



The Tunisian Forum for Social and Economic Rights

## **PROSPECTIVE MIGRANTS AND GERMAN LANGUAGE STUDENTS IN TUNIS**

*The dynamics of regular migration from Tunisia to Germany  
after the Fachkräfteeinwanderungsgesetz of March 1, 2020*



The Tunisian Forum for Social and Economic Rights

## **PROSPECTIVE MIGRANTS AND GERMAN LANGUAGE STUDENTS IN TUNIS**

The dynamics of regular migration from Tunisia to Germany  
after the Fachkräfteeinwanderungsgesetz of March 1, 2020

**Study prepared by:**

Marie Schneider

## Introduction

Migration from Tunisia to Germany is no new phenomenon. After being part of the guest worker scheme in the 1960s, Tunisian migrants are now part of a new trend and legislature. The new laws set the ground for increasingly selective migration to Germany, the latest example being the *Fachkräfteeinwanderungsgesetz* of March 1, 2020. While all migrants are affected by these legal changes, it is the migrant population that is able to regularly migrate to Germany after these changes that is at the focus of the following study.

One way to access this population is via German language schools, as all Tunisian migrants moving to Germany need to provide a certain level of the German language. Via a survey and interviews, the following research provides insights regarding the demographics of these future migrants, their hopes and insecurities.

Secondly, this research attempts to answer questions regarding the dynamics behind German language teaching in Tunis. Both parts of the research are rooted in relatively little sample sizes and should be considered groundwork for future studies rather than definitive results or facts.

## Literature Review

The latest change in German migration law, with the *Fachkräfteeinwanderungsgesetz* on the 1st of March 2020, is only part of a much larger **EU-wide development towards selective migration**. While this study will focus on German migration law, particularly as it is applied to Tunisia, EU or Schengen visa politics have tightened significantly over the course of the last few years. The newly implemented laws provide definitions and guidelines that are intended to facilitate and therefore increase skilled migration from non-EU countries. Germany modified its migration policies with the *Fachkräfteeinwanderungsgesetz*, which defines skilled migrants as people with a German degree/vocational training and/or a foreign equivalent. Anti-immigration sentiments that raised concerns regarding the vulnerability of the

German welfare system, were appeased with a new regulation that now requires visa applicants to prove their financial stability, in order to assure that visa applicants will not benefit from the German welfare system.<sup>1</sup>

The move towards selective migration was accompanied by a **change in integration policies**, which now increasingly emphasize language skills. While the concept integration originally comes from the field of economics it is currently applied in social sciences and political discourses to refer to issues related to religion, ethnicity and language. Language is considered to be an integral part of integration. However, experts' opinions differ on whether fluency is the outcome of a successful integration process or whether it is the other way around and it is integration that follows the acquisition of a national language. Whatever the case may be, governments seem to go by the latter and are drafting laws accordingly.

The Fachkräfteeinwanderungsgesetz might be the latest German example for one of these laws, however, across the EU, countries like the UK, Austria and the Netherlands are issuing similar laws, making language learning a cornerstone in the integration process of migrants.<sup>2</sup>

Despite an increasingly transnational and diverse Europe, countries like Germany and Austria are insisting on their monolingual policies, which results in the inextricable intertwining of language skills and citizenship. For instance, Germany ratified the Immigration Act of 2005 at which center were language proficiency as well as language testing of already settled as well as newly arriving migrants.

Proficiency in German here becomes one of the main factors deciding over whether or not citizenship status is granted and whether or not the rights citizenship entails are conferred. This law amendment had engendered the

---

<sup>1</sup> "Fragen und Antworten rund um das Fachkräfteeinwanderungsgesetz."

<sup>2</sup> Mallows, David. "Language issues in migration and integration." British Council, 2014.

perception that immigrants and their minority languages pose a threat to social cohesion and to the ostensibly culturally homogenous German society. The assessment of language skills becomes a tool to not only control the inflow of migrants into Germany but moreover to manage immigrants' integration process within the country.<sup>3</sup> While one might think of the linguistic integration process as something taking place in the host country, it is now increasingly outsourced to migrants' home countries. These so-called pre-departure integration projects take the form of online language courses and information on jobs as well as everyday life and are offered by German institutions like the Goethe Institute or the DAAD (German Academic Exchange Service).<sup>4</sup> In fact, the 2020 Skilled Labour Act intends to channel additional funding to these institutions. According to the Goethe Institute, these pre-departure integration measures are intended to "support those wishing to migrate, and to give them a realistic picture of life in Germany".<sup>5</sup> While these offers might be free of charge, physical language courses are not. Within the Common European Framework of Reference for Languages, the different proficiency levels are defined. Within a course of 4 to 6 months it is possible to reach a B1 level, which in turn allows skilled migrants to attain a 6 month visa. Within these 6 months, migrants are required to find a job as well as to attain a B2 German certificate. However, language is not the only requirement for this 6-month visa: Moreover, migrants need to assure that they possess the financial means to cover the costs of living during their stay; a proof of health insurance; and a proof of accommodation for the duration of the 6 months. The proof of financial means is substantial and currently close to 30 000 TND. Application centers require two sets of these documents. Tunisians that plan on applying for a student visa have similar requirements.

---

<sup>3</sup> Mallows, David. "Language issues in migration and integration." British Council, 2014.

<sup>4</sup> Degener-Storr, "The Road to Germany Begins at Home."

<sup>5</sup> Degener-Storr, "The Road to Germany Begins at Home."

These requirements are all part of a legal framework provided for people who intend to regularly migrate to Germany. As mentioned above, this comes with certain costs. Whoever does not comply with this legal framework has no right to enter Germany with a valid visa and is left with the illegal alternative, in Tunisia's case this generally means boarding a small vessel across the Mediterranean to Italy or Spain. It becomes clear that regular and irregular migration are not necessarily two sides of the same coin, but in fact are rooted in a deeply divisive legal framework. Access to regular migration is limited by law and increasingly so. Irregular migrants are often either not able to apply for a visa due to financial reasons, or simply choose not to because of an already anticipated rejection.

While the proof of financial means might be the biggest hurdle for migrants that choose to regularly migrate to Germany, language proficiency too constitutes an obstacle and a dividing factor, as it is not possible for everybody to assist intensive language courses due to a lack of time or money. A main hypothesis of this research is that the *outsourcing of language classes to migrants' home countries further divides the Tunisian migrant population*, solidifying the divide between people who are able to regularly migrate and those that have very little chances of attaining a visa and who, in search of a better work or living conditions, are left only with the irregular alternative by crossing the Mediterranean. This study intends to create a *quantitative profile of the German language students in Tunisia* that plan on applying for a German visa, regarding their economic class and education. The qualitative aspect of the study will provide information on the dynamics of the migration process and dive deeper into issues that arise along the way.

## **Methodology**

Because of the relatively short period of time that has passed since the implementation of the *Fachkräfteeinwanderungsgesetz* in March 2020, quantitative data on migration from Tunisia to Germany is virtually non-

existent. This study hopes to fill said gap by distributing a survey to a number of German language schools in Tunis as well as online in several Facebook groups that touch upon the topic of German language learning in Tunisia. The questions regard students' general demographics, economic status, educational background, and intentions of migration. Regarding participants socioeconomic status, theories of social class suggest a variety of bases for social hierarchies. Education, income and one's occupation provide objective indicators for social class, however those factors might be distorted by events such as the emergence of COVID-19 or sudden rupture in the national or world economy and will be kept in mind for the analysis.

In the survey, all questions will be close-ended in order to elicit hard data.<sup>6</sup> The survey will be complemented by several semi-structured interviews with a random sample of students at German schools in Tunis. While a general structure and several key questions are developed beforehand, a semi-structured interview will allow exploration and to dive deeper into a topic when deemed necessary. Many of the schools are not only providers of language classes but furthermore help their students with visa applications and even with finding employment in Germany. In the analysis, the qualitative data elicited will serve as an endorsement of the quantitative data, adding depth to the sheer numbers.

While this mixed methods approach was chosen for its practical purposes, it is also rooted in the current context of a world pandemic, frequent lockdowns, the closing of borders and restricted travel. The Fachkräftereinwanderungsgesetz was implemented on March 1, 2020 which coincided with a partial and eventual closing of all schools in the country beginning on March 18. This coincidence is likely to distort the numbers that purely quantitative data would elicit. Talking to students and

---

<sup>6</sup> Creswell, John W., and Vicki L. Plano Clark. *Designing and conducting mixed methods research*. Sage publications, 2017.

possibly management about inscriptions and inquiries regarding the courses, hopes to lead to an understanding of how COVID-19 affected migrant behaviour.

While the surveys and interviews will be kept anonymous, all subjects are required to give written permission to the researcher to use their data. The permission form will be available in French and English and attached to the survey/handed out before the interview.

## **Presentation of Results and Analysis**

### **Part I: Survey**

While the turnout of 30 respondents might not have the potential to be representative of the larger community of German language learners in Tunisia, the results nonetheless provide us with directive information. Despite the fact that the survey was distributed online, amongst others in facebook groups that are frequented by Tunisians from all over the country, all respondents specified Tunis to be their current place of residence.

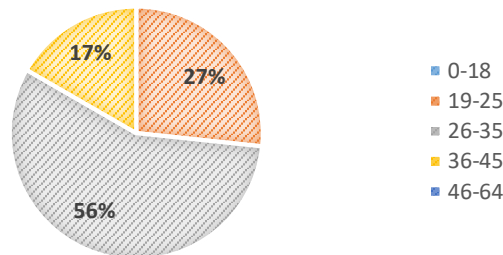
While the gender divide is distributed relatively equally between male and female, it is remarkable that the age distribution shows a clear tendency towards the younger generation. With 56,7% the age group of 26 to 35 year olds dominates the sample. The second largest group were 19 to 25 year olds. A study by REACH conducted in the years after the revolution of 2011 with irregular migrants leaving Tunisia found that the vast majority of their subjects were between the age of 18 and 24.<sup>7</sup> This suggests that there is a slight difference between the age of irregular and regular migrants departing from Tunisia, with regular migrants being generally older.

---

<sup>7</sup> “Tunisia, Country of Emigration and Return.”



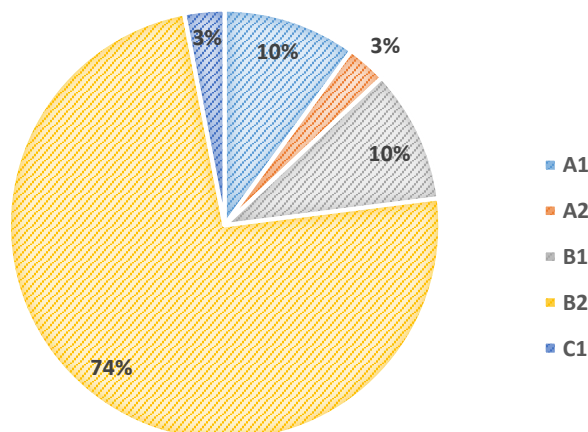
### ***What is your age?***



Regarding migrants' civil status, 80% of the subjects were single, with the other 20% being married. These findings clearly correspond to the above-mentioned study which showed similar findings.

As for the level of knowledge of the German language, a clear majority of 73,3% indicated that they are planning on studying up until B2, which is one of the requirements for working as a nurse or engineer. 10% were planning on taking the A1 exam, which is necessary for a family reunion visa. Another 10% is going to study up until B1, which would allow them to apply for a job searcher's visa and which means for applicants that they would continue their studies in Germany while looking for a job.

### ***What final level of German would you like to attain in Tunisia?***

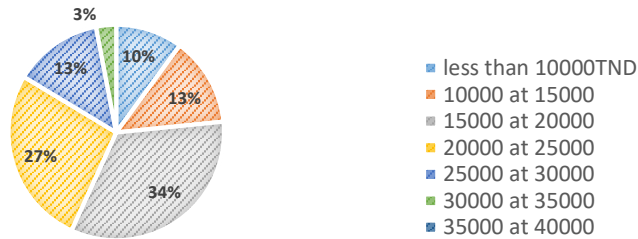


When asked what subjects' intentions were when first starting their language courses, an overall 78% indicated that they were planning on looking for work in Germany. 28% percent considered studying there and 13% said that they were planning on joining a family member or spouse in Germany. Here several answers were possible.

10 out of 28 respondents were engineers and 8 work in the medical field, mostly as nurses. The rest of the respondents have a diverse array of jobs, including a beautician, 2 administrative assistants, a professor of economics, a cook, a designer, a mechanic and a web developer. 53,3% of the respondents hold a Bachelor degree, 30% have a Master degree and one respondent holds a PhD. That Germany is actively trying to attract skilled migrants with their new policy is reflected in the educational profile of the students. Compared to the abovementioned study by REACH, regular migrants are on average higher educated than Tunisians leaving the country irregularly.

Regarding respondents' economic profile, exactly one third indicated that their gross income in the last 12 months was between 15k and 20k TND. Another 26,7% stated that their income was between 20k and 25k TND. 13,3% said their income had been between 25k and 30k and the same amount of respondents said their income had been between 10k and 15k. According to a survey by PayScale, the average gross income of Tunisians lies currently at 18k TND, which means in turn that roughly half of respondents earn more than the average income per year, while another half earn equal or less to the average gross income. These numbers are likely to be distorted by the recent lockdown due to a surge in COVID-19 infections. but nonetheless indicate that the majority of migrants intending to move to Germany belong to the Tunisian middle class. This corresponds to the initial hypothesis, which states that the divide between regular and irregular migrants is often drawn along economic lines.

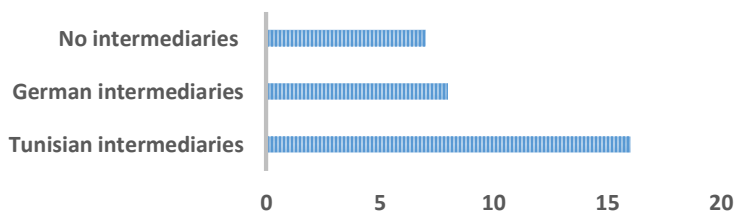
***How much have you earned net in the last 12 months?***



The visa the majority of respondents are planning on applying for is the “Arbeitssuchende” Visa, which allows migrants to enter the country and grants them 6 months to search for a job and/or improve their German skills. 10% were planning on applying for a visa that allows them to study at a German University, another 10% will apply for a visa for a vocational education, and yet another 10% are planning on applying for a visa to join a spouse.

Many language schools advertise with a possible placement with an employer in Germany. This often only applies to medical personnel such as nurses. Apart from the schools, there are recruitment agencies and associations that due to the high demand in Germany for nurses are able to make a profitable business from recruiting Tunisian personnel. They function as an intermediary between Tunisian migrants and German employers, often receiving money from both sides. 53,3% of respondents do not make use of an intermediary, while 26,7% use intermediaries based in Germany, and 23,3% work with intermediaries based in Tunisia.

***To find a job/training in Germany, do you use intermediation agencies (such as associations, NGOs...). And are they are they based in Germany or Tunisia?***



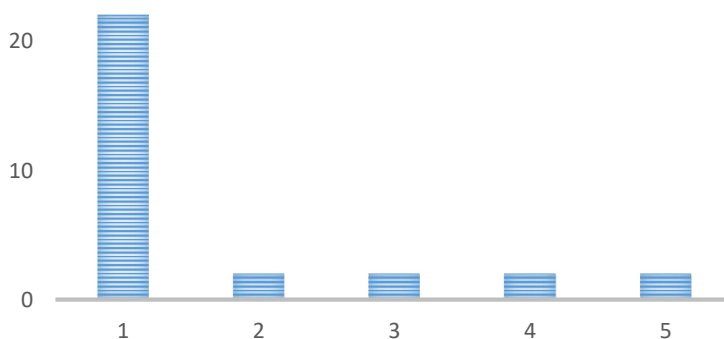
Of 27 respondents, only 14% felt secure about getting their visa issued, which points to a general pessimism on the side of migrants.

The survey was concluded with 2 questions concerning whether respondents felt that there was enough information available regarding the visa application process and how to eventually find work in Germany. While responses to the first question were mixed with the majority of respondents indicating that information was neither sufficient nor insufficient, the answer to the second and last question were much more polarized. A vast majority of 73,3% indicated that they found insufficient information on how to find work and/or education offers in Germany.

Poor information leaves migrants vulnerable, whether they migrate regularly or irregularly. In the context of this study, it is the recruitment agencies and intermediaries that exploit this lack of information. This will be discussed further in Part II of the analysis.

***On a scale of 1 to 5, how much do you feel-you are well informed about the procedure to find a job /training in Germany? is there enough of information available?***

30



## **Part II: Interviews with school management and students**

Out of 15 schools contacted, only 2 responded with whose managers/owners interviews were conducted. Both schools are located in the centre of Tunis and will rest anonymous and will therefore be referred to as School A and B. Both interviewees were aware of the change in German migration law and were able to provide a fair bit of information. They both work with Tunisian teachers and provide courses from A1 up until B2. In each school 5 students were interviewed.

School A is relatively small and owned by a Tunisian national who however has a residence permit in Germany. Their courses range between 250 and 350 TND depending on the offers available. According to the interviewee, these prices are amongst the lower ones compared to other schools that are located in the more expensive neighbourhoods of Tunis. Like school B, they were forced to close during the lockdown and lost many of their students. Besides language classes they offer job placements in Germany for nurses. Through a contact with a hospital in a German city, this interviewee is able to offer an attractive service to his students which according to them the majority of the nurses studying there make use of.

While the informant did not want to provide exact information on the money he received from the German employer, articles found online suggest that hospitals and nursing homes offer up to 15000 Euro per nurse.<sup>8</sup> The school has a relatively good reputation amongst German language learners in Tunis for their intermediation services. However, the interviewee made it clear that his services are not benevolence, but that the recruitment of nurses is a lucrative business. The school does not receive any funds from German officials but is purely financed by Tunisian money.

---

<sup>8</sup> Welle, "Pflegekräfte vom Balkan - üppiges Geschäft für Vermittler."

Out of the students interviewed, two were nurses that made use of the recruitment offer. While they did not seem to know anything about the job they were going to perform, they knew the name of the city. Both were optimistic about their journey and grateful for the guidance they received. The other three students, an engineer, an esthetician and a student, were less sure about how and when their migration process was going to start. The student seemed most optimistic and informed about education offers, while the esthetician was considering a career change and applying for an education in nursing as this choice was considered to be the safest for receiving a visa. The engineer said the lack of information was not too bothersome, but could be bridged with proper online research or in the worst case scenario with the utilization of a recruitment agency. Regarding students' hopes and fears, all interviewees wished for a better economic future. Particularly the nurses were hoping for a better work environment and a general appreciation of their efforts. What turned out to be the biggest fear was racism. Especially those interviewees wearing a headscarf were worried about discrimination. All of them had read or heard about rising right-wing sentiments in Germany and were concerned about whether they were going to be welcome. Apart from that, interviewees seemed to have strong stereotypical notions about Germans as well as Tunisians and were worried about their compatibility.

When asked about remittances, all subjects stated that they were not planning on sending money home regularly. The main purpose of their migration was to improve their own living and working conditions and those of their children if they had some. Remittances are one of the main benefits of the migration process for the countries of origin, however these findings suggest that Tunisians and the Tunisian economy will not benefit from money sent home by Tunisian migrants.

School B is bigger and at the time of the interview (July 2020) had roughly 45 inscribed students. They offer courses up until level B1 and additionally advertise with

providing help in preparing the visa. However, for the future it is planned to operate as a recruitment agency and intermediary for nursing staff. For this purpose, an employee of the school is currently learning German. They are then planning on opening a branch in Germany which will allow for better access to job offers and employers, as the interviewee has the information that German hospitals and nursing homes are less likely to use recruitment agencies without an address or office in Germany. The recruitment works as follows: an applicant is signing a contract with an agency for their placement in a German hospital or nursing home.

This contract specifies the cost of the services provided. The interviewee said that a successful placement will cost the nurse about two months of their salary in Germany or 10% of their annual salary, depending on several factors. Possible problems arise when the applicant is unhappy in their new job and intends to leave early. Then, a fine of several thousand Euro incurs. While this information is difficult to find online, it seems like common knowledge among German language schools in Tunis.

In a second conversation with the informant, it was revealed that in fact the school had been founded with the intention to expand towards recruitment. Due to the rise of COVID-19 cases in the beginning of 2020 this was delayed, however, now the school is dropping prices to barely nothing to attract students and intends to accelerate inscriptions to up to 100 every month. What is interesting about this case, is that while a German language school might be the facade one sees on the outside and which attracts applicants, the real business is hidden underneath in recruitment and intermediation between Tunisian migrants and German employers.

While these services might accelerate the migration process for Tunisians, they are left to the mercy of agencies that, as it turns out in conversations with students, seem to not always have the best in mind for their applicants.

The students interviewed at school B are two students, one commercial agent and two engineers. None of the applicants had a clear idea of how and when their migration process was going to start. Regarding a job, the two engineers seemed the most optimistic, while the students and commercial agent all considered applying for vocational training to become a nurse. They heard from others that this was the easiest way to be granted a visa in the case of not having a finished degree.

All three interviewees considered this more of a necessity than an actual career wish and did not intend to stay in this field of work for very long if possible. While all of them had more questions than answers regarding how to find training and job offers, they had not yet considered making use of an agency, partially because of the high prices and having heard about incidents of fraud and corruption in these agencies.

All interviewees were planning on studying up until level B2 which corresponds to the findings of the survey. Courses in Germany were generally considered too expensive. On one hand, the fact that students finish their education in Tunisia benefits the Tunisian economy via the course fees that are injected into the Tunisian market. However, the real benefit lies on the side of Germany, which receives fully trained candidates and where it is not necessary to spend any further money on the education of incoming migrants.

One of the engineers was able to provide more information about a recruitment agency from the perspective of an applicant, who in this case was their partner, a Tunisian nurse. They had signed a contract with an agency in the beginning of the year and had been granted a visa relatively soon after that, being flown to Germany while the borders were still closed for regular Tunisians due to COVID-19. While, in the beginning, the couple was excited about the quick and efficient services with relatively little to no cost, the sentiments changed once the nurse arrived in Germany.



Starting with an overpriced apartment and car that were organized by the agency, as well as a general lack of transparency when it came to emerging costs, the couple soon lost trust in the agency. When the nurse tried to leave the contract, they were informed that in that case they would have to pay a 6000 Euro fine. While this was specified in the contract which they had signed before departing for Germany, the contract had been in German and the nurse's level of German had been not sufficient to understand these clauses. The couple felt cheated due to the lack of transparency and was left in a desperate situation.

Another aspect of the work with the agency they complained about was that the nurse had been asked to take off their hijab if they wanted to work in certain German clinics. Asking an employee to not wear a headscarf is in most cases illegal under the AGG (das Allgemeine Gleichbehandlungsgesetz) and should be reported to the authorities.<sup>9</sup> However, in this particular case, the agency sided with the clinic and provided the nurse with an unfair choice of opportunities, putting immense pressure on a migrant whose only intention it was to improve their work and living conditions abroad.

What this case highlights, is that Tunisian migrants that choose to regularly migrate to Germany are left to their own devices when it comes to religious discrimination. Agencies lack transparency and there seems to be a general distrust on the side of prospective Tunisian migrants towards the services available to them.

The majority of interviewees felt not sufficiently informed, which corresponds to the findings of the survey. These gaps are taken advantage of by agencies that overprice their services, eventually taking advantage of migrants' vulnerability.

---

<sup>9</sup> "Kopftuch Am Arbeitsplatz: Fragen Und Antworten."

## **Conclusion**

While the turnout of the **survey** rests rather small and should therefore be taken with a grain of salt, it nonetheless leaves us with the following conclusions:

- on average, prospective regular Tunisian migrants seem to have higher levels of education as well as do they find themselves in a better economic situation than irregular migrants departing from Tunisia
- on average, regular migrants are older than irregular migrants
- while most irregular Tunisian migrants are male, roughly 50% of survey respondents were female, suggesting for a more equal distribution amongst the genders in the regular migrant population
- the majority of students intends to study up until the level B2 which, in most cases, would allow for an immediate start of migrants' work in Germany
- the majority of students intends to not make use of intermediaries

**Part II** of the research leaves us with the following conclusions:

- there seems to be general lack of information regarding job and education offers, which in turn is taken advantage of by recruitment agencies, extracting large amounts of money from an already vulnerable migrant population
- migrants' intention to finish their language courses in their country of origin, ultimately benefits the German market by providing fully trained candidates that are ready to start work on arrival

## References

Adler, Nancy, and Judith Stewart. "MacArthur SES & Health Network | Research," March 2007.

<https://macses.ucsf.edu/research/psychosocial/subjective.php>.

Bildung, Bundeszentrale für politische. "Erstes 'Gastarbeiter-Abkommen' vor 55 Jahren." bpb.de. Accessed July 6, 2020.

<https://www.bpb.de/politik/hintergrund-aktuell/68921/erstes-gastarbeiter-abkommen-20-12-2010>.

BMBF-Internetredaktion. "Tunesien: Verstärkte Kooperation mit einem Land im Wandel." Bundesministerium für Bildung und Forschung - BMBF. Accessed July 2, 2020.

<https://www.bmbf.de/de/deutsch-tunesische-zusammenarbeit-345.html>.

Degener-Storr, Janna. "The Road to Germany Begins at Home." @GI\_weltweit. Accessed July 14, 2020.

<https://www.goethe.de/en/spr/mag/21516718.html>.

DOMiD | Documentation centre and Museum of Migration in Germany. "Essay: Migration History in Germany." Accessed July 6, 2020.

<https://domid.org/en/service/essays/essay-migration-history-in-germany/>.

Bundesministerium des Innern, für Bau und Heimat. "Fragen und Antworten rund um das Fachkräfteeinwanderungsgesetz." Accessed July 17, 2020.

<http://www.bmi.bund.de/SharedDocs/faqs/DE/themen/migration/fachkraefteeinwanderung/faqs->

fachkraefteeinwanderungsgesetz.html;jsessionid=9F311D172D61C919514D00E227920ECD.1\_cid364?nn=9392954.

Antidiskriminierungsstelle des Bundes. “Kopftuch Am Arbeitsplatz: Fragen Und Antworten.” Accessed August 24, 2020.

[https://www.antidiskriminierungsstelle.de/DE/ThemenUndForschung/Religion\\_Weltanschauung/FAQ\\_Kopftuch\\_am\\_Arbeitsplatz/FAQ\\_Kopftuch\\_am\\_Arbeitsplatz\\_node.html](https://www.antidiskriminierungsstelle.de/DE/ThemenUndForschung/Religion_Weltanschauung/FAQ_Kopftuch_am_Arbeitsplatz/FAQ_Kopftuch_am_Arbeitsplatz_node.html).

Mallows, David, and British Council. *Language Issues in Migration and Integration: Perspectives from Teachers and Learners*, 2014.

Startseite. “Mehr Fachkräfte für Deutschland.” Accessed July 2, 2020.

<https://www.bundesregierung.de/breg-de/aktuelles/fachkraeteeinwanderungsgesetz-1563122>.

PayScale. “Tunis, Tunisia Salary.” Accessed August 19, 2020.

<https://www.payscale.com/research/TN/Location=Tunis/Salary>.

“Tunisia, Country of Emigration and Return.” REACH, December 2018.

[https://reliefweb.int/sites/reliefweb.int/files/resources/reach\\_tun\\_report\\_tunisian\\_country\\_of\\_emigration\\_and\\_return\\_december\\_2018.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/reach_tun_report_tunisian_country_of_emigration_and_return_december_2018.pdf).

Welle, Deutsche. “Pflegekräfte vom Balkan - üppiges Geschäft für Vermittler.” DW.COM, January 13, 2020.

<https://www.dw.com/de/pflegekr%C3%A4fte-vom-balkan-%C3%BCppige-s-gesch%C3%A4ft-f%C3%BCr-vermittler/a-51939478>.