

Itinerary of self-employment for immigrants and refugees with literacy problems



*Project "Self-employment for migrants and refugees with low literacy skills" - SELF-EMP
2016-1-ES01-KA204-025278*

Disclaimer

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Introduction

“**Self-employment for migrants and refugees with low literacy skills**” is a project managed by FOREM (ES) in collaboration with partners from 5 different European countries: APSHSTDC (PT), DIMITRA (GR), ed-consult (DK), GALILEO (IT), UATAE (ES) and Kairos Europe Ltd. (UK) - <http://www.self-emp.eu/>.

The overall objective of this project is to provide migrants and refugees with basic knowledge of the language of their host country and low literacy skills, an itinerary to support entrepreneurship suitable to their needs: using simple language supported with images in a clear, rigorous and practical way.

Specific objectives:

- Providing participants in the program with the tools and basic knowledge necessary to transform a business idea into an entrepreneurial project and have the ability to create their own business plan.
- Ensuring the participants are able to choose the type of business and also understand the legal, financial, management and marketing requirements.
- Improving the employability of migrants and refugees.

The aim of this document is to present a set of methodologies which could be used by trainers/tutors during the SELF-EMP group workshops, in which tutors will support entrepreneurship suitable to participants' (migrants and refugees) needs.

In **Section 1** of this document project partners are presented suggested methodologies for 25 hours of training divided into four modules:

- Module 1 – General introduction to entrepreneurship session – 5 hours of training.
- Module 2 – Entrepreneurial culture in Europe – 5 hours of training.
- Module 3 – Legal, fiscal and financial environment – PEST analysis – 5 hours of training.
- Module 4 – Creation of the business plan – 10 hours of training.

Module 1 is dedicated to the general introduction to entrepreneurship and covers topics related to the profile of the entrepreneur, set of personal traits and skills that determine the profile of the entrepreneur, pros and cons of being an entrepreneur, risks and disadvantages, as well as advantages and rewards. The module is developed by APSHSTDC partner from Portugal.

In **Module 2**, a set of suggested methodologies is presented to help participants to understand the Entrepreneurial culture in Europe, a current economic situation in Europe, as well as what are the EU policy towards small and medium enterprises. Furthermore, participants will be introduced with the EU supporting measures for SMEs, EU portals that support SMEs and with the main EU funds for the SMEs financing. The module is developed by the UK partner Kairos Europe.

Module 3 proposes a methodology to help participants to understand PEST analysis and conduct it for their own business. Particular attention will be given to legal, fiscal and financial environment for starting a business in the particular partner country.

The aim of **Module 4** is to present a set of methodologies which could be used by trainers/tutors during the SELF-EMP group workshops, in which tutors will help participants (refugees and immigrants) to transform a business idea into an entrepreneurial project and have the ability to create their business plan. The first part of the module is dedicated to Business Idea Creation. The chapter proposes collaborative and co-creative methodologies that can be used to help our learners in this process. The second part of Module 4 is Business Planning. Different methods about how to develop or draft business plan are described within the document. The module is prepared by ed-consult the partner from Denmark.

The annexes for this module is a group of exercises that have the aim to explain the difference between monetary management as a person and as a company, for broad lines, and introduces the concepts of cash, cash flows, taxation and mortgage. The annexes were developed by partner from Italy - Galileo.it.

The aim of **Section 2** is to present a set of methodologies which could be used by trainers/tutors during the SELF-EMP group workshops, in which tutors will help participants (refugees and immigrants) to identify the strengths, weaknesses, opportunities, and threats of their business plan and facilitate them to become self-employed through individualised counselling and counselling sessions. A set of suggested methodologies are presented which have been implemented successfully by DIMITRA, partner from Greece in training procedures of vulnerable groups with low literacy skills (including refugees and immigrants).

Finally, the last **Section 3** of this document will be dedicated **to links and supporting resources** which are shared by all partners to help others in further research.

1. Suggested methodologies

1.1 Module 1 – Entrepreneurship

1.1.1. Entrepreneurship – Methodology

Presentation with the group exercise and discussion

Duration: 5 hours

General description

Introduction

- **Ice-breaker:** Every participant has a task to speak with the person next to him/her, find out the name, type of business he/she is interested in and what he/she has done about it until now, and introduce this person to the others (verbally or with a poster).
- **Expectations:** verbal or written (depends on their preferences) – This poster will stay on the wall during the training. The trainer has to use as many signs or drawings as possible.
- **Group rules:** this poster will remain on the wall during the whole training. Try to use as many symbols and pictures as possible.

Workshop

The workshop should be organised in the form of short presentation and discussion with the participants. The method will depend on the profile of the participants.

The exercise 2 - Ranking your 5 goals and 3 - Profile of Entrepreneur form the Tutoring sessions can be used as the exercises.

Objectives

- To get familiar with traits and skills that determine the profile of the entrepreneur
- To identify and prioritise professional goals
- To develop understanding about risks and disadvantages, as well as advantages and rewards of being an entrepreneur
- To help the participants to explore and self-evaluate aspects of their personality about essential traits of a successful entrepreneur.

Content

- Profile of the entrepreneur
- Set of personal traits and skills that determine the profile of the entrepreneur
- Pros and cons of being an entrepreneur

Materials

Room, with chairs and tables, projector, wireless connection, computer, flipchart paper for posters, blue tack or something to glue poster on the wall, markers and material stated in the tutoring exercises 2 and 3.

1.1.2. Entrepreneurship – Materials

The profile of the Entrepreneur

Entrepreneurship goes beyond the mere act of opening up new businesses, as can be seen from the concept of entrepreneurship proposed by the European Commission in the Green Paper on Entrepreneurship in 2003:

"Entrepreneurship is above all a mental attitude that encompasses the motivation and ability of an individual, isolated or integrated into an organization to identify an opportunity and to achieve it with a view to producing a certain economic value or outcome."

Entrepreneurship must be seen as a dynamic process that has inherent in the conception, perception and realization of a business opportunity that involves the involvement of people and processes that together lead to the transformation of ideas into opportunities.

This presupposes the coexistence of two fundamental factors: creativity and innovation.

Set of personal traits and skills that determine the so-called profile of the entrepreneur.

1. Motivation for success

According to McClelland (Theory of Motivation for Success) highly motivated individuals for success tend to despise somewhat the reward received to the detriment of the success of their performance. Staying motivated is key to developing initiatives that will generate action plans.

What moves the entrepreneur is the motivation, is to have a constant active will to achieve levels of excellence.

2. Concern about Order (Organization) and Quality Concern about implementing, conducting and controlling clear and orderly activities.

The organization and quality of services and / or products is a success factor for any enterprise. It is not enough to keep the best resources, but to integrate them in a logical way, so that the result is greater than the simple sum of the parts.

3. Initiative Ability to take action, improve results or create opportunities.

To be an entrepreneur is to have initiatives, to make happen. People with an entrepreneurial attitude have a capacity for initiative, feel the need to act and take a proactive behaviour to solve situations or take advantage of a favourable situation.

4. Information Research, Curiosity and desire to acquire information.

Information is fundamental to excel in the market. The update information and constant research on the latest market trends are critical factors for anyone planning to start and maintain a business.

5. Ability to Work Quality of appreciating work, keeping this attribute consistent over time

Work should be a source of satisfaction and income, but to achieve professional success.
"Genius consists of one percent of inspiration and ninety-nine percent of perspiration."
(Thomas A. Edison).

6. Ability to make appropriate decisions in the face of different situations.

There are certain decisions that require courage and determination to achieve the intended results. The entrepreneur is constantly making decisions, which may imply new courses of action requiring a good analytical capacity and reasoning regarding people and present and future activities. Often such capacity involves setting compromising priorities, making choices, evaluating ideas, and making decisions against opposing criteria. In the background, this is management - to make decisions and have them implemented.

7. Directing ability to convey to others what needs to be done in a way that will all work according to the desired, in the spirit of the best for the organization in the long run.

8. Teamwork and Cooperation.

9. The Development and Capacities to undertake effective actions, in order to improve transversal competences.

10. Strategy, Ability to observe and predict.

11. Vision of the Future

Natural ability to identify an opportunity, take advantage of it, create a company and direct it to success.

Identifying is critical for the entrepreneur. Enjoy and observe business.

12. Self-control and Ability to maintain self-control, in situations generating emotions and stress.

Even under the greatest stress or under any kind of pressure the ability to reason and wisely solve the various situations with which you have to face, keeping your emotions under your control.

13. Self-confidence and ability to choose the most suitable solutions and to perform a task, especially in difficult situations.

14. Adaptation and Ability to adapt and work effectively in a diversity of situations with different people and groups: clients, suppliers, among others.

15. Persistence and Ability to continue despite the obstacles to be faced.

Every entrepreneur must be persistent and remain true to his visions.

16. Analytical reasoning to understand situations and solve problems, decomposing and evaluating them in a systematic and logical way.

It is essential that the entrepreneur knows how to evaluate, plan and control his or her work and that of others, establishing priorities and lines of execution, discovering their own mental models, assessing whether they are suitable for considering new responses, incorporating ways of thinking and act more effectively and consciously.

17. Technical Competence to use and develop your knowledge and to share it with other people.

18. Creativity / Innovation to create alternative solutions, innovate and surpass market expectations.

The entrepreneur has as basic characteristic the creative and innovative spirit, through which he keeps constant the search for new ways and new solutions.

19. Impact and Influence in a way that persuades, influences or impresses, achieving its participation throughout the intended action.

20. The Establishment of Interpersonal Relationships and Ability to build and establish contacts with people who will contribute to the achievement of their goals.

The entrepreneur may not have all the competencies presented, but will undoubtedly have the obligation of information, training and other ways to try to acquire or improve these skills.

You will have to be aware that, even if you are the holder of these skills, you will always be subject to the wear and tear of the market's setbacks and adversities, requiring persistence to overcome them.

Pros and Cons of Being an Entrepreneur

Before deciding whether to create the company, a number of considerations must be made about the risks and rewards that this entails. Working on your own, this is the question.

You need to look at the advantages and disadvantages of working for yourself.

Risks and disadvantages

1. Risking equity or family equity.
Self-employment presupposes, in many cases, to resign from a job on behalf of another person and their salary or to that possibility. This is what economists call the cost of opportunity, that is, what you can no longer gain from the option of working for others to gain the option of self-employment.
2. There is no security in financial income. If you have a salary, you know what you will earn each month. As an entrepreneur, your income will be dependent on the very profitability of the business that may be variable and uncertain.
3. It does not have a fixed schedule and usually works many more hours and more intensely.
4. Your social and family life may be affected for these reasons.

Advantages and rewards

1. The benefits are only for one person or company members and theoretically unlimited. If you open a business and it runs well, you can open another and so on. You do not have to be physically at all. The same business can grow unlimitedly. You can create new jobs

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in your company. As an entrepreneur, he is in charge of organizing the resources (human, physical and financial) of his company.

2. He is the master of himself. It undertakes to set the company's objectives, operating norms, working hours, how to win the market and achieve customer satisfaction.
3. Personal fulfilment. Being a mentor to a business idea and successfully completing it provides great personal satisfaction. For many, superior to material satisfaction.
4. Contribution to the improvement and development of the surrounding environment. Give jobs to people, create wealth, generate value. Having an active role in the development of the region is a very important motivating factor for many people.

"20 Points to consider undertaking"

Undertaking, creating your own activity, depending on you as a way to make a work to make a living with can be exciting, but it means starting a series of skills and overcoming difficulties and taking risks that you have to know to try to eliminate, control, or minimize.

This decision must be responsible and know that to undertake not enough to have a good idea, but you have to work actively to implement it with the best guarantees of success It is not decisive whether the decision of undertaking is as a result of finding a market opportunity or necessity. What is really important is to plan properly the activity and properly analyse the own and external circumstances of the sector where we intend to be an efficient competitor and successful.

Undoubtedly undertaking is taking risks, but these should be as measured as possible and not to starting with an initial charge which make us impossible to continue. But in any case, undertaking is an activity within everyone's reach. Entrepreneur is not born, but it is made, and the sum of experiences, even those possible failures, are decisive for achieve the success.

This work has that objective: providing experiences from previous cases where the guidance has been studying the failure's elements, because success and failure are both faces of the same coin, and if we analyse the elements of failure, we define and control them, our chances of success will be much higher.

No one can guarantee the success of a self-employment activity, entrepreneurship is to take risk, but we can do everything possible to plan our activity as better as possible, being aware of our skills and also of our weaknesses into the sector where we want to build our project.

1. Try to develop an activity you like. Think what you would do if you had a resolved life, from the economic point of view.
2. Motivation is essential to undertake. The important thing is not the reason why you start, the important thing is motivation. During the development of the project there will be difficult moments, your dedication will be total, and it is necessary to face it with a strong motivation, with desire to succeed despite the difficulties.
3. It is important that you have training, experience and personal skills in the sector where you intend to start. These three basic pillars are intimately related. The experience is based

on training and personal skills are generally the result of experience. Today it is not only important to be able to do something, it is also to know how to do it, effectively and efficiently, creatively, know how to communicate it, negotiate it, sell it, and if possible, better and cheaper.

4. An idea is not a company. We can all have good ideas, but the important thing besides being good, is the ability to develop it, to turn it into an activity, to make it viable.
5. Plan your activity. Make a Business Plan and contrast it with expert professionals in the field. Be careful with overconfidence. The passion, the desire, the enthusiasm to develop your own activity can cause you to overestimate the returns and underestimate the expenses. It is important to be realistic for the good and the bad and to contemplate different scenarios.
6. If you're going to undertake with partners, it's central to make things clear from the beginning. One of the most important reasons for the failure has to do with the social skills of the promoter team. Therefore, as far as possible, we must determine what we are going to dedicate to each one, the capacities, the efforts, the dedication, what we expect. People have different ways of seeing their own things and expectations, and what in beginning is harmony, can change to misunderstandings both in an environment of success and failure.
7. Determine the necessary liquidity, especially at the beginning. It is necessary that you have an adequate vision of funds that ensures the maintenance of the activity for at least four months. Keep in mind that it exists in the highest part of confidence over income. It is not necessary, on the other hand, to open a business with debts and payments that suffocate us from the beginning.
8. Knowing the market where we are going to develop the activity, knowing how to define our potential customers, where to look for them, knowing how to differentiate ourselves is fundamental to compete.
9. Be aware of the economic and accounting management of our activity. Do not delegate, therefore, absolutely the management. The control of income and expenses is vital.
10. Differentiate our product and service. The ability to differentiate not only has to be real, but also our client has to notice and appreciate it.
11. Take into account the opinions of suppliers and customers to improve the commercial relationship and gain competitiveness.
12. Make a good diffusion of our products or services. Marketing is essential for an activity to work. We can have a good product, but if we are not able to transmit their qualities, their ability to meet the needs of our customers, we can hardly establish a business relationship.
13. Be aware of the limits and opportunities of our activity. The important thing is to adequately meet our demand, so it is essential to know how far we can go. Trying to take care of everything can make us look bad with everyone and generate unwanted costs. Therefore, we should not cover more than we can. In this sense collaboration with others it is important in a globalized environment to avoid losing customers due to lack of capacity.
14. Have a critical spirit with our own activity. Being aware of an error or a weakness is the first step to be able to solve it. It is possible that we do not concentrate all the necessary

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qualities and skills of the different actions that our activity needs. The important thing is to be aware of it and know that you can begin to acquire or lean on others if they have them.

15. The important thing is to work to make our idea, our activity, our business, our hope, our company, viable, that is to say that our level of income is not below expenses for a continuous period of time. It is therefore essential to determine our equilibrium point, that in which the revenues are equal to the expenses.
16. Work to ensure that your competitive advantage lasts over time. It is important to innovate, to have the capacity to change. Remember that innovating is not just creating new products. You can innovate in many ways, not just in the product or service. You can innovate in processes, in attention, in the way of doing things.
17. Prioritise giving a good after-sales service. A satisfied customer is your best guarantee for the future and can be a commercial potential from your experience to expand your customers. In addition, solutions to customer problems must be quick and make the customer feel that if there is a problem, they will always have an immediate solution with the least possible inconvenience. On the other hand, the after-sales service must be used to be aware and detect possible errors, defects or weaknesses of your product or service and thus be able to take the appropriate measures.
18. Take care and monitor personal relationships at all levels (partners, customers, suppliers, contracted). It is essential a good relationship, but where the priority is the professional confidence, aware and as far as the friendship, because sometimes can affect personally and professionally.
19. Always invest in yourself, in your training and knowledge, it is the best investment. You always have time to learn and your knowledge is the best bet for your activity. Investing in yourself is the best way to avoid losing. Invest in learning what you need, in doing things well and being as successful as possible.
20. Do not be afraid of failure. If it happens it will be an experience that will help you start a new project.

In short, these are factors in which you have to think and act, and remember that the fundamental thing if you are thinking of creating your own activity and working on your own is a good initial planning, because through it, you can assess the viability of your idea and project, the risks to limit them, the necessary resources and the potential benefits.

And during your activity you must always be willing to improve, correct mistakes, innovate, observe and learn in order to maintain and expand your expectations.

1.2 Module 2 – Entrepreneurship culture in the European Union

1.2.1. Entrepreneurship in the European Union – Methodology

Presentation with the group exercise and discussion

Duration: 2.5 hours

General description

Workshop

1. **Discussion:** What do you think/know about the possibilities to start your own business in the European Union? – 10 minutes
2. **Short presentation:** Entrepreneurship in the European Union and attitude towards entrepreneurship – 15 minutes (PPT)
3. **Discussion:** What do we know about the European Union? – 10 minutes discussion in pairs and then 10 minutes group discussion. – 20 minutes in total
4. **Short presentation:** The European Union – 15 minutes (PPT)
5. **Discussion:** Why are SMEs important for the economy of EU? (put answers on a flipchart) – 10 minutes
6. **Short presentation:** SMEs as the Backbone of the European Economy? – 10 minutes. (PPT)
7. **Discussion:** What kind of measures would help entrepreneurs to start their business? – 10 minutes
8. **Short presentation:** Measures that the European Union try to implement to help entrepreneurs to start business – 10 minutes. (PPT)
9. **Summarization and clarification** – 20 minutes
10. **Day evaluation** (a short questioner: what was good, what would they change, suggestions for the next workshop) – 10 minutes

Objectives

- To understand the EU approach towards the Entrepreneurship
- To get familiar with Economic situation in the European Union
- To develop understanding about role of SMEs within European Union economy

Content

- Entrepreneurship in the European Union
- Attitude towards entrepreneurship
- Economic situation in the EU
- SMEs as the Backbone of the European Union economy

Materials

Room, with chairs and tables, projector, wireless connection, computer, flipchart paper for posters, blue tack or something to glue poster on the wall, markers.

Comment: The proposed material is just a framework for the trainer. The amount of information and the methodology has to be adapted to the particular group of participants.

1.2.2 Entrepreneurship in the European Union – Materials

Why is entrepreneurship important?

Especially in the last years, entrepreneurship has been strictly linked to economic development. Essentially, creating new business and new enterprises means creating new jobs, which directly busts the general enrichment of the community interested and, later on, of the economic activities connected. Stimulating the creation of new firms is seen as a tool to boost employment and output especially of regions experiencing depressed economic situations. This is the reason why entrepreneurship is often linked to regional development programs and seen as its solution.

Furthermore, entrepreneurship can be much more than an economic booster. It can represent a social inclusion tool, in other words, a key element of strategies designed to facilitate the participation of certain target groups, such as women or minorities, in the economy.

However, entrepreneurship cannot be actually drawn to a single concept, and dependently on the location over the world, it can be regarded with different acceptations. While start-ups, and the more fundamental notion of entrepreneurship, has developed to become a part an essential piece of many countries' identity (as for US), for many people across the globe, entrepreneurship has deeper roots – with self-employment often a primary means of survival.

Therefore, if we take into consideration a worldwide rank for the country with the greatest number (compared to its population) of entrepreneurs, conclusions would not be as expected. According to statistics run in 2015, 4.3% of the adult population in the United States are entrepreneurs. Uganda, on the other hand, has more than a quarter of its population fulfilling that entrepreneurial role – standing at 28.1%. Taking a look at the full report from Global Entrepreneurship Monitor (GEM), we find that of developed nations overall don't even break the top 25 spots – with Australia ranking the highest at number 26. Thailand, Brazil, Cameroon, and Vietnam round out the top five spots in GEM's report.

Attitude towards entrepreneurship

Entrepreneurial attitude

All over the world people (and governments) largely agree that entrepreneurs are job creators and that they develop new products and services which benefit the whole society. However, for many, there is still a need to better understand the role of the entrepreneur, who is commonly associated with new and/or small firms, in job creation and economic growth.

Overall Europe, the image of entrepreneurs does not always reflect a trustful and positive image, and it has declined during the last years. For example, according to polls carried out by the European Commission in 2010, 54% of all Europeans believed that entrepreneurs only think about their own wallet and 49% believed that entrepreneurs

exploit other people's work. Compared to other polls of 2007 (45% and 42%) the values had clearly grown, explicating a crescent distrust towards entrepreneurship¹.

However, the status of entrepreneurs varies greatly between different countries. In the Scandinavian countries, it is actually very positive (e.g. 83% of Danes and 78% of Finns had a favourable opinion about entrepreneurs) whereas in Eastern Europe the entrepreneurs' reputation is generally lower (only 26% of Hungarians and 33% of Poles have a favourable opinion about them). And yet, in comparison with other professions entrepreneurs are considered in a rather positive way. 49% of all Europeans declare having a good opinion about entrepreneurs. Only the liberal professions (lawyers, doctors, architects etc.) enjoyed greater esteem (58%). Significantly lower is the regard for civil servants (35%), top-managers (28%), bankers (25%) or politicians (12%)².

Nevertheless, even if entrepreneurship could still be regarded a good carrier, undertaking its path is not considered easy as it may seem. One of the main hindrances is the lack of funds to start a new self-employed business. Only 28.1% of all Europeans think it feasible to start a business within the next five years (back in 2007 the figure was still at 31.4%; compared to the US is quite alarming, considering that in North America it has even increased from 43.5% to 48.7%). The lack of finance has traditionally been the most important reason stated for this situation (24% of those sceptical about a start-up mentioned it). Yet, even in the case people would find themselves with a conspicuous amount of finance, as a sudden inheritance, it would not make starting a business attractive for many Europeans. When asked what they would do with an unexpected and significant amount of money only 14% of Europeans would start a business and 16% would spend it on nice things they always wanted to have; 30% would just save it and 31% would buy a house (or repay a mortgage).

Demographic, gender and age differences

If we study the composition of the entrepreneur population in Europe (and all around the world), we will see substantial differences given by its demographic, gender, age, cultural and educational background proportion.

Gender

As a matter of fact, men generally express a stronger preference for self-employment (51%) than women (39%)³. The gender usually has an impact on the assessment of the entrepreneurship competence, in particular on some of the aspects of attitude and skills. Female workers value their entrepreneurial characteristics, skills and knowledge averagely less than men and they are less inclined to become an entrepreneur.

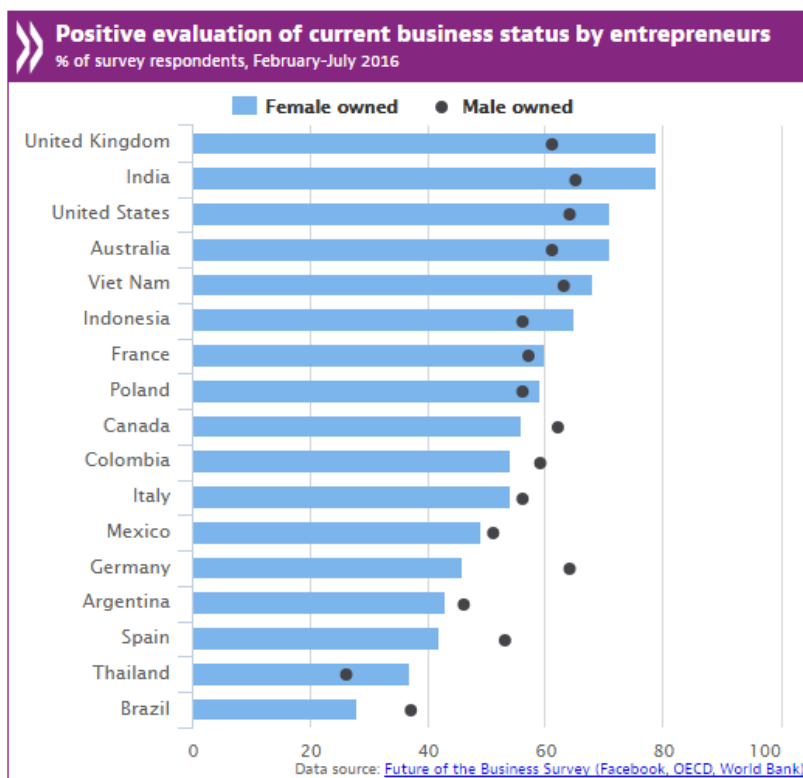
The following figure shows the difference among the percentage of businesses owned by female and male entrepreneurs around the world in 2016⁴.

¹ European Commission, 2010, "European Attitudes towards Entrepreneurship", retrieved from http://europa.eu/rapid/press-release_MEMO-10-232_en.htm?locale=en.

² European Commission, 2010, "European Attitudes towards Entrepreneurship", retrieved from http://europa.eu/rapid/press-release_MEMO-10-232_en.htm?locale=en.

³ European Commission, 2010, "European Attitudes towards Entrepreneurship", retrieved from http://europa.eu/rapid/press-release_MEMO-10-232_en.htm?locale=en.

⁴ OECD, 2016, "Entrepreneurship at a Glance 2016", retrieved from <http://www.oecd.org/std/business-stats/entrepreneurship-at-a-glance-22266941.htm>.



Age

Young people are more inclined to start a business than older citizens. 52% of those aged 15-24 prefer self-employment compared with 47% of those between 25 and 39 and 46% of those between the age of 40 and 54. The personal assessment shows change with age. The assessment of the level of risk propensity, need for achievement and the ability to network for example, decreases with age, whereas self-efficacy, structural behaviour and the level of creative skills increases.

Education

A good education promotes the desire for self-employment. Also living in an urban area increases the inclination for self-employment.

The occupation of the parents is a strong indicator for the occupational preferences of the children. Of those whose parents were self-employed 56% would like to be self-employed too. If at least one parent was self-employed the ratio is 50%. Where both parents were employees only 42% of the children declare a preference for self-employment.

Almost one third of the entrepreneurs graduated in management/business administration, around one fifth in economics and almost a fourth in engineering services.

Minority groups

Membership of an ethnic minority is in most cases positively associated with the different reasons for choosing self-employment. Ethnic minorities are particularly likely, other things equal, to state 'independence' as a reason (marginal effect: nine percentage points). Other significant reasons are 'family businesses' and 'no jobs'. These findings are consistent with the view that members of ethnic minorities may choose self-employment because they are

excluded from the formal labour market and may prefer to build business ventures within their own communities, where formal skills, particularly host country language skills, are less necessary.

The European Union⁵

Countries in the EU and EEA

The European Union (EU) is an economic and political union of 28 countries. It operates an internal (or single) market which allows free movement of goods, capital, services and people between member states.

The EU countries are:

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

The **European Economic Area (EEA)** is the area in which the Agreement on the EEA provides for the free movement of persons, goods, services and capital within the European Single Market, including the freedom to choose residence in any country within this area. The EEA includes EU countries and also Iceland, Liechtenstein and Norway. It allows them to be part of the EU's single market.

Switzerland is neither an EU nor EEA member but is part of the single market - this means Swiss nationals have the same rights to live and work in the UK as other EEA nationals.

Single market

The greatest achievement of the European Union's is the single market. The basis of the single market is free movement of persons, goods, services and capital. However, the single market still does not mean a single economy since some sectors (especially services of general interest) are still subject to national laws.

The EURO area

The European Union currency is EURO. Euro comes into use for non-cash transactions in 1999 and all payments in 2002. Even though the idea is that all EU countries join euro area, at the moment only 19 out of 28 EU member states use euro as a single currency. In order to adopt euro countries, need to meet certain criteria.

Advantages of euro for consumers in Europe:

- Travellers don't have to change currencies.
- Shoppers can directly compare prices in different countries.
- The European Central Bank ensures prices stability.
- the euro has become a major reserve currency, alongside the US dollar.
- During the recent financial crisis, having a common currency protected euro country from competitive devaluation and attacks by speculators.

⁵ Europe in 12 lessons European Commission Directorate-General for Communication Citizens' Information
1049 Brussels BELGIUM, Luxembourg: Publications Office of the European Union, 2017

SMEs as the Backbone of European Economy

'The category of micro, small and medium-sized enterprises (SMEs) is made up of enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding 50 million euro, and/or an annual balance sheet total not exceeding 43 million euro.'⁶

The main factors determining whether an enterprise is an SME are:

1. Number of employees and
2. either turnover or balance sheet total.

Company category	Number of employees	Turnover	or	Balance sheet total ⁷
Medium-sized	< 250	≤ € 50 m		≤ € 43 m
Small	< 50	≤ € 10 m		≤ € 10 m
Micro	< 10	≤ € 2 m		≤ € 2 m

The definition of an SME is important for access to EU support programmes and finance that are targeted specifically at these enterprises.

SMEs have a central role in the European economy. 23 million small and medium-sized enterprises (SMEs) represent 99.8 % of all European companies, provide 67 % of jobs and create 85 % of all new jobs.

They accounted in 2015 for two-thirds of EU28 employment and slightly less than three-fifths of EU28 value-added in the non-financial business sector.



SMEs EMPLOY 2 OUT OF EVERY 3 EMPLOYEES
 AND PRODUCE 57 CENTS OF EVERY EURO OF
 VALUE ADDED¹



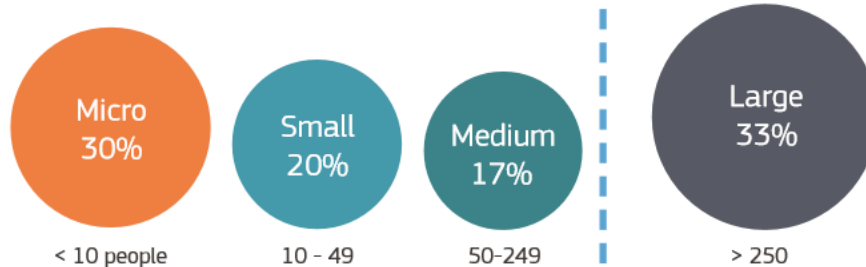
9 OUT OF 10 EU SMEs ARE MICROS
 (less than 10 employees)

The majority of SMEs are micro enterprises with less than ten employees, and they represent 93% of all enterprises in the non-financial business sector.

⁶ Extract of Article 2 of the Annex of Recommendation 2003/361/EC

⁷ The balance sheet is a snapshot at a single point in time of the company's accounts - covering its assets, liabilities and shareholders' equity. The purpose of the balance sheet is to give users an idea of the company's financial position along with displaying what the company owns and owes.

EMPLOYMENT SHARE PER SIZE CLASS



The 5 main sectors in EU in 2015 were:

- Manufacturing
- Construction
- Business services
- Accommodation and food
- Wholesale and retail trade.

5 KEY SECTORS² ACCOUNT IN 2015 FOR :



¹Value added = net contribution of the company to the economy

²Manufacturing, construction, business services, accommodation and food, wholesale and retail trade

The population of SMEs, particular micro SMEs, constantly changes, with many new businesses start every year, but many of them stop to operate, too. Young and small firms show high mortality rates in particular. Moreover, they have barriers to start a business again. However, EU works on policies that support more start-up dynamism through second chance, and this will hopefully lead towards improving the environment for start-ups.

European Union countries set up the aim to make it easier for small businesses to finance their activities and to make it more attractive to invest in Europe.

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EU citizens are entitled to⁸:

- set up their own **business** (even as a sole trader) **in any EU country (or Iceland, Norway or Liechtenstein)**
- set up a **subsidiary branch** of an existing EU-based business that is already registered in one EU country.
- The **requirements vary by country** - but the EU encourages its member countries to meet certain targets:
 - o setting up possible in no more than **3 working days** costing no more than **€100**
 - o completing all procedures through **a single administrative body**
 - o completing all registration formalities **online**
 - o registering a company in another EU country **online** (through the [national contact points](#)).

This [2015 study](#)⁹ shows recent progress by each EU country in reducing the time and cost of paperwork required starting a business, but there is still a big difference between countries regarding every single criteria.

⁸ http://europa.eu/youreurope/business/start-grow/start-ups/index_en.htm

⁹ http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item_id=8293&lang=en

1.2.3 The EU policy on SMEs – Methodology

Presentation with group work

Duration: 2.5 hours

General description

Poster with a thermometer on which will students indicate how they feel at the beginning of the day. This will be a base of the day evaluation.

Presentation: SMEs in Europe and what the European Union does to support small businesses.

Exercise 1: After explanation participants will be divided into 5 groups and every group will have a task to present visually one portal through a poster. This will help participants to get familiar with the main EU portals of help for SMEs in short period.
Maximum time: 30 minutes

Continuation of the presentation – finances.

Exercise 2: Explore with participants Access to finance platform. Show them on your computer, and then give them time to explore by themselves. It is important for them to know where and how to find information about available financials funds.
Maximum time: 20 minutes

Continuation of the presentation – financials funds.

Exercise 3: A deeper exploration of the site Your Europe and group research on common policies regarding some of the most important topics related to SMEs: taxation, health and safety, social security, standards, etc.

First, they will look short promotional video for Your Europe portal. The video is available in English, Italian and French. This part is optional –
http://europa.eu/youreurope/business/index_en.htm

Divide participants into 5 groups (minimum 3 participants per group). Every group will receive a research task using YOUR EUROPE website (http://europa.eu/youreurope/business/index_en.htm). They have to find general information about the topic, prepare a poster (using words, numbers, symbols, graphs and pictures) and present poster at the end (maximum time of presentation 3 to 5 minutes).
Tasks:

- How to start a business – EU condition and condition in particular country
- Taxation – VAT rules and rates - EU situation and condition in particular country
- Product requirements – standards in EU
- Staff – health and safety – EU situation and condition in particular country.
- Social security – EU situation and condition in the specific country.

The main aim is to help participants to understand that the EU has a common framework regarding SMEs, but it is important to search for the information from the country where they would like to start a business.

Total time 45 minutes.

Day evaluation: At the end of the day on the same poster with thermometer participants will indicate how they feel at the end of the day.

Objectives

- To understand EU mechanism to support Small and Medium Enterprises.
- To explore EU portals dedicated to supporting Small and Medium Enterprises.
- To learn about available financial support for the EU SMEs.
- To enhance understanding of common EU framework for SMEs.

Content

- European Union support to small businesses.
- EU portals for the SMEs support
- EU financial assistance for the SMEs
- Common EU framework for SMEs

Materials

Projector, stable wireless connection, PPT, speakers, minimum 6 laptops (one for trainer and 5 for group works), flip chart table, flipchart paper, different newspapers for photos, 5 packs of glues, 5 scissors, 5 boxes of markers, circle stickers (minimum 30 in 2 colours), paper serotype, etc.

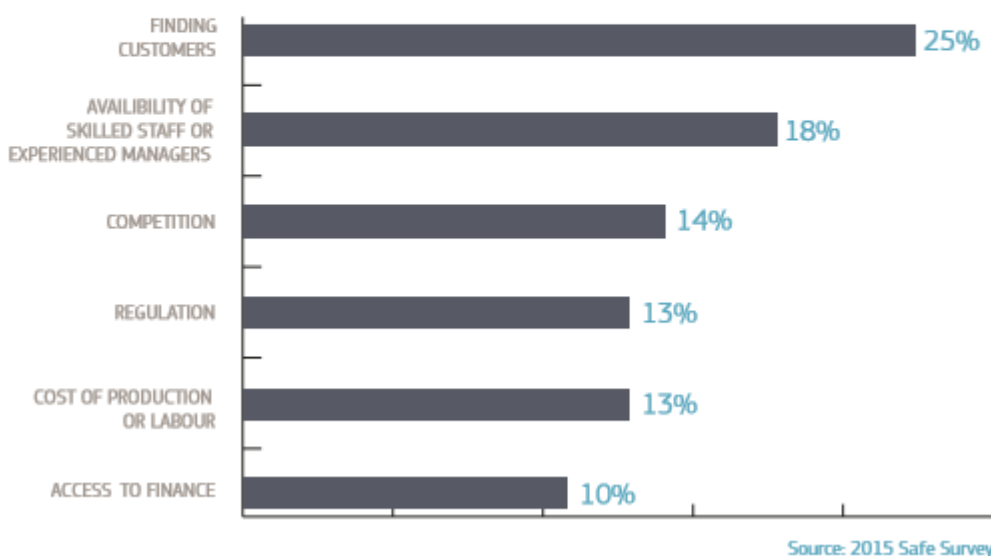
Comment: This workshop is suggested for the participants that are ICT literate and would benefit from the presented information. In case that trainer thinks that issue is not adequate for the group, we suggest spending more time on the topic related to Business plan development.

1.2.4 The EU policy on SMEs – Materials

Small and Medium Enterprises represent a key for economic growth, innovation, job creation and social integration for the European Union. One of the main objectives of the EU is to create a friendly environment for SMEs. Because of that European Commission cooperate closely with all Member States on developing SME-friendly policies, monitoring the progress in their implementation and sharing best practices.



EU-28 SMEs' most pressing problems in 2015



10

What the European Union does to support small businesses¹¹:

1. Creates a business-friendly environment

At the centre of the Commission's action is the Small Business Act for Europe (SBA) that provides a comprehensive SME policy for the EU and EU countries. The SBA promotes the 'Think Small First' principle¹² and promotes entrepreneurial spirit among European citizens.

¹⁰ Annual Report on European SMEs 2015 / 2016, This report was prepared in 2016 for the European Commission, Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs; Directorate H: COSME Programme; Unit H1: COSME Programme, SME Envoys and Relations with EASME

¹¹ http://ec.europa.eu/growth/smes_en

¹² The application of the "Think Small First" principle aims at ensuring that SMEs voices are heard, that their interests are taken on board by policy makers and that the business environment is favourable to the development of SMEs.

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2. Promotes entrepreneurship

The Commission promotes entrepreneurship through the Entrepreneurship Action Plan, supports entrepreneurship education, and provides support tools for aspiring entrepreneurs.

3. Improves access to new markets and internationalisation

The Commission's priority is to ensure that enterprises can rely on a business-friendly environment and make the most out of cross border activities, both within the EU Single Market and outside the EU.

4. Supports SME Competitiveness and Innovation

Promoting competitiveness and innovation are key aspects of EU policy in relation to industry and enterprise, in particular for SMEs.

5. Provides key support networks and information for SMEs

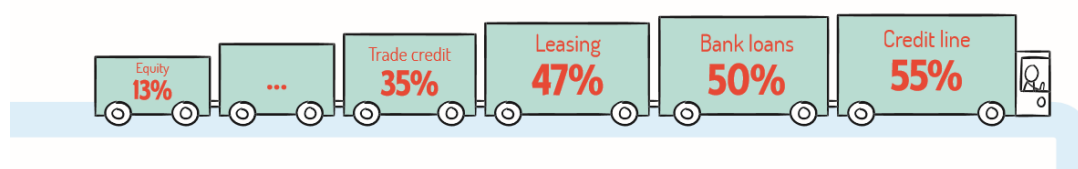
- the [Your Europe Business Portal](http://europa.eu/youreurope/business/index_en.htm) is a practical guide to doing business in Europe. It provides entrepreneurs with information and interactive services that help them expand their business abroad.
http://europa.eu/youreurope/business/index_en.htm¹³
- the [Enterprise Europe Network](#) helps SMEs and entrepreneurs access market information, overcome legal obstacles, and find potential business partners across Europe.
- the [SME Internationalisation support](#) page provides information on foreign markets and helps European business internationalise their activities.
- the single [portal on Access to Finance](#) helps SMEs find finance supported by the EU.
- Small Business Portal - This portal gathers together all the information provided by the EU on and for SMEs, ranging from practical advice to policy issues - http://ec.europa.eu/small-business/index_en.htm

6. Facilitates access to finance

Access to finance is the most pressing issue for many small enterprises. The Commission works on improving the financing environment for SMEs and provides information on funding.

What are the sources of financing?

bank loans and credit lines remain most relevant for SMEs, equity less so



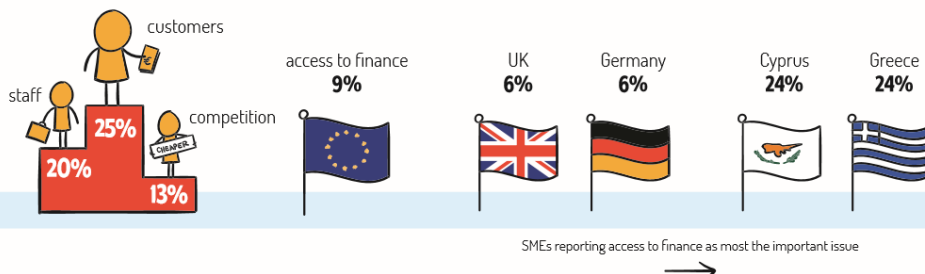
¹³ Available in all languages

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What are the most important problems for SMEs?

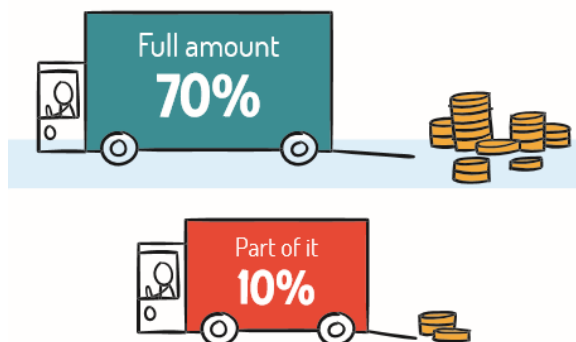
access to finance is the **least** pressing one...

...but the situation differs between countries

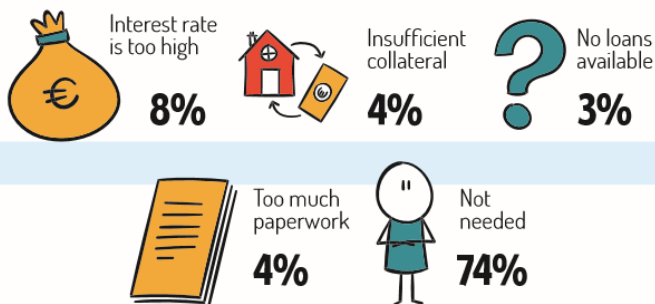


Bank loan obtained

79% SMEs received all or part of the requested loan



Why are bank loans not relevant for some SMEs?

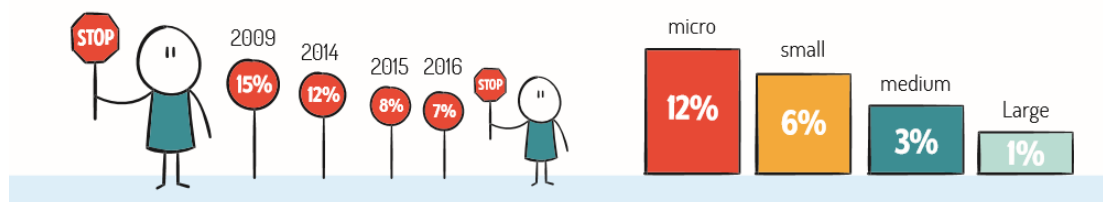


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Rejection rate

SMEs are reporting **fewer** loan requests being turned down

loan refusals **decrease** with the size of firm



Rejection rate per country

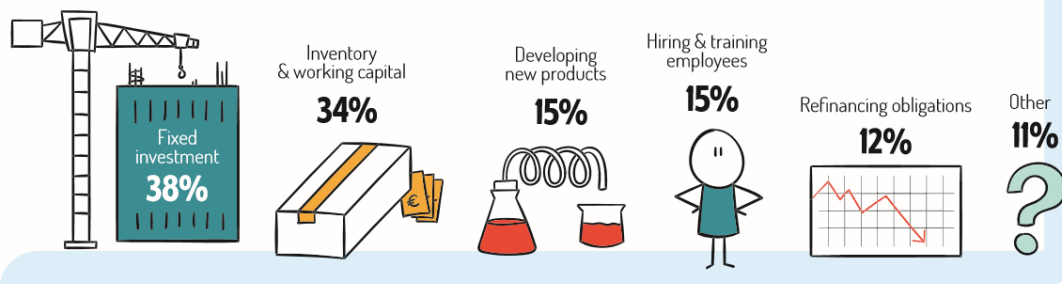


Q7ba. Bank loan (excluding overdraft and credit lines) - If you applied and tried to negotiate for this type of financing over the past six months, what was the outcome?

Source: SAFE, 2016; edited by Pantela.

* Grey coloured countries indicate that the unweighted number of observations was low and therefore results are not presented.

What is the financing used for?



EU business funding in 3 easy steps¹⁴

European Commission

Find EU business finance in 3 easy steps

- 01** www.access2finance.eu to find financial institutions that provide EU finance in your country.
- 02** Contact a financial institution that provides financing for your investment needs.
- 03** Apply for EU financing directly at the local financial institution.

What is available?

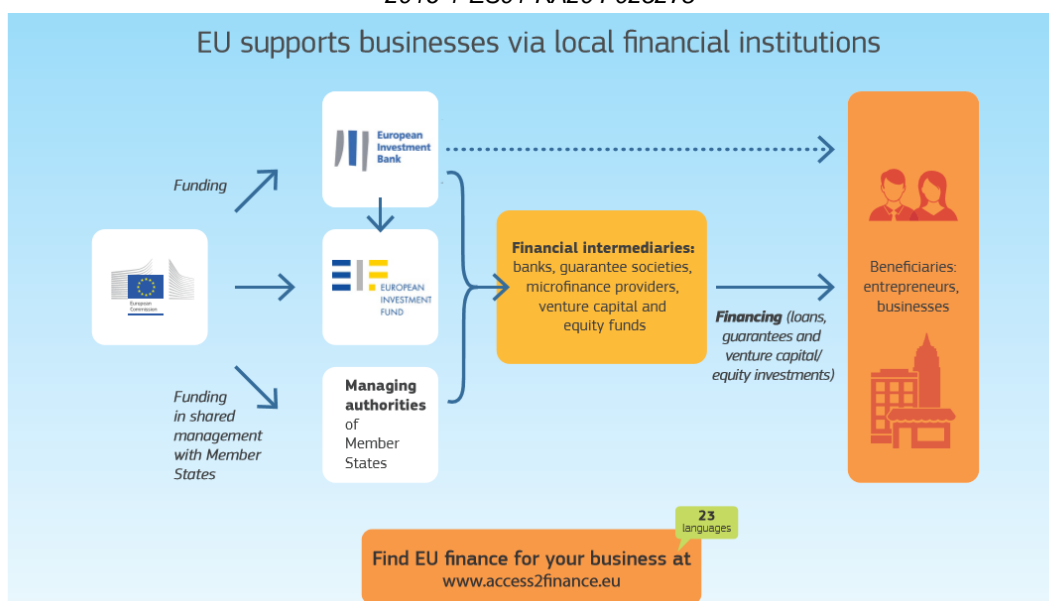
Programme	Type	Amount
Social Change & Innovation	Microfinance	< €25.000
	Investments	< €500.000
COSME	Guarantees	< €150.000
	Equity	
Creative Europe	Guarantees	
InnovFin (Horizon 2020)	Guarantees	€25.000 - €7.500.000
	Equity	
Private Finance For Energy Efficiency	Loans	< €5.000.000
Natural Capital Financing Facility	Loans, equity	€5.000.000 - €15.000.000
European Investment Bank, European Investment Fund, European Structural and Investment Funds, European Fund for Strategic Investments	Loans, guarantees, equity	

Who is eligible for EU funding?
Start-ups | Entrepreneurs | Businesses
=> **any size/ any sector**

Focus	Size of company		
	Micro	SMEs	Small mid caps
Micro-enterprises	✓		
Social enterprises	✓	✓	
General	✓	✓	
Growth, expansion stage	✓	✓	
Cultural and creative sector	✓	✓	
Research, development, innovation	✓	✓	✓
Start-up, early stage	✓	✓	✓
Energy efficiency	✓	✓	✓
Preservation of natural capital, climate change	✓	✓	✓
General	✓	✓	✓

¹⁴ EU business funding in 3 easy steps – iconographic (English, Spanish, Italian and Romanian)

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Access to finance

<http://europa.eu/youreurope/business/funding-grants/access-to-finance/>

COSME Programme¹⁵

<http://ec.europa.eu/growth/smes/cosme/>

COSME is the EU programme for the Competitiveness of Enterprises and Small and Medium-sized Enterprises running from 2014 - 2020 with a planned budget of EUR 2.3 billion.

COSME is managed by the [Executive Agency for Small and Medium-sized Enterprises \(EASME\)](https://ec.europa.eu/easme/en) – (<https://ec.europa.eu/easme/en>) on behalf of the European Commission. Expressions of interest related to COSME can be found on [the EASME website](#). Applications to open calls are made through the [Participant Portal](http://ec.europa.eu/research/participants/portal/desktop/en/opportunities/cosme/index.html#c.calls=hasForthcomingTopics/t/true/1/1/0/default-group&hasOpenTopics/t/true/1/1/0/default-group&allClosedTopics/t/true/0/1/0/default-group&+PublicationDateLong/asc) (<http://ec.europa.eu/research/participants/portal/desktop/en/opportunities/cosme/index.html#c.calls=hasForthcomingTopics/t/true/1/1/0/default-group&hasOpenTopics/t/true/1/1/0/default-group&allClosedTopics/t/true/0/1/0/default-group&+PublicationDateLong/asc>) .

Financial intermediaries can find more information on the calls for expression of interest on the [COSME financial instruments](https://ec.europa.eu/growth/access-to-finance/cosme-financial-instruments_en) page (https://ec.europa.eu/growth/access-to-finance/cosme-financial-instruments_en).

Guarantees to small and medium-sized enterprises for loans mainly up to EUR 150000. Equity (growth and expansion stage).

COSME aims to help in:

- Accessing finance – helps small and medium-sized enterprises (SMEs) to access finance through EU 'financial instruments' that are channelled through local financial institutions in EU countries. To find a financial institution in your country, visit the Access to Finance portal. - http://europa.eu/youreurope/business/funding-grants/access-to-finance/index_en.htm

¹⁵ <http://ec.europa.eu/growth/smes/cosme/>

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- Opening markets - COSME funds the Enterprise Europe Network that helps SMEs find business and technology partners, and understand EU legislation; the Your Europe Business portal that provides practical information on doing business within Europe. It also finances a number of IPR (intellectual property rights) SME Helpdesks.¹⁶
- Supporting entrepreneurs - by strengthening entrepreneurship education, mentoring, guidance and other support services. Especially groups who may find it difficult to reach their full potential, such as young people, women and senior entrepreneurs, as well as helps businesses to access opportunities offered by digital technologies.
- Improving business conditions - COSME aims to reduce the administrative and regulatory burden on SMEs by creating a business-friendly environment.

InnovFin Programme (Horizon 2020)¹⁷

<http://www.eib.org/products/blending/innovfin/index.htm>

"InnovFin – EU Finance for Innovators" is a joint initiative launched by the **European Investment Bank Group (EIB and EIF)** in cooperation with the European Commission under [Horizon 2020](#).

InnovFin has the aim to help access to finance for innovative businesses and other innovative entities in Europe.

InnovFin consists of a series of integrated and complementary financing tools and [advisory services](#) offered by the EIB Group, covering the entire value chain of research and innovation (R&I) in order to support investments from the smallest to the largest enterprise.

The SME instrument (Horizon 2020)

<https://ec.europa.eu/easme/en/horizons-2020-sme-instrument>

SME instrument offers funding and coaching support to innovative SMEs.

Creative Europe

<https://ec.europa.eu/digital-single-market/en/financial-guarantee-facility-culture-creative>

Loans to small and medium-sized enterprises in the cultural and creative sectors.

Programme for Employment and Social Innovation (EaSI)

<http://ec.europa.eu/social/main.jsp?catId=1084&langId=en>

- Microloans up to EUR 25 000 to micro-enterprises and to vulnerable persons who wish to set up or develop a micro-company.
- Investments up to EUR 500 000 to social enterprises.

Microfinance and Social Entrepreneurship axis of EaSI

The Microfinance and Social Entrepreneurship (MF/SE) axis supports actions in **two thematic sections**:

- [microcredit and microloans](#) for vulnerable groups and micro-enterprises;
- [social entrepreneurship](#).

Objectives

- Increase access to, and the availability of, microfinance for vulnerable groups who

¹⁶ Promotional video (in English, French and Italian) - http://europa.eu/youreurope/business/index_en.htm

¹⁷ <http://www.eib.org/products/blending/innovfin/index.htm>

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want to set up or develop their business and micro-enterprises.

- Build up the institutional capacity of microcredit providers.
- Support the development of social enterprises, in particular by facilitating access to finance.

European Structural and Investment Funds (ESI funds)¹⁸

http://ec.europa.eu/regional_policy/index.cfm/en/funding/accessing-funds/

- Loans, guarantees, equity financing or business grants.

Support is provided from multi-annual programmes co-financed by the EU.

The ESI Funds are a family of five EU funding instruments that provide structural and investment financing across the EU. The budget provides EUR 454 Billion in the period 2014-2020.

While the five funds address different stakeholders and sectors they share two important commonalities

- The funds are dedicated to support growth and job creation and are aligned with the [Europe 2020 strategy](#) and the [Commission priority for Jobs, Growths and Investment](#);
- All 5 funds are delivered under shared management, that is managed by the Commission in partnership with National and regional public authorities in the Member States.

For more information about the ESI Funds and the individual funds:

- [European Structural and Investments Funds](#) (legal acts)
- [Cohesion Fund](#)
- [European Agricultural Fund for Rural Development](#) - EAFRD
- [European Maritime & Fisheries Fund](#) - EMFF
- [European Regional Development Fund](#) - ERDF
- [European Social Fund](#) - ESF

This platform also covers the [Youth Employment Initiative](#) (YEI) which is a specific funding resource under the ESF Regulation dedicated to fighting youth unemployment.

European Investment Bank¹⁹ and European Investment Fund²⁰

<http://www.eib.org/products/index.htm>

- Business loans, microfinance, guarantees and venture capital.

The EIB is the European Union's bank. The EU bank improves people's lives by providing finance and expertise for projects supporting innovation, SMEs, infrastructure and climate action. Main functions:

- Lending – borrowing funds at good rates.
- Blending – tools that help clients blend finances.
- Advising – financial and technical expertise through the [European Investment Advisory Hub](#).

How can I apply for business grants?

<https://ec.europa.eu/info/funding-tenders>

¹⁸ http://ec.europa.eu/regional_policy/index.cfm/en/funding/accessing-funds/

¹⁹ <http://www.eib.org/>

²⁰ <http://www.eif.org/>

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The EU provides also grants aimed at specific policy objectives like research or education. Some of these can be relevant for businesses. You can apply for EU grants through [calls for proposals](#) .

1.3 Module 3 - Legal, fiscal and financial environment

1.3.1. Legal, fiscal and financial environment – Methodology

"PEST analysis introduction" – Presentation and group exercises
Duration: 2.5 hours

General description

A general explanation of the PEST (Political, Economic, Social and Technological) factors that influence entrepreneurship in the respective country, with the particular focus on legal, fiscal and financial aspects.

Country PEST analysis

Presentation 1: How to start your own business - legal, fiscal and financial issues.
The presentation will be combined with the research of online resources and discussion wherever is appropriate.

Presentation 2: What is PEST analysis?

Exercise: PEST analyses on the country example.

Together with the participants step by step go through every component on the general country case. After every part try to find out together with the participants what could influence somebody who would like to start a business and write this on a flip chart. At the end of the activity, the trainer will facilitate production of 4 flip chart papers, one for every component of the analysis.
Discuss with the participants about the threats and opportunities within every part of the analysis.

Day evaluation: (a short questioner: what was good, what would they change, suggestions for the next workshop) – 10 minutes
At the end of the workshop, the trainer has to have information about the business participants would like to start in order to prepare materials for the next workshop.

Objectives

- To understand the main legal, fiscal and financial issues under the process of starting a business.
- To understand the concept of PEST analysis.
- To facilitate the design of PEST analysis for the UK.
- To outline the threats and opportunities for somebody who would like to start own business in the UK.

Content

- Legal, fiscal and financial environment in the UK
- Concept of PEST analysis
- PEST analysis of the UK

Materials

Power Point Presentation, projector, flip chart table and paper, markers, paper serotype

1.3.2 How to start your own business – country example – Materials

Business structure

Every country has to prepare materials related to the circumstances in their country

Type of business

The first step when somebody decides to start a business is to think what kind of the legal structure will choose. It is important to think carefully about the structure which suits the best the business since this will affect:

- which authorities the entrepreneur has to inform that he/she would like to start a business;
- the tax and National Insurance that company needs to pay;
- the records and accounts that company have to keep;
- financial liability if the business runs into trouble;
- the ways the business can gather money;
- the way management decisions about the business can be made

Registration of business

Every country has to prepare materials related to the circumstances in their country

Legal requirements

Legal requirements for starting up the own business depends on:

1. The type of business (sole trader, limited company or partnership);
2. What the business does (licenses and permits, health and safety and insurance);
3. Rules that company must follow if:
 - sell goods online,
 - buy goods from abroad or sell goods abroad,
 - store or use personal information;
4. Where the business takes place:
 - At home,
 - Company space,
 - In rented space;
5. What type of support do business use: employ staff, use the services of freelancers or agency staff?

Basic legal requirements

The rules and regulations around company names

Choosing a name for a company implies a range of rules to bear in mind, and the solicitor can help in this process.

Trademarks, copyrights, and patents

A trademark identifies a product specifically in the eyes of the public, and when registered, is protected by law, giving the right to take action if someone else is using it. Similar rules apply to copyrights and patents which exist to protect the products of

somebody's work against rival businesses and others using them without permission. It is good to advise about that with a solicitor.

Insurances

Insurance has to be seen as a necessity. There are some demanded by law (depends on industry and business), but also others that can help with the business protection.

Health and Safety

Business owners have a duty of care for anyone that might be affected by their business. This might include members of the public (both inside and outside your premises), employees, and visitors. A risk assessment has to be conducted to help identify the risks posed to these individuals by business activities.

Understanding your tax liabilities

Keeping accurate records is very important since you need to have an overview about business expenses and deduct it from your gross profit to reduce the amount of tax. For that issue, the advice from a professional accountant is necessary.

External Finance

In order to promote and sustain a growth of local economies and businesses, the various organisations offer a broad range of business grants. These are a great source of finance for start-ups and growing businesses.

Sometimes application forms look very demanding, time-consuming and complicated. However, the conditions defer and depend on the location, type of grant and organisation. Even though an entrepreneur has to spend a time to fill the application and collect all necessary documentation, the structure of grant application can sometimes help an entrepreneur to rethink about the business idea and identify weaknesses of the business.

Sometimes business is not dependable on location, and it may be worth exploring deals which the government and local authorities produce to stimulate the development of new business in a particular area.

The Government has the aim to help SMEs through the stages of start-up and growth and provides a range of funding for small businesses. Every country has to provide information about their specific circumstances.

Other sources

EU funds²¹ - In the previous module, we have mentioned the EU funds dedicated to the development of small business. The platform Finding Tenders is useful tool for finding the funding opportunities - <https://ec.europa.eu/info/funding-tenders>

Banks also provide information and application advice. Some management consultancy firms can assess business' eligibility for specific grants and then help with the application.

²¹ http://europa.eu/youreurope/business/funding-grants/eu-programmes/index_en.htm

PEST analysis

PEST is an analysis used to assess four external factors concerning business situation: Political, Economic, Social and Technological. Apart from internal resources and industry factors, these micro economic factors influence the performance of a company. PEST analysis is especially useful when business starts, before launching a new product, etc. All factors need to be carefully analysed to determine how they will affect the performance and activities of the business in the long-term. All of the components of PEST analysis cover certain area of business environment.

Political factors

Political component analyses how government regulations and legal issues affect the probability of a business being successful. The political factors that could have an impact on business are often given a lot of importance. All companies must follow the law and managers must find out how changes in the legislations can affect their activities. For example, changes in tax can have a direct impact on business, means that owner has to be up-to-date with this kind of political factors. It can also affect government policies at local to federal level, so companies should be ready to deal with the local and international outcomes of politics.

Changes in the government policy influence the political factors. The change can be economic, legal or social, but it can be a combination of these factors. Certain factors are connected and some political decisions, for example, can affect the economic environment, acceptance of new technologies or the socio-cultural environment.

Political factors are probably the least predictable in a business environment. Still, political system among the world defer. While in some countries population democratically elects open government system, in others government's power comes from a select group. Corruption in some countries is also a huge barrier in some countries, so some companies can survive in that surrounding only thanks to bribing.

Some of the most important political factors affecting business are:

- Bureaucracy
- Corruption level
- Freedom of the press
- Tariffs
- Trading policies
- Anti-trust law
- Education Law
- Employment law
- Data protection law
- Discrimination law
- Environmental Law
- Health and safety law
- Regulation and deregulation
- Competition regulation
- Future legislation
- International legislation
- Regulatory bodies and processes
- Government stability and related changes

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- Tax policy (tax rates and incentives)
- Government involvement in trade unions and agreements
- Intellectual property law (Copyright, patents)
- Import restrictions on quality and quantity of product
- Laws that regulate environment pollution
- Consumer protection and e-commerce
- Funding grants and initiatives
- Home market lobbying/pressure groups
- Wars and conflicts

Economic factors

This component examines the economic issues that have an impact on the company.

Examples of economic factors affecting business include:

- Home economy situation
- Home economy trends
- Overseas economies and trends
- General taxation issues
- Tax specific to product/services
- Seasonally/weather issues
- Market and trade cycles
- Specific industry factors
- Market routes and distribution trends
- Customer/end-user driver
- Interest and exchange rates
- International trade/monetary issues
- Inflation
- Recession
- Demand / Supply

Social factors

Social factors are related to the cultural and demographic aspects that influence the business success on the market. Through this component, a company can better understand consumer needs and what motivates them to purchase.

Market research is fundamental in this step since it is important to understand trends and patterns of the society. Social and cultural changes in the business environment have to be in focus. The good analysis can indicate the weakness of companies marketing strategy, but also help to develop new ideas.

These are some of the social factors which can impact customer needs and size of markets:

- Lifestyle trends
- Buying habits
- Education level
- Emphasis on safety
- Sex distribution
- Religion and beliefs
- Health consciousness
- Family size and structure
- Average disposable income level

- Social classes
- Minorities
- Attitudes toward green or ecological products
- Attitudes toward saving and investing
- Attitudes toward for renewable energy
- Immigration and emigration rates
- Population growth rate
- Age distribution and life expectancy rates
- Attitudes toward work, career, leisure, and retirement
- Attitudes toward imported products and services
- Attitudes toward customer service and product quality
- Media views
- Law changes affecting social factors
- Brand, company, technology image
- Fashion and role models
- Major events and influences
- Buying access and trends
- Ethnic/religious factors
- Advertising and publicity
- Ethical issues

Technological factors

Technological factors focus on the influence of technology to the introduction of a product or service into a marketplace. They are related to the existence, availability, and development of technology.

Technology hugely dictates the way many things are done, in business or otherwise. This could include things from computational power to engine efficiency. Almost every business is influenced by some technology, like websites we use for business, social media for marketing, fuel used to power the car, some machine in the production, etc.

The main examples of Technological Factors affecting business include:

- Internet connectivity
- Wireless connection
- Engine efficiency
- Automation
- Competing technological development
- Research funding
- Associated/dependent technologies
- Replacement technologies/solutions
- Maturity of technology
- Manufacturing maturity and capacity
- Information and communications
- Consumer buying mechanisms/technology
- Technology legislation
- Innovation potential
- Technology access, licensing, patents
- Intellectual property issues
- Global communication.

P – E – S – T ANALYSIS	
Political	Social
<ul style="list-style-type: none"> - Bureaucracy - Corruption level - Freedom of the press - Tariffs - Trading policies - Anti-trust law - Education Law - Employment law - Data protection law - Discrimination law - Environmental Law - Health and safety law - Regulation and deregulation - Competition regulation - Future legislation - International legislation - Regulatory bodies and processes - Government stability and related changes - Tax policy (tax rates and incentives) - Government involvement in trade unions and agreements - Intellectual property law (Copyright, patents) - Import restrictions on quality and quantity of product - Laws that regulate environment pollution - Consumer protection and e-commerce - Funding grants and initiatives - Home market lobbying/pressure groups - Wars and conflicts 	<ul style="list-style-type: none"> - Lifestyle trends - Buying habits - Education level - Emphasis on safety - Sex distribution - Religion and beliefs - Health consciousness - Family size and structure - Average disposable income level - Social classes - Minorities - Attitudes toward green or ecological products - Attitudes toward saving and investing - Attitudes toward for renewable energy - Immigration and emigration rates - Population growth rate - Age distribution and life expectancy rates - Attitudes toward work, career, leisure and retirement - Attitudes toward imported products and services - Attitudes toward customer service and product quality - Media views - Law changes affecting social factors - Brand, company, technology image - Fashion and role models - Major events and influences - Buying access and trends - Ethnic/religious factors - Advertising and publicity - Ethical issues
Economical	Technological
<ul style="list-style-type: none"> - Home economy situation - Home economy trends - Overseas economies and trends - General taxation issues - Tax specific to product/services - Seasonally/weather issues - Market and trade cycles - Specific industry factors - Market routes and distribution trends - Customer/end-user driver - Interest and exchange rates - International trade/monetary issues - Inflation - Recession - Demand / Supply 	<ul style="list-style-type: none"> - Internet connectivity - Wireless connection - Engine efficiency - Automation - Competing technological development - Research funding - Associated/dependent technologies - Replacement technologies/solutions - Maturity of technology - Manufacturing maturity and capacity - Information and communications - Consumer buying mechanisms/technology - Technology legislation - Innovation potential - Technology access, licensing, patents - Intellectual property issues - Global communication

1.3.3. "PEST analyses – per sector and business" – Methodology

Duration: 2.5 hours

General description

Sector PEST analysis – group work

Divide participants into groups per industry (minimum 3 participants per group) and give them a task to prepare the poster of the PEST analysis for respective industry in following steps:

1. Gather / Choose from offered options relevant data (trainer has to make the list of characteristics using results from previous workshop (one characteristic per one piece of paper), mixed them and put in a prepared envelope for every group. Apart from that, participants can use laptops to find information.
2. Choose characteristic relevant for respective industry and put them in certain PEST categories.

If the group is more advanced the trainer can make the exercise more demanding by adding following the tasks:

3. Identify opportunities and threats for their sector.
4. Evaluate impact on their sector.
5. Rank them in terms of importance.

When participants prepare posters, every group has to present their result. Trainer and other participants will have a task to comment and add something in case there is a need.

Individual business PEST analysis – if there is enough time – individual work

On the basis of all results from the 1st and the 2nd workshop related to PEST analysis participants have to prepare the PEST analysis for their own business individually. If they do not finish it on the same day, this will be their homework and the first part of their training portfolio.

Day evaluation (a short questioner: what was good, what would they change, suggestions for the next workshops, taking into account that this is evaluation of the module)

Objectives

- To facilitate design of the PEST analyses for the specified industries within the UK
- To support participants to develop the PEST analyses for their own business

Content

- PEST analysis per industry
- PEST analysis for particular business

Materials

Power Point Presentation, projector, flip chart table and paper, markers, envelopes, A4 paper, scissors, post-it papers, paper sellotape, depends on participants level of literacy they can use laptops for this workshop, etc.

PEST analyses template

Factor	Trend	Evaluation (threat or opportunity)	Impact 1 = low / 5 = high	Rank in terms of importance
Political				
Economical				
Social				
Technological				

1.4 Module 4 - Business Plan

Business idea creation

1.4.1 Short Introduction

Business Planning and Pitching the Business Plan should be the final step in the entrepreneurship training course for refugees and migrants, after a careful screening, a business idea development day, and after learning the basic skills of becoming an entrepreneur in the participating countries and in Europe.

The course participants should have in mind that a business plan is always a draft and will have to be continuously adapted when during the business start-up process and later on.

But why is it important to have a business plan? The business plan outlines the business strategy and what is needed to do to achieve the goals. Once the idea is in place the business plan helps to validate the business idea. The visions and missions are put in words, so that the customers and maybe the banks and investors understand them. The learners will look who the customers are and what the benefits of their products and services are for their customers. They will look closely where their market is and who their competitors are. They will reflect about the ways and strategies how to reach the customers. And then they will draft a budget to get started, for the first year, and for the following years to come. They will also have to think about whether to start up alone or whether they will need partners, a network, or stakeholders. They will assess the strengths, weaknesses, opportunities, and threats (SWOT analysis) and they will finally make a roadmap and a timetable for achieving their goals and objectives,

Different methods about how to develop or draft business plan are described below. The exercise should be finished with a short three-minute pitch highlighting the main ideas to convince possible investors.

Links and contacts are provided at the end to find access to free-of-charge consultancy and services to get your business started. Your mentor can assist you with the first steps to turn your idea and your business plan into a sustainable business.

1.4.2 Idea Café – Methodology

The concept of the Idea Café is similar to the concept of the World Café, only that it is used for smaller groups and individual idea creation with peer mentoring.²²

Duration: 6-8 hours

Objectives

To develop and validate ideas for creating businesses in groups and individually

Materials/Preparation

Skills Passport prepared by the student

To prepare the session each student should complete a Skills Passport, based on the EUROPASS, but just simpler.

This should include some personal information with a photo, some information about education, previous jobs, and about their skills. The information can be continuously updated during the course. The students should also be encouraged to complete the EUROPASS CV and passport at the end of the course.²³

A creative room

Ideal would be a nice comfortable friendly room with lots of light, if possible with round boards for three to four students and one facilitator per board. The facilitator supports the idea development and provides stimuli.



Example of an Idea Café table

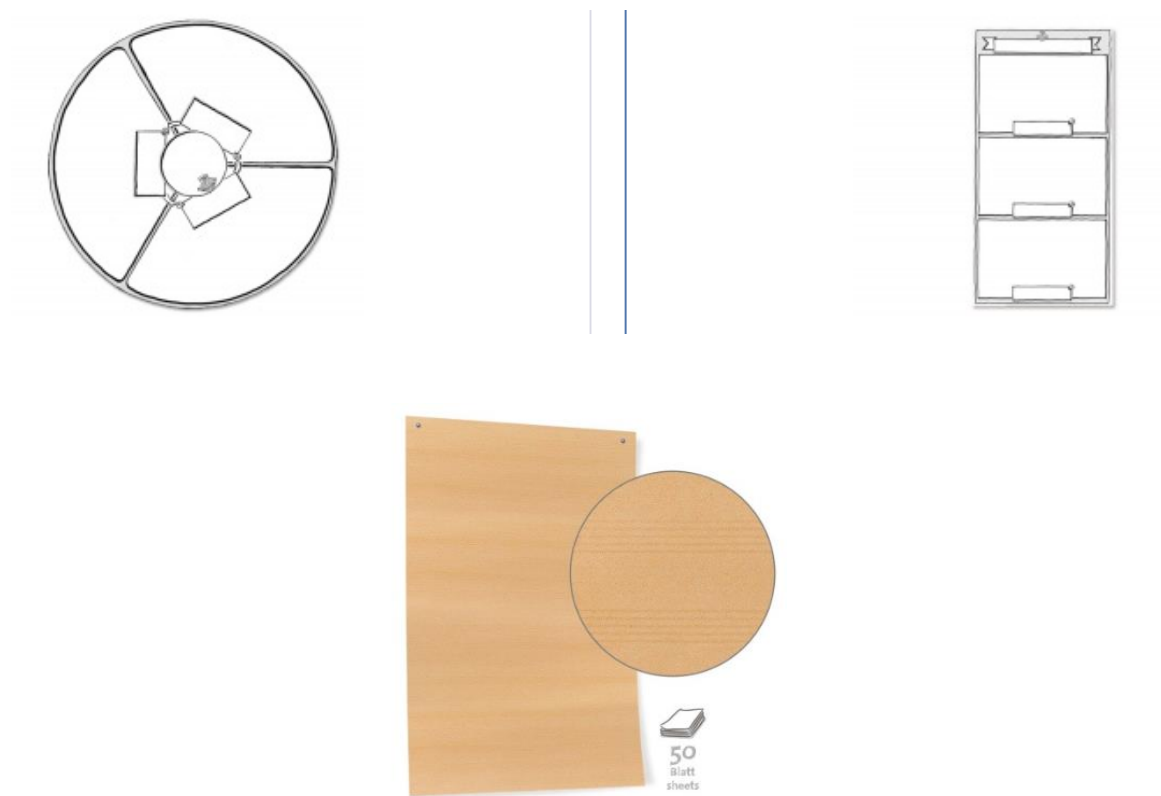
If possible round boards should be available for groups of four learners plus one facilitator per board.

²² for further information about the World Café see: <http://www.theworldcafe.com/wp-content/uploads/2015/07/Cafe-To-Go-Revised.pdf>

²³ see europass.cedefop.europa.eu/documents

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The boards can be covered with simple brown paper. Alternatively there can be flip chart paper covering the table or special equipment.



Colour pens, sticky notes to develop ideas should be on each desk.



There should be drinks and snacks available.

Café Workshop

Each student has about two hours to develop the business idea together with the peer supporters, i.e. the other two learners and the facilitator. The remaining time is for presenting the ideas in the plenum and get feedback and for breaks or walk-the-talk.

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One student starts talking about his/her skills and dreams. With the critical and constructive guiding questions and feedback of the facilitator and the other students many more skills and hobbies and dreams are discovered.

During the explorative dialogues all students take notes, doodle, make brainstorming, make mind maps, draw until a business idea is found. The business idea is then validated through critical questions by the facilitator and the other students through a simple SWOT analysis, exploring the strengths, weaknesses, opportunities, and threats of the business idea. Then the next student walks through the same explorative circle.

The role of the facilitator is:

- to set the context
- to create a hospitable friendly space and atmosphere
- to provide feedback and stimulate to help explore questions that matter
- to encourage everyone to contribute
- to help connect perspectives
- to listen and find patterns and insights
- to help to develop the story of the business dreams around the board to be shared with others
- to document the process and the results with photos and proceedings.

There should be breaks as needed, also possibilities to walk outside and have time to think and reflect.

In the last hour, the students "pitch" their business idea in about three minutes and the other students and facilitators ask questions and give feedback.

The facilitator can either take a photo of the business ideas developed by each student on the board and show the result with a projector, while the student pitches. Alternatively, the results from each board can be put on a wall as an inspiration during the pitches.

The facilitator documents the whole process with photos to be used for future assistance. A good idea is to documents the results in proceedings as a handbook.

After the Idea Café work shop:

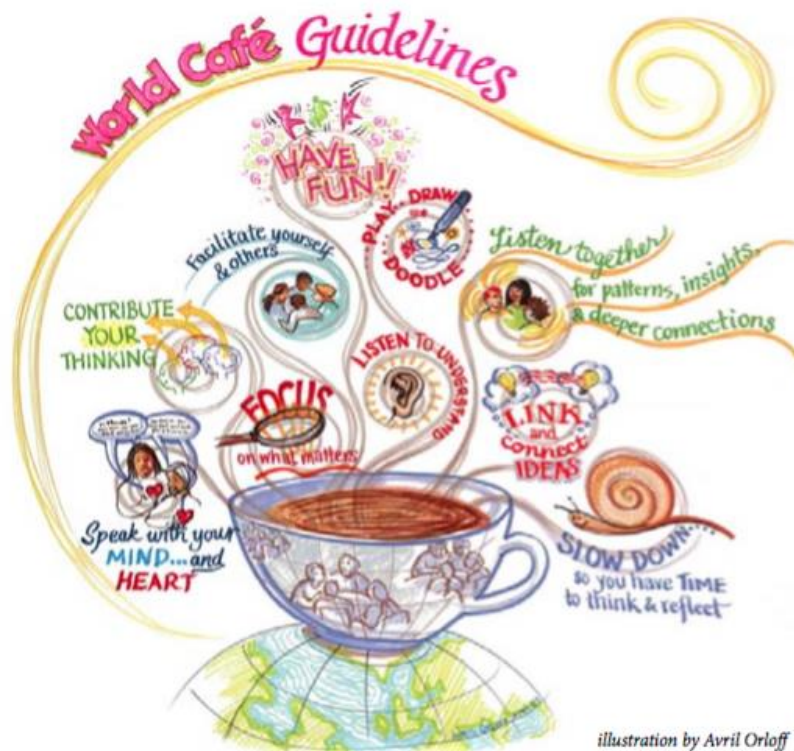
The students further develop their Self EMP Skills Passport with the new insights they have developed.

The students further elaborate their Business Ideas for the workshop on Business Planning.

There is a World Café Etiquette: ²⁴

²⁴ from <http://www.theworldcafe.com/wp-content/uploads/2015/07/Cafe-To-Go-Revised.pdf>

Café Etiquette



2.4.3 Business Idea Creation with the Lego® Serious Play® - Methodology

A more effective and faster way to help our target group to develop their business ideas is the use of the Lego® Serious Play® methodology.

Duration: 6-8 hours

Objectives

To develop and validate ideas for creating businesses in groups and individually

Preparation

The same as for the Idea Café.

The Self Emp Skills Passport is filled in by each student prior to the workshop.

A light creative room, if possible with round boards is needed.

Boards for four people are needed with brown paper or white flip chart paper, colour pens, stickers, etc.

In addition, a big long or round table for the bricks is needed, standing free so students can go around.

Special Lego® Serious Play® bricks are needed:

- A bag with a special set of bricks to practice basic skills for creating metaphors and building and creating business stories.



- A special set of bricks with special metaphorical elements, which can be used for a group from 15 - 20 people, the Lego® Serious Play® Identity and Landscape Kit



One certified Lego® Serious Play® Facilitator and one assistant facilitator for a group of 10-15 participants are needed.

Background information on the power of Lego® Serious® Play methodology can be found in the Danish Self-EMP State-of-the-Art report.

Here the advantages of LSP in a nutshell:²⁵

- Students get an interconnecting set of parts: Connections come easily and sometimes in unexpected ways.
- A low entry level for skills: So that anyone can pick up LEGO bricks and make something satisfactory.
- A medium for mastery: The system can be used to create both very simple and very complex constructions.
- The ability to create something where previously there was nothing: Imagination coupled with the lack of need for preparation and planning: as they say in Lego® Serious Play® 'If you start building, it will come'.
- An open system with infinite possibilities: It can grow in all directions and the parts can be combined in limitless ways.

²⁵ see <http://davidgauntlett.com/wp-content/uploads/2014/03/Gauntlett-LEGO-tool-for-thinking-chapter.pdf>

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- A belief in the potential of children and adults - all generations, all ethnic groups, all nationalities and their natural imagination: Anyone can make and express whatever they want to, through the system.
- A belief in the value of creative play: A respect for play as a powerful vehicle for learning and exploration.
- A supportive environment: Different ideas can be tried out and experimented with, with no negative consequences. On the contrary, it is common that one good idea leads to another.

The LSP Business Idea Creation Workshop

Step 1: Short introduction about the business needs in the region and best practices

Step 2: Short presentation about what Lego® Serious® Play is

Step 3: The students build a bridge as long and beautiful as possible using the "Window" bricks.

Then they tell the story of their bridge.

The objective is that students acquire the skills to connect bricks and to tell the story of that bridge.



It is amazing how people from all generations, genders, and nationalities very quickly develop building skills and become powerful in building metaphors and constructing stories, which help them to discover their own identity, skills, and dreams where they want to go.

Step 4: Build your skills

Based on the Self EMP Skills Passport the students visualize their skills.

It is amazing how many more skills all students usually discover in themselves than by just writing them down.

The students tell about their skills and write their main skills down on a sticker or on the paper on the board.



Step 5: Create your Business Idea

The students now start constructing their own business idea and present their constructions to the other students around the board. The other students provide feedback.



Step 6: Validate your business idea

In the small team of 3 - 4 students the business ideas are validated looking at strengths, weaknesses, opportunities, and threats, and defining KPIs - Key Performance Indicators. Sticky notes are used to write down the key words and put them besides the construction.

Step 7: Connect the businesses (optional)

The students are find out what skills they have and which they need and find possible ways to collaborate with the other students by building connections from one business construction to others. The key points are written down on notes.

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Step 7: The boards pitch their business creations to the other students.



2.4.4 Evaluation

Short questionnaires should be distributed at the end of the workshop in paper or the facilitator could use Ipad or other tablet to gather feedback electronically. The feedback questions should be simple, e.g.

1. How satisfied were you with the workshop?
2. How active were you?
3. How useful was the workshops?
4. Service around the course?
5. What went not so well?
6. What went really well?
7. Have you found your business dream

Business Planning

1.4.5 Short Introduction

Business Planning and Pitching the Business Plan should be the final step in the entrepreneurship training course for refugees and migrants, after a careful screening, a business idea development day, and after learning the basic skills of becoming an entrepreneur in the participating countries and in Europe.

The course participants should have in mind that a business plan is always a draft and will have to be continuously adapted when during the business start-up process and later on.

But why is it important to have a business plan? The business plan outlines the business strategy and what is needed to do to achieve the goals. Once the idea is in place the business plan helps to validate the business idea. The visions and missions are put in words, so that the customers and maybe the banks and investors understand them. The learners will look who the customers are and what the benefits of their products and services are for their customers. They will look closely where their market is and who their competitors are. They will reflect about the ways and strategies how to reach the customers. And then they will draft a budget to get started, for the first year, and for the following years to come. They will also have to think about whether to start up alone or whether they will need partners, a network, or stakeholders. They will assess the strengths, weaknesses, opportunities, and threats (SWOT analysis) and they will finally make a roadmap and a timetable for achieving their goals and objectives,

Different methods about how to develop or draft business plan are described below. The exercise should be finished with a short three-minute pitch highlighting the main ideas to convince possible investors.

Links and contacts are provided at the end to find access to free-of-charge consultancy and services to get your business started. Your mentor can assist you with the first steps to turn your idea and your business plan into a sustainable business.

1.4.6 Business planning methodologies

Duration: 7 - 8 hours

Objectives

Each student or team of students develop their business plan for their own planning and to submit to banks and/or public or private enterprise consultancy services to get further advice.

Each student or team of students pitch their business.

Content

Elaboration of a business plan using either a simple template or a business plan canvas. For the themes, see below.

Methodologies

Three methodologies to develop a business plans will be presented below.

The first method is simple and rather traditional and can be quite effective. The trainer/facilitator just goes through a business plan template with the learners during an 8-hour writing workshop, reflecting together on each heading and then the students write section for section of their plan.

The second method is using the business canvas model. There are numerous websites where the model can be downloaded from. During the 8-hour workshop the learners reflect in teams about each heading and develop their business canvas. There are also online tools, so that students can be online and develop the canvas. There are also social media sites with business canvassing tools, where people from around the world can be invited to provide feedback.

The third method is using the business canvas model together with the Lego® Serious Play® methodology. The preparation is more complex, and a special facilitator and materials are needed, but the method involves all the learners, especially in a target group, where not all students have the same linguistic skills and educational backgrounds. Letting the students be guided by their hands to develop the business canvas usually leads to amazing results.

Standard Business Plans

The first method is the easiest way to guide your learners to develop a business plan. The methodology is a good option when there are not many resources available, like internet and computers for all participants, facilitators for group work, facilitation materials. The method can be very effective. The teacher has the role of coach, guiding the students through a standard business plan template and providing stimuli and advice.

It is recommended to use a standard business plan template, often distributed via the enterprise services of the municipalities, the regions or the state. In Denmark you find many resources, including a business plan template on the site ivaekst.dk/vaerktojer/ivaekst-vaerktojer, in the UK the site startupdonut.co.uk/business-planning/write-a-business-plan/writing-a-business-plan is quite useful with templates and other resources.

Other countries should have similar sites.

The teacher should present the headings of the business plan with explanation, stimuli, examples via a presentation (Prezi, Powerpoint, Keynote). After each heading the students write their section, so that after seven hours the students have a finished draft business plan, which they "pitch" in three minutes in the classroom.

A typical business plan should include the following headings:

- An executive summary, résumé or a short outline of the purpose of the plan
- The content of the business plan
- The business, product(s), and/or services
- The market and competition
- Marketing and sales
- Management and staff
- Company form, operations
- SWOT analysis
- Financial tables
- CV(s)
- Any other references, market research data
- Samples, photos of products, services

All the chapters should be short and easy to understand. The trainer should provide individual coaching.

The **executive summary** or résumé - maximum ten lines - should raise the interest of banks, organisations providing micro-finance, cooperation partners, public or private counsellors, etc. The problem or need and how the company will solve it should be shortly described, stating what makes the product or service unique. The customers and how to reach them and possible competitors should be outlined. The team or owner should be presented in a few words. A short time plan and the finances needed should be provided.

The executive summary is followed by a list of **contents** (see above).

The business concept, the product(s), and/or services should be described concisely. Will they be imported and sold, or will they be produced? Is there a prototype or a finished model? Or is research and investment needed to produce a prototype. What is the value for the customers and what is unique. What is the pricing and how much do you need to sell to make a living. Are there copyrights to be respected. Is there growth potential.

The students can also use photographs or graphics to describe the products.

The market and competition: The main target groups should be described - where are they geographically based, life-styles, age, income. Will the market be affected by economic crisis, is it seasonal? The student should look at the branch in the country. Who are the competitors for the same or similar products and services? Is the market big enough for another player?

Marketing and sales: How will you market your product? Will you need a physical space in a city, town, village - for example a restaurant, cafe, shop, service centre? Or can you sell purely online and maybe travel to your customers. Possibilities and opportunities of digital marketing strategies should be reflected, exploiting the Social Media.

Management and staff: The skills of the owner and, if planned and known, the partner or team should be described. The skills needed for future staff can be outlined.

Company form, operations: What company form will be chosen - a one-person company/self-employed, a partnership, a company with limited liability, a social enterprise. The trainer should provide advice for what is useful to start with and how to get started and established.

SWOT analysis: Here the learners should reflect and write down three to four internal Strengths and Weaknesses and any expected external Opportunities and Threats.

Financial tables: The local and regional public consultancy services usually provide Excel sheets for the financial tables. But the learners should keep it simple here and just reflect about how much money they need to get started, how much money they need to keep the business going in the first year on a monthly basis and how much revenue they expect per month. If the business idea is more advanced students can make a three-year plan. You can also allocate mentoring hours for the students for this exercise.

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CV(s): It is recommended to use the Europass CV model on <https://europass.cedefop.europa.eu/editors/da/cv/compose> and also encourage the students to reflect on all their non-formal, informal, and formal skills and keep developing the CV.

Any other **references, market research data:** Students can add any other information here, references about statistics, market research data, research they have made.

Samples, photos of products, services: If available, students can add samples of what they want to sell or prototypes what they want to develop or photos.

The whole exercise with short presentations by the trainer and writing exercises with coaching by the trainer should take about six to seven hours, including short breaks. The last hour should be used to present the plan in three minutes.

The plan is a draft model and should be used in the mentoring phase to help the students to register and start-up their company and/or to seek further counselling usually offered free of charge by the municipal enterprise services and the regional growth fora. Here they also can become part of a local network with other businesses, can get further free of charge advice and get help to find financing, e.g. in the form of microfinancing, grants, crowd-funding. The mentor should assist to establish the networks.

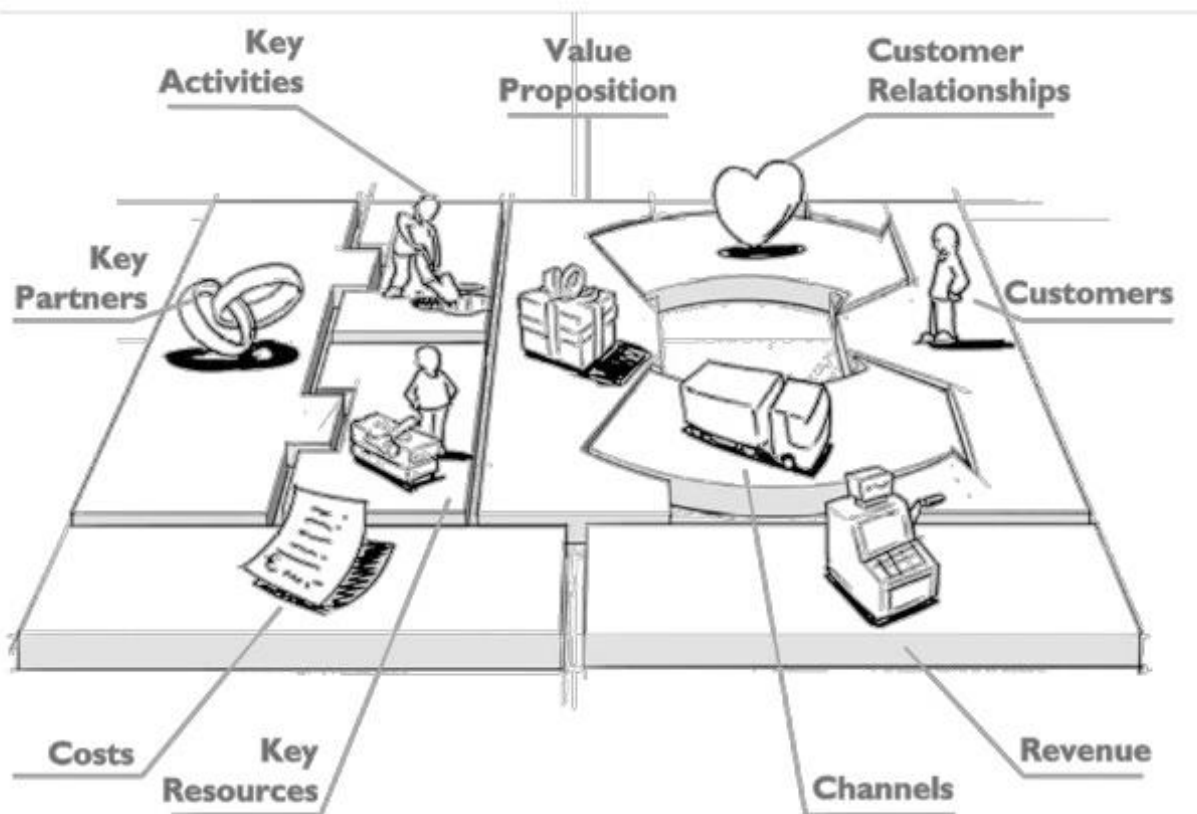
The Business Plan Canvas

The Business Plan Canvas (BMC) is a good tool to help the start-ups to visually design their business. The BMC was originally developed by Alex Osterwalder and Yves Pigneur and presented in their book '*Business Model Generation*' (2010) as a visual framework for devising, developing and testing an organization's business model(s). Many start-ups do not bother to sit down and write a plan, which often has to be changed very often when the business is moving forward. The concept of the BMC was to provide a simple, intuitive, and flexible tool that can be developed rapidly and applied ongoing to iterate and refresh the business strategy. In a single page view, the BMC provides an overview of the business: the products, the infrastructure, the market, and the finances.²⁶ The big advantage is that the learners see how each of the areas is linked to each other.

Different version of Business Canvases can be downloaded free of charge from many sites. Here is a version with the value proposition in the centre.²⁷

²⁶ see <https://strategyzer.com>, here you can sign up and download the canvas and copy it for each student.




²⁷ <http://get2growth.com/business-model-canvas/>



Get2Growth 

get2growth.com | @WebbJS | © John Webb 2014

The learners reflect on what benefits and value they deliver to the customer, which one of their problems they help to solve, which needs they are satisfying, and what products and services they will be offering to each of the customer segments. Under Channels you reflect how you can reach your customers best. You reflect on what your customers are willing to pay and how they would like to pay - the Revenue Stream. Then you reflect on the Key Resources you need to develop your products and services. You reflect on the Key Activities you need to do to produce and deliver your products and services. Do you need Key Partners - suppliers, co-creators, logistics partners to deliver your products, networks and what are your costs to produce and deliver your services?

Key Partners 	Key Activities 	Value Propositions 	Customer Relationships 	Customer Segments 
	Key Resources 		Channels 	
Cost Structure 		Revenue Streams 		

Source: Business Model Foundry



get2growth.com | @WebbJS | © John Webb 2014

The learners can do this exercise in groups and develop the Canvas with input and support of the group. A table with four to five students and one trainer would be ideal. After seven hours the learners are finished with their model and pitch the model.

The canvas is also available as a poster to print or can be shown with a projector and the teacher explain each heading and the students design alone, in pairs or in small groups.

Many forms of business canvases are available for print out.

If computers are available the students can do the business canvas online, using the tool on:

canvanizer.com/new/business-model-canvas

Another very good social media site is Babele.co.

It is a crowdsourcing platform for business model innovation. Tools are provided to develop your business model canvas and you can invite interested people from around the world to support you with ideas or even provide resources or funding.

Here is another model used for social enterprises:²⁸

²⁸ <http://www.socialbusinessmodelcanvas.com>

Social Business Model Canvas

Key Resources	Key Activities	Type of Intervention	Segments	Value Proposition
What resources will you need to run your activities? People, finance, access?		What is the format of your intervention? Is it a workshop? A service? A product?	Beneficiary	Social Value Proposition Impact Measures
Partners + Key Stakeholders		Channels	Customer	How will you show that you are creating social impact? Customer Value Proposition
Who are the essential groups you will need to involve to deliver your programme? Do you need special access or permissions?	What programme and non-programme activities will your organisation be carrying out?	How are you reaching your beneficiaries and customers?	Who are the people or organisations who will pay to address this issue?	What do your customers want to get out of this initiative?
Cost Structure		Surplus	Revenue	
What are your biggest expenditure areas? How do they change as you scale up?		Where do you plan to invest your profits?	Break down your revenue sources by %	

Inspired by The Business Model Canvas

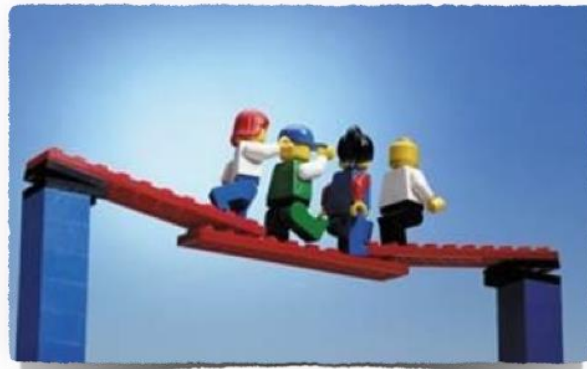
Business Canvassing with Lego® Serious Play®

For the special target group refugees and migrants with special needs, e.g. difficulties in communication in the host country's language, trauma, lack of resources, the Lego® Serious Play® methodology is another possibility to promote creativity and innovation and to support the business planning and canvassing, being guided by your hands and your intuition.

Why it is interesting?

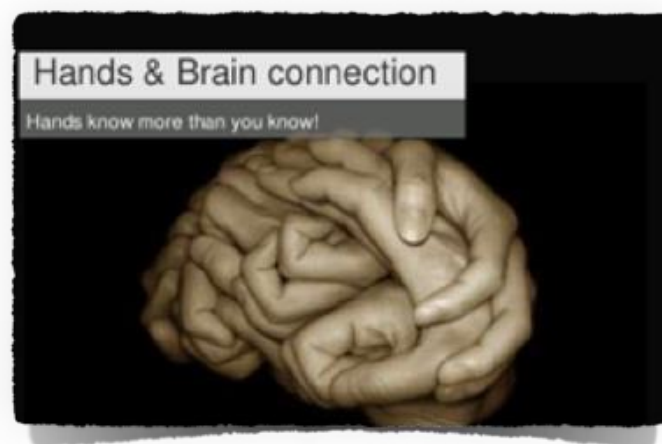
The Self-EMP project is especially targeted at refugees and migrants with difficulties in expressing themselves in the language of their host country. Due to traumatic experiences, there may be other learning difficulties and issues in intercultural understanding.

The LEGO bricks make it easy for participants to put together satisfying models which represent something that they wish to communicate. They do not need significant technical skills. The LEGO System is familiar to many, and even if they have not used the method before, most people find it quite easy to build meaningful constructions. LEGO bricks come in many shapes and colours and can often provide inspiration for metaphors and storytelling. They can be built into simple or complex forms, as suits the personality of the builder, and research has shown that people from all walks of life and from all cultures across the world feel comfortable attaching diverse metaphorical meanings to LEGO bricks.



LSP is a hands-on, experiential process designed to enhance innovation and business performance, using Lego bricks to build business and brand models, identities, strategies, future scenarios. The methodology encouraging creative thinking, collaboration, and communication and helps teams look at challenges from a new perspective, often yielding fresh solutions. LSP is ideal for unleashing the imagination of participants and help to build a better business or project faster.

The methodology is based on several scientific theories, i.e. Jean Piaget's constructivism and Seymour Papert's theory of constructionism and embodied cognition theory²⁹, seeing the importance of the interaction between parts of the body and the brain. Especially the hands-brain connection theory, "give your brain a hand" and "your hands know more than your brain" is essential for the LSP methodology.³⁰



Furthermore, the power of play for social development, motor development, self-regulation, and self-confidence is important for the LSP methodology. Play is:

- an intrinsic and vital part of our lives
- a means of communication

²⁹ More information on <https://plato.stanford.edu/entries/embodied-cognition/>

³⁰ See more on the science behind LSP on

<http://static1.1.sqspcdn.com/static/f/807542/17019947/1331222149273/The+Science+Behind+the+LEG+O+SERIOUS+PLAY+Method.pdf?token=l02kkca%2F7yuyJ2lpmP7KRllez9E%3D>

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- a way to express ideas and emotions, to act out hopes, fears, needs, emotions
- an opportunity to explore solutions for conflicts and problems and to release impulses that might be unacceptable in other situations
- a way to work out problems and to experiment with possible solutions
- crucial for healthy intellectual, emotional and social development
- discovery, reasoning, and thought
- you can break barriers and rules in play
- role-play, imitation of social behaviour
- essential for well-being & health
- unleashes creativity and imagination

LSP has been used successfully across the world to develop business ideas, to develop business plans based on the business model canvas, and to test ideas.³¹

The Lego® Serious Play® methodology can be easily adapted for the business plan development process, using the business model canvas.



Why is LSP the perfect match for BMC?

³¹ see more on Per Kristiansen, Exploring the Business Model canvas with LSP, https://youtu.be/lr5u_Oiw_vs

It helps the learners to imagine alternate solutions. Letting your hands - connected to your brain - do the job, makes it much easier to develop unique, creative, and innovative solutions for each problem area on the business model canvas. People from all walks of life, any age, any ethnicity become very quickly skilled to shaping business model options with the bricks.

It is an iterative tool. By building prototypes all solutions are made visible in the landscape, participants can easily see how different concepts are connected and identify problem areas. Models can be easily modified on the landscape, connected and clustered with each other.

It allows the learners to construct, deconstruct and reconstruct and seeing things differently and from new perspectives.

It is strategic play: During the process participants imagine what customer segments they could potentially serve, what products, experiences or value propositions they might offer and what each would cost. They visualize how competitors, clients and suppliers would respond. The process of LSP prepares the participants for making better decisions, which align their goals, challenge established plans and create new learning.

The use of metaphors creates engagement and help to collaborate and communicate with fellow students, enriching ideas.

Story building and storytelling are important in all cultures around the world and essential in LSP. Thinking through metaphors allow perspective shift and generate new ways of understanding things. New or complex things in relation to things we already know are more easily understood. LSP uses metaphors as part of its Storytelling, a form of thinking and language through which we understand or experience one thing in terms of another, which allows for one object to borrow the qualities from another object.

It is thinking by doing: Strategy is something you live, not something that is stored in a document. LSP and design is about thinking by doing, about building knowledge by building things, something physical and concrete that is external to us, using the hand as the leading edge of the mind.

It is perfect for strategic imagination: One of LSP's goals is to support the strategic imagination, which combines:

- Descriptive imagination: describing something existing, making sense of things and of what is happening, e.g. by rearranging data and information, identifying patterns
- Creative imagination: Creating something new, seeing what is not there and evoking new possibilities from the combination, recombination or transformation of things or concepts, e.g. visioning, brainstorming, thinking out of the box
- Challenging imagination: Challenging something existing, dismantling what is there, starting from scratch and assuming nothing.

In all LSP sessions it is amazing how every single participant learns the skills to create and tell stories through metaphors quickly. Everybody gets equally involved. And it is always amazing how even the shyest students, often women, who have never said a word, suddenly express their dreams and turns them into a business strategy.

The set-up of the classroom is the same as in the session on Business Idea Creation. It is ideal to have boards with three to four students and a co-facilitator.

Business canvas print-outs are distributed to each student.

About 30 minutes are used with simple exercises to develop the skills of building metaphors.

Then the facilitator goes through each item of the business canvas and each student starts building. At the end of each building phase they present their metaphors to the fellow students.

The Value Proposition: Create your product/service and the value for the customers.
The Customer Segments: Create the customer segments, connect them to the products/services. Which needs do your products/services satisfy?

The Channels: How can you reach the customers?

The Revenues: What do your customers pay for? Are they happy to pay for this?

Key Resources: What do resources do you need to create your products and values.

Key Activities: What needs to be done?

Key Partners: Who are you depend on?

Then the students interconnect all the areas, which depend on each other to visualize the connections.

Finally, the students identify all the internal strengths, weaknesses and external opportunities and threats and discuss solutions, how to overcome these.

The co-facilitator documents the processes with a camera and note-taking. The main facilitator sets the questions and the time.

The process can be carried out in approx. 7 hours including small breaks. The last hour should be used for pitches.

A homework could be to transfer the story to an online business canvas system, like Babele.co to tell the story to a larger audience and invite feedback.

Annex 1. Simulation of income and expenses of persons

1 Simulation of income and expenses of persons	
Timing:	45 minutes
Aim:	To introduce participants to the basic concept of taxation, cash flow and mortgage.
Equipment:	You will need: flip chart, pen, and printed "simulation of income and expenses"
Participants will need:	Pen and paper
Attached tools:	Simulation of income and expenses
Procedure:	<p>PART 1: the trainer divides the classroom in couples that work together and explain the purpose of the exercise and distribute the "simulation of income and expenses" printed.</p> <p>Part 2: the trainer asks every couple to fill in the first page and made a summary of costs and income.</p>
Tips:	Explain that at the end of the month there will be a money save, a balance and no debts.

PERSONAL INCOME

MONTHLY EXPENSES

Annex 2: Simulation of income and expenses of a fruit and vegetable shop

2	Simulation of income and expenses of a fruit and vegetable shop
Timing:	30 minutes
Aim:	To introduce participants to the basic concept of taxation, cash flow and mortgage in firms.
Equipment:	You will need: flip chart, pen, and printed "simulation of income and expenses firms"
Participants will need:	Pen and paper
Attached tools:	Simulation of income and expenses for firms
Procedure:	<p>PART 1: The trainer divides the classroom in couples that work together and explain the purpose of the exercise and distribute the "simulation of income and expenses firms" printed.</p> <p>Part 2: the trainer asks every couple to fill in the second page and made a summary of costs and income of a fruit and vegetable shop.</p>
Tips:	Explain that at the end of the month there will be a money gain.

SIMULATION OF INCOME AND EXPENSES OF A FRUIT AND VEGETABLE SHOP

INCOME	EXPENSES																		
<p>PERSONAL INCOME</p> <p>- Average daily income For 26 days of working days at month 1100 €</p> <p>- Monthly income _____ €</p>	<p>- Expenses for fruit and vegetable: average of 660 € at day, paid with one invoice at the end of month;</p> <p>- Water and light bills 1000 € every two months</p> <p>- Salary for 2 workers (at the end of the month) 3000 €</p> <p>- Social security and taxes for staff (15th every next month) 2000 €</p> <p>- Loan (at the start of the month) 3000 €</p> <table> <thead> <tr> <th>DAILY COSTS</th> <th>MONTHLY COSTS</th> </tr> </thead> <tbody> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> <tr><td>_____ €</td><td>_____ €</td></tr> </tbody> </table>	DAILY COSTS	MONTHLY COSTS	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €	_____ €
DAILY COSTS	MONTHLY COSTS																		
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_____ €	_____ €																		
_____ €	_____ €																		
_____ €	_____ €																		
<p>TOTAL _____ €</p>	<p>TOTAL _____ €</p>																		
<p>Monthly saving:</p>																			
<p>NOTES: Ask teacher how to insert personal cash flow and taxation of firm.</p>																			

Annex 3: Simulation of income and expenses of firms - VAT

3 Simulation of income and expenses of firms - VAT	
Timing:	1 hour
Aim:	To introduce participants to the basic concept of taxation, cash flow and mortgage (VAT).
Equipment:	You will need: flip chart, pen, and printed "simulation of income and expenses firms" already done and printed "VAT calculation of fruits and vegetables shop"
Participants will need:	Pen and paper
Attached tools:	VAT calculation of fruits and vegetables shop
Procedure:	<p>PART 1: the trainer divides the classroom in couples that work together and explain the purpose of the exercise and that they will use the "simulation of income and expenses of firm" already done, while the printed "VAT calculation of fruits and vegetables shop" is distributed.</p> <p>Part 2: the trainer asks every couple to fill in the second page and made a summary of costs and income of a fruit and vegetable shop and calculate the net costs without VAT and the balance of VAT.</p>
Tips:	Explain that at the end of the month there will be a money save.

VAT CALCULATION OF FRUIT AND VEGETABLE SHOP - VAT

MONTHLY GROSS EARNING INCLUDING VAT 10% Composed by: TAXABLE VAT	TOTAL MONTHLY EXPENSES EXPENSES WITHOUT VAT: <div>_____</div> <div>_____</div> <div>_____</div>	TOTAL VAT OF EARNINGS (SELL): _____ TOTAL VAT PAID (PURCHASE): _____
	TOTAL: EXPENSES WITH VAT 10%: <div>_____</div> <div>_____</div> <div>_____</div>	VAT TO PAY TO THE STATE: _____ EARNING – EXPENSES – VAT= _____
	TOTAL: Composed by TAXABLE VAT <div>_____</div> <div>_____</div>	GROSS EARN* _____
	EXPENSES WITH VAT 22%: <div>_____</div> <div>_____</div> <div>_____</div>	
	TOTAL: Composed by TAXABLE VAT <div>_____</div> <div>_____</div>	
TOTAL VAT EXPENSES _____		
*On this amount are periodically paid corporate taxes		

Annex 4: Simulation of income and expenses firms - CASHFLOW

4	Simulation of income and expenses firms - CASHFLOW
Timing:	90 minutes
Aim:	To introduce participants to the basic concept of taxation, cash flow and mortgage.
Equipment:	You will need: flip chart, pen, and printed Simulation of income and expenses - cash flow
Participants will need:	Pen and paper
Attached tools:	Simulation of income and expenses - cash flow
Procedure:	<p>PART 1: the trainer divides the classroom in couples that work together and explain the purpose of the exercise and distribute the "Simulation of income and expenses - cash flow" printed.</p> <p>Part 2: the trainer asks every couple to fill in the second page and made a summary of costs and income of a fruit and vegetable shop and calculate the cash flows supposing to pay fruit and vegetable at the end of the month and to receive all income cash daily.</p>
Tips:	Explain the importance of a cash flow plan

SIMULATION OF INCOME AND EXPENSES OF FRUIT AND VEGETABLE SHOP - CASHFLOW

INCOME		EXPENSES		BALANCE IN CASH
<ul style="list-style-type: none"> - Average daily income for 26 days of working days at month 1100 € 		<ul style="list-style-type: none"> - Expenses for fruit and vegetable: average of 660 € at day, paid with one invoice at the end of month; - Water and light bills 1000 € every two months; - Salary for 2 workers (at the end of the month) 3000€; - Social security and taxes for staff (15th every next month) 2000€ - Loan (at the start of the month) 3000 €. 		
1st month		1st month		1st month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____
2nd month		2nd month		2nd month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____
3rd month		3rd month		3rd month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____

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4th month - Total first week _____ € - Total second week _____ € - Total third week _____ € - Total fourth week _____ € - Total 25th and 26th day _____ €	4th month - Total first week _____ € - Total second week _____ € - Total third week _____ € - Total fourth week _____ € - Total 25th and 26th day _____ €	4th month 1 st week _____ 2 nd week _____ 3 rd week _____ 4 th week _____ 25 th and 26 th day _____
Cash at the end of the IV month: _____		Critical points: _____
NOTES: At the end of the test the teacher will explain that you have to consider the opening cost that you have to put in mortgage (constitution of the firm, expenses for buying shelves, etc.) and that you have to consider the periodical cost of accountant and job advisor, the taxation on local profits and the taxes.		

Annex 5: Simulation of income and expenses of a cleaning company - CASHFLOW

5	Simulation of income and expenses of a cleaning company - CASHFLOW
Timing:	90 minutes
Aim:	To introduce participants to the basic concept of taxation, cash flow and mortgage.
Equipment:	You will need: flip chart, pen, and printed "Simulation of income and expenses of cleaning company", "VAT calculation of cleaning company", "Simulation of income and expenses of cleaning company Cash flow"
Participants will need:	Pen and paper
Attached tools:	Simulation of income and expenses of cleaning company VAT calculation of cleaning company Simulation of income and expenses of cleaning company Cash flow
Procedure:	PART 1: the trainer divides the classroom in couples that work together and explain the purpose of the exercise and distribute all the attachment. Part 2: the trainer asks every couple to fill in the printed files and made a summary of costs and income of a cleaning company and calculate the cash flows supposing to pay for furniture at the end of the month and to receive all income at the end of the second month after the work, paying attention to the cashflow plan.
Tips:	Explain the importance of a cash flow plan

SIMULATION OF INCOME AND EXPENSES OF CLEANING COMPANY

INCOME	EXPENSES
- Monthly income (it comes at the end of the next month after the work was made) _____ € + VAT _____ % TOTAL _____ €	- Salary and social costs for 8 workers (at the end of the month) 16.000 € - Other expenses (paid at the end of the month) 20.000 € MONTHLY COSTS <div style="text-align: right;"> _____ € _____ € _____ € _____ € _____ € _____ € </div>
TOTAL _____ €	TOTAL _____ €
Monthly saving:	
NOTES:	

VAT CALCULATION OF CLEANING COMPANY

MONTHLY GROSS EARNING INCLUDING VAT _____%	TOTAL MONTHLY EXPENSES	TOTAL VAT OF EARNINGS (SELL): _____ TOTAL VAT PAID (PURCHASE): _____
	EXPENSES WITHOUT VAT:	

Composed by:	_____	

TAXABLE	TOTAL: _____	
	EXPENSES WITH VAT _____%:	VAT TO PAY TO THE STATE: _____

	_____	EARNING –
	TOTAL: _____	EXPENSES –
VAT	Composed by	VAT= _____
	TAXABLE	
	VAT	

	_____	GROSS EARN* _____
	TOTAL VAT EXPENSES _____	

*On this amount are periodically paid corporate taxes

SIMULATION OF INCOME AND EXPENSES OF CLEANING COMPANY – CASHFLOW

INCOME		EXPENSES		BALANCE IN CASH
- Monthly income (it comes at the end of the next month after the work was made) 20.000 € + VAT _____ % TOTAL _____ €		- Salary and social costs for 8 workers (at the end of the month) 16.000€; - Other expenses (paid at the end of the month) 2.000 €.		
1st month		1st month		1st month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____
2nd month		2nd month		2nd month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____
3rd month		3rd month		3rd month
- Total first week	_____ €	- Total first week	_____ €	1 st week _____
- Total second week	_____ €	- Total second week	_____ €	2 nd week _____
- Total third week	_____ €	- Total third week	_____ €	3 rd week _____
- Total fourth week	_____ €	- Total fourth week	_____ €	4 th week _____
- Total 25th and 26th day	_____ €	- Total 25th and 26th day	_____ €	25 th and 26 th day _____
4th month		4th month		

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<ul style="list-style-type: none"> - Total first week _____ € - Total second week _____ € - Total third week _____ € - Total fourth week _____ € - Total 25th and 26th day _____ € 	<ul style="list-style-type: none"> - Total first week _____ € - Total second week _____ € - Total third week _____ € - Total fourth week _____ € - Total 25th and 26th day _____ € 	<p>4th month</p> <p>1st week _____</p> <p>2nd week _____</p> <p>3rd week _____</p> <p>4th week _____</p> <p>25th and 26th day _____</p>
<p>Cash at the end of the IV month:</p> <p>_____</p>	<p>Critical points: _____</p>	
<p>NOTES: At the end of the test the teacher will explain that you have to consider the opening cost that you have to put in mortgage (constitution of the firm, expenses for buying shelves, etc.) and that you have to consider the periodical cost of accountant and job advisor, the taxation on local profits and the taxes.</p>		

Annex 6: Final exercise

6 Final exercise	
Timing:	90 minutes
Aim:	To identify the impact of previous exercises
Equipment:	You will need: flip chart, pen, and printed final exercise
Participants will need:	Pen and paper
Attached tools:	Final exercise
Procedure:	<p>PART 1: the trainer divides the classroom in couples that work together and explain the purpose of the exercise and distribute all the attachment.</p> <p>Part 2: the trainer asks every couple to fill in the second page and made a summary of costs and income of a cleaning company and calculate the cash flows supposing to pay for furniture at the end of the month and to receive all income at the end of the second month after the work, paying attention to the cashflow plan.</p>
Tips:	Explain the importance of a cash flow plan

Final exercise

<p>What is the capital needed to open a fruit and vegetable store, and what capital is needed to start a cleaning business?</p>	
<p>Explain the answer:</p>	

2. Tutoring

Suggested Methodologies

2.1. "My logo" – Icebreaking activity

Duration: 0.5 hours

Objectives

This icebreaking activity is to facilitate conversation amongst the participants, make them feel comfortable with each other and with the trainer, to get trainees engaged in the proceedings and start to work co-operatively and then flexibly as part of a team to contribute more effectively towards a successful outcome.

Content

- Each learner develops his/her own personal logo, ensuring that the other people in the group have not seen the logo he/she has developed.
- The trainer collects all logos and sticks them on the wall or on the whiteboard.
- People in the group are requested to guess the person to which each logo belongs to and justify why they came up with this conclusion.
- After that, the owner of the logo explains what the logo presents and why the specific logo matches his/her personality.

Materials

- Pen (one per participant)
- A5 paper-sheets (one per participant)
- Tape

2.2. "Ranking your Top 5 Goals" – Individual exercise & Group discussion

Duration: 1 hour

General description

This is an exercise for refugees and immigrants to facilitate thinking on professional goals.

Objectives

This exercise aims to make/help the participants think, identify and prioritise their professional goals and, however, give a first step for discussion towards their future business activity.

Content

- The facilitator makes a short introduction in plain language on what a professional goal may be and how it can differ among different people or the same person in different periods of their life, for example:
 - **Financial goals** (such as earning current income or building an asset for future sale)
 - **Family goals** (such as creating business opportunities for family members)
 - **Lifestyle goals** (such as working part-time or in a specific industry)
 - **Professional goals** (such as bringing an idea to reality or working in a particular industry)
 - **Social goals** (such as carrying out research to cure a disease or providing a service to an underserved group)
 - **Other.....**
- Then the facilitator may follow the steps below:
 - To pass out to participants the Worksheet of the exercise (Annex 1) and to ask them to fill it in.
 - To give them 15 minutes to finish the writing or to facilitate them to write down their goals.
 - To let participants present their answers for each goal.
 - The facilitator can write on the flip chart the main issues to be covered/discussed
 - Group discussion

Materials

- Use the Worksheet (Annex 1) for ranking your top 5 goals.
- A flip chart
- Markers

2.3. "Profile of Entrepreneur" – Individual Exercises & Group collaboration

Duration: 1 hour

General description: For participants to evaluate themselves as potential entrepreneurs.

Objectives

- To make/help the participants to explore and self-evaluate aspects of their personality in relation to essential traits of a successful entrepreneur.
- To recognize the personal skills of participants and enable them to re-build their self-esteem and personal confidence.

Content

- The facilitator passes out to participants the handout "Profile of Entrepreneur" (Annex 2) and asks them to fill it in by marking with an X in the appropriate box the answer that you think best suits your personality.
- The facilitator gives them 15 minutes to finish the writing and support them if they cannot understand the meaning of words/sentences
- Ask participants to calculate their total score :
 - Each answer YES equals 3 points, MAYBE 2 points, NO 1 point.
 - If participants' grades are between of **60-75**, they may feel that they have the basic skills of an entrepreneur.
 - If participants' grades are between of **48-59**, they are able to be an entrepreneur but you may need to develop your skills improving your weakest points.
 - If participants' grades are between of **37-47**, they might not be able to start a business without improving their skills.
 - If your grades are **below 37**, entrepreneurship may not suit them.
- The facilitator can write on the flip chart the main issues to be discussed.

Materials

- A handout (Annex 2) per participant
- Flip chart
- Markers

2.4. "Creativity and Entrepreneurship" – Group exercise

Duration: 1 hour

General description

This exercise can be conducted in pairs.

Objectives

- To make/help the participants to think more creative and out of boxes.

Content

- The facilitator divides the participants in pairs and gives a photo (or leave them to choose) to each pair of participants
- Each pair will try to find out (by looking at photos) innovative aspects in each photo and to create a little story related to the concept of creativity, innovation and entrepreneurship.
- After 15 minutes, each pair of participants makes a brief presentation (5 minutes for each pair).
- The other participants add their own comments on any photo.

Materials

- Random photos from magazines or printed from internet sources
- Paper-sheets
- Pens/Pencils

2.5. "Generating business ideas" – Group exercise

Duration: 1 hour

General description

This exercise can be used for a group of refugees/immigrants to brainstorm entrepreneurial ideas. The participants are guided in how to use their own skills, knowledge and creative ideas, for generating different business options.

Objectives

This training is for those who want to answer the core questions:

- *How do I come up with a business idea?*
- *Where do I look for ideas?*

Content

Group together to brainstorm for new business ideas

Generally 5-6 participants per group

Prepare for brainstorming by looking in magazines, bring samples, etc.

Ideas are put down on large sheets of paper (Use colour markers)

A 'Brainstorm Gathering' (5-6 people)

- 15 minutes
- Use large sheets of paper with different colour markers

Brainstorming Rules

- One group member is elected to chair their brainstorm
- One group member writes down all ideas
- One group member is appointed to ensure no ideas are criticised

After 15 minutes, encourage participants to create a second list by thinking of other possible ideas of hobbies and fields of interest of the participants that could create opportunities for income generating ideas. First, in the group, establish a list of hobbies and areas of interest that participants have; then brainstorm on the possible business ideas that could derive from those hobbies and areas of interest.

As a last stage of the exercise, identify within the group a number of business ideas from the two lists that participants would be interested in considering as possible business ventures.

Feedback

To evaluate the exercise: the following questions can be asked:

- How does it help the participant?
- Was the information new?
- Are there any new ideas?
- Were there differences in the ideas from the different groups?

Materials

- Flip chart and markers
- Writer's Notebooks or paper to note ideas
- Post it notes

- Pens/Pencils

2.6. "Career Project" – Individual exercises

Duration: 3 hours

General description

This activity will include thinking about planning a theoretical personal and professional project and scheduling of actions instrumental to achievement of the project chosen. The training session is divided into three parts. Each part is preparatory to the next part:

- To identify, define and evaluate a personal and professional project from a shortlist of at least three opportunities;
- Organising the project chosen;
- Define an action plan.

Objectives

Through the activities the participants will be able to plan their personal and professional project by dividing it into actions included in a plan of development time. Specific objectives:

- To develop the theoretical tools for use in choosing, defining and implementing a well-developed personal and professional project;
- To develop skills for the technical organization of the project, identifying each step, actions, tasks (preparation, implementation and evaluation);
- To transfer the concept of organization, planning and time management with respect to a design objective (determining what to do and put it into a precise timetable for action).

Content

The trainer will facilitate the students in the identification of at least three professional and personal projects, through the conduct of follow-up activities that allow you to:

- Describe each project with respect to:
 - Type of sector
 - The main tasks/skills required for this enterprise
 - Any abilities/skills/knowledge to enhance and develop, and with what means and instruments.
- Evaluate individual projects in comparison with the "job", the performance of the labour market, the demand for certain profiles and the attractiveness of specific production sectors by transferring students in a process of confrontation with reality that will help identify what feasible and doable;
 - Organise the actions to be performed;
 - Plan a schedule of single actions.

2.7. "Entrepreneurship for those with a good business idea who would like more information about establishing a group" – Presentation & practical exercises

Duration: 1 hour (presentation) & 2 hours (practical exercises)

General description

This tool can be used for a group of refugees and immigrants who are thinking of starting their own company. Within this session, the participants will learn issues, associated with setting up a business such Business environment issues (characteristics, components and strategies), in a theoretical environment.

- The entrepreneurial concepts, skills and abilities of successful entrepreneurs,
- Business plan (definition, role, characteristics and its necessity, types and content of a business plan, the resources necessary to carry out a business)
- European funds, source of funding for projects which concern the entrepreneurial attitudes

Objectives

To develop knowledge:

- in the main components, characteristics and monitoring strategies of the business environment
- in the main qualities and skills that define a successful entrepreneur
- of the meaning of the term "business plan" and understanding the importance of developing a proper business plan
- of the main types of resources and the basic manner of achieving the financial resources
- of the rules and the main steps of accessing and using of EU funds

Content

General presentation about the culture of entrepreneurship

Definition, concepts and theories, as well as skills, obstacles and barriers to become entrepreneur. Business environment, the entrepreneur concept, skills and abilities of successful entrepreneurs, business plan, the role of entrepreneurial culture in the economy, how to become an entrepreneur, how to draw up a Business Plan, how to obtain European funds.

Practical exercise

Each participant must think and present possible business ideas and discussed about the financing methods in order to try to set up a business.

Evaluation

Materials

- Course support – PowerPoint presentation
- Video projector and laptop
- Flipchart

2.8. "Success stories" – Video & Discussion

Duration: 1 hour (presentation)

General description

Two videos of immigrants who become entrepreneurs in hosting country are presented. Within this session, the participants will watch success stories and think of their own business.

Objectives

To identify commonalities between video characters and themselves.

Content

The facilitator shows the following videos:

- Yesterday a refugee, today an entrepreneur
<https://www.youtube.com/watch?v=t19deWKqPZ0>
- Two success stories
https://youtu.be/2t_pw1ZynXY

Discussion on the videos success stories will take place based on the following questions:

- Are these stories successful examples according to the participants' opinion?
- Which story reflects the participants' business goals?
- In which position/business, would each participant like to be?

Materials:

- Internet connection
- Access to YouTube

Annex 1. Worksheet of the "Ranking Your Top 5 Goals" exercise

WORKSHEET FOR RANKING YOUR TOP 5 GOALS

Please list your professional goals:

Rank	Goal
1	•
2	•
3	•
4	•
5	•

Annex 2. Handout of "Profile of Entrepreneur"

FIND OUT THE PROFILE OF ENTREPRENEUR

Profile characteristics		Yes	Maybe	No
Self-awareness Discover who you are, what you are good at and what are you enjoying to do	I look at my mistakes and learn from them			
	I like self-control			
	I am a positive person			
	It is pleasant to work alone			
Self-motivation Overcome your fear and concerns and consider obstacles as challenges	Success is a strong personal need			
	I consider problem as challenges			
	I can overcome possible emotional obstacles			
	When I want something I try to think of the final result			
Risk taking Show willingness to risk taking or claim resources that you think will help you to achieve	I undertake risks			
	I am willing to undertake risks when I have a good idea			
Self-confidence Behave like you have already achieved in what you do and show to customers and partners that you can do that.	I feel confident about myself			
Patience Be patient with your customers or your partners even if you believe that their views or their claims are false or unrealistic.	I am an adaptable person			
Determination When you have to take a decision do not postpone it for long time (even if you are not sure about all the data.	I am an intuitive person			
	I stick to my decisions			
Business experience If you feel that you do not have sufficient business experience find ways of improving it	To learn something new I look at what I did not know until today.			
	I like to experiment with new ways in order to achieve some things			
	I usually like to do things by my own way.			

3. Links and supporting resources

General European Union resources

- **Annual Report on European SMEs 2015 / 2016** - https://ec.europa.eu/jrc/sites/jrcsh/files/annual_report_-_eu_smes_2015-16.pdf
- **Business Europe** - <https://www.businesseurope.eu/>
- **Europe in 12 lessons**, European Commission Directorate-General for Communication Citizens' Information 1049 Brussels BELGIUM, Luxembourg: Publications Office of the European Union, 2017-
<https://publications.europa.eu/en/publication-detail/-/publication/20691fde-ea17-4c58-bb7a-6aeb23024a84>
- **European Commission, 2010, "European Attitudes towards Entrepreneurship"** - http://europa.eu/rapid/press-release_MEMO-10-232_en.htm?locale=en
- **European Investment Bank** - <http://www.eib.org/products/blending/innovfin/index.htm>
- **European Investment Fund** - <http://www.eif.org/>
- **European Small Business Portal** - http://ec.europa.eu/smallbusiness/index_en.htm
- **GROWTH** - http://ec.europa.eu/growth/smes_en
- **OECD, 2016, "Entrepreneurship at a Glance 2016"** - <http://www.oecd.org/std/business-stats/entrepreneurship-at-a-glance-22266941.htm>
- **Regional Policy** - http://ec.europa.eu/regional_policy/index.cfm/en/funding/accessing-funds/
- **SBA and SBA Review** - http://ec.europa.eu/enterprise/policies/sme/small-business-act/index_en.htm
- **SME Performance Review** - https://ec.europa.eu/growth/smes/business-friendly-environment/performance-review-2016_en
- **Thinking Big for Small Businesses** - <https://publications.europa.eu/en/publication-detail/-/publication/6953e0ce-9e7f-4255-90f3-ec3e45ee52bb>

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- **Your Europe** - <http://europa.eu/youreurope/business/>
- **European Agenda on Migration – Factsheets** - https://ec.europa.eu/home-affairs/what-we-do/policies/european-agenda-migration/background-information_en

Useful resources – Denmark

- **VIRK**, a portal where you can register a company online – www.virk.dk
- **IVAEST**, a portal with many tools, including a business plan template, tools to make budget, courses and counselling for start-up – www.ivaest.dk
- **Dansk Iværksætter Forening**, a networking site for start-ups in Denmark and many tools and news – www.ivaerksaetteren.dk
- **Work in Denmark** - Site with a detailed description how to start up a company in Denmark – www.workindenmark.dk/Working-in-DK/Start-your-own-business
- **Start Ups Var**, site to start-up your business - www.startupsvar.dk/startup-guide-uk
- **SKAT**, the official tax revenue site with information to start your business – www.skat.dk/SKAT.aspx?old=2244378
- **VIRK Start-Up**, the official site with useful information and tools and access to addresses in all municipalities and regions to find free of charge counselling for start-up – www.startvaekst.virk.dk
- **Dinero**, a tool to make your bookkeeping and annual tax accounts online and access to tax consultants, who can help you against a fee – www.dinero.dk

Useful resources – Italy

- **The Development Agency**, National agency for the attraction of investments and enterprises development - <http://www.invitalia.it/site/new/home/cosa-facciamo/creiamo-nuove-aziende/nuove-imprese-a-tasso-zero.html>
- **The Development Agency** – self-employment – <http://www.autoimpiego.invitalia.it/default.asp>
- **The Development Agency** – small enterprises – http://www.autoimpiego.invitalia.it/microimp_destinatari.asp
- **The Development Agency** FQA – http://www.autoimpiego.invitalia.it/faq_lavaut.asp

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- **Lazio innovates, microcredits –**
<http://www.lazioinnova.it/inclusione/microcredito/>
- **Italian Chamber of Commerce –**
http://asbl.unioncamere.net/index.php?option=com_content&view=article&id=569:la-microfinanza&catid=99:accesso-al-credito&Itemid=93
- **Intesa SanPaolo Bank, microcredits**
<https://www.intesasanpaolo.com/it/business/bisogni/Sviluppare-il-mio-business/finanziamento-microcredito-imprenditoriale-crescita-impresa.html>
- **Institution BNL** is an Italian bank which set up Mestiereimpresa, a programme aimed at supporting small entrepreneurs -
https://mestiereimpresa.bnl.it/roller/MI/entry/agevolazioni_per_la_microimpresa_a
- **UniCredit Bank**, small enterprises, financing and benefit -
<https://www.unicredit.it/it/piccole-imprese/finanziamenti/tutti-i-finanziamenti/finanziamenti-agevolati.html>
- **Artigiancassa bank**, microcredits -
<http://www.artigiancassa.it/finanziamenti/Pagine/PrestitoArtigiancassaMicrocredito.aspx>
- **PMI is an internet portal website** that delivers ICT and Business information aimed at small and medium enterprises - <http://www.pmi.it/tag/microimpresa>
- **Italia Grants –** Support to micro enterprises <https://www.italiacontributi.it/micro-imprese.html>
- **CTR stands for Communication, Territory and Relations IT**, document about financing of micro enterprises
http://www.ctr.it/back_end/file_documentazione/5.8%20Microimpresa%20-%20Finanziamenti.pdf
- **Cucina Nostra, the home enterprises funding –**
<http://www.cucinanostrea.eu/impresa-domestica/fonti-di-finanziamento/144-microimpresa-domestica-alimentare-finanziamenti-e-start-up.html?jjj=1519070528899>
- **NIDI, a new fund set up by the Apulia region aimed at supporting new enterprises** <http://www.nidi.regione.puglia.it/>
- **Your Europe in Italian**, provides entrepreneurs with information and interactive services that help them expand their business abroad. -
https://europa.eu/youreurope/business/funding-grants/access-to-finance/index_it.htm
- **Facile, the website that showcases the best offer for insurances**
<https://www.facile.it/prestiti/guida/come-attivare-un-prestito-d-onore.html>
- **Region Grants**, funding for Molise -
http://www.contributiregione.it/sovvenzioni_molise.php

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- **Region Grants, Announcements for Molise** - <http://www.contributiregione.it/categoria-bando/molise/>
- **The Regional Development Agency of the Molise Region** – grants to enterprises
<http://www.sviluppoitaliamolise.com/agevolazioniattivitaiprenditoriali1.aspx>
- **Molise region grants** - <http://www.molisecontributi.it/>
- **Non-repayable funding- funding, announcements, non-repayable grants for Molise** <http://www.finanziamenti-a-fondo-perduto.it/finanziamenti/bandi-contributi-fondo-perduto-molise/>
- **European grants** - <http://www.contributieuropa.com/v3/store/veditutti.asp>
- **Regional Fund for the development of Molise** - <http://www.finmolise.it/mi-fido-di-te.html>

Useful resources – Portugal

- **Promotion of interculturality and integration**
http://www.acm.gov.pt/documents/10181/41781/manual_net+%28%29_claii.pdf/a4e41597-2701-41ab-b321-9647823cdb40
- **High Commissioner for Immigration of Portugal**
http://www.acm.gov.pt/acm?p_p_id=3&p_p_lifecycle=0&p_p_state=maximized&p_p_mode=view&3_advancedSearch=false&3_keywords=&3_assetCategoryId=128143&3_delta=20&3_resetCur=false&3_struts_action=%2Fsearch%2Fsearch&3_andOperator=true&3_cur=22
- **Map of good practice welcoming and integrating immigrants in Portugal**
<http://www.om.acm.gov.pt/documents/58428/296070/mapa+de+boas+praticas.pdf/f85a701a1-d02d-420e-853a-10f5aa0d9b72>
- **Migration and refugee flows to the integration**
<https://www.sg.mai.gov.pt/FundosComunitarios/QFP20142020/Documents/Sess%C3%A3o%20Migra%C3%A7%C3%A3o%20e%20Integra%C3%A7%C3%A3o%20SGMAI.pdf>
- **The inclusion of migrants and refugees: the role of cultural organizations**
<file:///C:/Users/VictorS/Downloads/Acesso-Cultura-migrantes-refugiados.pdf>
- **Processes of admission and integration of highly skilled immigrants in PORTUGAL and their relationship with CIRCULAR migration**
<https://www.iconline.ipleiria.pt/bitstream/10400.8/1029/1/ESTUDO%2054.pdf>
- **Social Entrepreneurship Handbook A Systemic approach**
<http://www.igfse.pt/upload/docs/2015/ManualEmpreendedorismoSocial.pdf>

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- **Entrepreneur's Practical Guide**
<https://www.iapmei.pt/PRODUTOS-E-SERVICOS/Empreendedorismo->
- **Entrepreneurship**
<http://www.anje.pt/system/files/items/73/original/Empreendedorismo-v10-final.pdf>
- **Entrepreneurship: Concepts and definitions -**
<file:///C:/Users/VictorS/Downloads/612-2762-2-PB.pdf>
- **Economic culture of the ethnic Enterprise: ways of immigration to entrepreneurship -** <http://www.scielo.br/pdf/rae/v47n1/v47n1a11>
- **Self-employment creation**
http://www.cidadevirtual.pt/cpr/integra/guia_bp_emp_4.html

Useful resources – UK

- **UK Government** - <https://www.gov.uk/browse/business>
- **HM Revenue and Customs** - <https://www.gov.uk/government/organisations/hm-revenue-customs>
- **Department for Business, Energy & Industrial Strategy** – <https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy>
- **Business Finance Support Finder** - <https://www.gov.uk/business-finance-support>
- **Start Up Loans** - <https://www.startuploans.co.uk/>
- **UK Export Finance** - <https://www.gov.uk/government/organisations/uk-export-finance>
- **Local enterprise partnerships (LEPs)** - <http://www.lepnetwork.org.uk>
- **Business Information Points** - <https://www.westminster.gov.uk/business-information-points>
- **Startups**, the UK's leading independent, online resource for anyone starting and growing a business - <https://startups.co.uk>
- **StartUp Britain**, a national campaign by entrepreneurs for entrepreneurs, harnessing the expertise and passion of Britain's leading businesspeople to unleash entrepreneurship across the UK - <http://startupbritain.org>
- **StartUp Donut** website is aimed at helping businesses to succeed by providing reliable information and resources - <https://www.startupdonut.co.uk/about>

Useful resources – Spain

- **Ader** – a portal from the Economic development agency from La Rioja Government where there is information related with entrepreneurship - <http://www.ader.es/servicios/emprendedores/>
- **Aragon Institute of Employment** – a portal where you can find support service for the creation of companies - <https://inaem.aragon.es/servicio-de-apoyo-la-creacion-de-empresas>
- **Autonomosdecco.es** – a portal from Trade Union Confederation of workers commissions about employment, self-employment and social economy - <http://www.autonomosdecco.es/ccooautonomos/>
- **Autonomous work** – a portal from the department of economic development of the Navarre Government where there is information related with self-employment - https://www.navarra.es/home_es/Temas/Empleo+y+Economia/Trabajo/Autonomo/
- **Autonomous, Social Economy and Social Responsibility of Companies** – a portal where you can check information and statistical data about autonomous, social economy, and social responsibility of companies – http://www.empleo.gob.es/es/sec_trabajo/autonomos/index.htm
- **Business Extremadura** – a portal from the Extremadura Government related with how to start your own business - <https://extremaduraempresarial.juntaex.es/>
- **Canary Islands Government Service Employment** – a portal where you can find information about entrepreneurship and self-employment - http://www3.gobiernodecanarias.org/empleo/portal/web/sce/temas/creacion_de_empresas_y_autoempleo
- **Cantabria entrepreneurial** – a portal where you can information all type of information related with entrepreneurship - <http://www.cantabriaemprendedora.es/>
- **Castilla y Leon Government** – information related with social economy and autonomous - <https://empresas.jcyl.es/web/jcyl/Empresas/es/Plantilla100/1284248590033/ / />
- **Emprendelo** – a portal where you can find information related with entrepreneurship from the Madrid Government - http://www.emprendelo.es/cs/Satellite?language=es&pagename=PortalEmprendedores/Page/EMPW_home
- **Extremadura works** – a portal from the Extremadura Government related with self-employment - <http://extremaduratrabajo.gobex.es/empresas/ayudas/tipos-de-ayudas/autoempleo>
- **Galicia entrepreneurship** – a portal from the Ministry of economy, employment and industry from Galicia Government about how create a company - <http://www.igape.es/es/crear-unha-empresa/>

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- **Go ahead companies** – a portal where you can find a lot of information divided in Micro-enterprises and self-employment, SMES/Cooperatives and labour societies and Large companies from the Castilla y Leon Government - <http://adelante-empresas.castillalamancha.es/adelante>
- **How create a company (LANBIDE)** – a portal with information related with the topic and self-employment from the Basque Employment Service - <http://www.lanbide.euskadi.eus/empleo/-/informacion/como-crear-una-empresa/>
- **I want to be self-employed** – a portal where you can find a lot information related with that topic from the Catalonia Government - <https://web.gencat.cat/es/tramits/que-cal-fer-si/vull-fer-me-autonom/>
- **Junta de Andalucia** – a portal where you can find information about how to be autonomous and how create a company from the Andalucia Government - <http://www.juntadeandalucia.es/temas/trabajar/autoempleo.html>
- **Navarre entrepreneurship** – a portal with information related with entrepreneurs and self-employment from the Navarre Employment Service - <http://www.navarraemprende.com/autonomos>
- **Network of entrepreneurship and innovation in Castilla y Leon** – a portal where you can find all type of information related with that topics - <http://redei.es/>
- **Portal of the entrepreneur** – a portal with a lot of useful information related with entrepreneurship from the Valencia Government - <http://www.emprendedores.gva.es/>
- **SEFTCARM.ES** – a portal from the Regional Employment Service and training from Murcia Government where there is information related with self-employment - [http://www.sefcarm.es/web/pagina?IDCONTENIDO=40948&IDTIPO=100&RASTRO=c\\$m29982](http://www.sefcarm.es/web/pagina?IDCONTENIDO=40948&IDTIPO=100&RASTRO=c$m29982)
- **Self-employment info** – a portal from "ie University Driving Innovation" with information related with formation, advice and consultancy, informative guides and external service - <https://infoautonomos.eleconomista.es/>
- **Self-employment rights UATAE** – Union of associations of entrepreneurs and self-employed workers with a information related the topics from the Ministry of Employment and Social Security - <https://uatae.org/>
- **SEPE – Incentives and grants** – a portal where you can find information and documentation for incentives and grants from the Estatal Public State Employment Service - https://www.sepe.es/contenidos/autonomos/prestaciones_ayudas/prestaciones_ayudas.html
- **The Confederation of business associations of the Balearic Islands (CAEB)** - a portal the most representative and defends of the general interest of employment in the Balearic Island - <http://www.caeb.com.es/caeb/>

Useful resources – Greece

- **Koinsep, an informative portal for social enterprises in Greece** - <http://koinsep.org>
- **Ministry of Labour, social security and solidarity** - <http://www.ypakp.gr/>
- **Start Up Greece** - <http://startupgreece.gov.gr/>

Other useful resources

- **New Start Project** - <http://www.newstart-project.eu/>
- **EPALE, Overview Refugees and Adult Education** - <https://ec.europa.eu/epale/en/content/overview-refugees-and-adult-education-europe>
- **Your Europe, Start-ups** - http://europa.eu/youreurope/business/start-grow/start-ups/index_en.htm
- **Business Model Canvas** - <http://business.tutsplus.com/articles/how-to-put-the-business-model-canvas-to-good-use--fsw-40622>