

I06

Green Book



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Key Terms

The Green Book uses some definitions and abbreviations. To make it easier to understand these are explained below:

AFAD: Disasters and Emergency Management Presidency

AIDROM: Ecumenical Association of Churches from Romania

ARCA: Romanian Forum for Refugees and Migrants

BTW: Value Added Tax (VAT)

BU: Boğaziçi University

BV: Besloten Vennootschap (BV)

CBS: Dutch Central Bureau Statistics

CIC: Community Interest Company

CIO: Charitable Incorporated Organization

CIS: Construction Industry Scheme (CIS)

COA: Dutch Central Refugee Asylum

Co-op: Co-operative Society

CTL: Corporation Tax Law

CV: Limited partnership, Commanditaire vennootschap

DFW2W: Dutch Foundation of Innovation Welfare 2 Work

DGCPA: Directorate General of Citizenship and Population Affairs

DGMM: Directorate General of Migration Management

DPB: Personal Data Protection Board

DPL: Turkish Data Protection Law

DPO: Data Protection Officer

EPO: European Patent Office

EUA: European University Association

EUCEN: Engineering Education, European Universities Continuing Education Network

ESSN: Emergency Social Safety Net

FSA: Financial Services Authority

GDPR: General Data Protection Regulation

GP: General Partnership

HACT: The Housing Associations' Charitable Trust

HMRC: Her Majesty's Revenue and Customs

IAU: International Association of Universities

İŞKUR: Turkish Employment Agency

ITL: Income Tax Law

IO: Intellectual Outputs

IPS: Industrial and Provident Society

JSC: Joint Stock Company

KvK: Kamer van Koophandel – Dutch Chamber of Commerce

LLC: Limited Liability Company

LLP: Limited Liability Partnership

LP: Limited Partnership, e.g. SCS

Ltd.: Private Limited Company

MBO: senior secondary vocational education

MoFSP: Ministry of Family and Social Policies

MoNE: Ministry of National Education

O.N.G.: (Organizație Non-Guvernamentală): ≈ Non-Governmental Organization)

OSCR: The Office of Scottish Charities Regulators

PI: Professional Indemnity insurance

Plc: Public Limited Company

PLC: Public Limited Company

PFA: persoana fizica autorizata: ≈ self-employed (UK) Sole Proprietorship (US)

RC: Royal Charter

RGF: Regional Growth Fund

RSL: Registered Social Landlords

SA: Societatea pe acțiuni (Joint-Stock Company) ≈ plc (UK)

S.a.s.: Società in accomandita semplice

SC: Societăți comerciale

SCA: Societatea în comandită pe acțiuni (Company Limited by Shares)

SCS: Societatea în comandită simplă, (Limited Partnership)

S.N.C.: (societate în nume colectiv): ≈ general partnership

SpA: Società per azioni

SRL: Societatea cu răspundere limitată cu proprietar unic, ≈ Ltd. (UK)

SRL: Limited liability company "societate cu raspundere limitata"

SRL: Societate cu răspundere limitată (SRL) - Limited liability company

S.r.l: limited liability partnership Società a responsabilità limitata

SME: Small Medium Sized Enterprises

TPR: Temporary Protection Regulation

UIBM: Italian Patent and Trademark Office

UNLTD: Unlimited Company

UNRIT: United Kingdom, Netherlands, Romania, Italy, Turkey

UPB: University POLITEHNICA of Bucharest

VAT: Value Added Tax

VoF: General Partnership - Vennootschap onder Firma

WS: Werkcenter Scotland

YBI: Youth Business International

YME: Young Migrant Entrepreneurs

Prologue

The “**Young Migrant Entrepreneurs (YME) Project**” is a European Funded Youth Project started in 2019, a partnership with Netherlands, Italy, Romania, United Kingdom and Turkey. YME promotes the integration and social inclusion of young migrants. In order to facilitate and foster social cohesion in communities, it is crucial to empower young migrants’ development of entrepreneurial skills and to discover, define and develop their skills, so that they can also foster economic integration. From this point of view, YME places great emphasis on assessment and support for young migrants.

Young migrants represent an essential group containing potential entrepreneurs, across European countries. And, unfortunately, they may encounter some legal, cultural, and language barriers, in the countries where they live or try to operate their businesses. These issues should be addressed in a holistic way, in order to be able to provide proper youth work entrepreneurial support, equal with all other entrepreneurial groups, with the aim of creating a link between this potential youth work and entrepreneurship capacity, regardless of wherever they are in education or practice. This is the main goal of the YME project. In the scope of YME Project, the first starting point has been the development of better knowledge regarding the situation of young migrants, and migrant policies. It is crucial to understand their point of view about entrepreneurship, their strengths, weaknesses etc. Apart from these, the policies of partner European countries for migrants should be also taken into consideration. These are what YME provides through a detailed Need Analysis Report.

YME Project also aims to create useful and practical outcomes and to facilitate those tools to function in real life. The e-assessment tool is one of these practical tools, which enables the young migrants to assess themselves, in terms of entrepreneurial skills by discovering their potential creativity and talent and also evaluating their ability to become an entrepreneur.

After the assessment, they have the opportunity to access the related guidance and content, created and addressing their needs through the YME Platform. In this guidance, one potential young migrant entrepreneur can find the Tips and Tricks, Motivational Videos and Films, Stories, Procedures, and many other topics related to doing business, which are all collected and created as a whole in the Learning Guide of YME.

As another useful outcome, for capacity building, the entrepreneurship trainers can access a guide containing session plans full of activities and topics, to train potential young migrant entrepreneurs and foster their skills & talents. To enable them to become a successful entrepreneur and create and develop their business plans.

With this manual, we aim to enrol teachers and young migrants in the project, sharing the outcomes to a broad and relevant audience and capitalizing on the project findings. It is also another asset to sustain the innovation process after the end of the project, through involving the targeted audiences & the stakeholders in the value creation process in long term.

On behalf of the YME Project Team

Chapter 1 Introduction

Small and medium-sized enterprises (SMEs) are the backbone of Europe's economy. They represent 99% of all businesses in the EU. They employ around 100 million people, account for more than half of Europe's GDP and play a key role in adding value in every sector of the economy. The European Commission sees entrepreneurship as acting upon opportunities and ideas and transforming them into value for others, which can be financial, cultural, or social.

The EC entrepreneurship policy aims to support companies, in particular Small and Medium Enterprises throughout their life cycle, promoting entrepreneurial education at all levels, as well as reaching out and encouraging specific groups with entrepreneurial potential. The EC reaches out to specific groups whose entrepreneurial potential has not been fully tapped yet, such as women and young people through entrepreneurial learning and Erasmus for Young Entrepreneurs. The YME project has added an extra layer with its Green Book on Young Migrant Entrepreneurs.

Youth unemployment is a serious problem that many young people face regardless of their background experience and education. It's clear that due to EU immigration laws a lot of young migrants are inactive and unemployed. Mainly because migrants are so inactive, (for obvious bureaucratic regulation and law reasons) entrepreneurship capacity building for young migrants is high on the EU political agenda. The project Young Migrant Entrepreneurs (YME) promotes the integration and social inclusion of young migrants in order to foster social cohesion in Europe and starting up businesses. The economic integration of migrants is one of the priorities of the EU comprehensive approach to migration. It is crucial to empower young migrants and young refugees to develop the skills and to get access to knowledge and support schemes that can enable them to build a solid livelihood, and create added value.

How the project YME supports Young Migrant Entrepreneurship?

The YME Green Book is a comprehensive guide for the young migrant entrepreneur and the youth worker, to everything the YME Project does, from intellectual output development to product, to expert advice and guidance. Alongside this, the Green book is complemented by our online YME platform and YME app, which allows users to search and download YME project information easily in a few, simple steps.

Following extensive research with our target groups (young migrant entrepreneurs and experts), including online interviews and focus groups, the YME partners improved the YME Guide making it easier to navigate and cross reference.

The Green Book has been produced to provide key benefits to young migrant entrepreneurs and youth workers in the 5 YME countries, also known as UNRIT: United Kingdom, Turkey, the Netherlands, Italy and Romania.

The value created by the YME Green Book results in:

- * the ability to enrol youth workers, trainers teachers and young migrants in this entrepreneurial projects;
- * the ability to innovate and to propagate this towards new actors and new territories;
- * the ability to disseminate the entrepreneurial spirit, values and outcomes to a broad and relevant audience;
- * the ability to capitalise on the YME project findings and develop relevant recommendations for policy and decision makers – as well as for field actors – to pursue the project work after the project life;
- * the ability to sustain the innovation process during and after the end of the YME project;
- * the ability to involve the targeted audiences and the stakeholders in the value creation process in the mid and long term

The YME partnership and the partner organizations

The Young Migrant Entrepreneurs (YME) project, the support packages, the YME Platform, the app and the Green Book are focused on delivering entrepreneurial skills-building support to young migrants in the partnership countries. The partnership countries are Turkey, Romania, Italy, the Netherlands and United Kingdom.

Boğaziçi University (BU) – Turkey

Boğaziçi University (BU) was formally established in 1971. It has four faculties, six graduate institutes, two schools (School of Foreign Languages and Vocational School of Applied Sciences) and 32 research centers. The faculties and schools are offering undergraduate studies for approximately 16,000 students, whereas the institutes are offering graduate programs for approximately 4,000 students. The language of instruction at the University is English. There are permanently 939 academic staff and 984 administrative staff. It is endorsed by the European Universities Association (EUA) and the Faculty of Engineering is the first ABET-accredited faculty in TR. BU is a member of several international university networks that share the same goal of enhancing academic cooperation among its members: IAU - International Association of Universities; Magna Charta Universitatum; EUA - European University Association; Unimed – Mediterranean Universities Union; The Utrecht Network; Black Sea Universities Network; SEFI - European Society for Engineering Education, European Universities Continuing Education Network (EUCEN).

Ministry of National Education (MoNE) - Turkey

Ministry of National Education (MoNE) in Turkey manages one of the largest educational systems in Europe. Educational services at all levels are provided substantially (more than 90 %) by public education institutions. Administrative legislation and supervision related to formal and non-formal education (except for higher education) are performed by Ministry of National Education. MoNE also regulates the teacher employment and relocation and imposes the curriculum; timetables, textbooks used in the classroom, and explicitly use tests to monitor teaching practices in the classroom. Private education institutions also exist. Private education institutions mean private financing and administration. Individuals, corporations or other types of institutions (such as associations, foundations) can open and run private schools profit based at pre-primary, primary and secondary levels. Private education institutions are subject to the same regulations with public institutions in terms of educational arrangements and certification (curricula, teacher qualifications, length of school day/week/year, assessment, progression, diploma etc.). Public funds are given to private institutions in various ways to a certain extent. But “government-dependent” private institutions don’t exist. In higher education level, only ‘foundations’ can run private higher education institutions without making a profit.

Number of Students 2019 : 18 Million (1.5 Preschool, 5.5 Primary School, 5.5 Middle School, 5.5 High School)

Public Schools: 15 Million

Private Schools: 1.5 Million

Open Education 1.5 Million

As a first attempt for the social integration of Syrian's in Turkey mainly focused on their education. There are 3.5 million Syrians in Turkey and 1.1 Million are between the ages 5-18. Even though there are immense efforts to provide education to the Syrian children in Turkey, only 650.000 are currently being educated in public schools. The challenging part of Syrian children’s integration is language training. Providing full-fledged Turkish language training is still a developing area with all efforts and support of MoNE.

At the beginning of 2016, Turkey amended its legislation so that refugees could take up employment legally. Syrian refugees are now able to obtain a work permit and gain access to the vocational education and training system. By earning a living or acquiring a professional qualification, refugees have the opportunity to become active members of the Turkish economy rather than continuing to receive aid. Until now, labour market institutions and vocational schools have been able to offer only a limited range of services to meet the needs of Syrian refugees. Many refugees do not have the necessary knowledge of Turkish. As a result of the war, they were unable to complete their training and are no longer in possession of their course certificates. Furthermore, they are not familiar with the Turkish labour market and the advisory services available.

As a support to this situation starting from the 2016-17 academic year, Syrians may enrol in public education centres that specialize in training for many different job profiles.

University POLITEHNICA of Bucharest (UPB) - Romania

The UPB was founded in 1886, is the oldest and the largest technical university of Romania, with about 23000 students, from which more than 1500 are international students, 3300 full time staff, 1800 part-time faculty and 900 postgraduate students. University POLITEHNICA of Bucharest comprises study programmes for many engineering fields, from computer science and robotics to entrepreneurship, business engineering and management. University POLITEHNICA of Bucharest is part of the international academic community, sharing the same belief in moral, educational, scientific and cultural values. Its main mission is to bring together education, training and scientific research, in order to prepare professionals capable to adapt to the requirements of market economy and new technologies, with an economic and managerial knowledge and promote the principles of sustainable development and environmental protection.

Dutch Foundation of Innovation Welfare 2 Work (DFW2W) - Netherlands

The Dutch Foundation of Innovation Welfare 2 Work (DFW2W) is an independent, non-profit organisation which supports professionals (e.g. youth work institutions, (local, regional and EU) governments, etc.) and young people in the fields of employment, job matching & mobility, traineeship, education, social inclusion, social security, social innovation, welfare, entrepreneurship and quality of life.

CPA - Italy

Helping people and companies take advantage of European opportunities through empowerment strategies, coaching, enterprise and innovation. Involved in work with Migrants, Rural Development and people with special needs to facilitate their employability and attractiveness in the market.

Werkcenter Scotland (WS) - United Kingdom

Werkcenter Scotland (WS) has the philosophy 'From Work to Work; that's the way it works', a comprehensive local approach which is taken up to regional, national & international level where the main objective is to get young people into work and/or entrepreneurship through experience. WS is aligned to encourage (learning towards) entrepreneurship, work & job search at all stages. Through a simple structured approach, it improves the position of young unemployed people in the jobs market immediately, while at the same time improving their long-term employability.

Chapter 2 What is Entrepreneurship

This section describes a perspective of Entrepreneurship from Entrepreneurship literature in order to present a basis for project countries.

Entrepreneurship as a discipline has emerged extensively in recent years. Once seen as an exception, currently, Entrepreneurship is seen as a required skill for the survival of an individual and thrival of a business. YME Project identifies this phenomenon and aims to provide entrepreneurial capabilities to the YMEs in Project countries.

At its broadest scope, Entrepreneurship is best described by Stevenson (1983, 1985, 1990) as “the pursuit of opportunity beyond resources you currently control.” This definition emphasizes opportunity as the only real resource. It requires entrepreneurs share their vision of the opportunity with the people they hire and the investors they seek instead of the capital resources they can provide or negotiate.

The source of opportunities can take many forms. Traditionally, business people think opportunities as the unmet market demand. This means there is a market demand for some service or product; however, there is not supply in the market or the existing offerings are expensive, cumbersome or not reliable. In this case, opportunity is building and offering what people demand. This type of opportunities is production oriented, competitive and mostly short-termed. For example, when there is a growing trend for healthy food and not enough offerings in the market presents an opportunity for this underserved market. However, there is a catch here. When so many opportunity-seeking entrepreneurs enter the same market, it can quickly lead to an overserved market with high competition. This is similar to a situation where an ice cream shop opens in a neighborhood and suddenly five more shops open. If the market has potential to grow, this new supply might work but, in most cases, all shops will fail to make sufficient profit since demand will be insufficient for each entrant.

Due to the competitive nature of meeting market demand, meeting unmet needs is a better method for identifying opportunities. Unmet needs arise from identifying problems or from things that bother you. Every complaint is an opportunity. Observation of other people and awareness of the environment become very important. So, defining the correct problem in the correct way becomes a key skill. If the problem is defined correctly, it will make finding the solution easier. Unmet needs are mostly latent or hidden needs or even of which the people are not aware . In this case, there is no market and the first business meeting the needs, not only creates a product but creates the whole market, as in the famous quote of Henry Ford saying “If I’d asked people what they wanted, they would have said faster horses. Instead, I have given them cars.” In this example, people were aware of their transportation needs and stating their problem as speed. However, they were not aware of the available options to their transportation problem.

“If I’d asked people what they wanted, they would have said faster horses. Instead, I have given them cars.”

Henry Ford

In addition to those, some people are visionaries, dreaming and envisioning in the long-term. This type of opportunity-seeking requires to ask questions such as “How might we better design <put any field, product or service you want to improve>” and “What if”. Elon Musk (who grew up in South Africa) is such a visionary, daring to ask “Why space ships do not return back in full to Earth?” and, working on this very problem for a decade. Soon after finally achieving to find an answer he asks another question this time providing once an unimaginable solution to the transportation problem. He asks “What if we use space rockets for human transportation for any two points on Earth?” By asking this question, he is aiming to shorten the travel time in under one hour between any destinations on Earth.

Steve Jobs is another example of a visionary, who was also the son of immigrants from Syria. He founded Apple on the promise of a Personal Computer, where everyone can have their own computer at home. Computers were thought of as corporate machines and nobody was thinking they could be used for personal purposes. Through the leadership of Jobs, Apple has reinvented itself several times, not only in computers but also in software, operating systems, graphic design, music, telephone, and many other areas.

Stevenson’s definition describes opportunity as the starting point, and states it is an endless pursuit which is a constant search. Opportunities are moving targets. There is not definite start and finish lines. So, entrepreneurship is about this search function. This is very different than execution (Yang et al., 2018).

In explaining this search behavior, management literature defines a strategic posture towards entrepreneurship which is named as Entrepreneurial Orientation (EO). EO represents the managerial priority placed on identifying and exploiting market opportunities for entrepreneurial purposes (Baker & Sinkula, 2009). EO postulates that firms or individuals with an entrepreneurial mindset identify opportunities in the market before everyone else (proactiveness), come up with innovative solutions to seize these opportunities (innovativeness), and take on high risks (e.g. debt) to execute these initiatives (risk taking) (Miller, 1983).

The second half of the definition describes resources as two types; resources you currently control and resources you do not currently control. This is an important distinction to make. Most of the time, entrepreneurs focus on the many things that are unable to control and complain about what is happening to them or the failures they have experienced. This is an outside-in perspective for seeking help for your endeavour. For example, through others’ behaviors, complaining or waiting for others are the results of such uncontrollable events. Instead, Stevenson (1983, 1985, 1990) suggests having an inside-out perspective by first focusing on the controllable resources and working to extend the limits of controllable resources. This is what he means with the word “beyond”, reaching more resources, increasing your limits, consistently improving, failing, trying, experimenting and finally growing. So, the entrepreneur should focus on the most controllable event which is himself/herself. The mindset becomes the most important resource. It is not who has the most capital, best network, most knowledge, most experience but who has the strongest mindset and who aims for learning, growing and improving.

I call this type of search Peaceful Inconformity. Inconformity requires one to move beyond comfort zone and perform search function. This road is full of uncertainties and disappointments. However, constant search for learning and improvement of one’s self is the reward which is expected to be the source of greater outcomes. In this pursuit, the only valuable resource is the mindset. So, one needs to seek peacefulness and stay calm no matter what the circumstances. This is the heart of a successful endeavour.

Besides this definition of entrepreneurship as a mindset, many scholars define it synonymously as building a small business. However, emerging startup culture makes it different than small business. Many startup founders, venture capitalists and Silicon Valley veterans agree that startup is a different form of business where the organization is characterized by search & experimentation (Ries, 2011; Davenport, 2009) and rapid growth (Graham, 2012). Specifically, Blank (2013) states that startups are not small versions of traditional companies and further, he argues traditional management practices do not apply to startups. Startups like Google, Airbnb or Dropbox, play a crucial role in disrupting the existing economic structures, not only by creating businesses, but also by creating new markets and business models. Blank (2013) also states a business model is a search for a sustainable and profitable business. Sustainable means, the means to continue should exist in the long term, whereas profitable means the business captures enough value to fulfill its mission of creating and delivering value, and satisfying stakeholders.

So, this project takes a stance closer to Stevenson, stating entrepreneurship as a mindset in its broadest sense and makes a distinction between small-businesses and startups. Although entrepreneurial qualities are the same for startup and small business owners, the risks and uncertainties and rewards are different. Vision plays a key role here. So, entrepreneurship education should be based on seeking opportunities, instead of teaching being opportunistic. However similar both might seem; the former is based on long-term vision and experimentation in aiming to build a business and the latter on short-term and unsustainable thinking based on profit-making.

Chapter 3 What is Young Migrant Entrepreneurship

Definition Young Migrant Entrepreneurship

Young migrant entrepreneurship combines three concepts, namely entrepreneurship, immigrants and youth. For this project, young migrant entrepreneurship can be defined as the entrepreneurial activities engaged by young immigrants between the ages of 16-29, who have a different home country than the current host country. Young migrant entrepreneurship is on the rise, partially due to the business, cultural and societal implications of high technology, social media and the internet.

Entrepreneurship and self-employment are sometimes more common amongst immigrants than natives, in some countries. Shinnar and Zamantılı Nayır discussed the factors that motivate immigrants to become entrepreneurs. Pull factors, include higher wages, professional standing, more independence and potential in upward mobility in the society. Push factors are any factors that block opportunities in the primary job market, so immigrants need to seek self-employment to avoid poverty and unemployment. According to them, social/business/family ties in the home country and in the host country represent immigrants' social capital (Who do I know?). The knowledge of the language, culture and customs of the host country represent immigrants' human capital (What do I know?). Immigrant entrepreneurs use both their human capital and social capital to discover opportunities, to acquire resources and start new businesses. They gain insights about the market in the home and host country. They also try to build trusting relationships that help them with their adaptation and success in the host country.

Youth entrepreneurship is important for several reasons. The Young population is very dynamic, novelty seeking, full of ideas, risk-taking and entrepreneur-minded. They are more inclined to follow new trends, and use new technology. In the world of social media, they are also more connected to the world's information and to people of all kinds, anywhere and everywhere. They are sometimes more bold, more likely to move out of their comfort zone and have a mindset that allows more room for vision and opportunity recognition. In the words of Steve Jobs, young people are more likely to 'Stay hungry, stay foolish'. The young population presents a tremendous potential to engage in entrepreneurial activity. There are many famous young entrepreneurs, including Mark Zuckerberg of Facebook, Larry Page and Sergey Brin of Google, Naveen Selvadurai of foursquare, Peter Cashmore of mashable and Catherine Cook of Myyearbook.

"If you do the things that are easier first, then you can actually make a lot of progress."

Mark Zuckerberg, Facebook

"A hard thing is done by figuring out how to start"

Rand Fishkin, SEOmoz

"Everything started as nothing."

Ben Weissenstein, Grand Slam Garage Sales

"I don't have big ideas. I sometimes have small ideas, which seem to work out."

Matt Mullenweg, WordPress

"I suffer from the delusion that every product of my imagination is not only possible, but always on the cusp of becoming real."

Sean Parker, Napster

"I think I was very naïve early on, but that also meant I didn't know what couldn't be done."

Matt Mickiewicz, 99 Designs

"It's not about how many years of experience you have. It's about the quality of your years of experience."

Jacob Cass, Logo of the Day

"There's no committee that says, 'This is the type of person who can change the world – and you can't.' Realizing that anyone can do it is the first step. The next step is figuring out how you're going to do it."

Adora Svitak, Flying Fingers

At the intersection of being young, being an immigrant and having an entrepreneurial spirit, young migrant entrepreneurs offer new avenues for entrepreneurship, development and progress. They have capabilities to open the doors for unique opportunities due to their migrant background and due to the passion of their age. They may lack expertise, financing, and access to established ways of business, yet they are very connected to the world and they are energetic. They can be good entrepreneurs and contribute to the society tremendously.

Sources: Shinnar, R. S., & Zamantılı Nayır, D. (2019). Immigrant entrepreneurship in an emerging economy: The case of Turkey. *Journal of Small Business Management*, 57(2), 559-575.

Chapter 4 Current Integration Situation and Migrant Entrepreneurship in YME Countries

The YME countries are also called 'UNRIT'. This acronym stands for: United Kingdom, Netherlands, Romania, Italy and Turkey

Five countries form a platform for YME research, UNRIT (United Kingdom, Netherlands, Romania, Italy and Turkey). In each country, there are different categories of migrants and different types of regulations. There are various agents and agencies at the national and at the local level, which regulate or assist activities related to migrants on issues ranging from legal aspects to cultural integration. Our research highlights many opportunities for new entrepreneurial activity for young migrants.

This section includes information about the current situation in each country regarding issues about migrant entrepreneurship. There are many examples of good practices on migrant entrepreneurship. Good practices also offer an avenue for developing education programmes for young migrants. Although good practices may differ in each country, they provide information for educating young migrants to become entrepreneurs and to thrive in entrepreneurial activities:

1. What are the knowledge and skills needed for young migrant entrepreneurs?
2. Which methods are best suited for YME education?

Current Situation in UNRIT

United Kingdom

The foreign-born population nearly doubled from 2004 to 2017. The size of the foreign-born population in the UK increased from about 5.3 million in 2004 to just under 9.4 million in 2017. During the same period the number of foreign citizens increased from nearly 3 million to about 6.2 million. Although the numbers of EU migrants have increased more rapidly than non-EU migrants over the past decade, Non-EU foreign born still make up a majority of the foreign-born population. In 2017, 39% of the foreign-born population were EU born.

Although the numbers of both female and male migrants have increased over time, women constitute a small majority of the UK's migrant population. In 2017, 53% of foreign-born population were women, according to LFS data.

Looking at the distribution of foreign-born by age, including children (those aged 0-15), youth (aged 15-25), adults (aged 26-64), and retirement age (aged 65+), between 69% and 76% of those born in different countries are adults, with the lowest percentage being for EU14 foreign born and North America. More variation is observed in the percentage of those aged 65+ spanning from 1% of A8 and A2 migrants to 17% of people born in India.

Between 5 and 11% of the foreign-born populations from different countries are children, including 11% of A8 and A2, and 5% of people born in African countries. Less than 13% of migrants are youth, with the smallest percentage (5%) being for Oceania and India, and the largest percentage (13%) of those born in Other Asia and A2 countries.

Looking at the UK born, only about half of the UK born population are adults aged between 26-64, while one in every 5 UK-born residents is a child; 11% of the UK-born population are youths, while the UK-born population has the highest proportion of retirement age individuals (19%).

There is significant variation in the geographic distribution of migrants in the UK. In 2017, about half of the UK's foreign-born population (52% in total) were either in London (38%) and the South East (14%). Northern Ireland, Wales and the North East have a low share of the UK's total foreign-born population, at 7.5%, 6.3% and 6.2% respectively. In comparison, the UK-born population is more evenly distributed. In 2017, only 10% of the UK-born population lived in London.

In 2017 nearly 1.5 million foreign-born people were living in Inner London and nearly 1.9 million were living in Outer London. The smallest number of foreign-born individuals was found in the North East and Merseyside (Met County). The largest percentage increases during the 2004 and 2017 periods occurred for "Rest of Yorkshire" and Scotland. This is not surprising given the small number of migrants Rest of Yorkshire had in 2004. Between 2004 and 2017 Outer London, West Yorkshire (Met County), and Inner London, experienced the lowest percentage increase in the number of migrants (up 68, 46 and 40% respectively).

The UK population was 14.4% foreign-born and 9.5% non-British citizens in 2017. The share of foreign-born people in the UK's total population increased from 8.9% in 2004 to 14.4% in 2017. During the same period, the share of foreign citizens rose from 5.0 to 9.5%.

Poland, India and Pakistan are the top three countries of birth for the foreign-born accounting respectively for 10%, 9% and 6% of the total. Poland is also the top country of citizenship of foreign citizens, accounting for 16.4% of non-UK citizens living in the UK. (For detailed information, see Appendix).

Some facts of Migrant Entrepreneurship in the UK

We find that Britain is a melting-pot for young, productive, entrepreneurial migrants from across the world. Nearly half a million people from 155 countries have settled in Britain and launched businesses.

Their impact is extensive. We find that they are behind one in seven of all UK companies. Their entrepreneurial activity is near double that of UK-born individuals. They are on average, eight years younger than the typical UK-born entrepreneur and, among a number of nationalities, a greater proportion of migrant women start companies than among the UK population.

The evidence, as well as the context for the future debate about immigration, is clear. Britain relies heavily on entrepreneurial migrants to launch businesses, create jobs and grow the economy. The top sectors in which migrant entrepreneurs work are construction and real estate, so these individuals are, literally, rebuilding Britain. In vital sectors such as consumer goods, IT and manufacturing, we also rely on the skills and productivity of entrepreneurial migrants.

Source: Report Migrant Entrepreneurs: Building Our Businesses Creating Our Jobs A report by Centre for Entrepreneurs and DueDil

Immigrant-led SMEs, to highlight one group, generate £13 billion in revenues and 107,000 jobs for the Scottish economy. By being significantly more likely to have post-graduate qualifications and family business experience, they are more likely to identify business opportunities and start new promising ventures in Scotland. This is true of all migrant entrepreneurs whether they have migrated from England, Estonia or Ethiopia; or located in Scotland's largest cities or remotest

settlements. Nevertheless, despite having higher growth expectations and export ambitions, immigrant-led ventures struggle in particular to turn their ambitious intentions into successful and established businesses. They experience erratic growth, low export activity and no performance advantage. Given the size of the prize on offer, supporting these entrepreneurs to overcome these barriers to growth should be a key priority for the Scottish Government, its enterprise agencies and local government.

Some Scottish facts:

- Scotland has the highest level of university-educated migrants in the European Union
- One in ten SMEs in Scotland is immigrant-led
- In 2017, there were about 310, 000 self-employed persons in Scotland with about 28,000 of these being self-employed overseas immigrants (9%). Almost half of these immigrant entrepreneurs (44%) are located in Scotland's three largest cities of Glasgow, Edinburgh and Aberdeen.
- Overseas immigrants and Scottish returnee emigrants are nearly twice as likely to be actively trying to start a business or run their own business, compared with Scottish non-migrants. This is also the case for Scottish and RUK in-migrants who are 24% and 67% more likely to be involved in early-stage entrepreneurial activity.
- Compared to the rest of the UK, immigrant entrepreneurs in Scotland are less likely to engage in necessity-driven entrepreneurship, owing to low levels of immigrant unemployment and high levels of education amongst immigrants.

The impact of migrant entrepreneurs extends far beyond economics, however. By offering different products and services to consumers in Scotland, they act as a bridge between their home and host cultures. By enabling interactions between people from different cultures and different countries, they enhance integration efforts and cultural understanding and make the United Kingdom more attractive place to visit, start a business, study and work.

Source: STARTING OVER: MIGRANT ENTREPRENEURSHIP IN SCOTLAND by FSB; Rienzo, Cinzia and Carlos Vargas-Silva. "Migrants in the UK: An Overview," Migration Observatory briefing, COMPAS, University of Oxford, August 2018; Salt, J. "International Migration and the United Kingdom, 2010." Report of the United Kingdom SOPEMI correspondent to the OECD, Migration Research Unit, University College London, 2011

Netherlands

In the first three quarters of 2018, 81 thousand people were added in the Netherlands. This is comparable to the population growth in the same period last year. The growth is mainly determined by foreign migration. There were registered 69.5 thousand more people from abroad at a Dutch municipality than left. In addition, more than 11 thousand more children were born than people died. This is apparent from temporary figures from Statistics Netherlands.

(Source: CBS 2019)

An important part of the annual migration movement takes place in the third quarter. The figures up to and including September already give a picture of the growth for this year. In the first three quarters there were 186 thousand immigrants to the Netherlands, 4.5 thousand more than in the same period one year ago. In addition, 116.5 thousand people emigrated, 1.5 thousand more than in the first three quarters of 2017. This means that the migration balance is currently around 3 thousand higher than last year (**Source:** CBS 2018).

The findings 2019 Cohort study for asylum seekers and status holders provides insights on the current situation as well. As of 2017, Statistics Netherlands (CBS) monitors all asylum seekers who have entered reception centers of the Central Agency for the Reception of Asylum seekers (COA) and status holders including family reunification applicants and their following family members. The third edition of the annual report on this cohort study sheds light on the recent influx of asylum seekers at COA reception centers as well as the composition of the newest group of status holders. Furthermore, this web publication provides an up-to-date account of how the status holders have fared who have received an asylum residence permit since 2014. Figures presented here include the inflow and outflow at COA reception centers, the waiting period for an asylum residence permit, housing, civic integration, household composition, family reunification, education, work and income, health care utilization and crime. This research has been commissioned by the Dutch Ministries of Social Affairs and Employment, Justice and Security, Education, Culture and Science and Health, Welfare and Sport.

Described below are recent developments in the new influx and duration of stay of asylum seekers at COA reception centers:

- Inflow at COA reception centers down slightly in first half of 2018 – Relative to one year previously, fewer asylum seekers were taken in at COA reception centers. This includes the inflow of following family members through COA reception centers.
- More asylum seekers from safe countries – There has been a rising influx from safe countries such as Morocco and Algeria, in recent years especially. The number of Turkish nationals applying for asylum in the Netherlands saw a sharp increase as well in 2018.
- Share of following family members no longer rising – Family members joining the asylum applicant are more numerous among Syrians and Eritreans. Of the incoming Eritrean asylum seekers in 2017, a share of 59 percent was following family members.
- Asylum seekers still young – Over three-quarters of all asylum seekers are aged under 35 years at their time of arrival in the Netherlands.
- Syrian asylum seeker population showing an increasingly even age distribution – In 2016–2017 in particular, the shares of women and younger children were slightly higher than in previous years. This is largely due to a rising influx of family members from Syria in those two years.
- More Eritrean asylum seekers arriving with family members – In 2017, 60 percent of all asylum seekers travelled to the Netherlands as a family. In 2018, this share stood at 50 percent. In 2014 and 2015, relatively more asylum seekers travelled to the Netherlands by themselves.
- Fewer relocated asylum seekers at COA shelters – During the first six months of their stay, asylum seekers at COA shelters moved to a different reception center slightly more than once on average in the period 2015–2017.
- Most Syrians and Eritreans given asylum residence permit after 12 months – Of all Syrians and Eritreans who entered COA reception centers in the period 2014–2016, around 90 percent had obtained a temporary asylum residence permit after 12 months. This share ranged between 12 and 57 percent among other nationalities.
- After 3.5 years, 570 asylum seekers were still staying at COA shelters without a residence permit – Not all of these people are still awaiting a residence permit. Some remain in a reception center after being rejected to await their departure, others are pending a court ruling after an appeal. Following a rejection, applicants may file another (second or subsequent) asylum application; for instance, when their situation has changed or because new information has become available about their country of origin.

- Housing allocation faster for Syrians arriving in 2014 than for Eritreans – Twelve months after arrival at a reception center, 70 percent of the Syrians have been provided housing, against 45 percent of the Eritreans. Only after two years are the percentage shares of Syrian and Eritrean asylum applicants who have been provided housing more or less equal.
- Eritreans arriving in 2015 and 2016 remain at shelters more briefly, due to more family members – for those Eritreans who entered the Netherlands in 2015, the situation did improve: in this group, 61 percent had been provided housing after twelve months. This share stood at 79 percent for the cohort arriving in 2016. This is due to the fact that, in recent years, a considerable share of asylum seekers has been following family members.
- Afghans stay at shelters longer and depart/return more often – The initial asylum application of Afghan asylum seekers is being rejected relatively often compared to for example Syrians and Eritreans. As they often file subsequent applications for asylum, their duration of stay at the reception center is also longer than average. Also, a relatively large share of the Afghan asylum seekers has departed after twelve months.
- Barely any family members arriving after two years – Residence permits (MVs) are only issued to following family members if the application is filed by the permit holder within three months after obtaining the asylum residence permit. These MVs are valid for 90 days only. Any following family members must travel to the Netherlands within 90 days from the date of issue.

Described below are recent developments in the housing and civic integration of status holders and their following family members as well as family reunification applicants:

- Number of residence permits issued has declined – For the first time since the start of this cohort study, we see a decline in the total number of residence permits issued (as of 2017). In this study, status holders also include the following family members who have obtained a (derived) asylum residence permit.
- Top 5 nationalities has hardly changed – Syrians and Eritreans constitute the largest and second largest share of status holders respectively. Throughout these years, the top 5 has further included Afghan and Iraqi nationals.
- More following family members among Eritrean permit holders – In 2014, 27 percent of the asylum resident permits was issued to a following relative. This share has gone up to 49 percent by 2017. Among Eritreans in particular, the share of residence permits issued to following family members went up (from 4 percent in 2014 to 66 percent in the first half of 2018).
- Average waiting time for Eritreans shortest in family reunification – Syrian and Eritrean family members obtain a residence permit relatively quickly. Due to the short waiting time for family reunification, the average waiting time has been reduced. Relatively many family members are included in the most recent cohort, particularly among Eritreans.
- Status holders increasingly found in urban areas – In the 2014 cohort, 51.6 percent were living in strongly or very strongly urbanized areas after two months; this had increased to 54.3 percent after 36 months. The level of urban residents also shows a slight increase among the 2015 and 2016 cohorts.
- Increasingly few single status holders – The drop in the share of single residents among status holders is partly due to the rising influx of following family members. Another reason is that allocation of housing to single status holders poses a problem for municipalities.
- Status holders not at school age also enrolled in education – A growing number of people who obtained an asylum residence permit in 2014 are enrolled in education (40 percent in 2018). Even young people over the age of 18 who are not at school age are progressively likely to be in education as their duration of stay becomes longer.

- Higher enrolment in MBO, higher MBO levels – Many status holders who leave secondary education move on to senior secondary vocational education (MBO). As of October 2018, 33 percent of all status holders in education who received an asylum residence permit in 2014 were enrolled in MBO. Most were enrolled in MBO Level 1, although the number of status holders enrolled at Level 2 is increasing gradually.
- 30 percent of 2014 cohort have no integration requirement obligation – 14 percent of all asylum permit holders in the 2014 cohort have not yet completed the compulsory civic integration program, but have also not (yet) exceeded the maximum time frame, for example because they were given extra time to complete it. Another 1 percent of the total permit-cohort 2014 have failed to complete the program within the time constraints and therefore received a penalty.
- 58 percent of the 2014 cohort have passed the civic integration exam – When merely taking into account those in the 2014 cohort with a civic integration requirement, 58 percent had passed the civic integration exam by October 2018. Almost 19 percent obtained either a waiver or exemption. A share of 21 percent have not yet passed the exam, but have been given time to do so. Two percent have not passed the exam yet and have consequently exceeded the maximum time frame for civic integration.
- Share of employed status holders rising steadily – Out of the full cohort obtaining a residence permit in 2016, a slightly larger share (7 percent) are in work compared to the cohort obtaining a residence permit in the previous year (5 percent). Likewise, the share of status holders in employment is slightly higher in the 2015 cohort compared to the 2014 cohort (4.5 percent after 18 months). In the 2014 cohort, approximately one-quarter of all status holders aged 18 to 64 years are in employment after 3.5 years. Not only do we see a steadily rising labor participation rate, but the gaps in labor participation among the nationalities have also become narrower. The majority of status holders in employment are part-time workers (81 percent) while 89 percent are on a temporary contract.
- Eritreans and Syrians same share of social assistance recipients – 18 months after having obtained the asylum residence permit in 2014, 90 percent of all 18 to 64-year-olds in these groups are on a social assistance benefit. Two years later – altogether 3.5 years after obtaining a residence permit – this share is down to 67 percent with smaller differences between the various nationalities.
- Dependency on social assistance declines slightly – After 18 months, 63 percent of the 2014 cohort were receiving their primary income from either welfare or pension. After three years, this share is down to 53 percent. In most cases, this concerns social assistance (income support). Although more and more status holders hold a (part-time) job, these jobs often provide insufficient income. As a result, this group still largely depends on welfare benefits.
- Social assistance dependency highest among Eritreans – Three years after obtaining their residence permit, approximately 70 percent of Eritrean status holders are receiving welfare or pension as the main source of income while 21 percent are enrolled in education. In comparison: out of the (relatively smaller group of) Afghan status holders, approximately 42 percent are receiving social assistance benefits and 40 percent are in education after three years.
- High welfare dependency means few income differences – This is due to the fact that the overwhelming majority of status holders live on social assistance benefits, which are fixed amounts depending on the family situation.
- Health care used more frequently, among Eritreans in particular – Of all status holders in the 2014 cohort aged 18 and over and not staying in COA shelters by the end of 2015, 80 percent had health care costs; 77 percent actually consulted a GP and 23 percent merely registered with a GP. One year later, in 2016, nearly 95 percent of the status holders from the 2014 cohort had

had health care costs related to visits to the GP. Health care use among Eritrean status holders saw the sharpest increase: whereas in 2015, 67 percent had GP-related health care costs, by 2016 this was 90 percent.

- Share of young people in youth care increasing – Of all young people (aged 21 or younger) who obtained a residence permit in 2014 or 2015 and who were no longer residing at a COA reception center, approximately 3.5 percent were using some form of youth care in 2016. One year later, this percentage had increased to 5 percent. This refers to care provided to young people and their parents in case of psychological, psychosocial or behavioral problems, a mental handicap or (parents') parenting problems.
- Hardly any change in share of registered crime suspects – Male status holders are (still) relatively more likely to become criminal suspects than native Dutch men or men with a western migration background, but less likely compared to men with a non- western migration background.

Some Migrant Entrepreneurship facts of The Netherlands

The Netherlands is a great example of a colourful country with strong multiculturalism, where migrant enterprises enrich society and the people appreciate the added value of cultural differences. The rise of migrant entrepreneurship, in general, appears to have had a favourable effect on the economy of the Netherlands.

The Dutch population growth largely relies on net immigration, while both immigration and emigration are at high points, and some sectors—including agriculture and heavy industries—largely depend on migrant workers.

Migrant entrepreneurs do well in The Netherlands. Their share is increasing in the starters overviews of the Chamber of Commerce. 14% of the entrepreneurs are of origin from another country.

Romania

Statistics The official migration statistics for Romania are from 2016. There are 7 migrants per 1000 inhabitants, which is a medium value in Europe. The estimated number is 177,435 immigrants.

Because a significant segment of Romanian population emigrated to Western Europe, there is a need for workforce, so Romanian companies are employing human resources from abroad. A large proportion of the foreign employees are coming from European Union (87% of total immigrants), that puts Romania on the top of this statistical category. Foreign employees are also from outside Europe, especially from Turkey, China and Vietnam.

There are refugees and asylum seekers in Romania, but for them Romania is a transit country, just a step on their way to Western Europe. However, some of them decide to stay and take the long path of integration and obtaining a legal status.

Immigrant men represent 60% of total immigrants in Romania. In Europe, half of migrants are under 28 years, indicating that YME project was well targeted.

Source: Chapter 4: Eurostat – Migration and migrant population statistics Romania

Some Migrant Entrepreneurship facts from Romania

Romania experienced the highest increase in emigration among the EU countries since 1990. Between 1990 and 2017, Romania registered the highest increase in the migration stock, at 287 percent. However, in terms of the share of emigrants in population, Romania is only the seventh in the EU, at 18.2 percent (OECD). But Immigrant entrepreneurship in Romania is becoming a very visible and important phenomenon. Romanian authorities and policy makers are concentrating their efforts on its proper management, in order to obtain the major benefits out of it and to minimise all the associated risks. Collaboration with foreign authorities in Romania and also with representative organizations of the foreign business environment in Romania represents a strong point.

Econometrical processing of statistical data revealed strong positive correlations and simultaneously evolutions between the number of total active enterprises, newly registered enterprises, and of immigrants in Romania in recent years.

Source: Chapter 4 : Dynamics of Immigrant Entrepreneurship

Middle Eastern immigrant entrepreneurs are significant players in the Romanian market, contributing to the total added value in the country's economy. Their efforts, and business initiatives are worth to be promoted as strong role models for other immigrants and their communities. Both forms of opportunity and necessity-driven entrepreneurship have been identified among the investigated Middle Eastern immigrants. The most frequent mentioned "push" factor was the impossibility to find a job in the host country.

Italy

Italy is an EU country which in recent years has experienced high levels of immigration from EU and Extra EU countries, in 2018 the percentage of immigration was +12% (ISTAT). Many migrants, coming from different countries, and after having received their citizenship or residence permit have started companies in a variety of economic sectors. This tendency in Italy has grown into a widespread phenomenon, which today is of fundamental importance for the Italian economic system and its growth. In the last 10 years migrant entrepreneurship has grown by 54%, especially in the most recent years: 8,8% in 2017. In Italy Migrant Entrepreneurship has become fundamental for the economic system, since the Italian companies are experiencing a constant decrease, due to the aftermath of the economic crisis, Therefore Migrant Entrepreneurship is key for Italy, a country which historically, has based its economy on entrepreneurship and self-employment; the Migrant Enterprises generate more than 100 billion Euro a year, collaborating to the Italian GDP for the 6,9%. The expansion of Migrant Entrepreneurship points out how migration is not caused in first place by the labor offer a country offers but by a series of conditions which put in danger and do not allow migrants to develop their potential in their own countries. According to the studies of Unioncamere (the Union of the Italian Chambers of Commerce) 1 every 10 companies in Italy are run by Migrants. The countries from which the majority of migrant entrepreneurs come from are Morocco, China, Romania and Albania

The distribution of Migrant Entrepreneurship in the Italian peninsula

Migrant entrepreneurship is very dynamic and it has come to be a support of the country's economic system. The physical distribution of these activities is not uniform: the 50.9% of companies are located in northern Italy, especially in Lombardy, the rest are located in Central Italy (26,5%), especially in Tuscany, and Southern Italy (15,4%), especially Campania. Most

migrant business and activities are located in bigger cities like Milan, Rome, Turin and Naples. By locating their companies in bigger cities the entrepreneurs attract more people and clients, resulting in a more flourishing and successful business; despite this tendency one of the last studies of Unioncamere on migrant entrepreneurship has highlighted how migrant entrepreneurs are present in 95% of Italian municipalities.

Economic sectors and types of companies

The companies run by migrants are active in different economic sectors, in particular commerce (1 of every 3 businesses), construction industry (23,4%) and the manufacturing sector (7,9%). Migrant Entrepreneurship is almost totally absent from the agricultural sector, even if many migrants work actively in this field (not always in legal conditions). Migrant entrepreneurs mostly run restaurants, little supermarkets, hairdressers, etc. but they have been more and more active also in the services sectors, in particular gardening.

Migrant businesses and activities are for the most part individual companies (79%) run by single families. Even if the presence of migrant entrepreneurship is very high in Italy, these companies do not, in most cases, hire Italians but are composed of a migrant only work force. The majority of Migrant entrepreneurs are new entrepreneurs who for the first time have started a company with their own means.

The potential of migrant entrepreneurship

As previously stated, migration is not only caused by the lack of job opportunities in the countries of origin, but by a series of complex causes which lead people out of their countries. As the studies presented above have shown, migrant entrepreneurship is dynamic and active in Italy. Entrepreneurship is key for migrants since it allows them to better integrate within the new society that are now in. Integration is not an easy task for migrants who have to deal with a variety of issues in the hosting countries. Migration has always been one of the characteristics of humanity, people across the centuries have constantly moved from country to country, to seek better opportunities that they could not find in their own. Italy has an important history of migration, especially in the 20th century, when thousands of Italians left their country to move to the United States, Australia, Canada, etc. Today, based on the economic and social growth and its favorable position the EU has become the place in which different migrants come to have a better life. In the last decades thousands of migrants have been received, with a peak in 2016/17 due, especially to the Syrian war. Many political parties, in EU, including Italy worried about the growing percentages of immigrants, have started developing campaigns based on fear and the economy, giving new life to Nationalism. This situation, combined with the problems the economic crisis has brought, has created a difficult climate for migrants, especially in the last years. Migrants are not always easily accepted, and their process of integration is more complex than before, also due to the slow work of Italian bureaucracy, which does not allow many migrants to be active in society, because of the lack of official documentation and political status.

The best way of inclusion is through work, however in Italy this has proven difficult and challenging. As the OECD report of International Migration Outlook 2012 showed, most of the Migrants are overqualified for the work they actually perform, this is the same here in Italy even today. It is an Italian phenomenon, where migrants set up micro and start-up companies, especially in sectors where the Italian workforce is not willing to work anymore, for example the agricultural sector, building sector and service to the old people. Even through the crisis year the creation of new start-ups leads and created by Migrant in Italy has risen and we are at the moment around 800.000 companies Italy wide. This confirms a good socio-cultural inclusion

and shows the capacity of migrants to be independent provider of wealth and contribute actively in the society.

What does a migrant entrepreneur need to start up a company?

Migrants from Extra EU countries who want to open their business need different requirements to do so; first thing they have to be granted a residence permit in Italy. This residence permit must be converted from its original purpose into the one for self-employment. This conversion is necessary to open a business or company and is based on some requirements:

- Availability of the financial resources required for the type of business he/she wants to open;
- Have the requirements needed by the Italian Law, including the requirements needed to apply for professional registers.
- Have an official statement by the competent office which states that the person has the requirements to start a company (this declaration has to be requested 3 months before)
- Have the license needed to open a particular business
- Availability of suitable accommodation
- Have annual incomes (coming from legit activities) which surpass the minimum considered by the Italian Law: in 2019 of Euro 8.500,00.

The financial resources needed can be also guaranteed by a third party, through all the official documentation needed. The Italian government allows for each year a quota of residence permits which can be converted for self-employment reasons. For the year 2019 the established quota is of 700 conversions.

Factors which promote or make difficult migrant entrepreneurship in Italy

Entrepreneurship in Italy is not easy. The aftermath of the world economic crisis still affects deeply entrepreneurship, leading to a difficult situation especially for Italian entrepreneurship. The data collected by different research institutes highlights how, despite the difficulties, migrant entrepreneurship is not affected as much by the aftermath of the economic crisis, and on the contrary migrant entrepreneurship has effectively come to be a strong reality of the Italian economic system. According to the latest studies of Censis, the enterprises started and owned by migrants are 15% on the total present. Whilst the Italian enterprises have diminished for a 12,2% the migrant ones have grown for a 31,7% (from 2010 to 2018). The entrepreneurs coming from extra EU are the 81%. The most impressive data is the age of this entrepreneurs: the ones below 50 years of age are the 71,6%. Young migrant entrepreneurship is an important reality in Italy. The factors which have promoted this growth are many:

Predisposition of particular ethnic groups to entrepreneurship (for example citizens coming from the middle and far east); Presence of a strong social and familiar network, which facilitates and stimulates the creation of new working activities; Openness to learning, in particular vocational learning of migrant's creativity.

The factors which stimulate entrepreneurship are many; entrepreneurship is considered by migrants as an effective way to integrate in the society and a strategy of job creation since many migrants do not easily enter in the Italian working system due to a variety of causes, both social and economic. Migrants have a strong sense for entrepreneurship, which is perceived as a way to gain autonomy, gratification, valorize the competences and knowledge possessed and reinforce their economic status. Of course, these characteristics are not exclusive to migrants, entrepreneurs in general have this predisposition but in Italy it seems to be more accentuated in people with a migrant background, also for different social and psychological reasons. Migrants, especially those coming from extra EU countries and with a background of illegal migration, have had an important background which has led them for one reason or another to move from their original country. The general idea of migrants in many countries today is that of poor people, usually with no qualification escaping from war, torture, etc. This can be real for many cases but not for all of them. Migrants are for the majority forced to leave their countries even if

they had an economic and familiar stability; many of them had already started their enterprises and have a qualification. Arriving in a foreign country, which have more and more a nationalistic sense is not easy and with entrepreneurship they can prove their value, knowledge and competences. Entering in the labor market as migrant entrepreneur is harder than for native entrepreneurs. They have to face more difficulties and a sort of “suspect” which can escalate sometimes to real acts of discrimination. But entrepreneurship is anyways the best choice for them since subordinate work is more difficult, not only because of the legal status but also due to other factors, in particular the non-recognition of their original qualification by the hosting country and the low working conditions present.

The reasons which accentuate entrepreneurship spirit in migrant people are many, but there are also factors which, on the contrary, discourages entrepreneurship. In Italy, the most important factors are the complexity of the bureaucracy system, considered one of the last in the EU. When starting a new enterprise, the documentation and time needed are enormous, entrepreneurs have to move from office to office to get what they need to start a legal company which is compliant with the law. This process which takes months, sometimes discourages entrepreneurs. Another important problem is the lack of governmental policies promoting entrepreneurship; in Italy these policies are not sufficient and cause the enterprises to pay lots of taxes to the country, leading in many cases to the closing of many enterprises which cannot bear this burden.

Despite the constant growth of migrant entrepreneurship some phenomenon are worth of attention. Even if entrepreneurship in migrant communities promotes inclusion, this pathway is not easy for many, especially because of the lack of knowledge of the national language. According to the same study of Censis stated above, the 12% percent of migrant entrepreneurs struggles with Italian and the 24% only knows the basics of the language. This problem can be addressed to 2 principal causes:

The lack of language courses provided to migrants, especially in the first months from their arrival. After migrants' request for asylum is accepted in the first instance these are hosted in particular structures designated for this purpose. The structures are managed by different organizations for profit and for non-profit which have to provide language courses and courses for vocational education.

The lack of resources leads to a reduction of these and therefore to the lack of competences in Italian;

Relationship of migrants only within their ethnic group. Many migrants do not have many relationships outside their ethnic groups, and this leads to the use of their mother tongue only. This is common to all migrant groups and also to entrepreneurs. The study highlights how the 45% of them has relationship only within their ethnic group.

Entrepreneurship can lead to greater inclusion, especially on the economic level but not necessarily on the social one.

Turkey

Turcia Turkey currently hosts both a mass-influx refugee population from neighbouring Syria and a surging number of individually arriving asylum seekers of other nationalities, most principally originating from Iraq, Afghanistan, Iran and Somalia, among others. These two populations of protection seekers are subject to two different sets of asylum rules and procedures. As such, the Turkish asylum system has a dual structure.

In April 2013 Turkey adopted a comprehensive, EU-inspired new Law on Foreigners and International Protection (LFIP), which establishes a dedicated legal framework for asylum in

Turkey and affirms Turkey's obligations towards all persons in need of international protection, regardless of country of origin, at the level of binding domestic law. The new Law also created a brand new, civilian Directorate General of Migration Management (DGMM) mandated to take charge of migration and asylum. This new agency is currently still in the process of establishing full operational command on the asylum case load, and building a full-fledged new asylum system from scratch. Turkey implements a "temporary protection" regime for refugees from Syria, which grants beneficiaries right to legal stay as well as some level of access to basic rights and services. The "temporary protection" status is acquired on prima facie, group-basis, to Syrian nationals and Stateless Palestinians originating from Syria. DGMM is the responsible authority for the registration and status decisions within the scope of the "temporary protection" regime, which is based on Article 91 of the LFIP and the Temporary Protection Regulation (TPR) of 22 October 2014. On the other hand, asylum seekers from other countries of origin are expected to apply for an individual "international protection" status under LFIP and are subject to a status determination procedure conducted by the DGMM. That said, the Provincial DGMM Directorates have only recently become fully operational and so far, delivered only a small number of procedure and status decisions on "international protection" applicants. While DGMM is still in the process of establishing the new national asylum procedure on the basis of LFIP, UNHCR assumes a key role in Turkey as a 'complementary' protection actor, and continues to undertake refugee status determination (RSD) activities of their own grounded in UNHCR's Mandate and make resettlement referrals – 'in tandem' with the new Government "international protection" procedure. That said, UNHCR Mandate RSD decisions do not have any direct binding effect under LFIP, which firmly establishes DGMM as the sole decision maker in asylum applications.

Turkey's experience with its open-door policy, happened to be the country of hosting the highest number of refugees in the world and has created a living space for millions of Syrians. War in Syria has produced more refugees than any other conflict of the past two decades: around 4.6 million have fled the country, with an additional 7.6 million internally displaced. Over 3,5 million Syrians (Figure 1) have found refuge in Turkey, making it the largest refugee-hosting country worldwide.

Turkey continues to lead the Syrian refugee crisis response; The Temporary Protection Regulation provides Syrians in Turkey with access to education, health care and the labour market. Since it was launched countrywide in November 2016, the EU-funded

Emergency Social Safety Net (ESSN) - or the Social Cohesion Programme as its title translates in Turkish - implemented in cooperation with the Ministry of Family and Social Policies (MoFSP), Disasters and Emergency Management Presidency (AFAD), Directorate General of Citizenship and Population Affairs (DGCPA), and Directorate General of Migration Management (DGMM), seeks to address basic needs amongst over one million refugees across the country through the provision of multi-purpose, unrestricted cash. As of June 2019, over 3.5 million Syrians were registered in Turkey, out of whom 3 per cent were hosted in refugee camps, and 97 per cent were residing in urban, peri-urban and rural areas.

While Turkey has been generous in providing emergency care for Syrian refugees since 2011, it now faces the issues of providing them with certain rights and opportunities that will facilitate their integration into the broader communities. Although Turkey has not granted Syrians official refugee status, in January 2016, the Regulation on the Work Permit of Foreigners Under Temporary Protection took effect. This regulation allows Syrians to apply to the Labour Ministry for work permits six months after their registration. Syrian refugees are now able to obtain a work permit and gain access to the vocational education and training system. By earning a living or acquiring a professional qualification, refugees have the opportunity to become active

members of the Turkish economy rather than continuing to receive aid. With the swift growth in the Syrian population in Turkey, TSCs became inadequate. Some of the Syrians stayed with their relatives in Turkey at the very beginning of the war. However, as the war was prolonged, Syrians started to spread all across Turkey. As Figure 4 shows, Syrians mostly live in cities near the Syrian border and the large cities in other regions like Istanbul, Konya, İzmir and Bursa.

Migrant Entrepreneurship in turkey

The number of companies opened by Syrians, for example, increased 40-fold between 2010 and 2016 (Source:Başıhoş, Özpınar, and Kulaksız 2015). These companies have largely congregated in regions close to Turkey's border with Syria and big cities where the trade volume is higher.

Chapter 5 Good practices related to YME education

In this chapter we look at each UNRIT / YME country individually with regard to which method is best suited for YME education?

United Kingdom

First Steps In Social Enterprise

First Steps in Social Enterprise is an Olmec Programme delivered in partnership with the Metropolitan Migration Foundation RBS, City Bridge Trust and the Young Foundation.

This programme focuses on meeting the needs of migrants at a time when their numbers have risen to form a substantial section within our local communities. Today, one in three persons living in London is a migrant, whilst migrants comprise 15% of Nottingham's population. Secondly, the program involves RSLs (Registered Social Landlords) on several levels at a time of revolution in the engagement of RSLs with social enterprise. On a national scale, the Green Light project¹, supported by over 100 housing associations, is investigating the scope of sustainable social enterprise development by Housing Associations. In particular, it aims to identify sustainable employment opportunities for young people and RSL residents. At the same time, HACT (the Housing Associations' Charitable Trust) is working with key financial social enterprises to pilot a microfinance programme in the housing sector. At a local level, there are many examples of RSLs not just developing social enterprises but also contracting and partnering with them in order to achieve their own social objectives.

First Steps in Social Enterprise (FSISE) is an Olmec programme of training and support for aspiring social entrepreneurs from migrant led backgrounds. Phase 1 and 3 of the programme was commissioned by Metropolitan Migration Foundation to build the capacity of migrant-run pre-start and early-start up social enterprises to the point where they are able to test-trade in order to prove or disprove their business model, in advance of full start-up. Phase 3 of the programme was funded through the RBS (Royal Bank of Scotland) Inspiring Enterprise programme with in-kind support from Metropolitan. Metropolitan Migration Foundation commissioned the Young Foundation to deliver the CLIMB programme, an intensive support programme for social ventures. The two programmes were delivered together in partnership with Metropolitan (Housing). The programmes enjoyed relationships with key departments within the housing association, including community regeneration, procurement and communications departments. The stakeholders shared information and promoted the programme as a whole and encouraged cross referral between the providers. The First Steps in Social Enterprise programme proved highly successful in both recruiting 31 migrant led social enterprises with potentially viable business propositions and enabling 17 of them to reach the point of test-trading. This was far in excess of its original target of 3 to 5 test traders.

The project has 2 key aims: to develop the capacity of migrant communities and the skills of individuals to run viable social enterprises and to facilitate access for those enterprises to markets, in a way which benefits the migrant communities living in Metropolitan Housing stock. Central to the project was the need to raise awareness of social enterprise among migrant communities, particularly those living in Metropolitan housing stock, among Metropolitan Housing staff and among other stakeholders from the migrant, refugee and the wider BAMER sector. First Steps in Social Enterprise clients are all at a pre-start or new start phase of

developing their social enterprises. Pre-starts have noticed a local social need and identified the kind of service that might respond to it in an innovative way. Many come along with little more than the idea. Others have excelled in a particular trade or profession or have developed skills which they want to use for community benefit. A typical profile of a new start joiner to the programme is of a social enterprise newly registered as a CIC (Community Interest Company) or IPS, or as a sole trader wanting to develop a social dimension to their business and to register. Often these social entrepreneurs are balancing an existing job with the demands of establishing a new enterprise. They seek product development, and an investment to take them to the next stage. A central requirement of the programme is to put in place a robust capacity building process to enable those, that have access to a market to test-trade, to develop embedded business planning working practice and to identify the next steps of enterprise development.

Source: A Report on the First Steps in Social Enterprise Programme by Olmec Authors; John Mayford and Brian Millington Contributors: Sam Obeng, Malcolm Sheppard, Mei Hui and Bruce Wood. And further details on the programme can be found at <http://olmec-ec.org.uk>

Youth Business International (YBI)

YBI support underserved young entrepreneurs (18 – 35 years) to start, grow and sustain their businesses - enabling them to create jobs, build communities and transform lives. Regardless of where they work, their focus is on young people with a viable business idea but without access to the support structures they need to set up and run businesses. YBI partners with companies, governments, international development agencies, charitable foundations and individuals, to grow and nurture an effective and sustainable network that creates impact for underserved young entrepreneurs on a global scale. YBI brings together members and partners with aligned goals to create change for young entrepreneurs at speed and at scale. They do this by drawing on the unique ability of the network to learn, innovate and share the diverse expertise and knowledge that make their members effective individually, and powerful collectively (**Source:** <https://www.youthbusiness.org/>)

Migrants Empowerment for Change (Me4Change)

The ME4Change project creates, improves and provide wider dissemination of support schemes for young migrant entrepreneurs, in particular those newly arriving to the EU, i.e. young migrants (18-34) legally-staying in EU and hosting countries for at least a year, to help them becoming self-employed and building a successful enterprise (profit- generating or with social objectives). It brings together organizations from different countries where migration is having a peak and, to develop together innovative solutions for migrants' inclusion, in particular for the youth (a key segment will be represented by female entrepreneurs) willing to start a business / boost the growth of their start-ups. This is done by mixing different experiences stemming from the different participant countries: on one side those already running successful integration of migrants into the economic and social life (Belgium, Germany); on the other side, countries where the capacity to build on the expertise and skills of young migrants is still a challenge mainly due to migration flow peak or to delay in policy making (Italy, Finland). By mapping & sharing local as well as EU best practices, the ME4Change project will be a game-changer in all the Consortium countries, creating a success case to be replicated at EU level. The scope is to create a vital eco- system where young migrants can exploit their opportunities, grow and build business skills to improve as entrepreneurs. This is achieved by the provision of a powerful, multi-dimensional training programme, including an innovative mentoring scheme, offering the young migrant the opportunity of a short "on-the-job" training by the mentor (an experienced migrant entrepreneur) on his/her premises. As part of the mentoring scheme, the young migrant entrepreneurs will have the chance to pitch in front of investors and relevant stakeholders during ad-hoc pitching events, which will have a transnational character.

The general objective is to develop a training & mentorship programme to stimulate, enhance and empower young migrants' entrepreneurship, increasing their opportunity to be fully included in society.

Specific objectives:

- identify the success factors, the challenges, obstacles preventing young migrants from starting a business;
 - boost networking both within the Consortium and the entire eco-system by linking the Consortium to other successful Consortia selected by the Call;
 - to engage & recruit migrants by setting out a specific awareness raising plan and specific tactical actions;
 - to create a smooth, innovative and effective training and mentoring programme for the recruited young migrants;
 - to engage experienced mentors at local, regional and national level for providing ad-hoc mentoring and prepare the young migrants for pitching events as part of the lessons learnt
- (Source: European Commission: Migrants Empowerment for Change - ME4Change)

Fresh Start

Fresh Start brings together both migrant and entrepreneurship communities to deliver a support programme for migrant entrepreneurs and to create a community-based approach where all can learn from each other. Fresh Start will be working with organizations that are supporting young migrants to build a connected support system for enabling entrepreneurship in the host region. The programme of activities will support migrants who have an idea they want to turn into a business and migrants who have an entrepreneurial background or have already started their business and need support to grow and develop their company. The programme has been designed to build on the core strengths of the 3 University partners and provide multidimensional support to migrant entrepreneurs in London, Limburg and Maastricht.

The main objective of Fresh Start is to develop and deliver a programme to support 120 young migrant entrepreneurs across 3 EU states - United Kingdom, the Netherlands and Belgium – allowing them to acquire the necessary competences and abilities for an entrepreneurial future.

The project wants to go beyond 'just' the simple provision of support. It aims to develop and pilot a replicable and scaleable platform for an ecosystem of support services to empower and enable young migrants to nurture their entrepreneurial spirit. Fresh Start will provide access to local knowledge, networks and business and finance support to assist young migrants to navigate the system in the host country and to support them to start-up enterprises. It will offer support across the three dimensions identified as best practice: * Competencies and skills division – through the delivery of individual and group business support, legal advice etc. * Provision of social capital – through mentoring and networking events. * Tangible needs – through access to affordable/free workspace and links to the wider business support community but also access to finance services (Source: European Commission Fresh Start <https://ec.europa.eu/docsroom/documents/24461> / www.freshstart4eu.com/#!)

In addition to the Projects detailed above aimed specifically at Young Migrants, there are a wide range of services for Young Entrepreneurs generally as detailed below: Start Ups UK

The Prince's Trust At 21 years old, The Prince's Trust scheme has come of age itself. It provides financial assistance and business support throughout the UK (with the exception of Scotland which has its own scheme) and focuses on young people who have struggled at school, have been in care, are long-term unemployed or have been in trouble with the law.

The cash on offer comes in the form of startup loans of up to £5,000 at 3% per annum and, as part of the deal you also receive assistance from a business mentor. To apply, approach your local area office where you'll be expected to prepare a business plan to pitch for the money. Those aged 18-30 years old can apply for the Business Programme.

Shell LiveWIRE Since 1982 Shell LiveWIRE has helped encourage enterprise amongst those aged between 16-30 by offering year-round help and advice. The range of business publications and training packs covers all the topics budding entrepreneurs need to know, from managing people to marketing and HR.

In addition, there are over 100 coordinators nationwide who can provide one-to-one advice on starting up. While not providing loans or grants Shell LiveWire also runs an award scheme where entrepreneurs compete for the £10,000 prize and the title of Young Businessperson of the Year (**Source:** www.shell-livewire.org).

The Big Small Business Initiative It's easy to overlook the BSBI but this non-profit making partnership offers small businesses in the UK good advice, support and information from a variety of sources including HM Revenue, Customs & Excise, and the Patent Office.

It requires membership, but by doing so you'll gain access to free business seminars and advice days, free consultation, help with accounting and assistance on a whole host of topics (**Source:** www.bsbi.co.uk).

Business Link- It's likely you've heard of Business Link without knowing exactly what it does or how it helps young entrepreneurs like you. Managed by the Small Business Service – a government agency created to champion the cause of small businesses – this national network of agencies offers advice, information and resources to help you on your way to success.

For many of today's successful entrepreneurs it was their first port of call and, though you will be expected to contribute something to the cost of the service you receive, you'll get access to expert knowledge on all kinds of issues from e-commerce to exporting.

National Business Register One of the key issues you'll likely to have to tackle when starting up a new business is coming up with a name for your venture not already in use, registering it and any associated logos, trademarks and websites.

It's a complicated process but the National Business Register can be a big help as it can offer everything under one roof and only charges for the cost of registration itself. In addition, it will also help you set up all types of UK and offshore companies quickly, efficiently and hassle-free.

Young Enterprise UK Founded in 1963, Young Enterprise runs a range of business education programmes for over 150,000 youngsters every year.

Participants get first-hand experience in running a company through Young Enterprise's partnership with over 2,000 businesses across the UK. The organization aims to improve entrepreneurial skills at an early age, giving young people a valuable introduction to the business world.

Although most of Young Enterprise's schemes are run in schools, the organization also has a Graduate Programme and runs programmes for those aged under 25 in custodial institutions.

Run by an army of 11,500 volunteers, Young Enterprise relies on the business community and the government for support.

Launchpad London-based enterprise group offering free support and counselling to young people. Launchpad aims to help young people discover and develop their enterprising talents and holds free workshops and events; in addition to its free one-to-one counselling services.

Anyone aged 14-30 is welcome, whether they've already got a business idea or not.

Expert views on best practices about YME Education

Overseas immigrants and Scottish returnee emigrants are nearly twice as likely to be actively trying to start a business or run their own business, compared with Scottish non-migrants. This is also the case for Scottish and RUK in-migrants who are 24% and 67% more likely to be involved in early-stage entrepreneurial activity.

Overall, migration is associated with skilled, ambitious individuals who are more likely to spot business opportunities and start new promising ventures. So, you have to make sure that the provision is different.

Migrant entrepreneurs can bridge international boundaries while facing numerous complexities including different business contexts, borders and transnational identities and characteristics (Brinkerhoff 2016), and at the same time are able to utilize their entrepreneurial resources gained through internationalization processes (Brinkerhoff 2009; Terjesen and Elam 2009). As part of their resource endowment, entrepreneurs can utilize human capital, which refers to the characteristics, skills, competences and education that are individual endowments, as well as social capital, which refers to the nature of social relations and how they can be drawn upon for individual benefit (Williams et al. 2017). Human capital and access to networks which generate social capital are important for indigenous entrepreneurs as well as migrants (Bagwell 2015).

The key constructs of human and social capital will have an impact on, not only indigenous entrepreneurs, but also crucially for migrant entrepreneurs (Bagwell 2015), including those who are forced to migrate. Human capital consists of characteristics, skills, competences, education etc. that are inextricably tied up with the individual and that have a positive impact on him/her (Becker 1975).

Qualities you need as a young migrant entrepreneur should be:

- Creativity skills: Creativity skills is the ability to see things differently and to provide solutions where there are gaps. To build your creativity skills, intentionally try something new. Do something that others won't do.
- Learn by Doing: There is nothing like real-world experience. Whether you run a business on the side or full-time, you get the opportunity to grow your skills such as business planning, negotiation, sales and marketing

"You don't learn to walk by following rules. You learn by doing, and by falling over."

Richard Branson.

- Build perseverance, create a goal or challenge that is meaningful and don't give yourself the power to quit
- Understanding basic finance is essential in running your own company
- Communications skills
- Raise funding
- Networking skills
- Preparation and Organization Skills
- Language skills.

One suggestion is two-tier teaching for migrant entrepreneurs:

- 1) a course for beginners that targets migrants thinking about opening a business, and
- 2) those who already have a specific idea in mind and, those that have previous experience with running their own business, but, that for various reasons are not in entrepreneurship now.

The business training for beginners includes four modules. To achieve a balance between information provided and applying it in real life, each module in the beginner's course lasts about four weeks. The four modules could be: - business environment.

Source: (local/national/European/international); - how to set up a business; - day-to-day functioning of the business, and - growth strategy.

The second course should be an advanced course for migrants who own a business but would like to develop it further. The advanced course offers the first and the last module of the beginner's course, but participants may voluntarily participate in sessions of the other two modules. The fact that the advanced course participants may not have too much availability, given their work commitments, is considered, therefore, the modules for the advanced course are spread across eight weeks each.

The overarching topics are, how to best mobilise one's personal resources (such as skills, knowledge or savings) and elevate financial literacy, together with information on various forms of financial aid. Through the use of practical exercises and assignments to be developed at home, the participants obtain and develop their managerial skills. Through practical exercises, participants should also be taught how to cope with stressful situations.

SMEs could play an important role, either in entrepreneur shadowing or an apprenticeship: Apprenticeships for would-be entrepreneurs is a simple method to get young migrants equipped for entrepreneurship. Many workers in new migrant businesses use their employment to acquire the experience and skills necessary to set up businesses for themselves. Local studies reviewed, highlighted unacknowledged human capital within many businesses. Workers were often augmenting their formal qualifications with the concrete experience of helping to run a small enterprise. The goal for many was to strike out on their own once they had secured the necessary skills, experience and resources.

Business networks could also be a good educator: To integrate immigrant enterprise networks with public and private business support programmes. Immigrant entrepreneurs engage with networks of fellow migrants and ethnic minorities, these networks are themselves not well integrated with the publicly funded support available in the Scottish entrepreneurial ecosystem. Further, immigrant entrepreneurs are also found to be unaware of the available enterprise support, or reluctant to engage with it, due to misgivings based on negative past experiences or unfortunate misconceptions. Thus, the early-stage entrepreneurial vibrancy does not end in established businesses and export potential is not optimized.

It's important that if we educate young migrant entrepreneurs that we include:

- Existing experience with minority ethnic and young migrants
- Promoting positive images of asylum-seeker and refugee pupils
- Establishing clear indicators of successful integration
- An ethos of inclusion and the celebration of diversity

The Entrepreneurship 2020 Action Plan & Entrepreneurship Education:

A Guide for Educators' aims to foster the provision and assessment of key competences, incl. basic skills & transversal skills particularly entrepreneurship, languages & digital skills.

The training should be divided into (four) modules.

- 1) In the first module, participants receive introductory information about the business environment in general, in the host country and in each sector, such as laws, regulations, license requirements, business etiquette, or among other differences between various cultures.
- 2) The second part should focus on developing a viable business idea to set up a business, this requires more practical information regarding specific business sectors (those that are relevant to participants), it goes over the necessities required to open a business (licenses, permits, registration), necessary funding, marketing, etc.
- 3) The third module revolves around the everyday workings of a business, such as taxation, restocking of shelves (if relevant), purchasing supplies, closing off the till, health and safety regulations and others.
- 4) The last section focuses on developing the business further, including the development of additional skills (such as comprehensive advertising strategies) and growth strategies.

Netherlands

Just like many other European countries, there is no national education strategy in the Netherlands, when it comes to entrepreneurial skills teaching. This may be surprising, because the Dutch are famous for their research and development, innovation and entrepreneurial spirit. It seems that this entrepreneurial spirit is already embedded in the Dutch culture. What requirements need to be met to start a business in the Netherlands are supported by special agencies such as the Kamer van Koophandel (Chambers of Commerce), Dutch Centers of Entrepreneurship (DutchCE) and support systems for start-ups related to (un)employment, connected to the Dutch Welfare to Work system (through providers such as Werkplein (Work Plaza), UWV (Social Security Jobcenters) and municipalities (provider for the benefit, also for starting-up a 'One-man-business')... **(Source: <http://transnationalbusinessgroups.eu/tbg/wp-content/uploads/2016/11/English-02-A1-Dutch-Education-and-Entrepreneurship.pdf>)**

Entrepreneurship Module

In recent years the Dutch government developed a variety of initiatives together with employers' and employees' organisations to help bring entrepreneurship into education. One of these initiatives was the Entrepreneurship Module eligible for Certification in upper secondary vocational education. This initiative was part of the Dutch National Action Plan 2011-2013 and based on the first three years of operation. The Centre of Expertise on Vocational Education, Training and the Labour Market for the Trade Sector (KCH) developed the module together with stakeholders. The module focuses on enabling students to become self-employed or a freelancer and develops an entrepreneurial mindset.

The objectives of the Entrepreneurship Module eligible for Certification are to support VET students (so also VET migrant students) in all sectors in gaining the necessary competences to become self-employed and developing an entrepreneurial mindset to become more employable. The Entrepreneurship Module is given in educational institutions which provide upper secondary vocational education.

The module supports the development of seven competencies that bring about attributes such as individual responsibility, innovative abilities, effective work, social skills and a commercial mindset. The Entrepreneurship Module consists of seven work processes. These processes describe the basic entrepreneurship package that an independent starting entrepreneur – usually without staff – will need, in order to get his/her business up and running. The first three work processes are related to drafting a business plan and the entrepreneur's initial steps to actually starting the business. The remainder of the processes deal with maintaining and

developing the business once it has started. The Entrepreneurship Module covers the following processes:

- Determining what the business will look like in the future
 - Shaping the form of the business
 - Regulating the financial aspects of starting a business
 - Monitoring the financial position of the business
 - Positioning and/or innovating the business
 - Purchases products and/or services for the business
 - Acquiring orders/clients, drafting quotations and/or negotiations
- During these processes, it is vital for the entrepreneur to have a 'grip' on the business: controlling the figures, staying in contact with buyers and clients, and always thinking about how to improve the business. (Source: Further information in Dutch: Website: <http://www.ce-ondernemerschap.nl/docenten/ce-ondernemerschap-international/toolkit-en>)

Pilot Eigen Baas (Own Boss)

Rotterdam is collaborating with Qredits Microfinance and Vluchtelingenwerk on the pilot "Eigen Baas" Migrantenschool. The main objective is encouraging migrants - not just status holders - with an entrepreneurial background to start their own business in the Netherlands. With the help of the "EigenBaas" Migrant Programme, they learn, during training, what exactly a good business plan entails and ultimately pitch their business idea to banks, coaches, entrepreneurs and Qredits Microfinance Netherlands. In addition, the programme emphasises the effective use of market research, strength-weakness analysis, social media and financing.

Startups Without Borders

Startups Without Borders connects the most ambitious refugee and migrant entrepreneurs with resources to grow their business, while providing investors with an entry-point to under-the-radar start-ups with disruptive potential. Startups Without Borders offers support, training and connections to migrant and refugee entrepreneurs to build their business.

Migrant INC

Its mission is supporting status holders with an entrepreneurial ambition in creating and realizing a company. Migrant INC contributes to the independence of status holders by allowing those who want and can participate as entrepreneurs in and contribute to Dutch society. In this way Migrant INC also wants to contribute to a positive image of refugees.

Execution Process

Step 1 (Business idea)

Migrant INC recruits' candidates, including, via the municipality of The Hague, VluchtelingenWerk Nederland, via events and from its own network. The candidates have an idea and the ambition to start a business.

Step 2 (Conversation & 1st selection)

Migrant INC makes agreements for an intake interview. The selection of candidates is based on a point system. All candidates are coordinated with the municipality of The Hague.

Step 3 (Training, 2nd selection)

Candidates are invited for a Business Model Canvas Training. After this training, a 2nd selection follows, based inter alia on entrepreneurial characteristics and motivation. The selected candidates are linked to mentors. The mentors are also offered training (introduction and cross cultural).

Step 4 (Own boss)

Training programme Eigen Baas, a 10-week training course developed by Qredits and made suitable for status holders by Migrant INC. The training is offered in Dutch (with an online possibility in English).

Step 5 (Business plan)

The writing of the business plan is supervised by the mentors, with attention to legislation, a market survey, business space, financing options, tax and administration, legal form, etc.

Step 6 (Possible Lenders)

Supporting the aspiring entrepreneurs in the investment planning by Migrant INC, with attention to various sources of financing and provisions (including BBZ, Crowdfunding, equity, Fonds1818, etc.).

Step 7 (Starting your own company)

Attention for the continuation of support and guidance, as well as for the optimization of activities.

DELITELABS

A pre-start-up school called DELITELABS in Amsterdam has launched a programme for refugees in the Netherlands. It is the first of its kind, and is currently looking to recruit entrepreneurial lecturers on a pro-bono basis to teach a group of refugee's skills to open their own businesses. DELITELABS is a non-profit organization that provides refugees, locals and recent migrants entrepreneurial support through training education, mentoring and incubating promising start-ups.

Some expert comments on the programs:

Too little is happening to break down barriers that the status holder encounters on his route to get out of assistance. In addition, in many cases, there is a mismatch between the demand from status holders and the supply in support for their entrepreneurship.

The factors for success are difficult to organize. Customisation is necessary. Supporting initiatives with less emphasis on elaborate business plans, and more emphasis on doing things immediately - the so- called "lean startups" - fit in better with the energy and motivations of starting entrepreneurs. This applies less to the participation programmes that are often offered by municipalities, where there is often a reasonably well-defined programme that is less focused on the individual questions and needs of the status holder. Real profit can, therefore, be achieved, if there is more cooperation between municipalities and lean startups; this is how they come to good matches.

A diverse network, consisting of willing supporters and one or more sponsors, is almost always crucial in achieving success. For example, several companies of status holders were dependent on a loan from a Dutch acquaintance for their starting capital. Focusing on expanding this network is therefore of great importance. It would also help starting entrepreneurs if municipalities deal more flexibly with refugees who start their own business based on assistance. Financial out-of-the-box solutions, such as part-time entrepreneurship or a small gift, can make a big difference in the start-up phase.'

Some research findings about the possible causes of barriers and of the mismatch between demand from status holders and supply in the support direction entrepreneurship are listed below.

- Familiarity with support does not form a barrier.
- The research shows that support initiatives are sufficiently known are with enterprising status holders. The same applies to financing options.
- Success factors are difficult to organize
- Success stories are explained from "entrepreneurial skills"; a combination of motivation, experience, character, talent and competences. That makes success difficult predictable and a generic approach difficult to implement.
- Building a network and one or more sponsors is essential
- The common thread in achieving success is, besides having "entrepreneurial skills" of a network that guides the starting entrepreneur. Within that network having one or a few sponsors is an important explanation of the success. All initiatives that contribute to building or expanding the network, therefore have their value.
- Customization is necessary but often missing
- The target group of status holders with a business need is heterogeneous. Because of this the wishes to become an entrepreneur are also always different and his support needs diverse. This diverse target group therefore requires customization and flexibility in the support towards entrepreneurship, whereby the needs and possibilities of the status holder are central.
- Despite the fact, that most initiatives indicate that customization is important, a large part of the support has a generic or classroom character. That brings a number of disadvantages, namely that part of the support has little practical use or that topics relevant to a specific entrepreneur are not affected.
- An advantage is that the status holder builds a network that is often crucial to the success of a company, learns about the Dutch systems and regulations and improves his Dutch.
- The match between supply and demand is often supply-oriented
- Generally, the offer of the initiator is assumed; this one has a certain number of participants needed to start an initiative. Every initiative has its own admission criteria. The question of the starting entrepreneur is not leading for whom they will provide guidance.
- There is no coherence in the range of support. As diverse as the target group is, the range of support for the target audience is often generic. Because of the way in which the support offer is financed, it is focused more profitably on their own unique approach and it is necessary to have success stories. That hinders the cooperation between initiatives, while those can often complement each other well. Initiatives from 'regular' entrepreneurial platforms could also be a welcome addition, also, in view of the need Sponsors from the business world. However, there are few initiatives from these platforms.
- Municipalities do not have a clear approach and target group approach. In almost all cases, the municipality has a key role in the start-up (consideration phase) and phase of choices) of a new company from the assistance¹⁹.
- Municipalities are, for status holders, a first point of contact and the essential gatekeeper for different support options for status holders from their social assistance position. The way in which a municipality fulfils its role as gatekeeper has a major influence on the chance of success of a status holder as an entrepreneur.

- It depends on the location of the status holder whether, and how easily he can access support and which support this then. The one municipality is also considerably 'more convenient' to use from the Bbz than the other. In general, however, the application of the Bbz turns out to be complicated.
- Enterprising initiatives are more in line with ambition and drive entrepreneurs
- The lean start-ups fit better with the energy and drive of starting entrepreneurs than the participation processes. Many initiatives see the municipality as a blockade for its entrepreneurship of the status holder because, after completion of the process, approval of a business plan is required by the municipality to be admitted to a Bbz regulation. For status holders, it applies to the system world of the municipality, is complicated and distracted from their desire to start as an entrepreneur. Because of this difference in starting point, communication between initiatives and municipalities sometimes becomes us-them story, which can stand in the way of good cooperation.

Expert views on best practices about YME Education

Recommendations at a glance:

- Pay more attention to the intake to make a good match
- Sharing information
- Identify initiatives
- Invest in better cooperation between the municipality and initiatives
- Organize a chain approach in support of entrepreneurial status holders
- Work on (financial) out-of-the-box solutions

Is there an (im)migrant advantage for success? The below is retrieved from experts and successful migrant entrepreneurs in The Netherlands:

1. Develop the mindset of resiliency and ingenuity combined with a hunger for success.

Migrant entrepreneur Safi told me, "It's all in our heads! We understand that nothing will be handed to us on silver platters. Every single win requires sweat and tears." This mindset is an outgrowth of the environments from which they came. He believes that the environment in which he was raised helped create his desire for self-preservation and nurture a hunger for success.

2. Have and leverage a support system.

The idea that no one succeeds alone is especially true for immigrants. The migrant entrepreneur executives with whom we spoke cited the role of parents, community and even friends with a common interest as contributing to their success. The presence and influence of parents isn't the only type of support system that can contribute to success. Chavlovky was fortunate to find two other transplants from Czech Republic in college. They shared a passion for knowledge and entrepreneurial spirit that encouraged them to start their own business. Chavlovky says, "Without networks to rely on, my partners and I built our own from scratch. That trained us to be selective with our relationships and guard our reputation at all costs."

3. Develop a passion for knowledge.

Chavlovky captured the sentiment expressed by all of these successful immigrants: "Although we abandoned all of our material possessions, no one could take away my parents' education and passion for knowledge."

Safi came to the Netherlands from Iran because he understood that a great education provided the best opportunity for both him and his family. Much has been written about the diminishing value of a college degree. In the end, each of the successful individuals with whom we spoke

view educational attainment as merely a representation of the broader passion for knowledge embodied by successful individuals.

Bartosz summed it up: “There is no end to education. It is not that you read a book, pass an examination, and finish with education. The whole of life, from the moment you are born to the moment you die, is a process of learning.”

4. See and understand problems at a deeper level. Find or build a company that allows you to solve them.

Generating new ideas, recognizing previously unseen problems and overcoming challenges with unique solutions all require the creativity to see and understand problems at a deeper level. Studying abroad for even one semester has been shown to increase creativity in college students. Imagine the benefits of adjusting to and living in an entirely new culture?

5. Pursue change.

Choosing to immigrate to a new country is a conscious pursuit of change. For many, it can be a matter of survival.

“Fear is a great motivator. Immigrants know what they are running from, and that drives them to make sure their new life doesn’t reflect their old conditions.”

Safi

Once in a new country, every aspect of the immigrant’s life continues to change and forces them to be more open-minded and adaptable.

“Immigrants must work incredibly hard to adjust to a new culture and way of life. They often have to work harder and learn more than their native-born counterpart because of language, cultural and societal barriers. An immigrant knows a good opportunity when he or she sees one; that's how they got here in the first place.”

Chavlovky

Romania

According to the law, immigrants can be managers of a business, can follow a training programme, can be employed (after obtaining the blue card), can work as volunteers or can receive long-term medical treatment.

According to the law (Government Ordinance No. 44/2004), the social integration of migrants who have obtained a form of protection in Romania aims to prevent social marginalization and adaptation to the conditions of Romanian society. In addition to other government bodies involved in the integration process, the General Inspectorate for Immigration (within the Ministry of Internal Affairs) directly deals with migrants.

The general objectives of policy for integrating migrants who have obtained a form of protection in Romania is to help them to self-support, become independent of state assistance or non-governmental organizations, and actively participate in economic, social and cultural life. (Source: <http://igi.mai.gov.ro/ro/content/programul-de-integrare>)

The integration programme can offer:

- Accommodation, upon request, IGI centres for the period you are enrolled in the integration programme (up to 12 months). In order to benefit from this service you will have to pay a monthly contribution representing the cost of utilities. The vulnerable persons are exempted from the payment of utilities, according to Government Ordinance 44/2004.
- Romanian language courses during the period in which you are enrolled in the integration programme (up to 12 months);
- Sessions of cultural accommodation;
- Providing, during a period of two months, an amount equal to the material aid for asylum seekers;
- Social counselling that includes access to the rights you have in Romania: the right to employment, the right to housing, the right to health and social care, social security, the right to education.
- Counselling and psychological support;
- Romanian language courses organised with the support of school inspectorates;
- Material aid grant amounting to 540 lei / person for a period of up to 12 months, under the condition of taking part in these activities and in the integration programme and in the specific individual integration plan.
- After completing the programme, you can apply for financial support to pay for accommodation outside the centre, settling 50% of the accommodation costs for a period of one year. As can be seen, the government integration programme addresses the basic aspects of migrant integration, but not focusing on issues such as career development or business development.

International Organization for Migration (Romanian Bureau) has several programmes, for example. (**Source:** [<https://oim.ro/en/what-we-do/programs>])

- ADMin4ALL - Supporting Social Inclusion of Vulnerable Migrants in Europe is an initiative aimed at increasing the capacity of local authorities to develop sustainable strategies for the social and economic integration of vulnerable migrants.
- REACT_RO - educational resources for migrant orientation and Romanian language courses in Romania
- LINK-IT - Linking pre-departure and post-arrival support to facilitate socio- economic integration for resettled refugees in the EU
- STARRT - Transfer and Assistance Services for Refugees Resettled from Turkey Generația Tânără Romania (Young Generation Romania) is a NGO active on many directions, including the refugees' problems. The organization has been partnered with UNHCR since 2005 and it was involved in the Timișoara's Emergency Transit Centre for migrants (**Source:** [<http://www.generatietanara.ro>])

The mission of ARCA (Romanian Forum for Refugees and Migrants) is to support the fulfilment of the potential of every person who is a refugee, migrating or repatriating in Romania and to facilitate their integration into Romanian society. This organisation offers different services for migrants (monitoring, assistance for employment, management of information from country of

origin etc.). The organisation has several projects, like: Promoting the image of third-country nationals in Romania and effective solutions for their integration into Romanian society (this project includes activities of teaching Romanian language and professional skills) (**Source:** [<http://www.arca.org.ro>])

National Council for Refugees is a NGO that offers several services for refugees like: legal assistance (including for those forced by court rule to return to the origin country), facilitation of integration etc.

This organisation has programmes like [<http://www.cnrr.ro>]:

- Refugees Integration in Romania (supporting beneficiaries of international protection in their path towards integrating into Romanian society);
- Training for Authorities (through strengthening the capacity of the authorities to manage asylum issues by developing unitary practices at a national level concerning the evaluation of asylum applications, based on national and European legislation). The Jesuit Refugee Service has an active branch in Romania. Services of the organization: advocacy; consulting; cultural events; lobby; procuring of donations; public relations/campaigns; research; seminars/workshops; sensitization; social assistance and training. They are present in all accommodation centers across Romania (**Source:**[<https://jrsromania.org>].)

The Ecumenical Association of Churches from Romania (AIDROM) is assisting the migrants in Romania through social counselling, material assistance, medical services, accommodation, teaching Romanian language and cultural exchange. AIDROM has migrant- related projects like (**Source:** [www.aidrom.ro])

- Fair Guidance (better integration of disadvantaged persons - low-skilled, migrants, ethnic minorities, long-term unemployed etc. - into education, training and the labor market offered through more client-oriented guidance and counselling that considers diversity issues);
- Assistance and facilities for asylum seekers in Romania; Improvement of life level of asylum seekers and the model of their accountability. After a thoroughly analysis of the services, projects and programs carried-out by different organizations from or located in Romania, it was concluded that there is no entrepreneurship education targeted and adapted to young migrants or migrants in general in Romania. This find confirms that the results of YME project are welcome in Romania and they will be quite helpful.

Italy

START-UP

Italy has created a project called “start-up” which has accompanied so far, 400 migrant companies in setting up new companies. This project helps migrants in the first steps of setting up a company, however the service provided depends on the area the migrant lives in, and it is often known or available.

National Prize of Migrant Entrepreneurship

To foster inclusion and get the rest of the society to know the successful experience of migrants in Italy, the international association for money transfer MoneyGram created in 2009, the National Prize of Migrant Entrepreneurship. The event was created to promote migrant entrepreneurship and show the country the successful experiences of migrants in the country; the creators of the prize each year select migrant entrepreneurs in all Italy who have shown their spirit of entrepreneurship, courage in taking risks and good leadership. The prize is bestowed in 3 categories: Enterprise growth, Innovation and Young Migrant Entrepreneurship.

The event is supported also by the Italian Government with the objective of supporting the inclusion pathway, also considering the new nationalistic beliefs that are gaining more and more consensus in Italy. People from various nationalities have been awarded: Albanian, Romanian, African, Chinese and so on, in different economic sectors (commerce, services, etc.). The participants have the occasion of presenting their activities, aims and background collaborating in the creation of a multicultural society. Migrants are an important resource for Italian society, and this prize wants to show exactly that, demystifying the common thought on this matter which today characterizes all societies in the world.

Turkey

MIGRAPRENEURS Project

With the Project Reference Number: 2016-1-UK01-KA202-024286 MIGRAPRENEURS “Entrepreneurial and Intrapreneurial Mindset Development for Highly Skilled Migrants in Europe” is an Erasmus+ Strategic Partnerships Project with a running time of September 2016 – August 2019. Turkey is a partner. Human Capital is a key determinant of the innovative performance of regions and countries. Research has found that human capital coming from the migration behavior of skilled individuals is a significant determinant of innovation in host countries. (SERC, 2011). Skill mismatch, however, can contribute to unemployment and may reduce productivity and competitiveness. It appears in various forms such as skill shortages or skill gaps, but also applies to situations where the qualifications, knowledge, and skills of an individual exceed the requirements of their job. Migrant workers in Europe are more likely to experience overqualification – where their level of education is higher than the job they are doing. The purpose of this project is designed for utilizing the skills that highly skilled migrants bring into partner countries by fostering an entrepreneurial/intrapreneurial mindset for migrants.

Syrians in The Labour Market

Despite the legislative changes that facilitate access to formal job opportunities, the informal market remains more attractive both for Syrians and employers. The number of work permits granted to Syrians is unexpectedly low due to major weaknesses and lack of incentives.

İŞKUR (Turkish Employment Agency) is another public training provider which is specialized in vocational skills training. As one of its legal responsibilities, İŞKUR tries to understand qualified staff needs of employers, through annual assessments and tries to open courses for the skills demanded by private sector through contracted training providers. These courses are open to Syrians as well if they have an İŞKUR registration. İŞKUR courses are offered for free and Syrians can register with these courses through district branches. Participants of these courses also receive a per diem costing 25 TL. Besides these courses, in partnership with the employers İŞKUR offers on the job training opportunities. During this term, half of the salaries of the participants are paid by İŞKUR and if the employer is satisfied by the candidate, employment continues.

KOSGEB: For entrepreneurship topic, Small and Medium Industry Development Organization, KOSGEB is a well-known training provider by its Applied Entrepreneurship programme. This training is a must for receiving government support for SMEs. This free training, which is offered through contracted training providers such as Life-Long Learning Centres of universities, take 32 hours and are offered frequently. This training offers an official certificate and Syrian youth is also accepted on these training courses. However, only Turkish citizens can receive financial support for entrepreneurship. Women entrepreneurs are especially supported through this programme.

TÜSSIDE ENTREPRENEURSHIP ACADEMY In today's global economy, entrepreneurship plays a key role in increasing productivity, economic growth, innovative thinking and job creation. For this reason, many countries make entrepreneurship a political and national priority. Globalization reshapes the landscape of the international economy and rapid changes in technology cause uncertainty in the global economy, entrepreneurship is believed to offer alternative ways to solve new economic, environmental, and social problems. Based on this understanding, T USSIDE supports entrepreneurship by building a national network of instructors to provide basic entrepreneurial training and to arrange mentoring support during the process of converting a business idea to a running business.

Chapter 6 Need Analysis Report

During the first Intellectual Output, each country applied the needs analysis questionnaires to the target groups. This questionnaire was prepared by the partners in the first meeting, in order to analyse the needs of Young Migrant Entrepreneurs (YMEs), who are the target group of YME Erasmus+ Project.

The respondents were separated into two groups during the needs analysis: Firstly, “MIGRANT” group which includes all migrants, refugees, asylums, potential YMEs, YMEs etc. Secondly, there was “AGENT” group including the actors supporting the first group in the new conditions like trainers, teachers, educators, researchers, advisors, coaches, entrepreneurs working with young migrants.

Accordingly, there were two versions of the questionnaire: one for the migrants, one for the agents. There were 9 general questions to be asked for both, additionally 3 questions for only migrants, and 4 for the only agents. Therefore, our need analysis questionnaire included 12 questions for the migrant group, and 14 questions for the agent group.

Respondent Type	Number of Question	Question
GENERAL	Q1	<i>What is your Gender?</i>
GENERAL	Q2	<i>How old are you?</i>
GENERAL	Q3	<i>What is your current location?</i>
GENERAL	Q4	<i>What is your relationship with YMEs? (Teacher/Educator, Entrepreneur, Migrant? Already a YME? Potential YME?)</i>
GENERAL	Q5	<i>Do you have any experiences with Young Migrants?</i>
GENERAL	Q6	<i>Which communication channels are better to reach Young Migrants? (Social media, e-mailing, conferences, networks, announcements through communities and refugee camps, etc.)</i>
GENERAL	Q7	<i>Do you have any good practice experiences to share about Young Migrant Entrepreneurship?</i>
GENERAL	Q8	<i>What kind of digital applications are effective for YME education?</i>
GENERAL	Q9	<i>Any other recommendations?</i>
MIGRANT	Q10	<i>What is your origination? Country background?</i>
MIGRANT	Q11	<i>What is your legal status in your new country?</i>
MIGRANT	Q12	<i>Do you have a role model as a successful entrepreneur? Can you define his/her characteristics and skills? (Leadership, confidence, risk taking, creativity, innovation, etc.)</i>
AGENT	Q13	<i>What qualities should be taught to young migrants?</i>
AGENT	Q14	<i>Which methods can be applied to YME?</i>
AGENT	Q15	<i>Which specialties should be taken into attention?</i>
AGENT	Q16	<i>What are the qualities for the best profile of a YME educator?</i>

IN TOTAL 127 PEOPLE REPLIED TO THE NEEDS ANALYSIS QUESTIONS...

We have reached to 127 people overall: 96 of them were migrants and 31 of them were agents. The number of people filled the questionnaires of the needs analysis at country level were 35 from Turkey, 33 from Romania, 20 each from Italy and Netherlands, and 19 from the UK. Within these numbers, in each country, the number of the migrants are more than the ones of the agents.

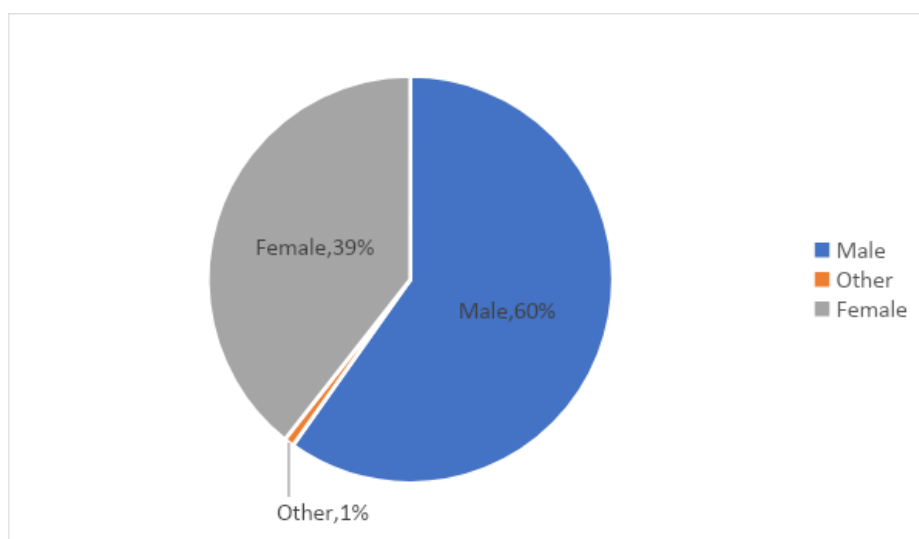
	IT	NL	RO	UK	TR	EU
	CPA	DFW2W	UPB	WS	MoNE	Total
Migrant	17	16	22	13	28	96
Agent	3	4	11	6	7	31
TOTAL	20	20	33	19	35	127

DEMOGRAPHIC INFORMATION OF THE SAMPLE GROUP

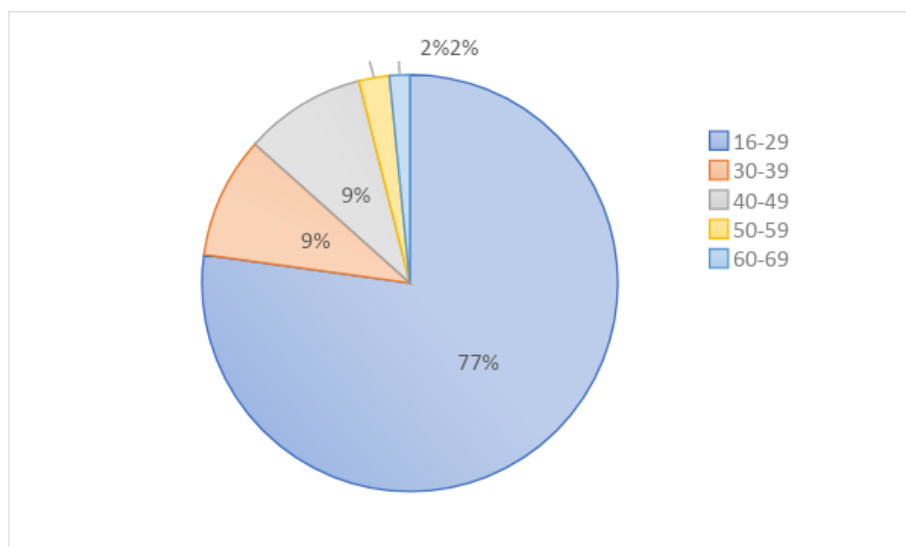
If we analyze our applicants according to the demographic features, there were 76 males and 50 females in total, together with 1 “other” reply. The ratio between males and females are quite balanced in Turkey, while the female ratio is the lowest in the UK.

	IT	NL	RO	UK	TR	EU
Gender	CPA	DFW2W	UPB	WS	MoNE	Total
Male	7	14	21	16	18	76
Female	13	6	11	3	17	50
Other	0	0	1	0	0	1
TOTAL	20	20	33	19	35	127

We can see the general ratio between genders in the following chart:



When we look at the age intervals of the group, it is convenient to see that the biggest ratio in total, as well as in each country, belongs to the targeted age interval of the YME Profile in the project, which is between 16-29 years old. The number of people is 98 within our 127 respondents, which makes 77 per cent of the total respondents as can be seen in the following chart.



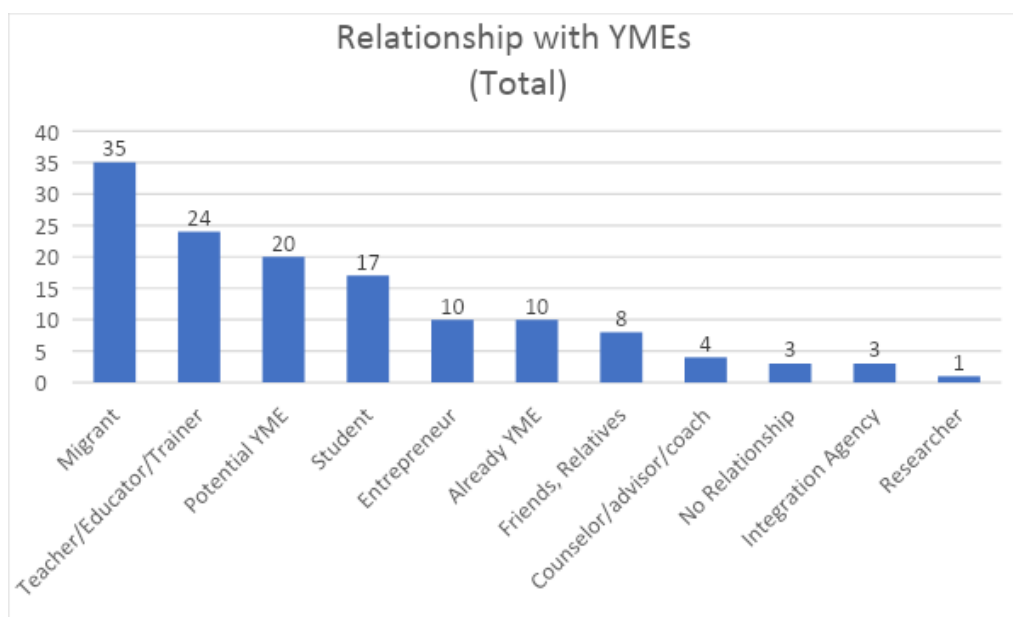
If we take the biggest numbers first, there are 31 from Turkey, 24 from Romania, 17 from Netherlands, 14 from the UK, and 12 from Italy, who are in between the targeted age interval of the YME Profile. If we look at the other age intervals coming after the targeted age interval of 16-29, we can say that there were respondents in 30s and 40s with a 12 frequency each. The respondents from 50s and 60s were rare with frequencies of 3 and 2 respectively.

	IT	NL	RO	UK	TR	EU
Age Interval	CPA	DFW2W	UPB	WS	MoNE	Total
16-29	12	17	24	14	31	98
30-39	1	2	4	1	4	12
40-49	5	0	5	2	0	12
50-59	2	0	0	1	0	3
60-69	0	1	0	1	0	2
TOTAL	20	20	33	19	35	127

If we look at the current locations of the respondents, the biggest number was from Turkey with 36 people, and the following numbers were 29 from Romania, 20 from both Netherlands and Italy, 19 from the UK, and 3 from Abu Dhabi. All the countries except from Romania have their own respondents within their borders, while Romania has also 1 from Turkey and 3 from Abu Dhabi as the current location of the respondents.

	IT	NL	RO	UK	TR	EU
Current Location	CPA	DFW2W	UPB	WS	MoNE	Total
UK	0	0	0	19	0	19
Turkey	0	0	1	0	35	36
Romania	0	0	29	0	0	29
Abu Dhabi	0	0	3	0	0	3
Netherlands	0	20	0	0	0	20
Italy	20	0	0	0	0	20
TOTAL	20	20	33	19	35	127

When we asked their relationship with the YMEs, the replies were interesting, with multiple choices for each respondent. For example, a respondent could be both student and potential YME, or another one could be both trainer and coach for the YMEs. The highest frequency belongs to the “Migrant” title with 35 respondents. If we count the titles of “Already YME” and “Potential YME” with their frequencies of 10 and 20 together, the following highest frequency belongs to this YME category. There were at least, in total ,65 respondents, who fitted our “Migrant” target group.



Moreover, “Teacher/Educator/Trainer” category had 24 respondents as the important agents to help YMEs as well as feeding us with their experiences. We can also add “Researcher” and “Counselor/Advisor/Coach” categories together with their frequencies of 1 and 4 in order to reach a general number of the “Agent” group, who were already in function of the support for YMEs. We can say that there were at least 29 respondents, who indicated our target group of Agents.

	IT	NL	RO	UK	TR	EU
Relationship with YMEs	CPA	DFW2W	UPB	WS	MoNE	Total
Migrant	0	3	10	0	22	35
Teacher/Educator/Trainer	3	2	5	6	8	24
Potential YME	1	8	3	8	0	20
Student	4	0	0	0	13	17
Entrepreneur	2	1	2	5	0	10
Already YME	6	4	0	0	0	10
Friends, Relatives	4	0	4	0	0	8
Counselor/advisor/coach	0	2	2	0	0	4
No Relationship	0	0	3	0	0	3
Integration Agency	0	0	3	0	0	3
Researcher	0	0	1	0	0	1

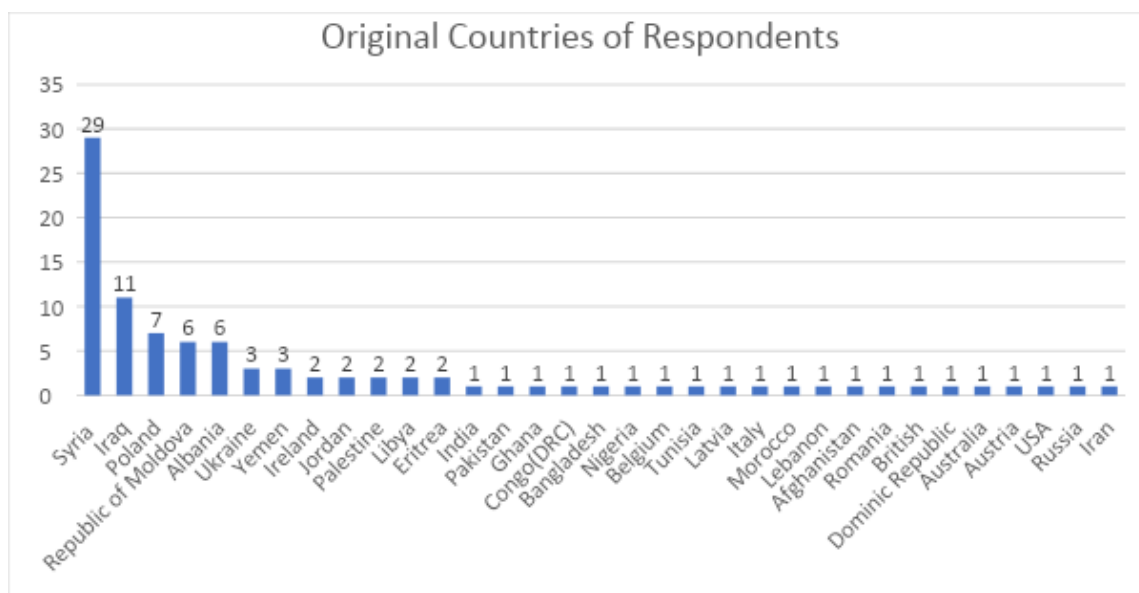
MOST OF THE MIGRANTS WERE FROM SYRIA AND IRAQ...

“Syria” and “Iraq” are the countries where the biggest number of migrants come from: There 29 Syrian and 11 Iraqi respondents. The Iraqi respondents were from Turkey, but Syrian respondents were in all the countries, and there were no other nationalities, which could be found in all country borders of the project group. Syrians were mostly in Turkey with 17 people, and then in Netherlands with 6 people, finally 2 people each in other countries of the project YME.

	IT	NL	RO	UK	TR	EU
Countries	CPA	DFW2W	UPB	WS	MoNE	Total
Syria	2	6	2	2	17	29
Iraq	0	0	0	0	11	11
Poland	1	2	0	4	0	7
Republic of Moldova	0	0	6	0	0	6
Albania	6	0	0	0	0	6
Ukraine	1	0	2	0	0	3
Yemen	0	0	3		0	3
Ireland	0	0	0	2	0	2
Jordan	0	0	2	0	0	2
Palestine	0	0	2	0	0	2
Libya	1	1	0	0	0	2
Eritrea	1	1	0	0	0	2
India	0	0	0	1	0	1
Pakistan	0	0	0	1	0	1
Ghana	0	0	0	1	0	1
Congo(DRC)	0	0	0	1	0	1
Bangladesh	0	0	0	1	0	1
Nigeria	0	0	1	0	0	1

Belgium	0	0	1	0	0	1
Tunisia	0	1	0	0	0	1
Latvia	1	0	0	0	0	1
Italy	1	0	0	0	0	1
Morocco	0	1	0	0	0	1
Lebanon	0	1	0	0	0	1
Afghanistan	0	1	0	0	0	1
Romania	0	1	0	0	0	1
British	1	0	0	0	0	1
Dominic Republic	1	0	0	0	0	1
Australia	1	0	0	0	0	1
Austria	1	0	0	0	0	1
USA	1	0	0	0	0	1
Russia	1	0	0	0	0	1
Iran	0	1	0	0	0	1

“Poland”, “Republic of Moldova” and “Albania” can be given as the following highest frequencies with 7, 6 and 6 people respectively. Polish respondents were in different countries of the project as Italy, Netherlands, and the UK. Moldovan respondents were all from Romania, and Albanian respondents were all from Italy. There were also many more respondents coming from different countries with lower frequency levels.

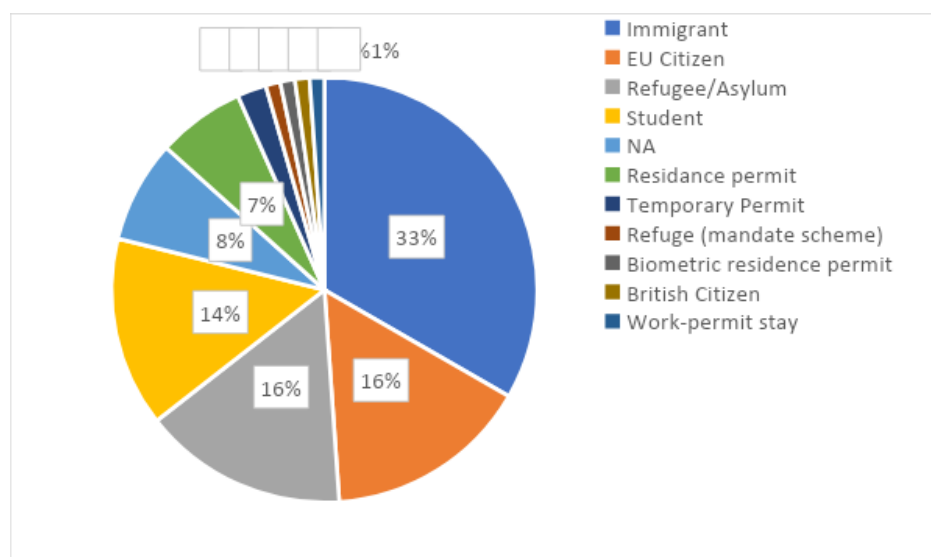


The legal status of the “Migrant” group was collected, and the number of “immigrant” status was 30 with the highest frequency in total. Almost half of these immigrants were from Turkey. There were 14 EU citizens in Italy, the UK, and Romania with frequencies of 8, 5, and 1 respectively. These EU citizen respondents could be defined as the luckiest group within the total Migrant

group with their social rights. With the same frequency, there were also 14 “Refugees/Asylum” respondents in total, who could not become even immigrants.

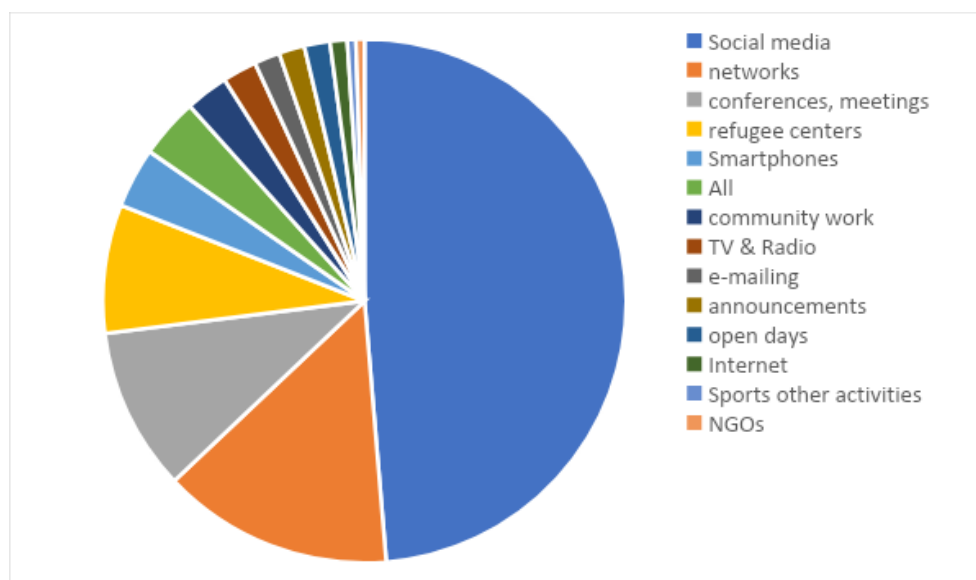
	IT	NL	RO	UK	TR	EU
Legal Status	CPA	DFW2W	UPB	WS	MoNE	Total
Immigrant	6	7	4	0	13	30
EU Citizen	8	0	1	5	0	14
Refugee/Asylum	3	5	0	2	4	14
Student	0	0	10	0	3	13
NA	0	0	7	0	0	7
Residence permit	3	3	0	0	0	6
Temporary Permit	0	0	0	2	0	2
Refuge (mandate scheme)	0	0	0	1	0	1
Biometric residence permit	0	0	0	1	0	1
British Citizen	0	0	0	1	0	1
Work-permit stay	0	1	0	0	0	1

After Immigrants, EU Citizens, and Refugee/Asylum categories, the category of “Student” comes with a 14 per cent ratio within the total. Most of the student respondents were coming from Romania and, Turkey had a small share within this category. There were also “Not Available” category with an 8 per cent share, followed by little frequencies of permits, British Citizen etc.



SOCIAL MEDIA AS THE MOST APPROPRIATE COMMUNICATION CHANNEL FOR YMEs

The respondents found “Social Media” as the most efficient communication channel to reach the YMEs with a highest frequency rate of 92, which is almost 50 per cent of the total replies. It is a quite big share compared with all other categories, and thus, this result indicates the efficiency of the social media to reach the potential YMEs.



Moreover, some reports included the separate names of the social media apps with their frequencies. For example, the UK reported its frequency of 13 as “Instagram (3), Snap Chat (3), WhatsApp (1), Facebook (1), apps (1) in the category social media (total: 13)” (Report of Werkcenter, UK, p.4).

After “Social Media”, the following highest frequencies belong to the categories of “Networks” (27), “Conferences/Meetings” (19), and “Refugee Centers” (15). The categories of “Smartphones” and “All” come after with their frequencies of 7.

	IT	NL	RO	UK	TR	EU
Communication Channels	CPA	DFW2W	UPB	WS	MoNE	Total
Social media	19	14	18	13	28	92
Networks	6	4	7	6	4	27
Conferences/meetings	6	0	7	1	5	19
refugee centers	4	2	0	2	7	15
Smartphones	1	6	0	0	0	7
All	0	1	0	6	0	7
community work	3	2	0	0	0	5



TV & Radio	3	1	0	0	0	4
e-mailing	0	1	0	0	2	3
announcements	0	0	2	0	1	3
open days	3	0	0	0	0	3
Internet	0	1	0	1	0	2
Sports other activities	1	0	0	0	0	1
NGOs	0	0	0	0	1	1

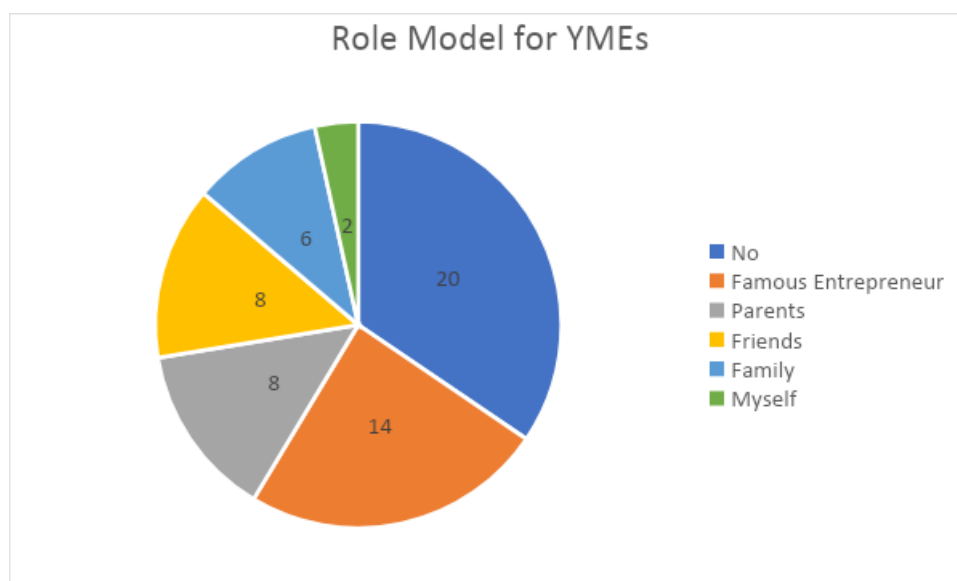
When the most suitable digital applications are asked, “E-course”, “Platform”, “e-application” and “Networks” categories had the highest frequencies with 31, 28, 27 and 22 replies respectively. “Education through Social Media” and “Games” were added by the respondents to the categories, which are both very attractive for the youngsters as entertainment and educational tools.

Some of the respondents also criticized the digital side and defended “Offline” mechanisms with a frequency of 7. Moreover, the categories of “Face-to-face networks”, “Ambassadors” and “Events” were added as replies of some critically looking respondents.

	IT	NL	RO	UK	TR	EU
Digital Applications	CPA	DFW2W	UPB	WS	MoNE	Total
E-Course	8	6	2	2	13	31
Platform	0	5	7	5	11	28
E-application	4	5	7	7	4	27
Networks	7	5	7	0	3	22
Education through social media	3	0	0	6	0	9
None/Offline	6	0	0	0	1	7
Face-to-face networks	0	0	0	6	0	6
Ambassadors	0	0	0	6	0	6
All	0	5	0	0	1	6
Games	2	0	0	0	0	2
Events	0	0	0	1	0	1
Entrepreneur Magazine	0	0	0	1	0	1

FAMOUS ENTREPRENEURS ARE GOOD ROLE MODELS FOR YMEs...

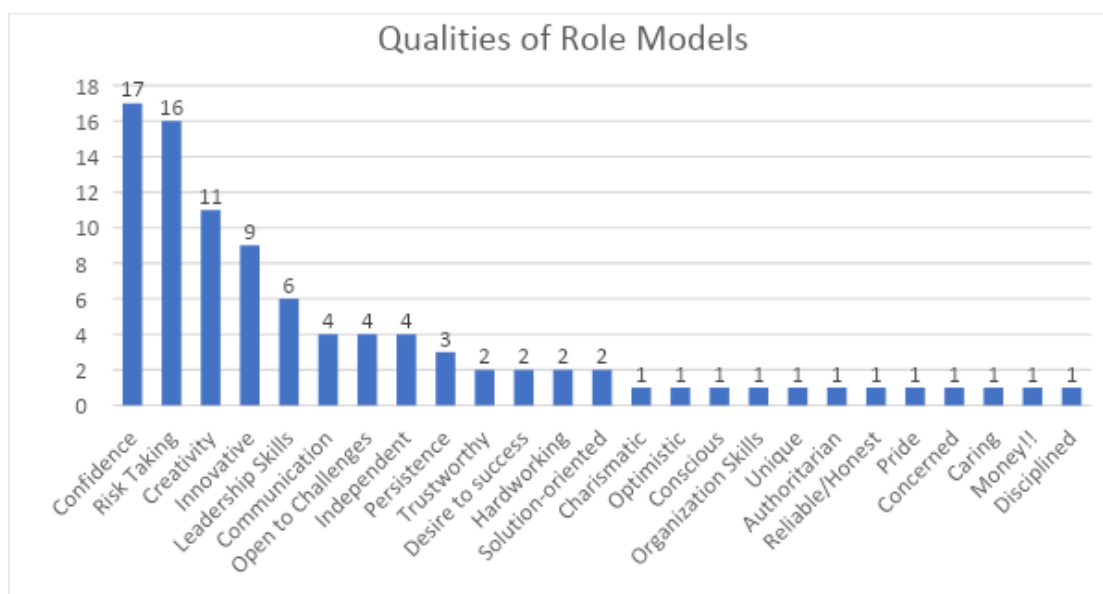
Migrant group replied the question whether they had a role model or not. Not every migrant replied this question, and 20 respondents revealed they had no role model. Some of them also added that they did not need any role model in order to create a unique work/product.



However, “Famous Entrepreneur” was given as a reply with a highest frequency, and followed by “Parents”, “Friends”, “Family/Relatives”, and “Myself” respectively.

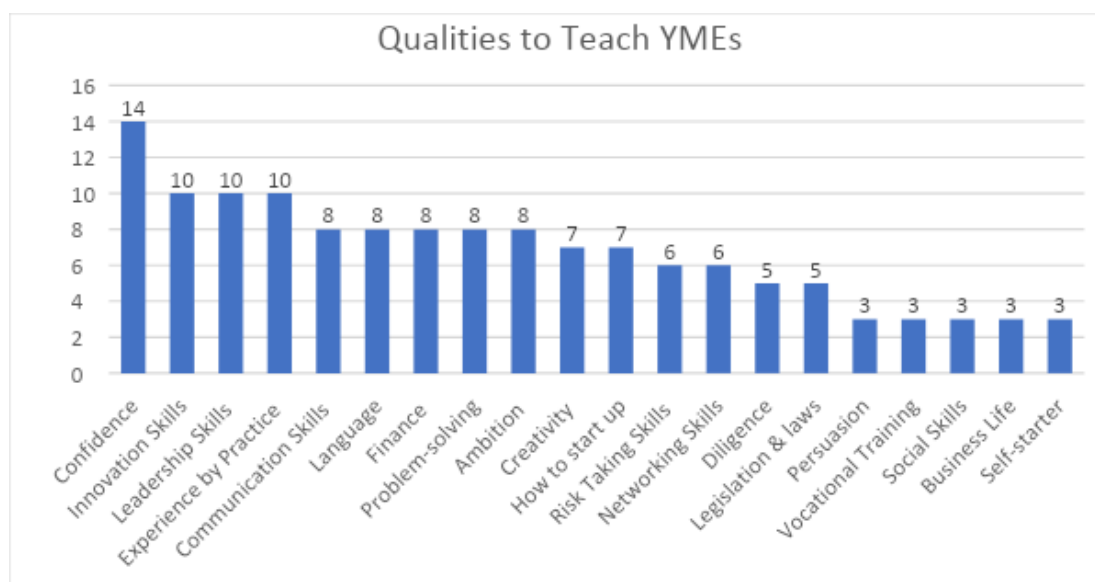
	IT	NL	RO	UK	TR	EU
Role Model	CPA	DFW2W	UPB	WS	MoNE	Total
No	5	4	6	1	4	20
Famous Entrepreneur	5	0	3	4	2	14
Parents	0	3	0	5	0	8
Friends	5	2	0	1	0	8
Family/Relatives	0	2	2	2	0	6
Myself	1	1	0	0	0	2

Moreover, “migrant” group mentioned qualities of their possible role models: “Confidence” (17), “Risk Taking” (16), and “Creativity” (11) were the first three highest scores within the total. The following qualities were “Innovative”, “Leadership Skills”, “Communication”, “Open to Challenges” and “Independent” with frequencies of at least 4.



CONFIDENCE IS THE TOP QUALITY FOR BOTH MIGRANTS AND AGENTS...

On the other side, agents defined what kind of qualities to be taught to young migrants in order to train them as YMEs, and “Confidence” was again the first quality just like Migrants defined as the top quality for their role models. Moreover, 4 qualities of top 5 were the same in their replies: “Innovation Skills”, “Leadership Skills”, and “Communication Skills” with the leading “Confidence” category. Agents included “Experience by Practice” to top 5 qualities instead of “Creativity”. The table below includes important similarities with the above table describing the qualities of role models.



Moreover, there were other qualities as important as the already mentioned ones like “Language Skills”(8), “Finance” (8), “Problem Solving” (8), “Ambition” (8), “Creativity” (7), “How to Start up” (7), “Risk Taking” (6) and “Networking Skills” (6). The following ones are in the table below:



	IT	NL	RO	UK	TR	EU
Qualities	CPA	DFW2W	UPB	WS	MoNE	Total
Confidence	7	2	0	4	1	14
Innovation Skills	0	0	2	8	0	10
Leadership Skills	0	0	4	6	0	10
Experience by Practice	0	0	0	9	1	10
Communication Skills	2	1	1	2	2	8
Language	3	1	2	1	1	8
Finance	4	1	3	0	0	8
Problem-solving	8	0	0	0	0	8
Ambition	0	0	0	8	0	8
Creativity	0	1	0	4	2	7
How to start up	5	1	1	0	0	7
Risk Taking Skills	1	1	0	4	0	6
Networking Skills	0	0	0	6	0	6
Diligence	0	0	0	3	2	5
Legislation & laws	0	3	2	0	0	5
Persuasion	0	0	0	3	0	3
Vocational Training	0	0	0	0	3	3
Social Skills	0	0	3	0	0	3
Business Life Skills	1	0	2	0	0	3
Self-starter	2	1	0	0	0	3

Addition to the table above, there were other qualities chosen by agents with 2 and less frequencies, while they are worth to be underlined here:

Hardworking Skills, Energetic, Visionary, Determination, Harmoniously Working with Others, Digital Competencies, Courage, Negotiation, Adventurous, Motivation, History, Responsibility, Decision Making, Marketing, Accounting, Discipline, Open-minded, Competitive, Work ethic, Passion, Grant Possibilities, Resilience, Honesty, Collaboration, How to find help, Career Opportunities.

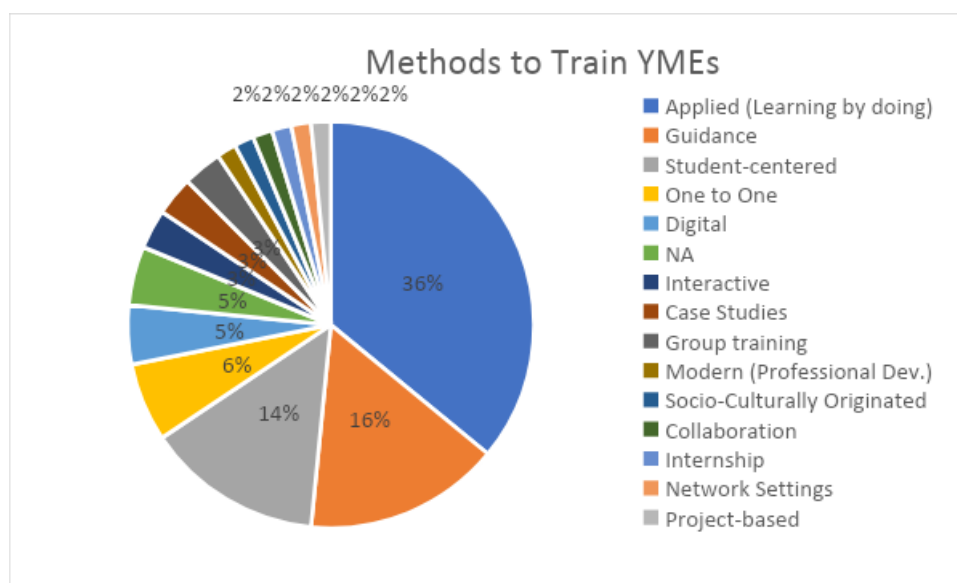
APPLIED METHODS ARE THE BEST WAY TO TRAIN YMEs...

Agent group gave answers about the most suitable methods to train young migrants, and the highest score belonged to “Applied (Learning by Doing)” methods with a frequency of 23. “Guidance” and “Student-centered” methods followed with 10 and 9 frequencies respectively.

	IT	NL	RO	UK	TR	EU
Methods	CPA	DFW2W	UPB	WS	MoNE	Total
Applied (Learning by doing)	13	2	4	0	4	23
Guidance	4	0	0	6	0	10
Student-centered	9	0	0	0	0	9

One to One	0	2	0	0	2	4
Digital	0	1	0	0	2	3
NA	0	0	3	0	0	3
Interactive	0	0	1	0	1	2
Case Studies	0	1	1	0	0	2
Group training	0	2	0	0	0	2
Modern (Professional Dev.)	0	0	1	0	0	1
Socio-Culturally Originated	0	0	1	0	0	1
Collaboration	0	1	0	0	0	1
Internship	0	1	0	0	0	1
Network Settings	0	1	0	0	0	1
Project-based	0	1	0	0	0	1

As you can see, the Applied (Learning by Doing) method had 36 per cent of the total answers with a quite big share. This indicates us how experience is effective to train young migrants about entrepreneurship. On the other hand, the methods added by the respondents should be taken into consideration as useful tools like “group training”, “case studies”, “interactive training” etc.



LANGUAGE DIFFICULTIES AND PSYCHOLOGICAL TRAUMA EFFECTS LEARNING EXPERIENCES OF YMEs...

In the needs analysis, Agent group replied about the specialties of young migrants while learning. The most important vulnerabilities appeared as “Language” problems and “Psychological Trauma” of the learners with the frequencies of 21 and 19 respectively. Moreover, “Financial Situation” follows them with a score of 13. All the other categories mentioned are very important to take into mind while designing trainings to YMEs like “Career Situation”, “Socialization”, “Religion”, “Accommodation”, “Legal Framework” etc.

	IT	NL	RO	UK	TR	EU
Specialties	CPA	DFW2W	UPB	WS	MoNE	Total
Language	10	0	6	0	5	21
Psychological Trauma	9	3	1	0	6	19
Financial Situation	8	0	2	0	3	13
All	0	2	0	6	0	8
Career Situation	5	0	0	0	3	8
Socialization	0	2	0	0	2	4
Religion	1	0	0	0	2	3
Accommodation	0	0	1	0	1	2
Living Areas: Living, working, learning, socializing, finance	0	2	0	0	0	2
Legal Framework	0	0	1	0	0	1
Vulnerability	1	0	0	0	0	1
Inclusion issues	1	0	0	0	0	1

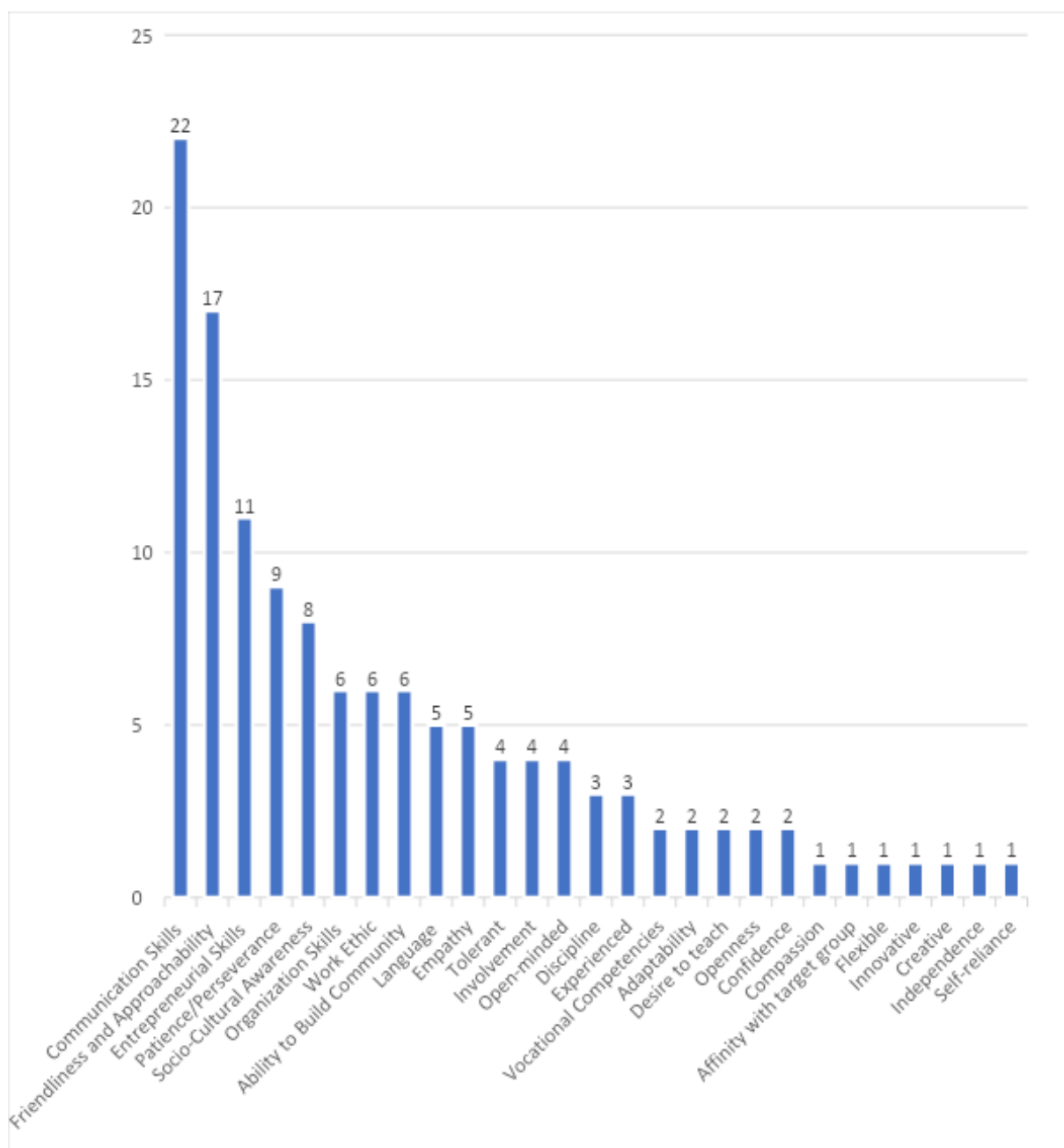
Agent group defined the qualities for the best profile of a YME trainer, and the leading quality appeared as “Communication Skills” with a frequency of 22. The only quality, which was selected by the agents from all of the countries as a mutual area, is “Communication Skills” including all areas of interaction and relation with the learners during the training. It is very important to send information and knowledge to the learner as well as getting their reaction and feedback for a healthy communication. As can be seen in the following table, the highest and mutual quality defined by all the countries is “Communication Skills”:

	IT	NL	RO	UK	TR	EU
Qualities for YME trainer	CPA	DFW2W	UPB	WS	MoNE	Total
Communication Skills	11	1	2	6	2	22
Friendliness and Approachability	9	1	0	6	1	17
Entrepreneurial Skills	0	2	2	6	1	11
Patience/Perseverance	2	1	3	0	3	9
Socio-Cultural Awareness	1	0	5	0	2	8
Organization Skills	0	0	0	6	0	6
Work Ethic	0	0	0	6	0	6
Ability to Build Community	0	0	0	6	0	6
Language	0	0	2	0	3	5
Empathy	2	1	2	0	0	5
Tolerant	0	0	1	0	3	4



Involvement	0	1	3	0	0	4
Open-minded	3	1	0	0	0	4
Discipline	0	1	0	0	2	3
Experienced	3	0	0	0	0	3
Vocational Competencies	0	0	0	0	2	2
Adaptability	0	0	2	0	0	2
Desire to teach	0	0	2	0	0	2
Openness	0	0	2	0	0	2
Confidence	1	1	0	0	0	2
Compassion	0	0	1	0	0	1
Affinity with target group	0	1	0	0	0	1
Flexible	0	1	0	0	0	1
Innovative	0	1	0	0	0	1
Creative	0	1	0	0	0	1
Independence	0	1	0	0	0	1
Self-reliance	0	1	0	0	0	1

“Friendliness and Approachability”, “Entrepreneurial Skills”, “Patience/Perseverance” and “Socio-Cultural Awareness” followed with 17, 11, 9 and 8 frequencies respectively. These qualities were also indicated by almost all the countries. Moreover, the following qualities listed according to the decreasing numbers of their frequencies can be seen in the table below: *Organization Skills, Work Ethic, Ability to Build Community, Language, Empathy, Tolerant, Involvement, Open-minded, Discipline, Experienced, Vocational Competencies, Adaptability, Desire to teach, Openness, Confidence, Compassion, Affinity with target group, Flexible, Innovative, Creative, Independence, Self-reliance.*



GOOD PRACTICE EXPERIENCES SHARED BY RESPONDENTS...

- Youth Business International is a good practice. YBI support underserved young entrepreneurs (18 – 35 years) to start, grow and sustain their businesses - enabling them to create jobs, build communities and transform lives. Regardless of where we work, our focus is on young people with a viable business idea but without access to the support structures they need to set up and run businesses. YBI partners with companies, governments, international development agencies, charitable foundations and individuals, to grow and nurture an effective and sustainable network that creates impact for underserved young entrepreneurs on a global scale. YBI brings together members and partners with aligned goals to create change for young entrepreneurs at speed and at scale. We do this by drawing on the unique ability of the network to learn, innovate

and share the diverse expertise and knowledge that make our members effective individually and powerful collectively (the UK).

- YES also has a few programs which are suitable for young migrant entrepreneurs (the UK).

- The book of Rafael dos Santos, who moved to London in 2002 at the age of 21 after living in Sao Paulo (one of the world's largest cities) for two years (left Brazil) worked as a kitchen porter, cleaner, glass collector and waiter to pay his expenses, until an opportunity to manage houses came available and within two years he was running his own business. Over the next 11 years Rafael's portfolio grew from 1 to 50 homes, hiring 15 members of staff and producing a turnover of £1.2 million. Rafael rented accommodation to more than 2,000 young professionals and student migrants. Rafael released his book – 'Moving Abroad, One Step at a Time' – in 2013. The book provides help and advice to those who have made the decision to relocate to a new country and is a very good guideline for young migrant entrepreneurs (the UK).

- Good practice examples of entrepreneurship in the link: http://www.pandpasproject.eu/wp-content/uploads/2018/10/Good_Practices.pdf Although not UK. It's in Slovenia Area of action: Entrepreneurship Partner who identified the practice: ZRC SAZU, Slovenia Open kitchen is a unique and the most popular food market in Slovenia that has been bringing innovation of local and foreign chefs and cooks to the Slovenian culinary scene since 2013. It has become a regular Ljubljana event and every sunny Friday from early spring to late fall, local and foreign food providers attract visitors to try local and international cuisine. Main goals are bringing together food from all around the world and presenting it to the local population and visitors of the city; to create vivid meeting place in the city center to spend time with friends and family by the quality food at affordable prices. The food market includes migrants as chefs and support staff while presenting culinary and cultural characteristics of countries of their origin. Higher employment opportunities and entrepreneurship are also important facts relating this market to immigrants, who feel increased feeling of belonging. Even though Open kitchen by that name and initiators started in Ljubljana, similar event (but different organizers) is also organized in Maribor (called Full pot) and Koper. The tendency is that it also spreads to other cities. The practice is considered highly relevant due to widely accessible context; anybody who otherwise provides food services has the possibility to join. (source: Website: <http://www.odprtakuhna.si/en/> (the UK).

- "My husband's uncle has a hairdresser's shop and gives driving lessons in his evening hours. He is entrepreneurial, independent, customer-friendly and a people person. He is a very religious man and he has a lot of perseverance and a very positive attitude" (NL).

- "Both Diana and Muhamad have a good education in Syria. He as technician and she as a lawyer. In the Netherlands their fiery desire was to go on their own feet quickly and above all to get back to work. Because it was very difficult to have their own profession to exercise, they decided to take a different approach. Cooking is their passion. They decided to introduce Syrian cuisine in the Netherlands. Dutch friends tasted the food and they were soon enthusiastic. That's how a new company was born" (NL).

- The best practice is my own experience by setting up my barbershop. I am a barber, beautician and make-up artist from Syria with a mountain of experience and wanted to work myself. I had seven years of experience working in salons in different Arab countries I was ready for a new challenge. After four years being in the Netherlands, I decided to start my own company. It starts with a good network to help you for example the municipality for the financial part, the laws for starting your own business and set up a good business plan. Now I use the knowledge from the owners of the companies (neighbors) around my barbershop and learn everyday more" (NL).

- "In the music world a young migrant which never gave up and ended up singing for Italy in the 2019 Eurovision song Contest" (IT).

- "We ourselves are a good practice, we arrived in Italy 25 years ago, running away from the war, and both of us, my husband and I learned the way of living in Italy. I also learned Italian fast due to being only 17. I could access the Italian school system, my husband not that fast, we came from different background but got the opportunity of creating a construction company. We now

have two included children and employ 4 migrants. We always make sure they have somewhere to live, eat and clean up themselves” (IT).

-“I have a lot of examples of good practice; the one is Alexandra which came to Italy when she was 6. She never gave up and always was challenging herself. The language barrier was and is never been an issue, she learned Italian, but speaks perfectly English and Polish. She teaches English to Italians. I admire her for her sense of survival and the never-ending energy of better times and hope” (IT).

-“My mother started washing dishes and cleaning houses when she arrived in Italy, now she sells dishes and plates and has her own business” (IT).

-“My teacher Cigdem recommended us never to give up, and she was always applied this in her life. She could not find a job to earn money, but she began to help the migrant children around herself. She earned her life with the supports of the families who had their children educated through her help. Now, she has her own place where she can help as many children as possible. She never gave up and taught us not to give up” (TR).

Chapter 7 General Introduction of the Guide for Young Migrant Entrepreneurs

The Young Migrant Entrepreneurs (YME) project has produced a guide for young entrepreneurs. Within the EU, young migrants represent an important pool of potential entrepreneurs, but can face, as other more vulnerable groups, specific legal, cultural and linguistic obstacles. We have addressed these issues in as complete a way as possible to support the young entrepreneur whenever and wherever we can.

Fortunately there are a lot of initiatives in the EU that are supporting young migrant entrepreneurs, but we believe that this Green Book, consisting of support packages for young entrepreneurs and youth workers, and all the tips and tricks provided are added value.

Learning independently can be challenging, even for the brightest and most motivated young entrepreneur. We have built the support packages for young migrant entrepreneurs and youth workers in the YME Green Book around the four key stages to independent learning, known as self-directed learning:

- Are you ready and motivated to learn and work hard to be an entrepreneur?
- Setting entrepreneur goals
- Engaging in the entrepreneurial process; and
- Evaluating entrepreneurial learning.

The guide for young entrepreneurs is necessary

An Entrepreneurial Learning Guide for Young Migrants is needed, because:

- It will be available to young migrants whenever they need it;
- It is a reference base for all entrepreneurial learning sessions;
- It systematizes the skills and knowledge about entrepreneurship adapted to the considered educational segment;
- It allows the comparison of experiences between project partners.

The following Chapters are included in the Guide for Young Migrant Entrepreneurs:

- Prologue

An introduction.

- Chapter 1 - An Entrepreneurial Dream
A chapter for inspiration and self-motivation.
- Chapter 2 - An Entrepreneurial Assessment

Are you an Entrepreneur? What kind of skills do you need to have to be a good entrepreneur? A needs analysis.

- Chapter 3 - From Dreams to Ideas to Business
How to turn dreams into ideas and ideas into dreams.
- Chapter 4 - How to set up a Business
Our dreams and ideas can only be achieved through the vehicle of a business plan.
- Chapter 5 - Entrepreneurial Laws, Rules, Regulations and tax
The laws, rules, regulations and tax explained for a young entrepreneur in each YME country: Turkey, Netherlands, United Kingdom, Romania and Italy.
- Chapter 6 - Tips and Tricks
Tip and Tricks (through animation) for young entrepreneurs.
- Chapter 7 - F.A.I.L. (FIRST ATTEMPT IN LEARNING)
You should see failure as an opportunity to learn and grow.
- Chapter 8 - How to Network
When you learn to network you learn to improve your personal life and business as well.
- Chapter 9 - Marketing and Communication
Raising awareness, communication and marketing is key for a any successful business.

Chapter 8 An Entrepreneurial Dream

In this chapter we have made a selection out of the inspirational video's to promote and raise awareness and reel young migrants into entrepreneurship. An extended version of this chapter can be found in chapter 1 of the Guide for Young Migrant Entrepreneurs

The Best Entrepreneurship Movies

What are the best #Entrepreneurship movies of all time? Below 5 movies, personally chosen, for you to see. Enjoyable and full of entrepreneurship lessons and the qualities you need to succeed! Don't miss out on our list. But please watch and read the lessons learnt!

1. The Pursuit of Happyness

This movie tells the story of Chris Gardner, an American businessman and motivational speaker. The movie took some liberties with Gardner's true life story, but in essence tells that you have to pursue... , no matter how hard it gets, you have to keep on going, and not give up. Having lots of confidence in yourself is essential to succeed as an entrepreneur: 'Don't let anybody tell you can't do something. If you have a dream you got to protect it. You want something, go get it. Period'. The life story of Chris Gardner is a true inspiration! #MustSee!

2. The Social Network

In 2003 Harvard student Mark Zuckerberg invents Facebook. It quickly becomes a global phenomenon and a revolution in communication. Six years later, Mark is the youngest billionaire in history, but not without legal complications. *The Social Network (2010)* tells the entrepreneurial tale of Facebook.

3. Steve Jobs

The movie of Steve Jobs (February 24, 1955 – October 5, 2011), the personification of Icon Apple, an American business magnate, industrial designer, investor, and media proprietor, with Syrian roots. He was the chairman, chief executive officer (CEO), and co-founder of Apple Inc., the chairman and majority shareholder of Pixar, a member of The Walt Disney Company's board of directors following its acquisition of Pixar, and the founder, chairman, and CEO of NeXT. Jobs is widely recognized as a pioneer of the personal computer revolution of the 1970s and 1980s, along with Apple co-founder Steve Wozniak.

4. The Big Short

The Big Short (2015) is an entrepreneurial movie, which catches the feel of the current #Corona #Crisis situation the most. It's based on the 2010 book *The Big Short: Inside the Doomsday Machine* by Michael Lewis showing how the financial crisis of 2007–2008 was triggered by the United States housing bubble.

5. The Founder

The Founder (2016) is a biographical comedy-drama film directed by John Lee Hancock and written by Robert Siegel. Starring Michael Keaton as businessman Ray Kroc, the film portrays the story of his creation of the McDonald's fast-food restaurant chain

After watching these movies, are you interested, excited and motivated to start as an entrepreneur? Make sure you do an entrepreneurial self-assessment to figure out your entrepreneurial skills

Go to the Self-Assessment

Always remember Why do you want to be an entrepreneur?!

Motivation is key!

The 5 most inspirational You Tube Video Channels for entrepreneurs!

The Top 5 YT channels are:

1. **Business Casual**

Business Casual is on a mission to educate and inspire the next generation of leaders.

2. **Startup stories**

Startup Stories, a one-stop destination to bring you the complete journey about successful entrepreneurs and founders, who established themselves with their innovative ideas.

3. **Silicon Valley Girl**

Silicon Valley Girl is a channel by Marina Mogilko. building companies and about her personal brand!

4. **TEDx Talks**

TEDx is an international community that organizes TED-style events anywhere and everywhere -- celebrating locally-driven ideas and elevating them to a global stage.

5. **Hubspot**

Grow Your Career and Your Business Take your professional skills to the next level with free, online training from HubSpot Academy. From quick, practical courses to comprehensive certifications...

YouTube Picks on entrepreneurship, innovation and inspiration

Below five more You Tube picks on entrepreneurship. More videos can be found in Chapter 1 in the Guide for Young Migrant Entrepreneurs.

1. How to Learn From Rejection and Failure

Jia Jiang adventures boldly into a territory so many of us fear: rejection. By seeking out rejection for 100 days -- from asking a stranger to borrow \$100 to requesting a "burger refill" at a restaurant -- Jiang desensitized himself to the pain and shame that rejection often brings and, in the process, discovered that simply asking for what you want can open up possibilities where you expect to find dead ends.

2. Start With Why

Simon Sinek explains there's a pattern about why Apple is so innovative, why Martin Luther King was so inspiring ('It was: "I have a dream!" Not I have a plan'): All great companies and leaders think, act and communicate in the same way. It's called the Golden Circle. It's all about why? How? What? When people believe in what you do, you will be successful. Why? How? What?

3. Steve Jobs 2005 Stanford Commencement Speech

Drawing from some of the most pivotal points in his life, Steve Jobs, chief executive officer and co-founder of Apple Computer and of Pixar Animation Studios, urged graduates to pursue their dreams and see the opportunities in life's setbacks -- including death itself -- at the university's 114th Commencement on June 12, 2005.

Steve Jobs tells three life stories:

1. Story about Connecting the dots
2. Story about Love and Loss: Go for your passion, don't settle for less
3. A story about death: Your time is limited: Don't waste it, living someone else's life.

4. Why startups succeed

This video explores the reasons behind start-up failure or success. The speaker postulates that the main factors that determine success are: the idea, the team, the business model, the funding and the timing. The most influential of these factors being the timing [42%] and the team [32%].

5. Refugees and entrepreneurship and Turkey: Starting from Zero

The video summarizes and explores the real-life difficulties and obstacles that may be encountered by individuals such as refugees who need to rebuild their lives in foreign countries

The 3 best entrepreneurial podcasts?

Glean insights on ideas, innovation, leadership and productivity from one-on-one conversations between top entrepreneurs. Below, YME have compiled a list of 3 podcasts to help entrepreneurs build, balance, grow and get you started:

1. The Tim Ferriss Show

Tim Ferriss' game-changing book, *The 4-Hour Workweek*, transformed the way many entrepreneurs and professionals manage their time and productivity. Tim brings the same engaging content to The Tim Ferriss Show podcast.

2. Stanford Entrepreneurial Thought Leader Series

If you're partial to academic thinking and want to learn from entrepreneurs whose names you read daily, try Stanford University's podcast series, Entrepreneurial Thought Leaders. With guests including renowned Stanford faculty and well-known venture capitalists, the episodes pack serious value and knowledge in one-hour chunks.

Don't miss: The future-focused discussion with Elon Musk.

3. EntreLeadership

If becoming a better leader is a priority, subscribe to EntreLeadership, a podcast that features guests including Mark Cuban and Simon Sinek. Tackling topics ranging from company culture to money, host Ken Coleman masterfully leads interviews, bringing out thoughtful insights and helpful advice that will benefit almost every entrepreneur.

Chapter 9 Entrepreneurial Skills Assessment

***Are you an Entrepreneur and What kind of skills do you need to be a good entrepreneur?
What makes someone a successful young entrepreneur?***

The key qualities are traits such as creativity, the ability to keep going in the face of hardship, and the social skills needed to build great teams... If you want to start a business, it's essential to learn the specific skills that underpin these qualities.

Some experts think of entrepreneurs as people who are willing to take risks that other people are not. Others define them as people who start and build successful businesses. Thinking about the first of these definitions, entrepreneurship doesn't necessarily involve starting your own business. Many people who don't work for themselves are recognized as entrepreneurs within their organizations (we would call these people intrapreneurs).

Regardless of how you define an "entrepreneur," one thing is certain: becoming a successful entrepreneur isn't easy. What the entrepreneurship definition doesn't tell you is that entrepreneurship is what people do to take their career and dreams into their hands and lead it in the direction of their own choice. It's about building a life on your own terms. No bosses. No restricting schedules. And no one holding you back. Entrepreneurs are able to take the first step into making the world a better place, for everyone in it.

Entrepreneurial Self-assessment

The journey of the young migrant entrepreneurs always starts with the EC link <https://ec.europa.eu/migrantskills/#/> and the file created, which the young migrant will produce, will be uploaded as a file with subscription on our YME Portal. Our portal will provide a free psychometric assessment tool for young people to assess their own enterprise skills. The YME self-assessment activity is the examination of oneself in order to assess particular aspects. It can be performed for establishing self-identity, determining certain needs (learning, etc.) or checking self-assurance. A cardinal aspect of every self-assessment activity is the honesty with which it is applied. If the person indulges herself/himself, the results of self-assessment will be erroneous.

Honesty is very important with self-assessment

The purpose of self-assessment is to help the young person know the extent of his abilities and to improve upon them without the need of a performance appraiser. It involves the use of questions such as; what are my strengths; what are the obstacles, etc. As indicated above, the honesty of the persons who performs self-assessment is important in order to obtain reliable results. Also, the locus of control can influence the results of self-assessment. Persons with high locus of control tend to make mistakes during self-assessment. The YME psychometric assessment is a procedure which will help you in better define your entrepreneurial profile, and therefore your professional goals, setting up a business or start up.

Chapter 10 Turning Dreams into Ideas and Ideas into Dreams

Paul McCartney (Yesterday), John Lennon (#9 Dream), Salvador Dali (Persistence of Memory) and Christopher Nolan (Inception), Stephen King (Dreamcatcher): Just a few famous people who all worked out ideas that started in their dreams...

But it's not only about dreams. It's about turning your ideas into the business of your dreams! To make sure that when your business kick off it can survive on the short term, but also capable of achieving the long term Dream Business you have designed in your head!

"One day it will have to be officially admitted that what we have christened reality is an even greater illusion than the world of dreams,"

Dali.

"Dreams are a powerful form of consciousness"

Edgar Allan Poe

"It's 'I have a dream, not I have a plan!'"

Simon Sinek

The Importance of an Idea

Without ideas, progress isn't made, change doesn't happen, much of human development stops. But ideas can't go anywhere unless they are realized and actioned. And you can't action anything without the initial idea:

"Ideas make the world, for they are the guide to future practice. Even the flimsiest ideas rooted in prejudice and ignorance make history and form public culture... Ideas, when mobilized, become the templates of thought and practice." [Ash Amin & Michael O'Neill in Thinking About Almost Everything]

The possibilities for creating value and delivering it to people are endless - as long as you can identify problems that the common man faces, and have unique ideas on how to address them. Entrepreneurship opportunities are present everywhere you look in this day and age, although admittedly hidden from plain sight sometimes.

It all starts with the brand 'I'

Starting point is who you are: 'Who am I?'

The first job is to know yourself. If you know yourself you will understand what you love and then you can start do what you love: So , yes, it all starts with the Brand 'I'

It's your job to discover yourself and shape your own brand and your own ideas as an entrepreneur. But the Brand 'I' is of course under the influence of parents, peers, teachers, trainers, friends, family, etc.

There is a problem with 'I' Branding and having too manyh ideas... People get confused. So you need to stick to a certain framework/format, so they recognize it's you, it's your company ...

Evaluate yourself

Let's start with the most basic question: Why do you want to start a business? Use this question to guide what kind of business you want to start. If you want extra money, maybe you should start a side hustle. If you want more freedom, maybe it's time to leave your 9-to-5 job and start something new. Once you have the reason, start asking yourself even more questions to help you figure out the type of business you should start, and if you have what it takes:

- * What skills do you have?
- * Where does your passion lie?
- * Where is your area of expertise?
- * How much can you afford to spend, knowing that most businesses fail?
- * How much capital do you need?
- * What sort of lifestyle do you want to live?
- * Are you even ready to be an entrepreneur?

What's the best for the birth of ideas?

(Lack of) Knowledge

What you read and retain has a potential bearing on what you read and retain after that. The ongoing, holistic process is what gives each of us a unique viewpoint. No wonder we have such varied opinions. With a general election campaign in full swing, you can't avoid opinions. Personal views, official lines, big picture analysis, minor point evaluation...

Opinions are important because they help shape our ideas. Reading is also important because we learn about other opinions and ideas in the process. We can't form our own conclusions if we don't read about other ideas out there.

The best ideas arise from analyzing one's own needs that have not yet been met (at all or partially). Then, in the case of young migrant entrepreneurs, ideas may come from examining cultural and other differences between the country of origin and the host country. And classic sources of ideas for entrepreneurs are changes in demographic structure; the new technologies; legislative changes; and lifestyle changes.

Structure the idea considering time and money. Think about strategies for selling – digital development – logistics – cash flow – communication – culture and legal – staff / help. Do you need to invest money? How long will it take before money comes in? You need Cash flow! You need to pay your bills and eat.

Ideas and your target group

Your ideas need to be pitched to your target groups. A target market refers to a group of potential customers to whom a company wants to sell its products and services. This group also includes specific customers to whom a company directs its marketing efforts. A target market is one part of the total market for a good or service.

** Think of a business idea.*

Do you already have a killer business idea? If so, congratulations! If not, there are a ton of ways to start brainstorming for a good idea. This Green Book helps people break down potential business ideas. Who do you want to sell to? This is your target as a business. Here are a few pointers:

** Ask yourself what's next?*

What technology or advancement is coming soon, and how will that change the business landscape as we know it? Can you get ahead of the curve?

** Fix something that bugs you.*

People would rather have less of a bad thing than more of a good thing. If your business can fix a problem for your customers, they'll thank you for it.

** Apply your skills to an entirely new field.*

Many businesses and industries do things one way because that's the way they've always been done. In those cases, a fresh set of eyes from a new perspective can make all the difference.

** Use the better, cheaper, faster approach.*

Do you have a business idea that isn't completely new? If so, think about the current offerings and focus on how you can create something better, cheaper or faster.

** Also, go out and meet people and ask them questions, seek advice from other entrepreneurs, research ideas online or use whatever method makes the most sense to you.*

Once the business idea is identified, it does not mean that it is a valid idea. The idea must be verified: if there is a market large enough to cover investments and periodic expenses; if it complies with the laws in force; whether funding can be obtained etc.

Source: “8 Ways to Come Up With a Business Idea by Jane Porter”

Do market research.

Start researching your potential rivals or partners within the market by using this guide. It breaks down the objectives you need to complete with your research and the methods you can use to do just that. For example, you can conduct interviews by telephone or face to face. You can also offer surveys or questionnaires that ask questions like:

- “What factors do you consider when purchasing this product or service?” and
- “What areas would you suggest for improvement?”

Just as importantly, it explains three of the most common mistakes people make when starting their market research, which are:

- Using only secondary research.
- Using only online resources.
- Surveying only the people you know.

Do the customers want it?

This can be a relevant question, although Ford (Ford-T) and Steve Jobs (Apple) will tell you otherwise... in the beginning the customers did not know what they wanted. In the end they wanted it...

Your idea can be great, but timing is also very relevant:

The billion dollar company Free Record Shop in The Netherlands went bankrupt, holding on to the old concept of selling compact discs and videos... but they did have the early vision, selling on the net (like Amazon). This totally failed in the nineties... and they just deserted the idea as a failure. Actually, the momentum was not there yet...

Get feedback.

Before the entrepreneur starts his/her company, s/he should check the idea with experts in the field, but also in law and taxation. For example, the entrepreneur should choose the type of company (limited, foundation, association, etc.).

Let people interact with your product or service and see what their take is on it. A fresh set of eyes can help point out a problem you might have missed. Plus, these people will become your first brand advocates, especially if you listen to their input.

Just make sure you don't surround yourself with negative people. That is not a good environment for developing ideas. So, Pick the right People for feedback!

3 types of people to surround yourself with and get feedback from:

1. The Inspired
2. The Excited
3. The Grateful

Make it official

Get all of the legal aspects out of the way early. A quick checklist of things to shore up might include:

- Business structure (LLC, corporation or a partnership, to name a few.)
- Business name
- Register your business
- Tax ID
- Permits
- License
- Necessary bank account
- Trademarks, copyrights or patents

Write your business plan.

A business plan is a written description of how your business will evolve from when it starts to the finish product. Business plan will include:

- Executive summary: This is a high-level summary of what the plan includes, often touching on the company description, the problem the business is solving, the solution and why now
- Business description: What kind of business do you want to start?
- What does your industry look like?
- What will it look like in the future?
- Market strategies: What is your target market, and how can you best sell to that market?
- Competitive analysis: What are the strengths and weakness of your competitors? How will you beat them?
- Design and development plan: What is your product or service and how will it develop? Then, create a budget for that product or service
- Operations and management plan: How does the business function on a daily basis?

Chapter 11 Setting up a Business

Realistically, registering your business is the first step toward making it real. However, as with the personal evaluation step, take your time to get to know the pros and cons of different business entities. You will also need to get the proper business licenses and permits. Depending upon the business, there may be city, county, or state regulations as well. We talked about turning dream into ideas into business. Before the start, he/she should talk to his/her acquaintances and, if possible, the specialists from the business field. He/she has to make sure that the answers of his interlocutors are sincere and not just benevolent. Also, the future entrepreneur should not be discouraged by a few negative opinions. But if the vast majority of opinions are negative and the arguments of the interlocutors are solid and logical, then it means that the idea has no potential. Otherwise, the work at the business can start and you should make a business plan.

"Our goals can only be reached through the vehicle of a plan, in which we must fervently believe, and upon which we must vigorously act. There is no other route to success."

Pablo Picasso

In the simplest terms, a business plan is a roadmap—something you will use to help you chart your progress and that will outline the things you need to do in order to reach your goals. Rather than thinking of a business plan as a hefty document that you'll only use once (perhaps to obtain a loan from a bank), think of it as a tool to manage how your business grows and achieves its goals.

Do you want some tips and tricks around Business Planning, Writing a business plan can seem daunting if you've never done it before. However, it's something you can't afford to put off or ignore. Having a sound business plan is crucial to the survival and development of your business.

While you might use your business plan as part of your pitch to investors and banks, and to attract potential partners and board members, you will primarily use it to define your strategy, tactics, and specific activities for execution, including key milestones, deadlines and budgets, and cash flow.

In fact, the business plan does not have to be a formal document at all if you don't need to present your plan to outsiders. Instead, your plan can follow a Lean Planning process that involves creating a pitch, forecasting your key business numbers, outlining key milestones you hope to achieve, and regular progress checks where you review and revise your plan.

If you aren't presenting to investors, don't think of this as a formal pitch presentation, but instead a high-level overview of who you are, the problem you are solving, your solution to the problem, your target market, and the key tactics you will use to achieve your goals. Even if you

do not think you need a formal business plan, you should go through the planning process anyway. The process will help to uncover any holes or areas you have not thought through well enough. If you do need to write a formal business plan document, you can choose to follow the outline below.

The standard business plan includes nine parts:

1. The Executive Summary
2. Target Market
3. Products and Services
4. Marketing and Sales Plan
5. Milestones and Metrics
6. Company Overview
7. Management Team
8. Financial Plan
9. Appendices

If you would like detailed information on how to write a business plan to present to banks or funders, there are plenty of online resources, including our own comprehensive guide.

You will also find hundreds of sample plans for specific industries on our platform and website. Use them at your convenience but be prepared to adapt them to suit your precise needs. No two businesses are the same! There are several methods that aid the entrepreneur in building his/her company: Lean Start-up, Business Canvas Model, Design Thinking, etc. Below we give you two Business Model examples.

It's always advisable to consult the specialists in law and taxation. A specialist has a well-structured vision of the field and valuable experience, so he/she represents a competent and reliable source, being able to focus on the significant details for the entrepreneur. These specialists can confirm the viability of the business idea, as well as provide useful tips, such as where it is best to open the business or the requirements that must be met in order to obtain some legal advantages. After consulting the legal and tax specialists, the entrepreneur has a much clearer idea about his business. At this point, the entrepreneur starts to think about the form of legal organization of his business (individual entrepreneurship, limited company, etc.). These forms are specific to each country.

The entrepreneur can develop his/her business based on intuition, but the chances of success are very low. It is best to apply a successfully tested method, such as Lean Startup, or the Business Model Canvas, as explained below.

Business Canvas in a nutshell

The Business Canvas was proposed by Alexander Osterwalder based on his book *Business Model Ontology and management Information Systems* (A. Osterwalder, Y. Pigneur); it is a model which can help envision all the steps to take in order to open a new business and develop it. At first, it

appears as a complex model, but in reality is really simple and effective. Of course, making a Business Canvas needs time and good programming, taking into consideration all the parties involved in the project, their point of view and their ideas.

In order to fill the business canvas it is important to have a clear idea of what the company wants to offer (services/products), what the company is about and to envision the various steps of the canvas in 2 main sides: the left one corresponds to the creation side, the right one instead is the maintenance side.

Step 1: Target group

The first step, in order to set up your business, is to define clearly what your target group is. The target group has to be as specific as possible in order to develop products or services that suit the needs of the target group, assuring these are used/consumed by them and therefore assure the maximum profit. When establishing the target group different characteristics must be taken into consideration (age, gender, interests, country, economic level, etc.).

To determine how attractive your prospective market really is (your own desires aside for the moment), we suggest doing a market analysis. It will guide your research as you think about: How urgently do people need the thing you're selling or offering right now?; What's the market size?; Are there already a lot of people paying for products or services similar to yours? Have you already in mind who exactly your target on the market is? How easy is it (and how much will it cost you) to acquire a customer?

Step 2: What is the value of your proposition?

What is the value of your proposition? What needs does my product/service fulfil? These are important questions to answer in this step, focusing therefore on the added value of your product/service, why would people need to buy it.

Step 3: What do you make money from?

You have to delineate precisely, from where you are going to make profit, because what you earn has to be balanced out with your costs to generate real profit. Will you do it through the single product/service only or for more activities you want to include in your offer?

Step 4: Change in the needs.

You have to be prepared to face changes. The economic, political, social and personal situation of the customers can affect their needs and therefore your work. It is important to plan in advance (what may logically happen in the future) in order to face correctly the situation of change. A good programme must include considering possible events, so that they can be faced properly.

Step 5: Channels – How do I reach the target?

This step is key and can be divided into 2 sub-steps:

1. Physical reach – how are you going to provide your service/product (i.e. single store, retailer, on line, etc.);

2. Awareness – how are you going to let your target know about you? How will you catch and maintain its interest? This second sub-step must be developed further in the marketing strategy.

Step 6: Core of Business – What do you do?

In this step you have to envision which are going to be your most important activities. Plan what you are going to do is fundamental also to define the costs.

Step 7: Resources

Do you already have resources available, or do you need to buy them?

Step 8: Partners

In order to develop a business, you may need the support (financial, intellectual, resources, etc.) of other companies, or people (maybe experts) who are going to partner with you. When looking for a partner it is important to establish with he/she a good relationship that has to be built upon clear rules (agreed in a written form before the start of the partnership) and trust, which can only develop with time.

Step 9: Costs

This is very important since its balance with the income is going to constitute the real profits. It is important to describe in detail all costs for each activity planned, from the higher ones to the lower ones. It is important to also include in the costs an amount which can be used in case of necessity.

Lean StartUp (Explained)

Lean Startup is a business development method designed to reduce the product development cycle and to minimize the risk of failure. The Lean Startup method is based on experimentation, repeated small-scale product launches in different stages of completion, continuous consultation with the targeted market segment and validated findings. The method (The Lean Startup) of Eric Ries (allows the avoidance of measuring the success at the end (through sales). This method also prevents going in a wrong direction and prevents the premature expenditure of large amounts of money.

A central problem of the startup that needs to be treated with the utmost attention is the understanding of its client. Most of the times, startups that have relied on assumptions, invalidated by objective marketing methods, have failed. The most frequent mistake in these cases is the self-centeredness of the entrepreneur who believes that his/her needs and expectations are also those of the customer segment. An entrepreneur needs to find out what consumers really want, not what they say they want, nor what the entrepreneur believes they should want.

If the consumer's views are neglected and the entrepreneur goes in the wrong direction, then all the efforts are obviously in vain, and the associated costs are wasted. In addition, the needs of

the consumer (i.e. the ones that really matter to him/her) have to be prioritized so that most efforts are focused on the important customer needs. At the heart of the notion of Lean Startup is the question: Which of the efforts made are value creators and which simply represent losses? Value creation refers directly to those functions and characteristics that constitute benefits for the consumer.

With regard to the importance of constant experimentation, the Lean Startup experts recommend that the startup or its product should be treated as a scientific experiment, with hypotheses to be verified by experiments. Among the first actions of the entrepreneur is the breakdown of his/her vision of business into its component elements. If a component is an assumption, then it should be tested.

The Lean Startup method has the following steps:

- Designing the business model;
- Development of the consumer segment;
- Monitoring the startup progress.

Designing the Business Model (in Lean Startup)

A business model is an abstract representation of a business (in textual and/or graphic format) of all the organizational, operational and financial structures essential for the functioning of the business designed and developed by a company (at present, but also in the future), as well as the basic products/services manufactured/distributed/marketed by the company, in order to achieve the strategic objectives. In other words, the business model indicates: the capabilities and resources needed to run the business; how the value produced is created and marketed; financial flows.

The business model must be clear and allow the future development of the company to be observed. The particular importance of the business model is given by its use in the actions to obtain the financing. Based on the business model, the company's strategy and especially how the company produces value for customers and how it generates revenue for itself is established.

It has been found that those companies that innovate at the business model level have a higher growth rate than those that only innovate or those that only copy a known business model. The levels at which the business model is innovated can be:

- Financially (it changes the way the company revenues are generated through new value propositions or new models are proposed for establishing the product price);
- As a Company (rethinks the way the value is generated within the company, resulting in the revision of internal procedures and collaboration protocols);
- As an Industry (the business model represents an innovation at the level of the economic branch or, rarely, a new economic branch is born).

It is recommended to follow these steps (represented by significant questions) in completing the business model format, in order to better understand how the business is carried out:

- How do you reach customers? (methods, time consumed, people involved)

- Once the customer contact has been established, how will the contact be maintained and how will the customer relationships be managed?
- How the income will be generated?
- What is the price/fee of the product/service offered?
- Can the company revenue be calculated with an approximate accuracy for the next month, semester or year?
- What assets (financial, materials, logistics, etc.) are accessible?
- Who are the key partners?
- What key activities are needed to achieve the value proposition?
- What are the fixed costs?
- What are variable costs? Can these be calculated for the next month, semester or year?
- Can the projected revenues indicate an increased profitability towards the end of the period considered?

All the categories addressed in the format of the business model are important and must be dealt with carefully and in detail, but the value proposition is crucial for the success of the new business. Therefore, it should be considered as a central element of the company's strategy.

The value proposition is a concise statement expressed by a company that clearly indicates the benefits obtained by the consumer after purchasing the product or service of that company. The value proposition convinces the consumer that the company's product or service will bring more value (expressed in different formats) or will satisfy their needs much better than other products or services available on the market.

The value propositions vary significantly depending on the economic branch and the market segment concerned. It is important that the value proposition is understood and it is meaningful to the consumer. Thus, the concept of the value of the consumer was introduced, namely the difference between the benefits obtained by the consumer and the associated costs (including the price). Therefore, when formulating the value proposition, the company must look at the benefits of the product or service through the eyes of the consumer. Moreover, reporting to the consumer's perspective must be carried out permanently, because the economic, social, demographic, technological context etc. is changing at an ever-increasing pace, and over time. At a certain moment, the company may find that the benefits offered no longer matter to the consumer or that the targeted market segment has changed. Therefore, the value proposition should:

- be superior to the competition;

allow a clear differentiation from the competition and the company will occupy a distinct position in the market;

- indicates an in-depth understanding of the consumer's needs and desires.

More specifically, the value proposition is a statement that must include at least one of the following types of benefits: functional, emotional and self-representation. The questions that help to crystallize the value proposition are the following:

- What is offered to consumers?
- How does the offer reach consumers?
- What kind of benefits are offered?
- What is different about the offer from others on the market?

It should not be forgotten that the product or service for which the value proposition is formulated benefits from the contribution of the brand of the producing company.

Here are some examples of advertising slogans inspired by value propositions:

Activia [yoghurt with digestive ferments]: "The well-being comes from interior";

Stejar [strong beer]: "Essentially strong";

MailChimp: "Send Better Email";

Apple MacBook: "Light. Years Ahead";

Vimeo: "Make Life Worth Watching";

Weebly: "The Easiest Way to Make a Website";

Uber: "Tap the App, Get a Ride";

Budweiser: "The Great American Beer".

Once the business model is complete, the entrepreneur goes to check the model's viability. The hypotheses underlying the model are identified. The hypotheses are, practically, a series of assumptions about the evolution of the market, the behaviour of consumers, etc. Examples of hypotheses are:

Consumers want to use the new product and are willing to pay for the product's purchase.

Supermarkets are interested in distributing the new product.

The company's marketing campaign draws consumers' attention to the new product.

There are two general assumptions for startups:

- value hypothesis;
- growth hypothesis

Value Hypothesis

By the value hypothesis, it is tested whether a product or service really offers value to consumers who use it. Testing is not done by asking consumers if they like the product or if it

helps them. True testing means organizing an experiment that measures objective parameters and, preferably, quantifiable. For example, an objective parameter is the product's lifespan or the period until the consumer buy a similar product.

Growth Hypothesis

By the growth hypothesis, it is tested how the new customers will discover the offered product. Again, this is the case of an experiment that identifies how early adopters discover the product. It can be measured: how many times do they use the product a second time; how many times they tell others how good the product is; etc.

Regardless the hypothesis, it is tested through an experiment organized in detail and on objective basis. A hypothesis is not tested by another assumption based on the logic of the entrepreneur. If the consumer behaviour is verified, then an experiment is organized in which the hypothesis is used to test a significant survey lot for the targeted market segment. The results of the hypothesis testing are evaluated from the perspective of their contribution to the success of the business. In addition, the hypotheses perceived to have the lowest probability must be verified!

Taking into account all the assumptions checks, a decision is made regarding the continuation of the business development process. In case all the hypotheses have been confirmed by the experimental data, the process is continued. If some of the assumptions have not been confirmed, then the problem of revising the business model or even abandoning it is raised. If most of the hypotheses have been confirmed, then the model is improved, and if too few hypotheses have been confirmed, then the business idea is abandoned, because the uncertainty level is too high.

Development of the consumer segment

Customer segment development is a step in the development process of a startup which is recommended to be run in parallel with the development of the new product. The customer segment development model is, in essence, a set of objectives and benchmarks that are of particular significance for startups. As with the business model, the customer segment development model includes a number of assumptions that need to be verified directly with the targeted market segment.

The main objective of the customer segment development is a deep understanding of the market segment, the needs and expectations of the potential customers. Thus, the entrepreneur and the product development team can focus on the real needs and expectations of the targeted market segment. It is noteworthy that the developers of the new product, like those in marketing and sales, know what are the most important features (in the eyes of the buyer) in the product class they are targeting. The measure of the importance of a characteristic is not given by a consumer response of the type "Yes, characteristic X is important", but by a categorical answer that "The product must necessarily have characteristic X!". Also, it must be determined how much the consumer is willing to pay for the desired feature.

Those who have proposed the customer segment development model claim, which has been confirmed by many real situations, that the model allows the focus of activities on the really

important issues, the shortening of the product development cycle and the rapid maturation of the startup.

The development of the customer segment is focused, at the beginning, on identifying the customer profile who is interested in the new product and on his problem that the new product will solve completely and at a higher level. It is noteworthy that this action does not involve making long lists of product features offered by potential buyers.

The client of a startup is not an average customer from the mainstream, as is the customer targeted by the large companies, who manufacture, distribute and market more or less traditional products. To satisfy such different customer, the new product would require an extremely long time, considering the possibilities of a startup. But the customer of a startup is a person who adheres to the vision of the startup and for whom the new product satisfies an important and especially acknowledged need. The clients of a startup are not a large group, but they are sufficient to provide the feedback needed to improve the product and make the sales strategy more efficient.

And now, the entrepreneur makes a series of assumptions regarding the customer profile and his/her motivations in the new product's purchase. These hypotheses must be tested and corrections will be iteratively made to the client's profile and motivations until the hypotheses are confirmed.

The key questions during this step are the following:

- Do you know who the customer is?
- Was identified the problem that the customer wants to solve?
- Is the customer fully aware of the acute importance of the problem?
- What solutions have the top users found so far?
- Does the new product completely solve the customer's problem?
- Is there enough information to develop a successful product on the market?

If, until this moment the startup structure was more or less fluid, the company development brings a much better structure, with the differentiation of the production, financial, marketing, sales, administrative, and human resources departments. This step is based on the validated findings from the previous steps, as well as the guarantee of success confirmed by the first sales.

In the end, it can be considered that the startup has become a well-structured and mature company, targeting a large market. The entrepreneur and the managers of the different departments give up the trial-and-error approach in favour of a move based on the declared mission of the company.

Monitoring the startup progress

An entrepreneurs' common mistake is ignoring the signs of stagnation and the inability to recognize that persevering in the current direction is a mistake. There are very few cases where the new product has zero consumers, and it is obviously a failure. In most cases of failure, the

new product has a few buyers, whose number does not increase, but the entrepreneur continues to hope for a miracle.

In order to avoid persevering in the wrong direction, the monitoring of progress is used.

The monitoring phases are:

- Determining the current level of the company (number of customers, revenues, etc.).
- Adjusting the growth engine of the company to move from the current level to the ideal level.
- The decision: continue with the chosen strategy or pivot to a new direction with a new strategy.

Every improvement of the product, marketing action or any other activity of the company must be oriented towards maximizing a parameter of the company growth model. That parameter must be measurable. For example: The company modifies the product for easier use. The target parameter of the growth model is the rate of new customers. If the change does not increase the rate of new customers, then the conclusion is that the change was a failure.

Usually, improving the product in a large organization with a history on the market leads to positive financial results, because consumers are known, the market is known and the technology is known. This is not the case for a startup, which has to deal with many unknowns. In addition, managers who come from the area of large organizations find it difficult to understand that the improvement of radically new products does not automatically attract positive financial results.

A common mistake is that, when evaluating a company's performance, vanity parameters are used, which do not accurately reflect the evolution of the company. Actionable evaluation parameters should be used to highlight a cause-effect link. The vanity evaluation parameters do not really reveal anything and are usually increasing, creating the illusion that the last actions of the company, whatever those were, caused them.

For example, a company that sells packaged foods measures its performance in the number of final customers. At one point, the company finds that the number of customers is increasing, but revenues are falling. The obvious answer is given by the decrease of the quantity of products sold, given that each customer purchases less on average. So, the number of customers is a vanity parameter, and the quantity sold is the actionable parameter.

Sustainable growth has only one rule: New customers come from the actions of old customers. Old customers bring business growth through the following channels:

- human-to-human advertising;
- use of the product in public;
- the advertising paid from the revenues brought by the product;
- repeated purchase of the product.

The growth of the company is achieved with the help of the growth engine. The growth engine of a company can be:

- sticky engine;
- viral - growth appears as a side effect of using the product/service;
- paid - the company spends an amount of money for each new client.

Sticky Engine

In the case of the sticky engine, the actionable parameters are the number of customers who give up the product or service per unit of time (the "unsubscribe rate") and the number of new customers per unit of time (the rate of new customers). Companies that use this engine really grow when the rate of new customers exceeds the rate of unsubscription. This growth engine is specific to mobile companies, internet providers, cable television providers, etc.

Viral Growth

Viral growth engine does not necessarily mean human-to-human advertising, but much more. The use of the product by a consumer attracts the attention of a future consumer. Examples of such services are: social networks, free e-mail, etc. Examples are also in the field of products: Tupperware through the promotion system through presentations at home in front of friends, neighbors, etc.

Many companies that rely on the viral growth engine do not charge users directly to stimulate long-term use of the product/service and to face the competition that offers the product/service for free. The company's revenues come from the extra advertising included in their services.

Paid Growth

The paid growth engine assumes that the organization invests money in advertising, consumer-oriented marketing, etc. The organization is growing if the revenues obtained significantly exceed the direct, indirect costs and advertising costs, all related to the unit (product).

ATTENTION! The growth engine (whatever its type) of the company inevitably ends up stopping as the base of new customers runs out.

The third phase of monitoring is the decision related to maintaining the current strategy or performing a pivot. In fact, it is not just a singular decision made only at one moment, but the usual approach to this problem periodically (a few weeks). In the event that it is necessary for company to pivot, the startup must take into account the funds that are available. If these are insufficient, then the costs must be reduced or new funds raised. Cost reduction should be done carefully, as there is a danger that even activities that are essential to the development of the startup may be affected.

Pivoting is not a simple operation and is loaded with emotions. Many entrepreneurs are unable to carry it out and end up in failure. Other entrepreneurs manage to do it, but do it too late and either fail or recover, but with great losses.

Pivoting is more common in the early stages of development of a startup, but also large companies well anchored in the market are able to pivot. Pivoting is not a change for the sake of change, but a structural change, well thought out and carried out according to a clear strategy. Essentially, pivoting is an experiment that tests a new hypothesis about a product, market or company.

Here are some types of pivoting:

- pivoting towards simplification (the non-essential characteristics of the product/service are eliminated);
- pivoting towards amplification (the product/service should be given new functions and features in order to become viable);
- pivot to a new market segment (the product/service is viable, but not for the initially targeted segment);
- pivot to a new need of the segment (the need for the product is not essential, instead a new need has been discovered, unsatisfied with any other product or service);
- pivoting from a single product to a product platform;
- pivoting the profit-making model (sales in large quantities with a small profit margin or sales in small quantities with a large profit margin);
- pivoting the value proposition;
- pivoting the growth engine;
- pivoting the distribution channel;
- pivoting the type of technology.

Examples of Application of Lean Start-up Method

A prime example is Dropbox.

Founder Drew Houston's idea came from the fact that he used multiple computing units and had to transfer files between these different units to keep them synchronised, and sometimes he lost the memory stick he was transferring with. This situation is a typical case for generating a successful business idea, namely finding a very annoying personal problem, which motivates the entrepreneur to solve it (considering it a personal challenge). Thus, the basic concept was outlined: a cloud-based service that automatically synchronizes files on different devices. Improvement of the concept and detailed design was achieved through the continuous consultation of future users with the descriptions posted on different blogs and websites. As it would have been difficult to get regular funding, a "seed accelerator" was used. It should be emphasized that not every idea is financed through a "seed accelerator" and even the acceptance rate is 1 - 3%. The additional functions were gradually integrated, but at a rapid pace and the company has grown from 100,000 to 4 million users in just 15 months.

Webvan is a negative example

Webvan: A "don't do that", probably one of the biggest failures of the dotcom era. The company was established in the mid-1990s to offer consumers the opportunity to buy food online with delivery within a maximum of 30 minutes. The concept had been refined and a business plan had been created to impress investors. And it really impressed because in 3 years they made

investments of hundreds of millions of dollars. The investors were investment funds, a bank and the general public following the listing on the stock exchange. The presence of investment funds was not a mistake in itself, but it created an unhealthy climate through the urgent demand for large and immediate profits. Without working too much on the business model, the company started growing too fast: it spread over too large territory, without self-testing in a small area, and created a gigantic infrastructure from the start (huge automated system and an impressive fleet of trucks and commercial vehicles). Moreover, it acquired HomeGrocer, a similar company, which constituted an additional financial effort. The market was also not analysed very well, because they targeted the main segment of the market (consumers interested in low prices) and not the wealthiest. In the end, Webvan went bankrupt, losing \$ 800 million. The fact that the idea of online commerce with food is really valuable was proven later by Instacart's and Picnic's successes.

Prepare for Trial and Error

Whether your starting your first or your third business, expect to make mistakes. This is natural and so long as you learn from them, also beneficial. If you do not make mistakes, you do not learn what to do less of and what to emphasize. Be open-minded and creative, adapt, look for opportunities, and above all, have fun!

The great thing about owning your own business is that you get to decide what you want to do and where you'll grow.

Chapter 12 How to formally set up your business in the YME Countries in relation to laws, rules regulations and taxes

How to formally start your own business?; Where do you start? And what rules, laws and regulations you have to take into account? It's the question that many starting entrepreneurs ask themselves. With this step-by-step plan we will make you legally and officially ready for the start of your company in the below mentioned countries (United Kingdom, the Netherlands, Romania, Italy, Turkey).

Step by Step

Step 1: Choose legal form

When starting a business, you must choose a legal form. For example, a sole proprietorship or private limited company. This differs per country. Choose a legal form that best suits your situation. For example, look at how you want to arrange liability, what the future looks like and what is fiscally beneficial for you.

The legal forms in each country are written down in the Green Book chapters 13 (United Kingdom), chapter 14 (The Netherlands), chapter 15 (Italy), chapter 16 (Romania); and chapter 17 (Turkey). Each chapter has their own Step by Step country chapter.

Step 2: Officially Register your Company

When You have prepared well to start your business. Your company must meet the requirements to start. You must register your company with appropriate institution, which is usually the Chamber of Commerce, to officially and properly organize your administration.

Step 3: Fiscal regulation and Accountancy (VAT identification number and sales tax number)

Taxes and contributions owed by companies and individuals are codified into the National Fiscal Code. In each country paragraph the fiscal regime for companies and self-employed will be defined, e.g. corporation tax (taxable profit), dividend tax (dividend payments made by the company to associates or share-holders), Value Added Tax (VAT, payable by all final consumers, with sometimes the option for legal forms and or startups to be exempt). Additionally, employees will also pay two taxes on their salary, e.g. income tax (payable on taxable income, differs from gross income primarily by being calculated as the income after paying the mandatory social and medical insurance contributions).

The contributions to social (and medical) insurance (25%+10%+2.25% - the last one being paid by the employer)

Step 4: Write a business plan

Starters sometimes dread writing a business plan. But if you are serious about this, you should read chapter 11: How to set up a Business ! : It can bring you a lot of benefit:

- You map your business opportunities
- You get a good picture of your risks
- You know who your potential customers are
- You are aware of relevant market developments
- You make more impression on potential investors

In most cases, you will not need a degree or a professional qualification to start a business, however, in some cases, certain professions require degrees or professional qualifications.

Step 5: Opening a Business Account (Loans and Grants)

Opening a business account is often the next logical step. Business banking is a good way to keep an overview of your income and expenditure. This also prevents your business and private administration from getting mixed up hopelessly (in each paragraph a national scheme will be mentioned with special entrepreneurial schemes).

Step 6: Environmental Protection Laws and Rules and Applying for Permits (e.g. building permit, etc.)

As an entrepreneur you sometimes have to take into account applying for permits. Think of a building permit if you want to renovate a commercial property. The procedures are different in each EU country. In each country paragraph the appropriate institutions and/or municipalities will be mentioned.

Environmental protection

In terms of a business, establishing a physical location plays a big role. A zoning plan needs to be considered in order to progress with your business. If you plan to establish your business at a particular location. In addition, entrepreneurs often have to deal with environmental regulations in the field of noise, energy and waste. The rules that apply to you may be different per region, field and type of company.

Step 7: Privacy / Personal Data Protection and Making a business website

Nowadays, a company cannot do without a business website, which you can then promote on the well-known social media. You have to comply to national laws as regards to privacy, personal data protection and cookies.

You can have the website designed by a professional agency or - if you are a bit handy - make a (slightly simpler) variant yourself. It depends on your specific wishes and budget whether this is a desirable alternative.

SEO-proof website

Make sure that the content (texts, images, etc.) complies with current SEO trends, so that the website appears in Google with the first search results. You can also hire a specialized copywriter for this.

Step 8: Insurance

An accident - whether it is a physical or psychological problem - is in a small corner. Where, as an employee you could still count on the support of your employer, as an entrepreneur you are responsible for the (financial) consequences of illness and accidents.

Step 9: Management of human resources

The management of human resources fully focuses on Employee taxes.

Step 10: Patents and Brands

Intellectual property is something unique that you physically create. Copyright, patents, designs and trademarks are all types of intellectual property protection. It's a right that entitles you to be the only party that can reap the benefits of an intellectual accomplishment. Public information about your IP may be a source of inspiration for others when developing products of their own.

Chapter 13 United Kingdom: Step by Step

When it comes to starting a business in the UK, due to more laws, rules and regulations and all the countries that make up the UK (England, Northern Ireland, Scotland, Wales), the process is more complicated but there's always support, help, and compromise for anyone needing or seeking it. It may be a tedious task, but with the right mindset anything can be achieved. Her Majesty's Revenue and Customs is the main legal entity that everything has to go through before a business can be started, but since they are the main body, they will do everything in their power to help you solve any issues blocking your path to success, just like a smaller legal entity called "Companies House".

If you're wondering how to start a business, there are some key decisions you will need to make before starting up. As well as your product or service, you may want to choose your business' name, its structure and how you are going to run it. It is also important to think about how you are going to attract customers and where you will get the money for starting up. You may need to research and develop your basic business idea, work out what you are going to name your business and decide on what form it will take. It is important to think carefully about your product or service, audience and what makes you stand out from the crowd. At this point, it is worth thinking about how you are going to finance your start-up and what effect it will have on your personal finances while waiting for profits to emerge.

Step 1: Choose legal form

You should choose the right legal structure to suit your circumstances and register it with HM Revenue and Customs. HM Revenue and Customs is a non-ministerial department of the UK Government, responsible for the collection of taxes, the payment of some forms of state support and the administration of other regulatory regimes including the national minimum wage.

In the UK you have unincorporated and incorporated legal forms and these differ in England, Wales, Northern Ireland and Scotland. There is a multitude of companies that can be started in the UK such as: Public Limited Company (PLC), Private Company Limited by Shares (LTD), Company Limited by Guarantee, Unlimited Company (UNLTD), Limited Liability Partnership (LLP), Community Interest Company (CIC), Industrial and Provident Society (IPS), Royal Charter (RC)... and many more.

Unincorporated legal forms

The distinguishing feature of unincorporated forms is that they have no separate legal personality. There are three main forms:

Sole Trader

This is the simplest way to set up and run a business: ownership and control of the business rests with a single individual. Being a Sole Trader is inherently risky because the individual is not separate from the business and has sole unlimited personal liability for the business, its

debts and contractual obligations, and any claims against it. They own all the assets of the business and can dispose of them as they wish, and may employ staff and trade under a business name. However it is unlikely that sole trader status will be suitable for businesses which need more than a small level of external investment – being unincorporated limits borrowing and prevents the business raising equity finance by issuing shares.

Regulation for the Sole Trader is minimal: there is no requirement for a formal constitution for the business, and no need to register or file accounts and returns with Companies House. Sole Traders are treated as self-employed by HMRC and must register and make an annual self assessment tax return – profits from the business are treated as personal income subject to income tax and national insurance contributions.

Unincorporated Association

Unincorporated Associations are groups that agree, or ‘contract’, to come together for specific purpose. They normally have a constitution setting out the purpose for which the association has been set up, and the rules for the association and its members. They are typically governed by a management committee. All members of the management committee will again have unlimited personal liability, unless they are specifically indemnified in the constitution. As for a Sole Trader, there is a limitation on raising finance, minimal regulation, and self-employed tax status for management committee members.

Partnership

A Partnership is a relatively simple way for two or more legal persons to set up and run a business together with a view to profit. A partnership can arise, without any formal agreement, when people carry on a business in common, but typically there is agreement to trade as a partnership. Partners will usually draw up a legally binding partnership agreement, setting out such matters as the amount of capital contributed by each partner and the way in which they will share the profits (and losses) of the business. Again the Partnership has no separate legal personality. Partners share the risks, costs and responsibilities of being in business. Because partners generally bear the consequences of each other’s decisions, partners usually manage the business themselves, though they can hire employees. Partners usually raise money for the business out of their own assets, and / or with loans, although again being unincorporated limits borrowing in practice, and not being a company with a share capital prevents the business itself from raising equity finance by issuing shares.

Each partner is self-employed and pays tax on this basis on their share of the profits: The partnership itself and each individual partner must make annual self-assessment returns to HMRC, and the Partnership must keep records showing business income and expenses.

Legal persons other than individuals – such as Limited Companies or Limited Liability Partnerships – can also be partners in a partnership. They are treated like any other partner except that they have additional tax and reporting obligations – for example companies must pay corporation tax rather than income tax on their profits from the partnership.

Limited Partnership

Not to be confused with a Limited Liability Partnership (see below) – a Limited Partnership has two sorts of partner: general partners and limited partners. The form is similar to a Partnership, with the main differences being that the limited partners may not be involved in the management of the business and their liability is limited to the amount that they have invested in the partnership. Note that limited partners are different from ‘sleeping’ partners in a Partnership or Limited Partnership, who do not take part in running the business but remain fully liable for its debts. Limited partnerships must register at Companies House, and do not come into existence until they are registered. Changes to the partnership must also be registered.

Trust

Trusts are unincorporated and have no legal identity of their own. They are essentially legal devices for holding assets so as to separate legal ownership from economic interest. A trust holds assets on behalf of an individual or another organization and governs how they are to be used. A trust is run by a small group of people called trustees who are legally responsible for the administration of the trust and personally liable for any debts or claims against it that cannot be met out of the trust’s own resources. Trusts make their own set of rules – enshrined in a trust deed – which sets the trust’s objectives and may be used to ensure that assets and profits are used for a particular purpose. Trusts do not typically raise finance – they simply manage assets and do not distribute profits. Trusts are often used in conjunction with unincorporated associations, which cannot themselves own property.

Incorporated legal forms

Limited Company

The Limited Company is the most common legal form in use for running a business. Companies are ‘incorporated’ to form an entity with a separate legal personality. This means that the organization can do business and enter into contracts in its own name. On incorporation under the Companies Act 2006, a company is required to have two constitutional documents:

- a Memorandum, which records the fact that the initial members (the subscribers) wish to form a company and agree to become its members. The Memorandum cannot be amended; and
- Articles of Association – often just referred to as the Articles – which are essentially a contract between the company and its members, setting the legally binding rules for the company, including the framework for decisions, ownership and control.

The Companies Act 2006 provides significant flexibility to draw up articles to suit the specific needs of the company, provided it acts within the law.

A Limited Company is owned by its members – those who have invested in the business – and as the name suggests they enjoy limited liability – i.e. the company’s finances are separate from the personal finances of their owners and as a general rule creditors of the business may only pursue the company’s assets to settle a debt. The personal assets of the owners are not at risk.

There are two mechanisms for company membership: Company Limited by Shares and Company Limited by Guarantee.

Company Limited by Shares

Most companies fall into this category. Members each own one or more shares in the company and are therefore known as shareholders. Shareholders' limited liability means that they only stand to lose what they have already invested or committed to invest (amounts unpaid on shares).

Company Limited by Guarantee

Members of the company give a guarantee to pay a set sum if the company should go into liquidation. A company must have at least one member. In a Company Limited by Shares, each share usually has a voting right attached to it so the members are able to vote on important decisions affecting the company. The arrangement is normally one share one vote, although many companies will create different classes of share with different voting rights attached. In a Company Limited by Guarantee the arrangement is usually one member one vote (OMOV).

Day to day management of a company is nominally separate from its ownership and undertaken by a director or board of directors, with the core principle that they act in the interest of the company and its members. However, directors may also be members, thus the simplest form of Limited Company is a single member who owns the whole company and is also its sole director. A company must have at least one director (public companies described below must have two) and at least one director must be a real person.

In a Company Limited by Guarantee, finance comes from the members, from loans or from profits retained in the business as working capital. A Company Limited by Shares can also raise capital from shareholders in return for a stake in the business – any profits from the business are usually distributed to shareholders in the form of dividends, apart from profits retained in the business as working capital. Limited Companies have a greater capacity to finance themselves with loans than unincorporated businesses, as they can use their assets as security for loans, creating a 'charge' over the company's assets. These charges are registered at Companies House, providing transparency about the extent of a company's secured credit. Lenders, including banks and building societies will therefore typically make incorporation a condition of providing a business loan.

The Limited Company form is subject to stricter regulatory requirements than unincorporated forms: greater accountability and transparency is the price to pay for the benefit of limited liability. Accountability is both to the company's shareholders and also to the public who may wish to deal with the business. Companies are registered at Companies House, and it is the directors' responsibility to maintain the company's public records – including annual accounts and an annual return about the company – and to file them at Companies House. They must notify Companies House of changes in the structure and management of the business. If a company has any taxable income or profits, it must tell HMRC that it exists and is liable to corporation tax. Companies liable to corporation tax must make annual returns to HMRC.

A Company Limited by Shares is either a Private Limited Company (Ltd) or a Public Limited Company (Plc). The key difference is that the Public Limited Company is permitted to offer shares for sale to the public. The Private Limited Company is the most common legal form used by the vast majority of businesses – ranging from a business with a single shareholder director to large companies which have attracted large investments of private equity capital.

Limited Liability Partnership (LLP)

A Limited Liability Partnership is a body corporate with a separate legal personality similar to a company. Unlike in a normal partnership, the members of an LLP enjoy limited liability as the name suggests – liability is limited to the amount of money they have invested in the business and to any personal guarantees they have given to raise finance. Each member takes an equal share of the profits, unless the members' agreement specifies otherwise.

Much like a Partnership, each non-corporate member of an LLP needs to register as self-employed with HMRC, and both the LLP itself and each individual member must make annual self-assessment returns HMRC. Non-corporate members of an LLP pay income tax and national insurance contributions on their share of the profits. Additionally, LLPs must register and file accounts and annual returns at Companies House. At least two members must be “designated members” who hold additional responsibilities – it is they who appoint auditors and sign off and file the accounts at Companies House.

Limited Liability Partnerships have much more freedom than companies over arranging their internal affairs, for example in the way in which decisions are made, and the way in which profits are distributed to members.

Community Interest Company (CIC)

A Community Interest Company (CIC) is a form of company (limited either by shares or by guarantee) created for so called ‘social enterprises’ that want to use their profits and assets for community benefit. CICs are easy to set up and have all the flexibility and certainty of the company form, but with several special features which ensure they serve a community interest:

- First, all companies applying to be registered as CICs must submit a community interest statement to provide the CIC Regulator with evidence that they will satisfy a community interest test defined in law. The company must continue to satisfy the test for as long as it remains a CIC, and must report annually to the Regulator
- Second, a CIC must have an “asset lock” which restricts the transfer of the company's assets (including any profits generated by its activities) to ensure that they are used for the benefit of the community
- Third, CICs are subject to caps on dividends and interest payable – to strike a balance between encouraging people to invest in CICs and the principle that the assets and profits of a CIC should be devoted to the benefit of the community.

Charitable Incorporated Organization (CIO)

The Charitable Incorporated Organization (CIO) is a new legal form which will be available to charities in England and Wales from 2012. Currently charities wanting to incorporate normally do so as a Company Limited by Guarantee – which means dual registration with Companies

House and the Charity Commission and dual regulation under company law and charity law. CIO status will offer the benefits of incorporation, but the organization will only be registered with the Charity Commission and regulated under charity law. The new form is expected to be used primarily by small and medium charities. Like any charity the organization's profits and assets will be locked in for charitable purposes. Note that charity law and regulation are devolved: similar legislation has been passed in Scotland, but not yet in Northern Ireland.

Industrial and Provident Society

An Industrial and Provident Society (sometimes referred to as an I&P, or IPS) may take one of two forms:

Co-operative Society (Co-op)

A Co-operative Society is a membership organization run for the mutual benefit of its members – serving their interests primarily by trading with them or otherwise providing them with goods, services and facilities – with any surplus usually being ploughed back into the organization, although profits can be distributed to members. A Co-operative Society may or may not be a social enterprise, depending on its activities and how it distributes its profits.

A Co-operative Society is governed by rules, which must reflect the co-operative values and principles set out by the International Co-operative Alliance. The Alliance defines a cooperative as an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly owned and democratically controlled enterprise.

A Co-operative Society is incorporated – and so has a separate legal personality – and must register and submit annual accounts to the Financial Services Authority (FSA) rather than Companies House. As with a company, the members' liability is limited to the amount unpaid on shares. They have a principle of open membership and can therefore raise funds by issuing shares to the public.

They are run and managed by their members, usually through a committee of officers, similar to a company's board, that manages on members' behalf. However, members always have democratic control on a "one member one vote" (OMOV) basis, regardless of size of respective shareholdings, under the co-operative values and principles.

Community Benefit Society (BenCom)

A Community Benefit Society (BenCom) is similar to a Co-operative Society except that it conducts business for the benefit of the community, rather than the members of the society. Indeed a BenCom must be run primarily for the benefit of people who are not members of the society and must also be in the interests of the community at large. Profits are not distributed among members, or external shareholders, but returned to the community. BenComs also often apply an asset lock, which protects their assets for the future benefit of the community. It is unusual for the BenCom to issue more than nominal share capital (eg one share valued at £1 per member. If more than nominal share capital is issued or if members make loans to the BenCom,

dividends and interest paid are capped at a reasonable rate needed for the business to retain the capital it needs.

A BenCom can be established as a charity, providing it has exclusively charitable objects that are for the public benefit, allowing them to raise capital through public grants and charitable trusts. If approved, they're known as exempt charities – reporting only to the Financial Services Authority (FSA), not the Charity Commission. Charitable BenComs must have an asset lock.

Financial Mutuals

There are three other types of mutual form, not covered in detail here, that specifically exist to provide financial services. These are also registered with the FSA.

- Building Society Building Societies are mutual financial services institutions, primarily providing residential mortgage lending, but also other financial services such as other forms of lending and investment, money transmission services, banking and insurance services. They are funded substantially by their members
- Credit Union A credit union is a cooperative financial institution that is owned and controlled by its members and operated for the purpose of providing credit at reasonable rates, and providing other financial services to its members
- Friendly Society A friendly society is a voluntary mutual organization whose main purpose is to assist members financially during sickness, unemployment or retirement, and to provide life assurance

Step 2: Officially Register your Company with the Chamber of Commerce

It is important that you choose the structure that best fits your business and there is lots of help available to support you and you should seek advice before setting up any business structure.

HMRCustoms and Companies House

3 types of business: sole trader, limited companies and partnerships that are governed by HMRC and Companies House.

HMRCustoms and Companies House

Companies House is where you register your company and you will have to report at least once a year to both HMRC and Companies House. 3 types of business: sole trader, limited companies and partnerships that are governed by HMRCustoms and Companies House. You can follow Companies House on Twitter

If you want to set up as a Social Enterprise or a Charity then there are also different rules and regulations and these are governed by The Charities Commission in England and Wales and OSCR (The Office of the Scottish Charities Regulator).

Sole Trader

Simpler way, however, you responsible for your business's debts and some accounting responsibilities. You, therefore, are self-employed and you own it as an individual. You can keep all your business's profits after you've paid tax on them. You are responsible for any losses your business makes.

When you need to set up as a sole trader

You need to set up as a sole trader if any of the following apply:

- You earned more than £1,000 from self-employment between 6 April 2019 and 5 April 2020
- You need to prove you are self-employed, for example to claim Tax-Free Childcare
- You want to make voluntary Class 2 National Insurance payments to help you qualify for benefits

How to set up as a sole trader?

If you want to set up as a Social Enterprise or a Charity then there are also different rules and regulations and these are governed by The Charities Commission in England and Wales and OSCR (The Office for Scottish Charities Regulation)

Working in construction industry as a Sole Trader?

Register with HMRC for the Construction Industry Scheme (CIS) if you're working in the construction industry as a subcontractor or contractor.

Naming your business as a Sole Trader

You can trade under your own name, or you can choose another name for your business. You do not need to register your name. You must include your name and business name (if you have one) on official paperwork, for example invoices and letters

Business names Sole trader

Sole trader names must not:

- include 'limited', 'Ltd', 'limited liability partnership', 'LLP', 'public limited company' or 'plc'
- be offensive or be the same as an existing trade mark
- Your name also cannot contain a 'sensitive' word or expression, or suggest a connection with government or local authorities, unless you get permission

Limited company

If you form a limited company, its finances are separate from your personal finances, but there are more reporting and management responsibilities:

- You must tell Companies House if you want to change your company's registered office address. If the change is approved, they will tell HM Revenue and Customs (HMRC)
- Your company's new registered office address must be in the same part of the UK that the company was registered (incorporated)
- Your address will not officially change until Companies House has registered it.

Other changes you must report, You must tell HMRC if:

- your business' contact details change – for example, your name, gender, business name or your personal or trading address
- you appoint an accountant or tax adviser You must tell Companies House within 14 days if you make changes to:
 - the address where you keep your records, and which records you keep there
 - directors or their personal details, like their address
 - 'people with significant control' (PSC), or their personal details like a new address
 - company secretaries (appointing a new one or ending an existing one's appointment)

You must tell Companies House within a month if you issue more shares in your company.

How to report changes to Companies House

- use the Companies House online service
- fill in and send paper forms

Changes that shareholders must approve

You may need to get shareholders to vote on the decision if you want to:

- change the company name
- remove a director
- change the company's articles of association

This is called 'passing a resolution'. Most resolutions will need a majority to agree (called an 'ordinary resolution'). Some might require a 75% majority (called a 'special resolution').

Your new company name will not take effect until it's registered by Companies House - they'll tell you when this happens.

Shareholder voting

- When you're working out whether you have a majority, count the number of shares that give the owner the right to vote, rather than the number of shareholders.
- You do not necessarily need to have a meeting of shareholders to pass a resolution. If the right amount of shareholders have told you they agree, you can confirm the resolution in writing. But you must write to all shareholders letting them know about the decision.

Check your company's details

You need to check the following:

- the details of your registered office, directors, secretary and the address where you keep your records
- your statement of capital and shareholder information if your company has shares
- your SIC code (the number that identifies what your company does)
- your register of 'people with significant control' (PSC)

Check the Companies House register and send your confirmation statement.

Send your confirmation statement online or by post. It costs £13 to file your confirmation statement online, and £40 by post.

If you need to report changes

You can report changes to your statement of capital, shareholder information and SIC codes at the same time.

You cannot use the confirmation statement to report changes to:

- your company's officers
- the registered office address
- the address where you keep your records
- people with significant control You must file those changes separately with Companies House. When it's due You'll get an email alert or a reminder letter to your company's registered office when your confirmation statement is due.

The due date is usually a year after either:

- the date your company incorporated
- the date you filed your last annual return or confirmation statement You can file your confirmation statement up to 14 days after the due date.

You can be fined up to £5,000 and your company may be struck off if you do not send your confirmation statement.

Signs, stationery and promotional material

You must display a sign showing your company name at your registered company address and wherever your business operates. If you're running your business from home, you do not need to display a sign there. Example: If you're running 3 shops and an office that's not at your home, you must display a sign at each of them. The sign must be easy to read and to see at any time, not just when you're open.

You must include your company's name on all company documents, publicity and letters.

On business letters, order forms and websites, you must show:

- the company's registered number
- its registered office address
- where the company is registered (England and Wales, Scotland or Northern Ireland)
- the fact that it's a limited company (usually by spelling out the company's full name including 'Limited' or 'Ltd')

If you want to include directors' names, you must list all of them.

If you want to show your company's share capital (how much the shares were worth when you issued them), you must say how much is 'paid up' (owned by shareholders).

Partnership

A partnership is the simplest way for 2 or more people to run a business together.

Setting up

In a partnership, you and your partner (or partners) personally share responsibility for your business. This includes:

- any losses your business makes
- bills for things you buy for your business, like stock or equipment Partners share the business's profits, and each partner pays tax on their share.

A partner does not have to be an actual person. For example, a limited company counts as a 'legal person' and can also be a partner.

What you need to do

When you set up a business partnership you need to:

- choose a name
- choose a 'nominated partner'
- register with HM Revenue and Customs (HMRC)

The 'nominated partner' is responsible for managing the partnership's tax returns and keeping business records. There are different rules for limited partnerships and limited liability partnerships (LLPs).

Naming your partnership

You can trade under your own names, or you can choose another name for your business. You do not need to register your name. You must include all the partners' names and the business name (if you have one) on official paperwork, for example invoices and letters.

Business names

Business partnership names must not:

- include 'limited', 'Ltd', 'limited liability partnership, 'LLP', 'public limited company' or 'plc'
- be offensive
- be the same as an existing trade mark

Your name also cannot contain a 'sensitive' word or expression, or suggest a connection with government or local authorities, unless you get permission. Example: To use 'Accredited' in your company's name, you need permission from the Department for Business, Energy and Industrial Strategy (BEIS).

Check which words you need permission to use, and who from.

Step 3: Fiscal regulation and Accountancy

In order to start a business legally in the UK, you have to meet certain conditions and follow strict and thorough laws, rules and regulations. If you wish to set up a new business in the UK, you must observe various laws set in a different part of the UK (England, Wales, Scotland and Northern Ireland) and other rules. Some of these laws might be specific to a certain part of the UK so you would need to check within the sector-specific information for your business to see what applies to you and your business.

The rules and regulations for setting up a business in the UK are governed by different bodies and these include : HMRC (Her Majesty's Revenue and Customs) HMRC are responsible for all taxation in the UK although if you live in Scotland the Scottish Government does have some additional powers. These taxes include personal taxation, business taxation and Value Added Tax (VAT). If you work business to business then prices are shown exclusive of VAT but in business to customer this is included and the standard rate of VAT is 20% . There are 3 types of business: sole trader, limited companies and partnerships that are governed by HMRC and Companies House.

Sole trader

How to set up as a sole trader? You need to tell HMRC that you pay tax through Self-Assessment and file a tax return every year.

Your responsibilities

Keep records of your business's sales and expenses.

Send a Self-Assessment tax return every year.

Pay Income Tax on your profits and Class 2 and Class 4 National Insurance

You'll need to apply for a National Insurance number if you're moving to the UK to set up a business.

Limited Company

Should you choose the limited company route, it is vital to keep accurate records and pay tax and National Insurance. In a limited company there are directors' responsibilities. As a director of a limited company, you must:

- Follow the company's rules, shown in its articles of association
- Keep company records and report changes
- File your accounts and your Company Tax Return
- Tell other shareholders if you might personally benefit from a transaction the company makes
- Pay Corporation Tax
- You can hire other people to manage some of these things day-to-day but you're still legally responsible for your company's records, accounts and performance.
- You may be fined, prosecuted or disqualified if you do not meet your responsibilities as a director.

Company and accounting records

You must keep:

- records about the company itself
- financial and accounting records

You can hire a professional (for example, an accountant) to help with your tax. HM Revenue and Customs (HMRC) may check your records to make sure you're paying the right amount of tax.

Records about the company

You must keep details of:

- directors, shareholders and company secretaries
- the results of any shareholder votes and resolutions
- promises for the company to repay loans at a specific date in the future ('debentures') and who they must be paid back to
- promises the company makes for payments if something goes wrong and it's the company's fault ('indemnities')
- transactions when someone buys shares in the company
- loans or mortgages secured against the company's assets

You must tell Companies House if you keep the records somewhere other than the company's registered office address.

Company changes you must report Changing your company's registered office address

Register of 'people with significant control'

You must also keep a register of 'people with significant control' (PSC). Your PSC register must include details of anyone who:

- has more than 25% shares or voting rights in your company
- can appoint or remove a majority of directors
- can influence or control your company or trust

You still need to keep a record if there are no people with significant control.

Read more guidance on keeping a PSC register if your company's ownership and control is not simple.

Accounting records

You must keep accounting records that include:

- all money received and spent by the company
- details of assets owned by the company
- debts the company owes or is owed
- stock the company owns at the end of the financial year
- the stocktaking you used to work out the stock figure
- all goods bought and sold
- who you bought and sold them to and from (unless you run a retail business)

You must also keep any other financial records, information and calculations you need to prepare and file your annual accounts and Company Tax Return. This

includes records of:

- all money spent by the company, for example receipts, petty cash books, orders and delivery notes
- all money received by the company, for example invoices, contracts, sales books and till rolls
- any other relevant documents, for example bank statements and correspondence

You can be fined £3,000 by HMRC or disqualified as a company director if you do not keep accounting records.

How long to keep records

You must keep records for 6 years from the end of the last company financial year they relate to, or longer if:

- they show a transaction that covers more than one of the company's accounting periods
- the company has bought something that it expects to last more than 6 years, like equipment or machinery
- you sent your Company Tax Return late
- HMRC has started a compliance check into your Company Tax Return

If your records are lost, stolen or destroyed

If you cannot replace your records after they were lost, stolen or destroyed you must:

- do your best to recreate them
- tell your Corporation Tax office straight away
- include this information in your Company Tax Return

Confirmation statement (annual return)

You need to check that the information Companies House has about your company is correct every year.

This is called a confirmation statement (previously an annual return).

Taking money out of a limited company

How you take money out of the company depends on what it's for and how much you take out:

- Salary
- Expenses, and
- Benefits

If you want the company to pay you or anyone else a salary, expenses, or benefits, you must register the company as an employer.

- The company must take Income Tax and National Insurance contributions from your salary payments and pay these to HM Revenue and Customs (HMRC), along with employers' National Insurance contributions
- If you or one of your employees make personal use of something that belongs to the business, you must report it as a benefit and pay any tax due.

Dividends

A dividend is a payment a company can make to shareholders if it has made a profit.

- You cannot count dividends as business costs when you work out your Corporation Tax
- Your company must not pay out more in dividends than its available profits from current and previous financial years.

To pay a dividend, you must:

- Hold a directors' meeting to 'declare' the dividend
- Keep minutes of the meeting, even if you're the only director

Dividend paperwork

For each dividend payment the company makes, you must write up a dividend voucher showing the:

- date
- company name
- names of the shareholders being paid a dividend
- amount of the dividend

You must give a copy of the voucher to recipients of the dividend and keep a copy for your company's records.

Tax on dividends

Your company does not need to pay tax on dividend payments. But shareholders may have to pay Income Tax if they're over £2,000.

Directors' loans

- If you take more money out of a company than you've put in - and it's not salary or dividend - it's called a 'directors' loan'.
- If your company makes directors' loans, you must keep records of them.

Partnership

Rules for your type of business

You may have other responsibilities depending on what your business does.

Check if you need:

- licenses or permits, for example to play music, sell food or to trade in the street
- insurance

There are also rules you must follow if you:

- sell goods online
- buy goods from abroad or sell goods abroad
- store or use personal information

Where you work

Check what your responsibilities are if you:

- run your business from home
- rent somewhere to run your business from

If you rent or buy a property, you may have to pay business rates. Small businesses can apply for a discount on business rates and some may pay nothing.

Check if you can claim office, property and equipment as expenses.

Taking on people to help

If you take on agency workers or freelancers you have some responsibilities, for example their health and safety.

Becoming an employer

There are things you'll need to do if you take on your own employees. You'll have more responsibilities, including:

- running payroll
- paying for their National Insurance - but you can claim
- an allowance to reduce your bill
- providing workplace pensions to eligible staff

VAT

You must register for VAT if your turnover of your business is over £85,000. You can register voluntarily if it suits your business, for example if you sell to other VAT-registered businesses and want to reclaim the VAT.

Step 4: Write a business plan

It's advisable to write a business plan. To map your business opportunities and get a good picture of your risks. To know who your potential customers are... The first step when it comes to starting a business in the UK is to download a business template(business planning) aside from having an idea and the drive. This is a good device, to ensure applicants are in the best possible position to receive funding. The business template is not necessary but with the odds presented which are that you're two and a half times more likely to get into business if you write a business plan, (according to outside sources) having a solid business plan on a template should be considered a necessity.

A business plan template is useful to you if:

- You want to start a business
- You own an established firm and are seeking help
- You need to determine your objectives
- You want to use it to raise funds to start your business.

Using a business plan template is the best and quickest way to collate all the information you need to start a business. The process of completing a business plan template can help ensure the viability of your business proposition from the off, eliminates worries and questions such as: Does it work? Does the market already exist? Is there an appetite for the product or service you are proposing?

Step 5: Opening a Business Account

Opening a business account is often the next logical step. Business banking is a good way to keep an overview of your income and expenditure. This also prevents your business and private administration from getting mixed up hopelessly.

In the United Kingdom the government and several banks have entrepreneurial schemes and grants for young entrepreneurs. With the government pledging to help small and medium-sized businesses (SMEs) through the stages of startup and growth, there is a range of funding for small businesses to take advantage of. Follow our guide to government grants.

Regional Growth Fund (RGF)

Businesses looking for funding of less than £1 million, can apply for support through Regional Growth Fund programmes.

These are schemes run by national or local organisations that have been awarded RGF cash to offer grants and/or loans to eligible businesses.

Since 2011, £1.7 billion has been allocated to RGF programmes, supporting more than 9,400 small and medium-sized businesses.

To be eligible, your business must be based in England, have a growth plan, create or protect jobs, and be investing private capital. See a list of 'live' RGF programmes and funding opportunities..

Startup loans

This government-funded initiative provides loans, mentoring and support for startups or very small, early stage businesses with potentially viable propositions but who are unable to attract investment from high-street banks.

To be eligible, businesses must be yet to launch or have been trading for less than 12 months. You can easily keep these records with accounting software.

The scheme provides free business planning to ensure applicants are in the best possible position to receive funding.

Every loan application is considered according to the needs of your business, with an average loan size of around £6,000.

The final loan size will be determined by your business plan. Find out more about Start-Up Loans.

Government grants

Small businesses grants are available from the UK government, the Scottish Parliament, the Welsh Assembly and the Northern Ireland Assembly.

Each grant provider has its own application process and criteria for applying.

For a full list of providers, use the government's [business finance support finder](#). This tool allows you to search for funding opportunities based on the location, size and type of business you run.

UK Export

It can also help UK exporters to raise tender and contract bonds and access working capital finance. To be eligible for export insurance, your business must be based in the UK and the buyer must be overseas..

Business Finance Partnerships

With government investment of £1.2 billion, the Business Finance Partnership is designed to diversify the sources of [funding](#) available to small and medium-sized businesses via non-bank lenders. Loan terms will vary, but businesses can directly apply for finance with a number of non-traditional fund managers and lenders.

Step 6: Environmental Protection Laws and Rules and Applying for Permits (e.g. building permit, etc.)

Environmental Protection

Check if you need an environmental permit

Permits for installations, medium combustion plant, specified generator, waste or mining waste operations, water discharge or groundwater activities, or work on or near a main river or sea defense.

England

Wales

Scotland

Northern Ireland

Local environmental permits

Local authority environmental permits (England and Wales)

List with UK Permits

Step 7: Privacy / Personal Data Protection (Making a business website)

The Data Protection Act 1998 (c 29) was a United Kingdom Act of Parliament designed to protect personal data stored on computers or in an organized paper filing system. It enacted the EU Data Protection Directive 1995's provisions on the protection, processing and movement of data.

Under the DPA 1998, individuals had legal rights to control information about themselves. Most of the Act did not apply to domestic use,[1] for example keeping a personal address book. Anyone holding personal data for other purposes was legally obliged to comply with this Act, subject to some exemptions. The Act defined eight data protection principles to ensure that information was processed lawfully.

It was superseded by the Data Protection Act 2018 (DPA 2018) on 23 May 2018. The DPA 2018 supplements the EU General Data Protection Regulation (GDPR), which came into effect on 25 May 2018. The GDPR regulates the collection, storage, and use of personal data significantly more strictly.

Step 8: Insurance

Business insurance policies

You are legally required to have Employers' liability insurance

Once you take on your first employee, you are required by law to take out employers' liability insurance. This will protect your employees if they fall ill or are injured in the course of their work. Your insurance certificate must be displayed where your staff can see it.

You don't need employer's liability insurance if your limited company has just one employee, who owns 50% or more of the share capital (i.e. you). If you are a sole trader and do not employ anyone, or you only employ close family members, you should also be exempt.

Even if you don't have any full-time employees, and just occasionally hire staff or use temps or seasonal workers, you must take out cover.

You can be fined up to £2,500 per day if your business doesn't have a suitable employers' liability policy. The size of the potential fine dwarfs the cost of cover so it's not something you should delay.

Public liability insurance

Public liability insurance is not required by law, but if members of the public come to your premises, or could be hurt in any way by something your business does it's probably a good idea to have cover.

Depending on the type of business you are in, you might find that some organisations will require you to have public liability cover before giving you a contract or allowing you to operate on their premises. For example, if you have a stand at a market, or attend a fair to sell your wares, the organisers may demand you have public liability insurance before they will allow you to attend.

A public liability insurance policy will cover you for any damages claimed, plus legal representation. You'll find more details in our dedicated guide; [What is public liability insurance? – A guide for businesses.](#)

Buildings insurance for your premises

If you own your own commercial premises, you must protect them, just as you do your home. At the most basic level, this means a business buildings insurance policy which will cover any damage to your premises in the event of a fire, flood or some other catastrophe. Although, it's not obligatory, it makes sense to take out cover for fixtures and fittings and any stock you might have on your premises. Most commercial property insurance policies will allow you to include these options along with the basic buildings insurance.

Motor vehicle insurance

If you operate company vehicles, you must have at least third party insurance, and preferably fully comprehensive. Remember employees are less likely to look after their company vehicle, so you may find yourself claiming on your policy more often than you would expect to with a private car.

Industry-specific insurance policies

If you are part of a recognized profession, check with your industry body what insurance policies they insist, or recommend you hold. For example, solicitors are required to carry an insurance policy in order to practice law.

Business insurance policies you should have

Professional Indemnity (PI) insurance

Professional indemnity, or PI insurance, gives professional businesses protection against claims made by their clients, for any damage caused by professional negligence.

Many firms, particularly larger organizations, now require you to have PI cover before they will hire you. With this being common practice in many industries, professional indemnity insurance is effectively a must-have insurance for the majority of contractors, consultants and freelancers. Even if you're not required to have it by your clients, it is advisable to have professional indemnity insurance if you offer any kind of service to businesses or the public.

Director's & Officers insurance

Director's & Officers insurance covers the legal liabilities you have as a director of a limited company and any legal costs if you get something wrong. This type of cover is also frequently referred to as D&O insurance.

Employee travel insurance

If you require your employees to travel abroad, you should get them well insured with a reputable company that will look after them in an emergency. Remember to check their luggage, money and any laptop will be covered.

Product liability cover

If you make, repair or sell products, you could be held liable for any injury or damage caused by defects.

Pollution risk insurance

If you manufacture anything and there's any risk you might pollute the environment, this will cover the costs of any clean up operation, plus claims against your business.

A selection of more specific business insurance policies you could buy:

Key person insurance

If your business would grind to a halt if you, or another employee, was badly injured or killed, key person insurance will protect the business against loss of revenue while a replacement is found.

Business continuity insurance

Also called business interruption insurance, this will protect you against any disruption that could lead to loss of revenue, such as a major catastrophe. You should aim to cover events not already included in your other insurance policies, or where there will be a longer-term disruption (such as total loss of premises).

Trade credit insurance

Will pay out if you have a bad debt. Definitely worth looking at if you sell a small number of high value items.

Glass & sign cover

If you have a shop with a large window or expensive signage, it may not be covered by other policies if it's destroyed by vandals.

Plant and business equipment cover

If you rely on key expensive machinery, get it insured in case it's damaged or stolen.

Goods in transit insurance

If you shift large amounts of stock around, this will give you extra protection from accidents or theft.

Money insurance

If you hold large amounts of cash or other valuable documents, this may offer you some protection against loss or theft.

Fidelity guarantee

This cover protects your business against loss of money or stock if one of your employees is dishonest. It's unlikely to be cost effective until you have a significant number of employees.

Engineering insurance

Provides cover against electrical or mechanical breakdown of essential equipment.

Step 9: Management of human resources

Taking on people to help

If you take on agency workers or freelancers you have some responsibilities, for example their health and safety.

Becoming an employer

There are things you'll need to do if you take on your own employees. You'll have more responsibilities, including:

- running payroll
- paying for their National Insurance - but you can claim an allowance to reduce your bill
- providing workplace pensions to eligible staff

Step 10: Patents and Brands

You'll need to register your name as a trademark if you want to stop people from trading under your business name.

Should you choose the limited company route you are required to register with Companies House and you may need to seek specialist advice on intellectual property protection to cover copyright, trademarking, design registration or patenting.

Intellectual Property (IP) Insurance

Much of the value of many modern businesses is made up of intangible assets such as Intellectual Property. If your business is innovative and relies on any patents, trademarks or designs, you might want to consider protecting yourself with Intellectual Property insurance.

Chapter 14 The Netherlands: Step by Step

Introduction

Starting a business in Netherlands can be a lengthy process with all the laws, regulations and rules, but also with all the possibilities and opportunities. It may be hard, but it's rewarding as the Netherlands offer a huge amount of support for all business whether it's with legal issues, monetary support, consulting, etc. With places like "Area 071" in Leiden for example, you will have everything and everyone you need to support you and your newly started business, but on top of that, Dutch Tax and Customs Associations as well as Commercial Register are willing to help and they are stated in every province in the Netherlands.

In order to start a business legally in the Netherlands, you have to meet certain conditions and follow strict and thorough laws, rules and regulations. If you wish to set up a new business in the Netherlands, you must observe various government and other rules. Some of these laws might be sector specific so you would need to check within the sector-specific information for your business to see what applies to you and your business.

For starters, Entrepreneurs who intend to stay in the Netherlands must fulfil a number of conditions. If you are not an EU citizen, you will also need to apply for a temporary (e.g. Visa) and permanent (e.g. Dual Citizenship) residence permit simultaneously. On top of that, If you plan to start doing business in the Netherlands, you will also need to have or apply for a business bank account (e.g. IBAN). Writing a business plan is not a necessity when starting a legal business, however it does help to do so. When it comes to a business, you always need to select a legal business structure and the said structure determines such issues as liability, tax obligations and many more. Briefly talking about the legal business structures, some examples that can be given is a Sole Proprietor or a Private Limited Company.

Step 1: Choose legal form

Every company must be registered in the Trade Register of the Chamber of Commerce (Kamer van Koophandel – KvK). Overview legal forms in PDF (Source: https://www.kvk.nl/download/SchemaRechtsvormen_tcm109-389297.pdf).

There you must immediately indicate which legal form applies best to your company. The legal form you choose has consequences for, among other things, the liability of the organization and certain tax obligations. There are many legal forms to choose from. We have made a breakdown below. Most starters opt for a sole proprietorship (eenmanszaak). Are there multiple owners? Then they often opt for a partnership (VoF) or BV. The ones which are the most appropriate for a young entrepreneurs are further described.

The Dutch legal forms to choose from are:

- Sole Proprietorship (Eenmanszaak)

Most people decide to set up a 'sole proprietorship' (eenmanszaak), when starting a business for themselves.

Being a Freelancer and/or ZZP'er (Zelfstandige zonder personeel = Self-employed without staff) is not a legal form. You must also choose a legal form as a self-employed person or freelancer. For example, a sole proprietorship.

Setting up as a sole trader has some advantages - it's quick and easy to do, and often offers more tax benefits than setting up a private limited company, especially in the early years. A disadvantage of establishing yourself as a sole trader is that you're personally liable for your business debts.

The only thing you'll need to do to set up as a sole trader in the Netherlands is register with the Netherlands Chamber of Commerce, and this process costs €50. You can only set up one sole proprietorship, but you can operate under various trade names, perform different commercial activities and work from multiple premises.

Running a sole proprietorship, your business is not a legal corporate entity. This means you're liable for all your actions and finances.

- *General Partnership (VoF)*

A general Partnership is called Vennootschap onder Firma (VoF): In a VoF you start a company together with one or more other entrepreneurs. It is the intention that all partners contribute something to the company. Often this is an amount of money, but sometimes also goods or working hours. You do not need starting capital for a VoF. You lay down the mutual agreements in a VOF contract. Each participant is privately liable for the entire VOF. If you want to start a VoF, register with the Trade Register of the Chamber of Commerce (KvK). All basic data such as the name, activity and the names of the partners are registered.

- *Private Limited Company (BV)*

One option is to create a legal entity in the form of a 'private limited company': Besloten Vennootschap (BV). The main advantage of a BV is that it's an autonomous entity. The BV is generally speaking liable for any debts, rather than you as an individual. As a director, you're an employee of the BV and you act on its behalf. It's possible to set up a BV on your own or with other individuals and/or legal entities (an example that can be given is Area 071). A private limited company's equity is divided into shares that are owned by shareholders (The company owners still run the daily errands and the business itself)

Starting a private limited company, or changing your sole proprietorship into a private limited company, has grown a lot easier over the years due to the flexibility and growth in the Entrepreneurship market.

Running a private limited company, you're in theory not personally liable for your business's debts. However, banks generally ask that as a director and major shareholder you co-sign for loans as a private individual for protection and a form of insurance.

- *Limited Liability Partnership (LLP)*

Limited Liability Partnership (LLP) is a legal form from England that is recognized in the Netherlands. LLP can be compared to a VoF and Maatschap: a partnership between at least two (legal) persons. With an LLP, you are entitled to the start-up allowance, the self-employed person's allowance and the SME profit exemption. In addition, the LLP ensures limited liability

- *Limited partnership (CV)*

A limited partnership, Commanditaire vennootschap (CV) is interesting if you do not have enough money to start. A CV has managing and silent partners. The managing partner has the daily management of the company. Silent partners are only lenders.

- *Partnership (Maatschap)*

In a Maatschap (partnership), 2 or more persons carry out their profession under a common name. Every participant contributes something, such as labor, money or goods. The benefit is distributed.

- *Foundation (Stichting)*

Do you want to achieve a certain social, social or idealistic goal, such as nature conservation, help to other people or the spread of culture? And do you have money available for this? Then you can opt for the foundation as a legal form. You can set up a foundation alone or with others. The foundation uses any profit to achieve the ideal goal.

- *Association (Vereniging)*

Do you have a wish or goal and do you want to work with others to achieve this, such as a sports club or interest group? Then you can choose the association as legal form.

- *Cooperative association (coöperatieve vereniging)*

A cooperative and mutual guarantee society (in full: cooperative association) is a special association that focuses on cooperation and that enters into agreements with and for its members.

Step 2: Officially Register your Company with the Chamber of Commerce

A visit to the Chamber of Commerce (Kamer van Koophandel - KvK) is compulsory for (almost) everyone who starts their own company. In order to do business, your company must be registered in the Trade Register of the Chamber of Commerce (KvK). Logically, the next step would be to choose an appropriate "Trade Name" for your company. In order to progress any further, the name has to be original and not plagiarizing any other major or minor brand/company. As aforementioned, you need to register your name in the Commercial Trade Register. This must be done no later than one week after you have started. [Make an appointment online](#) and then go to a Chamber of Commerce office. When you register, this costs € 50. These are costs that you can deduct from the profit. You will immediately receive a Chamber of Commerce number.

Step 3: Fiscal regulation and Accountancy

If you have registered your business in the Trade Register of the Dutch Chamber of Commerce, You do not need to register separately with the tax authorities. That happens automatically.

VAT identification number and sales tax number

There are more legal entities coming into the picture, such as the Tax and Customs Administration. If your business structure is sole proprietor or partnership, you will be issued with a VAT-number, so you don't have to register with the Dutch Tax and Customs Administration separately. Private Limited Companies have to register via a civil-law notary, who will take care of the registration at the Dutch Tax and Customs Administration on your behalf.

BTW / Value Added Tax (VAT)

VAT (BTW), payable by all final consumers, with sometimes the option for legal forms and or startups to be exempt).

Good facts to know: The Tax Authorities will send you a VAT identification number and sales tax number after a week by post if you are found to be liable for VAT.

- You put the VAT identification number on your invoices, quotes and website
- You use the turnover tax number to file a turnover tax declaration with the tax authorities.

Before 2020 there was only one number: the VAT number. However, this was linked to your BSN, which made it sensitive to privacy. Ultimately, the tax authorities work towards one safe number for customers and pay tax.

Are you an entrepreneur and do you independently run a company or profession? Then you pay VAT (turnover tax) on your turnover. The legal form (eg BV or NV) is not important for paying VAT. A foundation or association also pays VAT if the Tax and Customs Administration considers this as an enterprise.

The conditions for VAT are different than for income tax How much VAT should you charge?

- The standard rate for VAT is 21%. Sometimes you charge a different rate
- For certain services you charge 9% VAT. For example if you repair bicycles or if you are a hairdresser
- For certain goods you charge 9% VAT. For example for food, books and medicines
- Services with 0% VAT are, for example, international passenger transport
- Goods with 0% VAT, for example, are catches that you immediately bring to the auction
- In some branches and in a number of activities you do not have to charge VAT. For example in education or if you provide excursions and tours. You then have an exemption from VAT.

Is it unclear to you what rate to charge? The Tax and Customs Administration (belastingdienst) separately examines the VAT rate for some products and services, if there are any questions about this.

Corporate tax (taxable profit) (VPB)

Do you own, for example, a BV or NV? In that case, you must file a corporate income tax return (vpb) for your company. Corporation tax is a tax on taxable profit. A foundation or association also sometimes has to file a corporate income tax return. Depending on the amount of the profit, an exemption applies.

Paying on taxable profit

Your company pays corporation tax (VPB) on the taxable profit in a financial year. Profits can still be reduced if your company can offset losses. A financial year is often the same as a calendar year. However, a broken financial year (for example from May to April) is also permitted within corporate income tax. The financial year for the corporate income tax return must be the same as the financial year in the company's articles of association.

Dividend tax

Dividend payments made by the company to associates or share-holders). If your NV or BV makes a profit, the company can distribute part of that profit to the shareholders. This usually takes the form of dividend. The company that distributes the dividend must then pay dividend tax to the tax authorities. In a number of cases you may be eligible for (partial) exemption or refund of the dividend tax.

Step 4: Write a business plan

Starters sometimes dread writing a business plan. But if you are serious about this, it can bring you a lot of benefit:

- You map your business opportunities
- You get a good picture of your risks
- You know who your potential customers are
- You are aware of relevant market developments
- You make more impression on potential investors
- See also Green Book Chapters 11 and 18

When starting a business your intent is always to grow and expand. Growth and expansion mean getting more people involved in your cause i.e. hiring people. If you intend to hire staff, you will first need to register as an employer with the Dutch Tax and Customs Administration.

Step 5: Opening a Business Account

Opening a business account is often the next logical step. Business banking is a good way to keep an overview of your income and expenditure. This also prevents your business and private administration from getting mixed up hopelessly.

In the Netherlands several banks have entrepreneurial schemes for young entrepreneurs:

Qredits has over a hundred million euros to provide in the Netherlands as microcredits. Qredits, the trade name for the Microcredit Netherlands Foundation, jumps into the gap that the banks are dropping. Since the beginning of this year, the foundation has been included on small entrepreneurs, also from disadvantaged groups. Borrowing money from banks has always been a challenge for smaller entrepreneurs, but the financial crisis has made it an impossible task for many (starting) entrepreneurs. That is why the Microkrediet Nederland Foundation wants to help small entrepreneurs throughout the Netherlands obtain credit under the name Qredits from Almelo.

Government Grants

From 2020, the Minister of Social Affairs and Employment will make € 48 million available for initiatives aimed at stimulating learning and development in SMEs. In addition, € 1.2 million will become available for the same purpose in large companies in the agricultural, catering and recreational sectors.

Keep a close eye on the website. Any updates regarding the SLIM subsidy scheme are mentioned on this website.

Step 6: Environmental Protection Laws and Rules and Applying for Permits

In most cases, you will not need a degree or a professional qualification to start a business, however, in some cases, certain professions require degrees or professional qualifications.

As an entrepreneur you sometimes have to take into account applying for permits. Permits are important, and in some cases mandatory, if you want to start a business. At the Chamber of Commerce (Kamer van Koophandel) you can find in detail which permits you need for your company. In addition, the municipality where your company is, will also have certain requirements. Different rules apply to these specific requirements per municipality.

In terms of a business, establishing a physical location plays a big role. A zoning plan needs to be considered in order to progress with your business. If you plan to establish your business at a particular location, this choice of location must be in line with the municipal zoning plan. If this is not the case, you can apply for an “All-in-one Permit for Physical Aspects” to carry out your plans anyway. After a preferred location has been considered in a municipal area, the next step before establishing a business is to consider environmental regulations which may have a negative impact on the environment (e.g. Waste, endangering wildlife/public, etc.). If you think that this could be the case, you must submit a notification of environmental management to your

local municipality unless you are in possession of an “All-in-one Permit for Physical Aspects” beforehand.

There are experts at both the Chamber of Commerce and the municipalities who can help you get started in the maze of permits. Below you will find some general information about permits that you definitely need.

Destination plan

In the Netherlands, government zoning plans determine where you can and cannot set up your company. These zoning plans also state what the uses are for your business property and plot and what can change in the vicinity of your company. It is therefore important to know what is in the zoning plan, so that you are not faced with surprises. You also have to take into account that a municipality can change an existing zoning plan. It is important to know the procedure for this, because the future of your company may depend on it.

Environmental regulations and permits for starters

In addition, entrepreneurs often have to deal with environmental regulations in the field of noise, energy and waste. The rules that apply to you may be different per region, field and type of company. To facilitate this, the environmental permit was introduced in 2010. The environmental permit includes about 25 other permits, including the Environmental Permit, Building Permit and Usage Permit discussed below.

Environmental permit

If you want to set up a company in the Netherlands, you will have to deal with the Environmental Management Act. This law applies to almost all companies and is intended to keep environmental pollution within legal standards. If you can cause nuisance, danger, nuisance or damage, you probably need a permit. Some entrepreneurs are eligible for an exemption. The national government has more information.

Building permit

If you want to (re) build your business premises, you must also apply for various permits, which is possible with an environmental permit. You will then have to deal with the Housing Act, the Building Decree and the municipal building regulations. For more information, you can (re) build at the municipality in which you are going to build.

License to use

The fire safe use permit system has two procedures. Namely;

- a procedure whereby a license for fire safe use is granted. Often known under the name "use permit", this is necessary when accommodation is provided, children under 12 are present, etc.
- the second procedure is an application for which a "fire safe use report" is requested. This is only mandatory if more than 50 people are admitted to a shop or office building at the same time. The use permit and the report fire-safe use must both be requested in writing (form and drawings) and must be completed with a short procedure.

Other environmental permits

Other environmental permits are:

- demolition permit
- waste order
- housing permit
- monument permits

Do you think you need an environmental permit? Then do the permit check first. You can apply for an environmental permit online via the environment counter.

Local taxes: permits

Each city council draws up a General Local Regulation (APV), which regulates the use of public space (for example for terraces, advertising). The APV usually has a licensing system in which applicable prohibitions do not apply to you if you have received a license for this. There are costs associated with obtaining these permits.

Work From Home

Sometimes choosing a new location for your business might not be ideal if you plan to start small or do not require an excess of space. Essentially, you could start a business from your own house and if you plan to run a business from your home, you are normally obliged to report this plan to your local municipality. You must also bear in mind various tax and mortgage issues.

Step 7: Privacy / Personal Data Protection (Making a business website)

Nowadays, a company cannot do without a business website, which you can then promote on the well-known social media.

The Netherlands has a high percentage of general Internet, social network site, and smartphone users. The Dutch Constitution contains a provision on the protection of privacy of personal data. The Personal Data Protection Act broadly governs the protection of personal data; online privacy is addressed in particular by the Telecommunications Act, which was recently amended to incorporate privacy provisions deemed by some commentators to be stricter than those of the EU. The Netherlands has incorporated key European Union directives on privacy, such as the Directive on Personal Data, the Data Retention Directive, and the Privacy and Electronic Communications Directive, into its national law.

The processing of any personal data in the Netherlands requires the data subject's unambiguous consent; certain types of personal data, such as that concerning a person's religion may not be processed, however. Internet service providers have an obligation to protect the privacy of users and subscribers. The Dutch Data Protection Authority is a key agency involved in the protection of personal data, but two other agencies play a role in supervising telecommunications service providers and the telecom market. Among possible future changes in the Dutch legal framework

of online privacy is the adoption of a constitutional amendment on the protection of digital rights.

Legal Framework

The Constitution of the Kingdom of the Netherlands provides for the protection of privacy in article 10, which states, as follows:

Everyone shall have the right to respect for his privacy, without prejudice to restrictions laid down by or pursuant to Act of Parliament. Rules to protect privacy shall be laid down by Act of Parliament in connection with the recording and dissemination of personal data. Rules concerning the rights of persons to be informed of data recorded concerning them and of the use that is made thereof, and to have such data corrected shall be laid down by Act of Parliament.[7] The Constitution also provides for the inviolability of the person[8] and the home[9] and protects against the violation of the privacy of correspondence and of the telephone and telegraph, except as otherwise provided by acts of Parliament.[10]

When it comes to Personal Data Processing, the storing and processing is regulated by the General Data Protection Regulation (GDPR). The GDPR consists of a number of rules for the (automatic) processing of personal data. This EU regulation forces you as an entrepreneur to act more carefully and responsibly when dealing with personal data of customers, personnel or others. That means that your website needs to be GDPR proof website. This law gives people stronger privacy rights and organizations more responsibilities. For example, organizations are obliged to show which personal data they collect and how they use and secure them. People

have the right to have data deleted if they no longer want an organization to process personal data about them.

GDPR manual / General Data Protection Regulation (AVG)

Instructions

To help managers and entrepreneurs to be prepared in time for all changes, the Ministry of Justice and Security (JenV) has issued a 98-page manual that fully explains how the new law and the necessary measures must be implemented and monitored. The document, entitled 'Manual General Data Protection Regulation and Implementation Act General Data Protection Regulation', was compiled by consultancy Consideration under the auspices of the Ministry of JenV. In addition, an external sounding board group was also consulted during the preparation of the manual.

The comprehensive user guide runs step by step along the various points that are important for those who will have to deal with the AVG. This is also the first point that the document deals with: to whom does the AVG actually apply? In general, it can be said that the law applies to anyone who deals with the storage and processing of personal data of EU citizens. This may concern companies and institutions as well as people, such as self-employed persons. There are, however, some exceptions. For example, the law does not apply if the processing is exclusively intended for purely personal or household activities that are not related to business activities. In

addition, the processing of personal data by the police in detecting criminal offenses is exempt from the regulation. The separate Police Data Act applies to this.

The transition to the new legislation has, even now, a major impact on companies and institutions. In order to ensure that the organization is well organized in time to comply with the stricter rules, it is often necessary to make major adjustments with regard to processes, systems, working methods, culture, personnel and policy.

Companies that do not have their affairs in order run a high risk: in cases of non-compliance, large fines can be distributed, rising to as much as € 20 million, or even 4% of the worldwide annual turnover of a company if this is more than € 20 million.

Data Protection Officer

An important new duty for many of the companies and institutions that deal with the AVG is the appointment of a Data Protection Officer (DPO) whose job is to monitor compliance with the rules. In this way, the DPO must also keep in mind that the various elements within an organization are well-armed against the current cyber threats. This involves, for example, ensuring that employees handle data carefully and keep cyber criminals out of the (digital) door.

Step 8: Insurance

An accident - whether it is a physical or psychological problem - is in a small corner. Where, as an employee, you could still count on the support of your employer, as an entrepreneur you are responsible for the (financial) consequences of illness and accidents.

For freelancers/self-employed professionals in the Netherlands it is not, unlike for employees, compulsory to have insurance for illness, invalidity or unemployment at the moment. Therefore, they must make arrangements for these kinds of social insurances themselves if they want to receive any benefit if they become ill or unfit for work, for example. There are, however, benefits schemes for maternity leave and childcare available. National insurance schemes (social security), however, do also apply to freelancers/self-employed professionals.

Voluntary insurance

Former employees or benefit recipients in the Netherlands who start their own business, can take out several insurances with the Dutch Employee Insurance Agency (UWV, in Dutch). To be able to do so, they need to register within 13 weeks after their compulsory employee insurance scheme through former work or benefit has been cancelled.

Every freelancer/self-employed professional can take out voluntary insurances against a number of business risks with an insurance company. In the future, it may become compulsory to take out insurance against occupational disability. You will find information about insurance schemes regarding disability, provision for old age and liability on the Insurances for self-employed website (Verzekeren voor Zelfstandigen).

For people who have been working independently for more than 1 year, it is also possible to set up a 'bread fund' (Broodfonds, in Dutch) with a group of other self-employed professionals. This is a voluntary scheme where participants (20-50 people) all pay into a fund to be able to support each other in case of illness.

National insurance schemes

National insurance schemes are compulsory for everyone working or living in the Netherlands. Freelancers/self-employed professionals in the Netherlands pay national insurance contributions through their income tax. Additionally, there are several ways to ensure your business's assets in the event of legal liability or any other any other risk you can't afford to cover.

Step 9: Management of human resources

General

The taxation of employees in the Netherlands consists of the levy of personal income tax and social insurance contributions. The employer has a withholding obligation for taxes due over the employee's salary (wage tax) and the social security contributions which become due over the employee's salary.

The Dutch social security contributions consist of the national social insurance contributions and the employee social insurance contributions. The national social insurance contributions are basically due by every Dutch individual tax payer, regardless the nature of the income. The levy of the national social insurance contributions is integrated in the income tax and wage tax levy.

The employee social insurance contributions are only due by employer and employee on account of qualifying employment income. The levy of the employee insurance contributions is separated from the levy of income tax. For employees who are temporarily assigned to the Netherlands an exemption from the Dutch social insurance system may apply by virtue of applicable treaties and/or EU regulations.

Personal income tax

Resident individuals are subject to individual income tax on their worldwide income.

Income earned outside the Netherlands may qualify for an exemption by virtue of applicable tax treaties or the Dutch unilateral rules for the avoidance of double taxation.

Non-residents are only subject to individual income tax on certain types of Dutch source income, including income from employment.

Real estate situated in the Netherlands

Income derived from shareholdings in a Dutch corporation, provided that the interest equals or exceeds 5% of the shares. Special rules apply to certain categories of tax payers like for instance sportsmen or artists.

The centre of vital interest will be decisive for qualifying as a Dutch resident e.g. physical presence of the taxpayer and his family in the Netherlands.

A non-resident taxpayer earning Dutch source income can opt for the status of resident tax payer if this, for whatever reason is beneficial. Usually this is done to qualify for personal allowances and deduction of certain expenses which are generally not allowed for non-resident tax payers.

Under most tax treaties a foreign employee who is assigned to the Netherlands by a foreign employer is exempt from Dutch income tax/wage tax if the employee's working days in the Netherlands do not exceed 183 days in a tax year. This rule generally does not apply if the foreign employee has a Dutch employer. Special rules may apply for foreign based employment agencies.

As from 2001 the Dutch individual income taxation is based on three types of income (boxes of income). Each box has its own tax rate:

Box 1: taxable income from work and home (progressive rate, see under Dutch tax rates for individuals - 2017)

Box 2: taxable income from substantial shareholdings (fixed rate of 25%)

Box 3: taxable income from savings and portfolio investments (fixed rate of 30% over fictitious income of 4%)

Each form of income is taxed in one box only (all "emoluments" of employment - for example, salary, bonus, company car and benefits in kind - are subject to income tax in Box 1). There can never be double taxation. If the income in one box is negative, this can in most cases not be offset against positive income in another box. However, it is in principle possible to offset the negative amount against a positive income in the same box in past or future years.

The personal income tax year is the calendar year.

Wage tax and national social insurance contributions

Wage tax or wages withholding tax ('Loonbelasting') is an advance payment for the individual income tax. Wage tax and national social insurance contributions ('volksverzekeringen') are levied jointly on income from employment.

All Dutch employers, including non-resident employers with a permanent establishment in the Netherlands, are obliged to withhold wage tax and national social insurance contributions from salary payments and, in this respect, act as a withholding agent for the Dutch tax authorities.

The rates are progressive and depending on the bracket of income. For the rates kindly refer to the page Tax rates for individuals - 2018. Wage tax rates are basically equal to individual income tax rates, although through the much broader taxable basis of the income tax the ultimate effective rates may deviate. For many individuals the wage tax is however a final tax.

Depending on the level of income from employment and other criteria, individuals may have the legal obligation to file an income tax return. The filing of a tax return is followed by the issuance

of a tax assessment in which the wage tax already paid is offset against the final income tax liability.

Employee social insurance contributions

In addition to the national social insurance contributions that form part of the lowest two income tax rates, social security contributions ('werknemersverzekeringen') on employment income are payable by employees. The contributions are calculated on gross salaries (with a maximum amount), less pensions premiums withheld and adjusted for some technical differences with the income for tax purposes.

Employees furthermore, pay a social insurance contribution (including medical insurance) and an unemployment insurance contribution.

The rates are dependent on your lines of business. For more information please contact us.

Income tax rates

For an overview of the rates for the Dutch personal income tax and the national social insurance contributions we refer to the page Dutch tax rates for individuals.

Step 10: Patents and Brands

The Netherlands Patent Office (Octrooiencentrum Nederland) is the official Dutch government body that grants Dutch patents, implements national and international patent regulations in the Netherlands, and promotes patents as a source of information and inspiration. The Netherlands Patent Office is a department of the Netherlands Enterprise Agency (RVO).

The Netherlands Patent Office provides support and guidance to business owners (SME's, start-ups), the services sector, scientists, researchers, teachers and students. You can consult with the Netherlands Patent Office free of charge about any patent-related queries or other ways to protect your intellectual property (IP).

Sources: www.ikgastarten.nl en kvk: <https://ondernemersplein.kvk.nl/>

Chapter 15 Italy Step by Step

Step 1: Choose legal form

While there are various forms of legal entity for companies in Italy, the country's corporate law differentiates principally between limited liability companies and partnerships. We have listed the most common types of organizational entity.

Companies

There are two main types of limited liability company:

Società per azioni (S.p.A. or SpA)

A joint-stock company - the approximate equivalent of a public limited company by shares - this form of entity is usually used for larger corporations, and is not always a limited liability entity. An SpA requires a minimum investment of 120,000 EUR and at least one director. Audited accounts must be filed with the local Register of Companies. There are three management options: a traditional board with one single director; a board of directors; or a management board assigned by a shareholder-elected supervisory committee.

Società a responsabilità limitata (S.r.L.)

The most common format for small and medium-sized businesses, an S.r.L. is a limited liability corporation (although there are some differences between an Italian S.r.L. and the UK/US definition of a limited liability enterprise), which requires at least one shareholder and a minimum investment of 10,000 EUR. Shareholders have limited liability to the extent of their contribution.

Partnerships

There are two key forms of partnership:

Società in nome collettivo (S.n.c.) - general commercial partnership An S.n.c. requires a minimum of two partners (individuals or legal entities); all partners are general members of the partnership and hold full liability and management responsibility. No minimum set-up capital is stipulated.

Società in accomandita semplice (S.a.s.) - limited liability partnership

The main conditions are the same as for a general partnership. However, at least one partner must be limited and hold limited liability to the extent of their contribution to the company. The other must be general and own full liability for the partnership's obligations.

Step 2: Officially Register your Company with the Chamber of Commerce

Company Registration Italy

To start economic activity, a new company must have a code that identifies that company, providing it legal and juridical existence: the “Partita IVA (the Italian equivalent of VAT number)”. The Partita IVA is provided by the “Agenzia delle Entrate (Inland revenue)” the Italian institution which controls the fiscal regulations and taxes. The Partita IVA is composed of 11 numbers, specifically, the first 7 numbers identify the name of the owner, the following 3 numbers identify the company to the “Agenzia delle Entrate” and the last number is provided for control.

Specific economic sector

When opening a new company, the most important information to give and to be aware of is the type of company. In Italy each company is identified by the ATECO code, a code provided by the Company Registrar of the local Chamber of Commerce where the company is registered. This code also contains information on the status of the company which can be active and inactive. The Italian government has created a website on which companies (who cannot find their code anymore, or start-ups that are willing to research the different official economic activities) can research the ATECO code. This website is useful also to have more technical information on the code.

Step 3: Fiscal regulation and Accountancy

The accountancy of a company is crucial to assure its healthy development. Taking into consideration the assets, costs and taxes is important but is not always an easy task, this is why the majority of companies, rely on professional accountants. One of the keys to good accountancy is to adhere to the right fiscal regulations. In Italy we have 3 different types of fiscal regulation:

- Regime forfettario (flat regime): up to Euro 65.000,00 of income. The main characteristic of this regimen is the absence of IVA which therefore is not included in the invoices produced and neither in the invoices for purchases. It is the most suitable for Sole Traders / Freelance.
- Regime semplificato (simplified regime): inferior to Euro 400,000.00 of income. This fiscal regime is for Individual companies which have surpassed the amount of 65.000,00 Euros.
- Regime ordinario (ordinary regime): superior to Euro 400.000,00 of income. It is the most adequate for the Srl (the Italian equivalent of Ltd).

Step 4: Write a business plan

See Green Book Chapters 11 and 18.

Step 5: Opening a Business Account

How to open a bank account in Italy online

Moving countries comes with challenges, but as an expat, your finances shouldn't be one of them. Opening a bank account in Italy can be simple, if you know how (hint: go online).

What are the different types of bank accounts in Italy?

Your first Italian banking decision is whether you want a resident account or a non-resident account. If you're only going to be living in Italy for part of the year –if you're only buying property you intend to rent there, for example – a non-resident account might be enough. But if you're going to be spending serious time in Italy, you should consider a resident account. You don't have to be an Italian citizen to get one – you just have to live there.

There are different types of resident accounts. Expect to encounter the following:

- Conto corrente (current account) – as in other countries, this is the standard type of account for day-to-day transactions.
- Conto corrente cointestato (joint account) – this is a current account that you share with someone else.
- Conto di risparmio (savings account) – this is for your savings, on which you can earn a little bit more interest.
- Conto di deposito (deposit account) – this is a less flexible type of savings account that might offer a higher rate of interest.

How to choose a bank account in Italy

There's a wide range of banking institutions in Italy. There are major national and international banks based in the big cities, but further out of town you'll find smaller local ones. What's more, these days there are newer, digital banks to consider as well. Here are a few things to think about while you make your decision:

- How easy is it to open the account? Can you do it online?
- Will you need to visit your branch often, and is there one close to you?
- Does your bank offer services in English (or your other first language)?
- Are there any fees and what are they?

How to open a bank account in Italy

So, you know what sort of account you want and have chosen a bank. Here are our tips for opening a resident account with ease:

- Wait until you're in Italy. It can be tempting to try to start the process from abroad, but unless you're getting a non-resident account, this might prove difficult. Even if you don't need to go into a branch to open the account, you will still need to provide details such as a valid Italian address. So you might just need to bide your time.
- Have your documents ready. Banks always need to be able to verify your identity, so you'll need to show them some documents. There's more information on what you'll need below.

- Go to your new bank, or its website. Once you're ready, you can begin the signup process. For traditional institutions you may well need to go into a branch, but digital banking options like N26 mean you can apply online.
- Wait for the mail to arrive. You'll need to wait a few days to get your bank card and other information in the post – another reason it makes sense to already be in Italy!

How to open an online bank account in Italy

Traditional Italian banks can hold some surprises for foreigners. The opening hours, for example, can seem really strange: they're usually open from early in the morning until around 1 pm, and then for just an hour or so later in the afternoon – but that's it.

That's just one reason why you might want a bank where you can do pretty much everything online. Another is the language barrier: some online banks provide their services in a variety of languages, so you won't have to try to find a bank teller who happens to speak your language.

With N26, you can use it in five languages and do everything online. You can set up a full Italian bank account from your phone in minutes, without any paperwork, from the comfort of your sofa.

However is important to consider that N26 can be useful only at the start of a new business since payments in Italy may delay (despite the fact that by contract payments are due within 30 to 60 days often these can delay even more). In these cases, business need the support of local physical banks which can provide Fidi Bancari (Bank Overdrafts).

How much does it cost to open a bank account in Italy?

Every bank has its own set of fees, and they can vary a lot. It's one of the most important factors to consider when choosing an account. Fees in Italy tend to be on the high side, by European standards.

There might be an account opening fee, but the fees that'll cost you more in the long term are the ones that you pay every month or even every transaction.

Types of bank account fees in Italy

You might face the following fees with a standard Italian account:

- Maintenance fee – this service fee could be charged regularly, for instance every month.
- Transaction fee – you might find that the bank charges you a small amount for each individual transaction that shows up on your statement. You might get a certain number free each year.
- Cash withdrawal fee – if you use an ATM (bancomat in Italian) to withdraw cash, there could be a charge, especially if you don't use your own bank's ATM.
- International transfer fees – this can be a big deal for expats. If you're likely to need to send money abroad, check what your bank will charge you for this. These fees can vary hugely.

Not all banks will charge the same fees, and it's worth considering a variety of options. Try to find an account where the fee schedule works in your favor – for example, it could be in your interest to minimize international transfer fees, or to get an account that doesn't charge so much for withdrawing cash.

What do you need to open a bank account in Italy?

You'll need to show your new bank some documents to prove you are who you say you are. The details can vary, but the general requirements to open a bank account in Italy are:

- ID, such as a passport.
- A valid Italian address. Most banks require proof of address, such as a utility bill, although N26 is an exception – you just need to legally be resident there.
- Your codice fiscale (tax number).
- Proof of employment (or proof that you're studying, if you're a student).

This is only for a resident account – for a non-resident account, as you'd expect, it's all a little different.

At what age can you open a bank account in Italy?

You generally need to be 18 years old to open a full bank account in Italy. Anyone younger might need to get a parent or guardian involved. You can prove your age using your ID.

How much does it cost to cancel a bank account in Italy?

It sounds paranoid, but it's worth checking up on this before you open your account. If you think you might want to close the account at some point, you should find out how easy the bank makes it, and how much it could charge you. There could be extra fees and more paperwork – the last thing you need when you should be spending your last few days in Italy eating as much gelato as possible.

Relevant links N26 Bank Account(new tab) N26 Business You account

Step 6: Environmental Protection Laws and Rules and Applying for Permits

Environmental protection

In Italy environmental protection is a very serious matter in fact the Italian legislation for environmental protection is the strictest in EU with fines and legal procedures strict and inflexible. Environmental protection is a responsibility of all companies, not only the ones active in particular fields (transportation, chemical industries, etc.) but also companies in the food industry, in agriculture, the ones that work in logistics and so on.

The regulations regarding environment take into consideration soil, water and air pollution. The actions to take of course are different depending on the type of economic activities the company carries out, and for each of this the company must obtain an Environmental Authorization, for example:

- Authorization for sewage
- Authorization for acoustic impact
- Authorization for gas emissions

It is important to consider that the companies have to take into consideration national and regional guidelines regarding environmental protection, in fact each region may have ulterior regulation regarding the protection of certain particular natural resource.

Step 7: Privacy / Personal Data Protection (Making a business website)

Privacy

All Italian, and European, companies have to take into consideration the new EU GDPR regulation. According to this regulation companies have to make their clients and/or visitors of their website aware of the new regulation on privacy, this must have certain characteristics:

- Be concise
- Transparent
- Clear
- Easy to access
- Simple language (even to minors)
- Consent to privacy must be given from 14 years of age

Step 8: Insurance

In Italy all the companies with employees which are active in particularly dangerous activities must subscribe to a national insurance through INAIL, the National Institute for Insurance against accidents on the job. This national institute provides protection to employees against physical and economic damages caused on the job. The dangerous activities are divided into two main groups:

- activities that include the use of machinery or activities that are carried out in laboratories;
- activities that for their nature are considered dangerous, for example: construction activities, transportation, private protection, etc...

The INAIL provides the company with civic liability against accidents but does not protect the company in case it is directly responsible for the accident because it has not fulfilled all the legal requirements regarding safety in the workplace.

The cost of the insurance depends on the type of activity the company carries on; according to the legislative decree 38/2000 the activities were divided into four main categories and for each one it has established the costs to face. These categories are:

- Industry
- Craftsmanship
- Service Industry
- Other activities of different nature

All the documentation and actions needed for INAIL are complicated and require time, this is why companies appoint an external expert called “Consulente del Lavoro” (Job Consultant) who will be in charge of all the relationships with the National Institute.

Step 9: Management of human resources

The management of human resources is key since it sets the basis for the development of the company. Businesses have to take into consideration different regulations to provide the employees with a healthy and legal working environment. The most important regulations are:

- Provision of a legal contract and respect of basic regulations in the working environment (i.e. minimum working hours, minimum wages, etc.): the employee has to be provided with a legal and valid contract which establishes the working hours, the wages and his status. The employer is responsible for it and he/she can rely on work consultants.
- Safety of the working environment: in a company the employer is responsible for assuring the safety of the working environment. Based on the type of activity and the connected risks the employer and other personnel have to undertake regularly safety courses to ensure that the employer and the employees know how to act in unsafe or medical situations.
- Each company needs to appoint a responsible for safety and a responsible for first aid.

Step 10: Patents and Brands

The rights conferred by a patent for industrial inventions are territorially defined and consist of the exclusive right to work the invention and earn profit therefrom in the territory of the Italian State, within the limits of and on the conditions imposed by the law. This exclusive right is extended to the sale of the product to which the invention refers, but expires once the product is put on sale by the proprietor of the patent or with his consent, inside a member State of the European Union or the European Economic Area. If the original product is put on sale outside the European Economic Area and is then imported into it, the owner of the right can oppose this because, in this case, the right has not expired inside the European Economic Area.

When a product is manufactured using a method patented in a country where the patent title does not exist, if that product is introduced into a country where a method patent does exist, said product can be used in said country only by the owner or his successor in title of the method patent. If third parties use the product for profit in countries where the patent is protected, the owner or successor in title of the method patent can prevent such use.

The patent right does not extend, whatever the object of the invention:

- to any actions performed on private premises provided they have no commercial purpose, or attaining to experimentation;
- to the extempore preparation, in units, of medicine in chemist's shops according to a prescription, and to the medicine thus prepared.

If a patent, in order to be executed, implies the use of inventions protected by other patent titles still in force, it cannot be executed or used without the consent of the owner or his successor in title of the previous patent title. In the same way, the owner or his successor in title of the

previous patent title cannot use the subsequent patent title without the consent of the owner of the latter.

Every patent application, and consequently every patent, must have as its object only one invention, or a group of inventions connected to each other so as to form a single inventive teaching. The patent confers the following exclusive rights on the holder:

- the subject of the invention is a product the right to forbid third parties, except with the agreement of the patent holder, from producing, using, trading in, selling or importing for such purposes the product in question into those countries where the patent is in force;
- If the object of the patent is a method, the right to forbid third parties, except with the agreement of the patent holder, from applying the method, or using, trading in, selling or importing for such purposes the product which is directly obtained by the method in question in those countries where the method patent is in force;
- In the case of a method patent, any product which is identical to the one produced by means of the patented method is presumed to have been obtained, unless proof to the contrary is provided by the third party, by means of the said patented method, according to one of the following cases:
 - if the product obtained by the method is new;
 - if there is a substantial probability that the identical product was made by means of the patented method and if the holder of the said patent is not able, by means of reasonable efforts, to determine the method actually followed.

In the effort to show proof to the contrary, the legitimate interest of those accused of infringement in protecting their manufacturing and commercial secrets must be respected. In other words, it must be avoided that the improper use of a method patent allows the owner, or his successor in title, to come into possession of the secrets of a competitor.

In Italy a patent for industrial inventions lasts 20 years from its filing date and is subject to the payment of annual maintenance fees, starting from the fifth year. If the deadline for payment of the annual fees is allowed to expire, a period of six months grace is given, during which it is possible to pay the annual fee due subject to a surtax.

The exclusive rights of a patent are conferred with the concession of the patent certificate. The effects of the patent come into force on the date on which the description and drawings attached to the patent application are made available to the public, or, from the moment when the content of the patent application is notified to a third-party infringer. It should be clarified that the notification must include the whole content of the patent application, not only part of it.

Unless there is a specific request for advance publication, which must be presented with the patent application, the application is in any event available 18 months after the filing date. If the application has been filed first in a foreign country and then extended to Italy under international priority, namely within the convention period of 12 months from the first filing date, the application is made available upon expiry of 18 months from the first filing date.

Italian Patent Law includes the concept of prior use. This concept indicates that anyone who, during the twelve months before the date of filing of a patent application, or before the priority date, has made use in his own Company of an invention which then becomes the subject of a

patent application by another party, may continue to use such invention within the limits of such prior use.

Use in one's own Company should not be intended to mean experimentation, nor any design activity, but the real and effective use of the invention for the purposes of profit. If pre-use is invoked, it must be remembered that the filing of the subsequent patent application by the third party freezes the extension of the pre-use on the date of said filing. Any further extension is subject to the right of the patent and must be authorized by the owner of said right or by his successor in title. This entitlement may be transferred only together with the Company, or branch of the Company, in which the invention has been used. The person claiming prior use is responsible for proving such prior use and its extent.

Types of rights

The rights arising from an invention are rights of a personal nature (the moral right of the inventor, a personal and inalienable right) and of a patrimonial nature (rights which are disposable or transferable). Patrimonial rights arising from inventions can be ceded either by deeds drawn up by living persons or through death; they are also subject to forfeit, confiscation and expropriation (for debts, or in the public interest). The right to the patent belongs to the author of the invention and to his successors in title.

Requirements of patentability

In order to be patented, an invention:

- must be lawful;
- must be suitable for application in the industrial field;
- must be new;
- must not be obvious, that is, it must not be a natural evolution of the state of the art.

Lawful means that inventions which, if worked, would be against public order or morality, cannot be the object of a patent. However, the working of an invention is not considered against public order or morality simply because it is forbidden by a law or administrative regulation. Public order means the protection of public interests such as safety, security, physical integrity, tranquility and health. Morality covers the principles of moral ethics. Breeds of animal, and the essentially biological procedures followed in order to obtain them, cannot be patented either. However, it should be noted that it is possible to patent microbiological procedures and also the products obtained by such procedures.

An invention is considered able to have an industrial application when the object thereof can be manufactured or used in any type of industry, including agriculture.

An invention is considered new if it is not included in the state of the art. State of the art means everything which has been made available to the public in the territory of the State or abroad, before the filing date of the patent application, by means of a written or oral description, by use, or by any other means. The state of the art is also considered to include the contents of Italian patent applications, or the contents of applications for a European or international patent which designates Italy, as they have been filed, which have a filing date earlier than that of the invention, even if they have been published or made available to the public later; this is on condition that their content is identical to that of the later patent document.

An invention is considered not obvious, and hence implying an inventive activity if, for a person of skill in the art, it is not obvious from the state of the art. The person of skill is a virtual figure who knows the state of the art at the priority date which generated the invention, who reads the prior art documents keeping in mind his scholastic knowledge and his acquired knowledge. The person of skill does not have any intuitive capacity but has a combinatory logic and the aim of his activity is to find a solution to the problem he is given. In deciding whether an activity is inventive or not, the documents comprising national applications, European applications or international applications designating Italy are not taken into consideration, when they have a filing date prior to that of the invention and have been published, or made available to the public, at a later date.

An invention, if it is to satisfy the requirement of inventive activity and be considered not obvious, must be intrinsically new. It must solve a technical problem and entail an improvement, that is, the solution of a new problem, even if it is only small, as compared to the state of the prior art in that field at that given time. The content of the invention must not be such as can be inferred from what existed beforehand, and it must entail the solution of technical and/or technological problems; therefore it must not be a mere combination of things or facts already known.

Types of inventions

Inventions can refer to a product, a device to obtain a product, or a method or a system.

Programs for processors, which are used to manage machines, plants, equipment or physical functions, such as for example road junctions, can be protected by means of a patent of invention, provided that the functions performed by the program are protected, and not for the way they are written. The protection of a program for a processor is protected for the way it is written by means of copyright. In a patent application, and therefore in a patent, several inventions can be present connected to each other, which generate autonomous and independent claims. Therefore a patent can have product claims, method claims, device claims and use claims.

They may be main inventions, if they have been conceived independently of any other invention, or derived if they employ elements of one or more earlier inventions. When an invention is dependent on a patent which is still valid and belongs to a third party, the dependent invention cannot be embodied without the authorization of the owner of the previously patented invention, and that owner cannot embody the dependent invention without the authorization of the owner of the same. There may also be:

- inventions of improvement of what is already known, whether patented or not, and such inventions are subject to the regulations for derived inventions as regards their embodiment;
- inventions of transfer when they entail a new use of something which is already known, or a previous inventive idea, by means of an original application of the same in a different field of the art and for purposes other than the original purpose;
- inventions of combination, which are those inventions realized by an intimate union or amalgamation of elements taken from something known or from earlier inventions.

Procedure

In Italy, a patent application must be filed through the portal set up for the purpose by the Ministry of Economic Development.

Without authorization from the Ministry of Productive Activities, residents in Italy cannot file their applications for a patent of invention, utility model or topography exclusively at the offices of foreign states or the European Patent Office or the World Intellectual Property Office as receiving office, nor can they file them at said offices before ninety days have passed from the date of filing in Italy, or the date on which the request for authorization was presented.

Once it has been filed, a patent application is first examined to see if it affects national defence, then it is examined to see if it is formally correct, and if it meets the characteristics required by the law relating to the search report transmitted by UIBM.

In some countries third Parties are allowed to oppose the definitive grant, by filing a reasoned request within a defined period, starting from the date the patent is granted by the Patent Office of said country. With regard to specific rules, an opposition procedure can involve a dialogue between the Parties, or it may be managed autonomously by the examiner with the owner of the right. It is possible to send the claims, translated into English, to the Italian Patent and Trademark Office (UIBM), or to pay a search fee. Sending the translated claims or paying the search fee must be done at most within two months from the filing date, otherwise the application is rejected. When it receives the patent application, UIBM assigns the class and carries out a pre-filtering to eliminate those applications which are obviously unpatentable.

If the patent application is not of interest for reasons of national defence, and if it is formally correct, it is sent to the European Patent Office (EPO) which carries out a prior art search and sends to UIBM, within nine months of the filing date, a report and a preliminary opinion. In an urgent case it is possible to ask UIBM (which may reserve the right to refuse) to carry out an accelerated procedure. EPO carries out the search on the basis of the claims translated with the support of the description translated using software, if not supplied at the moment of filing. In the event of doubts regarding the search, it is possible to ask for a copy of the translation done using software. EPO may object to a lack of inventive unity and carry out the search only on a part of the patent. After receiving the search report and the preliminary opinion (which normally occurs around nine months after filing and are forwarded by UIBM), it is possible to make voluntary comments or amendments to the text within eighteen months after the filing date of the application, when all the documentation is made accessible to the public and the application is examined by the Italian examiners, who must base their examination on the search report and can use the preliminary opinion issued by EPO only for consultation. A patent subject to the new Italian procedure, which is extended as a European patent or PCT, can have the right to have part of the search fee repaid, if the claims are the same as those of the first Italian filing.

It should be noted that the PCT search report drawn up by EPO, in some foreign countries, in particular the US, is often completely reformulated.

In the case of a request for early issue, if the search is still in progress, the patent is granted without a search, and in the public file it is noted that no search has been carried out. In Italy, a fee must be paid for every claim after the tenth.

There are also countries where third parties are allowed to present an opposition to the definitive grant by presenting a proper, reasoned request within a certain period from the date of grant by the Patent Office of that country. With regard to the specific rules, an opposition procedure can involve a dialogue between the parties, or it can be managed autonomously by the examiner with the owner of the right.

The field of protection of a patent

Both in Italian and in European law, it is a fundamental principle that the field of protection of a patent is determined by the content of the claims; the description and the drawings are considered only for the purposes of interpreting the claims, and not, therefore, in terms of integration. However, it should be noted that the description and drawings support and justify the claims juridically, and the claims cannot contain features that are not present in the description and the drawings.

Since the claims define the subject matter of the protection requested, they must be clear and concise, and they must be founded in the description and in the possible diagrams or drawings; they must also be comprehensible in themselves. If there are features in the description and/or in the drawings that are not present in the claims, said features are not protected. In the same way, if there are features in the claims that are not supported by the description and/or drawings, these features cannot be used in opposition against third parties.

Claims are independent or dependent, the dependent claims are justified and supported juridically by the respective independent claim. An independent claim is a claim which reproduces the essential characteristics (the so-called "bottleneck") of the invention for which protection is requested, and which serves to identify the subject matter of the invention. A dependent claim contains all the characteristics of the independent claims to which it is connected, and indicates other characteristics or variants for which protection is requested. It matters nothing that the dependent claim is in itself patentable with respect to the state of the art or even with respect to the independent claim to which it is connected. This is important only when the main claim which supports it is not patentable itself. In some systems, a dependent claim which is patentable in itself can be the object of a divisional application to be filed by the grant date of the main application.

In the case of infringement, protection is defined by the so-called subject matter of the invention as identified in the independent claims by the so-called person of skill in the art. It is important to note the substantive difference between inventive idea, found in the patent description, and the field protected by a granted patent found in the claims. A dependent claim is considered infringed only if the independent claim which supports and justifies the dependent claim is infringed. If, during an examination or administrative opposition, an independent claim were to be found invalid, it is possible to integrate it with one or more of the dependent claims, or by acquiring features contained in the description, thus achieving a new, valid, independent claim.

An independent claim must be read in its entirety and compared with what is considered to be interfering. During the life of a granted patent right, the claims can be voluntarily amended on condition that they remain within the limits of the content of the patent application as initially filed, and do not extend the protection conferred by the granted patent. Any amendment of the claims must entail a reduction of the field protected by the claims as granted. The amendments can be made either at UIBM, or at EPO, or in the course of a case. At UIBM the amendments must

be requested before starting an active legal action and are requested when relevant prior art documents, previously unknown, become known. At EPO, or during a case, the amendments can be requested in order to overcome a possible case for annulment, due to the presence of relevant prior art documents. The amendments at EPO must be requested according to certain European legislations. In Italy, during a case, the limitations can be requested at every stage and degree of the judicial system, when the annulment of the right is requested. In some European systems, it is also possible to request amendments of the claims in the event of active actions for infringement. In Italy, the source where the material to be introduced or reformulated for the claims must be found is the description, drawings and dependent claims.

An independent claim must be read in its entirety and compared with what is deemed to interfere. The interference can be literal, when what is considered interfering can be read completely in the claim, or through equivalence. By equivalents we mean those technical means, instead of the means described in the patent at the moment of the priority date and claimed, the alternative use of which was obvious for the person of skill without having to apply a particular mental effort. Furthermore, the concept of equivalent means is also important in the examination procedure, that is, in the procedure which precedes the grant of a patent in the systems which have a prior examination to assess the relevance or irrelevance of a prior art document, or in a court of law as happens for example in Italy, to define the subject matter of the invention or its protected field. The formulation of claims for medicines provides that, when the medicine is a new product, it can also be protected as a medicine according to the protection granted to the substance.

When the product used as a medicine is in itself known, but without therapeutic characteristics, the substance or mixture of substances can be protected for specific use in a therapeutic treatment.

The protection of a patents

The protection of the exclusivity of patented inventions is both a civil and a penal matter. It concerns both patrimonial rights and the moral right of the inventor.

Judicial proceedings to protect the exclusivity right may be proceedings of ascertainment (to verify whether infringement has or has not occurred), prohibition (to prevent the continuance of the detrimental act), recovery of the damages (to obtain a fair compensation for the damage suffered as a result of the detrimental act), and also of claiming (when the ownership of a patent is in dispute). Judicial proceedings can be both active and passive. It should be remembered that it is not possible to make actions of negative ascertainment, which decide whether the product of a Company infringes a patent title of a foreigner who has no registered office or domicile in Italy.

Legal actions regarding patents for industrial inventions are characterised as movable commercial actions.

For any disputes on intellectual property beginning from 22.02.2014 and to which a foreign Company is a party, that is, "a Company, in whatever form it is incorporated, with its legal headquarters abroad, even having secondary headquarters stably representing it within Italian territory", only nine Specialized Sections are competent, which are: Bari (for judicial offices situated in the districts of Bari, Lecce, Taranto and Potenza, Cagliari (for judicial offices situated

in the districts of Cagliari and Sassari), Catania (for judicial offices situated in the districts of Caltanissetta, Catania, Catanzaro, Messina, Palermo, Reggio Calabria), Genoa (for judicial offices situated in the districts of Bologna and Genoa), Milan (for judicial offices situated in the districts of Brescia and Milan), Naples (for judicial offices situated in the districts of Campobasso, Naples and Salerno), Rome (for judicial offices situated in the districts of Ancona, Florence, L'Aquila, Perugia and Rome), Turin (for judicial offices situated in the districts of Turin) and Venice (for judicial offices situated in the districts of Trento, Bolzano, Trieste and Venice).

According to the various cases, the actions are brought before the Specialized Section where the defendant is resident or domiciled, or before the one competent for the place where the plaintiff is resident or domiciled, or before the one competent for the place where the fact occurred, or before the Specialized Section in Rome. It should be remembered that the address noted in the register of patents is taken to be the elected domicile, in order to determine the competent Court and for all notifications, both administrative and judicial. Consequently, before proceeding with any action whatsoever, it is always advisable to verify in the register of patents not only if there are registrations or notes, but also if there have been amendments to the addresses or the domicile, or again in the content of the patent. When an action is based on facts which are assumed to damage the plaintiff's rights, this action can also be brought before the Specialized Section of the place in the district where the facts have been committed.

The burden of proving the invalidity or lapse of a patent in any case, falls to whoever challenges the patent, while the burden of proving infringement falls to the holder of the patent. The owner of the rights of a patent may ask for a description or confiscation of whatever is alleged to infringe said rights. He may also request that the documents attesting or documenting the extension of the damage suffered shall be taken. The description and confiscation are carried out by a Judicial Officer, assisted when necessary by one or more experts and also by using any technical means or photographic means or any other means. The measure authorizing description and confiscation also defines the limits and the rules.

The owner of the patent rights can request temporary measures and can then ask for the manufacturing, trading and use of whatever is in infringement of the patent to be prohibited. Such a request is subject to the regulations of the Code of Civil Procedure concerning interim measures and also to the special norms of the Industrial Property Code. A request for prohibition can be made before or during the main lawsuit. When the judge decides for prohibition, he can establish a sum owed for every violation or non-observance occurring later, or for every delay in carrying out the measure.

Actions for ascertainment and negative ascertainment of validity are requested when a third party wishes to ascertain that one of his products does not infringe the specific rights of others, and where another party desires to verify the validity of the rights of others. Actions for negative ascertainment cannot be brought against third parties which do not have registered offices in Italy, unless said third parties have the patent available in Italy.

The penalties which a person who has been found to commit an infringement may incur consist of publication of the ruling, apportionment of the infringed articles to the owner of the patent as his property, the removal, deprivation or destruction of such articles, and the payment of a sum to compensate for the damage caused.

Judicial proceedings to defend one's patent rights have a certain cost and require a certain time to reach the final judgement. The cost must be assessed taking into account the value of the infringement. The time must be assessed in the context of the extent of the infringement and the damage caused by it. There are countries where a case for infringement lasts a reasonable time, but there are also countries where a case may last 6-7 years. In the same way, there are countries where the cost of a case is reasonable, but there are countries where costs are enormous.

Protection of patents abroad

An application for a patent can be extended abroad, under the priority procedure, within 12 months of the first filing. If the extended text substantially corresponds to the original text as filed in Italy, it has the right of priority. If new features are introduced into the text, not connected to the original ones, such new features do not enjoy the right of priority.

A patent application can also be extended outside the priority procedure, that is, within 18 months from the first filing, provided that the content of the patent application has not been made available to the public (for example by putting the object containing the inventive idea onto the market, if by examining the object it is possible to understand the inventive idea), and provided that the subject matter of the invention has not been otherwise disclosed, or on condition that third parties have not in the meantime filed an identical application. Extension abroad can be done country by country, that is, taking advantage of one of the unified procedures such as that under the European Patent Convention or the international application Convention (PCT). The PCT provides a procedure which allows to delay the moment when one has to decide in which countries to confirm a patent title. The PCT procedure must be considered a delaying procedure not a granting procedure, whereas the European Patent procedure is a granting procedure. The unified procedures should be used taking into account the times required by such procedures to reach the grant, and also the problems that can arise after the grant. Indeed it should be noted that there are few countries (e.g. Italy) which allow a case for infringement to be started before the patent title has been granted.

A grant occurring when infringement has already started can even frustrate any interest in starting a defensive action.

An extension must be considered in the same way as any other production investment. The expenses for patent protection abroad must therefore find a correspondence in a reasonable turnover, and the relative margin of contribution or in the advantage over competitors which the owner hopes to acquire. Furthermore, the protection must take into account the possibility that only in certain countries is it worthwhile starting judicial proceedings, since actions in such countries are concluded in a reasonable time and give reasonable and expected judgements. In those countries where there is no security under the law, patents should be filed only after long meditation and evaluating the commercial reasons or effective technical collaboration.

Likewise, a patent title must be abandoned as soon as it is seen that there is no real interest in terms of competitive barrier or of turnover.

Chapter 16: Romania Step by Step

In 2017, Romania registered a total of 525,660 companies. A large share of the businesses operating in Romania were registered in the services sector, as stated by the official data provided by the National Statistics Institute (INS). The services sector is also the largest employer of the country. Foreign investors should consider the following:

the services sectors has the largest share of the Romanian active companies, accounting for 46.7% of the total enterprises registered here;

it also stands for 35.4% of the total workforce employed in Romania;

the total number of Romanian companies - 525,660 - marked an increase of 5% compared to the previous year;

the Romanian trade sector accounted for a total of 172,000 companies;

79% of the employees in Bucharest, the country's capital city, work in the services sector;

Bucharest had, at the level of August 2018, a total of more than 1 million employees (the city has a population of more than 2 million citizens).

Foreign businessmen who want to set up one of the legal entities should also know that the country has a total of 73,000 multinational groups of companies operating on the local market. Out of these, only a small percentage are represented by companies founded by Romanian businessmen; more exactly, only 5,300.

Step 1: Choose legal form

The following legal forms are:

- Societăți comerciale, abbreviated SC (Companies)
- Societăți de persoane (Unincorporated companies, also called Partnerships)
- Societatea în nume colectiv, abbreviated SNC (General Partnership, abbreviated GP)
- Societatea în comandită simplă, abbreviated SCS (Limited Partnership, abbreviated LP)
- Societăți de capitaluri (Incorporated companies, also called Corporations)
- Societatea în comandită pe acțiuni, abbreviated SCA (Company Limited by Shares)
- Societatea pe acțiuni, abbreviated SA (Joint-Stock Company)
- Societăți hibride (Hybrid companies)
- Societatea cu răspundere limitată cu proprietar unic, abbreviated SRL cu proprietar unic
- S.A. (Societate pe Acțiuni): ≈ plc (UK)
- S.C.A. (societate în comandită pe acțiuni): limited partnership with shares
- S.C.S. (societate în comandită simplă): ≈ limited partnership
- S.N.C. (societate în nume colectiv): ≈ general partnership
- S.R.L. (societate cu răspundere limitată): ≈ Ltd. (UK)
- PFA (persoana fizică autorizată): ≈ self-employed (UK) Sole Proprietorship (US)

- O.N.G. (Organizație Non-Guvernamentală): ≈ Non-state pension fund (literally: Non-Governmental Organization)
- limited liability company "societate cu raspundere limitata" (SRL); joint stock company "societate pe actiuni" (SA)

The most common legal forms are the SRL (BV, BVBA) and the SA (NV). You choose a legal form:

1. Societate cu răspundere limitată (SRL) - Limited liability company

Societate cu răspundere limitată, abbreviated SRL (Limited Liability Company) represents the most common way to start a business in Romania and it is also the preferred legal entity of foreign investors registering a Romanian company. It is incorporated with a capital of RON 200. It can be founded by a single shareholder. The main feature of a limited company is obviously that the liabilities of social debts is limited to contributions to subscribed and paid shares. As we presented above, the minimum share capital for a Romanian limited liability company is of RON 200, which has to be divided into shares that have a value of minimum RON 10. The maximum number of partners that can associate in a limited liability company is 50.

These shareholders or associates can be legal entities or natural persons. A Romanian LLC can have one or more directors, who may have full or limited powers; they can be Romanian or foreign citizens. The term of a Romanian director may be limited or unlimited. In case the LLC has a sole shareholder, then this shareholder can also be an employee of the respective company (in this case a Labor Agreement must be drafted and filed with the Labor Chamber in Romania).

2. Societate pe acțiuni (SA) - Public Limited Company

The SRL can be 100 percent foreign-owned. The directors may also be of foreign origin. The number of participants in an SRL is at least one and at most fifty. A sole shareholder may not be a sole shareholder in more than one SRL. The one-man business also occurs frequently as an SRL in Romania (asociat unic).

The capital contribution can be made both in cash and in kind and amounts to at least 200 lei (1 Ron = 4.75 euros on 8 April 2019).

The Romanian "Partnership Limited by Shares" Company – Societatea în Comandita pe Acțiuni

It is not a very common type of Romanian entity. This business form is similar with the "Sleeping Partnership Company" because it needs to be incorporated by at least two shareholders, and just like in the case of the "Sleeping Partnership Company", the company's shareholders have different types of liability, and this can be presented by our team of lawyers in Romania.

The main difference between the two types of companies is that the Partnership Limited by Shares Company has a shared capital formed of stocks. The liability for the company's obligations is different for the shareholders, thus, there are shareholders that are personally liable for the obligations of the company and they are called "comanditari". Our law firm in Romania can provide further details regarding the rights and the obligations of the company's founders.

The other types of shareholders, “comanditari”, are liable for the company’s debts only to the amount with which they have participated at the company’s share capital. This business form must be incorporated with a minimum share capital of RON 90,000 (or its equivalent in EUR, which is EUR 19,042). The company can be administrated only by the shareholders that are personally liable for the company’s obligations.

What are the advantages of a Romanian SRL?

Besides the low value concerning the company’s capital, the Romanian SRL provides further advantages to its founders. Our Romanian law firm can provide an extensive presentation on the characteristics of a local SRL, which can be formed with 100% foreign ownership. Other characteristics of the Romanian SRL are the following:

it can benefit from a fast registration procedure (the company can be formed in a period of three days);

it can be incorporated by a single shareholder, who can be a foreigner;

the company’s shares can’t be divided, nor can be sold to the general public;

it can’t be registered by another company, if the Romanian SRL is incorporated by a single shareholder;

the company must establish an official business address, where it can receive its official correspondence.

What are the main documents for starting a Romanian SRL?

The registration procedure for each of the company types available in Romania is rather similar. Differences can appear, however, in the types of documents the investors have to prepare upon the registration of the chosen legal structure. In the case of a Romanian limited liability company, investors must submit the following documents:

the articles of association and the certificate of incorporation, that must be deposited with the National Trade Register Office;

in the case in which the company has as shareholders corporate investors, it is necessary to deposit the articles of association of the respective companies;

excerpts issued by the Trade Register Office operating in the country where the corporate shareholders are registered;

the file must also contain a letter of creditworthiness, issued by a financial institution;

the standard application form and copies of the company’s representatives’ identification documents.

Step 2: Officially Register your Company with the Chamber of Commerce

The registration process for a new legal commercial entity is the primary function of National Trade Register Office (NTRO) [Oficiul National al Registrului Comertului (ONRC)], a national authority subordinate to the Ministry of Justice.

The legal framework pertaining to the establishment of new companies is primarily defined by the 31/1990 Law which outlines the necessary documents, procedures and capital requirements. An exhaustive list of documents and procedures is made available by the NTRO, both in Romanian and English.

Any new private limited company founded by persons who have not been an associate or shareholder in another company within the European Economic Area can benefit from a waiver on all set-up taxes and tariffs required by the NTRO as well as certain other benefits outlined in the 6/2011 Government Emergency Ordinance if they choose to register as an SRL-D (debutant private limited company) microenterprise (Sources:→ 31/1990 Law→ 6/2011 GEO → ONRC).

Specific Economic Sector of Start-up

The activity of any company must fall within a registered and regulated economic sector, as classified by the CAEN (Classification of Activities in the National Economy) nomenclature (code).

Specific authorization procedures and permits may be necessary for a variety of specialized economic activities ranging from food processing, natural resources extraction to telecommunications and medical services (Source:→ CAEN)

Step 3: Fiscal regulation and Accountancy

Accountancy

Taxes and contributions owed by companies and individuals are codified into the Fiscal Code, the 227/2015 Law, updated and modified.

The Romanian fiscal regime for companies is defined by four primary taxes that apply either directly to companies, their owners or consumers as well as two taxes paid by employees (and the self-employed).

Corporate Tax

The corporate tax (16%) payable by all companies on their taxable profit

Dividend Tax

The dividend tax (5%) which covers dividend payments made by the company to associates or share-holders.

The microenterprise income tax (1-3%) paid by all microenterprises (private limited companies with a gross income of under 1 million Euro per annum which register as a microenterprise) on their gross income in lieu of the corporate tax.

The value added tax (19% or reduced for certain categories) payable by all final consumers, with the option for new companies to be exempt if their gross income is under 65.000 Euro.

Additionally, employees will also pay two taxes on their salary, as follows.

The income tax (10%) payable on taxable income (differs from gross income primarily by being calculated as the income after paying the mandatory social and medical insurance contributions)

The contributions to social (and medical) insurance (25%+10%+2.25% - the last one being paid by the employer)

Certain criteria and conditions apply to all tax regimes with specific information being provided by Ministry of Finance (**Sources:**→ [Romanian Ministry of Finance](#) → [227/2015 Law](#))

Step 4: Write a business plan

See Green Book chapters 11 and 18.

Step 5: Opening a Business Account

If you wish to have a business account with a Romanian bank you must go in person. The deposit of the share capital in an account opened at the time of incorporation can also be done fiduciary.

Step 6: Environmental Protection Laws and Rules and Applying for Permits

Depending on their economic sector, companies may need to adhere to more stringent or specific rules and regulations regarding environmental protections, especially in the agricultural, energy and industrial areas of activity. As such, a special environmental authorization process may be required with a comprehensive list of economic activities that require such an authorization being made available by the National Environmental Protection Agency through the 1798/2007 Ministerial Order, updated and modified.

Most Romanian environmental protection laws derive directly from European Union directives and environmental protections and are enforced by the National Environmental Protection Agency which is also charged with publishing any and all legislation pertaining to the environment (**Sources:**→ [National Environmental Protection Agency](#)→ [1798/2007 MO](#)→ [European Union Environment Portal](#))

Step 7: Privacy / Personal Data Protection (Making a business website)

Personal Data Protection

Data protection regulations in Romania are outlined by the 363/2018 Law, which in turn was developed and adopted in order to comply with European Union regulations, specifically the General Data Protection Regulation.

Data protection rules and regulations are enforced by the National Supervisory Authority for Personal Data Processing, which is also the body that is authorized to investigate GDPR complaints (**Sources:**→ National Supervisory Authority for Personal Data Processing→ 363/2018 Law→ European Union data protection rules→ GDPR)

Step 8: Insurance

In Romania, all self-employed (authorized persons) and employees are required by law to participate in and be covered by the national insurance systems for retirement and health, and in certain circumstances, unemployment.

Subsequently, while the insurance contribution liability may slightly vary depending on temporary schemes for business start-ups, generally the liability is similar for an authorized person and an employee, the primary difference is the fact that employees have their contributions retained at the source (by the employer) and paid directly, while the self-employed are personally responsible for handling the payments.

Step 9: Management of human resources

In addition to the fiscal provisions pertaining to employees which have already been specified, the general rules and regulations governing the labour market are outlined by the Labour Code, 53/2003 Law, republished with updates and modifications.

The law outlines normal/usual employee protections and rights in line with European continental norms, such as the right to unionize, the right for collective bargaining, the right for paid leave etc. The standard work week is 40 hours, at a maximum of 8 hours per day, while the minimum paid leave (excluding national holidays) amounts to 20 work days per year.

As with all other areas, European Directives apply and are translated into law per the requirements of the TFEU (**Sources:**→ European Commission Employment, Social Affairs & Inclusion Portal→ 53/2003 Law).

Step 10: Patents and Brands

The State Office for Inventions and Trademarks (SOIT) [Oficiul de Stat pentru Inventii si Marci (OSIM)] is the Romanian national authority charged with the registration and authorization of patents, brands and other intellectual property items.

The primary laws governing intellectual property are the 129/1992 Law, 350/2007 Law, 16/1995 Law, 84/1998 Law and the 64/1991 Law, republished with updates and modifications.

A comprehensive list of tariffs and applicable taxes for trademark registration and similar activities is provided by the SOIT (**Sources:**→ State Office for Inventions and Trademarks→ 129/1992 Law → 64/1991 Law → 350/2007 Law→ 16/1995 Law→ 84/1998 Law→ Tariffs)

Chapter 17 Turkey Step by Step

Introduction Turkey

There is a provision in the clause (I) of Article 5 of the Regulation on Opening a Business and Working Licenses published in the Official Gazette dated 10.08.2005 and numbered 25902, which includes the provision "Complying with the provisions of the legislation on foreigners regarding opening and employing businesses by foreign nationals". In accordance with Law No. 6735 foreigners who will open a business must obtain a work permit from the Ministry of Labour, Family and Social Services before starting to work.

If foreigners want to open a business and work under their own names and accounts, they must apply to MoLFSS to obtain a work permit following the completion of the establishment procedures of the said workplaces before the relevant authorities (such as the publication of the workplace in the trade registry or the trade registry office and obtaining a tax number). As a result of the evaluation to be made by MoLFSS, foreigners whose request is approved and who have been granted work permits must apply to the relevant municipalities with these permits and request a business license and work license.

The procedures and principles for Syrians under temporary protection to work in our country are regulated by the "Regulation on Work Permits of Foreigners under Temporary Protection", which was published in the Official Gazette dated 15.01.2015 and numbered 29594, and a work permit from for foreigners MoLFSS under this scope to work in Turkey.

Foreigners working independently on their own behalf and account within the scope of temporary protection, after the completion of the establishment procedures of the workplace on the condition that they have tax numbers, by scanning the documents showing the activity of the workplace such as the trade registry gazette for companies, the relevant chamber registration document for real person merchants, tradesmen and craftsmen, to the automation system during the application. He has to get a work permit before starting to work. The foreigner will be required to have a work permit while granting a business and working license by the competent authorities.

Syrians in Turkey are almost 4 million

Despite their success, young migrant (Syrian) entrepreneurs in all countries are working in an unfamiliar economy and regulatory environment, limited customer base and inconsistent access to incentives and business support. In Turkey, Partnerships with Turkish businesses can help ease some of these challenges. Syrian businesses bring unique competencies, including familiarity with Turkey's Arabic-speaking consumers and existing links with businesses across Syria, the greater Middle East, and North Africa. Leveraging these competencies can mean new growth opportunities for Turkish businesses. Essentially, while Syrian businesses can offer access to new markets abroad, Turkish businesses can help Syrians crack the market within.

The Turkish Ministry of National Education (MoNE) recommends the following to cultivate greater interaction and eventually partnerships between Turkish and Syrian businesses for mutual benefits:

- Provide Syrian businesses with resources to navigate the Turkish market and regulatory environment.
- Invest in training and capacity development opportunities for Syrian and Turkish businesses, as well as public agencies serving businesses and foreign investors.
- Offer networking opportunities and platforms for Syrians businesses to demonstrate their products and services.
- Reduce policy uncertainties and regulatory burdens to encourage long-term Syrian investment in Turkey and facilitate formalization.
- Increase outreach and equitable access to incentives for Syrian businesses, especially to realize their export potential and brand development.
- Collect and provide access to detailed data on Syrian businesses for further analysis.

Chambers of commerce and industry across all provinces can:

- Prepare Arabic language guides to help Syrian entrepreneurs navigate the process of establishing and operating a business in Turkey. The Gaziantep Chamber of Commerce has experience doing [this](#).
- Staff dedicated help desks for Syrian entrepreneurs interested in establishing a business. Provide training and support on Turkish laws and regulations, banking regulations, and available investment and export incentives.
- Organize business network meetings. Bring Syrian and Turkish businesses together under the umbrella of an impartial chamber.
- Provide Syrian businesses with a platform and venue to introduce their commercial activities to Turkish businesses. Holding these meetings in English may offer a common working language for some potential partners.

Step 1: Choose legal form

Company Types under TCC and Alternative Forms

There are corporate and non-corporate forms for companies under the TCC, which states that companies may be established under the following types:

a. Corporate forms

Joint Stock Company (JSC)

Limited Liability Company (LLC)

Cooperative Company

Although some financial thresholds (i.e., minimum capital) and structures differ from each other, the procedures to be followed for establishing a JSC or an LLC are the same.

b. Non-corporate forms

Collective Company

Commandite Company

Although companies may be established according to these five different types, JSC and LLC are the most common types chosen both in the global economy and Turkey.

Step 2: Officially Register your Company with the Chamber of Commerce

Turkey has introduced reforms with a view to making it easier to do business in order to enhance the investment environment, eliminating red tape in setting up a business and minimizing costs and procedures. To this end, establishing a company is now only carried out at Trade Registry Offices located in Chambers of Commerce and designed to be a 'one-stop shop'. The process is completed within the same day. The process of establishing a joint stock or limited liability company is fairly simple and straightforward, especially once the notarization and apostille certification or ratification formalities are completed in respect of the documents to be submitted with the application. In order to begin the process of establishing a company in Turkey, certain information must be entered on MERSIS. This step requires, among others, a tax identification number to be obtained for non-Turkish individuals and/or legal entities who will be shareholders and/or directors of the company. Once the tax identification numbers have been obtained from the relevant tax authority and provided to MERSIS, a MERSIS number will be generated for such foreign nationals.

Upon submission of the articles of association through MERSIS, such articles of association shall be certified by a public notary or the relevant trade registry in Turkey. Upon the certification of the articles of association, the certified articles of association and all other supporting establishment documents (e.g. declarations of signatures by the members of the board of directors and other signatories, letter of blockage from a bank in Turkey certifying that at least 25% of the share capital of the entity has been deposited and blocked in a bank account, etc.), as requested by the relevant trade registry, must be physically submitted for registration. Once the relevant trade registry certifies all documentation as complete and suitable, a registration certificate is provided which evidences the incorporation of the new company. Trade registry will also provide the mandatory legal and financial books of the newly incorporated company together with the registration certificate.

Step 3: Fiscal regulation and Accountancy

TURKISH TAXATION SYSTEM

Turkish direct taxation system consists of two main taxes; income tax and corporate tax. An individual is subject to the income tax on his income and earnings, in contrast to a company which is subject to corporate tax on its income and earnings. The rules of taxation for individual income and earnings are provided in the Income Tax Law 1960 (ITL). Likewise, the rules concerning the taxation of corporations are contained in the Corporation Tax Law 1949 (CTL). Despite the fact that each is governed by a different legislation, many rules and provisions of the Income Tax Law also apply to corporations, especially, in terms of income elements and determination of net income.

INCOME TAX:

Taxable Income:

The income tax is levied on the income of individuals. The term individuals mean natural persons. In the application of income tax, partnerships are not deemed to be separate entities

and each partner is taxed individually on their share of profit. An individual's income may consist of one or more income elements listed below:

- Business profits,
- Agricultural profits,
- Salaries and wages,
- Income from independent personal services
- Income from immovable property and rights (rental income)
- Income from movable property (income from capital investment)
- Other income and earnings without considering the source of income

Tax Liability:

In general residency criterion is employed in determining tax liability for individuals. This criterion requires that an individual who has his place of residence in Turkey is liable to pay tax for his worldwide income (unlimited liability). Any person who remains in Turkey more than six months in a calendar year is assumed as a resident of Turkey. However, foreigners who stay in Turkey for six months or more for a specific job or business or particular purposes which are specified in the ITL are not treated as resident and therefore, unlimited tax liability does not apply to them.

In addition to residency criterion, within a limited scope, nationality criterion also applies regardless of their residency status, Turkish citizens who live abroad and work for government or a governmental institution or a company whose headquarter is in Turkey, are considered as unlimited liable taxpayers. Accordingly, they are subject to the income tax on their worldwide income.

Non-residents are only liable to pay tax on their income derived from the sources in Turkey (limited liability). For tax purposes, it is especially important to determine in what circumstances income is deemed to be derived in Turkey. The provisions of Article 7 of the Income Tax Law deal with this issue. In the following circumstances, the income is assumed to be derived in Turkey.

Business profit: A person must have a permanent establishment or permanent representative in Turkey and income must result from business carried out in this permanent establishment or through such representatives.

Agricultural income: Agricultural activities generating income must take place in Turkey.

Wages and Salaries:

- Services must be rendered or accounted for in Turkey.
- Fees, allocations, dividends and the like paid to the chairmen, directors, auditors and liquidators of the establishment situated in Turkey must be accounted for in Turkey.

Income from Independent Personal Services: Independent personal services must be performed or accounted for in Turkey.

Income from Immovable Property:

- Immovable must be in Turkey;
- Rights considered as immovable must be used or accounted for in Turkey.

Income from Movable Capital investment: Investment of the capital must be in Turkey.

Other Income and Earnings: The activities or transactions generating for other income, specified in the Income Tax Act, must be performed or accounted for in Turkey. The term accounted for used above to clarify tax liability of the non-residents means that a payment is to be made in Turkey, or if the payment is made abroad, it is to be recorded in the books in Turkey.

Determination of Net Income:

Business Profit:

Business profit is defined as profit arising from commercial or industrial activities. Although this definition is very comprehensive and includes all types of commercial and industrial activities, the ITL excludes some activities from the contents of business profits. Generally, activities performed by tradesmen and artisans who do not have permanent establishments are not assumed as commercial and industrial activities and are exempt from income tax.

Furthermore, in order to tax income resulting from commercial and industrial activities there has to be continuity in performing these activities. In other words, incidental activities in that nature are not treated as commercial or industrial activities and therefore, the Income Tax Law deals with these activities as the other income and earnings.

The ITL does not list each commercial and industrial activity and only refers to the Turkish Commercial Law for the scope of these terms. Yet several activities are listed namely for clarification in Article 37. These are as follows:

- The operation mines, stone and time quarries, extraction of sand and pebbles operations of brick and tile kilns;
- Stock brokerage;
- Operating of private schools, hospitals and similar places;
- Regular operations of sale purchase and construction of real estate;
- Purchase and sale of securities on someone's behalf and on a continued basis;
- Fully or partly sale of land which has been obtained by purchase or barter and subdivided within five years of its date of purchase and sold during this period or in subsequent years;
- Earnings from dental prosthesis.

Basically, the taxable income of a business enterprise is the difference between its net assets at the beginning and at the end of a calendar year.

Two method are used to compute business profits: Lump-sum basis and actual basis in the former method, the Income Tax Law specifies estimated business profits for taxpayers who are qualified for such treatment according to the relevant provisions of the Law. The main

assumption is that those taxpayers specified by the Law have difficulty to keep accounting books and to determine then income on the actual basis. Therefore, their income taxes are assessed on their estimated profits determined by the Law.

In the latter method business profits is determined on the actual basis: Taxpayers are required to keep accounting books to record their actual revenues and expenses which occur within the calendar year. In general, business related expenses paid or accrued related to business are deducted from revenues:

Expenses to be deducted:

In order to determine net amount of business profits on the actual basis, the following expenses may be deducted from revenues:

- general expenses made for earning and maintaining business profit;
- food and boarding expenses provided for employees at the place of business or in its annexes;
- expenses for medical treatment and medicine;
- insurance and pension premiums;
- clothing expenses paid for employees;
- losses, damages, and indemnities paid based upon written agreements, juridical decrees, or by order of law;
- expenses for travel and lodging relevant to the business;
- expenses for vehicles which are part of the enterprise and used in the business;
- taxes in kind such as building, and consumption, stamp and municipal taxes and fees and charges, related to the business;
- depreciations set aside according to the provisions of the Tax Procedure Law;
- payments to the unions;
- Payments, which are not accepted as expenses:
 - Those payments listed below are not considered as deductible expenses;
 - funds withdrawn from the enterprise by the owner or by his spouse or children, or other assets in kind taken by them;
 - monthly salaries, wages, bonuses, commissions and compensation paid to the owner of the enterprise, to his spouse, or his minor children;
 - interest on the capital invested by the owner of the enterprise;
 - interest based on the current account of the owner of the enterprise, his spouse, his minor children including interests on all form of receivables;
 - all fines and tax penalties as well as indemnities arising from unlawful actions. Indemnities incurred as penalty clauses of contracts shall not be considered indemnities of a punitive nature;
 - % 0 per cent of the advertising expenses for all kind of alcohol and alcoholic beverages, tobacco and tobacco products (current rate has been reduced to 0 percent by a Governmental Decree).

Step 4: Write a business plan

See Green Book Chapter 11.

Step 5: Opening a Business Account

The company must obtain potential tax identity numbers for non-Turkish shareholders, and non-Turkish board members of the company from the relevant tax office. This potential tax identity number is necessary for opening a bank account in order to deposit the capital of the company to be incorporated.

The documents required by the tax office are as follows:

- Petition requesting registration
- Articles of association (one original)
- Copy of the tenancy contract showing the registered address for the company

If the process is going to be followed by proxy, a power of attorney must be issued specifically showing the authority to act on behalf of the company before the tax authority in order to obtain a tax identity number or potential tax identity number.

Bank Accounts

In recent years the Turkish Republic has alleviated the processes to open a bank account in Turkey for foreigners with the means of some regulations in order to increase investment and make it more convenient to foreigners. These regulations will enable a foreigner who has come to Turkey for working to send money easily to his family abroad, they will enable that the daily life of a foreigner will get easier by being able to take advantage of banking processes and they will enable the investment and company financial activities of foreigners will be realized considerably faster and with many more advantages. However, the opening procedures of a bank account for foreigners varies from bank to bank. While taking not long in some banks, it can be the opposite in another. Some major Turkish banks are İş Bankası (İsbank), Yapı Kredi Bankası, TEB, QNB Finansbank, Halkbank, Vakıfbank, ING Bank, Akbank, Ziraat Bankası and Garanti Bankası.

How is the Procedure ?

There are two types of opening a bank account for foreign citizens in Turkey; the first one is the procedure to open a bank account for persons and the second one is for accounts in the name of a company.

The legal procedures and principles in order to be able for a foreign citizen to open a bank account in Turkey are listed below:

First of all, the person wanting to open a bank account has to determine a correspondence address.

Foreign citizens have to own a tax number to be able to open a bank account in Turkey. The foreign citizen can get a potential tax number by visiting a state tax office with his/her within a time that depends on the density of the office.

With the tax number received from the tax office, the foreigner will be able to open a bank account and realize banking processes.

Some banks may ask for a mobile phone number of its customers. The foreign citizen needs therefore to procure a telephone number from a Turkish operator company.

The legal procedures and principles in order to be able for a foreign company to open a bank corporate account in Turkey are listed below:

Contrary to personal bank accounts, corporate accounts can only be opened by the director owning a signing authority.

A tax number needs to be procured from the tax office for the company. The company for which a bank account is to be opened, does not need to be located in Turkey or have financial activities in Turkey. It is sufficient to have a correspondence address.

In order to open an account, the competent company director applies to the bank together with the tax number and all documents of the company translated and approved by the notary or consulate. These company documents are the main company agreement, trade chamber registries, commercial register, establishment and activity documents and, if available, licences.

İşbank: Opening a bank account at İşbank is quick and easily. It is necessary to gather the documents below and apply to the nearest İşbank branch.

A valid passport not older than 10 years or a valid residence permit (if both are not available, and official document approved by the Turkish Ministry of Finance validating the national ID document will be accepted)

Your Foreigner's Identification Number or Tax Identification Number

Proof (copy of electric, water, natural gas or phone bill addressed to your name and of the last three months) of your valid residence address in Turkey or the printed address on your passport

Garantibank: Visit the branch in order to get a Mobile/Online Banking password to be able to open an account.

Akbank: Visit branch in order to open a bank account or get an online banking password or call the Akbank expat banking service.

Ziraat Bankası: In order to open a Foreign Currency Current Account or a Turkish Lira Current Account you can apply to our branches or our internet branch.

Step 6: Environmental Protection Laws and Rules and Applying for Permits

The Environmental Law and its secondary legislation regulates the protection of the environment and sanctions any action which violates the rules in the legislation and may cause

pollution to the environment. The Ministry of Environment and Urbanization acts as the regulatory authority through its provincial directorates. Depending on the nature and type of the activity, investors may be obliged to obtain environmental impact assessment reports and environmental licenses. Non-compliance with the Turkish environmental legislation may result in the imposition of administrative fines and civil and criminal liability.

ENVIRONMENTAL PERMITS AND ASSESSMENTS

Pursuant to the Environmental Law, environmental permits and assessments are governed by the Regulation on Environmental Permit and License and the Environmental Impact Assessment Regulation. These regulations introduce an extensive system of licenses and permits required to be obtained pursuant to the environmental legislation. 7.1.2 Environmental Impact Assessment Depending on the risk profile that the activity of an entity possesses vis-à-vis the environment, such entity may be required to obtain an environmental impact assessment report. For large-scale industrial investment, it is almost always mandatory to obtain a report analyzing whether the investment would have significant adverse effects on the environment. The report itself is not sufficient to obtain the clearance of the Ministry of the Environment and Urbanization for the implementation of the project. The applicable legislation also requires public consultation meetings and review by a special independent committee before the Ministry of Environment and Urbanization may issue an “Environment Impact Assessment Affirmative” or “Environment Impact Assessment Negative” decision.

In the former case, the investor can proceed with the investment, subject to other necessary clearances being obtained (if any), whereas the latter restricts any future activity in connection with the investment. Moreover, for the activities subject to environmental impact assessment without getting the EIA Affirmative decision, no other public procedure such as tenders, incentives, and plan approvals could be conducted. EIA behaves like a prerequisite for whole other procedures.

Environmental Permits

Investors are obliged to obtain either a “Environmental Permit” or “Environmental Permit and License” depending on the impact of their activities on the environment. The Ministry of Environment and Urbanization issues an “Environmental Permit” in connection with air emission, environmental noise, deep sea discharge, or hazardous waste discharge from a facility. Investors have to obtain an “Environmental Permit and License” in relation to the technical sufficiency of the relevant facility. Each permit and license issued under the Environmental Law is valid for 5 years from the date of issuance and is renewable for additional 5-year periods thereafter. As a general rule, entities active in the energy, mining, construction and building materials, metal, chemical, surface coating, forest products, food, agriculture and stockbreeding, and waste management sectors and industries are required to obtain either an “Environmental Permit” or an “Environmental Permit and License”, depending on their production capacity and their discharge requirements. Even if an entity is not subject to licensing under the environmental legislation, it must still comply with the same whilst engaging in activities.

Other Environmental Obligations

Although most of the environmental obligations are covered by (i) Environmental Law, (ii) Environmental Permits and Licenses Regulation and (iii) Environmental Impact Assessment Regulation, other (in particular sector-specific) environmental obligations are included in other

regulations. Entities should also comply with other environmental obligations with respect to the area of activities, specified in the Industrial Air Pollution Control Regulation, Regulation on Assessment and Management of Environmental Noise, Regulation on Protection of Wetlands, Waste Management Regulation, Oil Waste Control Regulation, Packaging Waste Control Regulation, the Regulation on Mitigating the Impacts and Preventing the Severe Industrial Accidents, Radiation Safety Regulation.

SANCTIONS

The Environmental Law introduces a strict no-fault liability regime for non-compliance with the law and polluting the environment. Polluters are liable for the loss occurred due to their actions, regardless of the degree of fault. In case of a violation, the accused company may be given a reasonable time (not exceeding 1 year) to remedy the breach failing which it may face sanctions. Although most sanctions exist in the form of an administrative fine, violating the Environmental Law and its secondary legislation may also lead to criminal liability for the polluter. For 2019, the administrative fines due to non-compliance with the Environmental Law and its secondary legislation may reach up to TRY 6,017,320 depending on the severity of the breach. Each year, applicable administrative fine is increased pursuant to a rate announced by the President

Step 7: Privacy / Personal Data Protection (Making a business website)

The General Data Protection Regulation (“GDPR”) came into force in May 2018 – as every business in Europe knows. Turkey has similar legislation, although some differences exist. Companies doing business in Turkey need to know how these laws work in practice.

Enacted in 2016, Turkish Data Protection Law (“DPL”) is accompanied by other regulations and communiqués, while draft versions of secondary legislation have been published by Turkey’s supervisory authority, the Personal Data Protection Board (“DPB”). Under these changes, data controllers have to comply with multiple obligations when dealing with personal data, while the legislation also affects every employee, making it important for companies operating in Turkey to understand the consequences of compliance failure.

In examining the differences between DPL and GDPR, the key point is how they affect businesses operating in Turkey. Originating from EU Directive 95/46/EC, DPL features various additions and revisions. Although it contains nearly all the same fair information practice principles, DPL does not allow for a “compatible purpose” interpretation while any further processing is strictly prohibited. If data is compiled for a purpose where the subject has given consent, the controller can use it for another purpose, provided that additional specific consent is given, or if further processing is needed for what are deemed to be legitimate interests.

Grounds for processing under DPL are comparable to those which apply for GDPR, save that explicit consent is required when sensitive and non-sensitive personal data is processed – a much more time-consuming exercise. At first blush, such a burdensome obligation should give DPL a higher level of data protection than GDPR. However, DPL’s definition of explicit consent needs to be set against GDPR’s regular consent. Both require “freely given, specific and informed consent” but GDPR also provides that there has to be “unambiguous indication of the data subject’s wishes by which he or she, by a statement or by a clear affirmative action, signifies agreement to the processing of personal data relating to him or her.”

Under DPL, the cross-border transfer of personal data to a third country is similarly troublesome: the country of destination has to have sufficient protection, according to criteria decided by the DPB. Alternatively, parties must commit to provide sufficient protection that meets DPB approval. But DPL also includes the following: “In cases where interests of Turkey or the data subject will be seriously harmed, personal data shall only be transferred abroad upon the approval of the Board by obtaining the opinion of relevant public institutions and organizations.” This obliges data controllers to evaluate whether a transfer might possibly cause serious harm, and if it does, they need to obtain the DPB’s approval. However, it is unclear how such interests are to be determined. GDPR requires controllers to maintain internal records, although there is no general requirement to register with the data protection authorities, whereas DPL provides a hybrid solution, combining registration and record-keeping requirements: a registration mechanism mandating data controllers to register with a data controllers’ registry. The draft DPB regulation requires them to hand over their Personal Data Processing Inventory and Personal Data Retention and Destruction Policy to the DPB before completing their registration. For any business that is subject to both DPL and GDPR, the best way to avoid duplication of compliance effort is to formulate a flexible compliance model that satisfies the demands of regulatory authorities in multiple jurisdictions.

Step 8: Insurance

The social security system in Turkey is generally similar to Bismarck model, one of four basic insurance systems which are: Continental Model (Bismarck), Liberalistic Model (Beveridge), Northern European Model and Mediterranean Model. Bismarck Model refers to a system where the premiums paid over the wages of employees according to their insurance status are collected in a joint pool and the benefits are provided based on the paid premiums only when old-age pension is entitled. The amount of the benefits to be granted to the insurance holders in cases of retirement, accident and sickness varies by the income they previously had. The main actors in this system are employees, employers and representatives in public sector. This system has more regulatory measures in the labour market than in the liberalistic system, which hinders labor market flexibility. Concordantly, strict rules and collective bargaining mechanisms have come to the fore.

The Turkish Social Security System has also some elements of the Mediterranean Model as well as Bismarck Model. The Mediterranean Model is derived from the Continental Model and bears a resemblance to this model in the sense that the paid social insurance premiums provide a basis for future social security benefits. Another aspect of the Mediterranean Model similar to Turkish Model is the wideness of informal economy. For this reason, the system does not cover many people; however social risks are tried to be eliminated through family ties. This model has brought into prominence the concepts of traditional family and agricultural society; thus people are supported by their families without considering whether the state provides benefits or not in case of revenue loss or social risks.

By this reform, a number of structural changes have been made on Turkish social security system. A transition has been realized from the system which entitles various rights to different professional groups to the system which ensures the unity of standards and norms in terms of retirement insurance. Having the aim to ensure the sustainability of the system, these structural changes have not led to deviation from the Mediterranean Model-Continental Model.

Social Security Reform

Since 1990s, a number of financial problems have been experienced in Turkish social security system due to various reasons such as early retirement implementations, high rates of unregistered employment and income replacement and low rates of premium collection and earning subject to contribution. This system does not include the entire population and not have adequate safeguards against poverty. The provision of services by different social security institutions in nonsystematic way hinders the unity of norms regarding rights and obligations of employees. It became compulsory to make reforms in social security system as a result of all these problems and ageing tendency of the population which is one of the major factors affecting the financial sustainability of the system.

For the purpose of restructuring the social security system, a reform was realized in 2008 when the Law No. 5510 entered into force for seeking solutions to the prominent problems such as the existence of increasing deficit of the system and different implementations that the institutions had in the provision of health and insurance services.

The primary aim of the social security reform is to create an equitable, easily-accessible and financially sustainable social security system that provides more effective protection from poverty.

The social security reform consists of 4 complementary components:

Universal Health Insurance providing an equitable, protective and quality healthcare services for the entire population,

An aid system which enables all needers to access the services with the combination of non-contributory payments and social benefits provided disorganized,

A single retirement regime including short and long term insurance branches apart from health insurance,

A new institutional structure facilitating daily life of our citizens through modern and efficient services.

The social security reform particularly includes the regulations regarding the enhancement of the retirement system and expenses. From this point of view, a set of changes have been made on pension replacement rate, updating coefficient, number of paid premium days and age parameters and a transition period has been envisaged. As the previous rules continue to be followed until the completion of transition period, the effect of these parametric changes on social security deficit cannot be seen exactly in the short term until the 2040s.

The reforms made up to now aim at increasing the services for insurance holders as well as removing defects in the social security system. In this context, various regulations have been made in the field of both health and retirement so that insurance holders can receive services at the shortest time. A number of implementations have been put into practice to facilitate insurance holders' access to hospital services and the relevant procedure requiring a long wait has started to be made on internet.

The primary objective in a people-oriented system is to provide services at local levels. For this reason, the system where services are provided from center has been left and Social Security

Centers have been built in many districts with a view to enable insurance holders at local levels to receive services easily.

Financing of Social Security

Social security is generally financed through premiums or contributions collected from workers, employers and state around the world.

There are two ways to follow in financing social security system:

Capitalization or saving method (fund management)

Pay as you go (allocation) method

The pay-as-you-go method is used for financing the social security system in Turkey. Under Turkish social security system, premiums are collected for long and short term insurance; unemployment insurance and universal health insurance. In order to lessen the effects of early retirement on national economy, social security premium is collected from pensioners who continue to work after retirement.

The following table indicates insurance branches and rate of premiums paid under these branches:

Individuals to Pay Premiums

Individuals to pay premiums vary according to the status of insurance holders:

The long and short-term insurance, universal health insurance and unemployment insurance premiums of the individuals working on service contract (workers) shall be paid to the Social Security Institution by their employers by deducting the amount equal to the rate of premium collected over total earnings from workers' wages and adding the amount of premium to be paid by the employers.

The long and short-term insurance and universal health insurance premiums of the individuals working on their own names and accounts (employers) shall be paid to the Social Security Institution by themselves.

The long-term insurance and universal health insurance premiums of civil servants shall be paid to the Social Security Institution by the Public Institution where they work by deducting the amount equal to the rate of premium collected over total earnings from civil servant's salary and adding the amount of premium to be paid by the institution.

The long-term insurance and universal health insurance premiums of optional insurance holders shall be paid to the Social Security Institution by themselves.

Step 9: Management of human resources

Under Turkish law, labour legislation is applicable to almost all employees, regardless of the size of the employer for which they work. The most significant piece of labour legislation in Turkey is the Labour Law. Other significant pieces of legislation relating to employment matters are as follows: (i) the provisions of Article 14 of the Law No. 1475 which govern severance payments,

(ii) the Labour Health and Safety Law, and (iii) Trade Union and Collective Bargaining Agreements. Moreover, the Turkish Code of Obligation includes a chapter on employment agreements, which will be applicable in cases where the above-mentioned legislation does not address the matter in question.

EMPLOYMENT AGREEMENT

Employment agreements are treated differently than other private agreements under Turkish law. The main objective of employment agreements is to protect the employee and maintain a social balance between the employee and the employer. In order to ensure that these objectives are met, the legal rights and benefits granted to employees under the Labour Law are mandatory and cannot be excluded or altered contractually to the detriment of the employee. However, contractual arrangements which enhance the legal rights and benefits granted to employees under the Labour Law are permitted. It is mandatory to execute a written agreement should the term of the employment relationship be for one or more years. Except where a contract has not been executed, the employer shall, no later than two months after employment begins, provide a written document containing general and special terms relating to working conditions, daily or weekly working hours, remuneration and supplementary salaries, payment terms, and provisions that both the employer and the employee are required to fulfil upon termination of the agreement. Otherwise, a monetary fine may be imposed on the employer for each employee working without a written agreement. If employment agreements are not in writing, they are still valid; however, the employee may demand from the employer a document bearing his signature and stating the general and, if any, special terms of employment at any time

Definite – Indefinite Term Employment Agreements

Under Turkish law, employment agreements can be made for a fixed or indefinite term. An employment agreement between an employer and employee will be deemed to be for a fixed term if it is concluded in writing and any one of the following conditions exists: (i) if it is concluded for a definite term work, (ii) if its term depends on an objective condition such as completion of a certain task, or (iii) if its term is subject to the completion of a certain aim. A fixed-term employment agreement cannot be renewed more than once, save where there is a material reason which justifies renewal. If an employment agreement does not meet the above conditions, it will be considered an indefinite term employment agreement.

4.2.2 Part-time – Full-time Employment Agreements

Employment agreements can stipulate whether an employee works on a part-time or full-time basis. If the weekly working hours of the employee are considerably lower than those of a full-time employee, the employment agreement is deemed to be a part-time employment agreement. Part-time employment can be for an indefinite term or fixed-term if the fixed term employment conditions referred to in the section above are met.

Step 10: Patents and Brands

The Turkish Patent Institute provides effective protection and widespread usage of industrial property rights ensuring that Turkish industry and technology plays a leading role in global competition. It strives to be a leading institution in the world of industrial property.

Mission

* To provide effective protection of patents, trademarks, industrial designs and other industrial property rights.

- * To contribute to the development of Turkish economy and technology by encouraging creativity and innovation.
- * To disseminate the awareness and knowledge of industrial property rights throughout the country and to cooperate with the related sectors.
- * Providing a customer orientated, timely and high quality service to constitute an effective industrial property system by strengthening legal, technical and human infrastructure.
- * To represent Turkey on international platforms and strengthen co-operation for the protection of the interests and development of the Turkish economy.

Normally, national patent applications should be filed in Turkish and a translation thereof (English, German, or French) depending on the searching authority must be supplied upon requesting the search. However, a national patent application may also be filed in English, German or French provided that an additional fee is paid for supplying the translation in Turkish within one month.

Requirements of a national patent application in Turkey

Applicants must supply the following items in order to meet the basic requirements prescribed by the law:

- Petition of filing requesting grant of a national application,
- a description of the invention,
- one or more claims,
- any drawings referred to in the description or claims,
- an abstract,

Examination stage

Official fees: Official Fee of the competent Examination Authority.

If applicant selects an examination authority who acted for the same application also as the searching authority, special discounts apply. However, searching and examination authorities are not needed to be necessarily the same.

Turkish Patent Institute applies “examination cycles” if the first examination report contains a negative opinion. Applicant is then invited to respond to the first examination report and pay again the examination fee (second cycle). If the second examination report still contains a negative opinion as to patentability, a third chance, which is actually the last chance, is given to overcome the objections in the negative report where applicant needs to pay again the examination fee (third cycle). If the third examination report does not allow any claim in the claims set, application is eventually refused. If the examination reports reference at least one claim as being patentable, application may proceed to grant based on the allowed claim(s).

Once the application is found to be allowable by the TPI, the applicant is invited to pay the grant fee mentioned above in order to proceed to grant and publish the same in the official bulletin. Turkish patent applications are subject to renewal fees from the second and each subsequent year calculated from the filing date of the application. A renewal fee is due on the same day of the month containing the anniversary of the date of filing of the national patent application. If

the applicant fails to do so, such renewal may still be paid within an additional term of six months with surcharge.

Failure to pay the renewal fees within the additional 6 months results in loss of rights which can only be remedied with a request for re-establishment of rights. TPI strictly applies the “all due care” criterion such that the reason for failure was caused by unforeseeable reasons and applicant has duly spent every effort for not to cause any loss of rights.

Appeal

Normally decisions of the TPI can be brought into the attention of Board of Re-examination and Evaluation acting as a kind of Board of Appeal. However, decisions pertaining to substantive issues such as patentability, generally do not deviate from the findings of the Examination Reports. Therefore, this Board mostly reviews procedural matters such as whether a procedural violation ever had occurred in the grant procedure. Decisions of this board can be appealed before the Specialized IP Courts in Ankara.

Oppositions / Third Party Observations

The current patent law does not allow post-grant oppositions to the granted patents in Turkey. As a post-grant action, third parties may only proceed with filing a lawsuit requesting nullity of the concerned patent before the competent courts.

Third party observations, however, are allowed, only in certain points of the grant procedure. Therefore, observations filed in other time points of the procedure have no effect at all.

First time point is that, observations can be filed within six months after publication of the search report in the official bulletin. This would have no substantial effect if the observations are not filed in two languages (i.e. Turkish and the language of the competent Examination Authority) simply because the foreign Examination Authority should be able to interpret the observations. Observations may be considered by the applicant and can be regarded as a warning pushing the said applicant to restrict the claims’ scope or even withdraw the application depending on pertinence of the cited prior art.

However, the applicant has also the chance to ignore the observations and request an unexamined patent. This request is published in the official bulletin, giving a chance to third parties to request examination of the application, and along with this request, file their observations in two languages (i.e. Turkish and the language of the competent Examination Authority). As noted, the examination request is made by third parties and therefore the relevant fees must be paid by them. It should be borne in mind that there is no other chance to file observations in subsequent stages, such as in the examination procedure.

Chapter 18 YME Tips and Tricks

As Henry Ford famously said, "Whether you think you can, or think you can't, you're right." Believe that you can succeed, and you'll find ways through different obstacles. If you don't, you'll just find excuses. Ryan Allis, co-founder of iContact, pointed out that having the end in mind every day ensures you're working toward it. Set goals and remind yourself of them each day.

Being successful often means learning from those who have already achieved their goals. Having a mentor is an amazing blessing to an entrepreneur, but not everyone can find one in person. If you haven't yet found your personal business coach, here are tips and tricks for young entrepreneurs to help get you started. The YME Project partners have worked with a lot of young migrant entrepreneurs and also we have asked them to produce Tips & Tricks through animation. This product is produced by young migrant entrepreneurs with young migrant entrepreneurs for young migrant entrepreneurs.

'Establishing a successful business is not just about carrying an idea through to the point of it being a Start-up'

'If it was easy, everyone would do it'

Ten Tips and Tricks for Young Entrepreneurs

1. Challenge yourself

You have to push yourself every day and learn new things. Living in your comfort zone won't help you in being innovative. Richard Branson says his biggest motivation is to keep challenging himself. He treats life like one long university education, where he can learn more every day. You can too!

2. Stay true to yourself

Don't start a business just because it will bring a lot of profit. In order to be satisfied in life you have to do things that you are passionate about. There's no doubt that running a business take a lot of time. Steve Jobs noted that the only way to be satisfied in your life is to do work that you truly believe in. Turning your hobby into a business doesn't sound that bad, right?

3. Take risks

Just like challenging yourself, you have to take considerate risks. In order to be successful, you will have to calculate and take risky decisions. We never know the outcome of our efforts unless we actually do it. Jeff Bezos said it helped to know that he wouldn't regret failure, but he would regret not trying.

4. Have a vision of what you want

Have a clear vision of what you want to achieve so you can follow it. But be prepared to make sudden changes along the journey because things never go exactly as they were planned. The founder and CEO of Tumblr, David Karp, notes that an entrepreneur is someone who has a vision for something and a desire to create it. Keep your vision clear at all times.

5. Find the right people

You have to find people that inspire you, people who share similar but not necessarily the same vision as you. That will keep you motivated and will also help you in your creative process. Who you're with is who you become. Reid Hoffman, co-founder of LinkedIn, noted that the fastest way to change yourself is to hang out with people who are already the way you want to be.

6. Take action

You might have the best idea but if you don't put work into it, it will never come true. And a not so good idea that has become a reality is better than a brilliant idea that will just stay in your mind. The world is full of great ideas, but success only comes through action. Walt Disney once said that the easiest way to get started is to quit talking and start doing. That's true for your success as well.

7. Be persistent

Things will never go smoothly, but you have to stay motivated and push forward. If you don't succeed the first time, learn from your mistakes and try a different approach. No one succeeds immediately, and everyone was once a beginner. As Steve Jobs wisely noted, "if you look closely, most overnight successes took a long time." Don't be afraid to invest time in your company.

8. Do research

Before starting your own business, you have to do thorough research of the market branch and most importantly of the legal and ethical matters that you will have to follow. Tony Hsieh, the founder of Zappos, once said, "Don't play games you don't understand, even if you see lots of other people making money from them." Truly understanding your industry is key to having success.

9. Spend your money wisely

As a start-up company, profit most likely won't just come straight away. You have to learn how to manage your finances and be aware of what you spend your money on. Remember, renting a fancy office doesn't mean you are going to do a better job. Be careful to spend wisely. It's easy to spend too much on foolish things and run out of capital too soon.

10. Listen to your customers

Take into consideration the feedback you receive from clients and improve your services accordingly. We live in a fast-paced world, so changes are a necessity in order to keep up to date with the market. Dave Thomas, the founder of Wendy's, cited knowing your customer as one of his three keys to success. Know those you serve better than anyone else, and you'll be able to deliver the solutions they need.

Successful Young Migrant Entrepreneurs

A 2016 study by the Global Entrepreneurship Monitor (GEM) found that immigrants are far more likely to be entrepreneurial than people born and brought up in the UK... three times as much in fact. What's more, new analysis from Zirra reports that, of the UK's top 10 unicorn (valued at \$1bn or more) businesses such as Shazam and Funding Circle, in nine out of the 10 businesses there is at least one immigrant, or a child born to first-generation immigrants in the founding team.

Studies and analysis aside, Startups.co.uk's own coverage shows that there are a vast number of incredibly inspiring immigrants who have moved to the UK to set up and build businesses, which have driven economic growth and supported job creation.

In previous years, we've tracked the success of business moguls like London's Deputy Mayor Rajesh Agrawal, the Indian immigrant who founded £1.3bn foreign exchange company RationalFX back in 2005, alongside Australian-born Alicia Navarro and her international multi-million pound affiliate marketing agency Skimlinks.

But what about start-up founders?

Last month London Junk founder Harsha Rathnayake was profiled and shared his rousing story of coming to the UK when he was 18 and not being able to speak any English. He would go on to learn English fluently – self-taught – and, with just £160 from his life savings, start a business that now employs 10 people and is on target to hit £1m turnover.

The share of entrepreneurs who were not born in the Netherlands rose last year by a percentage point to 16 percent, ie one in six. Almost a quarter of the starters were not born in the Netherlands. Most have a business in the hospitality, logistics and construction industries. Many starting migrant entrepreneurs are located in the provinces of North and South Holland and Flevoland.

Figures from the Dutch Chamber of Commerce for 2015 show that one in five starters was not born in the Netherlands. Notable risers: entrepreneurs from Syria and Iraq. Immigrant entrepreneurship does not do the Netherlands any harm. The report *The Economic Value of Ethnic Entrepreneurship* shows that more than 600,000 people work in the companies of these alleged entrepreneurs. The gross added value of these companies amounts to more than 37 billion euros.

A video of iFly Magazine tells the story of Omar Munie who fled from Somalia to the Netherlands with his brothers when he was just nine years old (**Source:** Guide for Young Migrant Entrepreneurs). Now, 18 years on, he is one of Holland's most popular bag designers, and his hand-made products are sold throughout the world. One of Omar's latest projects involves a partnership with KLM, designing a limited edition series of bags made from former KLM uniforms.

Another successful Entrepreneur is Hien Kieu. The director of Kieu Engineering from Sprang-Capelle tells how he left Vietnam in a boat with his parents' savings as a fourteen-year-old boy. How, he was one of the few immigrants to end up in a village in Brabant. Kieu went without even speaking a word of Dutch. And how one teacher at that school believed in him. "I will never forget it. He asked the class: Do you know which one of your engineers will be? He is. That little Hien." The teacher was right. And after its, mts and hts 'that little Hien' started in 1998 with Kieu Engineering for himself. This has now grown into a large company with seventy employees in the Netherlands and Vietnam, specialized in product development for machine construction. With clients such as Nedtrain, Tata Steel and Philips. When he opened his branch in Vietnam more than ten years ago, it was pioneering. "This was something completely new. We do not outsource production, but the labor-intensive CAD drawing work. Not only for ourselves, but also for our customers. "It was a leap of faith, but now it is starting to pay off, says Kieu. "The knowledge remains in the Netherlands. This gives our customers more time for innovation, which is good for the Netherlands, for example. "

Ten Tips and Tricks How to become an Entrepreneur?

1. Your business idea should be fueled by passion

Your passion toward your start-up should be on the top of the list. You should evaluate your idea and see if your interest on this business is strong enough that you will be able to stick with it. Why is this important? Because there will be ups and downs and your passion will be the only factor that will grant you the determination to keep going on.

2. Your business idea should be a solution.

Create a business that solves a problem. Do not start your idea thinking of benefits, you should think what your business will solve. It is easier to gain customers when your business is solving a problem. Your business should fill a gap in a certain market or niche. Think of what makes you unhappy or what product/ service you still think is missing in order to accomplish a certain need you have, and start a business that gives a solution to one of your problems/ needs.

3. You should identify and understand your target market.

The essential factor when starting a business, the key to success, is having something that differentiates you from your competition, from what is already present in the market. Your success or failure will be defined, largely, by your ability to offer something unique. Comprehensive market research studies in collaboration with a deliberate policy to take into account customer feedback, is essential in forming business decisions based on actionable insights. Good market research has the potential to offer significant competitive advantages. A key part of market research is knowing your customer demographics, their interests, earning power, spending habits, etc. Customer's feedback is also very important, you need to listen what customers have to say about your products / services because they can provide you essential information for your internal product/service research and development processes.

4. You should prepare a well-structured business plan.

Your business plan must be concise, specific, and should describe your business project accurately. It is recommended to write it yourself, as it is your vision. If you need assistance, try to utilize a consultant. You must keep in mind that a business plan is more than an accounting document, this document must sell your idea to a potential financial institution. Be prepared to change your plan as you progress and learn more about your customers and competition, but having such a plan will help you to stay focused and headed in the right directions.

5. You should know the legal requirements for starting a business.

It is very important to understand the rules that come with opening a business. Following government regulations is important, as the penalties can impose significant operational costs on your business. The laws that regulate commercial activities, range from setting up an accounting system, to incorporating or registering your company. Certain taxes can vary depending on the type of business you are running and as such your tax liabilities will most likely be different from one business activity to another. Every country regulates employer-employee relations to various degrees, usually the laws being particularly rigorous in this domain, with certain variability, usually pertaining to more stringent requirements, existing in certain areas of activities such as industrial production or food processing. Taking into account all the relevant aspects, it is recommended to obtain expert advice in this domain.

6. You should secure financing for your business idea

Most startups are financed by the savings of their founders, as well as the savings of family and friends. In many cases, it is necessary to look for outside capital investment such as: private investors, assistance funds, venture capital funds, or social economy funding agencies. It is highly advisable to undertake preliminary research and documentation before attempting to secure outside investment, including, but not limited to, venture capital or small investment loans.

In particular, banks will require extensive data as well as a comprehensive business and development plan in order to be able to assess your financing request.

7. You should start on a small scale and work to grow your business.

Even if becoming an entrepreneur is defined by taking risks in starting a business, it is recommended to try to start this business on a small scale and try to build and grow your business step by step. You should build on what works well, tweak what shows promise and discard failed projects. When your business becomes successful on a small scale, you can grow it, extend it to another town or to the entire country and do not stop working and planning every step you take.

8. You should take breaks

It is very important, to know when to stop working and start resting. Everybody needs a good amount of rest and a decent amount of time away from work, in order to reset and refresh. Success does not happen overnight, so you have to pace yourself. Taking breaks is beneficial for many reasons, besides keeping you from burning out. It allows you to breathe, let the information settle in. It gives you time to reflect from a certain distance on what has been done already. Do not wait until you are tired to use a day off, or go on a vacation. Schedule breaks ahead of time. People who are exhausted make poorer decisions, so you are more likely to give up when the difficulties arise, if you are already overworked. Therefore, you should recharge your batteries from time to time.

9. You should take risks

Risk taking is part of the job. Any successful entrepreneur knows that success is born out of taking risks, cold, calculated risks and sometimes “careless” risks. Even leaving your job and becoming an entrepreneur is a risk. Therefore, during your business activity, you should take some risks, you should try out new approaches, and be creative. Though, you should pay attention that the risks you take are not too big. Think them through, consider the pros and cons, and listen to your gut. For the ones that succeed the reward usually compensates for the taken risks. At worst, you will fail and good enough failure has been described as success in disguise. Do not give up!

10. You should learn from your mistakes.

You should see failure as an opportunity to learn and grow in your business. The biggest failure or mistake in business is failing to learn from your entrepreneurship failures. The more you fail or study entrepreneurs like you who failed, the more you will learn about success. Pick yourself up, and do it all over again, but try to do it better. Do not let your mistakes get to you. Sometimes this kind of setback may be the best thing that ever happened to you, and you become an even more successful entrepreneur.

Tips and Tricks around Business Planning

Writing a business plan can seem daunting, if you've never done it before. However, it's something you can't afford to put off or ignore. Having a sound business plan is crucial to the survival and development of your business.

1. Tailor your business plan to your audience

The starting point for any business plan is audience. Who is going to read it? What is the purpose of the plan - is it to secure funding? Maybe you need to attract a business partner. Although key facts and figures will remain the same, tailor different versions of your plan to specific audiences' needs. For example, a potential investor will be looking for a clear explanation of how they will get a good return on their investment. A bank manager will seek proof you can afford to pay back a loan before they provide funding.

2. Research your market thoroughly

As viewers of the BBC's Dragons' Den series will know, prospective investors place great emphasis on market knowledge, which is why your research must be thorough. Information about your market must be detailed in your business plan, and you must show great awareness of your opportunities and threats, which requires considering your strengths and weaknesses.

3. Identify your competitors

To understand your market, you must recognize all competitors - who they are, their strengths and weaknesses and the likely implications for your business. All businesses face competition - your plan should show you have a clear strategy for dealing with all your competitors.

4. Pay attention to detail

Your business plan should get to the point, but it must include enough detail to ensure the reader has the information they need to understand your business. Your plan should make people believe in your ability and professionalism, which means there shouldn't be any spelling mistakes, errors, unrealistic assumptions or fantasy figures.

5. Focus on the opportunity your start-up offers investors

If you're seeking investment, clearly describe the opportunity. Why would somebody invest in your start-up as opposed to another? What is your unique selling proposition - what makes you special? Why will people buy from you? Your plan should answer all these key questions.

6. Don't leave out important facts

Basically, your plan must describe your products/services, customers, competitors, management team, operations, financials, development goals and strategy. If you miss out key facts, it will not reflect well on you, when you present your plan to others.

7. Get your financial information right

Your business plan's financial information will face particular scrutiny. Cash flow should be documented in full, and your sales predictions need to be well founded. While costs are easier to predict than sales, both must be included. If figures really aren't your thing, seek assistance when producing your business plan, perhaps from an accountant or other trusted adviser.

8. Make your executive summary convincing

Arguably, your executive summary is the most important part of your business plan. More experienced readers will read it first, so they can quickly find out key facts and figures. If your executive summary doesn't engage them and encourage them to read on, the battle is lost. An executive summary provides headline figures and condenses your strategy into key points. Although it appears at the front of the document, leave writing it until last. By all means, make it engaging and impressive - but keep it realistic.

9. Seek a second opinion from a business Coach

Once you've completed a draft of your plan, have it independently reviewed. Choose someone who can offer independent, constructive criticism - perhaps an accountant or business adviser. Your local Chamber of Commerce or Enterprise Agency might be able to help. Their review might prompt questions you need to address in a revised draft.

10. Implement your business plan properly

A business plan should be a tool you use to judge performance and guide your strategy and the development of your business. It should contain specific goals, deadlines and responsibilities. It must be reviewed and updated regularly. A winning business plan will help ensure your business stays focused on what it needs to do to achieve its key goals.

Success Factors

It's very important to choose the right indicators in the evaluation of the startup: actionable indicators and not vanity indicators. For example, a supermarket can set a vanity indicator – number of customers, but an actionable indicator is the volume of revenue per day. The number of customers may increase, but they can buy considerably less in time.

Ten Tips and Tricks to be successful as an Entrepreneur

Here are our best 10 tips and tricks to help you make it as a successful entrepreneur.

1. Do Solid business planning

Planning plays a crucial role in any business success. A business plan (see also previous Green Book Chapters) is a good place to start – defining your strengths and weaknesses, what you offer, how it's unique and how you plan on growing your offering. What's more, try to prepare yourself mentally and practically for anything that could go wrong and how you would deal with it. For example, what happens if you get injured? What if clients pay you a month late? What if a weather disaster affects you? Or a trusted supplier goes bankrupt?

2. Prepare for Financial Challenges

Cash flow was by far their biggest challenge when starting up a business (source: [survey Santam](#)). Deal with cash flow blows by saving for a month's worth of expenses or by getting creative with how you lower your overheads. You could offer clients a discount if they pay a deposit or the full amount upfront, or even an incentive – e.g. pay 10% less if you deliver your product or service a week earlier. Whatever you do, be extremely careful of debt – this is one of the biggest killers of small business success.

3. Be Cautious - Remember you're starting up a business

Resist the temptation to splash out on fancy offices, expensive equipment and over-the-top marketing. Your company's livelihood depends on what's in your wallet so every rand and cent must be triple-checked. Maintain a low overhead and manage your cash flow effectively. For one of our 1001 days survivors Jamie Pike, this meant foregoing a physical shop at first and selling his wares at a market; for design duo JesseJames, it meant sharing their premises with other small businesses.

4. Ask for help!

There are lots of resources out there for networking, knowledge sharing and advice. Networking is not just for new business opportunities; it can be a wonderful source of support and fresh ideas. Attend events of your industry and regional business networks. Ask for advice from those around you (such as your intermediary, bank manager, landlord or neighbouring businesses), or online forums and Facebook community groups in your area.

5. Put your faith in a trusted mentor

It can be a family member, former manager or colleague, or even a trusted online source or blog. A mentor is an invaluable sounding board – someone who's been where you are; someone with whom you can have regular, non-judgmental check-ins. 61.9% of respondents in our survey didn't have mentors – however those that did said that they found mentors to have a significantly positive impact on their businesses.

“My mentor pushed me beyond my biggest fears”, said one female entrepreneur who took part in our survey. “It’s not somebody who will take over”, agrees Cooked Inc’s Mariam Jakoet Harris. “It’s someone who’s going to nurture and help you.”

6. Marketing on a small budget

Marketing your new business is extremely important but doesn’t have to cost too much. Social media is your friend – creating your business page on Facebook or LinkedIn is free, and will help your online search ranking. So is submitting your website, URL to search engines like Google and Bing – it’s completely free.

Also keep an eye out for community Facebook groups – some will require a small advertising fee, while others allow you to advertise your business on certain days of the week. The bottom line with marketing is to try anything and everything. You won’t know what will work for you until you try it.

7. Look after number one

Entrepreneurship is a lifestyle – the days of 9-to-5 are over. That’s not to say that you must work yourself into the ground. Exercise regularly, eat healthily and find the time to relax or, you’ll end up being less productive. Of Entrepreneurial respondents, 64% said that they had to give up precious time with their family and friends due to work responsibilities (**Source:** Santam). Working on your time management skills will help you clear enough time in your day to spend with loved ones.

8. Build a team that shares your vision

It’s simple: great people make a great company. As your business grows, you might need to hire staff. Firstly, take the time to interview people thoroughly to ensure that they fit your culture and share your values. Secondly, it can be hard to let go, but it’s important to learn how to delegate tasks. Finally, don’t expect people to be your clones. Be open to new opinions and suggestions. It’s always good to get fresh perspectives on old ways of working.

9. Life Long Learning

Starting your own business is a constant process of growth and learning. It’s important to enrich yourself with both practical and emotional skills. Take a look at free, or low-cost e-learning resources such as the Hubspot Academy, Udemy and Inc.edu.

Sharpen your project or time management skills, learn a new software programme or teach yourself how to run your own social media campaigns. You can also work on your management, presentation, and motivational skills. If you travel a lot, podcasts and things like TED talks are great ways to inspire and educate yourself.

10. Safeguard your venture

The best entrepreneurs don’t seek risk, they seek to mitigate risk. Small business insurance is one of the best ways to look after your livelihood, and it’s more affordable than you think. Make sure that your precious stock and premises are covered in an emergency, such as a fire or theft.

Chapter 19 First Attempt in Learning

The biggest failure or mistake in business is failing to learn from your entrepreneurship failures. The best entrepreneurs are not defined by failures, but rather by how they deal with them. Navigating difficult situations, both externally and internally, is crucial to being a successful entrepreneur.

You should see failure as an opportunity to learn and grow in your business:

F.A.I.L.: First Attempt in Learning.

Top 10 of F.A.I.L.

1.Failure to establish a goal

Always have a goal in mind; don't jump into the world of business without a clear goal in mind. Fail in preparation is usually due to organizational shortcomings generated by carelessness of the entrepreneur.

2.In the end enthusiasm is not enough to succeed

It's important to be enthusiastic about your ideas and achievements; however, you need more than that, such as resources, clear goals and ideas, etc. Fail can also be due to incapacity to convince investors that the idea is worthy. Also, this kind of fail can be determined by the lack of material or human resources in the area.

3.Inability to Learn

To succeed, you need to be able to learn new things and have the drive for it. Without that, it may be near impossible to create a steady-going business. Some entrepreneurs venture into fields outside their areas of expertise and believe that only their intelligence will compensate for this significant gap. They should take advice (friendly or contractual) from specialised experts.

4.Poor Money/Budget Management

Don't throw your money around without a purpose. Always think about how money could be managed and spent in terms of improving your business. Fail in startup is due to incapacity to convince investors that the idea is worthy. Also, this kind of fail can be determined by the lack of material or human resources in the area.

5.Failure to advertise/brand the Product

Never underestimate the power of advertising and marketing. With the right strategy for that, you can go far with your business and your own image. Fail branding can be the result of the incapacity to identify the proper market segment; to understand the needs, expectations and culture of the market segment; to use the proper channels to address this segment; to cultivate the proper brand; to legally protect the brand, etc. Today, customers are more sophisticated than they were decades ago. The products that possess only high functional features are not

successful by themselves. They should possess also high ergonomic features and be supported by meaningful brands.

6.Underestimating the Competition

Underestimating the competition can be fatal for your business and you. Always take into account what the competition does to improve themselves and try to one-up them. Entrepreneurs should be careful regarding competition, because competition has already conquered a large segment of the market, has a deep understanding of the customers and, in most cases, has a large amount of funds for “battle” that the entrepreneur hasn’t.

7.Starting for the Wrong Reasons

Starting a business should be meaningful to you. You should never start anything because you feel like you’re forced to or because it’s expected of you. The typical entrepreneur distinguish himself/herself from other people by vision and commitment to his/her idea.

8.Poor Management

When it comes to management, consider both parties. You can’t be a dictator and you can’t let people push you around. You need to be a leader to keep the morale of the people high and to let the business expand accordingly. Negligent entrepreneurs rely only on their “feeling” and believe they understand the market, when they actually don’t. Classic examples: Sinclair C5 and Webvan.

9.No Business Plan/Terrible Planning

Without a solid business plan, this task will be near impossible or at least much more difficult. Always prepare beforehand and give it much thought, to avoid failure.

10.Surrounding yourself with the Wrong People

Don’t surround yourself with unmotivated, unreliable and lazy people. Ensure that the people you hire and surround yourself with share the same or similar energy and ideologies as you.

Source: Slavena Boycheva and Mikolaj Bylinka

There are different types of failure that may occurs during your roadmap from dream to business, some of them are listed below.

More F.A.I.L.:

1.Fail in preparation.

Fail in preparation is usually due to organisational shortcomings generated by carelessness of the entrepreneur.

2.Fail in start-up.

This may happen due to incapacity to convince investors that the idea is worthy. Also, this kind of fail can be determined by the lack of material or human resources in the area.

3.Fail branding.

It can be the result of the incapacity to identify the proper market segment; to understand the needs, expectations and culture of the market segment; to use the proper channels to address this segment; to cultivate the proper brand; to legally protect the brand, etc.

4. Fail generated by the lack of domain specific business knowledge.

Some entrepreneurs venture into fields outside their area of expertise and believe that only their intelligence will compensate for this significant gap. They should take advice (friendly or contractual) from specialised experts. It is preferable to start a business where you have expertise and you are passionate about.

5. Fail generated by the overestimation of the market need.

Negligent entrepreneurs rely only on their “feeling” and believe they understand the market, when they actually don’t. Classic examples:

- Sinclair C5; and
- Webvan

6. Fail generated by the underestimation of the competitors.

Entrepreneurs should be careful regarding competition, because competition has already conquered a large segment of the market, has a deep understanding of the customers and, in most cases, has a large amount of funds for “battle” that the entrepreneur hasn’t.

7. Fail generated by poor knowledge of the target group, resulting in poor marketing.

Today the customers are more sophisticated than they were decades ago. The products that possess only high functional features are not successful by themselves. They should possess also high ergonomic features and be supported by meaningful brands.

8. Fail generated by lack of passion and commitment in the founding team.

The typical entrepreneur distinguishes himself/herself from other people by vision and commitment to his/her idea. The passion for his/her business and the communication inside the team that develops the business, are two very important factors for a successful business.

Chapter 20 Good Networking

What is the Best Way to Network?

When you learn how to network, it doesn't just improve your career — it improves your personal life too. The best networkers don't just have amazing businesses and careers, they have amazing friendships and are always at the front of the line for new opportunities.

The best way to network is to leverage your natural strengths. Don't make the mistake of forcing yourself to network. Don't pretend to be outgoing to make new connections.

Ten Network tips and tricks

1. Always leave the room smelling of roses

Greet everybody in a friendly way, be positive when you arrive and greet people, when you leave say goodbye to everyone. Be present in the conversation, don't daydream or check your mobile phone. Assume you are always being observed.

2. Stand out! But for the right things.

Be courageous, most people want to do what you are thinking, they are just finding the courage.

3. Do your homework.

If you are going to a conference, or a meeting, research beforehand about the topic. It will fill you with confidence, give you a different perspective and you will have something interesting to say.

4. Most people don't start conversations

Most people prefer to stare at their drink or check their phone rather than talk. Take the initiative and jump in.

5. Memorise some conversation starters that are not too intense!

"I thought that speech was fascinating!", "Are you from around here or did you travel far?", "What a beautiful building/ City!" , "These snacks are excellent! " , "How do you know the speaker?" , "How was the test for you?"

6. When describing your job, create a fun or different explanation to what you do - and be proud.

If you sell life insurance, say "I buy investments for my clients", you're an accountant "I'm in charge of making sure there is some money for the Christmas party!" , you're a cleaner "when I finish work, people are queuing up at the toilet with their newspapers" , Barista "a great coffee can make or break your day, and that's what I do!"

7. Don't close yourself in the office

Meet people, get out of the office / house. Join some clubs, get hobbies. People like a bit of gossip, so, tell them what you do.

8. Put a photo on your business card

It works! People will remember you more easily

9. Don't be too direct

Build the relationship first, then explain your job.

10. Try and think what the other person is interested in.

What is really cool or interesting about working with you or your company?

Ten Tips and Tricks to Network**1. Taking Lead**

Before going to an event or a conference, figure out who is going to be there and do your research. This takes out that anxiety of feeling like you're going to walk into the room and you have no idea what to talk about with people, instead you are going in armed and prepared for conversations and you know exactly what talking points to bring up and sometimes, you know what talking points NOT to bring up, so you can avoid awkward conversations. What creates real relationships with people is those common interests and things that you wouldn't even necessarily think of talking about. Do your research!

2. Use social media

Use social media to get to know your future contacts better. When you meet them in person, it will be easier for you because you will be able to refer to common interests or previous communication.

3. Dress professionally

Dress appropriately for that event. This does not mean that you need to wear expensive clothes, but, do wear something a bit on the dressy side, and leave the comfortable clothes at home.

4. Listen to others

Listen more than you talk! Be there, present in the conversation, with the connection with the people you are talking to, so you can offer valuable insights that keep the conversation going. Listening to someone allows you to find opportunities to connect with somebody, maybe offering value to their life, or their business.

5. Look people in the eye

It is often missed and, that could be due to a lack of confidence or personal reasons. It might keep the one you are talking to, lacking interest in talking. This may look like you're disinterested in the conversation you're having with the person in front of you, or a group.

This may also make people think that they can't trust you. Not maintaining eye contact might make the people you're in contact with think that you hide something, or you are not motivated to talk to them.

6.Come with a goal!

When you are going to an event, go with a goal, connecting people, learning something, discovering hobbies, etc. Anything that you can retain from that event or meeting.

Try any event, meeting, workshop etc. that matters to you! Setting a goal for anything you do will make you discover things about you.

If you connect with people at an event you can develop, in the future, different solutions/ opportunities for you. Business, learning, ideas, anything that might be positive for you, for developing your success.

7.Take the first step!

A lot of people are SHY, maybe you are also one of them, who knows?

People who see that you are interested in them, will cooperate with you, with your ideas. So never be too shy to meet new people. New people = New opportunities.

8.DON'T BE NEGATIVE!

Being negative will always put you in a bad mood! Try to find the best aspects in your behavior, in your inner self. If you spread negativity, persons near you can feel your energy. People will try to avoid you. Nobody likes negative people. You don't need that, you need people around you, you need connections, as always, people = opportunities.

Positive thinking doesn't mean that you bury your head in the sand and ignore life's less pleasant situations. Positive thinking just means that you approach unpleasantness in a more positive and productive way. You think the best is going to happen, not the worst.

9.Talk to people you don't know

During the event, talk to people you have met before, in order to enhance your relationship, but also engage in conversation with people you do not know in order to widen your network and meet potential customers/ business partners.

10.Be able to accept rejection

You may encounter individuals who cannot or do not want to talk to you. People s too rude or too busy to have a conversation. You may talk to people who do not like you or you do not like them. Maybe you will disagree on a subject important to you. Do not take it personally. It does not mean anything about you. You will not be a friend or a business partner with every person you meet. This is all part of the process.

More tips and Tricks about Networking

1. Meet People Through Other People

The best and easiest way to meet people is through referrals. Hang around with the people you already know and who know the people you are looking to meet. Being introduced through them or joining in with their conversations, you will very likely receive a warm welcome and introduction to the person you wanted an introduction to. This is a similar effect to LinkedIn,

through their online introduction tool, or even through joining the right circle at an event with somebody you know.

2. Leverage Social Media

Social media is an effective way to get to know important contacts better and without the pressure of a face-to-face meeting that you may not be prepared for. Seek out like-minded or key contacts you would like to know better within your LinkedIn profile, Google Plus, Twitter and more. Try commenting on a link they post or responding to a comment they make, start a conversation with them and offer them value in return. When you have the opportunity to meet them in person it will be easier to reference previous communications with them. Ensure your online profile is always up-to-date. Recruiters often use social media platforms to probe potential candidates, and even to check out your skills and experience.

3. Don't Ask For A Job

Networking is not asking everyone you know for a job, in fact, when you network, you should never ask someone for a job. You should ask people for information that will assist you in your job search. Your main networking goal should be to build a relationship and establish rapport so when a potential opportunity may arise in the future, your contact may be willing to refer you.

4. Use Your Resume as a Tool for Advice

Another easy yet highly effective way to network during a job search is to ask others who you have established a relationship with to review your resume and give you feedback on how to improve it. Using this technique is valuable for a number of reasons. When reviewing your resume they will discover your work history, your previous titles, your objectives and many things they may not yet know about you. They may remember a company or a connection that your background may be perfectly suited to.

5. Don't Take Up Too Much Time

Before you start networking, be sure to have an agenda and keep the meeting on track. Time is money and people are never happy with someone that takes up too much of their time. By planning out your meeting ahead of time, you establish your professionalism, you gain credibility and cover all the critical topics you wanted to cover.

6. Let The Other Person Speak

When networking, be sure that you don't do all the talking. The key to being a good conversationalist is being a good listener. If you have asked another person for advice or their opinion, make sure they have the opportunity to offer it and tell you. Or perhaps they are looking for you to add value to their work. If you do all the talking, the person may feel you are uninterested in what they have to say and unsure what action to take with the information you have supplied. Ask some of the following questions:

- How long have you been with this company? Or how long have you been in this field?
- What do you like or dislike about your job?
- What type of training did you need for this position?
- What is the culture of this company?

7. Present A Success Story

Once you have found a topic the other person may be interested in and you can offer advice on, present a solution by telling a story about how you helped others in a similar situation. Tell them about your problem and how you solved it but, keep it short and sweet. Start by telling them about the problem and then your solution. Include lots of information on how disastrous things were before it came to a happy ending, where everything worked out for the better.

8. Ask For Suggestions on How to Expand Your Network

One of the main goals of networking is not only to meet one or two people, but also to tap into the network of the people with whom you are meeting. Each separate person you meet will know approximately 200 people, and, if you can gain introductions to some of these contacts, you will quickly increase your network and your chances of finding an extremely valuable connection. Ask your contacts if they can recommend a professional organisation or the names of some of the people to whom you should be talking with

9. Find a Reason to Follow Up

If you want to establish rapport with another person, create a reason to keep the relationship going. If you read an article that adds to a discussion you had during a networking meeting, save it and send it to them with a brief note on what you found interesting and how you think it could benefit them. Try and find at least two or three opportunities yearly to reconnect with the members of your network.

10. Always Remember to Say Thank You

Building a network is about creating a genuine, caring relationship. Thank your connection for the information they have given, and see if you can help them in any way. Share any knowledge you feel would be useful for them. Keep notes on what you learn about your contacts so your future correspondence can have a personalised touch.

Chapter 21 Communication

When you have an idea for a business, project, or investment, it is crucial to set out your objectives and your actions for reaching them: Communication and raising awareness for your products is key.

What is Communication?

Communication is simply the act of transferring information from one place, person or group to another. Every communication involves (at least) one sender, a message and a recipient. This may sound simple, but communication is actually very complex, in relation to your business.

Six tips how to do communications

1.Practice Your Listening Skills (and Your Paying Attention Skills Too):

When others are speaking, are you really listening? We often confuse 'listening' with 'being quiet' but just because you aren't talking while others are talking doesn't mean you're really listening. Learn to turn off your own internal dialogue and truly tune into what others are saying. It often helps to repeat what you've heard so that you know you're paying attention and they know it too.

2.Collaborate, Don't Dictate:

Lectures, monologues, and ramblings do not belong in business communications. If you find you're speaking for more than a few moments (except when giving a presentation or leading a demonstration), stop. Simplify what you're trying to say as much as possible. Allow others to offer their input on the issue. Communication is about give and take, not dictating how things are going to be or how you think they should be.

3.Pay Attention to How You Spend Your Leisure Time

You probably didn't expect this to be on the list. What do the TV shows you watch, the things you read, and your hobbies have to do with business communications? Well, the answer is twofold. First, they have the potential to expose you to new perspectives and important current events that help you grow your business intelligence. Odds are people who watch an hour of reality television daily aren't going to be as capable of carrying a business-oriented conversation as well as those who spend their free time reading business journals and networking with successful mentors. Second, you will glean tremendously useful ideas and insights from more intellectual pursuits than from watching or reading less helpful material during your down time.

4. Invest in the Right Communication and Collaboration Tools: If

you're depending on email and social media for your communications, you're probably receiving a lot of useless and redundant information and perhaps missing out on the most important conversations. A collaborative tool like Vmoso is the ideal way to streamline communications, collaborate on important projects, and build meaningful businessrelationships.

5. Don't Wait Too Long to Bring Up Sensitive Issues

Allowing a situation to build and fester is a recipe for a breakdown in communications. It's much easier, effective, and more professional to address an issue as soon as it pops up, while it's still in its infancy, than to wait until it grows into a big, ugly, angry monster. Most of the time, a quick, direct discussion can resolve any interpersonal or professional issues without negatively affecting the relationship.

6. Learn to Have and Use a Good People Memory

Is Sheila a morning person, or, is it better to approach her with a problem later in the afternoon? Does Samuel prefer a bagel when you swing by to pick up breakfast, or is he more of a sausage roll kind of guy? Is it Tuesdays or Thursdays that Becky has to leave as soon as possible to get her child to his orthodontist appointment? Do these little details seem meaningless to you? People are important. When you can remember details about their personal lives, it shows that you care for them beyond their work. This fosters a deeper, more meaningful relationship that will spill easily into a better, more rewarding business relationship.

Chapter 22 Marketing

When you have an idea for a business, project, or investment, it is crucial to set out your objectives and your actions for reaching them: Communication and raising awareness for your products is key. Marketing for setting up a business is one of the fundamental tools to communicate your product. Marketing helps to scale the product, bring traction and sell more...

What is Marketing?

Marketing is the activity and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients and society in general.

Here 10 tips to share with you

1. Know your customer !

It is useless to create strategies, actions, hire AdWords campaigns, Facebook ADS or Twitter if you do not know who your customer is and who will use your product. Although this seems simple to do, it's very common in setting up a business, that, while validating the business model, the customer changes. Know who s/he is, how s/he is, what interests s/he has, his/her day to day life, what frustrates him/her, what s/he wants, the media and the blog /she reads. All this information will make life much easier when creating a marketing and communication strategy.

2. Before creating a strategy, ask yourself what for

First of all, before developing any strategy, ask yourself, for what? What do we want to achieve with it? Having it clear, and to whom it is directed, means you can create a specific plan with concrete actions.

3. Study your competition and copy

Investigate how your competition is doing in marketing and communication; what works and what does not work. Also in what is good, what you could do better than them, and in what you differ. Remember: copying is not bad. Sometimes you do not need to innovate. If you see that your competition does something that works, copy it, make it tailor-made and measure if it gives good results for you.

4. Set a specific goal

When setting up a business, one of the questions regarding marketing is what you want to achieve and what your goal is. The answers that we find are very diverse. They range from creating customer engagement, winning customers, "until people download my app", amongst others. Well, these are very general objectives. A goal must be SMART [Specific, Measurable, Achievable, Relevant, time bound]. It is what is called internally landing the objectives. A good example of a SMART objective is: "I want to gain 5,000 active users in my twitter application in the next 3 months".

When setting objectives, ask yourself how you are going to measure it and how you decide if it has been fulfilled or not. So you have measurable objectives and you can prioritize which one is more important for your business and follow up on whether you meet it or not

5. Sit with your team

Sit with your team (or ask people who can add value when you are alone to join a brainstorm) and involve them in the marketing plan. From experience, we know that freeing time, starting a business is difficult. But it is necessary. Investing time is investing money (and yes, time is money). Working as a team is what makes a product meaningful, avoids misunderstandings, saves time and money, and aligns expectations.

6. Plan

It's the key to any marketing strategy. It is important to create a marketing plan and put it in a document, with dates, actions, channels, campaigns that are going to be done. The more specific, the better. This will make you not improvise in your strategy, do not deviate and the team takes better advantage of time and money.

In the event that you make a content plan for the blog, think about who will build the content? How often will it be published? Who will edit it? What is the publication process that will be followed? Create a monthly calendar to plan the contents that you will share and write the key messages.

7. Take care of the landing page

If what is involved is to sell, the web landing of setting up a business is the gateway to that sale. Choose quality, careful and attractive images that support your product or service on offer. Communicate in a human language which is understandable by your customer.. Include the benefits of your product, explanatory videos, use testimonials of your product or service and the logos, clients and important prizes. All this makes a landing page, an attractive landing page. Beware of misspellings and misprints. They give rise to questions about credibility and tarnish the product.

8. Communicate what you do

Because communication is also part of a marketing strategy and helps sell what your business does. Communicate what you are doing through your social media, blog, website; and communicate with your team internally.

9. Bet on a media strategy

It's also important to communicate what a business does, to the media. It's about doing well and offering them what they need. Looking for the perfect approach, each business has valuable information to communicate to the media. It is not about sending press releases and information that is not relevant to them. It's about understanding how the media works and how your startup can help them.

10. Measure the results

To see if the strategy and actions are working, you have to measure them. For this, what is used are KPIs. The KPI (Key Performance Indicators) is part of the marketing strategy. Some basic KPIs are the conversion rate, the bounce rate, the duration of the visit on the web, the number of Retweets, number of likes, etc.

Six More Marketing Tips and Tricks

1.The King of Marketing Tips: Keep Up With the Trends !

Having a strong marketing strategy requires more than adjusting your priorities year after year. You have to be constantly on the lookout, for technologies and opportunities to stand out from the crowd. Follow the latest tech and marketing tips to keep up on the important trends and changes you should be using to your advantage.

2.Embrace Paid Social

86% of social marketers already use Facebook ads, and the platform's advertising revenue continues to grow. Meanwhile paid advertising options have come up on Instagram, Pinterest, Twitter, and elsewhere. Social media platforms are tweaking their algorithms, making it clear to brands that paid promotion is a must if you want to get visibility. If you want your social strategy to maintain or gain momentum, then embracing paid social media is a must.

3.Nurture Brand Advocates

People look for recommendations from their peers to make purchase decisions. Your own customers are a powerful resource to help you reach new audiences and drive conversions. To make the most of your brand advocates, create campaigns to incentivise them to spread your message. Create an online community, or offer rewards for referrals, for example. You can also create a branded hashtag and encourage audiences to use it.

4.Prioritise Authenticity

This one is one of our most important marketing tips. Consumers today are well aware that the content businesses create is agenda-driven. They're not likely to respond positively to salesy content, so brands need to develop better strategies to build authentic relationships with their audiences. One of the best ways to prioritise authenticity with your marketing is by creating live content.

Host a live podcast, stream Facebook Live videos, etc. Make mistakes and go with the flow — you'd be surprised just how positively your audience will respond to it all.

5. Create a Memorable Message

There are only so many ways to directly promote your products and services through marketing. Sometimes it's worthwhile to stray away from your main marketing agenda to tell stories that make your brand more memorable and likeable. The more creative you get with storytelling, the more likely you'll stand out and improve your brand image.

6. Build Partnerships

Advertising is a great way to broaden your reach on social media and the web. But it doesn't compare to the power of a strong recommendation from knowledgeable influencers. Collaborate with other major players in your industry to reach a new audience and gain some social proof for your business. You can also enlist the help of micro-influencers to serve as your brand advocates on social media and in the blogosphere.

Six Marketing Tips and Tricks

1. Have a memorable LOGO

When you start a company, you need to make yourself known, memorable, and quick to be reminded when you see its logo!

Having a memorable logo, is helping you getting in people's mind, let's check some examples.

For example - Nike's logo; as soon as you see this "swoosh" you'll know what brand it is, even without seeing the word "NIKE".

Or think of the reverse, when you think about a known brand, you'll have its logo in your head!

2. Actions for improvement the client fidelity

We all want loyal clients, who come to us when they need something that can be found in our product range, right?

So, there are some ways where we can make them be "ours", let's think about discounts, "buy 2 - get 3" offers, pre-sale offers or having any little advantage than any other normal client.

3. Try to make your original research

When you want to be a reseller, provider or dealer, it is best to have your own original research accredited by a good, known company or certifier.

Having your own research may make your clients have more trust in your brand! Think about it!

4. Invest in social media

In 2020 this is the best way to launch your brand.

There are millions of users of the internet, the social media platforms (Facebook, Instagram, YouTube, etc.). There is Google Ads, where you can directly pay to have some advertisements on different platforms. Or you can have partnerships with some influential people on the internet, this factor may impact your brand, but also may cost less/ more depending on the number of followers/ subscribers.

These days, this is the most favourable way to promote your goods. People tend to like what their idols like, making you, as a client, be impressed by their opinions and ideas.

5. Film some Ads

Make some advertisements in video format. When you see the products "working", things may look more likeable. Video remained a popular digital marketing tactic in 2019, and it's a must marketing strategy for this year, too. Try to include tutorials, testimonials or behind-the-scenes footage, anything that may connect you with the client.

6. Digitises UP!

Everything happens digitally now, your company has to as well. Make websites, phone apps, anything that can make your client get in contact with you easily and fast! Keep them in touch with you, make some online polls to see what your client needs!

Chapter 23 Youth Worker Guide to Boost Entrepreneurial Capacity Building

Introduction

Entrepreneurship is a powerful driver of economic growth and job creation. Young migrant workers represent an important pool of potential entrepreneurs.

Entrepreneurship coaching and mentoring is an effective resource-intensive support to Young migrant workers. The key to a successful coaching or mentoring relationship is the quality and dedication of the coach or mentor, ensuring a good match with the young entrepreneurs.

“Youth work” refers to education and welfare services to support young people’s safe and healthy transition to adult life, as well as leisure activities. Organisations that deliver youth work share broad youth work values and aims:

- Support young people in exploiting their potential in the cultural, social and education field,
- promote the active participation of young people in social and cultural activities, guide young people in their personal and professional path, including counselling about school and education or support to facilitate the access into the labour market.

Youth work is a non-formal learning process aimed at developing young people in terms of their citizenship, their integration in civil society and increasing solidarity among generations. Youth work is mainly with the “out-of-school” (extra-curricular) children and youth work promoting and strengthening young people.

The guide

This document is a guide for teachers, trainers and youth workers who are training migrants to boost their entrepreneurial capacity.

Entrepreneurship education is more than preparation on how to run a company. This Youth Worker Guide is about, how to develop the entrepreneurial attitudes, skills and knowledge which, in short, should enable a student to turn ideas into action.

The aim of this guide is to provide teachers and trainers with a framework to support entrepreneurial learning of young migrant(s) students and help them setting up a company. It will optimise the learning of migrant students in the classroom or online through focused teaching methods.

The aim is to supply teachers and young entrepreneurs offering a comprehensive set of measures created with various specialists across Europe and is easily followed to implement and to replicate it in any other EU country. The training approach should not be in an educational framework, to reflect the vision of the entrepreneurs.

Who

A typical student is a migrant aged 16-29 years old with a desire to develop their entrepreneurial spirit. These students will be faced with various challenges, such as legal, cultural, linguistic and in some cases the need to move throughout Europe. Trainers need to, not only be competent in teaching entrepreneurial capacity building but also consider these unique challenges.

What

Entrepreneurial spirit is not limited to a migrant wanting to set up a company. It is applied to a migrant developing an initiative, organising an event, benefitting from an opportunity where there is an element of risk and hopefully of profit. It can be a part-time or full-time activity.

Finance is a major issue for migrants, so the training is applied to intrapreneurial initiatives, too. Intrapreneurial initiatives are those that an employee (the migrant) has from within an entity and develops them internally, enjoying the financial safety and resources of the employing entity, for example, the migrant could be working for a company and then within that company the young person may have an initiative to share with and develop with the boss.

Training environment

The training can occur on a virtual/digital platform or inside a training facility.

DIGITAL / VIRTUAL LEARNING

The effectiveness of a coaching or mentoring scheme can depend on the ease of accessing the coach or mentor. That does not have to be a physical training facility.

Remote online training can be required to meet migrants via online platforms. In the era of training and education, the term appeared as “Emergency Remote Teaching” in order to indicate a need to transform the training environment into the virtual platforms, without designing them as online instructional processes at the beginning. Therefore, we added this part to support trainers to transform their content into the online channels. It becomes much more difficult to keep the interactive characteristics of the instruction, when transformed into online platforms. Therefore, the synchronised or the live stream nature of the instruction gains importance in online sessions. There are platforms, like Zoom, Google Teams, Adobe Connect, Skype etc. to get live (synchronised) sessions with the learners. If it is a group session, there are some interactive tools available for trainers to get feedback like menti.com, Kahoot, poll junkie etc.

Training facility

The training facilities need to offer certain characteristics:

- Easy and direct public transport to the training facility – the migrants need to be able to get to the training location, using few and simple instructions and the migrants should not have to walk a lot inside the building, otherwise they will feel lost and unwelcome;
- All organisational staff should be informed that the migrants are coming and prepared to give basic indications how to reach the training facility;

- Professional but relaxed environment – migrants may feel reluctant to take part in the course, so it is important to make them feel relaxed and welcome but also confident in their teachers;
- Space to move around – the room needs enough space for the students to move around and socialise / network as the course is not just undertaken sitting down;
- Tables positioned in a circle – to avoid psychological barriers;
- Technical equipment- like music player, laptop, projection etc. to use audio visual elements;
- Smart boards - using smart boards allows teaching in different styles. There are students who are more verbally inclined, so they can listen to the teacher talk. Visual learning students can understand what the teacher is doing easier. The board allows more in-depth visuals. You can have online resources, they are environmentally friendly, you can save your lessons, better visuals;
- Wifi - service – a necessity as the migrants may not have access to Wifi at home, and it needs to be without restrictions, but meeting the security standards;
- Regular breaks – to maintain concentration, breaks are structured, regular and respected, and announced at the beginning of each training day. You may need to consider breaks around religious requirements;
- Bathroom – as with any training facility, and mixed bathrooms should be avoided;
- Basic refreshments – in case the students are hungry, there should be basic refreshments available;

Applied training method

The methods used by the trainer are fundamental to the success of the course as the migrants are in a unique and challenging situation. Learning optimisation is strengthened by;

- Team work
- Practical / hands on lessons – project based, student-centred and work-based methods
- Ice-breakers and student energising strategies
- Active student participation (treating the students as individuals and a specific background and knowledge)
- Learning objectives attached to each lesson
- Regular and objective testing (in an informal and non-formal way). This can be as simple as checking at the end of each module that the student has understood. Team-work, soft skills and hands-on skills need to be evaluated by the mentor/trainer in an informal and non-formal environment, for example giving feedback to the independent practice of the students, as included in the session plans of this guide.
- Using at least three “senses” to communicate a concept where possible, to encourage information retention, creating a Social and emotional learning environment (for example, sight, hearing and emotions through storytelling, or, sight hearing and movement by getting students to stand up and move around)
- Assessing and fulfilling migrants’ Basic Human Needs (if possible) at the beginning of training session. If an applicant is missing a basic need, they will not concentrate on the lesson, but instead on that need, like hunger, thirst, cold, hot, exhaustion or fear. Social and economic differences are a threat to effective group learning
- Consider and account for Psychological traumas and Prejudices

- **Maintaining an open-door policy**- you are always there to help them with the topic of the training (academic)
- **Share relevant personal stories or anecdotes**- youth workers with a migrant background are more successful in this case: By demonstrating a connection between your life and young migrants, you will be able to effectively reach out to them. Think of humorous personal experiences that will entertain young migrants and convey a strong life lesson.

Learning optimisation is threatened by:

- Lack of Parental Support- most families do not understand why they are training.
- Poverty
- Bullying
- Health issues- for example, Syrians mostly have traumatic backgrounds and they encounter health problems due to insufficient life conditions.
- Disruptive students
- Lack of interest or relevance
- Absenteeism
- Cultural differences
- Lack of language ability in the language of the course

Learning types

1. Auditory and musical learners

Auditory learners like to hear solutions and examples explained to them and may gravitate towards music subjects and group learning as a way to understand information. Auditory learners often have a high aptitude for distinguishing notes and tones in music and speech.

Qualities often associated with auditory learners include:

- Possessing a 'good ear' for music and tones
- May be easily distracted
- Likes to talk to self / others / hum / sing

Auditory learners might say words out loud or hum tones to better learn them. This strategy is key for keeping musical learners engaged in class lessons.

Strategies you can try include:

- Read back what you have written
- Recording lessons for later listening and reference
- Encouraging auditory listeners to 'teach others' verbally
- Seating them away from distractions

2. Visual and spatial learner

Visual learners like diagrams, drawing out concepts, charts and processes. They learn by looking at visual concepts, creating them, and watching other people create them. Visual learners might be organised or creative in their application, and find things like colours and shapes useful.

Visual learners often possess the following qualities:

- Habitual doodlers / drawers
- Observant

- Not easily distracted
- Enjoys planning
- Prefers visual instructions

Strategies you can try include:

- Include maps, images and diagrams
- Create mind-maps
- Sitting visual learners near the front
- Using colour codes and cues
- Encouraging note taking and recopying notes during study

3. Verbal learner

Verbal learning includes both writing and speaking. Verbal learners might have a preference for reading and writing, word games and poems. Verbal learners know the meanings of a broad category of words, can use them effectively, and actively seek out new words to add to their repertoire.

Some qualities associated with verbal learners include:

- Intellectual
- Bookworm
- Good story teller

Strategies you can try include:

- Storytelling
- Push personal boundaries by making them write things down or present it to the others

4. Logical and mathematical learner

Some qualities associated with mathematical learners include:

- Pattern recognition
- Good with numbers
- Predisposition towards grouping and classification

Strategies you can try include:

- Try to include statistics and classification taxonomy.
- Ask your students "What category of book is this?"
- Start with general concept and develop them
- With logical students, always look to incorporate a system, include the students in the development of that system.

5. Physical or kinaesthetic learner

Commonly called hands-on learners, kinaesthetic learners prefer to physically engage with the materials of the subject matter. Some qualities associated with physical learners include:

- Preference to 'get their hands dirty'
- Energetic, may drum fingers or shake legs
- Action-orientated and outgoing
- May deprioritise reading and writing

Strategies you can try include:

- Encouraging movement during study (don't punish them for fidgeting)
- Decluttering desks and surfaces so they can focus on learning
- Take structured breaks, let them move around
- Physical interaction and something they can relate to ie video
- Make them create products

6. Social and interpersonal learner

Social learners show preference towards groups and collaboration. Some, but not all, will gravitate towards leadership within a group. Some of the qualities often associated with this type of learner include:

- Extravert
- Good communicator
- Sensitive and empathetic

It's important for educators to understand that not all social learners are extraverts or highly communicative, and that they can also be visual, auditory, verbal, logical or physical learners as well. The interpersonal aspect perhaps better describes the settings in which they are most comfortable, rather than how they absorb information. Interpersonal learners like to 'do' and to 'share'. This can sometimes lead to distraction for other students who are more intrapersonal in their learning habits. To prevent this, try to channel social learners into providing value to the group, giving them tasks that use their energy usefully, with a focus on empathy for their classmates.

Strategies you can try include:

- Roleplaying historical events or works of literature
- Collaborating on finance and budget problems
- Working as a class on comprehension questions

7. Solitary and intrapersonal learner

Solitary learners can be visual, auditory, physical, verbal or logical learners. Fulfilling all the needs of the solitary student will ensure they are fully engaged. Some of the qualities often associated with this type of learner include:

- Independent
- Introspective
- Private

Strategies you can try include:

In a classroom environment it can sometimes be difficult to engage a solitary learner. They might sit silently in the back of the classroom, only to ace the exam at the end of semester. For the educator, it's important to engage them during class. Provide visual materials, books and learning aids. Designate quiet areas, and collaborate with defined sharing time so the solitary learner can feel adequately prepared.

Mixed learning approach

It is always desirable to have a mixed learning approach throughout coursework to cater to each type of learning style. Each session/lesson can focus on a particular learning type, or incorporate multiple strategies within each lesson. The most important element is first recognising the differences in student learning.

Disruptive Students – Threatening Learning Optimisation

One class's disruptive student can be considered a normal student in another class. This depends on the cultural differences. It does not necessarily mean a disruptive student realises that he/she is being disruptive nor demotivated.

Typical Disruptions; Examples include repeatedly leaving and entering the classroom without authorization, making loud or distracting noises, persisting in speaking without being recognized, or resorting to physical threats or personal insults.

Strategies to prevent and respond to disruptive behaviour include the following:

- In the first lesson you must all create a "Standard of Conduct" chart which all students sign. Reminders by the teacher will be required throughout
- The teacher needs to be the role model for the required standard
- If you believe inappropriate behaviour is occurring, consider a general word of caution, rather than warning a particular student (e.g., "we have too many contemporaneous conversations at the moment; let's all focus on the same topic").
- Try speaking with the student after the lesson to outline any issues
- Remain calm and in control.

Avoid:

- Arguing with a student
- Giving in to inappropriate requests
- Ignoring inappropriate behaviour that has an impact on you or other students
- Allowing the student to intimidate you

Law and regulations

For Law and regulations, we would like to refer to the Green Book chapters 12, 13, 14, 15, 16 and 17.

Cultural background

The cultural factor is one of the main issues to address in order to create an inclusive and open learning environment that facilitates learning. The trainer should take into consideration the cultural background of students and the culture of destination which can often be particularly different, to approach to particular cultures which are really different.

Taking into consideration the cultural background of the students is crucial in order to provide high quality training, that responds to their needs and expectations of the training.

Addressing the cultural background is a complex task which requires particular attention from the trainer. Culture is more than holidays or recipes of favourite dishes, religious traditions, or language, a person's culture and upbringing has a philosophical effect on their perspective towards the world and how they process information. Therefore, culture has an important input on learning and teaching styles.

It is important for the trainer to have some information in advance regarding the cultural background of students, to adapt their approach in teaching. This can be done either in the first introductory lesson, where a student presents themselves, offering useful information for both the teacher and the class, or before the start of the course through questionnaires or similar tools. It is important that teachers understand their students and their academic abilities individually, rather than relying on preconceived ideas or prior experience with other students of similar backgrounds. The information provided through these channels will help the teacher focus better on the needs of the students and provide training that is more appropriate.

The tutor has to remember that culture can affect the training experience: for example, the "normal" behaviour of the students in class is highly based on their culture. Asian students tend to be quiet in class, and making eye contact with teachers is considered inappropriate. In contrast, most European students are taught to value active classroom discussion and to look teachers directly in the eye, to show respect, while their teachers view students' participation as a sign of engagement and competence. These factors are of vital importance in training migrant groups.

It is important for the trainers to take into consideration, factors which are part of the personal background of each student and that can be at times difficult to address, like, for example, trauma. It is important for the trainer to be flexible and empathetic with their students because often, apart from being trainers, they can become reference points for young migrants.

When addressing culture in training, it is important to take into consideration both the cultural background of students and the culture of the destination. It is key for trainers to give information about the new environment to make the students feel more comfortable. The reasons why a person moves from their country of origin are many and, it is not obvious that the person has information about the destination country. Trainers should be prepared to give as much information as possible, depending also on the student's needs. This information does not only include language training but other important factors which can be: specific rules in specific sectors, not accepted behaviours by the society, how to address locals and so on. Providing information about the destination country is crucial to boost integration. This type of information is part of the so-called cross-cultural training which implies the identification of the differences between the two cultures and to address those areas where the culture clash could lead to problems.

Teamwork learning

Learning optimisation is strengthened by Teamwork. There must be a friendly and comfortable team atmosphere

There needs to be a team atmosphere created in the classroom which improves the feeling of ownership of the content, reduces the chance of students dropping out and losing interest and improves the quality of the ideas between each other.

Teamwork skills are essential to your success at work, no matter your industry or job title. Good teamwork skills reflect typically a healthy, high-functioning workplace.

Try to develop the following skills for young migrants as entrepreneurs. Here are just a few examples of qualities that can help you improve your teamwork skills:

Communication - crucial to having good teamwork skills, so share relevant thoughts, ideas and key information. Consider both verbal and nonverbal.

Responsibility - it is important that every party involved both, understand the work they are responsible for, and makes the effort to complete said tasks on time, and up to the expected standard, and work together towards a common goal.

Honesty - this might mean sharing a disagreement, not able to complete a certain task on time, or sharing a new development. Transparency develops trust and therefore the ability to work together efficiently.

Active listening – making an effort to focus intently on one person as they share their ideas, thoughts or feelings which improves understanding and trust. Ask follow-up questions!

Empathy - Having empathy for your teammates can allow you to better understand their motives and feelings, which can help you to communicate with them in a way they will respond to positively.

Collaboration - work together to create something better, share ideas, improve each other's work and help one another to form a good team.

Awareness - be aware of the team dynamic at all times. For example, if one person is dominating the conversation, it is important that balance is restored for each teammate to contribute evenly.

Alternatively, if one person tends to be shy and hesitant to share ideas, it is important to create space so that all teammates feel comfortable to contribute their unique skills and abilities.

Learning optimisation is strengthened by Energised students - Incorporating movement to a lesson stimulates blood flow and brain activity. Some students can find it difficult to pay attention to what the teacher is saying *and* sit still.

Learning optimisation is strengthened by Learning objectives – this helps focus the lesson, in terms of pre-lesson preparation and throughout the lesson. When objectives are put together, it also creates a more structured progress for the student. The objectives should not be too strict as to not allow fluid development in the classroom. The teacher should take care to reach all learning objectives. The learning objectives of the next training day should be announced at the end of the day in order to motivate the student to come back, and eventually to prepare herself/himself using their own initiative.

Learning optimisation is strengthened by regular testing or repetition of previous lessons – testing can be as simple as repeating what happened last lesson, asking simple questions to remind the students of what they did last time (even prior to a break). “Testing by doing” in a controlled way with constructive help and sharing the experience. At the end of a lesson the students should be asked to repeat the main points. This testing must happen every lesson. If the student knows there will be basic questions at the conclusion of the lesson, they will focus and concentrate more, and, more importantly, it helps the student create a long term memory. An online application like Kahoot creates an environment of fun and motivation to join the activity.

Learning optimisation is strengthened by Practical / hands on lessons. It will be done through the teacher, platform, app and should be also possible to access by smart phone. After a short presentation of the theoretical aspects of the lesson, students will be given simple assignments related to the discussed topics. According to the nature of assignments, the students will work individually or in teams. After the assignments’ conclusion, one student or one team will present his / her or their results and the entire class will discuss them in an objective way.

This can be achieved for example by drama and other theatrical activities and games, which enables students to join activities for having joy and fun altogether. Moreover, the creativity of the students should be boosted by the trainer to activate their inner potential as innovators, new idea creators, creative problem solvers, which are important components of entrepreneurial mindset.

Learning optimisation is strengthened by Using at least 3 senses to communicate a concept.

Create a growth mind-set classroom

According to Stanford University psychology Professor Carol S. Dweck, people with a “fixed mind-set” — those who believe basic qualities like intelligence or talent are fixed — are less likely to flourish than those with a “growth mind-set” — those who believe that abilities can be developed through dedication and hard work. In her book, “Mind-set: The New Psychology of Success,” Dweck reveals how parents, teachers and others can put this idea to use to help students foster outstanding accomplishment.

By creating a growth mind-set learning environment, we can help students take more ownership of their learning and achieve their independence. The key is to emphasize the effort that students are putting in, rather than their intellectual ability, therefore helping them learn how to persevere and grow.

Each student should set weekly, monthly, and quarterly goals. Track their progress and growth. Celebrate their successes and if students aren’t reaching their goals, hold an intervention conference so we can review the progress they have made and make adjustments so they can start seeing more growth.

One of the tools we can use is the game of Company Snakes and Ladders, where you set objectives and tasks. The participant defines objectives and splits it up into the different task he/she needs to do to achieve the objective. Each task needs to have a deadline, and answer the question, when, how, who, where. The tutor and trainer need to monitor it with the participant.

How and which tools can we use?

Some examples of case studies of worldwide famous entrepreneurs:

- **Kiran Mazumdar Shaw- CEO- Biocon**
Kiran Mazumdar Shaw, the founder of Biocon is one of the most successful Indian entrepreneurs. At the age of 25, she founded her own company called Biocon, which partnered with an Irish firm to make industrial enzymes.
- **Arianna Huffington - CEO- The Huffington Post**
Arianna Huffington is the prime supporter of The Huffington Post, creator of the ongoing New York Times smash hit The Sleep Revolution and as the Editor-in-Chief of The Huffington Post to seek after her new health start up, Thrive Global, which will offer well-being preparation and workshops on stress deduction. Here's her business guidance for business visionaries who need to begin a business just because: "In case you're going to begin a business, you have to truly cherish it, on the grounds that not every person is going to adore it. At the point when The Huffington Post was first propelled in 2005, there were such a significant number of depreciators.
- **Guy Kawasaki CEO- Canva**
Guy Kawasaki is the Chief Evangelist of Canva, the writer of thirteen books including the acclaimed Art of the Start, which has been hailed as a weapon of mass creation by businesspeople all over the world. He's additionally the previous boss evangelist of Apple. Here's his business exhortation to hopeful business visionaries who need to begin their very own business: "My best business tip is to concentrate on the model. Try not to concentrate on your pitch deck, field-tested strategy or monetary projections."
- **Chase Jarvis CEO- CreativeLive,**
Subsequent to getting to be one of the world's most outstanding picture takers at a moderately youthful age, Chase went on to help establish, CreativeLive, the world's biggest live spilling training organization. Here's his business guidance for new businesspeople who need to begin their very own business: "Scratch your own tingle. Follow tackling an issue that you have. Something that is precious to you, not some arbitrary market opportunity."
- **Larry Kim - CEO- Mobile Monkey**
Larry is the founder of both Mobile Monkey, a next-generation chat bot for marketers, and Wordstream, a leading provider of AdWords, Facebook and keyword research tools used by over a million marketers worldwide. Larry is also a top columnist at Inc magazine, a Techstars mentor and keynote speaker for events around the world. Here's his best business advice for aspiring entrepreneurs: "The biggest mistake I see entrepreneurs make is over-estimating the novelty of their big idea."
- **Michelle Schroder CEO- Making Sense of Cents**
Michelle is a business visionary and blogger that runs the individual money and way of life blog, Making Sense of Cents. Since 2011, she's been utilizing her experience in account to compose extraordinary substance and develop her blog business to over \$70,000 in income every month. Here's her business guidance for new business visionaries who need to begin a business and become productively independently employed: "The most excruciating slip-up I see first-time (or unpractised) business visionaries make is that they see others in their industry or blog specialty as a rivalry. This can fundamentally keep you down, as you may never learn industry privileged insights and tips, make certified companions, and then some."

- Oleg Shchegolev- CEO- SEMrush
Oleg is the fellow benefactor and CEO of SEMrush, an across the board promoting toolbox for advanced advertisers. Oleg has developed SEMrush to 400 workers in four workplaces around the globe and in 2016 they praised 1 million clients (!!!) with customers in excess of 100 nations. Here's Oleg's best business guidance for first-time business visionaries hoping to begin their very own business: "First-time business visionaries give an excess of consideration to what different organizations are managing without having an independent mind."
- Bhavish Aggarwal CEO- OlaCabs
The 29-year-old IIT-B Grad – Bhavish Aggarwal is the organizer and CEO of India's most prominent Cab Aggregator OlaCabs. OlaCabs, all the more famously known as Ola, is much the same as some other commercial centres on the web, however more explicitly into giving Taxi administrations. Ola, which began as an online taxi aggregator in Mumbai, presently dwells in the Silicon Valley of India a.k.a. Bangalore and is likewise known to be one of the quickest developing organizations in India, out beating its rivals Uber and Meru.
- Jim Fowler CEO- Owler
Jim is the Founder and CEO of Owler, a publicly supported focused insight stage. Before Owler, Jim established Jigsaw in 2003 and was CEO until it was obtained by Salesforce in 2010 for \$175 million. Prior to his profession in innovation, Jim was proprietor and administrator of Lookout Pass, a ski resort in Idaho, and served in the U.S. Naval force as a plunging and rescue official.
- Matt Feldman CEO- Case Escape
Matt is the CEO and prime supporter of Case Escape. Subsequent to getting his MBA from Chapman University at age 23, Matt began his first business in Quite a while (which we began together in 2013) and has since developed it into an overall business with more than 100 customers and tallying. Case Escape was established with the objective of helping 1,000 businesspeople start their very own telephone case business (**Source:** <https://www.mim-essay.com/top-31-successful-entrepreneurs/>)

Assessment tool

The YME App does not particularly differentiate between skills and competences, but rather it provides an overall assessment of the migrant's capabilities relevant to developing entrepreneurial skills. It breaks down the evaluation into 8 individual components. Each of these components will help the teacher in correctly identifying specific areas that need further improvement, thus enabling a focused, targeted teaching approach.

The YME App can indicate, if the answers are honest, the presence or lack thereof of various skills, such as: self-confidence, communication skills, leadership skills, creativity/ innovation capacity, problem solving skills, financial skills, ambition, risk taking behaviour.

The self-confidence and communication skills are also important to be evaluated at the first group meeting with the migrants (their level can be taken from the App). An entrepreneur should possess SOCIAL SKILLS (to coordinate employees, to discuss with investors, suppliers, etc.) and FINANCIAL SKILLS (to understand and control the cash flow in her/his business).

The information provided to the trainers from our app, is confidential and respects Privacy rules.

Chapter 24. YME Staff competences Youth Worker, Mentor and Trainer

Role Purpose

The youth worker, trainer, mentor 'teaches' through supporting their students (young migrants) by showing them where to look and lets them 'practice by doing' and avoiding telling them what to see.

The trainer, youth worker and mentor in this position will deliver high quality entrepreneurial training support for young migrants, with a focus on IO2 and IO3 Guide for young Migrant entrepreneurs. The role of the youth worker, mentor or trainer is to empower, help and guide the Young Migrants to develop an idea into a company or a self-made job. They will set achievable and useful learning objectives, together with each programme participant. The trainer, youth worker and mentor will ensure that participants on the programme meet their learning objectives, are integrated and will support the participant in their process of integration into the social environment.

Youth workers, trainers, mentors play a key role in helping migrants overcome problems they encounter in a new society and integration. Youth work has much to offer in services for migrants and refugees. From, a skill base that integrates intrapersonal and inter-personal support with the practicalities of assisting people to find their way around the social welfare system, youth workers, trainers and mentors can respond to the complex needs of young refugees within an understanding of the wider context of family relationships and social institutions. However, youth workers need to understand their client's status related to their migration background, so they can better analyse and respond to their needs and anxieties. Most migrants and refugees will have concerns about finding employment, finding secure accommodation, education, learning language, maintaining their cultural practices, and understanding the local culture. In addition to developing a social network, experiencing discrimination and racism, etc. That's why it is important to develop youth workers' knowledge, skills and competences in helping refugees and migrants.

In designing and delivering YME coaching and mentoring programmes for young migrant entrepreneurs, trainers/ mentors, youth workers should:

- Leverage existing relationships with the business community and organisations that work with the young migrant communities in raising awareness about coaching and mentoring initiatives.
- Use coaches and mentors who can relate to different profiles of migrant entrepreneurs
- Provide training to coaches and mentors so that they understand the challenges migrant entrepreneurs face and can effectively communicate with them
- Ensure flexibility in how different profiles of migrants can access and use coaching and mentoring programmes, including through our online platform and app
- Use coaches and mentors who can provide support in relevant languages.
- Specification for skills trainer, Mentor, youth worker
- The characteristics of our entrepreneurial trainers, mentors and youth workers

The YME GOOD PRACTICES & NEEDS ANALYSIS FINAL REPORT highlighted some attributes and skills for staff competences, as listed below.

Knowledge/Skills

- Excellent interpersonal, listening and Communication skills including “intercultural” and “physiological” - Active listening skills, Conflict management and mediation skills, building a relationship of trust, being able to inform migrants and refugees in an adequate manner, ability to manage incomprehension and ambiguities in communication (to overcome the language barrier), group management skills and being good at group work. “Language” is articulated as a crucial need by the youth workers as to provide communication with refugees.
- Coaching and Mentoring skills, particular with regards to Personal Development and assessing the entrepreneurial qualities while doing so
- Leadership abilities
- Excellent understanding of different backgrounds and situations, and Intercultural skills (Being able to manage the various needs of a community made up of different ethnic groups, awareness about cultural differences and accepting them, mastery in transcultural approach, respecting diversity). Most of the youth workers report the importance of acceptance of the different cultural backgrounds and patience, when it comes to psychological traumas and lack of communication.
- Excellent organisational skills
- Patient and supportive approach with Empathy and social and emotional intelligence to solve learning problems and to understand the real needs of migrants, being open-minded and curious, creativity so that the youth worker through an honest communication can manage to establish a trust relationship
- Open and welcoming approach
- Effective communication and social skills - verbal and written delivered with enthusiasm and impact. Clear usage of language (because the migrants can have difficulties in understanding a complex one)
- Proficiency in local language, and in the international language commonly used by participants
- Practical experience of delivering employability and/or business skills, but also in communicating with authorities and entities.
- A team player
- A structured person, who is also adaptable and able to make changes in response to the environment
- Very effective inter-personal characteristics
- Ability to respect confidentiality
- The ability to motivate and act as a role model
- A commitment to equality and diversity
- Knowledge regarding national and international legislation on immigration and international protection; rights and duties of migrants; legal procedures regarding registration of migrants and other administrative issues, actual and efficient supply of information to the migrants regarding documents, school, work, be able to inform in an adequate and efficient manner migrants regarding all the necessary steps regarding documents (registration process, good knowledge of the territory and the services available in order to create integration opportunities for migrants). “Knowledge” defined here further information and awareness in the facts related to migration and refugees.
- Psychology (to know how to work with traumatized people). Many youth workers in Turkey state that knowing “how to work with traumatized people” is an important theme and need.
- Experience
- Skilled trainer and group work facilitator
- Experience of delivering a variety of teaching methods with a practical approach and which is student based.

- Experience of delivering training in employability and/or entrepreneurial skills (eg. business development)
- Experience of facilitating learning in small groups
- Appropriate qualifications and understanding of the material
- Have a high level of skills and an in-depth knowledge in the taught area and situation (minority, migrants, setting-up businesses)
- Intellectually robust with a good standard of education
- A good standard of the local language, and an understanding of different culture
- Willingness to undertake training to develop skills
- Instructor Experience, including working with young people possessing secondary education or less and experience working with NGOs focused on assisting and/ or integrating migrants
- Experience of instructional design and learning environments
- specific knowledge is required when engaging with unaccompanied minors, and intercultural awareness

Job Description

Trainers, youth workers, coaches and mentors to relate to different profiles of migrant entrepreneurs.

A successful coaching or mentoring relationship depends upon mutual trust. Lack of trust can have negative consequences for the outcomes. Be careful, though: The relationship can generate dependency when coaches and mentors become too involved in the entrepreneur's business.

Principal Accountability

- Plan and conduct activities for a balanced programme that meets the learning objectives using various methods of delivery
- Establish clear learning objectives for all sessions/workshops and communicate these to the participants
- Deliver a variety of workshops through giving presentations, facilitating learning in small groups and coaching.
- Prepare materials and training rooms for session activities
- Identify and select relevant training resources to meet the needs of the participants
- Provide a positive and motivating environment in which participants are encouraged to actively engage in the learning process
- Foster person-centred instruction
- Have pedagogical information to understand the learning psychology and cognitive processes of young people
- Mentoring and coaching skills
- Demonstrate cultural awareness and sensitivity, with the capability to detect potential issues that could arise in respect to the cultural profile of the host country [Note: I believe this is necessary due to potential conflicts between different cultural and societal norms in particular regarding the rights of women and sexual minorities in Europe as compared to the Middle East]
- Feedback on, and input into course material and design
- Collect feedback from participants and synthesize in a report
- assess the needs of young migrants to correctly plan and deliver programmes related to areas such as work life, laws and regulations of how to set up a business,
- regularly monitor and review the quality of the local youth work provision
- run community/environmental projects, residential activities, outdoor education and in-company training

- support young migrants in different settings, including employment opportunities.
- mentor, coach and support individuals, encouraging greater social inclusion
- work in partnership with professionals from other organisations that support young migrants such as social care, health, police, education, youth offending teams and local authorities
- attend and contribute to multi-agency meetings, bringing together practitioners from different sectors
- attend regular training and development opportunities to maintain an up-to-date knowledge of trade and refugee policy developments
- undertake administrative tasks, maintain effective recording systems and respond to queries
- work with families of young migrants to win support for improved provision and act as an advocate for young migrants interests
- draw up business plans, write reports and make formal presentations to funding bodies

Guidance on the role of the personal mentor (mentor/youth worker/trainer) within YME

Introduction

It would be ideal if all participants are assigned a Personal Mentor throughout their training. The personal Mentor is an invaluable resource for participants. Quality mentoring is very much dependant on a good relationship between mentor and student.

The Personal Mentor is there to encourage and support participants to look after their own interests - whether related to their training, work experience, setting up a business or other aspects of their life. Personal Mentors provide guidance and advice, discuss progress and help participants to develop a range of cultural and professional skills.

The Personal Mentor provides each participant with a named contact, whom they can talk to about their development and any personal concerns. They are, therefore, extremely influential in enhancing the quality of the migrant students' experience.

The Personal Mentor has a key role in supporting the participants to achieve self-confidence and also their potential and to provide advice, directing them as necessary to appropriate sources of advice and guidance. At times it may be necessary for the Mentor to positively challenge participants about their progress, performance or attendance and create a long-term relationship.

The mentor has to establish the responsibilities of participants

It is important that the Mentor is explicit with the participants about their responsibilities to ensure a successful relationship. It should be emphasised that the relationship between participant and organisation (including the Mentor) is a *client-service provider* one and the relationship is subject to country specific laws. It should be also emphasised that these laws protect both the client and the service provider.

As a minimum these responsibilities should include:

- Contact Mentor or organisation if they are going to be absent in advance *and/or* agree an alternative time to meet, for example if ill and unable to attend training and work placement
- Be pro-active in seeking support when needed
- Talk about any disability, health condition, or religious and cultural impediments to find the correct support
- Notify problems that are affecting their attendance or having an adverse effect on their progress
- Show respect to their peers, staff from your organisation, Mentor and any other member of staff they come in contact with.
- Show respect to the values and beliefs belonging to the local culture and to the cultures of participant's peers
- Make a timesheet when and where your personal Mentor is available as soon as you can
- Let youth Mentor know if you need support to resolve problems related to your training or personal life
- See your personal Mentor whenever you are requested to do so and constructively prepare for these meetings. Although it is your Mentor's responsibility to set up and invite you to regular meetings, it is your responsibility to attend them. Mentors will be asked to keep a record of trainers who do not attend these meetings.
- Follow up for yourself any advice or guidance given

The importance of the first meeting with your participants and assessment grids.

The Mentor needs to establish a basis for a good relationship. It is also important to spell out the boundaries of the relationship right at the start:

- Supporting the young migrants: They should be encouraged to take responsibility for communicating their needs and for seeking appropriate support.
- Identifying the problem: Try to establish the nature of the problem and do not assume that you know what the problem is in advance.
- Offering Support: Personal mentors often choose to offer support to young migrants themselves but at all times remember to never take on more than you can handle and refer the young migrant to appropriate support when needed.
- Clarify for the Participant the role as Personal Mentor
- Establish how participants can contact the Mentor, including office hours
- Discuss and agree ground rules and boundaries for working together
- Ask the participants about themselves, their decision to embark on the programme.
- Ask about their living arrangements, accommodation - are there any issues
- Check that they are aware of their timetable (i.e. of training, Mentorials, work experience, etc.)
- Encourage the participants to prepare in advance for their meetings
- Help the participant to understand their own responsibilities (to themselves, their group, your organisation and their work experience)
- Ensure that that they know what support is available in an emergency Communicate the next meeting topics at the end of the meeting
- Encourage the student to bring her/his pre-learned/pre-achieved skills, competences, background knowledge etc. to the peers as an asset for her/his learning

Evaluate the young entrepreneur

Evaluate the participant by scoring 1-10 (1- not existing – 10 excellent) on:

- The Entrepreneurial Mind set
- Entrepreneurial Risk Management
- Conduct a skills audit
- Resourcing skills
- Completion of IDP
- Review own progress against IDP
- Features of your work
- Selection of a project
- Writing a report
- Carry out a presentation
- Communication Skills
- Searching for a job/start up idea
- Applying for a job/start up idea
- Preparing for an Interview / clients / banks
- Interview & communication skills
- Self-management skills
- Creative Problem Solving
- Creativity and Innovative Skills
- Searching for a job/ idea
- Applying for a job/funds/grants
- Preparing for an Interview with institutions/banks etc.
- Interview skills
- Self-management skills
- Career Progression

Chapter 25 YME Sessions

The Yme project has integrated the Youth Worker Guide with the Guide for Young Migrant Entrepreneurs. So the session plans developed in the Youth Worker Guide to Boost Entrepreneurial Capacity Building are a preparation and these activities of the Youth Worker Guide are tailor-made on the chapters of the Guide for Young Migrant Entrepreneurs.

Preliminary Session: Identify Your Motivation

Module Title:	Identify Your Motivation			
Session n.	The importance of motivation			
Duration	1 hour			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input checked="" type="checkbox"/>
		Time:	Time:	Time: 1 hour
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> Understand the importance and the value of motivation 			
Intended learning outcomes:	LO1: Students will be able to identify the importance of motivation and what role it plays in the course and in their life LO2: Students will be able to learn how to keep themselves motivated			
Session Details:	Lesson Item:	Method(s) and instructions for trainers:		Required Resource(s):
	Introduction (optimal group size:1-10)	<ul style="list-style-type: none"> This preliminary activity is very important in order to understand the reason that has driven the participants to take part in this course. It is important to understand this 		<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform



		<p>so that the tutor can better guide them towards a successful course.</p> <p>The tutor will introduce him/herself to the participant and explain them the purpose of their entire course</p>	(online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	- Brief presentation of the objectives of the preliminary session	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 2: The importance of motivation (optimal group size:1-10)	<p>Entrepreneurship is a long journey with ups and downs. Sometimes you may succeed; sometimes you may fail. Sometimes things may go right; sometimes they go wrong. Sometimes it may be easy and sometimes it may be difficult.</p> <p>Having a strong 'why' is really important in entrepreneurship. The students should write down why they want to be an entrepreneur. What motivates them as an entrepreneur? Owning your own business? Saving the world? Improving your life and the lives around you? Money? Time control? Flexibility? Whatever it is, write it down, remember it, and make it visual if possible. It will create an energy that they will need at good times and at not-so-good times</p>	
	Post-Activity Discussion	- the participants will then discuss together their expectations with the course to create a more solid group	- PC/ Laptop and specific online platform – online live lesson delivery - or a chat/ forum on the project Moodle platform)
Evaluation methods	Informal and non-formal	Form about motivation	
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online (<i>live</i>) learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		



Additional notes and tips for trainers

Keeping motivation always high is very important for the success of the course. The tutor has to constantly remind the participant of the importance of motivation and how despite the struggles they have to always focus on their final goal.

Inspirational Session

This session plan of the Youthworker Guide relates with Chapter 1: Inspirational Videos and Movies in guide for the young migrant Entrepreneurs

Module Title:	<i>An Entrepreneurial Dream</i>			
Session n.1	Inspirational Videos and Movies			
Duration	<i>1 hour</i>			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input checked="" type="checkbox"/>
		Time:	Time:	Time: 1 hour
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> To be inspired by movies and videos concerning the topics To draw lessons from what you have seen and heard and try to apply them to your own idea To develop personal creativity and entrepreneurial initiative 			
Intended learning outcomes:	LO1: Students will be able to identify and evaluate new business ideas taking inspiration from real-life experiences portrayed in movies, videos and podcasts LO2: Students will be able to draw lessons from the videos, movies and podcast suggested LO3: Students will be able to apply what they have learnt from the videos, movies and podcasts LO4: Students will be more creative and able to see the real-life application of business ideas			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size:1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Ask your class members whether they have seen movies which have an entrepreneurial objective. The ones who have watched or heard of some movies can share with the group what their impressions were or why they attracted their attention. In this way they can create a forum of discussion which will then be continued by the tutor in the rest of the session. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) - App Veezie.st
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online les delivery) Youtube Guide for Young Migrant Entrepreneurs
	Activity 2: Build inspiration through inspiring videos (optimal group size:1-10)	<p><i>The objective of this session is to build confidence and strengthen the entrepreneurial motivation of participants, therefore the activities envisioned will take into consideration these factors to start in the best way possible the entrepreneurial journey.</i></p> <ul style="list-style-type: none"> The tutor will show the participants three inspirational videos which will be then be commented by the group. The tutor is free to choose which videos to show, taking into consideration the participants, their aspiration in entrepreneurship, the context, etc. The tutor, after having watched the video, will explain why those particular videos have been chosen and what the purpose was. 	



		<p>The tutor can choose from the videos to show.</p> <ul style="list-style-type: none"> • Check for understanding and provide feedback 	
	<p>Activity 3: Independent practice of the students</p>	<p>The objective of the independent practice is to make sure that the participants continue to work on their motivation through a creative activity that will stimulate their critical thinking.</p> <ul style="list-style-type: none"> • Ask students to watch one of the movies identified in IO3 and ask them to provide at the end some bullet points of: <ul style="list-style-type: none"> • What they have understood • What has inspired them • What they have liked and what they did not. (for online/ distance learning and face-to-face learning) • Which characteristics make these movies entrepreneurial. • <p>They can choose to watch:</p> <p>The Pursuit of Happiness This movie tells the story of Chris Gardner, an American businessman and motivational speaker. During the early 1980s, Gardner struggled with homelessness while raising a toddler son. He became a stock broker and eventually founded his own brokerage firm Gardner Rich & Co.</p> <p>The Social Network In 2003 Harvard student Mark Zuckerberg invents Facebook. It quickly becomes a global phenomenon and a revolution in communication. Six years later, Mark is the youngest billionaire in history, but not without legal complications.</p>	<p>- PC/ Laptop and specific online platform (Zoom, Teams etc. – online live delivery - or the project Moodle platform)</p>



		<p>The Social Network (2010) tells the entrepreneurial tale of Facebook.</p> <p>Steve Jobs The movie presents the story of Icon Apple, an American business magnate, industrial designer, investor, and media proprietor, with Syrian roots. The movie is centred around Steve Jobs most important presentations, launching his new innovative products.</p> <p>The Big Short The Big Short (2015) is an entrepreneurial movie, which catches the feel of the current #Corona #Crisis situation the most. It's based on the 2010 book The Big Short: Inside the Doomsday Machine showing how the financial crisis of 2007–2008 was triggered by the United States housing bubble.</p> <p>The Founder The movie is a biographical comedy-drama film which portrays the story of his creation of the McDonald's fast-food restaurant chain. It also explains that although you don't have the original idea you can develop and built on other ideas and be bigger!</p>	
	Post-Activity Discussion	<ul style="list-style-type: none">ask the class members questions about what they have learned throughout the session, if they have some suggestions for other entrepreneurial movies or videos.	- PC/ Laptop and specific online platform – online live lesson delivery - or a chat/ forum on the project Moodle platform)
Evaluation methods	Informal and non-formal	Oral review about one of the movies they have selected	
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		



In-class assignment 1:	- Students should watch one of the movies suggested the lesson
Additional notes and tips for trainers The main goal of this session is to guide the participants, in order that they start in a positive way their journey towards entrepreneurship. It is key to keep the motivation always high and to build their self-esteem and critical and creative thinking. For this purpose the way they present the movie they have seen can be of their choice: they can make a PowerPoint, a video, a written presentation, and so on.	

Entrepreneurial Assessment Session

During this session the Youtworker Guide will address Chapter 2: Assessment of Entrepreneurial skills of the Guide for Young Migrant Entrepreneurs will be addressed:

Module Title:	An Entrepreneurial Assessment			
Session n.1	Assessment of Entrepreneurial skills			
Duration	1 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 1 hour
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • Understand the basic concepts related to Entrepreneurship • Identify the characteristics of an Entrepreneur • Be able to carry-out a Self-assessment 			
Intended learning outcomes:	L01: Students will be able to understand the basic concepts related to entrepreneurship L02: Students will be able identify the characteristic of an Entrepreneur L03: Students will be able to understand what Self-assessment is and its importance L04: Students will be able to carry-out a personal Self-Assessment			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Ask the participants to give each a definition of entrepreneurship and state what entrepreneurship means to them. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Oral presentation of the learning objectives 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Entrepreneurship definition and self-assessment	<p><i>After having started the entrepreneurial journey it is important to set the bases for it. It is therefore important to start with the value of entrepreneurship and guide the participants to make them discover their entrepreneurial vocation.</i></p> <ul style="list-style-type: none"> Taking into consideration the brainstorming in the introduction the tutor will provide a definition of entrepreneurship taking into consideration the definition given in the course. After the definition the tutor will ask the participants their impressions on it, check understanding and discuss about the definition provided. Once the definition of entrepreneurship is set the tutor will explain what assessment is and what is the importance of self-assessment in entrepreneurship. The 	



		<p>tutor can take into consideration the material present in the course.</p> <ul style="list-style-type: none"> • Check for understanding and provide feedback 	
	<p>Activity 3: Independent practice of the students</p>	<p><i>It is important for the students to carry-out their self-assessment.</i></p> <ul style="list-style-type: none"> • The YME project has created a self-assessment platform which includes all the steps in order to carry out a complete self-assessment (LINK YME PLATFORM http://www.yme-platform.net/). The tutor will provide the participants with the link and all of them will carry-out their self-assessment. <p>(The tutor will have the support of the material)</p>	<p>- PC/ Laptop and specific online platform (Zoom, Teams etc. – online live delivery - or the project Moodle platform)</p>
	<p>Post-Activity Discussion</p>	<ul style="list-style-type: none"> • Ask the class members questions about what they have learned throughout the session and if their idea of entrepreneurship has changed. 	<p>- PC/ Laptop and specific online platform – online live lesson delivery - or a chat/ forum on the project Moodle platform)</p>
<p>Evaluation methods</p>	<p>Informal and non-formal</p>	<p>Self- Assessment on entrepreneurship with the use of the YME platform</p>	
<p>Didactic materials</p>	<p>Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)</p>		
	<p>Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)</p>		
	<p>Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform</p>		
<p>In-class assignment 1:</p>	<p>Students should carry out a personal self-assessment using the YME Platform created for this purpose.</p>		



Additional notes and tips for trainers

It is important that the participants stay active especially during the discussion which has to be mediated by the trainer. It is important that all opinions are taken into consideration in such a way as to build a constructive dialogue that enriches both the participants and the trainer.

It is important to discuss together the results of self-assessment, in order to guide in a better way the participants and explain to them what their results were to make the self-assessment really effective.

Dreams and Ideas Session

This session the Youth Worker Guide will address Chapter 3: Dreams, Ideas and Evaluation of the Guide for Young Migrant Entrepreneurs

Module Title:	From Dreams to Business			
Session n.1	Dreams, Ideas and Evaluation <i>(This session is based on the following paragraphs in the Chapter 3 of the Guide for Migrant Entrepreneurs: Turning Dreams into Ideas in to Dreams; The Importance of an Idea; It all starts with the brand 'T'; Evaluate yourself)</i>			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
	Time:	Time:	Time:	Time: 2 hours
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • To believe in his dreams to make them come true • To understand how important ideas are to make progress • To know what business they are capable of creating • To understand who they are or they want to be in business 			
Intended learning outcomes:	LO1: Students will be able to identify and evaluate new business ideas LO2: Students will be able to use and learn how to put his ideas into practice LO3: Students will be able to know themselves and to understand what their interests are LO4: Students will be able to identify who they want to become in their business			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Discussion: starting a new business is a complex matter, how important do you think it is to have a business idea? Do you already have one? Comment 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the session 	
	Activity 2: The Business Idea – form the creation to the implementation	<p><i>The sessions in chapter 3 are important to make the participants understand how to transform a business idea into reality. It is therefore key to guide them in this sense providing them the support needed.</i></p> <ul style="list-style-type: none"> Discuss the answers and ideas provided in the brainstorming. In this chapter it is important to understand how an idea can have application in real life. The tutor will refer to the material present in the course presenting the importance of the ideas, how these can be turned into reality and the importance of evaluation. <p>(The tutor will have the support of the material provided in the course but he/she can choose how to deliver it: oral presentation, PowerPoint, printed hand out, etc.)</p> <ul style="list-style-type: none"> Check for understanding and provide feedback 	



	<p>Activity 3: Independent practice of the students</p>	<p><i>The independent practice of the students focuses on making them realise what is their business idea and its characteristics.</i></p> <ul style="list-style-type: none"> Organise the students in teams and ask them to identify the main characteristic of their ideal future business and prepare a brief presentation taking into consideration the following points: They will have to explain: <ul style="list-style-type: none"> What do they want to create/provide How was their idea born? What was the background story And answer to these questions: <ul style="list-style-type: none"> What skills do you have? Where does your passion lie? Where is your area of expertise? How much can you afford to spend, knowing that most businesses fail? How much capital do you need? What sort of lifestyle do you want to live? Are you even ready to be an entrepreneur? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	<p>Post-Activity Discussion</p>	<ul style="list-style-type: none"> ask the class members questions about what they have learned throughout the session, and what they have focused on during the assignment. 	<ul style="list-style-type: none"> PC/ Laptop and specific online platform – online live lesson delivery - or a chat/ forum on the project Moodle platform)



Evaluation methods	Informal and non-formal	Oral review: presentation of their business idea taking into consideration the guidelines provided
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)	
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)	
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform	
In-class assignment 1:	- Students should identify the main characteristic of their business idea, taking into consideration the guidelines provided by the tutor.	
Additional notes and tips for trainers		
<p>This first session presents the first 4 sections of the chapter. It is important to ensure the participants understand how the discussion will then be followed in the next sessions by other information regarding the business idea.</p> <p>During the in-class assignment it is important that the tutor is available, since the participants may need support answering their questions.</p> <p>The tutor can choose how to provide the guidelines for the in-class assignment, taking into consideration also how the course will be delivered.</p>		

From Dreams to Business

The From Dreams to Business session (also known as session 2) of the Youth Worker Guide supports the Youth Worker Guide with implementing Chapter 3: Birth of Ideas and target group of the Guide for Young Migrant Entrepreneurs.

Module Title:	From Dreams to Business			
Session n.2	Birth of Ideas and target group <i>(This session is based on the following paragraphs in the Chapter 3 of the Guide for Migrant Entrepreneurs: What's the best for the birth of ideas; ideas and your target group)</i>			
Duration	2 h			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 h
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			



Learning objectives	<ul style="list-style-type: none"> To understand the importance of analysing one's own needs that have not yet been met To understand where the ideas may come from and where to get inspired Brainstorming To structure the idea considering time and money Understanding the target 		
Intended learning outcomes:	<p>L01: Students will be able to outline situations to take cues from for the birth of ideas</p> <p>L02: Students will be able to break down potential business ideas in a brainstorming</p> <p>L03: Students will be able to do a successful market research in order to identify the target</p>		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size:1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Brainstorming: what do you think is necessary for to develop a business idea? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	- Brief presentation of the objective of the session	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Birth of ideas and target group (optimal group size:1-10)	<p><i>The sessions in chapter 3 are important to make the participants understand how to transform a business idea into reality. It is therefore key to guide them in this sense providing them the support needed.</i></p> <ul style="list-style-type: none"> Taking into consideration the results of the brainstorming the tutor will explain what is necessary to create a business idea and how to focus on the target group. 	



		<ul style="list-style-type: none">Check for understanding and provide feedback. Ask questions to keep the participants awake <p>(The tutor will have the support of the material.</p>	
	Activity 3: Independent practice for the students	<p><i>One of the most important phases in the creation of a new business is to identify the target group or clients.</i></p> <ul style="list-style-type: none">The tutor will choose from the annex the exercises to provide to the participants. The tutor can choose to provide all of them or only a selection.After having completed the exercises the participants will have to make a presentation of their target group.	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none">Ask the class members questions about what they have learned throughout the session, and what they have focused on during the assignment.	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
Evaluation methods	Informal and non-formal	Oral review: presentation of their target market	
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	-Students should carry out the exercises selected by the tutor and create a presentation of their target group.		



Additional notes and tips for trainers

The identification of the target groups very important to effectively start a new business. It is important that the tutor reviews this exercise providing feedback to the participants so that they can understand what was correct and what they have to improve.

From Dreams to Business 2

This session of the Youth Worker Guide supports the Youth Worker Guide with implementing Chapter 3: Make it official and Feedback of the Guide for the Young Migrant Entrepreneurs.

Module Title:	From Dreams to Business 2			
Session n.	Make it official and Feedback <i>(This session is based on the following paragraphs in the Chapter 3 of the Guide for Migrant Entrepreneurs: Do the customers want it; More suggestions: Get feedback; Make it official and Write your business plan)</i>			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
	Duration:	Duration:	Duration:	Duration: 2 hours
Delivery method	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • To choose the type of company • To let people interact with the product or service • To pick the right people for feedback (not negative people) • To settle all the legal aspects early • To write the business plan 			
Intended learning outcomes:	L01: Students will be able to choose the right type of company (limited, foundation, association etc.) for the business idea L02: Students will be able to identify the right people to surround themselves with and get feedback from L03: Students will be able to do a checklist of legal things to shore up L04: Students will be able to analyse the company and the idea by writing the business plan			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. Break the ice (proposed exercise) Brainstorming: do you know what feedback is? Do you think it is important to collect your clients feedback? Why? How would you collect feedback? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objective of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Make it official and Feedback	<p><i>The sessions in chapter 3 are important to make the participants understand how to transform a business idea into reality. It is therefore key to guide them in this sense providing them the support needed.</i></p> <ul style="list-style-type: none"> Taking into consideration the results of the brainstorming the tutor will present the students the content of the lesson, focusing on feedback and how to make the new business official. The tutor will then present the main features of the business plan, taking into consideration the last paragraph of the chapter. Check for understanding and provide feedback. 	
	Activity 3: Independent practice of the students	<p><i>This last session will focus on feedback, how to collect it and how to use it for business purposes.</i></p> <ul style="list-style-type: none"> (Proposed exercise) Taking into consideration the content presented, the 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



		<p>students will have to create 10 questions which they can use to have feedback from their target groups. They will have to take into consideration all the content presented in the previous lessons.</p> <ul style="list-style-type: none">• After having completed the exercise the participants will have to present the questions devised to the tutor.	
	Post-Activity Discussion	<ul style="list-style-type: none">• Ask the class members questions about what they have learned throughout the session, and what they have focused on during the assignment.	
Evaluation methods	Informal and non-formal	Oral review: presentation of the feedback questions	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should design 10 questions to get the feedback on their business idea.		
Additional notes and tips for trainers			
It is important that the tutor follows the individual activity of the students, providing support and suggestions, when needed. It is important to provide feedback on the questions devised by the students, so that they can understand if they should improve them or make them different.			

How to Set up a Business

This Session supports the Youth Worker Guide with implementing Chapter 4 of the Guide for Young Migrant Entrepreneurs: The Business Model and the Business Canvas Model.

Module Title:	How to set up a Business!			
Session n.1	The Business Model and the Business Canvas Model			
Duration	1,5 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 1,5 h
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • Understand the Business Model • Understand the Business Canvas Model • Understand and develop a personal Business Canvas • To develop personal creativity and entrepreneurial initiative 			
Intended learning outcomes:	<p>LO1: Students will be able to identify and understand what a Business Canvas is</p> <p>LO2: Students will be able to identify and understand the different steps to take in order to set up a new business</p> <p>LO3: Students will be able to apply what they have learnt creating a personal Business Canvas Model</p> <p>LO4: Students will be able to layout more clearly the strength and weakness of their business idea</p> <p>LO5: Student will be able to break down their ideas and outline clearly the steps and actions they need to take in order to set up their business</p> <p>LO6: Students will be able to keep track of the activities and update them considering possible changes and developments</p>			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Brainstorming: what do you think a business model is? Have you ever heard of the Business Canvas model 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objective of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: The Business Model and the Business Model Canvas (optimal group size: 1-10)	<p><i>The creation of a Business plan is one of the most important steps in order to create a new business. It is key that the participants understand well this chapter in order to provide them with the basis for their business creation. Since the topic is complex the content will be presented step by step in different sessions.</i></p> <ul style="list-style-type: none"> The tutor will start the presentation showing a video presenting the Business Canvas. (Video title: Business Canvas in a Nutshell. Available in 5 different languages English version https://www.youtube.com/watch?v=kPDCCHA1uzQ Italian version https://www.youtube.com/watch?v=kgcWldqui6Y&t=1s Turkish version https://www.youtube.com/watch?v=NCGdIhfRls0 Arabic version https://www.youtube.com/watch?v=p82MxuaPeTs&t=2s Romanian version https://www.youtube.com/watch?v=aHbQluAHZuo) After the video the tutor will explain what the business model is and will break down the parts of the Business Canvas explaining in detail its content, giving examples (also visually) Check for understanding and provide feedback. Ask questions to keep the participants awake 	



	Activity 3: Independent practice of the students	<p>At this point of the learning participants are still not ready to create their own business canvas. But in order to help them understand this topic it is important to make them carry out independent practice.</p> <ul style="list-style-type: none">• (proposed activity) Ask students to take into consideration an existing business they are inspired to and make them fill in the Business Canvas scheme that will be provided (in digital or paper format). In face to face learning the students can be divided into groups but the main task will be the same.• The students will then present the canvas to the tutor and receive feedback on it. (if the activity is carried out in group all the participants can give feedback on the business idea presented by their peer)	<ul style="list-style-type: none">• PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none">• ask the class members questions about what they have learned throughout the session and what they think is particularly important in the creation of the business canvas.	<ul style="list-style-type: none">• PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
Evaluation methods	Informal and non-formal	Oral review: presentation of business canvas created	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students take into consideration an existing business they are inspired to and make them fill in the Business Canvas scheme that will be provided.		

Additional notes and tips for trainers

In this starting phase the students will take into consideration an existing business, in order to build a business canvas. This will allow them to undertake the appropriate research and see, what is needed in order to create, in the following sessions their own business canvas. The evaluation of the tutor is very important in this step, because it will allow them to better understand the topic and make them able to apply their new knowledge to their own business idea.

Designing the Lean Start-up

This Session addresses the Youth Worker Guide with implementing Chapter 4 of the Guide for: Designing the Lean Start-up.

Module Title:	How to set up a Business!			
Session n.2	Designing the Lean Start-up (This session is based on the following paragraphs in the Chapter 4 of the Guide for Migrant Entrepreneurs: Lean Start-up and Designing the Business Model (in Lean Start-up); Development of the customer segment)			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> Understand the purpose and creation of the Lean Start-up Model Understand how this model can be used Understand all the steps and segments which constitute the Lean Start-up Model To develop personal creativity and entrepreneurial initiative 			
Intended learning outcomes:	LO1: Students will be able to understand what the Lean Start Up Model is and its purpose LO2: Students will be able to identify and understand the different steps to take in order to create a business			



Session Details:	<p>LO3: Students will be able to apply what they have learnt creating a personal Lean Start-up Model</p> <p>LO4: Students will be able to layout more clearly the strength and weakness of their business idea, with particular focus to the development of the consumer segment</p> <p>LO5: Student will be able to break down their ideas and outline clearly the steps and actions they need to take in order to set up their business and test the viability of their project</p>		
	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Discussion: have you ever heard of "Lean Start-up"? What do you think it means? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objective of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: The Lean Start-up Model	<p><i>This second session of the module presents a complementary way of building a business plan effective to start correctly the journey to a new business. Since the topic is complex the content will be presented step by step in different sessions.</i></p> <ul style="list-style-type: none"> The tutor can start the explanation of the Lean Start-up model taking into consideration the 2 videos identified in the course, the tutor can choose to show either one or the two of them. Videos selected: Lean Start-up explained on YT: https://youtu.be/9bPgNEDdX3E Lean Start-up Explained in 5 minutes: https://youtu.be/X2YoHfuWkqs After the presentation of the video(s) the tutor will continue the presentation taking into consideration the material present in the Course. 	



		<ul style="list-style-type: none"> • Check for understanding • It is important to give verbal and visual examples of what is explained. The guide contains images that can help the participants visualize better what is being explained. 	
	Activity 3: The Lean Start up model: Value proposition canvas and development of the customer section	<p><i>The second part of the explanation will focus on the Value Proposition Canvas that will allow the participant to have contact with the development of the customer section, and what they have to consider to build it</i></p> <ul style="list-style-type: none"> • After having introduced and explained the Lean Start-up Model the tutor will focus on the Value proposition Canvas. To introduce the topic the tutor can use the animation proposed in the guide. • After having shown the animation proposed the tutor will continue the explanation taking into consideration the material present in the Guide. • Check for understanding 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) • Guide for Young Migrant Entrepreneurs
	Activity 4: Independent practice of the students	<p><i>At this point, after the having presented the business model and its variations, it is point for the participants to create their own business model, based on their business idea.</i></p> <ul style="list-style-type: none"> • (proposed activity) Ask the students to create their own business model taking into consideration the scheme provided in the Guide (it can be provided to the students in digital or paper format). • The students will then present the canvas to the tutor and receive feedback on it. (if the activity is carried out in group all the participants can give feedback on the business idea presented by their peer) 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none"> • ask the class members questions about what they have learned 	



		throughout the session and to confront how they have applied what was explained. (if the classroom has many students choose only a few of them, asking first if someone is willing to present it)	
Evaluation methods	Informal and non-formal	Oral review: presentation of their own business model	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should create their business canvas taking into consideration their own business idea ...		
Additional notes and tips for trainers All participants have to show and explain their work to the trainer for evaluation. The business model is one of the key steps, in order to effectively start a new business, it is important therefore that the tutor offers the appropriate feedback so that the students can make improvements to what they have learnt.			

Monitoring and Error

This session of the Youth Worker Guide supports the Guide for Young Migrant Entrepreneurs with implementing Session 3 – Chapter 4: Monitoring and Error.

Module Title:	How to set up a Business!			
Session n.3	Monitoring and Error <i>(This session is based on the following paragraphs in the Chapter 4 of the Guide for Migrant Entrepreneurs: Monitoring the Start-up Progress; Example of Application of Lean Start-up Method; Prepare for Trial and Error)</i>			
Duration	4 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 4 hours



	<p>Notes on the choice:</p> <p><i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i></p>		
Learning objectives	<ul style="list-style-type: none"> To learn how to monitor the growth and development of the implemented strategy To reflect on the evolution of the company To grow the company through advertising campaigns and the approval of past customers To understand which is the best strategy To follow the example shown to generate a successful business idea To understand how to learn from mistakes, love their job and be creative and open to changes 		
Intended learning outcomes:	<p>L01: Students will be able to monitor and understand how the used strategy is working or needs to be changed</p> <p>L02: Students will be able to understand the level of the company through evaluation on its progress</p> <p>L03: Students will be able to find a strategy for growth engine (sticky, viral or paid)</p> <p>L04: Students will be able to identify the right strategy for the success</p> <p>L05: Students will be able to generate a successful business idea starting from a personal problem that unites everyone</p> <p>L06: Students will be able to learn from mistakes, love their job then have fun, be creative and open to adapt to changes</p> <p>L07: Strengthening of the problem-solving skills</p>		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	<p>Introduction</p> <p>(optimal group size could be: 1-10)</p>	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Summary: ask the group to briefly summarize what is a business model, its components and why it is important. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



	Activity 1: Presenting the learning objectives of the course	- Brief presentation of the objectives of this lesson	
	Activity 2: Growth, monitoring and error in the entrepreneurial field	<p><i>The last session of this module will focus on the steps following the creation of the business model and provide the students information on methods and models they can use to ensure a good development of their business.</i></p> <ul style="list-style-type: none"> • The tutor will present step by step the techniques, methods and information presented in the Guide related to the growth, monitoring, trial and error of a business. • - Give the examples provided in the guide to provide a better idea for application • - Check for understanding and provide feedback. 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) • Guide for Young Migrant Entrepreneurs
	Activity 3: Independent practice of the students	<p>Foresee what possible obstacles can occur in the journey to business is key for the students.</p> <ul style="list-style-type: none"> • (Proposed activity) Ask students to imagine what can be the possible obstacles and errors they can encounter in their journey to business, and provide a possible solution, and identify the areas in which they may need support and how to get it. • The students will produce a brief presentation (oral or with the support of digital material) to 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



		present the tutor the areas in which they may need support and what their solution is.	
	Post-Activity Discussion	<ul style="list-style-type: none">ask the class members questions about what they have learned throughout the session and to confront how they have applied what was explained. (if the classroom has many students choose only a few of them, asking first if someone is willing to present it)	
Evaluation methods	Informal and non-formal	Oral review: presentation of work on obstacles and errors and possible solutions.	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should imagine, and then present, what can be the possible obstacles and errors they can encounter in their journey to business, and provide a possible solution, and identify the areas in which they may need support and how to get it. ...		
Additional notes and tips for trainers It is important that the participants provide the solution to the possible errors they have envisioned and how they can find support in the areas they have identified. If they do not provide one solution, the tutor, in the presentation, will provide some ideas to help them build and envision their own solution.			

Entrepreneurial Laws

This session of the Youth Worker Guide supports the Guide for Young Migrant Entrepreneurs with implementing Chapter 5: Start of a business complying with the law.

Module Title:	Entrepreneurial laws, rules, regulations and tax			
Session n.1	Start of a business complying with the law <i>(This session is based on the following paragraphs in the Chapter 4 of the Guide for Migrant Entrepreneurs: Formal Step-by-step plan: Start your own business; Examples from each partner country)</i>			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> To gain knowledge about the law, rules and regulation needed for the set-up of a business To understand what has to be done in order to comply with the law in 5 EU countries. Gain specific knowledge needed to carry out a business 			
Intended learning outcomes:	L01: Students will be able understand and identify what the legal form is, its purpose, the different forms, regulations and laws applicable L02: Students will be able understand how to officially register a company, all the regulations, laws and steps to take in order to register it L03: Students will be able understand fiscal regulation and accountancy active in the country, how do they work, which one to choose. L04: Students will be able understand what is a business plan and how to write it L05: Students will be able understand what is a business account, how they can open it and maintain it L06: Students will be able understand Environmental Protection Laws and Rules and Applying for Permits L07: Students will be able understand Privacy / Personal Data Protection, how does it work, who has to implement it, the applicable rules			



Session Details:	L08: Students will be able understand how insurance works, what kind of insurance they need		
	L09: Students will be able understand how to effectively manage human resources		
	L010: Students will be able understand the rules and laws concerning patents and brands		
	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. Break the ice (proposed exercise) Brainstorming: ask the group to discuss which, according to them, are the most important rules to follow when opening a new business. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the learning objectives of the lesson. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Step to steps regulation	<i>This module presents the laws, regulation and tax regulation in the EU countries participating to the project.</i> <ul style="list-style-type: none"> The tutor will present to the student the step by step plan proposed in the guide and will then choose as example one step by step plan from the ones of the partner countries available in the Guide. Interaction with the class to make sure their understanding and provide feedbacks 	
	Activity 3: Independent practice of the students	(proposed exercise) Ask students to in depth analyse and research about one specific	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online



		aspect regarding regulation and laws, they can research on: -their country of residence -the country in which they would like to set up their business -the country in which they were born -The participant will then present their research to the tutor	live lesson delivery)
	Post-Activity Discussion	- Ask the participants to present what they have found out and understood. In this discussion it is important the role of the trainer who can present the similarities and differences in between the different countries.	
Evaluation methods	Informal and non-formal	Oral review: presentation of the research on laws, rules and regulation for business.	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should research on the rules, laws and regulation applied to their country of choice. The possible choices possible are presented above.		
Additional notes and tips for trainers It is important, to ensure the participants understand this complex topic, to present them as simply as possible, using technical words only when strictly necessary. It is important for the trainer to stimulate the participant to confront what they have found and help them understand the importance of complying with the law and the possible pitfalls if they do not respect the laws and regulation of the country, in which they have chosen to open their business.			

Tips and Tricks

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 1 Chapter 6: Tips and Tricks for Young Entrepreneurs.

Module Title:	Tips and Tricks			
Session n.1	10 Tips and Tricks for Young Entrepreneurs			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
Learning objectives	Notes on the choice:			
	*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.			
Intended learning outcomes :	<ul style="list-style-type: none"> To believe in themselves to become innovative To choose the job that they really love To know that there are risks to be addressed To know that there will be changes on the way To choose people that believe in the same project and can help them to do it better To put their ideas into practice To learn from their mistakes and to do it better To be informed about their sector before starting To be careful in spending money To listen to their customers and to find a solution for them 			
	LO1: Students will be able to identify themselves, their sectors, their ideas LO2: Students will be able to choose the best job for them and the right people LO3: Students will be able to know risks and change on the way LO4: Students will be able to learn from their mistakes, how to spend money, how to satisfy customers			



Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Brainstorming: what do you think we refer to tips&tricks? 	PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the lesson 	PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Presenting 10 tips and tricks that can be used for identifying a business idea and can be implemented into the elaboration of a business plan	<p><i>The object of this module is to present the students with tips&tricks that can help them in their journey towards a new business. The Module has been divided into 4 sets of tips&tricks. This is the first set.</i></p> <ul style="list-style-type: none"> The tutor will present the students with the tips&tricks identified in the guide. To make the session more interesting to the students the tutor can choose to present the material through a set of animation created especially for the purpose. The animation is available in the Guide and it is presented also in the Guide. Interaction with the class Give examples of the application of the presented “10 tips and tricks (through animation)” Check for understanding and provide feedback 	
	Activity 3: Independent practice of the students	<p><i>The tutor can choose to propose only one or both the exercises for independent practice proposed for this session.</i></p> <ul style="list-style-type: none"> (exercise proposed 1) Ask students to see how they can apply the tips and tricks found to the business plan they have previously created and make a 	PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



		<p>presentation out of it which then the tutor will give feedback upon.</p> <ul style="list-style-type: none">• (exercise proposed 2) Show the students the following video identified in the Guide https://controversycast.wixsite.com/entrepreneurjourney/tips-and-tricks and ask the students to produce their own video about tips&tricks.	
	Post-Activity Discussion	<ul style="list-style-type: none">• ask the class members questions about what they have learned throughout the session and to confront how they have applied what was explained. (if the classroom has many students choose only a few of them, asking first if someone is willing to present it).	
Evaluation methods	Informal and non-formal	Oral review: presentation of the application of the tips and tricks or presentation of the video about tips&tricks created	
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should apply the tips and tricks presented to the business canvas they have previously created ...		
In-class assignment 2:	-Students should create their own video about tips&tricks		
Additional notes and tips for trainers			
<p>The tips & tricks presented in this session collaborate to remind the participants the importance of motivation, and will serve the tutor to convey again this value. For the In Class Assignment n.2 the tutor has to guide the students, giving them the basis for the creation of the video. We suggest that the tutor choose a smartphone app like InShot or WeVideo and have a look at it to then guide the students for their own use.</p>			

Becoming an Entrepreneur

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 2 Chapter 6: How to become an Entrepreneur?

Module Title:	Tips and Tricks (through animation)			
Session n.2	How to become an Entrepreneur? Tips&Tricks			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> To think about ideas with passion and not with superficiality To create a project that can solve problems and help people To be unique offering something different than the competition, listening their customers To write themselves a well-structured business plan To know how important legal requirements are To learn how to apply for and get funding To try to build and grow their business step by step To know when to take a break To know that success born out of taking risks To learn from the mistakes 			
Intended learning outcomes:	L01: Students will be able to know how to think of ideas they truly believe in L02: Students will be able to create a business idea that should be a solution L03: Students will be able to identify their target L04: Students will be able to focus a well-structured business plan L05: Students will be able to search the right legal requirements for starting their business			



Session Details:	L06: Students will be able to apply for and obtain funding to begin a new business L07: Students will be able to grow their business a step a time L08: Students will be able to know their limits and when to take a break L09: Students will be able to take risks L010: Students will be able to learn from mistakes		
	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> -Brief introduction from the tutor about the purpose of the lesson. Break the ice (proposed exercise) Brainstorming: What do you think is necessary to become a successful entrepreneur? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Presenting 10 tips and tricks that can be used to understand how to become an Entrepreneur	<ul style="list-style-type: none"> The tutor will present the second set of tips & trick related to “how to become an entrepreneur”. The tutor can take into consideration for the explanation the content identified in the Guide. Interaction with the class Present the class some successful migrant entrepreneur story identified in the Guide. Check for understanding and provide feedback 	
	Activity 3: Independent practice of the students	<ul style="list-style-type: none"> (exercise proposed) Ask students to research about one migrant entrepreneur’s story and make a presentation of it, stating also what of their 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson)



		story had impact on them and why. The tutor will evaluate the presentation.	delivery)
	Post-Activity Discussion	<ul style="list-style-type: none">ask the class members questions about what they have learned throughout the session	
Evaluation methods	Informal and non-formal	Oral review: presentation on the migrant entrepreneur they have chosen	
Didactic materials	Face to face : power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning – Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should identify a new business idea based on the elements learned during the lesson ...		
In-class assignment 1:	- Students should make a research on a migrant entrepreneur and make a presentation on him/her and state what of their story inspired them ...		
Additional notes and tips for trainers This session, contributes to keeping the motivation high. It is important for them to do research and continue to strengthen their motivation.			

Business Planning

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 3 Chapter 6: Around Business Planning.

Module Title:	Tips and Tricks (through animation)			
Session n.3	10 Tips and Tricks around Business Planning			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
Learning objectives	Notes on the choice:			
	<i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> To attract business partner To obtain detailed market information To know how to compare with rivals To pay attention to the details to make people believe in the business To create a business idea that is unique To make financial information exact and meticulous To make the executive summary realistic and very specific To find the best business adviser to have a second opinion 			
Intended learning outcomes :	<p>L01: Students will be able to search for business partners</p> <p>L02: Students will be able to search market detailed information</p> <p>L03: Students will be able to have a clear strategy to compare with the competition</p> <p>L04: Students will be able to check all the details</p> <p>L05: Students will be able to develop an incomparable opportunity</p> <p>L06: Students will be able to make financial information right</p> <p>L07: Students will be able to make the executive summary very strong, detailed and particular</p>			



	L08: Students will be able to choose the best business adviser to have a second opinion		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Discussion – you all have already studied what a business plan is and have practice with it, what elements are most difficult to identify? Which section do you think is the most valuable for your purpose? Which section do you think needs improvement? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the course 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Presenting 10 tips and tricks that can be used to understand how to create a Business Plan	<ul style="list-style-type: none"> The tutor will present the student with the third set of tips&tricks: “10 tips and tricks around Business Planning” using the content present in the Guide Interaction with the class and check for understanding 	
	Activity 3: Independent practice of the students	<ul style="list-style-type: none"> (proposed exercise) Taking into consideration the video shown for the 1 session of this module (https://controversycast.wixsite.com/entrepreneurjourney/tips-and-tricks) ask the students to produce their own video about business planning. The tutor will then give feedback to the videos created. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Post-Activity Discussion	- ask the class members questions about what they have learned throughout the session	



Evaluation methods	Informal and non-formal	Oral review: presentation of the video about tips&tricks
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)	
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)	
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform	
In-class assignment 1:	- Students should create their own video about tips&tricks for business planning ...	
Additional notes and tips for trainers		
For the In Class Assignment the tutor has to guide the students, giving them the basis for the creation of the video. We suggest the tutor choose a smartphone app like InShot or WeVideo and have a look at it to then guide the students for their own use.		

Successful Entrepreneurship

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 4 Chapter 6: To be successful as an Entrepreneur.

Module Title:	Tips and Tricks (through animation)			
Session n.4	Title: 10 Tips and Tricks to be successful as an Entrepreneur			
Duration	2 hours			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hours
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			



Learning objectives	<ul style="list-style-type: none"> • To do a solid and complete business planning • To decide carefully when the customer should pay • To check cash flow not to fail hiring an intermediary • To trust their mentor • To promote business idea with not expensive resources • To spend time also on their private life • To choose people that have the same point of view • To grow up with the team work • To do better 		
Intended learning outcomes:	<p>L01: Students will be able to do a detailed and constant business plan to not forget anything</p> <p>L02: Students will be able to prepare a cash flow</p> <p>L03: Students will be able to check every money transition not to fail hiring an intermediary</p> <p>L04: Students will be able to trust their mentor</p> <p>L05: Students will be able to use small budget to promote business idea on social</p> <p>L06: Students will be able to balance work and private life</p> <p>L07: Students will be able to create a team work in which people work with serenity</p> <p>L08: Students will be able to teach and learn in their team work</p> <p>L09: Students will be able to open their mind to do better</p>		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> • Brief introduction from the tutor about the purpose of the lesson. • <i>Break the ice</i> (proposed exercise) Discussion: when you think of the word “Entrepreneur” what is the first person that comes to your mind? Why? 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> • Brief presentation of the objectives of the lesson 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform



	Activity 2: Presenting 10 tips and tricks that can be used to understand how to be successful as an Entrepreneur	<i>This session focuses about success, it is important to understand how the students consider as success and what success really means in entrepreneurship. This is why it is important to take into consideration first the results of the brainstorming.</i> <ul style="list-style-type: none">Starting from the result of the brainstorming the tutor will discuss what a successful entrepreneur is and then present the “10 tips and tricks How to be successful as an Entrepreneur” and give examples for a better understandingCheck for understanding and provide feedback. Make questions to the participants to keep them awake during the lesson.	(online lesson delivery) <ul style="list-style-type: none">Guide for Young Migrant Entrepreneurs
	Activity 3: Independent practice of the students	<ul style="list-style-type: none">(exercise proposed)Ask the students to make a presentation on the successful entrepreneur they have identified in the discussion before the session and ask them to hypostasize which of the tips and tricks listed were used by them.The tutor will give feedback to the presentation.	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none">ask the class members questions about what they have learned throughout the session	
Evaluation methods	Informal and non-formal	Oral review: presentation of the successful entrepreneur they have chosen	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		



	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform
In-class assignment 1:	- Students should identify a successful entrepreneur, describe his/her characteristics and hypostasize which of the tips and tricks listed were used by them ...
Additional notes and tips for trainers This session is important to continue the work on motivation which has to be always taken into consideration in every session carried out.	

Fail

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 1 Chapter 7: Top 10 of Fail.

Module Title:	F.A.I.L – First Attempt In Learning			
Session n.1	Top 10 of Fail – More Fail			
Duration	2 hour			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 2 hour
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			



Learning objectives	<ul style="list-style-type: none">Understand what mistakes can be made in the business creation processUnderstand how to correct the possible mistakes		
Intended learning outcomes :	L01: Students will be able to identify all the steps to take in order to create a new business L02: Students will be able to identify all the possible mistakes that can be encountered in the business creation L03: Students will learn how to programme a solution L04: Students will increase their problem-solving skills		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size:1-10)	<ul style="list-style-type: none">Brief introduction from the tutor about the purpose of the lesson.<i>Break the ice</i> (proposed exercise) Discussion: what do you think about failure in entrepreneurship? Do you have some examples? What does failure mean to you?	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none">Brief presentation of the objectives of the lesson	<ul style="list-style-type: none">PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)Guide for Young Migrant Entrepreneur s
	Activity 2: Introduce the F.a.i.l identified in the course	<i>Failure is an important topic the students need to face, to prepare them more realistically to the world of entrepreneurship. It is important to present them the topic with attention not to compromise their motivation.</i> <ul style="list-style-type: none">Taking into consideration the ideas from the discussion the tutor will present and comment all the F.A.I.L identified in the Guide after having proposed the following video identified https://controversycast.wixsite.com/entrepreneurjourney/top-10-fails . To make the students understand better what is failure and how failure is in reality a necessary step in order to reach success it is important to provide them with some concrete examples of failure. Some examples of failure are present in the	



		<p>Guide (in forms of written testimonials/stories or videos). The tutor can choose from the list given, the ones that better fit his/her perspective of the course.</p> <ul style="list-style-type: none"> Check for understanding and provide feedback. 	
	<p>Activity 3: Independent practice of the students</p>	<p>The tutor can choose from the activities proposed:</p> <ul style="list-style-type: none"> (proposed exercise 1) Ask the students to find a solution for each of the mistakes presented. More than one solution is possible. They can also take into consideration the business plan they have created in the previous lessons. (proposed exercise 2) Often failure happens because objective were not identified in the correct way. In order to do this the tutor can take into consideration the Guide which presents SMART Objectives: what they are and how they can be produced. The annex contains also exercises that can be proposed to the students to make them produce and set their own objectives. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none"> discuss with the group the theme of the lesson, what they have learnt and what are their thoughts on the topic after the session. 	
Evaluation methods	Informal and non-formal	<p>Presentation about the solution found to the fails presented</p> <p>Feedback on the exercises about SMART objectives proposed</p>	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	<p>- Students should identify one or more solution to each of the mistakes identified. They should then present these solutions to the tutor and other students</p> <p>...</p>		
In-class assignment 2:	<p>Students should carry out the exercises about SMART objectives proposed in the Annex.</p>		



Additional notes and tips for trainers

It is important that the participants confront the solutions they have found to help the development of problem-solving skills. The In-class Assignment 2 considers the topic of SMART Objectives. If the tutor chooses to carry out this activity, he/she should prepare the topic in advance considering the material given and also completing research or reaching for the support of professionals like coaches.

Networking

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 1 Chapter 8: Ten tips and tricks to network.

Module Title:	How to Network?			
Session n.1	10 Network tips and tricks – Ten tips and tricks to network			
Duration	<i>1 hour</i>			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 1 hour
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • Understand the importance of a network • Understand the basis of how to create a network • Understand what should be followed and what to avoid in the creation of a networks • Understand how to keep your contacts • Understand how to approach new contacts 			
Intended learning outcomes:	LO1: Students will be able to understand the importance of a network LO2: Students will be able to understand how a network can be created LO3: Students will be able understand how to approach new contacts			



Session Details:	L04: Students will understand what they should follow and what they should avoid in order to create a network of contacts		
	L05: Student will understand how to keep in contact with their network		
	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size:1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Brainstorming: what do you think a network is? How do you think a network can be created? 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objective of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Network tips and tricks	<p><i>This session is about networking which is key for a new business to build the customer section and possible partners.</i></p> <ul style="list-style-type: none"> The tutor, taking into consideration the material presented in the Guide, will explain the students why it is important to create a network and how to keep in contact with them He/She will then present the network tips&tricks identified. Check for understanding and provide feedback (exercise proposed) in order to make the participants understand how to break the ice, an important phase to start the process of networking, the tutor can present to the group the “Human Bingo exercise”. In this exercise the participants will ask freely the questions presented in the form, collecting information from the group. The first to complete the form with all the information will then say “Bingo” and the game stops. The first participant to finish will then 	



		explain what he/she has found out about the group members.	
	Activity 3: Independent practice of the students	<i>The tutor can choose from the following proposed exercises:</i> <ul style="list-style-type: none"> • (proposed exercise 1) Ask students to create a video explaining their business idea in a max of 30 seconds • (proposed exercise 2) Ask the students to imagine to reach a famous person/entrepreneur, how can they start and carry out the conversation? The students should: <ul style="list-style-type: none"> ○ create an objective: what do they want to know from that person? Or what information/support do they need from them? ○ Device 10 questions to reach what they want to know 	<ul style="list-style-type: none"> • PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none"> • ask the class members questions about what they have learned throughout the session, if they have some other tips and tricks for the network creation. 	<ul style="list-style-type: none"> • PC/ Laptop and specific online platform – online lesson delivery - or a chat/ forum on the project Moodle platform)
Evaluation methods	Informal and non-formal	-Presentation of the video created -Oral review of the questions devised	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		



In-class assignment 1:	- Students should create a video of 30 seconds in which they explain their business idea. ...
In class assignment 2:	-Students should imagine to meet a famous person and come in contact with him/her for the first time. They have to set an objective for the communication and device 10 questions to achieve it.
Additional notes and tips for trainers It is important that the students understand, not only how a network can be created but also how to keep in contact with their own network.	

Marketing

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 1 Chapter 9: What is marketing? Marketing tips and tricks.

Module Title:	Marketing and Communication			
Session n.1	Title: What is marketing? Marketing tips and tricks			
Duration	1 hour			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 1 h
	Notes on the choice: <i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i>			
Learning objectives	<ul style="list-style-type: none"> • Understand what marketing is • Understand the usefulness of marketing in business • Understand the key steps for the creation of a marketing campaign • Understand the importance of branding 			



Intended learning outcomes:	LO1: Students will be able to understand what marketing is		
	LO2: Students will be able to identify the basis of marketing		
	LO3: Students will be able to understand the importance of branding		
	LO4: Students will be able to understand the main steps in order to create a business campaign		
	LO5: Students will be able to keep track of the trends and what to consider in their marketing strategy		
Session Details:	Lesson Item:	Method(s) and instructions for trainers:	Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Discussion: ask your class members to express what they understand with the word "marketing" 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery) Guide for Young Migrant Entrepreneurs
	Activity 2: Explain what marketing is and present the tips and tricks identified	<ul style="list-style-type: none"> The tutor will start the session with the topic of marketing showing the students the video selected: The tutor will then present the tips&tricks identified in the Guide. Present the classroom the marketing tips and tricks identified in the lesson Interaction with the class making questions to make sure they have understood and provide feedback 	
	Activity 3: Independent practice of the students	<p><i>The tutor can choose from one or more of the proposed exercises:</i></p> <ul style="list-style-type: none"> (proposed exercise 1) One of the main platform important for marketing is social media. Ask the students to identify which social media is more suitable for their business idea. Why they have chosen that 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



		<p>platform?</p> <ul style="list-style-type: none"> • What content can attract their target? • After the assignment ask the participants to share with the group what they have identified in the social media aspect. • (proposed exercise 2) Ask the students to: <ul style="list-style-type: none"> ◦ Create your logo and USP ◦ Hashtag to reach your target group/slogan ◦ Quotation on innovation, entrepreneurship, leadership • (proposed exercise 3) Ask the students to create a plan for an advertising campaign taking into consideration their business idea 	
	Post-Activity Discussion	<ul style="list-style-type: none"> • ask the class members questions about what they have learned throughout the session and if they have any other tips or tricks in the field of marketing. 	
Evaluation methods	Informal and non-formal	Oral review of the exercises proposed	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should focus on social media for marketing purposes. They have to carry out a survey and answer the questions identified for the task.		
Additional notes and tips for trainers			
It is important to confront the ideas concerning the task assigned, since, today social media has a crucial role in marketing promotion. Each participant will have then, even if only to the teacher present his/herwork for informal evaluation.			

Communication

This session of the Youth Worker Guide is supporting the Guide for Young Migrant Entrepreneurs with implementing Session 2 Chapter 9: What is communication?

Module Title:	Marketing and Communication			
Session n.2	What is communication?			
Duration	1 hour			
Delivery method	Blended <input type="checkbox"/>	Face to face <input type="checkbox"/>	Online learning <input type="checkbox"/>	Distance learning (Learning Platform) <input type="checkbox"/>
		Time:	Time:	Time: 1 h
	<p>Notes on the choice:</p> <p><i>*The trainer will choose the course delivery method taking into account the interested students location, the available teaching space and resources, social situation, etc.</i></p>			
Learning objectives	<ul style="list-style-type: none"> Understand the importance of communication Understand the basis for a successful communication 			
Intended learning outcomes :	<p>L01: Students will be able to understand what communication is</p> <p>L02: Students will be able to understand the importance of a successful communication in the business field</p> <p>L03: Students will be able to identify which steps to take in order to build a successful communication</p> <p>L04: Students will be able to apply the suggestions identified for a successful communication</p>			
Session Details:	Lesson Item:	Method(s) and instructions for trainers:		Required Resource(s):
	Introduction (optimal group size could be: 1-10)	<ul style="list-style-type: none"> Brief introduction from the tutor about the purpose of the lesson. <i>Break the ice</i> (proposed exercise) Brainstorming – what do you think is needed for a successful communication. 		<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)



	Activity 1: Presenting the learning objectives of the course	<ul style="list-style-type: none"> Brief presentation of the objectives of the session 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online live lesson delivery)
	Activity 2: Explain what communication is and present the tips and tricks identified	<ul style="list-style-type: none"> The tutor shall start the session first showing the video identified in the course: https://www.youtube.com/watch?v=RWz0aDzHtiA After the video the tutor will continue explaining the topic of communication, taking into consideration the content proposed in the Guide. Interaction with the class making questions to make sure they have understood and provide feedback 	<ul style="list-style-type: none"> Guide for Young Migrant Entrepreneurs
	Activity 3: Independent practice of the students	<ul style="list-style-type: none"> (proposed exercise 1) One of the most important moments in communication is how to start a communication. Dividing the participants in pairs (or individually) they should identify how they can start a conversation with an unknown person. They have to take into consideration: <ul style="list-style-type: none"> What questions can be made to break the ice? How can the business idea be presented? How to avoid “awkward silence”? what can be done? After the assignment ask the participants to share with the group what they have identified (proposed exercise 2) The students should create a story about entrepreneurship based on the Joseph Campbell-Hero's Journey (Monomito). In order to carry out this exercise the tutor will have to take into consideration the explanation present in the Guide. 	<ul style="list-style-type: none"> PC/ Laptop & Zoom, Teams or any other similar platform (online lesson delivery)
	Post-Activity Discussion	<ul style="list-style-type: none"> ask the class members questions about what they have learned throughout the session and if they have any other tips or tricks 	



		regarding communication.	
Evaluation methods	Informal and non-formal	Oral review of the exercises proposed	
Didactic materials	Face to face: power point presentation, printed lesson, printed worksheets for assignment(s)		
	Distance learning - Online learning: power point presentation, pdf version of the lesson, .docx worksheets for assignment(s)		
	Distance learning - Moodle – Same for the case when the course will be posted on the project Moodle platform		
In-class assignment 1:	- Students should focus on the start of a conversation. They have to identify an answer for each of the questions proposed in the task.		
In-class assignment 2:	-The students should create a story about entrepreneurship based on the Joseph Campbell-Hero's Journey (Monomito).		
Additional notes and tips for trainers			
It is important for the teacher to be familiar with the topic, and with the techniques which can be adopted in order to have a successful conversation. In this sense the competences of a coacher can be useful.			

Chapter 26 The YME App

E-assessment tool

The YME E-assessment tool is a self-assessment tool that will help young migrants to evaluate themselves for their entrepreneurial skills.

The tool can be accessed via <http://www.yme-platform.net/Tool.html> or by accessing it from the front page of the YME platform (<http://www.yme-platform.net/>). In order to access it, the user needs to obtain an account from the YME platform administrators, or to sign up by creating one himself/herself.

The tool consists of a questionnaire that will help the user to evaluate his/her entrepreneurial skills, by answering questions in areas such as self-confidence, communication, leadership, creativity/innovation, problem solving, finance, ambition and risk taking. Based on the questionnaire results, the user will receive a brief feedback (a score) and will be directed to learning resources that can be used, in order to improve his/her entrepreneurial skills.

YME platform

The YME platform can be accessed via <http://www.yme-platform.net/>.

The YME platform is a tool that allows integrated access to all the entrepreneurial and educational resources developed in order to support young migrants who want to learn more about entrepreneurship, and who want to be guided in opening a new business. The platform contains the YME e-assessment tool, and the guides for teachers/ mentors and students (young migrants) developed during the YME project plus an e-Learning space that gives access to learning resources to all migrants who are willing to improve their knowledge in this area and to start their own business.

Chapter 27 Lessons Learned

What could we have done better? During the YME project we stumbled upon lots of feedback and things we could have done better. If you consider starting a project around young migrant entrepreneurs and / or youth workers we have created a checklist for setting up new YME projects. It helps you avoid making the same mistakes.

Lessons Learned YME Project

In this paragraph you will find everything you need to know about the lessons learned. What they are good for and how to conduct this in practice.

The following Lessons Learned were discovered during the needs analysis and the development of the support packages and YME services:

- The respondents found “Social Media” as the most efficient communication channel to reach YMEs with the highest frequency rate. “Networks”, “Conferences/Meetings” and “Refugee Centres” follow “Social Media” respectively. We do need to keep in mind that the Wifi connection is sometimes very poor. Also access to a phone, due to lack of credit can sometimes make it harder. Battling digital poverty is a must and facilities should be provided to enable access.
- The interaction with “Famous Entrepreneur” had the highest frequency for a role model of migrants, followed by “Parents”, “Friends”, and “Family/Relatives” respectively. Making a connection with family and friends is a good initiative. Be sure to assess this thoroughly, otherwise you lose precious time supporting young people. Certainly, when there are no parents and close relatives it’s very important to recruit a famous entrepreneur. It will help greatly in getting young migrant entrepreneurs interested. Keep in mind that the intrinsic motivation of a young migrant is the most important ingredient. Without this, the famous entrepreneur probably, will not have the impact expected.
- The “Migrant” group revealed the top three qualities of their possible role models respectively: “Confidence”, “Risk Taking”, and “Creativity”. “Confidence” was again the first quality just like Migrants defined as the top quality for their role models. Moreover, 4 qualities of the top 5 were the same in their replies: “Innovation Skills”, “Leadership Skills”, and “Communication Skills” with the leading “Confidence” category. This has been the basis for the YME support packages.
- Applied methods are the best way to train young migrant entrepreneurs. “Applied (Learning by doing)”, “Guidance”, “Student-centered” methods were the top 3 methods selected.

- When the most suitable digital applications were asked, “E-course”, “Platform”, “e-application” and “Networks” categories had the highest frequencies. “Education through Social Media” and “Games” were added by the respondents to the categories, which are both, very attractive for the young people as entertainment and educational tools. We made a decision to focus our support packages on guides, consisting of links connected to the platform and e-application. The ‘Games’ part does come back in guides, but is less digitally orientated and we could have given this more attention, although, approved budget and hours allocated formulated our decision to go for the platform and the e-application.
- Some of the respondents (young migrants and experts) also criticized the digital side, and defended “Offline” mechanisms. Moreover, the categories of “Face-to-face networks”, “Ambassadors” and “Events” were added as replies of some critical respondents.
- “Language barriers”, “psychological hardship” and “financial drawbacks” should be taken into account as the leading impacts on training.
- “Communication skills” are critical for YME trainers. Also, “Friendliness and Approachability”, “Entrepreneurial Skills”, “Patience/Perseverance” and “Socio-Cultural Awareness” were defined as necessary qualities for the YME trainer.

During the lessons learned meeting all partners shared their perspective on what they thought about the project, what they would have changed, what they learned and what could have been done better.

Chapter 28 Recommendations

The results of our YME Project are converging towards the conclusion, similar to others in the field, that entrepreneurship is a viable career option, regardless of the motivation or timing of the person's decision to migrate.

Exploiting the various business opportunities identified in the host country could result in the creation of profitable businesses by young migrant entrepreneurs. In compliance with the paper regarding "Evaluation and Analysis of Good Practices in promoting and supporting Migrant Entrepreneurship", developed at EU level (European Commission, 2016) and with the main results of our project research, we designed our YME Guide for Young migrant Entrepreneurs to support the young migrant entrepreneur starting up their own business.

The Youth Workers' Guide helps the youth worker, trainer guiding the young migrant entrepreneur. Among others we have addressed the following aspects: inspiration, networking, legal advice, individual business support, YME training, mentoring, access to finance, language and cultural sensitivity. The Green Book is a tool contributing to fostering entrepreneurship amid immigrant communities in the UNRIT / YME countries recommends:

- Using/extending opportunities to network with other (young) migrant entrepreneurs and/or native entrepreneurs (in entrepreneurial hubs), including potential providers and customers; helps in gaining access to new information and knowledge, stimulating business set-up and to scale-up efforts
- Accessing available schemes/formal entities responsible for the enhancement of entrepreneurship in general, and that of young migrant entrepreneurs in particular
- Carefully periodically checking, the institutional and legal frameworks in order to comply with the UNRIT / YME country regulations; request for professional support if necessary. This is certainly even more important during Covid
- Exploring the help that one or more family members or non-members could provide, based on trust and complementarity, through their experience and knowledge, in the entrepreneur's efforts to overcome the inherent administrative and socio-cultural challenges
- Encourage group training to share and exchange acquired experiences, especially regarding host country related aspects; try to preserve/pass traditional ethnic crafts' knowhow to support/build your distinct brand
- Consider creating entrepreneurial hubs with a good mix of both ethnic and native entrepreneurs
- Consider a mentoring partnership, both as mentee seeking for complementary support and/or mentor sharing with ethnic community members accumulated experience as established entrepreneurs within the regional business environment
- Consider multiple business financing sources, including alternative ones (like Crowdfunding, Business Angels, European (co-)funding, etc.) and other mainstream support schemes for entrepreneurs, encompassing guarantee funds too
- Find viable ways to reduce language barriers in the host country, by taking native language (informal and formal) courses, especially regarding business related terminology.

Executive Summary

The official Dutch Language Glossary is better known as the Green Book and explains the Dutch language. This book is the formal dictionary accepting new Dutch words and contains more than 110,000 words. Our YME Green Book contains 107.114 words. Our aim for the YME Green Book is that it will become the formal Green Book for each young migrant who wants to be an entrepreneur.

Small and medium-sized enterprises (SMEs) are the backbone of Europe's economy. They represent 99% of all businesses in the EU. They employ around 100 million people, account for more than half of Europe's GDP and play a key role in adding value in every sector of the economy. The European Commission sees entrepreneurship as, acting upon opportunities and ideas and transforming them into value for others, which can be financial, cultural, or social.

The EC entrepreneurship policy aims to support companies, in particular Small and Medium Enterprises throughout their life cycle, promoting entrepreneurial education at all levels, as well as reaching out and encouraging specific groups with entrepreneurial potential. The EC reaches out to specific groups whose entrepreneurial potential has not been fully tapped yet, such as women and young people, through entrepreneurial learning and Erasmus for Young Entrepreneurs. The YME project has added an extra layer with its Green Book for Young Migrant Entrepreneurs.

Youth unemployment is a serious problem that many young people face regardless of their background experience and education. It's clear that, due to EU immigration laws a lot of young migrants are inactive and unemployed. Mainly because migrants are so inactive (for obvious bureaucratic regulation and law reasons) entrepreneurship capacity building for young migrants is high on the EU political agenda. The project Young Migrant Entrepreneurs (YME) promotes the integration and social inclusion of young migrants in order to foster social cohesion in Europe and starting up businesses. The economic integration of migrants is one of the priorities of the EU comprehensive approach to migration. It is crucial to empower young migrants and young refugees to develop the skills and to get access to knowledge and support schemes that can enable them to build a solid livelihood, and also to create added value.

How the project YME supports Young Migrant Entrepreneurship?

The YME Green Book is a comprehensive guide for the young migrant entrepreneur and the youth worker, to everything the YME Project does, from intellectual output development to product, to expert advice and guidance. Alongside this, the green book is complemented by our online YME platform and YME app, which allows users to search and download YME project information more easily in a few, simple steps.

Following extensive research with our target groups (young migrant entrepreneurs and experts) including online interviews and focus groups, the YME partners improved the YME Guides, making them easier to navigate and cross reference.

The Green Book has been produced to provide key benefits to young migrant entrepreneurs and youth workers in the 5 YME countries, also known as UNRIT: United Kingdom, Turkey, the Netherlands, Italy and Romania.

The value created by the YME Green Book has resulted in:

- the ability to enrol youth workers, trainers, teachers and young migrants in entrepreneurial projects;
- the ability to produce innovation and then to propagate it towards new actors and new territories;
- the ability to disseminate the entrepreneurial spirit, values and outcomes to a broad and relevant audience;
- the ability to capitalise on the YME project findings and to issue relevant recommendations for policy and decision makers – as well as for field actors – to pursue the project work after the project life;
- the ability to sustain the innovation process during and after the end of the project;
- the ability to involve the targeted audiences and stakeholders in the value creation process in the mid and long term

The Green Book has created a general framework by:

- *collecting all relevant information and knowledge around young migrant entrepreneurs around the YME project
- providing the support packages for the youth workers, teachers and young migrants,
- providing assessment and guidance,
- summarizing into capitalisation, lessons learnt and recommendations;

The purpose of the Green Book is also to ensure that no policy, programme or project is adopted around young migrant entrepreneurs without first having the answer to the below questions:

- Are there better ways to guide young migrant entrepreneurs?
- Are there lessons learnt around supporting Young Migrant Entrepreneurs?
- Are there recommendations regarding Young Migrant Entrepreneurs?

This Green Book guidance is designed to promote young migrant entrepreneurship across (local) governments in the YME countries (United Kingdom, Netherlands, Romania, Italy and Turkey). It does this by informing young migrant entrepreneurs, youth workers, trainers and decision-making actors. The guidance emphasizes the need to take account of the wider benefits to activate young migrant entrepreneurs, making integration in new countries and societies much easier and beneficial to all...

Young Migrant Entrepreneurs: It's Up to You !

Entrepreneurship amongst migrants must be seen as a new arena for social, economic and political action. Many governments are, therefore, trying to actively promote entrepreneurship through various forms of support. But it's not up to the governments... It's up to you !

Don't worry though , the YME projects backs you up!

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