



Financing Mobility Together: Cross-border cost- and risk-sharing models for apprenticeships in Germany

Heinz G. Rittmann and Denise Erber,

Bauverbände NRW e.V.

January 29, 2026

Translation Instructions

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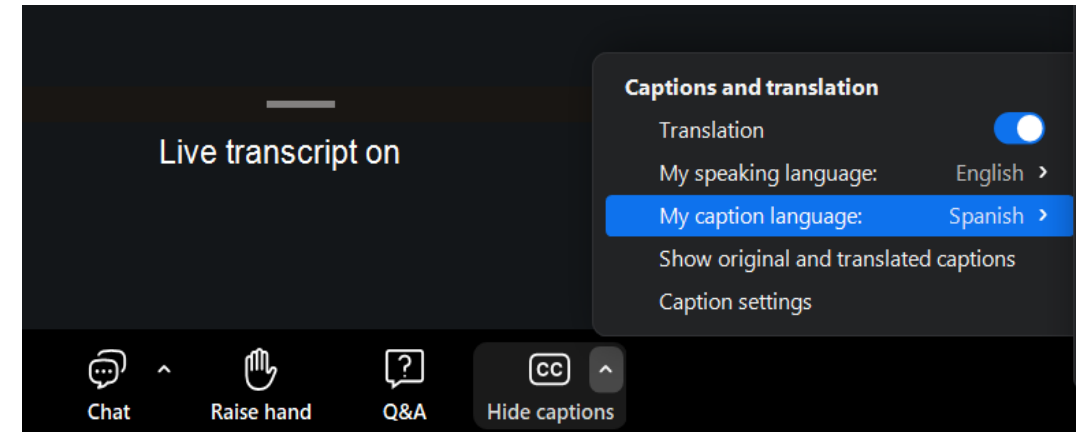
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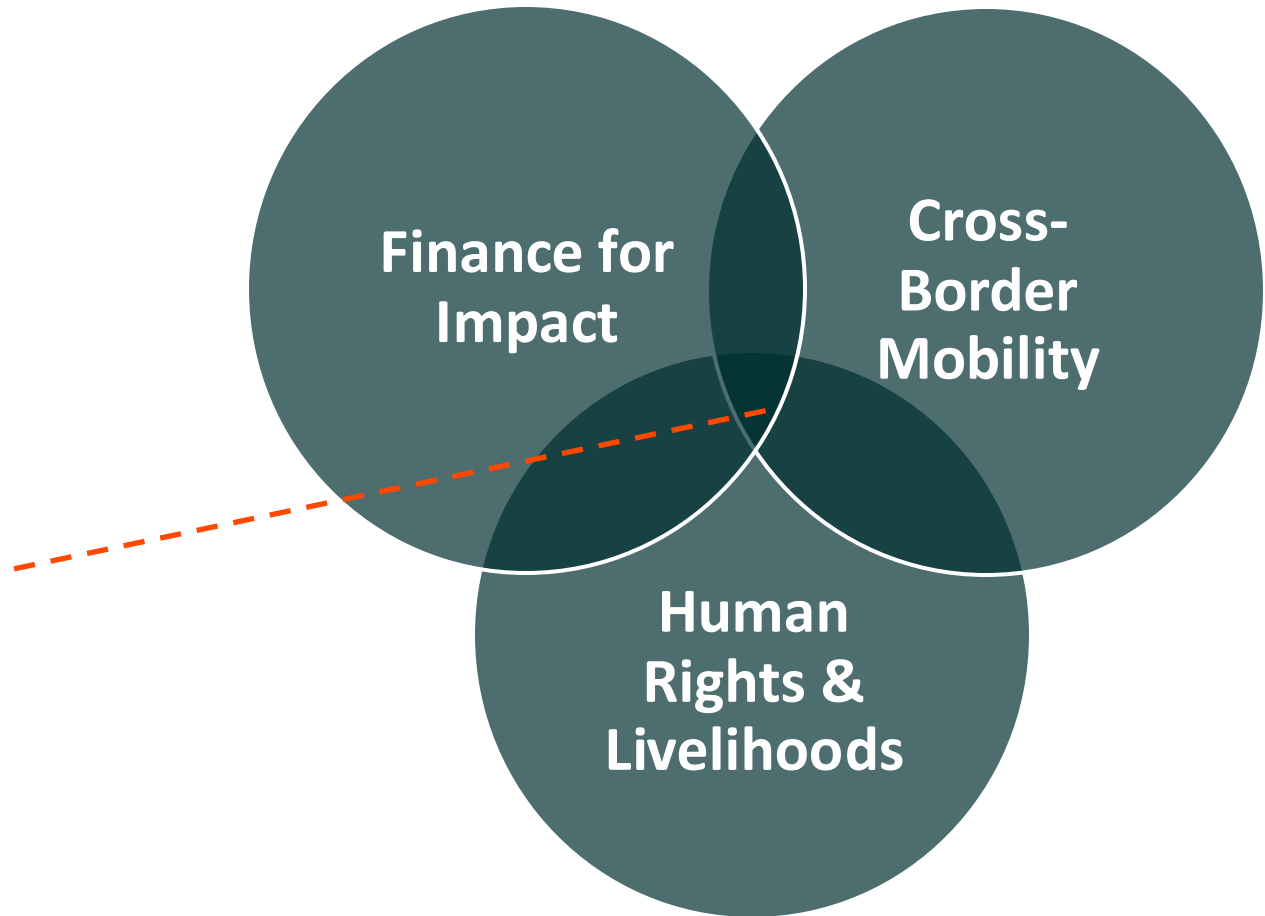
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We connect people and ideas at the intersection of finance for impact, cross-border mobility, and human rights & livelihoods.



Strengthening the Mobility Ecosystem

Focus Areas



Migrant Finance

Develop cross-border skilling loans and income share agreements (ISAs) to upskill workers without risk of debt bondage.



Business Support

Adapt financial solutions (e.g. working capital and insurance products) to support companies facilitating legal and ethical cross-border mobility.



Tech Investment

Invest in platforms that will streamline the mobility process (e.g. corridor matching, skilling, financing, and job placement).

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Why Seek Financing for People on the Move?



Costs aren't fully covered

Workers often pay for language training, skilling, documentation and set-up out of pocket. Employers are not always legally obligated to cover these costs.



Big price tags

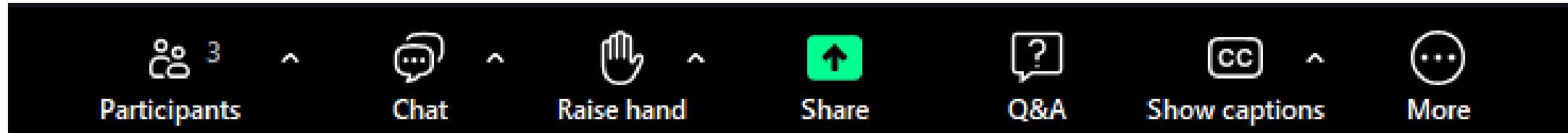
Pre-departure costs can be steep for workers in target demographics (e.g. German language training can exceed \$2,000 in India).



Empowerment and agency

Access to formal financing lets workers *take control of their journey* safely and confidently - without falling into debt bondage through informal channels.

Guidance for Participation in Today's Webinar



Use chat
function to
**introduce
yourself and
comment**

Use Q&A to
**submit
questions to
Panelists**

Welcome, Denise & Heinz!

Bauverbände NRW e.V.: Association of the construction sector in the federal state of North Rhine-Westphalia (NRW) and represents interests of over 4,500 companies.



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Panelist Presentation

January 29, 2026

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Skills shortage – trainees from African countries as part of the solution



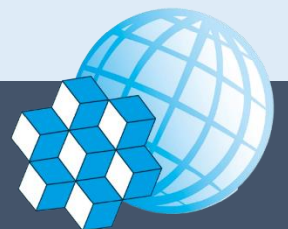
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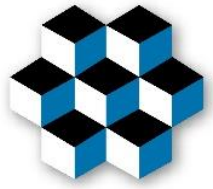
Jan 2026



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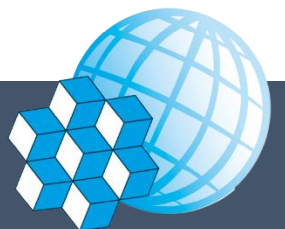
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- Association of the construction sector in the federal state of North Rhine-Westphalia (NRW)
- Represents interests of 4,500 member companies
- Voice of the construction sector in NRW vis-à-vis politics, business and sector bodies and the public
- Offers comprehensive service and advice for member companies, e.g:
 - Construction law, public procurement law, tax law
 - Labor law and collective bargaining
 - Technology and standardization
 - Business management
 - Vocational training and securing skilled workers

**The most urgent issue:
shortage of skilled
workers!**



The construction sector in Germany

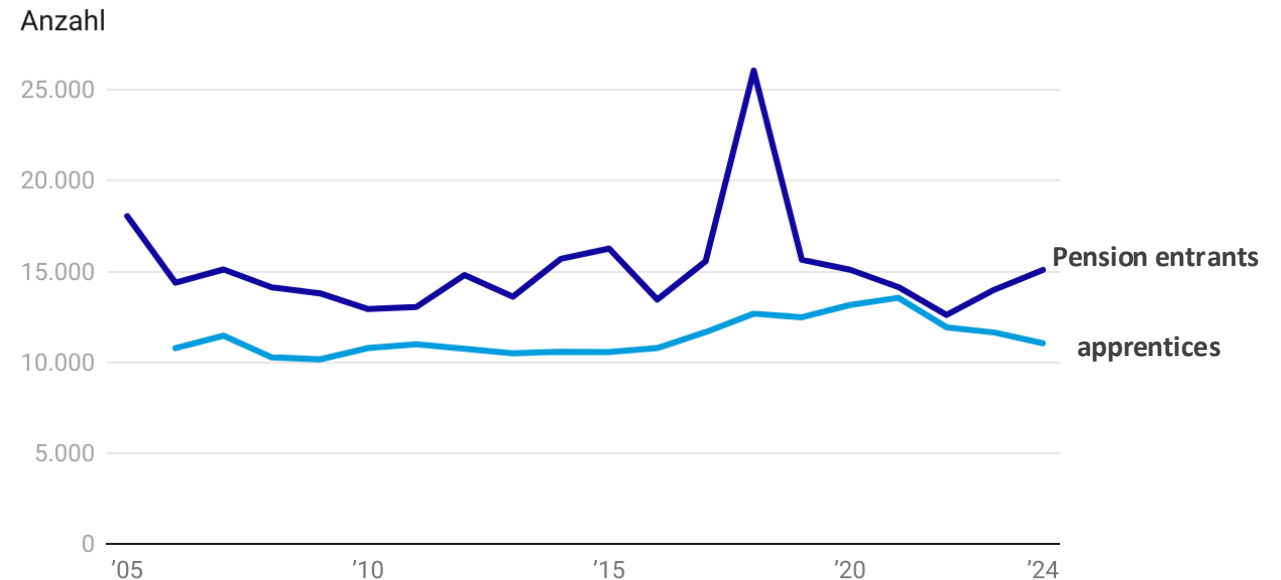
- Important sector of the German economy:
 - 2,6 million employees (2024)
 - 360.000 construction companies (2025)
- 81.950 companies in the primary construction sector with 916.300 employees (*24% of which hold a non-German passport*)
- Sector is dominated by small companies: Almost 90% of companies have fewer than 20 employees as of 2024 (Statista)



Apprentice and skilled worker shortage in the construction industry

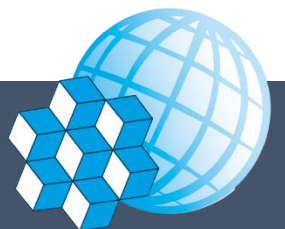
- Construction companies have difficulties finding suitable skilled workers and apprentices
- Almost a quarter of all employees are **over 55 years old** (BRZ, 2025)
- By **2030** it is expected that the **German construction industry will lack 100,000 workers** (Bauindustrie, 2022)

New pension entrants among industrial workers versus industrial apprentices in their first year of training



*) westdeutsche Daten der Soka-Bau inkl. Hochrechnung des HDB auf Gesamtdeutschland

Grafik: BAUINDUSTRIE / Kraus / 11.3.25 • Quelle: Soka-Bau, eigene Berechnungen • Erstellt mit Datawrapp



Apprentice and skilled worker shortage in the construction industry

- Many (“apprenticeship”) positions in the construction sector remain unfilled
- There are **more than two training positions for every registered applicant in building construction and civil engineering** (Baunetzwerk.biz, 2024)
- Early termination of training contracts in building construction and civil engineering because of role/candidate mismatch, poor performance, or lack of motivation
 - 52,7% in the 1st year
 - 32,3% in the 2nd year
 - 15% in the 3rd year
- **Construction companies are urgently looking for apprentices and skilled workers**



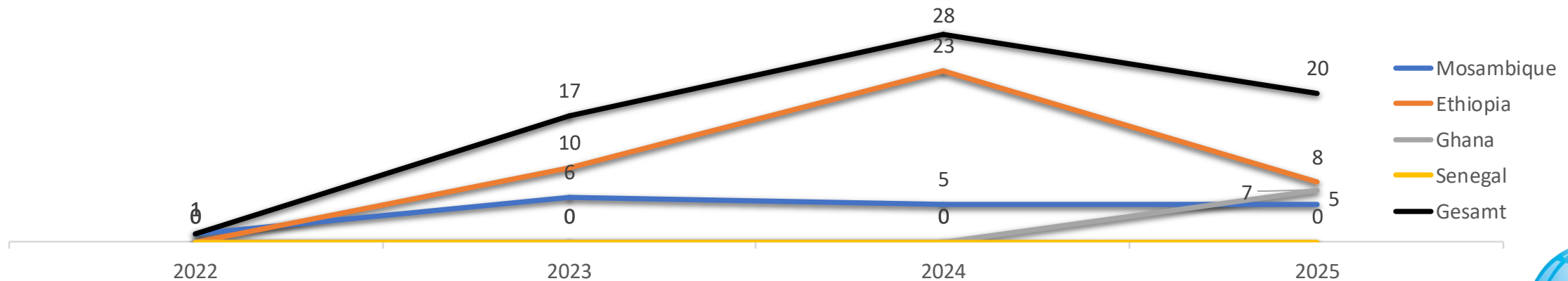
How does BAUVERBÄNDE NRW e. V. address this problem?

- We see **great potential in filling vacant apprenticeship positions in the construction sector with motivated candidates from the Sub-Saharan African region**
- We support our member companies in finding suitable applicants
- We support our member companies with the organization and preparation
- We inform young people from the Sub-Saharan African region who are interested in training about apprenticeships in the construction sector and the workplace culture
- We **match young people interested in vocational training with our member construction companies**



Time-based development from 2022 to 2025 regarding the recruitment of German-speaking trainees (through matching activities of BAUVERBÄNDE NRW)

| | 2022 | 2023 | 2024 | 2025 | Total |
|---------------|------|---------------|---------------|------|-------|
| Mosambique | 1 | 6 | 5 | 5 | 17 |
| Ethiopia | | 10 (2 female) | 23 (8 female) | 8 | 41 |
| Ghana (GIZ) | | | | 7 | 7 |
| Senegal (GIZ) | | | | | |
| Total | 1 | 16 | 28 | 20 | 65 |



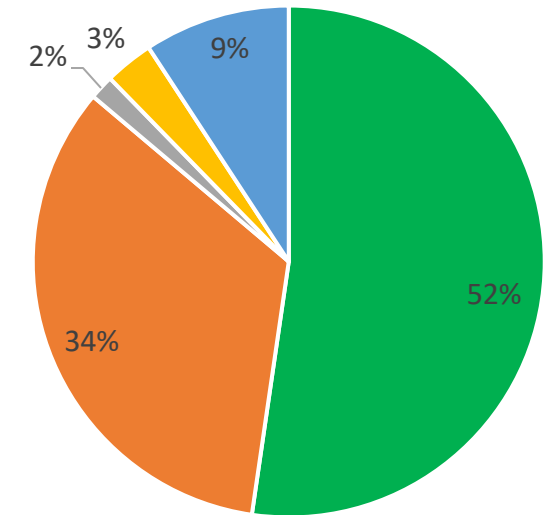
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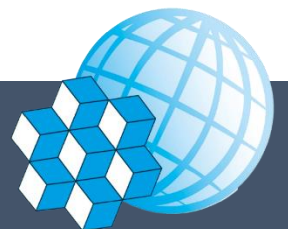


Sector-specific development

| Sector | 2022 | 2023 | 2024 | 2025 |
|---|------|---------|----------|------|
| Civil Engineering | 1 | 6 | 18 (1 f) | 9 |
| Building construction (bricklayers; concrete workers) | | 8 | 4 (1 f) | 10 |
| Heat, cold and sound insulator | | | | 1 |
| Electrical | | | 2 (2 f) | 0 |
| Non-commercial training (office management assistant; draftswoman) | | 2 (2 f) | 4 (4 f) | 0 |



- Civil Engineering
- Building construction
- Heat, cold and sound insulator
- Electrical
- non-commercial



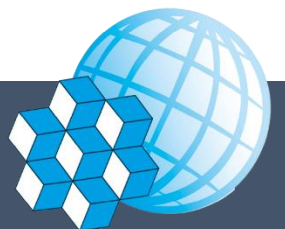
Qualitative development: first degrees and skilled worker contracts

- **Mozambican:**

One Mozambican has completed the three-year training program and is working as a road builder at the former training company.

- **Ethiopians:**

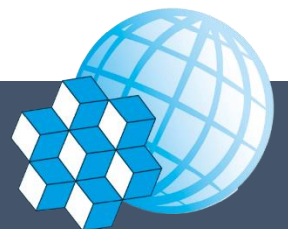
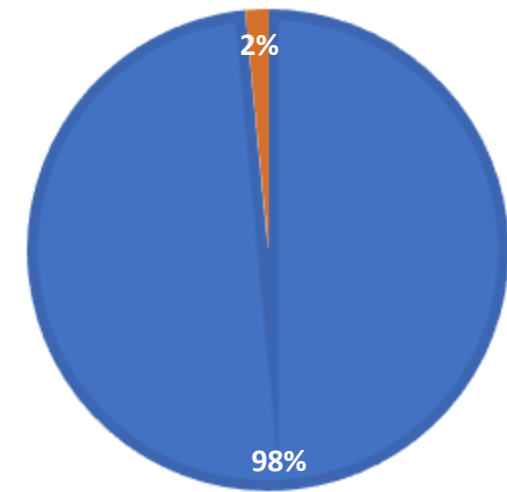
Two Ethiopians have completed their two-year training program, declined the offer of a three-year training program, and are working as civil engineering specialists at the former training company.



Dropout rates from 2022 to 2025

- **On the part of trainees: 0,0 %**
- **On the part of companies: 1,54 % (1 of 65)**

■ On part of the trainees ■ On part of companies



Pool Approach of BAUVERBÄNDE.NRW

5 phases of the Pool Approach: Activities, costs, and financing

Identification
of candidates

German
language
courses

Contract signing
and formal
preparation

After Arrival in
Germany

Apprenticeship
in the
construction
company

Important activities in the 5 phases

- | | | | | |
|--|---|---|--|---|
| <ul style="list-style-type: none"> • Trusted local partners identify potential apprentices with a construction background • Four workshops for interested candidates and their parents: <ol style="list-style-type: none"> Working and Living in Germany Vocational Training in the Construction Sector Intercultural Introduction Expectations of German Construction Contractors from Apprentices in the professional environment • Delivery and signing of the Letter of Consent between candidates, family members, and BV | <ul style="list-style-type: none"> • Candidates complete courses at the Goethe-Institute up to level B1 • Language Exam B1 (requirement for visa) • For B1 latecomers: 2.5 months before matching, language test by BV • Matching with German construction companies after successfully passing the B1 exam | <ul style="list-style-type: none"> • Signing a training contract (incl. regulations on cost distribution) • Organisation of affordable(!) accommodation • Applying for preliminary approval from the Federal Employment Agency • Booking the flight • Applying for a visa • Arrange insurance for the period up to the start of training • Identification of a "caretaker" (e.g., SES expert or municipal integration officer) as a prerequisite for the first tranche of reimbursement. | <ul style="list-style-type: none"> • Arrival of the apprentice in Germany and pick-up approx. one week before the start of the apprenticeship • Introduction to the company • Application for support and funding programmes of the Federal Employment Agency • Opening of a bank account, registration at the residents' office and the immigration office (with SES) | <ul style="list-style-type: none"> • Start of apprenticeship • Organisation of advanced language courses • Regular exchange between company, apprentice, training center, vocational school and BAUVERBÄNDE.NRW • After final examination: Employment as a skilled worker • Further advanced training for higher positions if suitable and desired |
|--|---|---|--|---|



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Pool Approach of BAUVERBÄNDE.NRW

Phase 1

Identification of candidates

Activities

- Trusted local partners identify potential apprentices with a construction background
- Four workshops for interested candidates and their parents:
 - I. Working and Living in Germany
 - II. Vocational Training in the Construction Sector
 - III. Intercultural Introduction
 - IV. Expectations of German Construction Contractors from Apprentices in the professional environment
- Delivery and signing of the Letter of Consent between candidates, family members, and BV

Costs

- Identification of candidates with a construction background is carried out free of charge by the local partners
- Video conferences und workshops are conducted free of charge by BAUVERBÄNDE.NRW
- Letter of Consent is free of charge



Pool Approach of BAUVERBÄNDE.NRW

Phase 2

German language courses

Activities

- Candidates complete courses at the Goethe-Institute up to level B1
- Language Exam B1 (requirement for visa)
- For B1 latecomers: 2.5 months before matching, language test by BV
- Matching with German construction companies after successfully passing the B1 exam

Costs

- **Fees for language courses are pre-financed by the candidates (all expenses must be documented with receipts)**
- B1 exam is pre-financed by the candidates
- Language test for latecomers with B1 from the previous year through BV is free of charge
- Matching by BV is free of charge



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Phase 3

Contract signing & formal preparation

Activities

- Signing a training contract (incl. regulations on cost distribution)
- Organisation of affordable(!) accommodation
- Applying for preliminary approval from the Federal Employment Agency
- Booking the flight
- Applying for a visa
- Arrange insurance for the period up to the start of training
- Identification of a “caretaker” (e.g., SES expert or municipal integration officer) as a prerequisite for the first tranche of reimbursement.

Costs

- **Costs for visa and flight are pre-financed by the candidates**
- Health and liability insurance is arranged by the company for the period up to the start of training
- Support from SES is free of charge



Pool Approach of BAUVERBÄNDE.NRW

Phase 4

After arrival in Germany

Activities

- Arrival of the apprentice in Germany and pick-up approx. one week before the start of the apprenticeship
- Introduction to the company
- Application for support and funding programmes of the Federal Employment Agency
- Opening of a bank account, registration at the residents' office and the immigration office (with SES)

Costs

- Financing of living expenses up to the first training allowance and furnishings is covered by the by companies/trainees
- Commercial work of up to 20 hours per week is permitted – but stay realistic!



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Pool Approach of BAUVERBÄNDE.NRW

Phase 5

Apprenticeship in the construction company

Activities

- Start of apprenticeship
- Organisation of advanced language courses
- Regular exchange between company, apprentice, training center, vocational school and BAUVERBÄNDE.NRW
- After final examination: Employment as a skilled worker
- Further advanced training for higher positions if suitable and desired

Costs (or reimbursements)

- After the successful start of the apprenticeship, **trainees are reimbursed for their expenses by the company**
- Reimbursement milestones
 - 1/3 after the start of apprenticeship
 - 1/3 after successful completion of the final examination
 - 1/3 after two years of work as a skilled worker in the company)
- Language courses can be funded by the BAMF and are free of charge



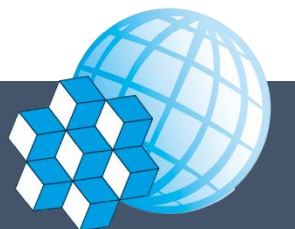
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Limitations

- Limited capacity of the Goethe Institute to provide language training to more candidates at once
- Dependence on the working relationship between BAUVERBÄNDE NRW and counterparts (e.g. Addis Ababa Design And Construction Bureau in Ethiopia; Goethe Institute)
- Dependence on partners to identify candidates according to agreed criteria
- Still in the phase of raising awareness among German construction companies about hiring trainees from third countries (in this case, Sub-Saharan Africa)



Thank you very much for your attention!



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Q&A Session

January 29, 2026

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What's next in this series?

- **The Opportunity for Labor Mobility Platforms:** On **February 18**, we'll turn to the innovation frontier, at an online labor mobility sector scan co-hosted with JobTech Alliance, Mercy Corps, and BFA Global—bringing together leading mobility startups, thinkers, and practitioners.
- **Meet the Investors Unlocking Migration** - On **February 19**, we'll host a webinar featuring pioneering impact and venture investors who are shaping how labor mobility is financed and scaled. The panel will feature Galina Chifina, CEO & Partner, RTP Global; Smitha Das, Senior Director, Investments, World Education Services; Amit Patel, Co-founder & MD, Owl Ventures; Ed Shapiro, Trustee, Shapiro Foundation

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from in future webinars!**



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Publications mentioning the Pool Approach

In focus 9: Skills circulation

BAUVERBÄNDE NRW e. V.: Pool Approach, Germany

The Pool Approach initiative by BAUVERBÄNDE NRW e. V. in Germany aims to match German construction companies with suitable candidates from non-EU countries for apprenticeships. This approach helps address skills shortages in the German construction sector while providing opportunities for young adults from countries with limited job prospects. The initiative includes language and cultural preparation before arrival in Germany, ongoing support during the apprenticeship and assistance with bureaucratic matters for participating companies.

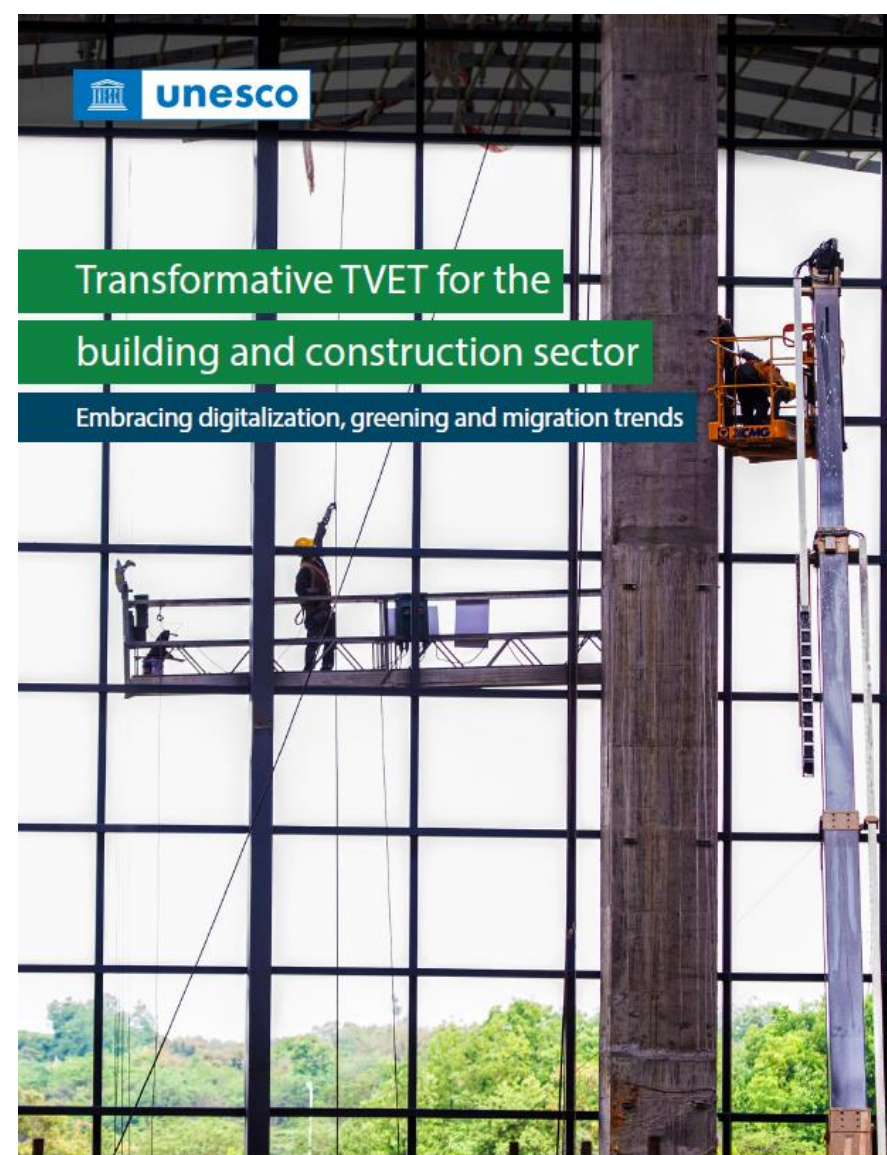
Since 2023, the programme has successfully placed several cohorts of apprentices from Ethiopia and Mozambique with German construction companies. In 2023, 17 young people were matched with German construction companies increasing to 30 in 2024. All apprentices have continued their training and both the apprentices and the companies report high levels of satisfaction with the programme.

This innovative practice demonstrates a structured approach to integrating migrant workers into the construction sector through TVET, addressing challenges such as language barriers, skills recognition and cultural integration. It also showcases the potential for international cooperation in addressing skills shortages and provides opportunities for workforce development across borders.

Source: BAUVERBÄNDE NRW e. V., www.bauverbaende.nrw/internationale-projekte/partnerafrika-projekt-1-1.

Eve Price (2025). *Transformative TVET for the building and construction sector: Embracing digitalization, greening and migration trends*. UNESCO-UNEVOC.

https://unevoc.unesco.org/pub/transformative_tvete_for_the_building_and_construction_sector.pdf

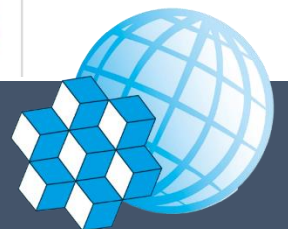


Education
2030



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Publications mentioning the Pool Approach

International Organization for Migration. (2024). *Labour Market Assessment of European Destination Countries for Ethiopian Migrant Workers*. IOM, Geneva.

<https://publications.iom.int/books/labour-market-assessment-european-destination-countries-ethiopian-migrant-workers>

Focus box 6. Bauverbände NRW apprenticeship scheme

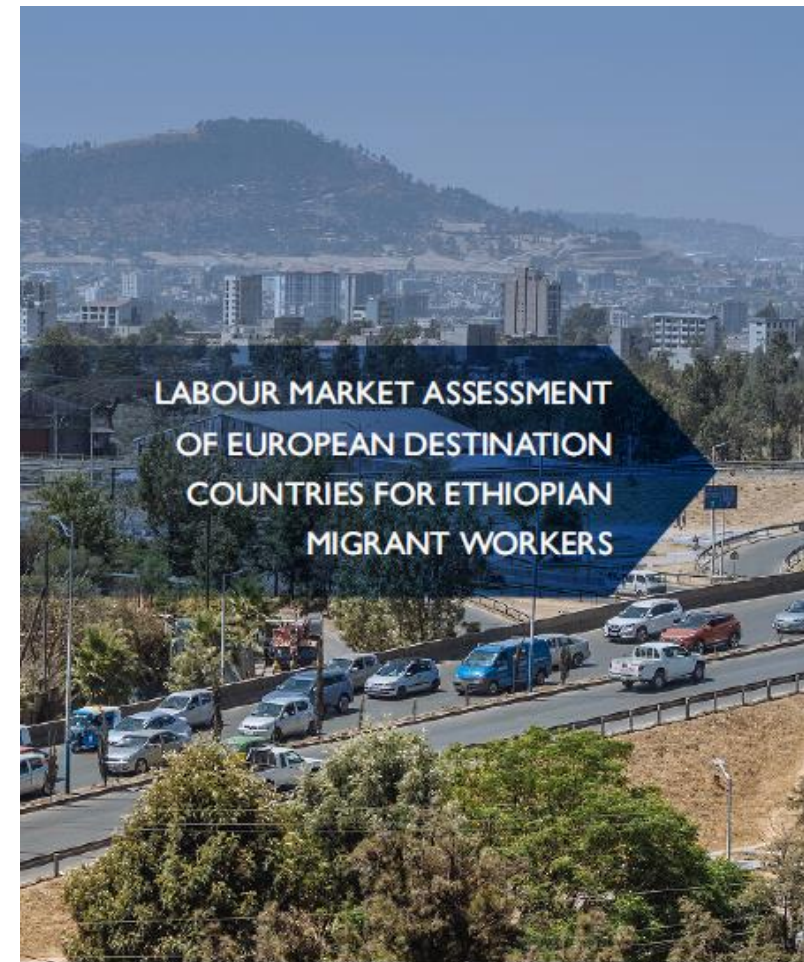
Bauverbände NRW works with the Addis Ababa Design and Construction Works Bureau to identify qualified candidates who are interested in the scheme. Before candidates can be matched with a company, they are provided with German language training by the Goethe Institut and must pass the B1 language examination – a requirement under the current (pre-June 2023 reforms) version of Germany's Skilled Immigration Act and a practical prerequisite for a successful interview with a prospective German employer. Bauverbände NRW then facilitates the matching of the candidates with suitable companies in Germany, and an interview is conducted by the company with the candidate in German. Once a candidate has been selected, they are supported by their prospective employer to secure an apprenticeship visa, which is significantly easier to obtain than a skilled worker visa. To date, twelve candidates have passed the language exam and two have been deployed to Germany (with the remaining ten awaiting visa approval). Upon arrival, the candidates receive room, board and a monthly stipend that increases every year. It should be noted that this scheme is necessarily small-scale in nature, involving relatively modest, often family-owned businesses taking on one or two apprentices at a time.

The apprenticeship scheme is reportedly extremely attractive for members of Bauverbände NRW, as the construction industry is projected to have hundreds of thousands of vacant positions over the next ten years that cannot be filled with the local labour supply. Once the candidate has completed their apprenticeship, they will be able to take the practical and theoretical exam that, if passed, will allow them to secure a longer-term residence permit as a skilled worker and thus to stay on at the company with which they have apprenticed if they wish. Taking on an apprentice is also significantly more cost-effective for these companies when compared with the financial and legal obligations associated with hiring a foreign skilled worker.

The capacity of Ethiopians (who are both qualified for and interested in the scheme) to learn a new language is reportedly also an important advantage, as similar initiatives undertaken by the federation in other countries have failed on account of low levels of language acquisition among candidates. In contrast, the pass rate of Ethiopian candidates taking the language

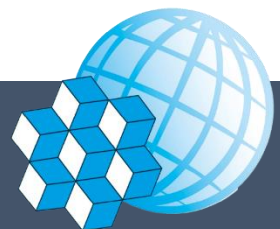
requirement exam has thus far exceeded expectations of Bauverbände NRW. (It should be noted that the Goethe Institut and at least some of the prospective apprentices do not appear to share this view, as detailed in subsequent sections.) Indeed, according to one key informant, the only limitation of the scheme is the limited capacity of the Goethe Institut to provide language training to more candidates at once.

It should be noted that the scheme depends entirely on the working relationship between the German Construction Federation and its counterpart in Ethiopia, the Addis Ababa Design and Construction Works Bureau. The Government of Germany has reportedly not been involved to date, while the Government of Ethiopia's Ministry of Labour and Skills only requested a Memorandum of Understanding guaranteeing certain conditions for the migrant workers.



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Annex



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Vocational training opportunities for non-EU nationals

Necessary prerequisites to attain the visa for vocational training:

- Certified German language skills at B1 level
- A specific training place in Germany
- Ability to cover the cost of living (at least 959€/m or salary of at least 1.048€ gross or 822€ net/m)
- Approval of the Federal Employment Agency (BA)

| Required German Language Skills Depending on the Type of Visa According to the Residence Act (AufenthG) | |
|---|--|
| TYPE OF VISA | REQUIRED GERMAN LANGUAGE SKILLS ACCORDING TO THE COMMON EUROPEAN FRAMEWORK OF REFERENCE FOR LANGUAGES (CEFR) |
| ▫ Work visa for qualified professionals | ▫ No legal requirement |
| ▫ EU Blue Card | ▫ No legal requirement |
| ▫ Chancenkarte (points system) | ▫ German language skills at least at level A1 or English language skills at least at level B2 |
| ▫ Visa for the recognition of foreign qualifications | ▫ German language skills at least at level A2 |
| ▫ Visa for employment within the framework of a recognition partnership | ▫ German language skills at least at level A2 |
| ▫ Work visa for professionally experienced workers (incl. IT specialists) | ▫ No legal requirement |
| ▫ Visa for vocational training | ▫ German language skills at least at level B1 |
| ▫ Visa for seeking a vocational training place | ▫ German language skills at least at level B1 |
| ▫ Visa for self-employment | ▫ No legal requirement |
| ▫ Visa for studying | ▫ As a general rule, German language skills at least at level B2 (depending on the study programme) |
| ▫ Visa for seeking a place in higher education | ▫ Language requirements of the desired study programme |
| ▫ Visa for research | ▫ No legal requirement |
| ▫ Visa for language acquisition | ▫ No legal requirement |
| ▫ Visa for a study-related internship EU | ▫ No legal requirement |

Please note: The above information on language requirements is based on the legal requirements in the Residence Act. Other language requirements may apply as part of any necessary recognition procedure or the examination procedure at the German missions abroad.

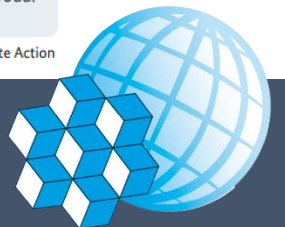
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Pool Approach of BAUVERBÄNDE.NRW

5 phases of the Pool Approach

Identification of candidates

German language courses

Contract signing and formal preparation

After Arrival in Germany

Apprenticeship in the construction company

Revolving financing for construction companies in the 5 phases

- Identification of candidates with a construction background is carried out free of charge by the local partners
- Video conferences und workshops are conducted free of charge by BAUVERBÄNDE.NRW
- Letter of Consent is free of charge
- Fees for language courses are pre-financed by the candidates (all expenses must be documented with receipts)
- B1 exam is pre-financed by the candidates
- Language test for latecomers with B1 from the previous year through BV is free of charge)
- Matching by BV is free of charge
- Costs for visa and flight are **pre-financed** by the candidates
- Health and liability insurance is arranged by the company for the period up to the start of training
- Support from SES is free of charge
- Financing of living expenses up to the first training allowance and furnishings is covered by the by companies/trainees
- Commercial work of up to 20 hours per week is permitted – but stay realistic!
- After the successful start of the apprenticeship, trainees are **reimbursed** for their expenses by the company (1/3 after the start of apprenticeship, 1/3 after successful completion of the final examination and 1/3 after two years of work as a skilled worker in the company)
- Language courses can be funded by the BAMF and are free of charge



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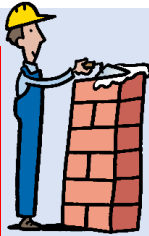
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The 19 occupations in the construction sector

Building construction worker (2 years = skilled worker)

(1) Concrete and reinforced concrete specialist



(2) Firing and chimney installer

(3) Bricklayer

(4) Building mechanic for demolition and concrete cutting technology

(3 years = journeyman)

Civil engineering worker (2 years = skilled worker)

(1) Well constructor

(2) Railway track constructor

(3) Sewer builder

(4) Pipe fitter

(5) Road constructor

(6) Specialist in underground constructor

(3 years = journeyman)



Finishing worker

(2 years = skilled worker)

(1) Screed layers

(2) Tiler

(3) Plasterer

(4) Drywall fitter

(5) Heat, cold and sound insulator

(6) Carpenter

(3 years = journeyman)



Criteria catalogue

1. Coming from Ethiopian partner institutions, i.e. not from commercial recruitment agencies
2. Successful B1 German exam with a Goethe B1 certificate
3. At the time of the successful B1 German exam, not older than 29 years
4. Construction-related background (practical experience on building or road construction sites, vocational training in Ethiopia, or studies in a construction-related field such as civil or structural engineering, architecture, surveying, etc.); candidates from unrelated fields only in exceptional cases
5. Physically robust build
6. Mentally resilient, as the working environment on construction sites can be rough
7. Preferably single and without children
8. Preferably from economically disadvantaged families
9. Preferably male candidates, since it is very difficult to place female candidates in training programs leading to skilled labor positions on construction sites in Germany
10. Driving experience in Ethiopia and/or an Ethiopian driver's license is desirable
11. (Passed examination by the Addis Ababa Design and Construction Works Bureau)

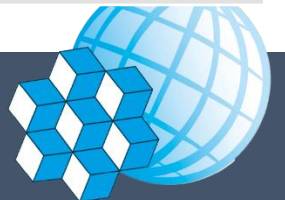
Note: This requirement is mandated by the Addis Ababa Design and Construction Works Bureau



Letter of Consent

- Serves to clarify the relationship between BV, a facilitator of skilled labor opportunities for people from Sub Saharan Africa in Germany, and the apprentice seeking employment in Germany
- defines the duties, responsibilities, and obligations of both parties, ensuring a clear understanding of BV's role and the Apprentice's obligations, and does not constitute any kind of employment contract between both BV and Apprentice.

| Responsibilities of BV | Responsibilities of apprentice |
|--|--|
| Acts as a facilitator consultant to match and connect the apprentice with prospective German employer | Must comply with all applicable German laws and regulations. |
| Shall provide pre-departure orientation and training to the apprentice. <ul style="list-style-type: none"> • Cultural awareness training for living and working in Germany. • Practical advice on adapting behavior during apprenticeship and as a skilled worker after apprenticeship • Practical advice on adapting to life in Germany. | Must fulfill the terms and conditions of his/her employment contract with the German employer Agrees to use his full potential to successfully finish the apprenticeship |
| Acts as a mediator if there are issues to be solved between apprentice and employer | Agrees to conduct him or herself in a professional and ethical manner, both inside and outside the workplace |
| Facilitates the application process for necessary permits and visas required for legal immigration to Germany | Agrees to maintain consistent attendance, and to complete all assigned tasks from employer under the employment contract |
| | Is well aware that the offer of employment/apprenticeship is an investment from the side of the employer. It is strongly recommended to not quit the company during the time of apprenticeship |



Building contractor with German-speaking trainees from Ethiopia

- <https://www.youtube.com/watch?v=xlyllvMtGss>
- https://www.youtube.com/watch?v=ve5K3_z2XdY
- <https://www.youtube.com/watch?v=xVflRbF6PtM>
- <https://www.youtube.com/watch?v=c3o0dVifvsA>
- <https://www.youtube.com/watch?v=vFpEkGCfHCc>
- https://www.fai.nrw/media/qaifbcgz/003-01-trippe-johannes-lv_web.mp4
- https://www.fai.nrw/media/bqikqwwd/003-03-trippe-duguma-lv_web.mp4
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