



Financial literacy and new business models to boost women entrepreneurship possibilities.



TRAINERS MANUAL

Table of Contents

About this manual	3
Introduction to the FIT PROGRAM	4
Why this program	5
A common understanding & terminology	5
Aim of the program and expected outcomes	6
The 4 phases in the program	7
What to expect during this journey	8
The lesson's plan	10
PART 1 Shaping a smart ENTREPRENEUR	10
PART 2 What are the elements of a sustainable business	19
PART 3 Create your synergies	34
PART 4 Business planning	41
Case studies	47

About this manual

This Trainers manual assists trainers, coaches, business consultants in delivering training course prepared based on FIT project training programme.

The manual offers the possibility to consolidate and enhance practitioners' knowledge in the key elements of the FIT project to enable them to train women entrepreneurs more efficiently:

- Understanding barriers and obstacle women entrepreneurs still face, 'glass ceiling' effect and more common barriers in women entrepreneurship.
- How to organise and implement the Multi-mentor support and professional coaching by experienced entrepreneurs, SME managers, trainers and other professionals, and possibility for networking at the local and international level.
- What are the innovative finance tools that can help women overcome the lack of support by local banks or make the process less expensive and time consuming; Innovative financial instruments, how to access sustainable investors, strategic investor analysis and venture finance options.
- Deeper understanding of new business models, including gig economy and opportunities for small businesses, included circular economy approach, and supply chain analysis.
- How to foster peer-to-peer learning and mutual support via the network, mentoring, fostering skills development, networking, wider transversal skills.

In general the manual offers tips, suggestions, on how to mentor or coach others, (locally or via ICT tools) and how get proactive with self-improvement. Multi mentoring and coaching support delivered by local companies, business and other female entrepreneurs, via a multi-mentors approach aimed at covering different specialization (marketing, finance, management, HR), and offering different styles, approach to work and life, to offer an all-around support thus boosting motivation or help participants to plan step-by-step their business plan. Having more than one mentor is valuable, as no one person has the gifts, talents, time or ability to advise about every single aspect of the participants' development program.

Introduction to the FIT PROGRAM

In the last two decades, the concept of WOMEN ENTREPRENEURSHIP has gained recognition as a significant contributor towards the economic growth of the EU, offering creativity and potential for economic growth and jobs that should be further developed. Nevertheless, female entrepreneurs represent only 34.4% are self-employed and only 30% of start-up entrepreneurs are owned by female founders (EU Entrepreneurship and SMEs website).

A study on Gender in entrepreneurship, by the European Institute for Gender Equality, (2016) found that 10% of women entrepreneurs wish to receive support from banks, which are less included to offer them overdrafts, bank loans and supplier credit, tend to have lower growth and turnover compared to male-owned businesses. (Women's Entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship, European parliament).

The FIT program aim is offering a complete IMPROVEMENT PROGRAM specifically designed to SUPPORT WOMEN entrepreneurs in starting or reshaping their business using circular economy business models with solid financial structure. The circular economy offer an amazing opportunity to introduce new ethical norms in business and fine-tune the balance between profit and social responsibility. Financially literate women have the tools to grow their wealth and use those assets to contribute to causes they believe in. That includes having a more significant stake in political and social movements, as well as being able to financially back charitable causes.

In Euro-Mediterranean region, women leaders in various industries are already taking concrete steps to achieve more sustainable business practices along with a positive social impact. From food, agriculture, fashion, design, energy and IT, women are helping to create sustainable change through re-thinking, repairing, reusing and recycling. However, their participation could be better if appropriate policy measures and plans are developed to further promote women entrepreneurship in circular economy.

The course takes inspiration by the "UfM WOMEN BUSINESS FORUM Women in circular economy and in Tech and Innovation" Conference Report. The 2019 Forum edition, which will be held on **19-21 November, 2019 in Barcelona**, Spain, had around 123 confirmed participants, the majority were women (78%) and 22% were men. The participants emphasised the importance of women's role in the circular economy and innovation, because women (in general) have a stronger inclination to change their daily patterns for the sake of environmental protection and their families' well-being.

Why this program

The FIT program offers a complete learning experience to women willing to start a business or in need to gain new competitive advantage.

The **FIT PROGRAM** uses circular economy and financial literacy to support WOMEN in gaining the entrepreneurial skills they need to start or re-shaping their business. The program blends on-line and off-line activities, individual study and group work to allow participants develop skills and competences necessary to run a business, in a practical way.

By taking part at the program, women entrepreneurs will focus on enhancing their personal abilities, defining their leadership style, building up their self-confidence, ability to lead with purpose and sustainable-strategic thinking thus favouring economic growth by building a broad movement of support for women-owned businesses.

Along the program, the participants will get the structured support of different mentors and will get in contact with different stakeholders and other actors to accompany them in creating their support network in a structured way.

The course contributes in fostering critical mind-sets needed to help business and the public sector to innovate their processes and systems to accomplish with the high standard set by European and National Governments. Based also on overview by Education and Training 2020 (ET 2020), entrepreneurial and wider transversal skills, such as the ability to learn and take initiative, plan and execute work in autonomy, will help people deal with today varied and unpredictable society situation, fostering their access to the labour market and transition to better work conditions.

A common understanding & terminology

The project takes inspiration by the fact that circular economy provides an opportunity for the introduction of new ethical norms in business. According to the OECD, the market share held by circular business models is limited, generally representing no more than 5 to 10% in economic terms. Challenges with regard to the implementation of a circular economy model differ between countries and regions, depending on the stage of the transition to a circular economy, the governance structure and the political focus of the country or region in question.

The program is based on the following innovative key elements:

CIRCULAR ECONOMY is essential to offer an amazing opportunity to introduce new ethical norms in business and fine-tune the balance between profit and social responsibility. During the program, the participants will use it as an activator for generating new ideas. The program is based on the principle that, in order to favouring a shift toward real sustainability and carbon neutral economy, we need to train people to look for opportunities in the 'waste of our neighbour' before planning a business.

SUSTAINABLE FINANCE – the use of innovative and more traditional financial tools is essential to keep business afloat, especially in these uncertain times. Woman entrepreneurs need to take informed financial decisions, understanding their accounting situations to take strategic decision-making. **Financially literate** women have the tools to grow their wealth and use those assets to contribute to causes they believe in. That includes having a more significant stake in political and social movements, as well as being able to support financially solid, sustainable organizations.

XXI CENTURY SKILLS FOR SMART ENTREPRENEURS – business leaders need guiding for positive change and with purpose, they need to know how to make ethical choices, while solving societal problems, with a strong focus on sustainability and inclusion.

NEW BUSINESS MODELS can be used as drivers for offering new opportunities and innovation while supporting woman entrepreneurs in capturing new markets, enhancing organizational effectiveness while transforming organizational processes. The whole program is built on a paradigm shift that moves away from the usual PDCA planning approach and move to a more collaborative (and hopefully) sustainable way of thinking.

CASE STUDIES and SUCCESSFUL STRATEGIES used to motivate and inspire woman entrepreneurs to adopt new business models and the approach provided by the circular economy. Specific case studies will be prepared by partners, participants, mentors along the project's development. Some of the sector we are going to target are tourism, ICT, services industry, Social Business, Fashion ... and of course any other sector as for the specialization of the experts and trainers. The aim is adding practical elements with up-to-date strategies and examples from real cases.

Aim of the program and expected outcomes

The FIT program is divided into 4 phases, each associated with knowledge, specific learning outcomes and expecting specific outcomes to be produced to be 'admitted' to the following section. Each phase contains key elements from different specialities, to offer a unique, complete learning experience enabling participants to grow as a professional, learn what kind of support they need to accomplish with their plan and being able to discuss eye-to-eye with professionals coming from other specialization.

The program will not turn the participants in expert in finance or circular economy designers. The elements offered in the program are meant to offer a solid base for informed decision-making, and help them in get the professional support they need in any aspect of their business. This should also limit the interference by those who consider them not adequate and 'unsuited' to be business leaders.

The 4 phases in the program

1 SHAPING A SMART ENTREPRENEUR – thematic sessions, group activities and exercises to help participants understand does it mean to be an entrepreneur, and get inspired by **circular economy to shape the vision of their business.**

KEY TOPICS <ul style="list-style-type: none"> • Self-Empowerment/ about motivation • Smart entrepreneurship • Key elements of circular economy • New business models • How to use circular business model mapping tool 	AIM <ul style="list-style-type: none"> • Have a clear perception of oneself as an entrepreneur • Use circular economy to shaping the vision of the business • Have a clear understanding of new business models and use them as inspiration 	OUTPUT <ul style="list-style-type: none"> • Prepare their BUSINESS VISION, considering sustainable/circular economy requirements. • Sustainable business model canvass is completed
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2 WHAT ARE THE ELEMENTS OF A SUSTAINABLE BUSINESS - thematic sessions, mentoring and workshops to increase participant's capacity for planning and leading an inclusive and **sustainable business**

KEY TOPICS <ul style="list-style-type: none"> • How to manage a business • How to lead with purpose • Understand organizations and their structure • Take smart decisions 	AIM <ul style="list-style-type: none"> • Describe a sustainable business idea clearly and with confidence • Choose one's leadership style 	OUTCOME <ul style="list-style-type: none"> • Create and present an articulated "business pitch"
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3 CREATE YOUR SYNERGIES - workshops, mentoring and speed meetings to get to know the local community and gain support by the **local community** and create new possibilities to meet others

KEY TOPICS <ul style="list-style-type: none"> • Communication (especially public speaking) • Key elements of marketing • Networking • Value chain analysis 	AIM <ul style="list-style-type: none"> • Analyse a sector to establish/finding our new possibility for cooperation • Establish alliances with peers, stakeholders and suppliers 	OUTCOME <ul style="list-style-type: none"> • Create one's support network and establish oneself as a 'new player' • Market analysis / Stakeholders' map
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4 BUSINESS PLANNING - Thematic sessions and mentoring to explore into basic marketing and financial elements to **plan a business**, and making informed decisions on product to sell, distribution and finance possibilities

KEY TOPICS <ul style="list-style-type: none"> • Financial tools and financial decisions • Implementation (planning your business) 	AIM <ul style="list-style-type: none"> • Translate financial information in strategic decisions • Combine knowledge to plan the business as envisioned 	OUTCOME <ul style="list-style-type: none"> • Prepare a (sustainable) business plan, with a solid marketing and financial plan
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By taking part in the program, the participants are expected to.

- Increase a wide set of transversal skills as communication, critical thinking and creativity
- Reinforced managerial and entrepreneurial skills needed to lead with purpose and ability for creating innovative ideas and solutions to improve or innovate businesses

- Increase capacity to lead a business with confidence, determination, while managing stress
- Enhanced ability to contribute to economic growth and wider opportunities in the chosen sector
- Have a clear and solid understanding on the key the topics tackled by the project: circular economy approach, new economy practices, sustainability, finance literacy and business planning
- Increased possibility for receiving endorsement from different mentors, sponsors and supporters, while inspiring others for learning new skills
- Increased ability to make informed choices in their personal and professional life, with a more opportunities for upskilling moments and social mobility
- Boosted ability to set clear boundaries (and honouring them) between family and business, with improvement on life balance and personal wellness

The program is advisable to participants with any professional background and specialization. The case studies offered during the thematic workshops and individual study are complementary to participants' specific and diverse needs. In addition, the support of the multi-mentoring program ensure that participants will find professional support whatever is the sector they intend to open the business in. We suggest, during the selection process, to have the candidates demonstrate a minimal experience or prior knowledge in the sector they intend to operate (vocational study, prior direct work experience...).

The work condition of the participants is not pertinent for accessing the program, but educators and organizers are advised to give priority to those coming from disadvantaged categories, as an example: long-term unemployment or double disadvantages (migrants, single mothers, low income...).

Among the requirements to be part of the program, there are a good understanding of the local language (in case of non-native participants) and a basic/average level of digital skills. The organizers have the responsibility to check language and digital skills, as they are outside the purpose of the program and no specific tool is provided for this task.

What to expect during this journey

The skills and competence used in this program are offered in an orderly way in the final chapter of the syllabus. Each stage and phase of the program is described in SKILLS and COMPETENCES connected to frameworks as ENTRE COMP, used to provide a clear reference.

From the participants point of view the program is a unique process, composed by these elements:

- **Short lessons** run by an educator in a (virtual) class, used to present the topics and contents using the methodology called 'micro-learning'.
- **Workshops** such as group-based face-to-face or virtual meeting, to have participants tackling topics head-on, while having a learning-by-doing experience, offering also mutual support, collaborative learning possibilities
- **Mentors support** the peculiarity of the mentoring process is that each participants will be in touch with more than 2 mentors. They are selected among local business women, female entrepreneurs, but also experts in one or more of the topics tackled by the project as marketing, finance, management, HR, economy, leadership... The

aim is to exposing the participants to different style and sector-specific professional background for a more complete learning experience.

- **Speed business meetings** organized by the trainers, with the active support of the mentors and even the participants themselves, to foster spontaneous aggregation, accelerate business contacts and overall favouring networking possibilities.

The multi-mentoring and the speed meetings have been included in the process to motivate and support participants in creating variegated competences. Both the speed meetings and the exposition to different mentors will offer better and long lasting networking possibilities, while accelerate and multiply the FIT companies success rate. Having more than one mentor is valuable, as no one person has the gifts, talents, time or ability to advise about every single aspect of the participants' development program.

The lesson's plan

The table that follows represent the plan of the sessions that constitute the FIT program. For each session, we suggest the duration and the tools to be used to run it according to the proposed plan. Each tool mentioned (handouts, presentations, readings, case study, any tool mentioned...) are available on the project's platform.

PART 1 Shaping a smart ENTREPRENEUR

At the end of this part participants must prepare

- BUSINESS VISION considering sustainable/circular economy requirements.
- Sustainable business model canvass – offering details on their business, taking in consideration long-term social, cultural and economic goals and sustainable vision

Specific learning objectives

- ✓ Believe in your ability to influence the course of events, despite uncertainty, setbacks and temporary failures
- ✓ Develop ideas and opportunities to create value, including better solutions to existing and new challenges
- ✓ Be determined to turn ideas into action and satisfy your need to achieve
- ✓ Reflect on your needs, aspirations and wants in the short, medium and long term
- ✓ Identify and assess your individual and group strengths and weaknesses
- ✓ Reflect on how sustainable long-term social, cultural and economic goals are, and select a course of action
- ✓ Establish new connections and bring together scattered elements of the landscape to create opportunities to create value
- ✓ Be resilient under pressure, adversity, and temporary failure
- ✓ Analyse complex systems across different domains (society, environment, economy, etc.) and across different scales (local to global) wider than “holistic thinking”
- ✓ Use circular business model mapping tool to visualize planning of the product life cycle and assess how the circular offering will change during each use cycle

1.1	SMART ENTREPRENEURSHIP
Overall description	The session aims to uncover the potential of a valuable co-creator and contributor to smart entrepreneurship for society. This will be achieved by identifying the personal competences and reflecting upon personal concerns related to sustainability.
Expected outcomes	<ul style="list-style-type: none"> • Recognizing the competences and skills associated with the concept of smart entrepreneur. • Analysing competences and motivation to move forward in their career and life. • Drafting the business vision and the steps required in path toward business creation. • Reflecting on listing a number of sustainable long-term social, cultural, and economic goals as well as what course of action might be required.
Assessor Guidelines	<p>The assessment of the outcomes achieved by each participant might be distributed into equal shares of the weight to compile a final score:</p> <ol style="list-style-type: none"> 1) identification of the business-related characteristics in participant's profile- 25 %; 2) the mitigation actions of identified weaknesses- 25 %; 3) lifelong-term goals including the personal strengths and self-realization goals, concerns about the sustainability, available resources, a need of partnerships - 25 %; 4) the draft of 4-sided business vision- 25 %. <p>The use of <i>reflective statement</i>, and <i>one sentence summary</i> methods are recommended for the assessment.</p>
Methods of Assessment	<p><i>Reflective Statement</i> is a method, evaluating what participants have achieved against their goals.</p> <p>The variables on which the statement could be set are:</p> <ul style="list-style-type: none"> • the challenges to recognized the personal competences and skills to be associated with smart entrepreneurship; • the identification of the personal motivation factors to move the career in business; • the anticipation of the possible setbacks and the role of valuable relationships with others to mitigate the weaknesses. <p><i>One sentence summary</i> could be used to synthesize the business vision ideas and findings of the participants into a single, informative, grammatical, and full summary sentence.</p>

	<p>The assessment variables must be set to evaluate the four sides of the business vision:</p> <ul style="list-style-type: none"> • Area and scope of business; • Sustainability focus and purpose; • Personal mission and self-realization; • Relationship with others.
Elements of innovation	<p>The relatedness of the personality traits and the business vision draft is the main focus for the assessor to make the final evaluation of the course results.</p>

1.2	VALUE CREATION
Overall description	<p>The aim of the course is to practice the value creation process applying the critical thinking skills. A model of value creation of the business idea requires application of a design thinking approach. The participants work on the team project to prepare their value creation model to implement the smart and sustainable business idea.</p>
Expected outcomes	<ul style="list-style-type: none"> • Practice critical and creative thinking to investigate the value creation process; • Create a model of the value creation of an innovative business idea; • Select the main activities of value creation to implement a smart& sustainable business idea.
Assessor Guidelines	<p>The aim of the assessment is to reconfirm the outcomes of the course, reached by implementing the tasks given in the learning process.</p> <p>The variables of assessment are as below, including the weight of each of them from total evaluation:</p> <ul style="list-style-type: none"> • the quantity of generated business ideas - 30 %; • identification of the concrete values of the business idea- 30 %; • the set of criteria used to filter the business ideas to the final one - 20 %; • the reasonability of the argumentation - 20 %. <p>The method of <i>performance-based assessment</i> is recommended. It could be chosen the types of <i>written</i> or <i>oral presentation</i> of the results gained by the participants during the sessions.</p> <p>The presentation can get any form of oral or textual conveyance of information. The suggested types might be a mind-map, a table, a short report, or PPT slides.</p> <p>The main part of presentation includes: 1) the distribution of the generate values of the business idea, and 2) the arguments to ground the selection done.</p> <p>The values of the business idea should contain (if relevant):</p> <ul style="list-style-type: none"> • the value for the business owner; • the value for the business partners;

	<ul style="list-style-type: none"> • the value for the employees; • the value for the customers; • the value for the local society; • the value for the Planet. <p>The level of argumentation can be assessed in terms of significance to business success, stickiness to personality traits; attitude to people needs; reasonability for the implementation, etc.</p>
Methods of Assessment	<p>The method of <i>performance-based</i> assessment demonstrates the success of authentic learning, the evidence of understanding through a transfer of the practical skills.</p> <p>The ability to apply the critical thinking and design thinking skills of the participants are at the essence of the evaluation of the course.</p>
Elements of innovation	<p>The innovative approach to the assessment might be inviting the current business owners to participate in the process of the evaluation. Another suggestion is to organize this course and assessment in the way of business ideas contest.</p>

1.3	WHAT IS CIRCULAR ECONOMY
Overall description	<p>The Unit aims to introduce the trainer to the definition of Circular Economy.</p> <p>Women who wish to become entrepreneurs or improve their skills is the target group of the project. It is important then to outline the epistemological and theoretical foundations as well as the broader formal context of European policies supporting the participants' learning strategies and activities.</p> <p>Social enterprises and social entrepreneurs carry out their entrepreneurial activity to achieve social objectives.</p> <p>Their business model includes the creation of a positive social or environmental impact and they are not only concerned with the profit.</p> <p>Social entrepreneurs operate in many fields, thus covering many areas of intervention: social integration and economic integration of disadvantaged and marginalised people, healthcare, active ageing, education and childcare, fair trade, circular and green economy, culture, tourism, etc.</p>
Expected outcomes	<p>The trainer will help participants to produce reliable results from the circular economy for their future business.</p> <p>Activities will help familiarise participants with the different models of the economy (linear and circular).</p>
Assessor Guidelines	<p>The biggest challenge for all partners is clearly to maintain participants' motivation and interest, as well as interaction.</p> <p>The use of individual mentoring is particularly helpful in overcoming this challenge.</p>

	<p>In the training, many stimuli and fun openings and closings were used in all modules.</p> <p>A lot of group work and practical exercises were organised to motivate participants.</p> <p>The advice is to make the training sessions short and easy. Shorter sessions are better than longer ones and make sure that everyone is involved. Among other things, it is also important to be creative and adapt the session or content to the groups involved. However, what is very important and useful for maintaining motivation is good planning and the use of warm-up exercises and support techniques, as well as interactive and practical workshops and case studies.</p>
Methods of Assessment	<p>Reflection, debriefing and evaluation are essential parts of any training or workshop.</p> <p>They allow all aspects and characteristics of the activity to be evaluated and help to formulate or propose improvements for the same activity in the future.</p> <p>By reflecting on their learning outcomes, participants have the opportunity to realise what they have learnt during the training, workshop or activity and apply it to their own life/work circumstances. In the annexes you can find a model of evaluation questionnaire (in handout: self-assessment evaluation). When asking participants to answer the questionnaire, it is important to help them to remember that there are no right or wrong answers, because the learning process and the results differ from person to person. Evaluation will help assess the results and impact of the activity. One of the most frequently used evaluation methods is to ask for feedback from participants. It helps to understand the weaknesses and strengths of the activity.</p> <p>There are several methods that can be used to ask for feedback:</p> <p>Visual methods:</p> <p>These methods help participants to give their feedback in a more dynamic way. It is important to give participants the opportunity to express their opinion verbally to make the evaluation more complete. In this case, it is important that one of the facilitators takes note of the comments or statements.</p> <p>Facilitators may choose different methods to organise feedback.</p> <p>Oral feedback: Visual evaluation methods can be combined with oral methods.</p> <p>Written Feedback: It is important to combine this type of feedback with the written type, considering that there is no time to ask each participant and they may not want to share their opinion in front of the group.</p> <p>This type of feedback is dynamic but may exclude those who do not want to or cannot share their opinion publicly. One of the facilitators should take note of participants' comments or statements.</p>

	<p>A very effective way to obtain feedback from participants is to ask them to fill in a short questionnaire.</p> <p>The questionnaire should always provide space for the participant's self-reflection, but also space to develop their own argumentation regarding the training. Questionnaires should be anonymous. The advantage of written feedback is that it is possible to review it later to draw conclusions and produce a report. Anonymity gives participants the opportunity to be honest in answering the various questions.</p> <p>Debriefings can help to speed up projects, adopt new approaches to problems and achieve difficult objectives. Rather than a casual conversation about what worked and what did not, a debriefing delves into why certain things happened. The questionnaire should examine four key questions:</p> <ol style="list-style-type: none"> 1. What were we trying to achieve? Start by restating the objectives you were trying to achieve in each module. 2. Where did we achieve (or miss) our goals? Review the results and make sure the group is aligned. 3. What led to our results? This section should go deeper than the obvious first-level answers. 4. What should we start, stop or continue doing? Having discovered the causes, what should we do now?
Elements of innovation	<p>The tools to support this part are many and varied. Trainers must dedicate and plan the time necessary to use them correctly.</p> <p>For this part and also the other modules it is good to</p> <ul style="list-style-type: none"> - Create and regularly update the contact list with new contacts and information; - Create a questionnaire which should be completed by a stakeholder after each meeting; - Compile and regularly update the Involvement Matrix provided by the methodology; - Adapt communication messages to the needs of the different participants, focus on the positive aspects of female entrepreneurship and adapt terms to each national context; - Consider the participants' skills and competences to manage the involvement of potential stakeholders as well.

1.4	New Business Models
Overall description	<p>The module intends to introduce the trainer to the definition of new Business Models and the 'rethinking theory of production' as, by adopting the Circular Economy, the process can be initiated at any point in production itself.</p> <p>The target group of the project consisting of women who wish to become entrepreneurs or improve their skills:</p> <ul style="list-style-type: none"> - will obtain a clear and comprehensive view of Business Models,

	<ul style="list-style-type: none"> - learn how to recognise and analyse 'Stakeholders', i.e. those who have an interest in the business idea, - learn about possible implications and legal barriers in their own country in the realisation of the business idea, - learn how to plan in order to put it into practice. <p>A series of real-life examples of companies that have moved from Linear to Circular Economy will help trainers and participants to better understand the dynamics that improve business ideas.</p>
Expected outcomes	<p>The trainer will help participants to produce concrete results for their own future business</p> <p>Experiential activities will help to recognise elements that are important not only for starting a business, but also for keeping it healthy and productive throughout its life.</p> <p>The trainer will also help to understand why these new business models are so important for Women's Entrepreneurship.</p>
Assessor Guidelines	<p>The biggest challenge for all partners is clearly to maintain participants' motivation and interest, as well as interaction. The use of individual mentoring is particularly helpful in overcoming this challenge.</p> <p>In the training, many stimuli and fun openings and closings were used in all modules.</p> <p>A lot of group work and practical exercises were organised to motivate participants.</p> <p>The advice is to make the training sessions short and easy. Shorter sessions are better than longer ones and it is important to make sure that everyone is involved. Among other things, it is also important to be creative and adapt the session or content to the groups involved. What is, however, very important and useful for maintaining motivation is good planning and the use of warm-up exercises and support techniques, as well as interactive and practical workshops, case studies and multiple examples.</p>
Methods of Assessment	<p>Reflection, debriefing and evaluation are essential parts of any training or workshop.</p> <p>They make it possible to evaluate all aspects and characteristics of the activity and help to formulate or propose improvements for the same activity in the future.</p> <p>By reflecting on their learning outcomes, participants have the opportunity to realise what they have learnt during the training, workshop or activity and apply it to their life/work circumstances. A template for entry and exit tests can be found in the annexes. La valutazione aiuterà a valutare i risultati e l'impatto dell'attività.</p>

	<p>One of the most frequently used evaluation methods is to ask for feedback from participants. It helps to understand the weaknesses and strengths of activities.</p> <p>There are several methods that can be used to ask for feedback:</p> <p>Visual methods:</p> <p>These methods help participants to give their feedback in a more dynamic way. It is important to give participants the opportunity to express their opinion verbally to make the evaluation more complete. In this case, it is important that one of the facilitators takes note of the comments or statements.</p> <p>Facilitators may choose different methods to organise feedback.</p> <p>Oral feedback:</p> <p>Visual evaluation methods can be combined with oral methods. It is important to combine this type of feedback with the written type, considering that there is no time to ask each participant and participants may not want to share their opinion in front of the group.</p> <p>This type of feedback is dynamic but may exclude participants who do not want to or cannot share their opinion in front of the group. One of the facilitators should take note of participants' comments or statements.</p> <p>Written feedback:</p> <p>A very effective way to obtain feedback from participants is to ask them to fill in a short questionnaire.</p> <p>The questionnaire should always offer space for the participant's self-reflection, but also space to develop one's own argumentation regarding the training. Questionnaires should be anonymous. The advantage of written feedback is that it can be reviewed later to draw conclusions and produce a report. Anonymity gives participants the opportunity to be honest in answering the different questions.</p> <p>Debriefings can help to speed up projects, adopt new approaches to problems and achieve difficult objectives. Rather than a casual conversation about what worked and what did not, a debriefing delves into why things happened. It should examine four questions key questions:</p> <ol style="list-style-type: none"> 1. What were we trying to achieve? Start by restating the goals you were trying to achieve in each module. 2. Where did we achieve (or miss) our goals? Review the results and make sure the group is aligned. 3. What led to our results? This section should go deeper than the obvious first-level answers. 4. What should we start, stop or continue doing? Having discovered the causes, what should we do now that we know what we know?
Elements of innovation	<p>The tools to support this part are many and varied.</p> <p>Trainers must dedicate and plan the time necessary to use them correctly.</p>

	<p>For this part and also the other modules it is good to</p> <ul style="list-style-type: none"> - Create and regularly update the contact list with new contacts and information; - Create a questionnaire which should be filled in by a stakeholder after each meeting; - Adopt the described methodologies such as Service Learning, Research based learning, Learning by doing, Peer-to-peer learning, Coaching - Adapt communication messages to the needs of different participants, focus on the positive aspects of women's entrepreneurship and adapt the use of terms to each national context; - Considering the skills and competences of the participants to also manage the involvement of potential, indispensable, stakeholders.
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PART 2 What are the elements of a sustainable business

At the end of this part participants must prepare

- Revision of the work done until now to make sure we are doing things BETTER than before
- Have a clear business pick (based on their sustainable business vision), and are confident in presenting it out loud

Specific learning objectives

- ✓ Creating change on and from a high level, and that help with planning and decision making as well as with organizational and behavioral change
- ✓ Act and work independently to achieve goals, stick to intentions and carry out planned tasks
- ✓ Use of sustainability assessment methods such as life cycle assessment (LCA), risk analyses, and methods that are connected to the anticipatory competency
- ✓ Leadership, success in teams and the dynamics of collaboration.
- ✓ Methods related to the interpersonal competency are about teamwork and participation.
- ✓ Get and manage the competences needed at any stage, including technical, legal, tax and digital competences
- ✓ Reflect and learn from both success and failure (your own and other people's)
- ✓ Learn with others, including peers and mentors

2.1	SMART AND SUSTAINABLE MANAGEMENT
Overall description	This module explains in detail about organizational culture and management styles, business ethics and its core values, sustainable and efficient use of resources and sustainable development planning. At the end of the module, a user can find definition of the most important terms and bibliography for further reading.
Expected outcomes	By the end of sessions participants will be able to: <ul style="list-style-type: none">• develop a management-by-objectives strategy• recognize ones management style• choose the most appropriate principles of sustainable development and CSR tools for their company• gain knowledge about business ethics.
Assessor Guidelines	Instructions on what the assessor needs to do to set up and conduct the assessment. It will also include recording sheets, which contain responses to verbal questions, guidance as to what the

	assessor needs to consider to make a judgment on their improvement, competence and skills of the participants.
Methods of Assessment	The participants can be assessed in the following ways: <ol style="list-style-type: none"> 1. observation: participant participation in group discussions; 2. self-evaluation. 3. Observation by mentors.
Elements of innovation	<ol style="list-style-type: none"> 1. Innovative topic concerning circular economy - new idea turned into a value-generating reality 2. Blended learning to suit our learners 3. Innovative workshops to test practical knowledge 4. Involving mentors to observe and evaluate-high feedback environment.

2.2	LEADERSHIP AND LEADERSHIP STYLES
Overall description	<p>This module explains in detail the following issues:</p> <ul style="list-style-type: none"> • Leading with purpose • understand the ethical side and concepts such as fairness and honesty • personal responsibly and (female) entrepreneur responsibility • Business ethics: justice and fairness for all market actors • Business social responsibility and environmental safety • Methods related to the interpersonal competency, teamwork and participation.
Expected outcomes	<p>By the end of sessions participants will be able to:</p> <ul style="list-style-type: none"> • Participant are confident in take up challenges • They can act and work independently to achieve goals, stick to intentions and carry out planned tasks • They are prepared to be patient and keep trying to achieve your long-term individual or group aims
Assessor Guidelines	Instructions on what the assessor needs to do to set up and conduct the assessment. It will also include recording sheets, which contain responses to verbal questions, guidance as to what the assessor needs to consider to make a judgment on their improvement, competence and skills of the participants.
Methods of Assessment	The participants can be assessed in the following ways: <ol style="list-style-type: none"> 1. observation: participant participation in group discussions; 2. self-evaluation. 3. Observation by mentors.

Elements of innovation	<ol style="list-style-type: none"> 1. Innovative topic concerning circular economy - new idea turned into a value-generating reality 2. Blended learning to suit our learners 3. Innovative workshops to test practical knowledge 4. Involving mentors to observe and evaluate-high feedback environment.
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2.3	HUMAN RESOURCES MANAGEMENT
Overall description	<p>This module explains in detail the following issues:</p> <ul style="list-style-type: none"> • Leadership, success in teams, and the dynamics of collaboration • Impact of management style on employees and the organizational structure • Work contracts (country specific rules for hiring and managing personal) • Structure of the company and most typical roles and responsibilities.
Expected outcomes	<p>By the end of sessions participants will be able to:</p> <ul style="list-style-type: none"> • Team up, collaborate and network • Solve conflicts and face up to competition positively when necessary • Get and manage the competences needed at any stage, including technical, legal, tax and digital competences.
Assessor Guidelines	<p>Instructions on what the assessor needs to do to set up and conduct the assessment. It will also include recording sheets, which contain responses to verbal questions, guidance as to what the assessor needs to consider to make a judgment on their improvement, competence and skills of the participants.</p>
Methods of Assessment	<p>The participants can be assessed in the following ways:</p> <ol style="list-style-type: none"> 1. observation: participant participation in group discussions; 2. self-evaluation. 3. Observation by mentors.
Elements of innovation	<ol style="list-style-type: none"> 1. Innovative topic concerning circular economy - new idea turned into a value-generating reality 2. Blended learning to suit our learners 3. Innovative workshops to test practical knowledge 4. Involving mentors to observe and evaluate-high feedback environment.

2.4	MARKETING CONCEPT AND ITS IMPORTANCE IN BUSINESS
Overall description	<p>The Trainer, already prepared on the contents of the module, has the objective to make the trainer understand what the "Marketing Concept" is.</p> <p>He/she will be able to well define and elaborate on the marketing concept and how it deals with the idea of satisfying the customer's needs through the product as a solution to the customer's problem.</p> <p>The Marketing Concept represents the main change in today's business orientation and provides the basis for competitive advantage.</p> <p>In short, the marketing concept is important because it defines how the company will drive business and prosper.</p> <p>The trainer will identify what is the main task of a company beyond the usual 'satisfying customer needs'.</p> <p>He/she will pay great attention to the vision and demand of the market (segment) in order to best tailor his/her product or service to satisfy that market.</p> <p>In summary, the trainer will introduce marketing by specifying:</p> <ul style="list-style-type: none"> - Marketing terminology - Role of marketing in the market business concept - Market actors - Environmental analysis - Competitors - S.W.O.T. analysis - Segmentation, targeting, positioning
Expected outcomes	<p>The trainer will help participants to produce concrete results for their own business.</p> <p>During this session, the target group will be prepared with specific and customised activities on the marketing concept and will learn the use of S.W.O.T. analysis.</p> <p>We recommend a thorough review of the theoretical part of this module!</p> <p>The use of the S.W.O.T. matrix will help to recognise important elements for setting up and running one's own business.</p>
Assessor Guidelines	<p>The biggest challenge for all partners is clearly to maintain participants' motivation and interest, as well as interaction.</p> <p>The use of individual mentoring is particularly helpful in overcoming this challenge.</p> <p>In the training, many stimuli and fun openings and closings were used in all modules.</p>

	<p>A lot of group work and practical exercises were organised to motivate participants.</p> <p>The advice is to make the training sessions short and easy. Shorter sessions are better than longer ones and it is important to make sure that everyone is involved. Among other things, it is also important to be creative and adapt the session or content to the group involved. What is, however, very important and useful for maintaining motivation is good planning and the use of warm-up exercises and support techniques, as well as interactive and practical workshops, case studies and multiple examples.</p>
Methods of Assessment	<p>Reflection, debriefing and evaluation are essential parts of any training or workshop.</p> <p>They make it possible to evaluate all aspects and characteristics of the activity and help to formulate or propose improvements for the same activity in the future.</p> <p>By reflecting on their learning outcomes, participants have the opportunity to realise what they have learnt during the training, workshop or activity and apply it to their life/work circumstances.</p> <p>A template for entry and exit tests can be found in the annexes.</p> <p>Evaluation will help assess the results and impact of the activity.</p> <p>One of the most frequently used evaluation methods is to ask for feedback from participants. It helps to understand the weaknesses and strengths of the activity.</p> <p>There are several methods that can be used to ask for feedback:</p> <p>Visual methods:</p> <p>These methods help participants to give their feedback in a more dynamic way. It is important to give participants the opportunity to express their opinion verbally to make the evaluation more complete. In this case, it is important that one of the facilitators takes note of the comments or statements.</p> <p>Facilitators may choose different methods to organise feedback.</p> <p>Oral feedback:</p> <p>Visual evaluation methods can be combined with oral methods. It is important to combine this type of feedback with the written type, considering that there is no time to ask each participant and participants may not want to share their opinion in front of the group.</p> <p>This type of feedback is dynamic but may exclude participants who do not want to or cannot share their opinion in front of the group. One of the facilitators should take note of participants' comments or statements.</p> <p>Written feedback:</p> <p>A very effective way to obtain feedback from participants is to ask them to fill in a short questionnaire.</p> <p>The questionnaire should always offer space for the participant's self-reflection, but also space to develop one's own</p>

	<p>argumentation regarding the training. Questionnaires should be anonymous. The advantage of written feedback is that it can be reviewed later to draw conclusions and produce a report. Anonymity gives participants the opportunity to be honest in answering the different questions.</p> <p>Debriefings can help to speed up projects, adopt new approaches to problems and achieve difficult objectives. Rather than a casual conversation about what worked and what did not, a debriefing delves into why things happened. It should examine four questions</p> <p>key questions:</p> <ol style="list-style-type: none"> 1. What were we trying to achieve? Start by restating the goals you were trying to achieve in each module. 2. Where did we achieve (or miss) our goals? Review the results and make sure the group is aligned. 3. What led to our results? This section should go deeper than the obvious first-level answers. 4. What should we start, stop or continue doing? Having discovered the causes, what should we do now that we know what we know?
Elements of innovation	<p>The tools to support this part are many and varied. Trainers must dedicate and plan the time necessary to use them correctly.</p> <p>For the purposes of this part -and also of the other modules- it is good to</p> <ul style="list-style-type: none"> o Create and regularly update the contact list with new contacts and information; o Create a questionnaire which should be filled in by a stakeholder after each meeting; o Adopt the described methodologies such as Peer-to-peer learning, Individual/Team Coaching; o Adapt communication messages to the needs of different participants, focus on the positive aspects of women's entrepreneurship and adapt the use of terms to each national context; o Considering the participants' skills and competences to also manage the involvement of potential, indispensable stakeholders. <p>The involvement of Mentors will help individual participants to gain clarity in the drafting of their entrepreneurial project.</p>

2.5	MARKETING MIX STRATEGIES
Overall description	The objective of the trainer in this module is to get to know the segmentation variables of a target market, to know the strategies of competitors, how to effectively manage the MARKETING MIX ,

	<p>how to place the products/services of one's own business within the product portfolio matrix.</p> <p>The trainer will therefore help participants to understand 'what' their product or service can offer to potential customers; he will also help them to plan a successful product offering and to plan, develop and execute effective marketing strategies</p> <p>The target group will be given guidance on how and when to promote their product or service on the market, will be able to identify and organise the elements of their marketing mix in order to make profitable marketing decisions at all levels. The trainer, through this guidance, will provide support for:</p> <ul style="list-style-type: none"> -Develop strengths and limit weaknesses, -Become more competitive and adaptable in your market, -Improve fruitful cooperation between partners. <p>The participants, with the help of the trainer, will be able to handle the following key learning points:</p> <ul style="list-style-type: none"> - Marketing mix concept - Gaining competitive advantage - Marketing for services - Marketing competition - Gaining a company's competitive advantage - Strategies for gaining competitive advantage
Expected outcomes	<p>The trainer will help participants to produce concrete results for their own future business</p> <p>Participants at the end of the session will be able to recognise and use the advantages of positioning and competitiveness of marketing strategies.</p> <p>And again, they will know that:</p> <ul style="list-style-type: none"> - Businesses must compete for customers, lower prices for higher quality goods and services, more variety and more innovation. - Competition between companies can stimulate the invention of new or better products, or more efficient processes. - Companies may compete to be the first to market with a new or different technology. - Innovation also benefits consumers with new and better products and helps drive economic growth. - Competitive forces influence strategy because competitors react to strategic actions in the marketplace and the company must react to their strategic moves.

	<div><div>Using the Internet to vary the marketing mix</div><table><tr><td>Product<ul style="list-style-type: none">• Quality• Image• Branding• Features• Variants• Mix• Support• Customer service• Use occasion• Availability• Warranties</td><td>Promotion<ul style="list-style-type: none">• Marketing communications• Personal promotion• Sales promotion• PR• Branding• Direct marketing</td><td>Price<ul style="list-style-type: none">• Positioning• List• Discounts• Credit• Payment methods• Free or value-added elements</td><td>Place<ul style="list-style-type: none">• Trade channels• Sales support• Channel number• Segmented channels</td><td>People<ul style="list-style-type: none">• Individuals on marketing activities• Individuals on customer contact• Recruitment• Culture/ image• Training and skills• Remuneration</td><td>Process<ul style="list-style-type: none">• Customer focus• Business-led• IT-supported• Design features• Research and development</td><td>Physical<ul style="list-style-type: none">• Service• Location• Physical environment• Product presentation• Other</td></tr></table><div><div>Figure 5.1</div><div>The elements of the marketing mix</div></div></div>	Product <ul style="list-style-type: none">• Quality• Image• Branding• Features• Variants• Mix• Support• Customer service• Use occasion• Availability• Warranties	Promotion <ul style="list-style-type: none">• Marketing communications• Personal promotion• Sales promotion• PR• Branding• Direct marketing	Price <ul style="list-style-type: none">• Positioning• List• Discounts• Credit• Payment methods• Free or value-added elements	Place <ul style="list-style-type: none">• Trade channels• Sales support• Channel number• Segmented channels	People <ul style="list-style-type: none">• Individuals on marketing activities• Individuals on customer contact• Recruitment• Culture/ image• Training and skills• Remuneration	Process <ul style="list-style-type: none">• Customer focus• Business-led• IT-supported• Design features• Research and development	Physical <ul style="list-style-type: none">• Service• Location• Physical environment• Product presentation• Other
Product <ul style="list-style-type: none">• Quality• Image• Branding• Features• Variants• Mix• Support• Customer service• Use occasion• Availability• Warranties	Promotion <ul style="list-style-type: none">• Marketing communications• Personal promotion• Sales promotion• PR• Branding• Direct marketing	Price <ul style="list-style-type: none">• Positioning• List• Discounts• Credit• Payment methods• Free or value-added elements	Place <ul style="list-style-type: none">• Trade channels• Sales support• Channel number• Segmented channels	People <ul style="list-style-type: none">• Individuals on marketing activities• Individuals on customer contact• Recruitment• Culture/ image• Training and skills• Remuneration	Process <ul style="list-style-type: none">• Customer focus• Business-led• IT-supported• Design features• Research and development	Physical <ul style="list-style-type: none">• Service• Location• Physical environment• Product presentation• Other		
Assessor Guidelines	<p>The biggest challenge for all partners is clearly to maintain participants' motivation and interest, as well as interaction. The use of individual mentoring is particularly helpful in overcoming this challenge.</p> <p>In the training, many stimuli and fun openings and closings were used in all modules.</p> <p>A lot of group work and practical exercises were organised to motivate participants.</p> <p>The advice is to make the training sessions short and easy. Shorter sessions are better than longer ones and it is important to make sure that everyone is involved. Among other things, it is also important to be creative and adapt the session or content to the groups involved. What is, however, very important and useful for maintaining motivation is good planning and the use of warm-up exercises and support techniques, as well as interactive and practical workshops, case studies and multiple examples.</p>							
Methods of Assessment	<p>Reflection, debriefing and evaluation are essential parts of any training or workshop.</p> <p>They make it possible to evaluate all aspects and characteristics of the activity and help to formulate or propose improvements for the same activity in the future.</p> <p>By reflecting on their learning outcomes, participants have the opportunity to realise what they have learnt during the training, workshop or activity and apply it to their life/work circumstances. A template for entry and exit tests can be</p>							

found in the annexes. La valutazione aiuterà a valutare i risultati e l'impatto dell'attività.

One of the most frequently used evaluation methods is to ask for feedback from participants. It helps to understand the weaknesses and strengths of activities.

There are several methods that can be used to ask for feedback:

Visual methods:

These methods help participants to give their feedback in a more dynamic way. It is important to give participants the opportunity to express their opinion verbally to make the evaluation more complete. In this case, it is important that one of the facilitators takes note of the comments or statements.

Facilitators may choose different methods to organise feedback.

Oral feedback:

Visual evaluation methods can be combined with oral methods. It is important to combine this type of feedback with the written type, considering that there is no time to ask each participant and participants may not want to share their opinion in front of the group.

This type of feedback is dynamic but may exclude participants who do not want to or cannot share their opinion in front of the group. One of the facilitators should take note of participants' comments or statements.

Written feedback:

A very effective way to obtain feedback from participants is to ask them to fill in a short questionnaire.

The questionnaire should always offer space for the participant's self-reflection, but also space to develop one's own argumentation regarding the training. Questionnaires should be anonymous. The advantage of written feedback is that it can be reviewed later to draw conclusions and produce a report. Anonymity gives participants the opportunity to be honest in answering the different questions. Debriefings can help to speed up projects, adopt new approaches to problems and achieve difficult objectives. Rather than a casual conversation about what worked and what did not, a debriefing delves into why things happened. It should examine four questions

key questions:

1. **What were we trying to achieve?** Start by restating the goals you were trying to achieve in each module.

	<p>2. Where did we achieve (or miss) our goals? Review the results and make sure the group is aligned.</p> <p>3. What led to our results? This section should go deeper than the obvious first-level answers.</p> <p>4. What should we start, stop or continue doing? Having discovered the causes, what should we do now that we know what we know?</p>
Elements of innovation	<p>The tools to support this part are many and varied. Trainers must dedicate and plan the time necessary to use them correctly.</p> <p>For this part it is good to</p> <ul style="list-style-type: none"> - Adopt the described methodologies such as Research based learning, Peer-to-peer learning, Coaching - Adapt communication messages to the needs of different participants, focus on the positive aspects of women's entrepreneurship and adapt the use of terms to each national context; - Considering participants' skills and competences to also manage the involvement of potential, indispensable stakeholders. <p>Mentors, together with the trainer, may use the outline below for in-progress evaluations of the module.</p>

2.6	Applying Basic Trends modern marketing
Overall description	<p>The Unit aims to introduce the trainer to the definition of "Applying Basic Trends in Modern Marketing".</p> <p>The target group of the project, as mentioned above, is women who wish to become entrepreneurs or improve their skills, and it is therefore important to accurately describe the theoretical and practical foundations as well as the broader formal context of European policies supporting marketing strategies for the participants and their activities.</p> <p>The purpose of this session is to help people understand that the key objective of an organization's marketing efforts is to develop satisfactory customer relationships for the benefit of both the customer and the organization.</p> <p>These efforts lead marketing to play an important role within most organizations and within society.</p> <p>Participants will learn how to build a modern marketing team and the necessary skills.</p> <p>And again, they will understand that the purpose of branding in marketing is to build consumer trust and create loyalty. Their brand will not only give their buyers a way to remember them, but will also create an identity for their business so that they can stand out from the competition.</p>

	<p>Key learning points of the module</p> <ul style="list-style-type: none">- Branding- Marketing trends- E-marketing and social network marketing- Circular economy in marketing, branding in the circular economy																														
<p>Expected outcomes</p>	<p>The trainer will help participants to:</p> <ul style="list-style-type: none">- use modern marketing and communication trends and the circular economy for business development- persuade selected trends for business development of the business- defend their choices to use modern marketing trends and communicate the circular economy. <p>Participants will also be able to assess their own preparation and understanding through the grid below:</p> <table><tr><td></td><td>Very good</td><td>Good</td><td>Sufficiently</td><td>poorly</td></tr><tr><td>My competences have changed in scope</td><td></td><td></td><td></td><td></td></tr><tr><td>Understanding what it means to start a business</td><td></td><td></td><td></td><td></td></tr><tr><td>Organizational culture and management styles</td><td></td><td></td><td></td><td></td></tr><tr><td>Sustainable and efficient use of resources; and sustainable developing planning</td><td></td><td></td><td></td><td></td></tr><tr><td>RESULTS:</td><td>VERY, VERY WELL! You did a great job</td><td>WELL! it's a good job even if it can be improved</td><td>You are on the right path, you need to work on it</td><td>Oops! let's get it inside! We need to review everything to improve</td></tr></table>		Very good	Good	Sufficiently	poorly	My competences have changed in scope					Understanding what it means to start a business					Organizational culture and management styles					Sustainable and efficient use of resources; and sustainable developing planning					RESULTS:	VERY, VERY WELL! You did a great job	WELL! it's a good job even if it can be improved	You are on the right path, you need to work on it	Oops! let's get it inside! We need to review everything to improve
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<p>Assessor Guidelines</p>	<p>Once again, the biggest challenge for all partners is clearly to maintain the participants' motivation and interest, as well as interaction.</p> <p>The use of individual mentoring is particularly helpful in overcoming this challenge.</p> <p>In the training, many stimuli and fun openings and closings were used in all modules.</p>																														

	<p>A lot of group work and practical exercises were organised to motivate participants.</p> <p>The advice is to make the training sessions short and easy. Shorter sessions are better than longer ones and make sure that everyone is involved. Among other things, it is also important to be creative and adapt the session or content to the groups involved. What is, however, very important and useful for maintaining motivation is good planning and the use of warm-up exercises and support techniques, as well as interactive and practical workshops and case studies.</p>
Methods of Assessment	<p>Reflection, debriefing and evaluation are essential parts of any training or workshop.</p> <p>They allow all aspects and characteristics of the activity to be evaluated and help to formulate or propose improvements for the same activity in the future.</p> <p>By reflecting on their learning outcomes, participants have the opportunity to realise what they have learnt during the training, workshop or activity and apply it to their own life/work circumstances. In the annexes you can find a model of evaluation questionnaire (in handout: self-assessment evaluation). When asking participants to answer the questionnaire, it is important to help them to remember that there are no right or wrong answers, because the learning process and the results differ from person to person. Evaluation will help to assess the results and impact of the activity.</p> <p>One of the most frequently used evaluation methods is to ask for feedback from participants: it helps to understand the weaknesses and strengths of the activity.</p> <p>There are several methods that can be used to ask for feedback:</p> <p>Visual methods:</p> <p>These methods help participants to give their feedback in a more dynamic way. It is important to give participants the opportunity to express their opinion verbally to make the evaluation more complete. In this case, it is important that one of the facilitators takes note of the comments or statements.</p> <p>Facilitators may choose different methods to organise feedback.</p> <p>Oral feedback: Visual evaluation methods can be combined with oral methods. It is important to combine this type of feedback with the written type, considering that there is no time to ask each participant and participants might not want to share their opinion in front of the group.</p> <p>This type of feedback is dynamic but might exclude participants who do not want to or cannot share their opinion in front of the group. One of the facilitators should take note of participants' comments or statements.</p> <p>Written feedback:</p>

	<p>A very effective way to obtain feedback from participants is to ask them to fill in a short questionnaire.</p> <p>The questionnaire should always offer space for the participant's self-reflection, but also space to develop their own argumentation regarding the training. Questionnaires should be anonymous. The advantage of written feedback is that it is possible to review it later to draw conclusions and produce a report. Anonymity gives participants the opportunity to be honest in answering the various questions.</p> <p>Debriefings can help to speed up projects, adopt new approaches to problems and achieve difficult objectives. Rather than a casual conversation about what worked and what did not, a debriefing delves into why things happened. It should examine four questions</p> <p>key questions:</p> <ol style="list-style-type: none"> 1. What were we trying to achieve? Start by restating the objectives you were trying to achieve in each module. 2. Where did we achieve (or miss) our goals? Review the results and make sure the group is aligned. 3. What led to our results? This section should go deeper than the obvious first-level answers. 4. What should we start, stop or continue doing? Having discovered the causes, what should we do now that we know what we know?
Elements of innovation	<p>The tools to support this part are many and varied.</p> <p>Trainers must dedicate and plan the time necessary to use them correctly.</p> <p>For this part it is good to</p> <ul style="list-style-type: none"> - Adopt the described methodologies such as Peer-to-peer learning, Individual/Team Coaching; - Adapt communication messages to the needs of different participants, focus on the positive aspects of women's entrepreneurship and adapt the use of terms to each national context; - Considering participants' skills and competences to also manage the involvement of potential, indispensable stakeholders. <p>Mentors, together with the trainer, may use the outline already attached to the previous modules for in-itinere evaluations of the module.</p>

3.1	EFFECTIVE COMMUNICATION
Overall description	The aim of the session is to learn the main concepts of communication, negotiation, storytelling, the use of various forms of communication to achieve the expected results in business. The elements of effective communication are going to be applied in practice during three types of workshops: giving public speech, negotiating an issue, storytelling.
Expected outcomes	<ul style="list-style-type: none"> ● Inspire and enthuse relevant stakeholders ● Get the support needed to achieve valuable outcomes of the effective communication ● Demonstrate effective communication: speaking in public, persuasion, negotiation and storytelling.
Assessor Guidelines	<p>The evaluation of the achieved results in this workshop consists of these variables in the composition and weight of the final score:</p> <ul style="list-style-type: none"> ● Demonstration of the public speaking skills- 40 percent; ● Pitching of the business story- 30 percent; ● Application of the negotiation skills- 30 percent. <p>The method of <i>performance-based</i> assessment is recommended to performance-based assessment are complex and time-bound, it is recommended to use the type of <i>oral presentation</i> to assess the twofold skills (public speaking and business storytelling) based on the goal of <i>persuading others</i>. It takes a form of business pitch. The criteria below can be developed in the rubric:</p> <ol style="list-style-type: none"> 1) proximity of the speech to audience, respect, confidence; 2) structure of a speech: attraction of attention, delivering main message, ending; 3) emotional effect of convincing of chosen business values and mission; 4) conciseness, articulation, pace, pauses, tone of the speech; 5) usage of the body language: stance, gestures, eye contact, facial expression.

	<p>The assessment of negotiation skills, which follows the delivery of the theoretical knowledge of related material as well the role-play activity of performing the negotiation process, could be arranged applying the method of a <i>course-related self-confidence survey</i>. The participants have to evaluate their ability to use the skills in the given range:</p> <ul style="list-style-type: none"> • I feel myself fully confident; • I'm quite confident; • I'm somewhat confident; • I'm quite unconfident; • I'm unconfident and stressed. <p>The questions of the survey should include the detailed skills of negotiating:</p> <ul style="list-style-type: none"> • Ability to connect with people and build relationships; • Ability to declare the goals and intentions; • Ability to propose an offer; • Ability to negotiate statements towards win-win outcome; • Ability to find right arguments; • Ability to keep the stages, the pace of negotiation and the spirit of constructiveness; • Ability to go to the agreement and close.
Methods of Assessment	<p>The method of <i>performance-based</i> assessment demonstrates the success of authentic learning, the evidence of understanding through a transfer of the practical skills. The type of <i>oral presentation as a performance</i> of business pitch can be engaging for the whole group of learners.</p> <p>The method of a <i>course-related self-confidence survey</i> evaluates the participant's ability to apply the skills in the area the course.</p>
Elements of innovation	<p>The peer evaluation can be introduced to the system of the assessment of the abilities and skills of the effective and persuading communication.</p>

PART 3 Create your synergies

At the end of this part participants must prepare

- The market analysis and Stakeholders' map to make sure they are connected to a variety of actors that can support and help them
- Create a network of contacts, which could be suppliers and their target sectors.

Specific learning objectives

- ✓ analyze, evaluate, and craft rich 'pictures' of the future related to sustainability issues and sustainability problem-solving frameworks
- ✓ Updated communication for "circular economy understanding" and "circular economy story telling"
- ✓ Inspire and enthuse relevant stakeholders to get the support needed to achieve valuable out- comes
- ✓ Demonstrate effective communication, persuasion, negotiation and leadership
- ✓ Work together and co-operate with others to develop ideas and turn them into action
- ✓ Solve conflicts and face up to competition positively when necessary

3.1	BUILDING AN EFFECTIVE AND STABLE NETWORK
Overall description	<p>Business relationships can be created in a particular business environment and context, developed under special need of business, thus, it is a shorter or longer process of the development of an effective and stable business network.</p> <p>The course invites the participants to set a step-by -step plan of the full network strategy of their sustainable business, including the development of offline network and social media network strategies.</p>
Expected outcomes	<ul style="list-style-type: none"> • To clarify the reasons of offline networking as an essential nature and charge of any business development. • To set an entire strategy of your business networking. • To build a plan of meaningful business connections. • To make a strategy of social media network.
Assessor Guidelines	<p>The evaluation of the achieved results in this course consists of these variables:</p> <ul style="list-style-type: none"> • Ability to apply the strategic management skills by defining the correct business goals of communication- 40 percent of total evaluation. • Critical evaluation of advantages and shortages of various connections and media channels in the business area- 40 percent of total evaluation. • Demonstrated skills to make a full-part plan or visualisation of business communication actions- 20 percent of total evaluation. <p>The advised method of assessment is an <i>open-ended questioning</i>. The participants should use the material of the tasks done within the session to the provide the answers. The questions serve like cross-checking instrument to evaluate the knowledge and skills gained.</p> <ul style="list-style-type: none"> • What are the main reasons for your company to develop offline relationships? • Recall one of the selected partners of your offline business network and explain the capabilities the partner might contribute for the selected business goal. • Describe the tactical actions of your company in social media to reach the communication purpose to find

	<p>new employees (<i>the purpose of communication can vary within the group of participants</i>).</p> <ul style="list-style-type: none"> • What are the main responsibilities of a person in charge of the social media networking? • What are the shortages/risks of social networking communication? • What type of relationships you can develop to promote your business sustainability issues? • Which networking partners can create the greatest value- added chain to your business? <p>If the assessor require, more other questions can be taken into a question bank.</p>
Methods of Assessment	<p><i>Open-ended questioning</i> is a form of authentic assessment, that allows the learners to use higher-order thinking skills through a variety of content areas.</p> <p>There is a recommendation to provide approximately 3 chosen questions, covering strategic management and tactics for the offline, online, social media networking.</p>
Elements of innovation	<p>The peer- generated questions from the group of the learners would be a more inspiring experience.</p>

3.2	BUILDING AN EFFECTIVE AND STABLE NETWORK
Overall description	<p>Business relationships can be created in a particular business environment and context, developed under special need of business, thus, it is a shorter or longer process of the development of an effective and stable business network.</p> <p>The course invites the participants to set a step-by -step plan of the full network strategy of their sustainable business, including the development of offline network and social media network strategies.</p>
Expected outcomes	<ul style="list-style-type: none"> • To clarify the reasons of offline networking as an essential nature and charge of any business development. • To set an entire strategy of your business networking. • To build a plan of meaningful business connections. • To make a strategy of social media network.

<p>Assessor Guidelines</p>	<p>The evaluation of the achieved results in this course consists of these variables:</p> <ul style="list-style-type: none"> • Ability to apply the strategic management skills by defining the correct business goals of communication- 40 percent of total evaluation. • Critical evaluation of advantages and shortages of various connections and media channels in the business area- 40 percent of total evaluation. • Demonstrated skills to make a full-part plan or visualisation of business communication actions- 20 percent of total evaluation. <p>The advised method of assessment is an <i>open-ended questioning</i>. The participants should use the material of the tasks done within the session to provide the answers. The questions serve like cross-checking instrument to evaluate the knowledge and skills gained.</p> <ul style="list-style-type: none"> • What are the main reasons for your company to develop offline relationships? • Recall one of the selected partners of your offline business network and explain the capabilities the partner might contribute for the selected business goal. • Describe the tactical actions of your company in social media to reach the communication purpose to find new employees (<i>the purpose of communication can vary within the group of participants</i>). • What are the main responsibilities of a person in charge of the social media networking? • What are the shortages/risks of social networking communication? • What type of relationships you can develop to promote your business sustainability issues? • Which networking partners can create the greatest value- added chain to your business? <p>If the assessor require, more other questions can be taken into a question bank.</p>
<p>Methods of Assessment</p>	<p><i>Open-ended questioning</i> is a form of authentic assessment that allows the learners to use higher-order thinking skills through a variety of content areas.</p>

	There is a recommendation to provide approximately 3 chosen questions, covering strategic management and tactics for the offline, online, social media networking.
Elements of innovation	The peer- generated questions from the group of the learners would be a more inspiring experience.

3.3	Social Media and Online Presence
Overall description	The module introduces the concept of social media and online presence. Social media is introduced in detail and an analysis of the different platforms available as well as their outcomes is conducted. Furthermore, the participant is provided with an introduction about creating a social media presence as well as how to maintain and improve on it. A deep dive into various aspects related to social media; including how to use social media for business, what pitfalls to avoid, how to connect with customers and stakeholders as well as handle negative comments. The concept of e-responsibility is also introduced. Finally, participants will be provided with the necessary tools in order to create their own social media strategy and will have the opportunity to create this as part of the module.
Expected outcomes	By the end of sessions participants will: <ul style="list-style-type: none"> • understand and differentiate between the different types of social media and their uses • be able to use social media platforms even for their business • be able to maintain and keep improving on their own social media platforms • be able to identify and avoid pitfalls of social media use • be able to handle negative comments • be more knowledgeable about Responsibility • create their own social media strategy
Assessor Guidelines	Planning a social media strategy - Participants have been asked to create their social media strategy for their business. The strategy should include the social media platforms the individual is going to be using and what purpose these are going to serve in relation to their business. In addition, participants should be able to list SMART outcomes for their different platforms. Participants should also include a social media-monitoring plan.
Methods of Assessment	The participants can be assessed in the following ways:

	<ul style="list-style-type: none"> - observation: participant participation in group discussions and their questions or comments in class will assist the assessor in gathering general feedback about the participant's progress - A rubric can be used to assess the effectivity of the social media strategy created. The rubric may be used directly by the assessor to provide formative feedback about the progress of the individual. The rubric may also be used a self-evaluation reflection tool by the participants themselves to gauge their own progress.
Elements of innovation	Participants are going to be creating their own social media strategy which is of direct relevance to their enterprise

3.4	Networking Events
Overall description	<p>The participants will be introduced to the concept of networking; both from a theoretical and from a more practical side. Networking and networking events are going to be discussed and defined from a more theoretical aspect.</p> <p>Networking dos don't and pitfalls as well as tips to be more confident will also be shared. The different European Women Entrepreneur networks will also be communicated. Participants will also be shown how to create a networking plan and they will have the opportunity to devise their own networking plan. In conclusion the participants will experience networking themselves.</p>
Expected outcomes	<p>By the end of the session participants will be able to:</p> <ul style="list-style-type: none"> • understand more about networking • be more confident at networking while being able to avoid any pitfalls • be able to devise and make use of a networking action plan as well as a follow up plan • become aware of European Women Entrepreneur networks
Assessor Guidelines	Participants' performance during the different practical activities should be observed and formative and constructive feedback should be provided. This will help boost their confidence.

Methods of Assessment	<p>Participants are going to be assessed using several methods:</p> <ul style="list-style-type: none"> • participants will be observed and feedback will be given following networking activity 1 • the participant will be provided with feedback as to the strengths and weaknesses of their networking action plan and follow up plan • participants will be observed and will be provided with feedback following the networking bingo • participants will also evaluate themselves through the self-assessment tool
Elements of innovation	<p>A number of innovative elements are made use of throughout this module. The participant will have the opportunity to experience the theory provided in the initial part of the session in practice thus providing a more hands on experience. In addition, participants will be able to benefit from the formative feedback provided as well as make use of self-evaluation to be able to keep improving and gaining confidence as they network.</p>

PART 4 Business planning

At the end of this part participants must prepare

- Participants will be informed on how to create a formal written document containing the goals of their business, the methods for attaining those goals, and the time-frame for the achievement of the goals.

Specific learning objectives

- ✓ Estimate the costs, plan, put in place and evaluate financial decisions over time
- ✓ Make decisions when the result of that decision is uncertain, when the information available is partial or ambiguous, or when there is a risk of unintended outcomes
- ✓ Within the value-creating process, include structured ways of testing ideas and prototypes from the early stages, to reduce risks of failing
- ✓ Handle fast-moving situations promptly and flexibly
- ✓ Set long-, medium- and short-term goals
- ✓ Define priorities and plan for action

4.1	BUSINESS FINANCE AND NEW FINANCIAL TOOLS
Overall description	<p>During this lesson, you will learn about an organization's total financial management. Learn how to profit using a variety of modern financial tools and procedures, as well as alternative tactics and plans. You'll go through the following points in more detail:</p> <ul style="list-style-type: none">○ Accounting and Finance○ Investments○ Opportunities for Funding○ Decisions on Dividends○ Debt Reduction Plan○ Possibilities for long-term financing○ Financial software and services in the digital age○ Sponsorships○ Crowdfunding
Expected outcomes	<ul style="list-style-type: none">• Determine the entire quantity of assets that will be retained in your company• Combine these assets with the company's risk profiles• Choose funding sources that will result in the best capital structure• Plan and decide about how to divide or keep your company's revenues

	<ul style="list-style-type: none"> • Make good investment decisions to avoid getting into debt
Assessor Guidelines	<p>The financial expert will carry out the approach of measuring the learning results by examining the concrete outcomes. Those who will evaluate, on the other hand, can do so using the platform below.</p> <p>Participants will be actively involved in the process in order to help them adjust to it and speed up their learning. The learning-by-doing method will be employed in this case.</p>
Methods of Assessment	<p>Mentors should be familiar with financial computations in order to help with this section. As a result, it's a good idea to look over the tools and guidelines that will be utilized in the activities before starting them. Mentors should practice using unique tools before participating in activities that require them.</p> <p>Mentors must, in particular, do the following:</p> <ul style="list-style-type: none"> ○ When necessary, provide assistance and advise to trainees. ○ Follow the training sessions' aims and objectives in order to accomplish them. ○ Examine the trainees' completed work. ○ Encourage the trainees to work as a team. ○ If necessary, consult the trainees following the training session. ○ Encourage the trainees to build a business of their own.
Elements of innovation	<p>Participants will be actively involved in the process in order to help them adjust to it and speed up their learning. The experiential learning is the innovative element of this course</p>

4.2	ANALYTICAL ACCOUNTING
Overall description	<p>You'll learn about accounting concepts and how to read a balance sheet and profit and loss statement to get a clear understanding of a company's financial situation in this course. You'll also learn how to compute profit and loss by activity by tracking expenditure and revenue accounts by category.</p> <p>You'll go through the following points in more detail:</p> <ul style="list-style-type: none"> ○ Defining each product and service line ○ Benefits and Costs ○ Expansion (where we want to be in 3 years)

	<ul style="list-style-type: none"> ○ Practice with real-life scenarios. ○ Cost and resource estimation (ROI, ROE, ROS, etc.) ○ Plan your finances
Expected outcomes	<ul style="list-style-type: none"> ● Start to think economically ● Recognize the fundamental issues that may have an impact on your financial plan ● Examine a variety of cost examples in an organization ● In order to make the best strategic judgments, you must have a long-term vision. ● Use their company's funds wisely in order to attain the goal of wealth maximization and risk mitigation ● Calculation of Actual Costs ● Risk Assessment ● Merge with the marketing and management decision-making
Assessor Guidelines	<p>Assessors should have experience with budgeting and analytical accounting, be able to control computations, and clearly communicate the process.</p> <p>Mentors must, in particular, do the following:</p> <ul style="list-style-type: none"> ○ When necessary, provide assistance and advise to trainees. ○ Follow the training sessions' aims and objectives in order to accomplish them. ○ Examine the trainees' completed work. ○ Encourage the trainees to work as a team. ○ If necessary, consult the trainees following the training session. ○ Encourage the trainees to build a business of their own.
Methods of Assessment	<p>The fact that they are answered by analysing the difficulties is an indication that the students understand the subject. In this sense, they may be requested to write a paragraph at the end of the workshop describing briefly what they have learned from the training.</p>
Elements of innovation	<p>Participants will be actively involved in the process in order to help them adjust to it and speed up their learning. The</p>

	experiential learning is the innovative element of this course
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4.3	FINANCIAL DECISION TO ENSURE BUSINESS SUSTAINABILITY
Overall description	<p>Financial management is essentially the act of developing a business plan and then ensuring that all departments stay on track. The establishment of proper financial management and the making of wise judgments help to ensure the business's long-term viability.</p> <p>This course will teach participants about financial planning in this setting. They will learn how to establish a capital structure, discover and employ appropriate funding sources, and distribute and manage profits.</p> <p>You'll go through the following points in more detail:</p> <ul style="list-style-type: none"> o Financial Management o Investments o Opportunities for Funding o Decisions on Dividends o Debt Reduction Plan
Expected outcomes	<ul style="list-style-type: none"> • Calculate the total quantity of assets that will be held in your company. • Combine these assets with the firm's risk profiles. • Choose funding sources that will result in the best capital structure. • Use your company's funds wisely to meet the goals of wealth maximization and risk reduction. • Make a decision about how to divide or keep your company's revenues. • Make good investment decisions to avoid getting into debt.
Assessor Guidelines	<p>Those who will assist participants in the activities should be familiar with financial decision-making and investing strategies. Mentors must, in particular, do the following:</p> <ul style="list-style-type: none"> o When necessary, provide assistance and advise to trainees. o Examine the trainees' completed work. o Encourage the trainees to work as a team. o If necessary, consult the trainees following the training session.

Methods of Assessment	The ability to study and explain what wealth maximization and risk minimization analysis are, as well as to construct and present an investment strategy, even if it is not thorough, are the most important markers of learning progress. Apart from the actual competitors, you must identify the elements that determine the level of competitiveness in a business environment to ensure your competitiveness. The 5 Forces of Porter is an effective approach for doing so. Create a Porter Five Forces Analysis for your entrepreneurial idea and present it to your mentor in the following session.
Elements of innovation	Participants will be actively involved in the process in order to help them adjust to it and speed up their learning. The experiential learning is the innovative element of this course

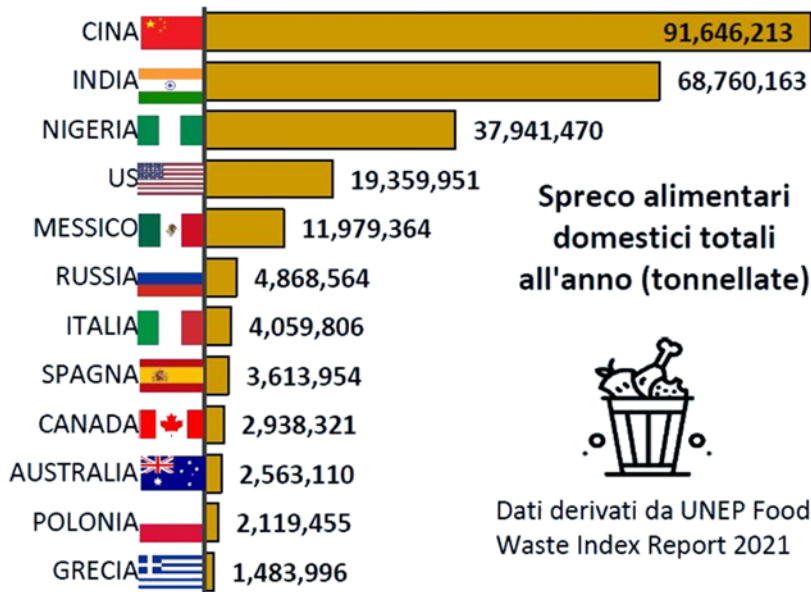

4.4	CREATING A BUSINESS PLAN
Overall description	The main goal of this workshop is to teach you how to write a business plan based on the information and outputs from previous workshops. A business plan's goal is to figure out how your social enterprise (for-profit or non-profit) initiative will be carried out. The business plan may be used to 'sell' or fund the idea to possible investors, or it may be used as a guide for the implementation phase of the business plan. It can be utilized for both scaling and development, as well as for starting a company. <ul style="list-style-type: none"> o A business plan's executive summary o What Should a Business Plan Contain o Tips for Writing a Business Plan & How to Write a Business Plan Canvas
Expected outcomes	<ul style="list-style-type: none"> ● Determine the most important aspects of a company plan. ● Create an executive summary of your company plan so that readers may have a better understanding of the entire document. ● Prepare a long-term business plan that includes a good marketing and financial strategy.
Assessor Guidelines	Since this phase is where a business plan's synthesis takes place, educators must understand how to incorporate each result into the process. As a result, it is critical to examine the process prior to the workshop. It is critical to communicate to workshop participants how the activity outputs obtained within the scope of each workshop will

	<p>be used in the business strategy in a precise and unambiguous manner.</p> <p>Mentors must, in particular, remind participants of what they learned in previous workshops and summarize the results.</p> <ul style="list-style-type: none"> ○ Provide the necessary theoretical information. ○ Be in charge of the practical sessions ○ Provide learners with support and guidance as needed. ○ To finish the training sessions, stick to the goals and objectives. ○ Examine the completed work of the trainees. ○ Encourage your trainees to collaborate.
Methods of Assessment	The major way of evaluation is for the mentors, who previously dominated each step of the business plan, to check the outputs generated and presented by the participants.
Elements of innovation	Participants will be actively involved in the process in order to help them adjust to it and speed up their learning. The experiential learning is the innovative element of this course

Case studies

CASE TITLE	SCIFY-SCIENCE FOR YOU
SECTOR	INFORMATION COMMUNICATIONS TECHNOLOGY (ICT)
1. Introduction	SciFY is a not-for-profit organization, that develops cutting-edge ICT systems and freely offers them to all, including the design, the implementation details, and the support needed, in order to solve real-life problems. Established in 2012 at Athens, SciFY has successfully developed innovative products and services and has gained important awards, including one from the President of the Hellenic Republic.
2. Challenge	The EU is investing billions of euros in research programs. Consortia research institutions and large companies get huge amounts and develop amazing technologies. Technologies that require only a few months of work to be turned into excellent products, that are even able to change our lives. But most of them remain unused for years within the walls of the institutions that created them. It seems crazy, but it is very rare for someone to take over the little work that remains to bring top research results to everyday life. Moreover, the researchers usually can simply not understand the impact that a technology product can have in daily life, if applied in a friendly and accessible way.
3. Solution	<p>SciFY utilizes research results and forms a community of entrepreneurs, volunteers, researchers and end-users to create useful products, in order to solve real problems. And then offers them to everyone for free. The organization is creating and freely sharing technological tools, knowledge and mobilizing networks to deliver results on the above impact areas. The main solutions offered are:</p> <p>IT Tools for NGOs (volunteer / beneficiary management), such as: VoluntEasy (online platform for the evaluation of volunteer / beneficiary management) and City R Us (crowdsourcing Platform for city lovers).</p> <p>E-Democracy tools, like DemocracIT (An open-source, open-ended collaborative platform for commenting and annotating on public consultations) and Fireathon (a social initiative where citizens provide ideas and solutions to prevent fire disasters).</p> <p>Assistive Technologies for people with disabilities, like online applications such as ICstudy (an educational application for students with visual impairment) and DiAnoia (a smartphone app for patients with oncoming dementia and their caregivers), devices such as FelRd (a device that enables people who</p>

	<p>cannot use their fingers to control household appliances), ICT systems such as Talk and Play (an ICT system that allows people with disabilities to communicate with their environment, be more independent during their leisure time and receive training and exercise for rehabilitation at home, under the guidance of their therapist) and electronic games like Memor-i Studio (a game platform for blind persons).</p> <p>Artificial Intelligence Solutions, such as NewSum an application to create automatic news summaries from many sources in two languages and offered them for free.</p> <p>Educational activities, like seminars, educational activities and educational games.</p>
4. Benefit	<p>The main benefits for the society, generated by the activity of SciFY are:</p> <ul style="list-style-type: none"> - The utilization of artificial intelligence top technology (machine learning, natural language analysis, computer vision etc.) to face challenges in clever ways. - Establishment of powerful networks of partners (universities, research institutions, NGOs and companies) to develop new collaborative solutions. - Real-life solutions for free. - Knowledge share/open knowledge for free (open-source codes, share the plans of the developed devices, communicate the results of our investigations and organize trainings).
5. Result	<p>Totally 137000+ direct beneficiaries (much more indirect) and 37 benefitted organizations from the solutions and the ICT products offered. SciFY gained the Global Award for assistive technology (Game for Blinds) and was ranked in the top 5% for social reporting and accountability in Greece. Finally, SciFY attracts a large network of donors (charity organizations, CSR, foundations, national and international public authorities) and engage a network of volunteers to the implementing projects and activities.</p>
6. Source	<p>http://www.scify.gr/site/en/</p>

CASE TITLE	"REGUSTO", start up																										
SECTOR	FOOD																										
1. Introduction	<p>In 2015, the ONU drafted 17 sustainable development goals, including them in the 2030 Agenda: point 12.3 looks specifically at sustainable food production.</p> <p>By 2030, among other things, it aims "to halve global food waste per capita at the retail and consumer level and reduce food losses in chains. Food waste is a paradoxical problem if compared with the numbers of hunger in the world: if we managed not to waste food, we could feed one more person out of four. While nearly 40% of the total food produced in the world is thrown away, three billion people on Earth cannot afford a healthy meal every day, and 250 million people are hungry.</p> <p>In order to understand the question properly, it is important to distinguish between lost food and wasted food. The first category includes foods that do not reach our homes but are thrown away after being collected (or slaughtered, in the case of meat): according to FAO estimates in 2019, about 14% of the total food produced is lost on the street, becoming inedible before reaching our plates.</p> <p>The issue of wasted food is different which, according to the Food Waste Index Report 2021 of the UNEP (United Nations Environment Program), would represent 17% of the total food produced, and which in 2019 would have reached 931 tons. production and supply, including post-harvest losses ".</p> <p style="text-align: center;">Spreco alimentare totale per paese</p>  <table border="1"> <thead> <tr> <th>Paese</th> <th>Spreco alimentare totale (tonnellate)</th> </tr> </thead> <tbody> <tr><td>CINA</td><td>91,646,213</td></tr> <tr><td>INDIA</td><td>68,760,163</td></tr> <tr><td>NIGERIA</td><td>37,941,470</td></tr> <tr><td>US</td><td>19,359,951</td></tr> <tr><td>MESSICO</td><td>11,979,364</td></tr> <tr><td>RUSSIA</td><td>4,868,564</td></tr> <tr><td>ITALIA</td><td>4,059,806</td></tr> <tr><td>SPAGNA</td><td>3,613,954</td></tr> <tr><td>CANADA</td><td>2,938,321</td></tr> <tr><td>AUSTRALIA</td><td>2,563,110</td></tr> <tr><td>POLONIA</td><td>2,119,455</td></tr> <tr><td>GRECIA</td><td>1,483,996</td></tr> </tbody> </table> <p style="text-align: right;">Spreco alimentari domestici totali all'anno (tonnellate)</p>  <p style="text-align: right;">Dati derivati da UNEP Food Waste Index Report 2021</p>	Paese	Spreco alimentare totale (tonnellate)	CINA	91,646,213	INDIA	68,760,163	NIGERIA	37,941,470	US	19,359,951	MESSICO	11,979,364	RUSSIA	4,868,564	ITALIA	4,059,806	SPAGNA	3,613,954	CANADA	2,938,321	AUSTRALIA	2,563,110	POLONIA	2,119,455	GRECIA	1,483,996
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2. Challenge	To combat waste, various initiatives have been created in recent years involving companies in the food sector: one of these is "Regusto"																										

3. Solution	<p>Regusto was founded in 2016 with the aim of preventing and reducing food waste, in the for-profit and non-profit sectors, by acting according to the logic of the circular economy. In 2018 it developed an anti-waste tool that is considered among the first innovative tools to prevent and reduce food waste in the HoReCa sector. A mobile application that connects the restaurant world with customers for the prevention of potential waste. Through the Regusto platform, in fact, companies can sell and donate their products to non-profit organizations and affiliated associations. Based on an innovative food sharing for charity model, it exploits blockchain technology, capable of making economic flows and product transfers from the for-profit company to the institution more transparent.</p>
4. Benefit	<div data-bbox="592 525 1323 913"> <p style="text-align: center;">COME FUNZIONA REGUSTO</p> <pre> graph LR 1[1. Le aziende caricano i prodotti in vendita o in donazione specificando se è prevista spedizione e i costi relativi] --> 2[2. Gli enti non profit prelevano i beni filtrando in base alle loro necessità] 2 --> 3[3. Le aziende ricevono una notifica e possono confermare o rifiutare la prenotazione] 3 --> 4[4. In caso di accettazione in base alle indicazioni dell'azienda la merce viene spedita o può essere ritirata dall'ente] 4 --> 5[5. La piattaforma traccia la transazione in blockchain e calcola la riduzione di impatto ambientale generata] </pre> <p style="text-align: center;">BLOCKCHAIN REGUSTO</p> </div> <p>The platform follows a B2B model (term used to describe the Business to Business electronic commercial transactions, which are carried out between companies in a corporate market, and which are distinguished between those that take place between companies and final consumers, indicated instead with the term B2C. , i.e. Business to Consumer, ed) and functions as a circular solidarity marketplace, through which we track and record trade throughout Italy.</p> <p>Today, the entities active on the platform find over 250 food and non-food companies that donate products, both basic and non-essential, in stock.</p>

5. Result

The platform is capable of calculating and monitoring social and environmental impacts, through a set of indicators that allow automatic quantification with each donation traced. In fact, it calculates the environmental and social impact in terms of non-waste of the product that is recovered.

To do this, it analyzes the life cycle of the product from the moment of its donation and for each transaction the equivalent meals distributed, CO2 and water saved are measured.

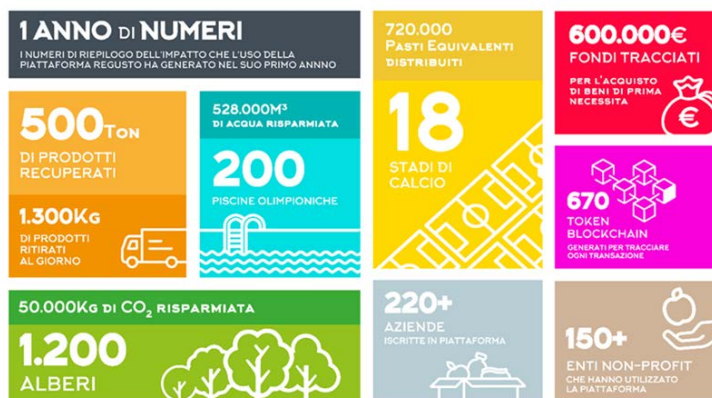
The data is then certified by a third party, RSM International, which provides the company with a certification of the data that can be used for the social report.

GLI INDICI DI IMPATTO CSR

Grazie ad algoritmi proprietari, la piattaforma genera indici CSR di impatto ambientale e sociale calcolando automaticamente la quantità di CO₂ risparmiata e le persone raggiunte con beni donati e venduti.



The data updated to December 2021 tell us that so far over 730 tons of food and non-food products have been transacted through Regusto, of which about 40% donated, for a total of over 1 million meals equivalent for a saving of more than 110 tons of CO₂. The value of the transacted products is over 1.3 million euros.



In addition to the platform based on the logic of the blockchain, Regusto has created a project for a Mobile App aimed at combating food waste by exploiting Proximity Marketing technology.

The Regusto app immediately proved to be a more effective tool than ever and with significant benefits for both restaurateurs and customers. The mechanism is simple: the participating restaurants can offer their own take-away dishes with last minute live offers and the user, once the app has been downloaded and the most suitable offer has been found, will only have to select the desired quantity of dishes, place it in the virtual shopping cart and

complete the transaction, also choosing your preferred pick-up time. Each order is associated with a secret code to be shown to the restaurateur in order to collect their Regusto Bag.



Proximity Marketing is the fundamental gear to make an already ambitious project real. Thanks to proximity, the Regusto app is not just a "virtual menu", but a system that allows the restaurateur to communicate his offers in real time, through notifications sent directly to the customer who is near his restaurant, thus enticing him to stop to buy.

Through a dedicated web platform, the restaurateur can fill in or modify the card relating to his restaurant, prepare a menu, propose dishes on offer and study his own marketing strategies.

All this information, updated in real time on the REGUSTO app, will be available to users who can easily find the offers closest to them.

Furthermore, merchants can engage people - with geo-localized notifications and on the basis of their tastes and interests - by providing a targeted and non-invasive service.

The app is a highly appreciated support for all those who, for study or work reasons, do not have the time or the opportunity to get in the kitchen and wish to have a tasty, nutritious and possibly ready-made dish, without necessarily resorting to fast food or distributors. With this system it is possible to monitor the food surpluses of restaurants and manage them by donating them, for example, to non-profit organizations.

6. Source	https://www.nearit.com/it/regusto-combattere-lo-spreco-alimentare-con-la-tecnologia https://regusto.eu/index.php/2021/07/22/nuovi-strumenti-per-combattere-lo-spreco-alimentare-le-regusto-bag-come-case-history-di-sensibilizzazione-alla-sostenibilita/ https://regusto.eu/index.php/come-funziona/ https://www.secondowelfare.it/poverta-alimentare/il-contrasto-allo-spreco-e-alla-poverta-alimentare-durante-la-pandemia-le-esperienze-sinergiche-di-spesasospesa-org-e-regusto/
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CASE TITLE	THE KNOTTY ONES
SECTOR	FASHION AND STYLE MANAGEMENT
1. Introduction	<p>The Knotty Ones is a brand developed by Lithuanian women entrepreneurs. The Knotty Ones was founded by three best friends- Sandra, Danute and Akvile. Their intrinsic motivation is belief that it's nice to be cool, but its cooler to be nice.</p> <p>Like many other girls in their early twenties spent a lot of time chasing latest fashion trends and fads. This quickly started to change back in 2014, as they took time off to travel around South East Asia where they learned about the dark side of the fast fashion industry.</p> <p>Today the young entrepreneurs, based between Brooklyn, New York, and Vilnius, Lithuania, are pursuing the change of industry one knit at a time. The company Mezgimo akademija, Ltd. was established in 2017.</p>
2. Challenge	<p>After not being able to find a knit that was sustainable, that has a contemporary style and comfortable feel, the girls set out to do this themselves. The young entrepreneurs started creating their business model. The fashion and garment production industry always demand a huge handwork power. They were shocked by the fact that there were millions of garment workers around the world, majority of them were women, working in hard, unhuman conditions and earning very low wages. On another hand, they knew, that many Lithuanian women have skills of knitting, but not enough organisational skills to make money from this activity.</p> <p>Another challenge was to solve an issue with the style of the knitted garment: it should be modern to fit the needs of today's women, although it should have the sense of traditionality and heritage, to be fully sustainable.</p>
3. Solution	<p>The Knotty Ones girls decided to employ craftswomen, mostly stay-at-home moms, around Lithuania. The majority of them live in villages and small towns where jobs are extremely scarce. They were proposed to be involved into business. The women started to earn fair wages to provide for themselves and their families. They are working in their free hours, in a safe environment and enjoying themselves in the process.</p> <p>The products of the Knotty Ones brand are handcrafted homey sweaters, beloved by children, youngsters, seniors and even business women. The solution for the product design was inspired by old-school Northern craft in knitting- they focus on contemporary aesthetics and minimal designs. The different models are on sales today to be ordered for a piece production. The company went to a conscious decision to use only 100 percent natural material, refusing the fibres of polyester that require hundreds of years to decompose the waste, but in fact, most of fashion companies generally use for the garment production.</p>

4. Benefit	<p>The entrepreneurs created a platform that gave the knitters a realistic shot at achieving their dreams. Each purchase empowers craftswomen in rural areas of Lithuania to have stable jobs, fair wages, financial independence or additional supplies.</p> <p>Three women entrepreneurs besides the production orders provide a support system and mentorship to help them truly master the crafts. They also train the knitters in accounting, managing inventory and shipments, mentoring other team members. These new skills can help them grow in their career.</p> <p>The business owners- Danute, Akvile and Sandra- despite the challenges to keep the balance between the business matters and their personal life- are empowered by the impact of participating in the "women supporting other women" business model and feeling the reality of making sustainable fashion more accessible.</p>
5. Result	<p>The business company is growing in terms of the quantity of employees (from 2 to 10), same in bringing the financial result, which grew 10 times in a period of 2017-2020.</p> <p>The customers are served with an exclusive and direct selling, avoiding of traditional mark-ups. The clientele is globally conscious, feeling good contributing to sustainability and taking part for social welfare by wearing the sweater done with love.</p>
6. Source	<p>https://www.theknottyones.com/; Ditching Fast Fashion- Vimeo.com</p>

CASE TITLE	Merill Rural Network - Agritourism in Malta
SECTOR	Agritourism
1. Introduction	<p>A vacation which involves agritourism can be defined as one which connects the individual to nature and agriculture. This can be achieved simply by staying at a residence which is surrounded by agriculture and nature. This therefore enables the individual to experience such environments. In addition, going a step further, companies may also provide activities which directly connect the individual to nature or agricultural practices. Examples of such activities include picking of fruit, trekking, or even cooking classes using produce grown locally.</p> <p>Merill offers agritourism in the Mediterranean island of Malta. According to their website, "Merill brings together a number of [Maltese] farmers, breeders, and artisans. Through this network, tourists and locals have the opportunity to experience the Maltese Islands' beautiful rural areas and consume genuine local products.</p> <p>Our mission is to nurture alternative experiences for locals and tourists, which contribute directly towards the conservation of the environment and empowerment of the rural communities. Along the years, the Merill Rural Network was established. The network now operates as a social enterprise and its main aim is to increase awareness about local agriculture, revive traditions, and empower the rural community to diversify their income in a sustainable manner. The two main pillars of the network are Rural Tourism and Local Products. In both cases, we strive to add value to the farmers and artisans' venues and products, and bridge the gap between producer and consumer - this way we hope to assist the rural community to make their products and services more accessible to both tourists and locals, while helping farmers and artisans to continue investing in their daily endeavours."</p>
2. Challenge	<p>The company was founded in 2010 when agritourism or ecotourism was not really available or considered in Malta. Merill was therefore going to be the first company to offer such a service in Malta. The challenge was primarily to establish how the concept of ecotourism was going to be shaped for the Maltese archipelago and their environment. Secondly, the company needed to determine how best to connect the consumer to different elements related to the local environment and agriculture while providing authentic experiences and products in addition to safeguarding the environment.</p>

3. Solution

In order to overcome the aforementioned challenges, the primary tasks for Merill were to identify and connect with individuals, NGOs and companies in Malta that upheld similar principles to the ones Merill wanted to establish through its services. This also proved to be challenging, however they were able to connect and work closely with three Maltese entrepreneurs who had similar interests. They also researched what was being done in other countries in order to establish their own opinion and definition of what ecotourism would look like in Malta. "We realised quite quickly that in order to conserve the environment, we had to work closely with the main actors - namely the small-scale farmers and their families. It is our belief that the Maltese environment is kept alive mostly thanks to local farmers who, together with other stakeholders, work tirelessly in order to keep our countryside green." This therefore resulted in Merill forming more of a network connecting such stakeholders.


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Merill also offer activities which can be enjoyed by locals. These include family events or even team building activities. This therefore further promotes the values held by Merill among the Maltese population while also generating local business. This is especially significant as it ensures the business keeps thriving even in the "low-tourist" seasons.

<http://www.merillecotours.com/content/concept>

4. Benefit	<ul style="list-style-type: none"> • Merill has established a local community of farmers and artisans in Malta • Merill encourages and empowers its partners to add value to their product • Merill has managed to establish a connection between Maltese farmers and artisans to the consumers; both local and visitors • Merill is able to cater for both local and international consumers • Merill is one of the few companies who provide eco-tours in rural parts of Malta • Merill provides unique and authentic experience opportunities to consumers which promote local agricultural and cultural practices • As result, Merill helps safeguard the environment as well as local agriculture and cultural practices or traditions • Merill has established itself as a leader in the eco-tourism industry in Malta.
5. Result	<p>Merill offer unique and innovative services in Malta which benefit both local and international customers. Due to the possibility of organizing individual or group tours, participants have the opportunity to experience local rural environments and immerse themselves in local agricultural and artisanal practices. Participants will also benefit from the opportunity to purchase genuine products directly from the producers. Such products include wines, jams, honey, agricultural produce, cheeses etc. The products also come in recyclable or eco-friendly packaging or in the form of eco-hampers to further stay true to their mission and values. Merill also offer innovative services such as team building events and family club activities which therefore keep adding value to the local environment as well as agricultural and artisanal sectors in Malta. The company also enables the safeguarding of the natural environment in Malta. As a result, the services and products offered by Merill are accessible and of interest to both locals and international consumers.</p>
6. Source	<p>http://merill.com.mt/EcoHampers https://www.facebook.com/merillmalta/photos/?ref=page_internal</p>

CASE TITLE	HOTEL ARŁAMÓW
SECTOR:	TURISM
1. Introduction	The circular economy offers a very significant opportunity to achieve greater stability and profitability in the tourism industry. This is especially true in three areas: supply chain, overall business operations and customer service. Implementing the circular economy in this sector is challenging. The industry relies heavily on a linear model, using many cheap and readily available resources. As resources are limited and the consumption-oriented linear model dominating the economy is no longer viable, more and more hotels, restaurants and spas are interested in transforming their business to a more economical model. In Poland, one of the hotels using the latest eco-friendly solution is the Hotel Arłamów.
2. Challenge	The Recreation Centre of the Office of the Council of Ministers in Arłamów was established in the 1970s. It encompassed an area of nearly 30,000 hectares of forests, meadows, and hills fenced with 100 km of fence. State and party dignitaries rested here, especially hunting enthusiasts. In 1989 the government resort came to an end. In 2006 the resort was bought by Antoni Kubicki, an engineer-inventor from Przeworsk. He founded a company called "Hotel Arłamów SA" and in 2010 he started the construction of a new hotel and the expansion and modernization of the existing building complex. The cornerstone for the construction was laid in October 2010 by Lech Walesa. The entire complex, as an East European Sport and Congress Centre, was put into operation in early 2014. The project received EU funding (mainly for its ecological value).
3. Solution	Since the beginning of its activity, Arłamów has focused on pro-ecological activities and solutions. It is a huge complex located among nature and that is why it treats the environment with respect and care. The hotel protects the surrounding nature and supports it through extensive pro-ecological activities.
4. Benefit	Pro-ecological solution in the Arłamów Hotel: 1. own combined heat and power plant with trigeneration technology, it is one of the most modern and largest of its kind in Poland, which uses biomass from wood as fuel; 2. own greenhouse, where herbs and vegetables free from fertilizers and sprays are grown, used in the hotel kitchen for preparing meals in all restaurants; 3. own apiary; 4. a composting machine for food waste, which under the influence of temperature transforms it into pre-compost used in the CHP plant to generate energy; 5. giving up plastic cups, tubes, and cutlery; 6. segregation of waste; 7. engaging in CSR activities such as planting trees, building beehives, and constructing hedgehog and bird houses; in Arłamów staff and guests plant about 300 trees a year; 8. the so-called 'green walls' in the Hotel are an element of biophilia, which positively affects the well-being of Guests and Employees; 9. four charging stations for electric vehicles, and the Hotel's security staff travels around the premises on Melexes or horseback, which reduces carbon footprint; 10. and many more solutions.
5. Result	Specific outcomes the customers:

	<p>1. the hotel draws water from the cleanest deposits from 11 intakes (from 67 to 100 m depth level). The water is treated in special systems to guarantee its purity and quality and is then distributed to the various facilities.</p> <p>2. In addition to the apiary, the hotel also grows its own herbs free of fertilizers and sprays, which are used in the hotel's restaurants. The guests also appreciate the ecological tea made of herbs from the hotel's Herbarium.</p> <p>3. On the premises of the Arłamow Hotel there is a picturesque nature and education path. This walking path will lead guests through a stunning forest area, which the Arłamow Hotel, in cooperation with the Bircza Forestry Commission, takes care of. Here guests can meet representatives of flora and fauna under strict species protection.</p> <p>4. regular presentations and workshops on the subject of Zero Waste - how to cook to use absolutely every part of the ingredients used.</p> <p>5. forest baths (jap. Shinrin-yoku), a type of natural therapy originating from Japan, which brings scientifically proven benefits to the body.</p>
6. Source	<p>https://www.arlamow.pl/hotel-ekologiczny</p> 

CASE TITLE	SUMSUM, THE COLLABORATIVE PLATFORM
SECTOR	SOCIAL BUSINESS & DIGITAL INNOVATION
1. Introduction	<p>Fasolà Cooperativa is a strategic consultancy set up in 2017. Currently made up of 100% women, it accompanies at an strategic level an average of about 200 projects a year linked to the development of an innovation project with an impact on transversal sustainability in the territory. It also works for the</p>

	<p>development of technological tools that allow the visibility and viability of initiatives linked to sustainable local development with a global impact. Her team mentors Women4 Climate and has signed a collaboration agreement with the Unesco Chair in Sustainability with the aim of supporting social and environmental impact projects in different parts of the world.</p> <p>Fasolà has specialized one of its areas of action in sustainable textiles and ESS as its commitment to the environment and people working for the strengthening and promotion of sustainability in a key sector such as textiles. It supports transversally from the strategy and viability to the development of the product to entrepreneurs, organizations and social entities with the aim of dynamizing, supporting and expanding the ecosystem of sustainable textiles and ESS.</p>
2. Challenge	<p>Currently, the impact projects in the territory that accompanies Fasolà show three unresolved factors: the generation of synergies, the visibility and marketing of their products or services in order to be viable, and the capture of public or private funding in order to move forward. in the development of their projects. These three axes greatly affect virtually all new initiatives and others already with some track record. The generation of agreements in order to share production processes or services, access to models of collective purchase or reuse of resources that promote the circular economy, the most sustainable distribution models, such as last mile or access to large consumption centers from rural areas, attracting funding through strategic alliances, talent acquisition... are some unresolved assertive realities. On the other hand, access to marketing has a strong barrier to entry for small projects due to the need for very high investments in online marketing that would favor a digital positioning and an adequate conversion rate, and as a last point the access to venture capital for social projects are key factors that hinder the successful development of initiatives that work for local sustainability with the aggravation that current models promote the short, medium and long term precariousness of self-employment and projects groups linked to the social and solidarity economy.</p>
3. Solution	<p>In this line, Fasolà has developed a digital platform that allows the interaction of the public administration, projects and citizens in favor of local and territorial revitalization, the generation of projects in a collaborative way, the promotion of synergies, the visibility of public and private policies, fostering development at the local level, improving the quality of life of</p>

	<p>the community at the cross-cutting level. Fasolà promotes a local and territorial impact with a global vision, aligned with the SDGs and European transversal sustainability policies, promoting policies of circularity and reactivation in all axes of each community, respecting the local culture and the historical richness of each territory. .</p> <p>In 2020, the development of the first of the scheduled phases of the SUMSUM project begins, thanks to the contribution of equity and public capital. This first phase includes a collaborative part and interaction between projects in order to be able to develop synergies, circular economy policies, reuse of resources, launches of joint campaigns, search for partners or collaborators, etc.</p> <p>SUMSUM was born with the aim of generating the collective SUMA of all the initiatives that are generating transformation throughout the territories and to be able to jointly make visible the impact on the planet, in the lives of people and in new models of economic interrelation. .</p>
4. Benefit	<p>In response to this need, it has developed the collaborative digital platform for sustainable textiles in the SUMSUM territory, which encompasses and relates the entire value chain for the promotion of circularity and the collective economic sustainability of all actors through the generation of synergies, collaboration and inter-cooperation of these.</p>
5. Result	<p>Thanks to this first phase, Fasolà has begun the second phase of development of a space of geolocated visibility and sale without costs of commercial or financial intermediation and that hopes to impact in more than 4,000 projects in 2024. This model will allow the investment in positioning digital and consequently the collective social and economic viability of the projects involved, as well as the policies of circular economy and shared reuse of resources.</p>
6. Source	<p>https://sumsumnet.com</p>

