grants and subsidies**. Economic support programs for self-employed workers, managed by the State, Autonomous Communities, and municipalities.
- **Self-employment support programs from NGOs and international organizations.** Initiatives that combine training, advisory services, and, in some cases, funding for migrant women entrepreneurs.

Understanding these options and choosing the most suitable one based on your personal situation and type of business is key to entrepreneurial success.

4.2 MICROLOANS AND SPECIFIC FUNDS FOR MIGRANT WOMEN ENTREPRENEURS

Microloans are a crucial alternative for migrant women who cannot access traditional bank loans due to a lack of credit history or guarantees.

CHARACTERISTICS OF MICROLOANS

- No collateral or prior financial history in Spain is required.
- Amounts typically range from €500 to €25,000.
- Repayment terms between 12 and 60 months, depending on the entity.
- Lower interest rates than conventional loans.

ENTITIES OFFERING MICROLOANS IN SPAIN

- **MicroBank(CaixaBank).**Specializesinfundingentrepreneurs in vulnerable situations.
- **Nantik Lum Foundation.** Provides microloans and entrepreneurship training for migrants.
- **European Investment Fund (EIF).** Through the "EaSI" program, it finances microloans for socially excluded groups.

In addition to microloans, there are specific funds for migrant women entrepreneurs managed by NGOs and international organizations. These funds are designed to support women who want to start a business but do not have access to conventional financing.

4.3 ETHICAL BANKS AND FINANCIAL COOPERATIVES

Ethical banks and financial cooperatives are a viable alternative for those looking for funding with social criteria and fairer conditions than traditional banking.

MAIN ETHICAL BANKS IN SPAIN

- **Triodos Bank.** Finances projects with social and environmental impact.
- **FIARE Banca Ética**. Specializes in social and solidarity economy projects.
- **Coop57.** A financial cooperative supporting social and community entrepreneurship.

BENEFITS OF ETHICAL BANKS AND FINANCIAL COOPERATIVES

- Financing without requiring large guarantees.
- Lower interest rates than traditional banks.
- Support for projects with social impact and inclusion.

To access financing through these institutions, it is necessary to submit a business plan and demonstrate the viability of the project.

4.4 PUBLIC GRANTS AND SUBSIDIES FOR SELF-EMPLOYED WOMEN

The State, Autonomous Communities, and municipalities offer various grants to promote self-employment, including direct subsidies and social security contribution reductions.

MAIN AVAILABLE GRANTS

- **Flat Rate for Self-Employed Women.** Reduces the Social Security contribution for the first 12 months of activity.
- **Grant for Establishing as a Freelancer**. Financial aid to cover the initial business expenses.
- **Support Program for Women in Rural and Urban Areas (PAEM).** A specific initiative for women entrepreneurs.
- **Regional grants.** Each Autonomous Community offers specific programs to support entrepreneurship.

STEPS TO APPLY FOR PUBLIC GRANTS

1. Identify the most suitable grant according to your profile and business needs.
2. Gather the required documentation (DNI/NIE, business plan, self-employed registration, etc.).
3. Submit the application to the relevant administration (SEPE, Autonomous Community, or local government).
4. Track the status of your application and ensure compliance with the required conditions.

It is important to check official calls for applications, as many grants have specific application deadlines.

4.5 SELF-EMPLOYMENT SUPPORT PROGRAMS FROM NGOS AND INTERNATIONAL ORGANIZATIONS

Various NGOs and international organizations promote self-employment support programs for migrant women, combining training, advisory services, and, in some cases, access to financing.

MAIN NGOS AND SUPPORT PROGRAMS

- **Red Cross –** Employment Plan: Support for migrant women in business creation.
- **Accem –** Self-Employment Program: Specific support for asylum seekers and refugee women entrepreneurs.
- **CEAR –** EmprendeMigrantES: Training and business advisory services for migrants in vulnerable situations.
- **UN Women – Economic Empowerment Fund:** Global initiative to strengthen female entrepreneurship.

HOW TO ACCESS THESE PROGRAMS

1. Contact the NGO or organization and request information about requirements.
2. Participate in training and advisory sessions.
3. Submit a business plan to access funding (if the program allows it).

These programs are a key option for those looking for specialized support in their entrepreneurial process.

5

BUSINESS FORMALIZATION AND DEVELOPMENT

Entrepreneurship means more than just having an idea; it requires organization and knowledge to make the business functional and profitable.

In this chapter, you will find the basic steps to formalize your business, manage your finances well, and grow your business through marketing and digitalization strategies.

5.1 CHOOSING AN ECONOMIC ACTIVITY: HIGH-DEMAND SECTORS

Before starting, it is important to carefully choose the sector you will work in. Some businesses require low initial investment and have high demand in Spain.

- **Personal care and domestic services.** Many families need support with childcare, elderly care, or household cleaning.
- **Gastronomy and food services.** International cuisine is increasingly popular. You can start a small catering service, a takeaway food business, or sell traditional products from your home country.
- **Beauty and wellness**. Services such as hairdressing, beauty treatments, massages, or manicures are accessible and in high demand.
- **Local commerce and online sales.** Selling clothing, accessories, or handmade products in physical markets or online stores.
- **Digital services.** If you have skills in design, translation, social media management, or virtual assistance, you can work from home offering these services.

Tip: Choose a business that you enjoy, have experience in, and is in demand in your area.

5.2 BUSINESS PLAN AND STRATEGIES FOR VIABILITY

A business plan helps you organize your idea, anticipate costs, and make informed decisions. It doesn't need to be complex, but it should answer key questions:

- **What am I going to sell?** Explain your product or service.
- **How am I going to sell it?** Describe the sales process and how you interact with customers.
- **Who will be my customers?** Define who may be interested in your business.
- **What makes me different from the competition?** Conduct a SWOT analysis and market analysis.
- **How much do I need to invest?** Calculate how much money is required to start your business.
- **How many people will I need?** Human resources: organization, roles, and responsibilities.
- **How will I promote my business?** Think about social media, local fairs, or customer recommendations.
- **How much do I want to earn?** Define how much you need to sell to make a profit.

Useful tools: You can use free templates from **Google Docs or Canva** to organize your plan. **NGOs like the Red Cross or CEAR** offer guidance to help structure your business.

5.3 INVOICING AND FINANCIAL MANAGEMENT

Keeping financial control is key to ensuring your business remains stable.

BASIC FINANCIAL MANAGEMENT RULES

- **Separate personal and business money.** Use a dedicated bank account for your business.
- **Record everything.** Keep track of what you earn and spend to know if your business is profitable.
- **Save money for taxes.** As a freelancer, you will need to pay quarterly taxes.
- **Use simple accounting tools.** Apps like FacturaDirecta or ContaSimple help manage your finances easily.

Tip: Even if your business is small, organizing your income and expenses from the beginning will prevent financial problems.

5.4 MARKETING AND COMMUNICATION: HOW TO PROMOTE YOUR BUSINESS

It's not enough to offer a good service; people need to know about it.

BASIC MARKETING STRATEGIES TO PROMOTE YOUR BUSINESS

- **Create an attractive brand.** A logo and an easy-to-remember name will help people recognize your business.
- **Use social media.** WhatsApp Business, Instagram, and Facebook are essential tools for promotion.
- **Participate in local events**. Fairs, markets, and community gatherings are great places to network and attract customers.
- **Offer initial discounts.** A special promotion for your first customers can help attract more people.

Tip: Ask your customers to recommend you. Word-of-mouth is still the best advertisement.

5.5 DIGITALIZATION AND ONLINE COMMERCE: KEY TOOLS

Technology can help your business grow faster without requiring a large investment.

BASIC DIGITAL TOOLS

- **WhatsApp Business.** To communicate with customers, receive orders, and share your catalog.
- **Canva.** To design eye-catching social media posts.
- **Google Maps and Google My Business.** If you have a physical store, appearing on Google will help increase visibility.
- **Online stores.** Platforms like Etsy, Shopify, or WooCommerce allow you to sell online without needing a physical store

Tip: You don't need to be a tech expert to use these tools. There are free courses on Google Activate or YouTube that teach you how to use them.

FINAL RECOMMENDATIONS

- **Choose a business with demand** that matches your skills.
- **Organize your business** from the beginning **with a simple plan.**
- **Keep financial control** to avoid economic problems.
- **Use social media and digital tools** to attract more customers.
- **Don't be afraid to ask for help:** NGOs and associations can guide you through the procedures and business management.

Entrepreneurship can be a challenging journey, but with information, planning, and determination, your business can become a source of stability and growth.

6

SUPPORT NETWORKS AND GUIDANCE FOR MIGRANT WOMEN ENTREPRENEURS

Entrepreneurship is not just about individual effort; having support networks is essential to overcome challenges and build a successful business. In Spain, several organizations offer training, advice, access to funding, and collaborative workspaces for migrant women.

This chapter will help you identify these networks and understand how they can benefit you.

6.1 MENTORSHIP AND ENTREPRENEURSHIP TRAINING PROGRAMS

WHY IS TRAINING AND MENTORSHIP IMPORTANT?

- Avoid common mistakes and facilitate access to funding.
- Improve knowledge of administrative and tax procedures.
- Increase business viability by adopting clear strategies.
- Gain access to contact networks and business opportunities.

AVAILABLE ORGANIZATIONS AND PROGRAMS

- **Autónomas por la Igualdad, AxI**-Specialized training in female self-employment and cooperativism.
- **TRADECYL**-Support for self-employed women and entrepreneurs in Castilla y León.
- **CCOO** - Employment and Migration Secretariat Advice and training on labor rights and entrepreneurship.
- **Treball Solidari-**Training, guidance, and microloans for women in vulnerable situations.
- **ACCEM-** Self-employment pathways for migrant and refugee women.
- **CEAR** (Spanish Commission for Refugee Assistance)-Support for refugee women entrepreneurs with training and access to funding.
- **OxfamIntermón-**Supportprogramsforfemaleentrepreneurs in social economy and fair trade projects.
- **Red Cross - Employment Plan-**Training and advice on self-employment for vulnerable groups.

Tip: Before starting a business, seek training and advice from these organizations.

6.2 MIGRANT WOMEN'S ASSOCIATIONS AND SELF-EMPLOYMENT NETWORKS

WHY JOIN A SUPPORT NETWORK?

- Access specialized information, advice, and resources.
- Receive help with administrative procedures and funding searches.
- Create networking and collaboration opportunities among female entrepreneurs.
- Defend labor rights and access training.

ASSOCIATIONS AND NETWORKS IN SPAIN

- **Autónomas por la Igualdad, Ax-**Network of self-employed women offering training and access to funding.
- **TRADECYL-**Support networks for female self-employment in Castilla y León.
- **ACCEM-**Support spaces for migrant and refugee women.
- **CEAR-**Training and self-employment advice for asylum-seeking women.
- **Red Cross** -Support for women at risk of social exclusion.
- **Oxfam Intermón-**Promotion of fair trade networks and social entrepreneurship.

Tip: Find a support network in your community. It will help you move forward faster and more securely.

6.3 COWORKING SPACES AND BUSINESS NETWORKS

For many female entrepreneurs, working from home is not always viable. Coworking spaces and business networks offer an alternative to working in a professional environment and expanding contacts..

BENEFITS OF COWORKING SPACES

- Professional work environment without the costs of renting a commercial space.
- Access to training events and advisory services.
- Opportunities to connect with other female entrepreneurs.
- Use of a commercial address without needing to rent a permanent office.

EXAMPLES OF COWORKING SPACES ACCESSIBLE TO MIGRANT WOMEN ENTREPRENEURS

- **UATA-**Spaces in various Spanish cities focused on social entrepreneurship.
- **La Nave Madrid-**Innovation space with free events and training.
- **Barcelona Activa-**Coworking spaces and business advisory services.
- **Oxfam Intermón Espacios Solidarios** - Collaborative workspaces for social impact projects.

Tip: If you work alone, coworking spaces and business networks can help you find clients and receive support.

FINAL RECOMMENDATIONS

- **Seek training and mentorship-**UATAE offers specific programs.
- **Join associations and self-employment networks-** Organizations like Autónomas por la Igualdad, AxI, CEAR, and the Red de Mujeres Latinoamericanas can support you.
- **Use coworking spaces and business networks-**UATAE, Impact Hub, Barcelona Activa, and Oxfam Intermón Espacios Solidarios are useful options.

Entrepreneurship is easier when you have support. These networks can help you overcome obstacles and consolidate your project.

Don’t hesitate to connect with them and engage with other female entrepreneurs!

STORIES OF WOMEN WHO HAVE BUILT THEIR OWN PATH

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EThe path to self-employment for migrant women in Spain is not easy. In addition to the administrative, economic, and social barriers they face, many also have to overcome extreme precariousness, violence, or exploitation. However, when they gain access to information, training, and support networks, many manage to transform their lives and create new opportunities for themselves and for other women in similar situations.

In this section, we share real testimonies of migrant women who have found in self-employment a path to economic autonomy and social integration. Each of them represents a unique story of effort and resilience, but also of resistance against a system that does not always facilitate their entry into the labor market under fair conditions.

To respect their privacy and security, we have chosen not to include personal data or images that could compromise their identity. Some of these women have overcome irregular status, have been victims of violence, or have faced discrimination along the way. Their voices show us not only the challenges of entrepreneurship but also the opportunities that arise when policies and resources are in place to support migrant women in their right to build a dignified future.

AMIRA – FROM UNDOCUMENTED DOMESTIC WORKER TO ENTREPRENEUR IN THE CARE SECTOR

LI arrived in Spain from Morocco eight years ago, hoping to find a better future for my children, but I encountered a very different reality. I had no papers, knew no one, and the only job opportunities I could find were in private homes, cleaning and caring for the elderly. I worked long hours, sometimes overnight, and the worst part was that I had no rights. I couldn't get sick, I couldn't complain if I wasn't paid on time, and I couldn't say anything if I was asked to work more hours than agreed.

Over time, I realized that if I wanted to improve my situation, I had to get regularized. It was a long process. I was told that I could apply through social integration, but to do that, I had to prove I had been living in Spain for three years and secure a formal work contract. But how could I get a contract if no one wanted to give me one?

Thanks to an association, I was finally able to obtain my legal status, and with my residence permit in hand, I decided that I would never again depend on anyone's goodwill.

I joined a group of women who also worked in the care sector, and together, we helped each other become entrepreneurs. We received training, learned how to organize ourselves, and managed to get a microloan to start our business. Today, we are six women, offering home care services under fair conditions, and most importantly, we are no longer invisible. We now pay contributions, have social security, and control our own work.

Many migrant women believe there is no way out, that the only option is to accept precariousness. But there is another way. It takes time, support, and a lot of patience, but it is possible to move forward without giving up our rights.

DANIELA – FROM ENGINEER TO ENERGY EFFICIENCY CONSULTANT

I never imagined that emigrating would mean starting over in every way. In Venezuela, I worked for over ten years as an industrial engineer in the energy sector. I knew that arriving in Spain would bring challenges, but I believed that my experience and education would open doors. That wasn't the case.

The first big obstacle was getting my degree recognized. They told me the process could take up to two years and that, in the meantime, I wouldn't be able to work in my field. They recommended that I look for any other kind of job. I needed to work, but I knew that if I accepted a job outside my field, it would be hard to get back into it. Still, I had no choice but to take temporary and precarious jobs while waiting for the degree validation process.

When I finally got my degree recognized, I thought companies would value my experience, but I encountered another barrier: "You don't have experience in Spain." It was frustrating. I felt like everything I had achieved in my country didn't count here. That's when I decided that if no company would hire me, I would create my own job.

I enrolled in an entrepreneurship program for migrant women, where I learned about taxation, invoicing, and business strategies. With the support of a social economy organization, I got a small loan and started working as an energy efficiency consultant. I focused on small businesses that wanted to reduce their electricity consumption but didn't know how to do it. Little by little, I built my client portfolio.

Today, I have my own business, I work with companies across different regions, and I prove every day that migrant women don't just come to take on precarious jobs. We have education, talent, and we can contribute to strategic sectors. If I had to give one piece of advice, it would be: don't let anyone convince you that your only option is to accept whatever job comes your way. Yes, there are barriers, but there are also ways to overcome them.

BLESSING – FROM HUMAN TRAFFICKING SURVIVOR TO FREELANCE TEXTILE ENTREPRENEUR

When I think about everything I have lived through, it's hard to believe that I can now share my story as a testimony of success.

I left Nigeria with the promise of a decent job, but when I arrived in Europe, I discovered it was all a lie. I don't want to remember everything I went through—I will only say that it was a very dark chapter in my life.

I was able to escape, thanks to a woman who helped me contact an organization that assists human trafficking survivors. There, I found support, protection, and a chance to start over. One of the NGO programs offered training in different trades, and I chose sewing. I had always enjoyed making clothes, but I had never thought it could become my livelihood.

I started with the basics: clothing repairs, small custom orders for friends. Over time, people started liking my designs, and my client base grew. A mentor from the program encouraged me to take the next step: formalizing my business. She helped me with the procedures to register as self-employed and to apply for a microloan. With that money, I bought an industrial sewing machine and some materials.

Today, I have my own workshop and employ two women who, like me, are looking for a second chance.

I don't want my story to be seen as a personal success story. It's much more than that. It's proof that when migrant women have real support, we can move forward. Not because we are stronger or braver, but because we stop being alone and without options.

SOFÍA – DIGITAL ENTREPRENEURSHIP AS AN ALTERNATIVE TO PRECARIOUS WORK

I didn't come to Spain thinking about starting my own business. I had a degree in communication and several years of experience in digital marketing in Argentina, so I assumed I would find a job in my field without much difficulty. The reality was different.

I sent hundreds of résumés, and the few responses I received were for low-paying jobs with no contract. They told me that "there are already too many people like you in the market", that "companies look for candidates with experience in Spain", and that "maybe I should try something more basic". I spent months working in hospitality, but each day, I felt more frustrated.

One day, a friend told me about a digital entrepreneurship training program for migrant women. At first, I hesitated because I had never considered working for myself. But when I saw that many of my classmates were in situations similar to mine, I realized that the problem wasn't just mine—the system simply doesn't give us space.

I learned to build my own brand, manage clients, and make the most of my skills. With a small initial investment, I started offering digital marketing services to small businesses and entrepreneurs. Little by little, I gained more clients, and today I work with companies in Spain and Latin America.

What I value most about this path is freedom. I don't depend on temporary contracts or job offers that fail to recognize my experience. I work from home or from a coworking space and organize my schedule however I want.

If there's one thing I'd like to say to other migrant women, it's that digital entrepreneurship is a real opportunity. It's not easy, but it allows us to escape precarious work and build something of our own, without as many barriers as in other sectors.

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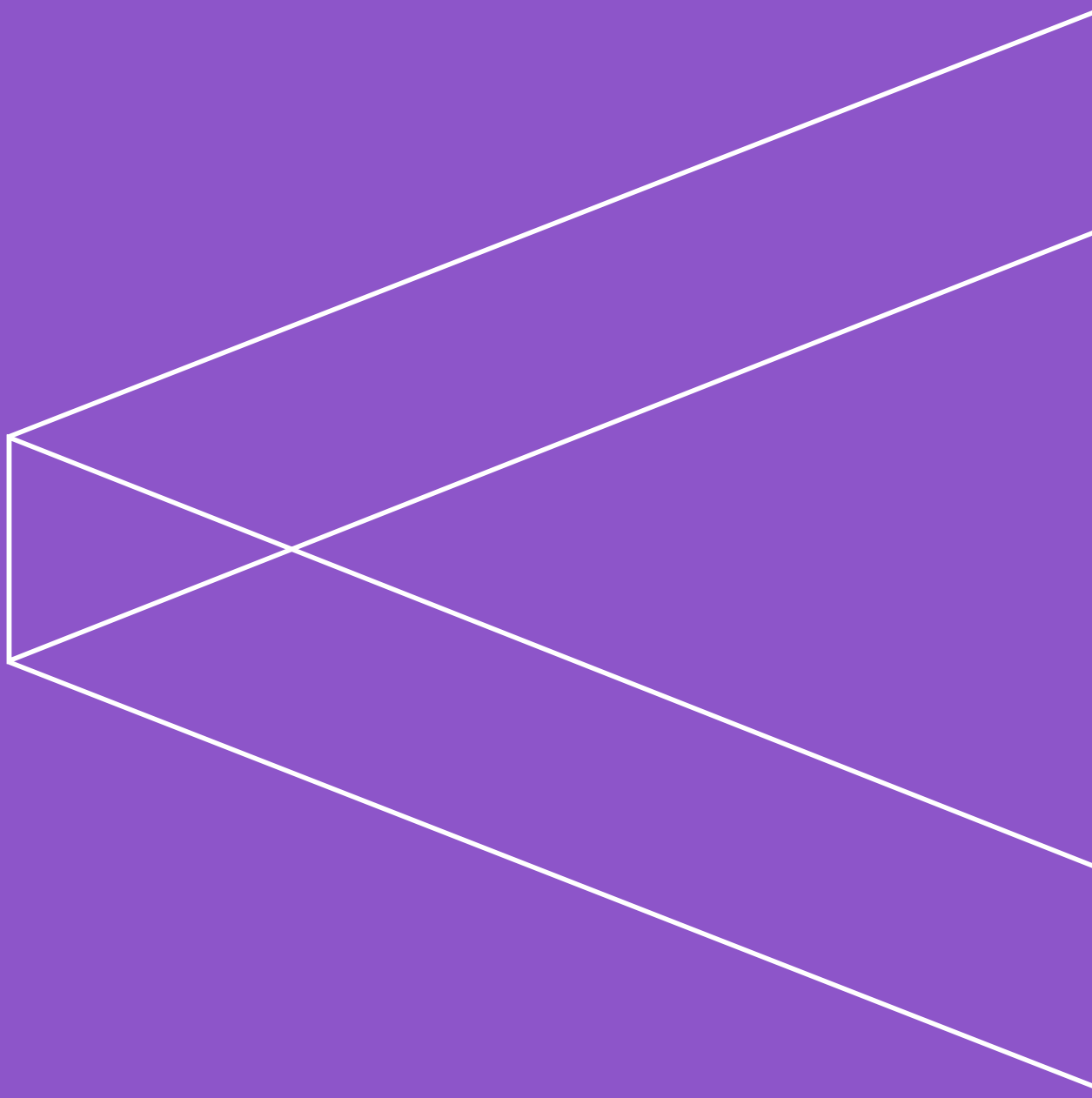

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