



# 100 MIRRORS: INCLUSIVE ENTREPRENEURSHIP MANUAL



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Erasmus+ Programme  
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100 Mirrors Inclusive  
Erasmus+ project  
Women Empowerment with No Limits

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## PREFACE

This manual has been created under the 100 MIRRORS INCLUSIVE initiative, a Erasmus+ Project funded by the European Commission through the Erasmus+ Programme of the EACEA.

The main objective of the project is to train women with disabilities in the EU countries in the field of entrepreneurship and self-employment, so that they can successfully face the process of becoming autonomous and entrepreneurs.

The manual main cause is to inspire and improve the competences of the mentors who want to help women with disabilities to engage with entrepreneurship, sharing with them their own experiences, visions and values. The Guide contains five units through which the concept and the basic principles of inclusive entrepreneurship are being presented. Cooperation, communication and evaluation of the inclusive mentoring are being analyzed in a comprehensive and friendly way. This manual does not substitute other scientific approaches of inclusive entrepreneurship. On the contrary, we want this guide to be the trigger for mentors who aspire to work with people with disabilities to study and embrace as many as possible resources and theories that can help in the evolution of this procedure.

Fedemp

Project Leader 100 Mirrors Inclusive

Inclusive Entrepreneurship Manual

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# Inclusive Entrepreneurship and you

## INTRODUCTION

After the end of this module you will be able to:

- Understand and explain the definition and meaning of Inclusive Entrepreneurship;
- Understand and reflect about the importance of Inclusive Entrepreneurship and how it relates to your situation;
- Learn how to identify your strengths and weaknesses in order to start an entrepreneurship;
- Reflect about examples and best practices nationally and worldwide and to see how these examples may relate to your situation;
- Be able to familiarize with the situation regarding inclusive entrepreneurship, thanks to different case studies;
- Understand what are the risks and benefits of being an entrepreneur.

## Name of Subunits for this Unit:

1. Definition and understanding of Inclusive Entrepreneurship;
2. Advantages and disadvantages, and risks of being entrepreneur clichés about entrepreneurship;
3. Examples, best practices, case studies of inclusive entrepreneurship nationally and worldwide;
4. Assessing your situation 1: “Qualities and competencies”: identifying your strengths and weaknesses of personal, business and social skills to start an entrepreneurship.

## SUBUNIT 1: DEFINITION/UNDERSTANDING OF INCLUSIVE ENTREPRENEURSHIP

Understanding the definition of Inclusive Entrepreneurship is the first step for you to understand what inclusive entrepreneurship is and why is it relevant to you and your situation! Through exercises, case studies and different examples you'll have the opportunity to see how inclusive entrepreneurship can be applied to a specific situation and in what ways inclusive entrepreneurship can help to achieve your aims, develop ideas and strengthen the potential you have within!



*[Picture with a smiling woman in a colourful scarf]*

## HOW TO DEFINE INCLUSIVE ENTREPRENEURSHIP?

What is inclusive entrepreneurship? Does it relate to your situation and if yes - in what way? There are several ways how inclusive entrepreneurship can be defined, therefore there is no general definition of the term!



*[Picture of OECD logo]*

The Organisation for Economic Co-operation and Development (OECD), whose mission is to promote policies that will improve the economic and social well-being of people around the world, states (n.d.) that inclusive entrepreneurship is one that “contributes to social inclusion to give all people an equal opportunity to start up and operate businesses. Target groups are those who are disadvantaged and underrepresented in entrepreneurship and self-employment, including youth, women, seniors, ethnic minorities and immigrants, disabled people and many other groups.”

However, inclusive entrepreneurship is more than starting a business - it can also be applied to self-employment, micro or small enterprises and to enterprises with a social cause - business approaches which are driven by social mission. Inclusive entrepreneurship is about set of attitudes and skills which allow people to make their dreams into an enterprise.

## EXERCISE FOR UNDERSTANDING INCLUSIVE ENTREPRENEURSHIP

Often, things and concepts like this are better understood through practice! Please, have a look at good practice examples and get to know inclusive entrepreneurship a bit closer.

### Example No. 1

Greece: Social enterprise - Humane.

Objectives: The main objective is to integrate and empower people with chronic illness and/or disabilities into society and most importantly - into the labour market by highlighting their skills.

Activities: Raising awareness among community with the help of awareness campaign - "Recycle Life - your body"; launching crowdfunding campaign - "Breath box" with 100% success; creating innovative exercise box for people with cystic fibrosis.

Results and impact: Creation of a network which consists of people who combine different disciplines for the people with disabilities and chronic illness. In collaboration with health care scientists and patients, systems and products are designed to empower, support and integrate people with special needs.

Read more about Humane here: <http://www.athens-science-festival.gr/en/event/humane-mia-kioniki-epichirisi-gia-tis-efpathis-omades/> and here: <http://humane.gr/>

### Example No. 2

Malta: Organization LAND.

Objectives: LAND [living ability not disability] is an organization who was founded by Ms. Jeanesse Abela - a disabled young women and Ms. Michelle Farrugia in August 2002. The main aim of the organization is to promote inclusion, education, independence and socialize youth with physical disabilities into mainstream society. The objectives of LAND are educational, enhancing the independence of physically disabled people and most of all - promoting inclusion through mainstream socialization. This NGO is the only organization in Malta that embraces persons with physical disabilities and non-disabled persons so during the process they can interact thus developing friendships whilst creating an awareness of social inclusion in all spheres of life. This organization's main target group is youth with a physical disability, most of its 80 members are wheelchair users. Due to the lack of personal assistance, mobility and accessibility barriers, physically disabled youth were impaired from living and enjoying a healthy social life.

Activities: Apart from helping youth with disabilities meet and socialize, it also promotes the concept of independent living as it enables control of one's life with the right equipment and human resources.

Read more here: <http://www.landmalta.org/>

## SUGGESTION.

Other entrepreneurs' experience - challenges, failures and success - can give you a good knowledge base and serve as a motivation and inspiration for your own idea!

Interview an entrepreneur in a business or industry that interests you! Focus on how and why this

entrepreneur started his/her business. Based on your reading of this chapter, does this enterprise falls into category of inclusive entrepreneurship?

## HOW TO UNDERSTAND INCLUSIVE ENTREPRENEURSHIP? A SUMMARY.

It can be concluded that inclusive entrepreneurship tends to go beyond business entrepreneurship by reaching and supporting entrepreneurs from all kinds of backgrounds, especially those who risk facing social exclusion, including people with disabilities, ethnic minorities and long-term unemployed people.

So, nevertheless the various ways in which inclusive entrepreneurship can be defined, most likely there will be similar factors which will follow when discussing it.

It can be emphasized that inclusive entrepreneurship is about increasing motivation, supporting different creative ideas, unleashing potential that people have within them and then using this potential to work on strategies and instruments to develop these ideas and help them to come to life.

As you may understand by now, inclusive entrepreneurship emphasizes the idea that entrepreneurship can be for everyone who has willingness and motivation to develop his/her idea of an enterprise, project or initiative. Based on what you already know about inclusive entrepreneurship, please reflect why and how inclusive entrepreneurship can benefit your situation!

## SUBUNIT 2: ADVANTAGES AND DISADVANTAGES, AND RISKS OF BEING ENTREPRENEUR; CLICHÉS ABOUT ENTREPRENEURSHIP

Path to entrepreneurship is rarely easy and without different stumbles along the way. This subunit looks on how advantages and disadvantages, various risks and clichés shape the entrepreneurship. We invite you to look at this chapter, as it may help you to successfully overcome risks and disadvantages, confront clichés, and use the advantages of entrepreneurship in your favour! To better understand how this may be relevant to your situation, engage in activities and exercises presented in this chapter!

## RECOGNIZING THE ADVANTAGES, DISADVANTAGES, RISKS AND CLICHÉS.

To understand inclusive entrepreneurship, one also needs to understand the difficulties and barriers which person needs to overcome when starting an enterprise or taking up a project. Difficulties and various barriers for people with disabilities may play much greater role in starting an enterprise than for those who do not come across different physical, social, economic and other limitations and disadvantages. However, first thing you should keep in mind, is that you are an entrepreneur (or becoming one) and disability doesn't mean entrepreneurial inability. Before you start your own enterprise, let's see some of the advantages and disadvantages you may have to face while becoming and being an entrepreneur or self-employed!

Advantages.

- You would become in charge of your professional daily work; which means a lot of independence and freedom but it also demands high level of self-discipline and responsibility.
- Financial and organizational independence, which allows you to be more flexible and do

the things in your own way!

- The possibility of providing other people with employment.
- You can decide when you want to work, in that case you may have more freedom and have time for other important activities in your life!
- You can be creative! Bringing your passion into your business can be exciting and revitalizing for your enterprise. Your clients will appreciate the added value which is your passion about what you do.
- There is a possibility of earning higher incomes than with paid employment. You should remember however, your incomes are strongly related to your effort, contribution and overall success of your business.

## RISKS OF BEING AN ENTREPRENEUR.

No doubt, there is always a possibility of a risk when starting your own business or enterprise. Even more - taking a risk when starting a new business is almost inevitable! Yet, it should not stop you to fulfil your dreams and express your potential! When properly apprehended, analysed and maintained, risks are only natural part of the whole entrepreneurship process. Let's look at the most common risks connected to entrepreneurship.

### Financial risk

Even though, there are possibilities of funding (also, crowdfunding), donations and establishing relationships with banks (in terms of credit, loan) most of entrepreneurs use their personal savings to start a business, if the business fails, there is a risk of losing those savings. Financial risk also means saying goodbye to regular salary, as you may have to leave your current job.

### Employment/job risk

Most entrepreneurs sacrifice their day job to work on their ideas and development of new enterprise. This also leads to risk of getting irregular incomes, mostly depending on profitability and performance of your company. You can find more information on online version of the magazine Entrepreneur, by using this link: <https://www.entrepreneur.com/article/253717>

### Social risk

Becoming an entrepreneur and starting a new business is time consuming. While you will most likely spend most of your time on making your business successful, you will notice what kind of effect it has on your personal and social life.

### Mental health/psychological risk

This may be the biggest risk you will have to face, as starting something new will almost always be stressful. Additionally, to risks mentioned above, deprivation of sleep, long working hours, endless effort to stay competitive, risk of failure etc. can seriously harm your mental health.

These risks need to be taken into consideration but there is no need to fear these risks if you are truly willing to succeed as an entrepreneur. "Risks shouldn't steer you away from pursuing entrepreneurship. Instead, see them for what they are: necessary obstacles on a greater path.

## Facing the risks and disadvantages.

One way how to face these risks and disadvantages, and apprehend the advantages of being an entrepreneur, is to self-reflect about various factors on personal level. First, you should answer yourself, how ready you are to face the risks, overcome them and still find the power and courage to continue to grow your business? Above, you can find information on the most widespread clichés, risks and disadvantages, reflect how and if they relate to your situation. There's no way to avoid the risks you'll face as an entrepreneur, but by recognizing them, you can prepare for and mitigate them (DeMers, 2014).

### Disadvantages and potential risks.

- High level of responsibility is needed which also includes numerous legal requirements and sometimes exhausting bureaucratic paperwork.
- Your attitude towards your potential clients should be spotless; you will have to provide a great customer service, regardless the bad day you may be having.
- The preparation. In this case - sufficiency of resources - financial, social, physical - both in the beginning - for the creation of the company and for company's successful operation.
- It is important that your dedication towards your business is strong. Otherwise, long and intense hours and days of work may seem burdensome.
- For small enterprises, it is crucial to stay competitive, it can also be hard. So, it is important to develop solid client/customer base and always try to differentiate your business from similar ones.
- Often, being an entrepreneur means giving up regular salary. If your business becomes slow, your personal income can be at risk.

### CLICHÉS ABOUT ENTREPRENEURSHIP.

Starting your own enterprise demands a set of skills, knowledge, attitudes, determination and more importantly - hard work. However, like any other field, there are series of false clichés about entrepreneurial activity and entrepreneur's figure that sometimes may hinder the entrepreneurship. "You will be your own boss" - this is partly true. Sure, as an entrepreneur you will oversee and be in charge of your duties, work schedule and working environment. From the other side, your success greatly depends on whether your clients, customers, target audience will be satisfied, making them your boss.

"Do what you love" - the love for what you are doing may be genuine and it can significantly improve your dedication, motivation and overall success of the business, however, in most cases, it just isn't enough. You have to be realistic and think in terms of business, for example - do you have the resources to do what you love?

"Entrepreneurship is for men" - being more like a stereotype than a cliché, this statement especially is not true. Entrepreneurship doesn't sort by gender, age, ethnicity, etc. According to the European Commission (2018) at European level, women constitute 52% of the total European population, in EU 34.4% are self-employed and 30% are start-up entrepreneurs. Even though there are still more men than women in entrepreneurship, the gender gap keeps closing, as more and more women decide to create a company, enterprise or start a start-up!

"You must have the most original idea" - the best ideas are already made. You shouldn't be afraid

of taking already existing idea and making it better. The reality is that good ideas get copied a lot and you can do great as long as your idea is better than the copied one. This also request good observation and analysing skills, since you need to understand why this idea works, how can it be made better, what do you need to make it better?

“Entrepreneurs are born, not made” - sure, there can be various characteristics, as well as coincidence of circumstances which can be very helpful in terms of creating a new enterprise. However, above everything, there is a hard work, continuous learning, experience and knowledge gaining.

### SUBUNIT 3: EXAMPLES, BEST PRACTICES, CASE STUDIES OF INCLUSIVE ENTREPRENEURSHIP NATIONALLY AND WORLDWIDE.

Good practice examples will give you an insight in other European countries experience, as well as increase your knowledge on different types of entrepreneurship. Range of employability is wide - by getting to know good examples across Europe, you will have the chance to ascertain it!

#### GOOD PRACTICE EXAMPLES. GREECE

**Hellenic Guide** - Dog School for the Blind “LARA” is first guide-dog related non-profit organization in Greece and the only private organization which concerns the visually impaired whose main aim is to train guide - dogs, train the visually impaired to navigate with a guide - dog / cane, educate the society, establish laws, support national guide-dog teams.

They target visually impaired population, aged 18 to 70 with total or partial vision loss. The persons who apply to us for a guide - dog, are required to have expert skills on orientation & mobility with the cane. They must love animals, have perfect hearing, a healthy personality and ability to perform daily living skills. “LARA” also organize presentations for schools all over Greece in order to educate the children on guide - dogs, blindness and accessibility, offer lectures to companies’ personnel and clubs, produce brochures to inform the public with general (e.g. what a guide-dog is) and specific information (e.g. access of the visually impaired people to hospitals). Finally, they offer internal seminars to clients in order to improve their relationships with their guide - dogs and seminars to animal shelters so that they can better prepare a dog for adoption.

Webpage: <http://www.laraguidedogs.gr/en/index.php>

Liminal Access is organization whose main aim is to provide the opportunity for everyone to engage with theatre art, regardless of social, physical or linguistic differences. Their main target group is all kinds of people with various disabilities of all ages, especially targeting people who want to participate in cultural events, both as creators and spectators.

Liminal Access engages diverse communities of artists and audiences in a constant dialog and experimentation on the local and global developments of theatre accessibility and inclusion. Gradually forming a team of artists, experts and partners they evolve theatre to a mean for social cohesion and welfare sustainability. They act based on a creative process of constant research, design, prototype, implementation and evaluation. Main outcomes are accessible performances, inclusive workshops and toolkits.

Webpage: <http://liminal.eu/>

**La petite Cantine** is a social cooperative enterprise whose main aim is the inclusion in the labour market and in the society of the people with disabilities and vulnerable groups according to their skills and competitiveness. The awareness and the covering of the needs of the disabled people both in their free time (entertainment, social life) and daily transport, focuses on developing the necessary infrastructure for a friendly and accessible environment for all.

The main target group for Le petite Cantine is disabled people and vulnerable groups in general. They do not tolerate any exclusion of background, cultural issues, disability type etc. The activities of “La petite Cantine” are focused on the motivation of the local society in the inclusion of the “difference” and develop a friendly and accessible life for all.

Facebook page: <https://www.facebook.com/La-petite-Cantine-Project-DrinksCoffeFood-781195865300158/>

Good practice examples. Malta



*[Logo of Lino Spiteri foundation]*

**Lino Spiteri** is a foundation whose aim is to enable inclusion through employment, it is a social purpose foundation that was set up following the Maltese Governments’ initiative to encourage companies to create greater employment opportunities for vulnerable groups in Malta & Gozo, it empowers widening scope as the leading provider of such employment.

Lino Spiteri aims to give a voice to vulnerable groups within society and increase their potential as gainfully employed people contributing to society and the economy. Therefore, it aims to bridge the gap between companies and individuals in order to emerge untapped potential and create employment. The individual who aspires to employment, inclusion and greater independence is central to this foundation. Lino Spiteri’s role is to give them support and opportunity to reach their fullest potential, whatever it may be.

Webpage: <http://linospiterifoundation.org>

**EMPOWER Coop** is an initiative of a group of Maltese business people who wanted to create employment opportunities for people with disability who want to access the labour market. This organization helps people with disability to find employment within the industry. EMPOWER Coop provides efficient and viable services to Maltese society in return for payment, provided that the provision of the labour force and service is to be undertaken by persons with disability and/or persons included under other vulnerable groups. Another aim of the cooperative is to participate in the formulation of legislation that facilitates the full and active inclusion of people with a disability in the labour market.

Webpage: <http://www.empower-coop.org/>

Good practice examples. Spain



*Logo of the program EMPRENDE 2020*

**EMPRENDE 2020** provides complete support for the creation of enterprises by people with disabilities from a private initiative. Initiative's target group are people with different disabilities. One of the objectives intend to provide plan of self-employment and business creation which includes the necessary training, technical assistance and also, if the project is considered viable, the possibility of requesting economic funding for the beginning of an enterprise/business. In two years, there have already been 20 start-ups activated by women with disability.

Webpage: <http://www.emprende2020.es/contacto/>



# SEPE

*Logo of the program SEPE]*

**Self-employment Promotion Program for People with Disabilities** is a state support program for entrepreneurs with disabilities. Target group being people with disabilities in general with advantages for women and young people. The State helps entrepreneur with disability by funding them to start up their enterprise by cash and in form of reduction of bank interest, and giving bonuses in the monthly quotas for the social security. Economical Support from the State such as funding for starting as self-employed, up to 10000€; reduce of 4 points of bank interest of the loans necessary for enterprise constitution as disabled self-employed; funding of 75% for: technical assistance needed, up to 2000€ and for training, up to 3000€; capitalization of the unemployment benefit as a single payment or as monthly payment for the self-employment tax; bonuses and reductions in social security contributions. Even though, the funding applies for all people with disabilities, for disabled woman it's even bigger.

Read more on the program here:

[www.sepe.es](http://www.sepe.es)

[https://www.sepe.es/contenidos/que\\_es\\_el\\_sepe/publicaciones/pdf/pdf\\_empleo/integracion\\_laboral\\_discapacitados.pdf](https://www.sepe.es/contenidos/que_es_el_sepe/publicaciones/pdf/pdf_empleo/integracion_laboral_discapacitados.pdf)



*Logo of the Association of Women with Disabilities*

Association of Women with Disabilities is a non-governmental organization which was born as a result of informal meetings of several women. Association's main aim is to conduct information activities, meaning, disabled women, especially those from rural and urban areas, needed information on employment, raising children, taxes, allowances, and support in many areas and institutions. They also created an information portal Open House, which was a platform for virtual meetings, exchanging information about legal, social, culinary and sexological matters.

You will find more information here: <http://www.onepl.org.pl/index.html>

Vocational Activity Workshop in Bydgoszcz employs people with disabilities, giving them a chance to become independent. It prepares people with disabilities to open labour market work and participate in social life. The main purpose of this initiative is to employ people with disabilities, activate them, raise social competences, integrate them into the active process of work, and to provide material benefits resulting from employment. At first, 35 disabled and 12 non-disabled people were employed. Over time, the number of disabled workers has been increased to 45. According to the Decree of the Minister of Labour and Social Policy dated 14 December 2007 on workplaces (Journal of Laws of 27 December 2007), disabled people in ZAZ must be Employed at least 0,55 work time. In Bydgoszcz, the disabled work 4 hours a day, the remaining 2 hours spend in rehabilitation classes, participate in vocational counselling and training with a psychologist.

Webpage: [www.zazdrukbydgoszcz.eu](http://www.zazdrukbydgoszcz.eu)

Find more information here: <http://www.id-wmn.net/index.php?lang=en>

Good practice examples. Latvia

*Logo of the social enterprise "Pogotava"*

Social enterprise "Pogotava" offers various handmade items made by members of association "Cerību spārni" - people with disabilities, including children with disabilities and their parents as well as others who are in need for social support. One of the main objectives is to raise employment among people with disabilities. A variety of handcrafts qualitatively developed made by people with disabilities can be purchased by anyone.

Webpage: <https://www.ceribusparni.lv>

Facebook page: <https://www.facebook.com/Pogotava/>



*Logo of the social enterprise “JūHū”*

Social enterprise „JūHū” is a creation of porcelain dishes by people with disabilities. Similar as “Pogotava”, “JūHū” also aims to raise employment of people with disabilities. “JūHū” is a social enterprise whose activities provide an opportunity for people with disabilities to live more fulfilled life within society. „JūHū” artisans produce porcelain cups and they are members of the association “Ray of light”. They have stated that “(..) Our role is not to teach them to work, but to help them find the most suitable and accessible way to do the specific thing.”

Webpage: <http://www.juuhuu.co/en/home>

“BlindArt” positions themselves as “a social business idea” whose main goal is to bring awareness to people with special needs, specifically blind and visually impaired people. During their projects, they want to inspire people to explore their talents and create valuable artworks. They also aim to show society that people with special needs are often overlooked because of their health issues, when in reality they can be very talented and capable in their own unique way. They state that “(..)By giving people a chance to donate or buy created artworks, “BlindArt” contributes to social accountability. To our potential partners, we are giving a chance to widen their horizons by seeing things from a different perspective. You can strengthen your social accountability ideas and give back to those in need, as well as promote tolerance in society.”

Contact information: Maza Muzeja street 1-4, Riga, Latvia, E-mail: [art@blindart.lv](mailto:art@blindart.lv), Tel.: (+371) 25 608 844.

Webpage: <http://blindart.lv>

#### **SUBUNIT 4: ASSESSING YOUR SITUATION: “QUALITIES AND COMPETENCIES”: IDENTIFYING YOUR STRENGTHS AND WEAKNESSES OF PERSONAL, BUSINESS AND SOCIAL SKILLS, TO START ENTREPRENEURSHIP**

A successful entrepreneur should be equipped with a variety of business, personal and social skills, below you will find a set of skills required to be and become a good entrepreneur. Online Business Dictionary offers definition of an entrepreneur and states that it is someone who “exercises initiative by organizing a venture to take benefit of an opportunity and, as the decision maker, decides what, how, and how much of a good or service will be produced. An entrepreneur supplies risk capital as a risk taker, and monitors and controls the business activities. The entrepreneur is usually a sole proprietor, a partner, or the one who owns the majority of shares in an incorporated venture.” (Business Dictionary, n.g.) From this definition, already different qualities and skills derive, such as: taking initiative, ability to organize, decide, manage, ability to take a risk, ability to work in a team, and others.

Moreover, since the moment you've decided to become an entrepreneur, you must start using your imagination, starting from seeking out the opportunity, changing this opportunity into idea which could further transform into a business. Such process requires different and multifaceted social, personal and business qualities. Some of the most important qualities are listed below:

- Ability and willingness to learn and gain knowledge;
- Ability to take the initiative;
- Creativity;
- High sense of responsibility;
- Ability to work both in a team and individually;
- Ability and willingness to take on risks;
- Flexibility;
- Strong management and planning skills;
- Good communication skills;
- High stress tolerance.

Some of the most personal skills are:

- Ability and willingness to take a risk;
- Ability to take the initiative;
- Oriented to achievement;
- Capacity to organize, plan and manage;
- Ability to manage stress;
- Ability to self-reflect;
- High responsibility;

Before you decide to set forth with your business idea, you must critically evaluate your skills, qualities and competencies. There is always a room for improvement! If you think you are a good communicator, you can become a great one by constantly challenging yourself and learning from others. If you, from the other hand, lack time management skills, do not neglect them with the hope that it will resolve itself. Quite the contrary - work twice as hard to develop and improve this skill, push yourself out of your comfort zone, ask for advice to people who master the skill of time management, use the limitless possibilities of technology and see how it can help to improve this specific skill.

The importance of ability to identify strengths and weaknesses is also emphasized in the website, online version of magazine Entrepreneur (Patel, 2015) where it's stated that "As a business owner, you don't need to be perfect at everything. You do, however, have to understand where you're strong and where you're weak. Assessing this will inform everything from the business decisions you make, to the partners you bring on, and to the employees you hire." Being a successful entrepreneur also means always being on the move, looking for constant improvement and self-development.

### **EXERCISE. REFLECTING ON PERSONAL SKILLS.**

Make a critical and internal analysis and try to reflect which personal skills and qualities mentioned above you possess and which ones need to be improved or developed. While reflecting on the skills you already have, think about:

- How and when did you acquire them?
- What kind of activities did you do in order to acquire these skills?
- Which skills need to be strengthened?

**EXERCISE. UNDERSTANDING SOCIAL SKILLS.**

Some of the most essential social skills which every entrepreneur need to possess at some level, are:

Communication skills:

- Active listening;
- Problem solving skills;
- Ability to resolve conflicts;
- Ability to work in a team;
- Ability to share and collaborate.



*Photo with a woman holding a megaphone*

If you want to take time and analyse your communication skills, please, read the following statements and note down the score. Be honest in order to get the most accurate answer depicting your situation.

Note that: never - 1; rarely - 2; sometimes - 3; very often - 4; always - 5

1. When I talk to people, I pay attention to their body language.
2. When someone is talking to me, I usually think about what I'm going to say next in order to make sure I express my point/thought/idea across correctly.
3. I consider cultural and social barriers which may occur when planning my communication with other people.

4. When I write an email, or other document, I give all the necessary details I can in order to make sure that my message is understood clearly.
5. When people talk to me, I try to see their point of view and perspective on specific matter.
6. If I don't understand something, I ask questions right away contrary to figuring it out later.
7. Finding myself in a conflict situation, I try to resolve it, so that all parts involved are satisfied.
8. When disagreeing with someone, I try to understand their point of view instead of persuading them to agree with me.

## Results

- If most of your answers have varied between score 1 and 2, you may think about greatly improving your communication skills - it's likely that you are not expressing yourself clearly enough and that can also impact your ability to receive messages. Examine your answers and think what could be done in order for you to improve your communication skills.
- If the score for most of your answers is 3 there is still room for improvement! You can be a good communicator, but you often (or at least sometimes) face communication problems. Take time to think about your approach to communication, pay attention to those parts of communication which you may be lacking the most (for example, expressing your opinion clearly and in a timely manner).
- If the score for most of the answers has been 4 or 5, congratulations! You acknowledge the importance of your role as a communicator - both when expressing your thoughts and messages and when receiving them from others, however, as mentioned before - investing more in your skills will always pay off!



*Photo of a smiling woman*

## What makes an entrepreneur?

One of the most common question you may often hear is: what makes an entrepreneur? First, there is no general combination of competencies, qualities and skills that must be fulfilled in order to become an entrepreneur or a business person, however, there are plenty that can help to improve performance of professional tasks and social engagements. Apart from social and personal skills already discussed, there are another set of skills which can help you to improve your performance as an entrepreneur, and are crucial when starting a new business. We refer to them as business skills, some of the most important ones are listed below:

- Ability to formulate your strategy;
- Financial management; ability to manage money;
- The ability to raise money;
- Ability to use design thinking approach;
- The ability to use social media to benefit your enterprise;
- The ability to choose collaborators;
- The ability and willingness to negotiate;
- Ability to take a constructive criticism;
- Self-motivation.

## EXERCISE

Regards to necessary skills, qualities and competencies, we suggest you to answer to following questions in order to self-evaluate your ability, competency, willingness and capacity to become an entrepreneur.

- What is your main motivation to start a business? Are you sufficiently motivated?
- Are you good at managing stress? Please, try to reflect on stressful situations which you have had and try to answer - how did you manage them?
- Are you willing to devote large part of your personal time to plan, organize and manage your entrepreneurial activity?
- Are you willing to take the risk and possibility of devoting your personal life to become an entrepreneur?
- How good are you at planning, organizing and managing? What needs to be improved?
- Are you a risk taker?
- Are you ready to work outside the regular working hours, if necessary - on holidays and weekends?
- How well do you take criticism?

## INSPIRATION

Please, have a look what our Mirrors have to say about the importance of skills, abilities and competencies!

“Courage, commitment, responsibility and openness to new experiences are one of the most important factors that will help you to grow and lead you to success.”

Diāna Ponaskova (Latvia)

“I think that the first and most important skill is the communication.”

Ņina Meņģele (Latvia)

“Don’t be afraid to seek help, advice or learn new things!”

Rachel Portelli (Malta)

“What advice could I give you? Well, be realistic. When you design a professional project, think about what cards you have. Have a plan B, a plan C and a plan D, and still think that as much as you plan everything, things can change from one day to another. Be aware that you have a double discrimination, because you are a woman and because you also have a disability, but act as if they did not exist... To reach your challenges, I only tell you one more thing: Love yourself and take care of yourself a lot!”

Maite Sorolla (Spain)



*Photo with a woman writing on computer*

### Assessment activity

1. What is the definition of Inclusive Entrepreneurship?

Answer: There is no general definition of the term. Inclusive entrepreneurship usually contributes to social inclusion and gives all people an equal opportunity to start a business. Inclusive entrepreneurship is about set of attitudes and skills which allow people to make dreams into enterprise.

2. Which are the key words that describe Inclusive Entrepreneurship?

Answer: Inclusive, Social, Equality + there can be more

3. Can you think of any difficulty or barrier which could seriously influence your ability to start an entrepreneurship? (A tip: look at advantages, disadvantages and risks listed in subunit 2)

4. In your opinion, what are the 3 main benefits which you will gain from your own business?

5. What are your main weaknesses which prevent you from achieving your goal?

6. Which skills and/or abilities of yours will help you to take the first steps towards your goal?

### Interconnection activity

Below, you can see some key words which relates to the whole content of this unit. By pairing in groups of two or more, explain the meaning and relevance of these keywords in 1) the context of this text and if possible 2) from your own experience. You can also use this activity alone in order to self-reflect.

Key words:

1. Social inclusion;
2. Social cause/mission;
3. Independence;
4. Responsibility;
5. Stress tolerance;
6. Organizing;
7. Initiative.

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# Assessing your entrepreneurship

## INTRODUCTION

After the end of this module you will be able to:

- Understand your Personal Entrepreneurial Competences (PEC's);
- Understand how to do market and desk research;
- Understand the potential risks, success and threats to your new business;
- Understand what it takes to become an entrepreneur;
- Get inspired by a mirror.

## NAME OF SUBUNITS FOR THIS UNIT:

1. Assessing your situation.
2. Market research: desk research and field research.
3. SWOT analysis: potential risks and success.
4. Practical tutorial: inspiration by other mirrors.

## SUBUNIT 1: ASSESSING YOUR SITUATION

It is very important for every would-be entrepreneur to assess what he/she already possess and what he/she is still to work on in the realm of successful entrepreneurship. Sujan Patel in 'The 17 Skills Required to Succeed as an Entrepreneur', pinpoints the most important skills required for setting sail on an entrepreneurial journey in today's world.

## 17 ESSENTIAL SKILLS

The 17 essential skills are the following:

1. The ability to manage money.

If you can't manage money, you can't manage a business.

2. The ability to raise money.

In order to get investment, you need to know how to convincingly make a case that your business is a good risk.

3. The ability to relieve stress.

If you allow yourself to get frustrated and upset by setbacks, you'll struggle as an entrepreneur.

4. The ability to be productive.

Learn about your peak energy times, your routines, and the productivity tools that work for you in order to create your own plan for success.

5. The ability to make entrepreneur friends.

According to the entrepreneur Jim Rohn, “You are the average of the five people you spend the most time with.” Finding entrepreneur friends will make you better understand your struggles and give you much needed insight.

6. The ability to identify strengths and weaknesses.

Assessing this will inform everything from the business decisions you make, to the partners you bring on, and to the employees you hire.

7. The ability to hire effective people.

Having great people on your team will give you access to new strengths, while also building a company culture that people want to be a part of.

8. The ability to train new staff.

A robust on-boarding process will increase the commitment level of good employees and give you grounds to follow up on misconduct.

9. The ability to manage staff.

Once you have the right people, you need to manage them well. It is important to learn how to motivate, encourage, and develop your staff.

10. The ability to conduct basic SEO (Search Engine Optimization).

It is vital to understand basic SEO and digital marketing before you launch a business. You can view the tutorial on basics of SEO on <https://www.hobo-web.co.uk/seo-tutorial/>

11. The Ability to A/B split test.

A split test is a simple process that involves running a scenario two ways to test a possible change. It can be used in many areas of project management and marketing. Further explanations can be found here: <https://www.newmediacampaigns.com/blog/google-analytics-ab-split-test-tutorial>

12. The ability to connect via social networking.

Social networks represent a key part of any business’s marketing strategy.

13. The ability to focus on your customers.

Make sure all of your pitches, products, and services are focused on actual customer needs.

14. The ability to close a sale.

Letting customers know you understand their pain is important, but asking for the sale is what many entrepreneurs find the most challenging.

15. The ability to spot new trends.

Make it a point to keep up to date on new start-ups and the advances in technology.

16. The ability to deal with failure.

No business venture is a straight line to success; knowing how to deal with ups and downs is essential.

17. The desire to improve your world.

In the end, the best and most enduring motivation is to make a positive change in the world.

## CHARACTER TRAITS QUESTIONNAIRE

Questionnaire to gauge your character traits in relation to your career.

Source: <http://www.humanmetrics.com/cgi-win/jtypes2.asp>

This questionnaire can be accessed online. It will take approximately 15-20 minutes to complete, it is based on Carl Jung's and Isabel Briggs Myers' personality type theory. Upon completion of the questionnaire, the participant will:

- Obtain a 4-letter type formula according to Carl Jung's and Isabel Briggs Myers' typology, along with the strengths of preferences and the description of his/her personality type.
- Discover careers and occupations most suitable for his/her personality type along with examples of educational institutions where you can get a relevant degree or training.
- Understand communication and learning styles of his/her type.

Subunit 2: Market research: desk research and field research

- Many successful new businesses enjoy longevity because their owners:
- Conduct regular market research to understand their target market;
- Identify consumer problems and;
- Pinpoint realistic competitors.

Market research can be carried out at various stages of a business life cycle, from pre-launch and beyond. Having a greater understanding of your marketplace from the very start will enable you to create a sound business strategy to establish and grow your brand into one that's better than the competition. The scope of the market research you'll undertake is influenced by your overall objectives.

Mainly, what do you want to learn about your market and the external factors influencing it?

## MARKET RESEARCH

Primary market research covers the following:

- Monitoring the effectiveness of sales;
- Ascertaining the quality of services provided by competitors;
- Understanding the channels of communication used by competitors;
- Assess the active competition within the market

Secondary market research covers the following:

- Published company reports data;
- Existing surveys and studies;
- Newspaper reports;

- Government data.

Primary market research is a kind of market research that can be carried out individually or as a business, with the aim of collecting unique data that can be used to improve products, services and overall functionality. On the other hand, secondary market research is a different type of market research as it relies on information that's already available from a variety of sources.

Most new businesses will encounter three different types of customer; market research gives you the ability to understand how your target customers think and adapt to their needs in order to turn them into regular customers and brand advocates.

### The 'savvy' purchaser

This type of customer is someone that's not necessarily concerned with the quality or effectiveness of a product or service, but is intent on getting the best possible value. A 'savvy' customer is someone that's likely to be aware of all the prices offered by your major competitors, so you'll need to carry out secondary market research to understand whether your products or services will be priced competitively. If it transpires that your products or services will not be the cheapest it's best to know now in order to provide compelling evidence to potential purchasers, why they should continue to buy through you; perhaps based on quality and reliability.

### The industry influencer

An industry expert or influencer is someone that is not only highly knowledgeable about your target market, they can influence other prospective customers that trust their opinion. An industry expert will not be fixated on the price of a product or service, they are often more concerned with the value and quality. Industry influencers make for ideal candidates to use for primary market research, allowing them to use your products or services, garnering their opinion on them and the market as a whole.

### The end-user

An end-user is a customer that will actually use your products or services on a day-to-day basis. End users also make for excellent candidates for primary market research, allowing you to understand their frustrations and limitations - ideal if you're still in the process of developing and designing new products, giving you the edge over the competition.

Market Research in a nutshell

Source: <https://www.youtube.com/watch?v=1Fja06iCIE0>

Watch this video as it will:

- help you to set your starting point;
- discover aspects of the market which are vital to take into consideration before starting your business, and also if you already are in it but are willing to improve/upgrade it.

## SUBUNIT 3: SWOT ANALYSIS: POTENTIAL RISKS AND SUCCESS

**SWOT Analysis** is a useful technique for understanding your Strengths and Weaknesses, and for identifying both the opportunities open to you and the threats you face.

Swot Analysis

[In the image, you can see SWOT Matrix, content of the matrix is explained below]

Originated by Albert S. Humphrey in the 1960s, the SWOT Analysis tool is as useful now as it was

then. You can use it in two ways - as a simple icebreaker helping people get together to “kick off” strategy formulation, or in a more sophisticated way as a serious strategy tool both in a business or personal context. You can also use it to get an understanding of your competitors, which can give you the insights you need to craft a coherent and successful competitive position.

When carrying out your analysis, be realistic and rigorous. Apply it at the right level, and supplement it with other option-generation tools where appropriate.

SWOT Analysis can be used in a business context, where it helps you carve a sustainable niche in your market or it can also be used in a personal context, where it helps you develop your career in a way that takes best advantage of your talents, abilities and opportunities.

You can do the SWOT analysis by yourself, but it is often more effective if done by a group of people, for example with colleagues or trusted friends. Strengths and weaknesses are often internal to your organisation, while opportunities and threats generally relate to external factors. For this reason, SWOT is sometimes called Internal-External Analysis and the SWOT Matrix is sometimes called an IE Matrix. By answering the questions in the next section, for strengths, weaknesses, opportunities and threats, you will be able to complete the SWOT analysis:

## Strengths

Strengths are the things that give you an advantage over others.

- What can your business do better than anyone else?
- What advantages does your organization have?
- What makes your business unique?
- What does your customer like about your business?
- Which unique or low-cost resources are being used?

Consider your strengths from both an internal perspective, and from the point of view of your customers and people in your market.

## Weaknesses

Weaknesses are the things that place you at a disadvantage relative to your competitors.

- What could you improve?
- What causes you to lose sales?
- What should you avoid?
- What could customers see as weaknesses?

It's best to be realistic now, and face any unpleasant truths as soon as possible.

## Opportunities

Opportunities are the elements in the environment that you can exploit to your advantage.

- What interesting trends are you aware of?
- What good opportunities can you spot?
- What would customers like to see different?

- Are there changes in technology, market or legislation you can benefit from?

A useful approach when looking at opportunities is to look at your strengths and ask yourself whether these open up any opportunities. Alternatively, look at your weaknesses and ask yourself whether you could open up opportunities by eliminating them.

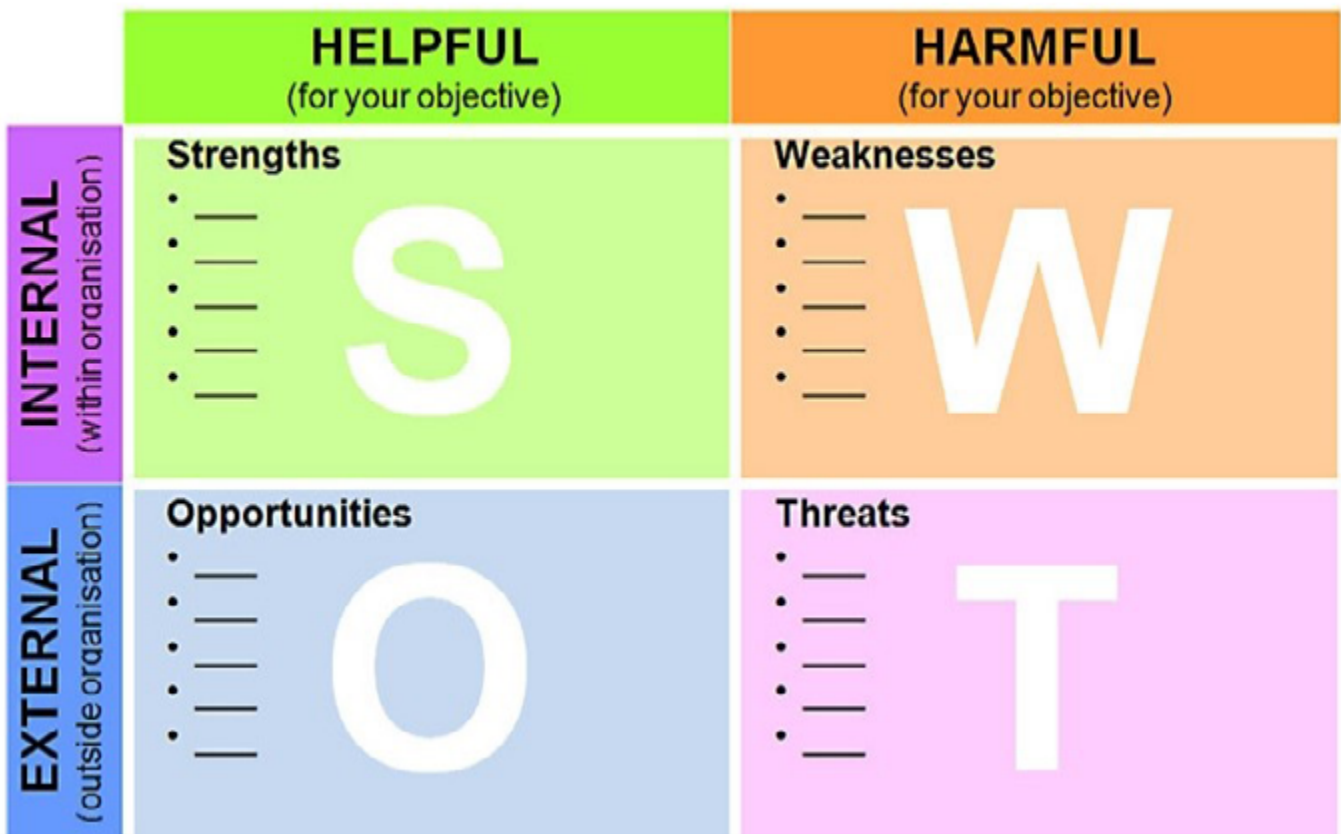
### Threats

Threats are the elements in your environment that could harm your business:

- What obstacles or challenges do you face?
- What are your competitors doing?
- Do you have a problem with debts or cash flow?
- Is a change in technology or legislation threatening your position?

When looking at opportunities and threats, ensure that you don't overlook external factors, such as new government regulations, or technological changes in your industry.

## SWOT Matrix



SWOT Analysis video

Source:

<https://youtu.be/PBOtnyt7BP4>

Watch this video and make your own SWOT analysis!

This video will help you identify your strengths, weaknesses, opportunities and threats.

### Exercise. Creating your own SWOT Analysis

In this subunit, you will be able to conduct your own SWOT Analysis either to assess if you have what it takes to become an entrepreneur or to test out the viability of your business idea.

You can download your free SWOT Analysis template from:

<https://www.shopify.com/blog/74665093-want-to-future-proof-your-business-try-a-swot-analysis>

## SUBUNIT 4: INSPIRATION BY OTHER MIRRORS

It is said that every entrepreneur has that moment - an experience, an epiphany, getting fired, getting desperate, getting fed up; getting lucky enough to have the right mentor, that inspired them to someday become an entrepreneur.

Get Inspired by a Mirror

People often use the terms “inspire” and “motivate” interchangeably. Conceptually they may seem related, but in fact they are worlds apart. “Inspire” translates to “in spirit.” Inspiration comes from within. The root word of “Motivate” is “motive,” which is an external force that causes us to take action.

Motivation pushes you to accomplish a task, or work through a difficult event, even when you would rather be doing anything else. We are motivated by a result. On the other hand, inspiration pulls you towards something that stirs your heart, mind, or spirit. We are inspired by a person, an event, or a circumstance. When we are inspired, we aren't thinking about the final end state. In fact, when we are filled with inspiration, we want to hold onto that feeling for as long as possible.

While there are laws in place to prevent this, the laws cannot change people's underlying perceptions of whether or not someone is capable of doing a job. As many disabled people will tell you - their disability does not prevent them from living and doing things. It simply requires them to do it differently. Overcoming perceptions at work can be an uphill battle that is not a productive use of energy.

A very inspirational mirror in Malta goes by the name of Amy Camilleri Zahra which has been an amputee for more than 10 years. Her struggles have proved her to be a fighting force that supports those who, like her, have gone through the similar experience of losing a body part. Amy is a disability rights activist and assistant lecturer at the University of Malta. She has worked towards the implementation of the United Nations Convention on the Rights of Persons with Disabilities, the Equal Opportunities (Persons with Disabilities) Act 2000, and gender issues. Also, Amy is one of the co-founders and the current president of Amputees4Amputees, an NGO run by amputees. The main aim of the NGO is to offer support to other people who have gone through or are going to go through an amputation. The other aims of A4A are to provide information about services and also advocacy.

In an interview which can be accessed on: <http://100mirrors-inc.eu/amy-camilleri-zahra/>, Ms Camilleri Zahra speaks of how she had to face many difficulties but was determined enough to strive against all odds. She continues to speak about the reality of disabled women and how they are continuously facing multiple discrimination, that is, discrimination because they are disabled and discrimination because they are women.

## An Inspiring Human Being

A video (case study) which depicts a better picture of the life of Amy and all that she is offering not only to Malta but to the world as a whole.

<https://www.youtube.com/watch?v=jzAweg8iwZc>

After watching this video, start up a group discussion where participants are asked to express their views on this inspirational story and to also identify what has impressed them the most.

## Attribute list: 10 qualities of a successful entrepreneur

### Self-Assessment

Participants are to reflect on the following questions and come up with a self-assessment which will then lead to a better understanding of oneself. It will also help them to identify the areas in which they seem to be lacking and areas which they are succeeding in.

**Disciplined** - How focused are you on making your business work, and eliminate any hindrances or distractions to your goals. Are you taking steps every day toward the achievement of your objectives?

**Confidence** - Are you still asking questions about whether you can succeed or whether you are worthy of success? Are you confident enough with the knowledge that you will make your business succeed?

**Open Minded** - Are you aware that every event and situation can be a business opportunity? Are you able to look at everything around you and focus it toward your goals?

**Self-Starter**- How proactive are you?

**Competitive** - Do you feel that you are capable of doing a job better than another?

**Creativity** - Are you capable of creating connections between seemingly unrelated events or situations? How good are you in repurposing products/idea to market them to new industries?

**Determination** - How do you look at defeat? How determined are you to make all of your endeavours succeed?

**Strong people skills** - How strong are your communication skills on the basis of selling the product / idea and also in motivating your employees/ co-workers? How important do you think it is to highlight the benefits of any situation and to coach others to their success?

**Strong work ethic** - How comfortable do you feel in working more than the prescribed office hours in order to make sure that you meet your expectations?

**Passion** - Do you believe that there is a certain joy that your business gives, which goes beyond the money? How important do you think it is to keep up with researching ways to make the business better?

## Hands on Bilateral Activity

Successful entrepreneurs want to see what the view is like at the top of the business mountain. Once they see it, they want to go further. They know how to talk to their employees, and their businesses soar as a result.

In pairs of two, participants are to engage in a discussion where they share their respective “top of the business mountain” idea. Moreover, they are to give advice to each other on ways in which to actualise the goals while also making reference to the aforementioned 10 qualities of a successful entrepreneur and try to identify where they stand in the picture.

### Exercise. Assessing Your Entrepreneurial Skills Questionnaire

Many people wishing to become small business owners ask themselves whether they really could. The following questionnaire will help you evaluate your entrepreneurial aptitude.

- |     |          |    |        |        |     |
|-----|----------|----|--------|--------|-----|
| No. | Question | No | Rarely | Mostly | Yes |
|-----|----------|----|--------|--------|-----|
- 1 Are you prepared to make sacrifices in your family life and take a cut in pay to succeed in business?
  - 2 Are you the kind of individual that once you decide to do something, you’ll do it and nothing can stop you?
  - 3 When you begin a task, do you set clear goals and objectives for yourself?
  - 4 Do you commonly seek the advice of people who are older and more experienced than you are?
  - 5 When you do a good job, are you satisfied in knowing personally that the job has been well done?
  - 6 Are you a good loser?
  - 7 After a severe setback in a project, are you able to pick up the pieces and start over again?
  - 8 Do you like the feeling of being in charge of other people?
  - 9 Do you enjoy working on projects which you know will take 5-10 years to complete successfully?
  - 10 Are you more people oriented than goal oriented?

Answers				
	No	Rarely	Mostly	Yes
1	2	4	8	10
2	2	4	8	10
3	2	4	8	10
4	2	4	8	10
5	2	4	8	10
6	2	4	8	10
7	2	4	8	10
8	2	4	8	10
9	2	4	8	10
10	2	4	8	10

Scores ranging from 60 - 100 indicate that you have the necessary characteristics to be an entrepreneur. If your score falls below, you should consider your decision carefully. Further research in self-employment may be required.

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# Improving your entrepreneurship

## INTRODUCTION

After the end of this module you will be able to:

- Manage the needed skills for an entrepreneur to be a good leader;
- Innovate in your business idea;
- Create your own code of business ethic.

Name of Subunits for this Unit:

1. Entrepreneurial and soft skills;
2. Innovation in developing your business, ideas or projects;
3. Professional ethics and sense of responsibility;
4. Inclusive entrepreneurship as social entrepreneurship.

## SUBUNIT 1: ENTREPRENEURIAL AND SOFT SKILLS

Soft skills are important in entrepreneurship because we need to know how to communicate in a proper way. Thus, you will be able to be a good leader.

### CONCEPT AND TYPES OF SOFT SKILLS

Hard skills are based on knowledge acquired and memorized throughout our formative years. It is the first thing that will be evaluated. But when we are part of a team, the skills we use are known as Soft Skills and they are the skills of a professional. They allow you to relate better and perform perfectly in the face of adversity being essential for the world. Both, of course, are complementary.

In short, soft skills are the set of features that make us stand out as good professionals, and are the talents that make us know how to communicate correctly, lead a group of people, solve a conflict between colleagues or know how to motivate and listen to those around us. The most important and valued soft skills are:

#### Public Speaking

Very few of us are natural public speakers, but if you want to lead the next great start-up, you will have to learn to become comfortable speaking to groups. If you wish to become a better public speaker, you must do the following:

- Work to get past your discomfort at public speaking
- Learn your voice - Are you naturally funny, do you have an inspiring story, etc.
- Make an effort to speak to other people.

As you develop your public speaking skills, you will begin to notice that you can apply these same

skills to developing your acumen as a salesperson. Take a moment to think about the similarities. You are making a presentation, you are working to convince your audience, and you are doing so in spite of any trepidation that you may have.

### Time Management

Time management is simply using your time in a way that is most productive to you. In order to do this successfully, you must prioritize your tasks, use a calendar or an app in order to stay organized and on top of things, work hard during your most productive times, use self-discipline to avoid wasting time, learn what helps you to be efficient, delegate tasks, and give yourself breaks when you truly need them. If you learn time management, you will become more productive, and you will make the people on your team feel as if their time is also valued and respected. Time management is one of the most essential skills that all successful entrepreneurs have developed already in college. Without this habit, you cannot expect to succeed in business.

### Relationship Building

Business is all about building beneficial relationships, not just for you and your company, but for your customers, vendors, and employees. You can begin relationship building by starting an informational blog for your customers, posting instructional videos on YouTube, or simply reaching out to potential customers with a giveaway offer.

### Leadership

Many people know how to be a boss. Not many know how to be a leader. A boss gives out orders. The leader is not only focused on developing a team and developing the people within their team. Leadership means:

- Showing a willingness to work as hard as anybody on your team;
- Understanding the intrinsic and extrinsic factors that motivates each member of your team;
- Support can truly open up communication;
- Giving feedback that is fair, timely, and constructive;
- Developing leadership skills is truly a trial by fire. The best way to grow this skill is to lead in an open and honest way, seek advice from mentors, and to be open to feedback from your team.

### Negotiation

If you have never participated in a negotiation session before, it can feel strange contradicting what another party feels you deserve for your products and services. If you are on the other side of the negotiation table, it is equally as uncomfortable. Fortunately, you can develop strong negotiation skills as long as you practice, and you know a few tricks:

- Know what you are willing to do if you cannot come to an agreement;
- Remain calm;
- Know your stuff: don't forget anything and domain all presentations or materials with which could defend your position or your idea.
- Never make a claim you cannot back up.

Try practicing your negotiating skills at flea markets, garage sales, and estate sales. Start by simply asking for a small discount or a buy one get one free offer.

## Empathy

Empathy is one of the most important skills that an entrepreneur can acquire. It can be easy to confuse sympathy with empathy, but there are some distinct differences between the two words. Sympathy is simply feeling compassion for another person. Empathy includes that same feeling of compassion, but it is also a result of understanding where another person is coming from. If you develop a strong sense of empathy, it will help you to approach customer service issues from a position of understanding, support and motivate your employees, and even to develop content to which your customers can relate.

Strongly developed empathy skills begin with great listening skills. The more you listen, the more you understand the other person's viewpoint. However, in order for you to truly listen, you have to engage in active listening. This means asking questions to clarify and learn more, and repeating back what you have heard to show that you understand.

## THE SPEECH

Source: [https://www.youtube.com/watch?v=7sZMFM9\\_D8c](https://www.youtube.com/watch?v=7sZMFM9_D8c)

Watch this video and:

- Make your own presentation following step by step;
- Record yourself doing it;
- Watch it and asses yourself.

## ORGANIZE YOURSELF

There are many tools, which can make our life easier, more if we are on entrepreneurship: Google Drive, skype, Microsoft outlook...

Look for information about it and choose one tool in order to organize yourself. Make calendars, groups, alerts... all you need.

## SUBUNIT 2: INNOVATION IN DEVELOPING YOUR BUSINESS, IDEAS OR PROJECTS

We want to give you advice on planning for innovation and creating the right business environment to develop your ideas.

## INNOVATION AND THE BUSINESS

It is important to be clear about the difference between invention and innovation. Invention is a new idea. Innovation is the commercial application and successful exploitation of the idea.

Fundamentally, innovation means introducing something new into your business. This could be:

- Improving or replacing business processes to increase efficiency and productivity, or to enable the business to extend the range or quality of existing products and/or services;

- Developing entirely new and improved products and services - often to meet rapidly changing customer or consumer demands or needs;
- Adding value to existing products, services or markets to differentiate the business from its competitors and increase the perceived value to the customers and markets;
- Innovation can mean a single major breakthrough - e.g. a totally new product or service. However, it can also be a series of small, incremental changes.

Whatever form it takes, innovation is a creative process. The ideas may come from:

- Outside the business, e.g. suppliers, customers, media reports, market research published by another organisation, or universities and other sources of new technologies;
- Inside the business, e.g. from employees, managers or in-house research and development work.

Success comes from filtering those ideas, identifying those that the business will focus on and applying resources to exploit them.

On the other hand, some innovative ideas may just come to you out of the blue. However, you should ideally have:

- Innovation as part of your business strategy;
- A strategic vision of how you want your business to develop - if you dedicate your time to monitoring trends in your business sector, you can then focus your innovative efforts on the most important areas.

Innovation will not only improve the chances of your business surviving, but also help it to thrive and drive increased profits. There are a lot of practical ways of assessing whether your ideas have profit potential:

Furthermore, you have to consider what taking a particular innovative step could mean for your business. Ask yourself:

- What impact it will have on your business processes and practices;
- What extra training your staff may require;
- What extra resources you may need;
- How you'll finance the work;
- Whether you'll be creating any intellectual property that will need protecting;

Finally, you should include your vision in your business plan by:

- putting down your goals, both long and short term and detailing how you intend to achieve them;
- Linking goals to financial targets, such as achieving a specific turnover by a set date;
- Reviewing your plan regularly.

Lastly, you have to know that there are many sources you can use to help generate new ideas for business. Some steps to promote innovation could be:

- Make sure you have processes and events to capture ideas. For example, you could set up suggestion boxes around the workplace or hold regular workshops or occasional company away days to brainstorm ideas.
- Create a supportive atmosphere in which people feel free to express their ideas without the risk of criticism or ridicule.
- Encourage risk taking and experimentation - don't penalise people who try new ideas that fail.

- Promote openness between individuals and teams. Good ideas and knowledge in one part of your business should be shared with others. Teamwork, newsletters and intranet can help your people share information and encourage innovation.
- Stress that people at all levels of the business share responsibility for innovation, so everybody feels involved in taking the business forward. The fewer the layers of management or decision making in your organisation, the more people feel their ideas matter.
- Reward innovation and celebrate success. Appropriate incentives can play a significant role in encouraging staff to think creatively.
- Look for imagination and creativity when recruiting new employees. Remember that innovative thinkers aren't always those with the most impressive list of qualifications.

### EXERCISE. INNOVATION RAINING

Take a piece of paper and write your business idea. From it, write everything you think can be innovation: services, sources, tools...

When it would be over, read it and underline in green what are possible in short term, in yellow what are possible in long one, and in red those that may not be possible to carry out. Now, rewrite it in two columns: short term and long term and take it in account.

### SUBUNIT 3: PROFESSIONAL ETHICS AND SENSE OF RESPONSIBILITY

Understanding business ethics provides a way for individuals to resolve ethical dilemmas, as well as to garner a respect for honesty, development of trust, a sense of fair play, and human dignity issues. It is crucial for an entrepreneur.

#### WHAT IS ETHICS IN A COMPANY

We can say that business ethics is the analysis of moral behaviour in practice and activities, and is a reflection of morals and values in any given society. It is obvious that business does affect our lives, both at an individual and social level. However, what role do business ethics play in the way an employer treats employees and vice versa? In what way do business ethics affect the treatment between competitors, consumers, and the environment?

The nature and goals of business ethics need to be understood in order for individuals to understand their rights in today's society. So, ethics may also be defined as a set of moral principles or values and conduct that affect each of us on a personal level.

An entrepreneur with integrity fosters trusting relationships with clients, co-workers and supervisors. Co-workers value her ability. Furthermore, a strong sense of responsibility affects how an entrepreneur works and the amount of work she does. When she feels personally responsible for her job performance, she shows up on time, puts in her best effort and completes projects to the best of her ability.

A code of ethics prescribes how professionals are to pursue their common ideal so that each may do the best she can at a minimal cost to herself and those she cares about (including the public...).

The code is to protect each professional from certain pressures (for example, the pressure to cut corners to save money) by making it reasonably likely (and more likely than otherwise) that most other members of the profession will not take advantage of her good conduct...A code is a solution to a coordination problem.” (Davis, Michael. “Thinking Like an Engineer” pp.153-4).

All that is translated into:

- Sphere of tasks - daily/regular responsibilities;
- For outcome caused by one’s actions or decisions;
- Liability = answerability for one’s actions or decisions;
- Capacity - to appreciate, to control one’s behavior;
- Moral responsibility - looking ahead to and caring about what happens to oneself and others.

## COMPANY CODE OF CONDUCT

Let’s make our own Company Code of Conduct. You can guide yourself with the following items:

- Way to exercise power: Personality characteristics for it;
- Targets to reach: General targets such as economic target and more specific ones, such as clients, growth, market niches, employees in short and long term...and how to get them;
- Criteria and profiles of your employees, suppliers and customers. Their optimal, desirable and forbidden behaviours;
- How to respect and value people;
- How to contribute toward social good.

## SUBUNIT 4: INCLUSIVE ENTREPRENEURSHIP AS SOCIAL ENTREPRENEURSHIP

It is about unleashing the creative potential that people have within them and using this to create a more sustainable future for all of us.

Inclusive entrepreneurship gains importance as a concept and as a practice motivated by the assumption of equality of opportunities reached by everyone in society.

## SOCIAL ENTREPRENEURSHIP AS INCLUSIVE ENTREPRENEURSHIP

The concept and the items for being social entrepreneurship are different in each country but we can talk about common items in all of them.

In general, social entrepreneurship is a company which looks after a social benefit; if we join it to inclusive entrepreneurship, it is more about looking for sustainable business models that allow “prosper by helping others”, and generates positive social (or environmental) impact.

If you want know more about it, you can read in the following link the Conference “Inclusive entrepreneurship: Empowerment, Social change and innovation strategies of the social economy”

on 9th and 10th of May 2014, where M<sup>a</sup> Helena Amaro da Luz, talks about it:

## INTERCONNECTION ACTIVITY

Draw a mind map about all above.

Think about up-load in your web your Company Conduct Code.

Let´s start to innovate with your own ideas from Activity “Innovation raining”

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# Finding a coach/mentor and making the most of it

## INTRODUCTION

After the end of this module you will be able to:

- Understand the difference between coaching and mentoring;
- Understand the process of coaching;
- Understand the benefits of both process: coaching and mentoring;
- Understand the agreement between you and coach;
- Know how to evaluate the collaboration.

Name of Subunits for this Unit:

1. What is coaching/mentoring and what are the benefits of working with the coach/mentor.
2. How to find a mentor/coach? How coach/mentor supports client in motivation.
3. Effective change of work and help of the coach.
4. Mutual understanding and agreement of coaching/mentorship. What should be considered before getting involved in coaching/mentorship. Evaluation of you and your coach/mentor collaboration.

## SUBUNIT 1: WHAT IS COACHING/MENTORING AND WHAT ARE THE BENEFITS OF WORKING WITH THE COACH/MENTOR

In this chapter, we will try to explain in an accessible way the benefits of coaching and mentoring, 2 tools thanks to which women with disabilities can change their life and grow.

If you are a woman with disabilities and:

- You do not know how to reconcile work and family life?
- You want to earn more, but you do not know how you can do it?
- Do you feel overwhelmed by your daily responsibilities?
- Are you afraid of fear for what other people will say?
- You leave your needs at the end?
- Do you need motivation to finally move on?
- Then you need a coach that will help you define your current situation and desired destination.

Coaching is helping a given person strengthen and improve her/his actions by reflecting on how they apply a particular skill and / or knowledge.

Each of us has developmental needs in our personal or professional life. Need for development is the difference between the current and desired result of the activities and can be realized through coaching and / or mentoring.

What are the differences between mentoring and coaching?

Mentoring is providing general guidance and advice on your personal or professional life.

Mentoring is more general than coaching and covers a wide range of issues. Coaching concerns one specific subject.

For a mentee, a mentor is a reference to which he can refer to or authority, therefore she/he should like her/his mentor. However, in coaching there is no such a personal character - a coachee does not have to like a coach.

Very often, coaching and mentoring are used together and in this case the student can benefit the most. Our project uses both methods: during coaching a woman with a disability with the help of a coach will define her current situation and will learn to use her potential and achieve the ideal goal which means success.

Our successful women who we present in the project are mentors who will share their experience with you, thanks to them you will learn your strengths, develop self-awareness and hope you will strive to realize your own potential. Your relationship will be characterized by mutual trust, understanding, empathy, and the principle of confidentiality and respect.

Advantages of the coaching:

- Coach is focused on you! It will make you feel appreciated.
- Coach will launch your motivation.
- Coaching has a strong and direct impact.
- Coaching is flexible, can take place at work or outside.
- Coaching enables your targeted and effective development. It will discover your potential.
- You will get to know yourself, your possibilities and mechanisms governing your life.
- You establish a specific goal with the coach and a way to achieve it. You can start coaching in different ways: you can find a coach yourself or your employer / training department can offer you this method of development.

Effective coaching consists of six stages:

- Defining the need for coaching and setting its goals.
- Arrangement for client's development needs.
- Developing a detailed coaching plan.
- Implementation of tasks or action specified in the plan.
- Evaluation of these tasks / activities and planning of more efficient functioning.
- The end of coaching.

Depending on your needs and in order to achieve your goals, steps 3-5 can be repeated.

## EXERCISE. TRANSFORMATION OF EMOTIONS

1. Reluctance: describe why you are afraid to act or to make changes in your life and give it its name;
2. Three reasons: find three reasons, including one negative to do this given thing, e.g. I

have peace -I have cleaned the dressing room, I do not have to watch this mess;

3. Say goodbye: tell your reluctance that you do not expect such “help” from her. Thank you and say goodbye to her;

4. Welcome: welcome feeling of relief and visualize it in the form of a symbol.

Repeat the entire procedure twice.

Exercise. Challenge the Excuse

1. Think about something that you have to do, and you postpone it for some time. Jot down this task.

2. Write that you are not doing this task for the following reasons (write “only” 10 reasons).

3. Then you read them out loud to a coach or a group of listeners. Listeners say: This is a very important reason.

4. Write down the conclusions and threats resulting from not doing this task. Make a motivational message from them.

## SUBUNIT 2: HOW TO FIND A MENTOR/COACH? HOW COACH/MENTOR SUPPORTS CLIENT IN MOTIVATION

Finding a mentor will not be difficult. We have already taken care of it and on the project website you will find 100 women-mentors who will be happy to help you. In addition, in the previous two editions of the project, we presented portraits of 200 entrepreneurial women from various European countries that tell how successful they are, motivate other women and give advice.

Coaching is currently very popular and it is not difficult to find a coach. A good coach should have an education based on a certificate / diploma, an appropriate number of hours worked, a permanent relationship with the supervisor, be able to present recommendations and a regularly renewed exam in one of the training centers.

In addition, the coach should have the following competences: time planning and management, analytical skills, negotiation, ease of contact, giving feedback, active listening, observation, gaining information, setting goals, helping others learn, evaluating progress.

### FIND A COACH IN POLAND

The following portals will help you find a coach in Poland:

1. IZBA COACHINGU - [www.izbacoachingu.com](http://www.izbacoachingu.com)
2. COACHING PARTNERS POLSKA SPOŁECZNOŚĆ COACHÓW ICC - [www.coachingpartners.pl](http://www.coachingpartners.pl)
3. INTERNATIONAL COACH FEDERATION POLSKA (ICF), W ZAKŁADCE „ZNAJDŹ COACHA” - [www.icf.org.pl](http://www.icf.org.pl)
4. [www.coach4you.pl](http://www.coach4you.pl) wyszukiwarka pomoże znaleźć fachowca wg miejsca zamieszkania, języka, w jakim prowadzi coaching, rodzaju coachingu, a nawet płci.
5. [www.znajdzcoacha.pl](http://www.znajdzcoacha.pl) zawiera bazę coachów.

Other sources:

Coaching for women: <https://rowinskabusinescoaching.com/>

Coaching and mentoring for women: <http://erikadolnackova.com/>

Mentor in ICT: <http://www.sylwiablach.pl/>

MWM Million Women Mentors: <http://www.ambas.pl/million-women-mentors/>

“Mentors4Starters” (M4S) is an advisory and self-development program run by the Mentors4Starters Foundation and co-coordinated with the Global Shapers Warsaw - a hub of the international initiative of the World Economic Forum. <http://mentors4starters.pl/>

## FIND A COACH IN LATVIA

Use the following links in order to find useful information regarding coaching in Latvia, find a coach or get to know more about the possibility of you becoming a coach yourself:

1. RigaCoach - <http://rigacoach.lv/category/kouci/>
2. Riga Coaching School: <http://www.erickson.lv>
3. International Coaching training/ Starptautiska koučinga apmācības programma: <http://metacoach.lv>
4. Centre for personal development/ Personības pilnveidošanas centrs: [http://www.nlpcentrs.lv/lv/kouchings/kas\\_ir\\_kouchings](http://www.nlpcentrs.lv/lv/kouchings/kas_ir_kouchings)
5. Baltic Coaching Centre: <http://www.bcoach.lv/lat/main/specialists>
6. Training Lab: <http://www.traininglab.lv/#Blog> information about events organized by Training Lab: <http://www.traininglab.lv/#Events>
7. Apply for coaching sessions/ Iespēja pieteikties koučinga sesijām, pirmās 3 sesijas par iepazīšanās cenu: <http://mazkalnina.lv>

## FIND A COACH OR MENTOR IN SPAIN

ICF España: Coaching profesional de calidad <https://www.icf-es.com/>

ASESC: Asociación Española de Coaching: <http://www.asescoaching.org>

AECOP: Asociación Española de Coaching Ejecutivo y Organizativo <http://aecop.net>

ARACOACH: Asociación Aragonesa de Coaching <http://www.aracoach.com>

## MENTORING IN SPAIN

YOUTH BUSINESS SPAIN (YBS): [www.youthbusiness.es](http://www.youthbusiness.es)

Youth Business Spain is a private, independent, non-profit and national foundation, established in 2014 with the aim of channelling and joining efforts in the fight against unemployment, helping young people to launch their self-employment projects and to create their own jobs.

Youth Business Spain offers, through its network of local partners, a mentoring service with the aim of accompanying young entrepreneurs during the start-up process and consolidation of their business projects.

Mentoring is provided by entrepreneurs and experienced professionals who share, as volunteers, their time and experience with the young entrepreneurs who start their first business venture.

Mentoring is based on establishing a space of trust that allows an objective analysis of the challenges facing the new business, strengthening the skills of young entrepreneurs and promoting their

personal and professional development from the experience of volunteer mentors .  
The personalized accompaniment of entrepreneurs and professionals who have already gone through the experience of creating a company, their participation as volunteers and the duration of their commitment, at least a year, are the keys to the impact and sustainability of the mentoring program.

Youth Business Spain currently registers more than 1000 mentoring relationships.

PON UN MENTOR EN TU VIDA #Ponunmentorentuvida

Video: <https://www.youtube.com/watch?v=8jusNcZbkiA>

## LOCALIZACIÓN DE LOS SOCIOS LOCALES EN ESPAÑA.

Madrid. Fundación Tomillo - [www.tomillo.org](http://www.tomillo.org)

Albuñuelas, 11 (Entrada por la calle Padul, 18) | 28041 Madrid

Tel. 913 603 193 - [emprende@tomillo.org](mailto:emprende@tomillo.org)

Cataluña - [www.autoocupacio.org](http://www.autoocupacio.org)

Vallespir 189 | 08014 Barcelona

Tel. 934 908 860 - [cpac@autoocupacio.org](mailto:cpac@autoocupacio.org)

Rutlla 106, Entl. 3-4 | 17003 Girona

Tel. 972 410 150 - [cpacgi@autoocupacio.org](mailto:cpacgi@autoocupacio.org)

Rambla Ferran 32 | 25007 Lleida

Tel. 973 264 866 - [cpaclle@autoocupacio.org](mailto:cpaclle@autoocupacio.org)

Sant Francesc 16, 2n desp 23 | 43003 Tarragona

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País Vasco y Navarra. [www.gaztenpresa.org](http://www.gaztenpresa.org) - [info@gaztenpresa.org](mailto:info@gaztenpresa.org)

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Galicia. [info@fundacionronsel.org](mailto:info@fundacionronsel.org) - [www.fundacionronsel.org](http://www.fundacionronsel.org)

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Extremadura. [www.maimona.org](http://www.maimona.org) - [fundacion@lossantos.org](mailto:fundacion@lossantos.org)

Los Santos de Maimona - Badajoz

Centro “Diego Hidalgo” de Empresas e Innovación - Ctra. Paraje La Nava s/n | 06230 Los Santos de Maimona

Aragón. [www.creas.org.es](http://www.creas.org.es) - [www.av-asesores.com](http://www.av-asesores.com)

Pº Constitución 21, 4º dcha | 50001 Zaragoza

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Canarias. [www.mentorday.es](http://www.mentorday.es)

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## FIND A COACH IN GREECE

### HELLENIC COACHING ASSOCIATION - EMCC GREECE

Launched in July 2009, the Hellenic Coaching Association (HCA) is an inclusive, professional association for individual and corporate providers, buyers and trainers of coaching services. The vision of HCA is to be the frame of reference for Coaching across Greece that establishes and safeguards standards of excellence for the Coaching Profession and conveys a sense of pride among coaches.

The Hellenic Coaching Association (HCA) affiliated to the European Mentoring and Coaching Council (EMCC) has been established to promote best practice and ensure that the highest possible standards are maintained in the coach relationship, whatever form that might take, so that the coach environment provides the greatest opportunity for learning and development.

In response to the significant growth of the Coaching business in Greece, both in terms of demand from individuals and organizations and in terms of coaching offer, it is essential to establish clear quality standards in the Coaching profession.

HCA/EMCC is the body of reference for Coaching in Greece, preserving the interest of all stakeholders in the profession and creating a space of open dialogue for them within the Association. In order to stay in line with this inclusiveness, we have launched the following membership categories, according to the statutory requirements of HCA/EMCC Greece.

#### Full Member

- All trained coaches/mentors & founding members. Only full members can vote and be elected to the HCA Board of Directors. In order to register as a Full Member, one needs to successfully graduate from a professional coaching training course recognized and accredited by the following professional bodies: ICF (ACTP, ACSTH training), EMCC (EQA Practitioner level and above). Other coaching training programs including those accredited or recognized by other professional coaching bodies (including AoC, WABC, AIC and others) will be examined on a case by case basis.

## Affiliate Member

- All individuals interested in coaching, coaching trainees and students, coachees and coaches who cannot comply with full membership requirements.

## Corporate Member

- Any organization interested in coaching, which has a legal entity and presence in Greece, but is not a provider of coaching/mentoring, training or consulting services of any kind, is not an academic institution or part of public services provider. At least 2 representatives of the said organization can participate in the activities of the HCA/EMCC. For full details on the benefits of Corporate Members, please refer to the Main Menu, under the title “Membership” -> “Corporate Members”.

## SETTING THE STANDARDS FOR COACHING & MENTORING

### European Quality, Global Recognition

EMCC, through its accreditation processes for both training providers and professional coaches, sets today the highest industry standards for Coaching and Mentoring practitioners and Training Programs across Europe.

### European Quality Award (EQA) & European Individual Accreditation (EIA)

The European Quality Award (EQA) & European Individual Accreditation (EIA) offer the framework that enables:

- Purchasers of coaching services to understand the quality of what they are buying and to make appropriate choices for their respective needs.
- Professional Coaches to demonstrate that they are working against rigorous and demanding standards.
- Individuals who wish to train as coaches to select programs with confidence that the content is of high quality, relevant to and recognized by the market they wish to enter.
- Coaching & Mentoring Training Providers to design their programs reflective of highest industry standards and to gain recognition for their quality.

EQA & EIA have been originally created using as a basis the extensive competency research conducted by EMCC but both got much further than this to define the levels of practice, the different contexts, learning through self-reflection on top of the demonstration of competencies themselves.

The growth and development of coaching in Europe is dynamic and evolving, hence, these standards provide the starting point rather than the end. Through ongoing consultation with stakeholders, including buyers, practitioners, professional bodies and institutions these standards are continually assessed and revised to respond to the organic nature of our profession. Evidence to that is the fairly recent revision of European Individual Accreditation (EIA v2) on June 15th 2012.

HCA has already trained 6 assessors in order to ensure that both EQA & EIA can be available to coach training schools and coaches in Greece and the launch of EIA & EQA in the Greek market is planned for the end of year 2013.

European Individual Accreditation - EIA v2

THE BENCHMARK QUALITY ACCREDITATION FOR COACHING PRACTITIONERS

Building on the development and ongoing application of competence, European Individual Accreditation (EIA) offers individuals the opportunity to become accredited coaches, gaining recognition for their professional and successful practice.

On June 15, 2012 EMCC launched the revised European Individual Accreditation (EIA v2) at the heart of which remains the recognition of coaches and mentors who successfully maintain a professional level based on EMCC Competence Framework. EIA v2 continues to ensure a rigorous process that represents a valuable investment for mentors and coaches and label of quality excellence for their clients and sponsors. The EIA v2 continues to distinguish between four levels:

Foundation • Practitioner • Senior Practitioner • Master Practitioner

The EIA is valid for 5 years at which point renewal is required.

EQA- European Quality Award

THE BENCHMARK QUALITY STANDARD FOR COACHING TRAINING PROGRAMMES

EMCC's European Quality Award (EQA) offers the market place the much-needed framework to enable the quality of coaching & mentoring services to meet and be recognized for meeting high quality standards of the profession. EQA ensures that successful students meet the research-based competence standards presented in the EMCC Competency Framework. Coaching & Mentoring training organizations may apply for their programs to be awarded at one of four levels:

Foundation • Practitioner • Senior Practitioner • Master Practitioner

The EQA is valid for 2 years at which point renewal is required.

Individuals who wish to train as coaches/mentors can select from the list of EQA Providers with confidence that the content of the training is of high quality and recognized by the market they wish to enter. Once an individual is an EQA certificate holder, he/she may apply for a European Individual Accreditation, using the (version 2) revised application process.

Ελληνικός Σύνδεσμος Coaching (HCA) <http://www.hca.com.gr>

Other coaching enterprises:

Positivity Coaching <https://www.positivity.gr>

Κοραή 12, 153 41 Αγία Παρασκευή.

Τηλ 210 651 5376

Life Coaching <http://www.lifecoachinggreece.gr>

Ανδριανού 4, Ν. Ψυχικό, 15451 Αθήνα

Τηλ +30-210-6772222

Athens Coaching Institute <https://www.athenscoaching.gr>

Αχιλλέως 2, Π. Φάληρο

Τηλ +30 210 8062954

## FIND A COACH IN MALTA

The Foundation for Women Entrepreneurs

The mentoring programmes are designed to help individual entrepreneurs develop their knowledge,

ability and confidence to build stronger, high growth, more sustainable businesses. They offer their clients practical advice on business planning assistance, problem solving for business challenges and identify growth strategies for business opportunities. They can help them look at the “big picture”, and to take stock of where their business is at and may identify strengths, weaknesses, opportunities and threats that they have missed. This foundation will help women refocus on their business goals and offer advice on strategies to better achieve them.

Website: [www.women.org.mt](http://www.women.org.mt)

Contact information: [info@women.org.mt](mailto:info@women.org.mt)

21224900

PSY Potential

PSY Potential offers coaching and mentoring services delivered by fully qualified and experienced professionals who are either psychologists, psychotherapists and counsellors or who have had formal coaching training and are in possession of a recognized coaching certification.

Website: <http://www.psypotential.com>

Contact information: [info@psypotential.com](mailto:info@psypotential.com)

21434660

## Business and Professional Women Malta

BPW sees mentoring as a learning process between two individuals. It offers support to develop a programme for mentoring between two people: a mentor and a mentee (called tandem mentoring: two people riding a bike to reach together a goal they agreed on).

Website: <http://www.bpw-europe.org/programs-3>

Contact information: [stephanie@falzons.com](mailto:stephanie@falzons.com)

9947 5657

National Council of Women

NCW offer mentoring services on one to one basis tailored to the clients' needs.

Website: <http://www.ncwmalta.com>

Contact information: [ncwmalta@camline.net.mt](mailto:ncwmalta@camline.net.mt)

21248881

## Motivating in coaching

The coach takes actions in the coaching process in order to initiate the coachee motivation to undertake actions leading to change.

This is one of the most important roles of the coach and for this she/he needs professional knowledge, knowledge of coaching tools to motivate and maintain motivation.

The role of the coach is to facilitate the development of coachee potential and support in achieving the intended goals. It is very important for each of us to realize what is the quality of life and psychological well-being of a human being.

The Finnish sociologist, Eric Allardt, divided all human needs into three groups and explained how the degree of their satisfaction translates into two separate aspects: the standard of living and the quality of life.

Three groups of human needs are as follows:

1. POSSESSION - the degree of satisfaction of these needs is determined by means of objective measures of living standards (material situation, housing conditions, access to education, etc.). Every person subjectively feels contentment or dissatisfaction with living conditions.
2. LOVING - it's emotional need and relationships with others, i.e. the quality of family relationships, social relations, friendships and a sense of bond with the closest social environment. Subjectively, we feel happiness or unhappiness in satisfying these needs.
3. EXISTENCE - these are needs related to development, personal security, the possibility of self-determination, self-realization and contributing to social development. The subjective measure of not satisfying at this level is the sense of alienation, and satisfaction - the sense of personal development.

Therefore, the quality of life is conditioned by possession (to have), whereas the quality of life is determined by the degree of satisfying the needs of love and existence (to love and to be).

## COACHING ACTIVITY

The scale of measuring the level of satisfying the needs. Please, assess your well-being on a scale of 1 to 10 (the best level of satisfaction).

Lack of welfare      1

2

3

4

5

6

7

8

9

10

welfare

Many of my personal qualities worry me so much that I would like to change them

I think positively about myself, I accept

myself as I am.

I feel isolated and frustrated in interpersonal relations

I have close and warm bonds with others, and I am satisfied with my

relations.

When I make important decisions, I rely mainly on the judgments of others

I make important decisions in harmony with my-

self, I do not succumb to social pressure

I am often unable to change or improve the conditions of my life

I have influence on external circumstances, I shape the

conditions of my life

My life lacks purpose and sense, I feel no direction and meaning

My life makes sense, I have important goals and many impor-

tant reasons to live

I have a sense of personal stagnation, which often makes me bored

I'm constantly developing and improving, realizing my potential

### SUBUNIT 3: EFFECTIVE CHANGE OF WORK AND SUPPORT OF THE COACH

In the previous chapter, we have discussed the subject of human motivation and wellbeing. In this chapter, we want to focus on how coach supports coachee in changing jobs.

In the present world, changing jobs is something very common and retraining and learning should take place throughout life. Very often we would like to change jobs or profession but fear of change, the opinion of others and the exit from our comfort zone scares us.

The famous Polish coach Kamila Rowińska describes five reasons why women do not achieve success. Here they are:

1. Search for magical solutions. Unfortunately, there is not one magic thing that will change our lives. If we want to achieve success, we need to focus on a series of systematic actions that will lead us to this success.
2. Undervaluation of your competences. Women very often underestimate their knowledge and skills. Learn to speak out loud about your education and experience. Do not be modest and withdrawn, boast and promote yourself!
3. Unwillingness to delegate tasks. Women are very reluctant to give tasks, they prefer to do them on their own. This takes place both at home and at work. We have limited time while running a business or being successful at work. It is necessary to delegate tasks to other family members or employees.
4. Acting under the influence of emotions. Women act emotionally more often than men. When managing a company or working, reduce the level of emotions. You need to focus more on the goal and facts.
5. The price of success. Every success, especially professional one, will require you to invest in yourself. That you could be even better, smarter and able to compete with this knowledge on the market.

According to the Gallup Institute, only about 13% of us do a job that gives us a sense of accomplishment and gives meaning to our lives.

The starting point for changes is our motivation and determination in pursuing the goal. That is why some people look for coaching as a method of support. Another important point in coaching is the precise definition of the goal and for what reason we want to pursue this goal. It must be our goals and not the goals of our family or friends. The coach must check the goal with our values, because they are the motivation and give us the internal strength to implement it. Having a correctly formulated goal, we sharpen our attention and see more possibilities of its implementation. Each goal accomplishment involves a change or energy expenditure for the body. Therefore, let us not set many goals at the same time.

If we want to change jobs, we need to know our strengths, skills, competences and talents. Coach will help you with this by proposing to start by writing out all your passions, what you like and can do.

## SUBUNIT 4: MUTUAL UNDERSTANDING AND AGREEMENT OF COACHING/MENTORSHIP. WHAT SHOULD BE CONSIDERED BEFORE GETTING INVOLVED IN COACHING/MENTORSHIP. EVALUATION OF YOU AND YOUR COACH/MENTOR COLLABORATION

Before you start coaching, think about the following issues:

- Does the coach have knowledge and skills that you can use as a coachee?
- Do you and the coach have time for coaching?
- Does the coach have well-developed skills in coaching?
- Does the coach understand the developmental goal of coaching and knows how to measure progress?
- Are there standards of competence set according to which results will be evaluated?
- Are you aware of your developmental needs?
- Do you want to take part in coaching?

During the first meeting with the coach, talk honestly about why you meet, understand the general goals of coaching, etc. You should also talk about the coaching model and its individual stages.

What should the coach tell you about?

- Explain the coaching model and its systematic approach;
- Discuss the style of work, time and place of meetings;
- Discuss the rules applicable to both parties, e.g. punctuality, performance of tasks, etc.;
- Explain the issue of confidentiality, making mistakes, and how the coach will give you the feedback about your progress;
- The coach should ask you if you would like some other rules to apply to your cooperation.

### EVALUATION OF YOU AND YOUR COACH/MENTOR COLLABORATION.

Assessing the effectiveness of coaching is very difficult because the result depends on the cooperation of both parties - the coach and the client. The best coach will not succeed with a client who is not involved in the change process. Assessing the effectiveness of coaching is also difficult because a large part of the change is something intangible. Before you make an appointment with a coach, formulate clear criteria how you will measure that the goal has been achieved. The coach may ask you to complete the questionnaire before the session starts and formulate a measurable goal.

### REFERENCES

Allard, E. (1993). *Having, Loving, Being. An Alternative to the Swedish model of welfare research.* Oxford: Oxford Clarendon Press.

Rowińska, K. (2013). *Kobieta niezależna. Rowińska Biznes Coaching.*

# A step by step path for setting up a business or a self-employed activity

After the end of this module you will be able to:

- Complete the business plan of your business;
- Use the business model canvas to decide and manage your business strategy;
- Communicate with your clients via internet, social media;
- Understand what is the e-business;
- Promote and advertise your product/services.

Name of Subunits for this Unit:

1. Development of basic business/project plan.
2. Creating business / project / idea canvas.
3. The Internet and e-business: contacting my clients and partners with information and communication technology (ICT).
4. Promoting your business (promotion and marketing).

## SUBUNIT 1: DEVELOPMENT OF BASIC BUSINESS/PROJECT PLAN

In the previous sections, you learned about the inclusive entrepreneurship and the assessing your entrepreneurship skills.

In this chapter, you will learn the steps for setting up a business or engage in a self-employed activity. In this subunit, we will try to explain what is a business plan and why you need it. At the end of the subunit 1 you will be able to create your own business plan for your business or the self-employed activity.

The setup of a business or a self-employed activity for a disabled woman has no difference with the setup of a common business. In this chapter, common business is the start-up or the activity of a disabled woman entrepreneur.

### WHAT IS A BUSINESS PLAN?

If you've ever written a business idea on a paper with a few tasks you need to accomplish, you've written a business plan, or at least the basic components of one. Actually, a business plan is just a plan for how your business is going to work, and how you're going to make it succeed. Do you think the business plan must be a long, formal document, you have to write? That's not true anymore.

While a business has huge benefits to gain from going through the business planning process, only few of them need the formal business plan document required for seeking investors or supporting

a commercial loan.

This is great news because it makes the planning process easier. You start simple, and grow it organically. You don't do anything that doesn't have a business purpose, so you don't describe your management team (for example) unless you need to for outsiders. In the business planning, the form follows the function. The plan is what is going to happen. The formal document, the summary memo, are outputs of the planning process, not the actual plan.

Today, business plans are simpler, shorter, and easier to produce than they have ever been. The days of 30- and 40-page business plans are in the past, the modern business plans are shorter, easier to write, and easier to read.

If you do need a formal business plan document, then that includes:

- an executive summary,
- a company overview,
- information about your products and/or services,
- your marketing plan,
- a list of major company milestones,
- information about each member of the management team and their role in the company, and
- details of your company's financial plan.

Many people think of business plans only when starting a new business or applying for business loans. But business plans are also vital for running a business, whether or not it needs new loans or new investments. Existing businesses should have business plans that they maintain and update as market conditions change and as new opportunities arise.

Every business has long-term and short-term goals, sales targets, and expense budgets—a business plan encompasses all of those things, and is as useful to a startup trying to raise funds as it is to a 10-year-old business that's looking to grow.

## WHO NEEDS A BUSINESS PLAN?

If you are just planning on picking up some freelance work to supplement your income, you can skip the business plan. But, if you're embarking on a more significant endeavor that's likely to consume a significant amount of time, money, and resources, then you need a business plan.

If you are serious about business, taking planning seriously is essential to your success.

The most classic business planning scenario is for a startup, for which the plan helps the founder to pay attention to possible issues and concerns, like the sales, expense budget, milestones and tasks.

The need becomes obvious as soon as you recognize that you don't know how much money you need, and when you need it, without laying out projected sales, costs, expenses, and timing of payments. And that is for all startups, whether or not they need to convince investors, banks, or friends and family to take part with their money and fund the new activity.

In this case, the business plan is focused on explaining what the new company is going to do, how it is going to accomplish its goals, and—most importantly—why the founders are the right people to do the job. A startup business plan also details the amount of money needed to get the business off the ground, and through the initial growth phases that will lead (hopefully!) to profitability. Please, see a collection of free business plans for various business sectors (including the non-profit organizations)

## EXERCISE. WRITING A BUSINESS PLAN

### BUSINESS PLAN TEMPLATE

**The Idea:** Describe your idea in one sentence. What do you do and who do you do it for?

**The need:** Describe the possible problems and needs that your potential customers have. Why do they need your products or services?

**The solution:** Does your product give a solution to your customer's problems? If yes, please, describe it here and explain how your product or service can solve these problems!

**The target market:** Who are your customers? Describe your ideal customer here and, if you know, how many of them there are.

**The competition:** What other products and services do your potential customers use today to solve their problems? How and what are you better than the competition?

**Sales Channels:** Describe how you will sell to your customers. Will you sell directly to them at a store or via website? Will you use a sales team or distributors? Describe your sales process here.

**Marketing activities:** How will you reach your customers? If you will be advertising or using public relations (PR), describe those activities here.

**Financial - Revenues:** What will be your primary revenue streams? Describe how you will make money and what products or services will generate that revenue.

**Financial - Expenses:** List your major expenses here. At a glance. Just list the areas that you expect to spend the most money on.

**Milestones:** What do you need to get done to take your business from idea to reality? List the primary goals that you hope to achieve over the next few months.

**The team:** If you have business partners or need to hire key people to help you to start your business, list those people and positions here.

**Partners and resources:** If you need key partners or investors, list those partners and other resources (e.g. loans from family or bank etc.)

## SUBUNIT 2: CREATING BUSINESS/PROJECT/IDEA CANVAS

In subunit 2 we will discuss and decide the strategy of your business!

Business Model Canvas is a strategic management template for developing new business models proposed by Alexander Osterwalder in his PhD thesis and first book “Business Model Ontology”

(2004). At the end of the subunit you will be able to have a clear vision of your idea as a new business.

A business model is the method which the organisation creates and uses its resources to offer to its customer greater value than its competitors and earn money. The process of business model construction is part of business strategy.

We need a business model concept that everybody understands: one that facilitates description and discussion. The challenge is that the concept must be simple, relevant, and intuitively understandable, while not oversimplifying the complexities of how enterprises function. (Osterwalder & Pigneur, 2010, p. 15)

A business model described through the 9 building blocks illustrated in the graphic below, which we call “business model canvas”.

[The diagram shows how to link the 9 blocks of the business model canvas]

(Osterwalder, Business Model Alchemist, 2008)

The above diagram describes the business model canvas and it is analysed as follows:

1. Value propositions: What problem do you solve with your product? Which customer need are you satisfying?
2. Customer Segments: For whom are you creating value? Who are your most important customers?
3. Channels: Through which channels your customer wants to be reached? How do you raise awareness about your product / service?
4. Customer relationships established with each customer segment how do you get, keep and grow your customer base?
5. Revenue streams: How do you generate cash (money) from each customer segments? For what value are your customers willing to pay? How are they currently pay? How would they like to pay?
6. Key activities: The most important things an organisation must do to make its business model work.
7. Key resources What infrastructures and resources do you need in order to deliver what have you promised? Key resources are the assets required to offer and deliver the previous elements. What are the key resources you need to deliver the key activities?
8. Key partnership: Who do you need to make this works? How does each partner help the organisation?
9. Cost structure. The Key activities, key resources and key partners cost money. All of these cost need to be write down in the Cost structure block

The business model canvas is described in the following template:

[Template for the business model canvas, below is the description of sections]

#### KEY PARTNERS

Describe the network of suppliers and partners that make the business model work

#### KEY ACTIVITIES

Describe the most important things you must do to make your business model work

#### VALUE PROPOSITIONS

Describe the products and services that create value for a specific Customer Segment

## CUSTOMER RELATIONSHIPS

Describe the types of relationships your organisation establishes with specific Customer Segments

## CUSTOMER SEGMENTS

Define the different groups of people or organizations you aim to reach and serve

## KEY RESOURCES

Describe the most important assets required to make your business model work

## CHANNELS

Describe how your organisation communicates with and reaches its Customer Segments to deliver a Value Proposition

## COST STRUCTURE

Describe all costs incurred to operate the business model

## REVENUE STREAMS

Calculate the cash your organisation generates from each Customer Segment (costs must be subtracted from revenues to create earnings)

The idea is to fill in the template as a painter's canvas, which allows you to "paint" pictures of new or existing business models. It works better when printed out on a large paper or better in an announcement table, so groups of people can jointly start sketching and discussing business model elements with Post-it notes or board markers. It is a hands-on tool that fosters understanding, discussion, creativity, and analysis.

## Online sources

Watch the videos: Business Model Canvas Explained by Strategiser and The Business Model Canvas - 9 Steps to Creating a Successful Business Model - Startup Tips by the Business Channel

## EXERCISE. WORKING WITH THE CANVAS

Complete the business model canvas describing each block for your business idea.

## SUBUNIT 3: THE INTERNET AND E-BUSINESS: CONTACTING MY CLIENTS AND PARTNERS THROUGH ICT

Information and communication technology (ICT) can help you to start and manage a business. It's important the communication and the interaction with the clients to improve our product/service. Internet makes our life easier using a lot of apps with low cost.

In this subunit, you will learn tips on how to communicate effectively with your clients via internet and the basics of e-business.

One of the nine building blocks in the creation and development of our company (see the business model canvas) is the Customer/Client relationships.

Fortunately, the new age with the growth and use of internet have made our life easier in the customer relationships. There is a huge variety of ways to keep in contact with our clients, from email and social media, to phone calls or even old-fashioned paper mail. We should make ourselves as available as possible for clients to get in contact, and reply promptly and politely to

any enquiries.

Using social media, we can communicate our ideas, products and services worldwide. The most famous social media are the Facebook, Twitter, LinkedIn, Instagram and others.

Here are some tips for an easy and effective communication - contacting your clients and partners.

### 1. Communicate Openly and Effectively

There is a huge variety of ways to keep in contact with clients, from email and social media, to phone calls or even old-fashioned paper mail. You should make yourself as available as possible for clients to get in contact, and reply promptly and politely to any enquiries. You should be available to answer to your client's complaints/inquiries/questions as soon as possible. For this reason, you should check in your messages, emails, inbox in the social media and/or your forums. When you know, you are going to be offline for a day or two, it's a good idea to let the clients know, in a friendly note, in that way avoiding any absence when they try to get in contact. Fortunately, there are some apps you can use for an automatic information to your client for your absence (e.g. automatic emails with info of the time you are out of the office).

### 2. Manage Time and Meet Deadlines

Getting work completed well and on time is essential to maintain successful client relationships. If you have planned the project timeline clearly and realistically, fitting it into your overall work and life schedule, then this shouldn't be a problem.

### 3. Be Honest and Be Yourself

All human relationships work best when both parties are open and honest, including the relationships with the people we interact with through our work. Be honest about your capabilities, how long it takes you to get things done and exactly what skills you have. If your clients know what to expect from you then they can build trust in your work and your abilities to deliver.

## WHAT IS E-BUSINESS

E-business is the operation of our business or activity via internet. For example:

Email marketing to existing or potential customers is an e-business activity. A content management system that manages the workflow between a content developer, editor, manager, and publisher is another example of an e-business.

Watch the video "eBusiness Strategy" by SkillUpVA

## EXERCISE.

Write a business e-mail to clients

Write a business email to clients in order to explain your product/service and how your product/service satisfies the needs of the client.

Create an advertising page in Facebook

Create a business page in Facebook. Post and share your product's/service's advertisement to the Facebook community.

#### SUBUNIT 4: PROMOTING YOUR BUSINESS: PROMOTION AND MARKETING

It's important to promote your business in order to attract new clients. Focus on a few simple strategies to help you promoting your company.

In this subunit, you will find some tips/steps to help you in the promotion and marketing of your business.

Create a brand image, or logo. The brand recognition is your goal. Grow your brand by placing your logo in your business stationary, business cards, email signatures, brochures, signs, website and merchandising materials.

Networking. Meeting professionals from other, related businesses is an effective way of business promotion, as it provides you with opportunities to learn about your competitors. Tips: a) Attend networking group meetings, b) Introduce yourself to people at the meetings, c) Share your business card.

Advertise. Use printing and digital advertisements. Maybe you need (in some cases) PR services from experts.

Build partnership with other organizations. Business partnerships can be very effective advertising tools.

Use the power of the social media. Social networks are the best of advertising because it's inexpensive, almost for free. You could pay someone to advertise for you, or you could establish a social community of fans who advertise for you without cost.

Develop relationship with your customers/clients. It is important that you put consideration and effort into building personal relationships with your customers/clients.

#### EXERCISE

Create your logo and your first printed advertisement!

Describe your ideas for the brand image of your business.

Describe and write your ideas for your logo and the context of an advertisement.

#### ASSESSMENT ACTIVITY

The business plan is a long document.

True - False

Check the building blocks of a model canvas below:

- Advertisement
- Key activities
- Customer relationships
- Social networking

We should be available in the communication with our clients.

True - False

E-business is the operation of our business or activity via

- Phone
- Internet
- Email
- Advertisements are:
  - A sign
  - A website
  - A brochure
  - All

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# The National Landscape

## INTRODUCTION

In order to successfully start an entrepreneurship, one needs to be aware of as many resources available as possible - both on national and European level. This chapter looks upon various resources which could be useful when starting an entrepreneurship - local and European level funding options, information on training, advice and consultation, informative background on economic sectors, national regulations, supportive organizations and institutions.

After the end of this module you will be able to:

- Find out about useful resources in the context of entrepreneurship both on national and European level;
- Know more about national regulations and legal aspects of creating an enterprise or starting a project;
- Have a knowledge of various economic sectors represented in your country;
- Know where to turn for help when consultation, advice or support is needed;
- Acknowledge which resources you can and should use to benefit your situation.

## EUROPEAN RESOURCES FOR SUPPORT

Starting an entrepreneurship, business or project takes a lot of preparation beforehand. Knowledge of various resources which can help you during your journey towards successful business can be very important. Support mechanisms, available data, examples of good practices - all can be relevant to your situation and can inspire you to start a project, or a business and achieve your goal!

This subunit presents you with various information on European level, including useful links and resources through which you can learn, seek for an advice or support and know more on how to start a business and what it takes!

## USEFUL LINKS. FUNDING AND SUPPORT

Raising money for your entrepreneurship can be exhausting and hard but there are many options out there which can make the whole process of funding easier.

Please, have a look at these useful links where you will find information on various funding options for young entrepreneur as yourself!

Enterprise Europe Network (EEN) helps businesses innovate and grow on an international scale. It is the world's largest network which especially focuses on supporting small and medium-sized enterprises who have international ambitions! More information here!

Erasmus for Young Entrepreneurs gives a chance to facilitate the exchange of entrepreneurial and management experience. Find more information here.

Here you will find information on all available EU grants for small and medium enterprises, as well as other information which will be helpful along your way becoming an entrepreneur!

Use this link (European Commission's webpage) to find various tools and databases, good practice examples, guides and other useful information.

The European Social Fund (ESF) are promoting entrepreneurship by providing financial and business support, especially targeting underrepresented and disadvantaged groups, as well as women entrepreneurs and disabled people. Look for more information here.

TechHub is a global community for technological startups! Located in Riga, Warsaw, Madrid, Bucharest, Bangalore, London and Swansea.

AngeList is a platform for social networking and funding for startups and business angels! You may already know about Kickstarter - one of the world's largest communities build around creative projects to help them to get the resources and support they need.

If you are thinking about becoming a social entrepreneur (or maybe you already are one) and creating your own social enterprise, please, have a look at this link to find more information on European level support and benefits which you can gain as a social entrepreneur. You will find more information on social entrepreneurship on national level in the next subunits.

## USEFUL LINKS. DATA

Information on relevant data, e.g. statistics, academic and practical research can be very useful when exploring the overall situation and specific market regarding entrepreneurship. It can give you a deeper understanding on different entrepreneurial processes, consumer behaviour and tendencies.

Being aware of and taking into account the information which is based on facts may give you a greater possibility of success.

Below, you will find useful free-access resources which can help you to expand your knowledge on entrepreneurship.

The Missing Entrepreneurs (2015) is an annual data and policy analysis by OECD which contains data on entrepreneurship and self-employment, analysing and covering activities by various groups - youth, elderly people, people with disabilities and other vulnerable and under-represented groups. You can read it online here.

Another OECD's policy brief looks on entrepreneurship activities in Europe, focusing on entrepreneurs with disabilities by describing the overall situation, giving an insight on the benefits as well as challenges faced by entrepreneur who has a disability.

Review (in Latvian) about research on entrepreneurship by global company Amway, especially focusing on women's view on entrepreneurship. [Click here to read more!](#)

Good practice compendium on Inclusive Business Creation by OECD. [Click here to read it!](#)  
Another OECD research on Gender Inequality within social and economic life across Europe. [Read it here.](#)

Remember that business environment cannot always be predictable - on the contrary, it can change rapidly, therefore you cannot always rely on previously made assumptions  
Use these links and resources to raise your entrepreneurship, expand your knowledge, get inspiration from other entrepreneurs all over the world and dare to make an action!

## NATIONAL RESOURCES FOR SUPPORT

Starting an entrepreneurship, business or project takes a lot of preparation beforehand. Even though there is never a guarantee for success, an entrepreneur who is well prepared and informed has an advantage in the competition. This unit will give you information on various resources on national level, including useful links through which you can learn, seek for an advice or support and know more about starting a business or a project of yours!

## POLAND

### PODROZDZIAŁ 1: INSTYTUCJE WSPIERAJĄCE PRZEDSIĘBIORCZOŚĆ OSÓB NIEPEŁNOSPRAWNYCH W POLSCE

Instytucje i organizacje wspierające przedsiębiorczość osób niepełnosprawnych.

Poniżej przedstawiamy najważniejsze organizacje zrzeszające osoby niepełnosprawne, ich rodziny i obrońców ich praw, pomagające zapewnić lepsze warunki życia oraz pracy dla osób niepełnosprawnych.

Państwowy Fundusz Osób Niepełnosprawnych (PFRON).

Środki PFRON przeznaczone są m.in. na:

- utrzymanie istniejących, a zagrożonych likwidacją miejsc pracy osób niepełnosprawnych,
- tworzenie i funkcjonowanie poradnictwa zawodowego,
- dotacje dla przedsiębiorców podejmujących produkcję wyrobów ortopedycznych, środków pomocniczych lub sprzętu rehabilitacyjnego albo usługi w tym zakresie, na uruchomienie tej produkcji lub usług, Większość programów PFRON koncentruje się raczej na popieraniu zatrudnienia osób niepełnosprawnych niż na ich bezpośredniej aktywizacji dzięki umożliwieniu założenia własnej firmy.

Od początku 2008 r. Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych dysponuje środkami na wypłatę jednorazowych dotacji. „Osoba niepełnosprawna, może otrzymać ze środków Funduszu jednorazowo środki na podjęcie działalności gospodarczej, rolniczej albo na wniesienie wkładu do spółdzielni socjalnej w wysokości określonej w umowie zawartej ze starostą, nie więcej jednak niż do wysokości piętnastokrotnego przeciętnego wynagrodzenia, jeżeli nie

otrzymała środków publicznych na ten cel” (ustawa z dnia 27 sierpnia 1997 roku o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych, art. 12a ust. 1, dalej cyt. jako ustawa).

Więcej informacji: [www.pfron.org.pl](http://www.pfron.org.pl)

### Polska Organizacja Pracodawców Osób Niepełnosprawnych (POPON)

Jest to największa organizacja zrzeszającym przedsiębiorców zatrudniających osoby niepełnosprawne. Prowadzi działalność informacyjno-szkoleniową, której celem jest dostarczenie pracodawcom osób niepełnosprawnych aktualnej i rzetelnej wiedzy m.in. poprzez szkolenia, seminaria oraz poradnictwo organizowane w oddziałach.

Więcej informacji: <http://www.popon.pl/>

### Pełnomocnik Rządu ds. Osób Niepełnosprawnych

Szczegółowy zakres obowiązków Pełnomocnika podany jest w Ustawie z dnia 27 sierpnia 1997 r. o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych. Najważniejszą jednak jego rolą jest reprezentowanie osób niepełnosprawnych i dbanie o ich interesy. Pełnomocnik, po konsultacjach ze specjalistami m.in. z organizacji działających na rzecz osób niepełnosprawnych, a także po zebraniu indywidualnych opinii obywateli, przygotowuje projekty odpowiednich tzw. aktów normatywnych, czyli ustaw, uchwał, które regulują sprawy zatrudnienia, rehabilitacji czy warunków socjalnych osób niepełnosprawnych. To Pełnomocnik - jako przedstawiciel rządu - rozpoczyna wszelkiego rodzaju ogólnokrajowe działania, których celem jest ograniczenie skutków niepełnosprawności i barier utrudniających osobom niepełnosprawnym normalne funkcjonowanie w społeczeństwie. Do Pełnomocnika nie można zatem zgłosić się po bezpośrednie wsparcie finansowe, ale np. wskazać te przepisy, które nie są przestrzegane, albo stosowane w codziennej praktyce bywają sprzeczne z innymi uregulowaniami. Swoje zadania Pełnomocnik Rządu ds. Osób.

Niepełnosprawnych wykonuje poprzez:

Biuro Pełnomocnika Rządu ds. Osób Niepełnosprawnych - w skrócie BON

BON jest oddzielną komórką organizacyjną w Ministerstwie Pracy i Polityki Społecznej. Zatrudnia specjalistów w kwestiach niepełnosprawności - często pracowników, którzy sami są osobami niepełnosprawnymi. Osoby niepełnosprawne i wszystkie organizacje zajmujące się tą grupą docelową mogą zgłaszać się do BON z prośbami o różnego rodzaju informacje.

Więcej informacji:

Pełnomocnik Rządu ds. Osób Niepełnosprawnych:

Ministerstwo Pracy i Polityki Społecznej

ul. Nowogrodzka 1/3/5, 00-513 Warszawa,

tel. centrala: 022 661 10 00 tel.

Biuro Pełnomocnika: 022 551 02 02

[www.mps.gov.pl](http://www.mps.gov.pl) - z tej strony można wysłać list do Pełnomocnika

Biuro Pełnomocnika Rządu - BON

ul. Gałczyńskiego 4, 00-362 Warszawa,

tel. sekretariat: 022 826 96 73

<http://www.niepelnosprawni.gov.pl/>

Fundacja powstała w 2004 roku z inicjatywy Polskiej Organizacji Pracodawców Osób Niepełnosprawnych. Zadania FAZON: wspiera wszelkie przejawy aktywności osób niepełnosprawnych, wydaje publikacje tematyczne, prowadzi szkolenia i szeroko rozwinięte poradnictwo z zakresu prawa, psychologii i zarządzania karierą, promuje czynny udział osób niepełnosprawnych w życiu publicznym i społecznym.

Więcej informacji: <http://fazon.pl>

Wsparcie z funduszy europejskich

Szacuje się, że osoby z niepełnosprawnościami stanowią ok. 12 proc. naszego społeczeństwa.

Dzięki Funduszom Europejskim wspierane są różne projekty mające na celu szeroko rozumianą aktywizację społeczno-zawodową tej grupy. Unijne środki dla osób z niepełnosprawnościami dostępne są przede wszystkim w programach regionalnych realizowanych przez poszczególne województwa oraz w programie Wiedza Edukacja Rozwój. Można się o nie ubiegać głównie za pośrednictwem Państwowego Funduszu Rehabilitacji Osób Niepełnosprawnych (PFRON) lub różnych organizacji pozarządowych realizujących projekty mające na celu pomoc osobom w trudnej sytuacji, m.in. z niepełnosprawnościami, czy rozwój ekonomii społecznej.

## PODROZDZIAŁ 2: WSPARCIE DLA OSÓB NIEPEŁNOSPRAWNYCH ROZPOCZYNAJĄCYCH DZIAŁALNOŚĆ GOSPODARCZĄ

Mówi o tym ustawa z dnia 27 sierpnia 1997 r. o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych są to artykuły: art. 12a (dotacja na założenie działalności lub wkład do spółdzielni) art. 13 (oprocentowanie kredytów) art. 25a (refundacja składek ZUS). To są instrumenty skierowane tylko do osób niepełnosprawnych z PFRON.

Art. 12a. 1. Osoba niepełnosprawna, o której mowa w art. 11 ust. 1, może otrzymać ze środków Funduszu jednorazowo środki na podjęcie działalności gospodarczej, rolniczej albo na wniesienie wkładu do spółdzielni socjalnej w wysokości określonej w umowie zawartej ze starostą, nie więcej jednak niż do wysokości piętnastokrotnego przeciętnego wynagrodzenia, jeżeli nie otrzymała bezzwrotnych środków publicznych na ten cel.

2. Osoba niepełnosprawna, która otrzymała jednorazowo środki na podjęcie działalności gospodarczej, rolniczej albo na wniesienie wkładu do spółdzielni socjalnej, jest obowiązana do zwrotu otrzymanych środków wraz z odsetkami w wysokości określonej jak dla zaległości podatkowych, jeżeli z przyczyn leżących po jej stronie zostały naruszone warunki umowy, o której mowa w ust. 1.

Art. 13. 1. Osoba niepełnosprawna prowadząca działalność gospodarczą albo własne lub dzierżawione gospodarstwo rolne może otrzymać, ze środków Funduszu, dofinansowanie do wysokości 50% oprocentowania kredytu bankowego zaciągniętego na kontynuowanie tej działalności, jeżeli:

- 1) nie korzystała z pożyczki na podjęcie działalności gospodarczej lub rolniczej albo pożyczka została w całości spłacona lub umorzona;
- 2) nie otrzymała bezzwrotnych środków na podjęcie działalności gospodarczej lub rolniczej albo prowadziła tę działalność co najmniej przez 24 miesiące od dnia otrzymania pomocy na

ten cel.

2. Dofinansowanie następuje na podstawie umowy zawartej przez starostę z osobą, o której mowa w ust. 1.

Art. 25a. 1. Fundusz refunduje:

1) osobie niepełnosprawnej wykonującej działalność gospodarczą obowiązkowe składki na ubezpieczenia emerytalne i rentowe do wysokości odpowiadającej wysokości składki, której podstawą wymiaru jest kwota określona w art. 18 ust. 8 oraz w art. 18a ustawy z dnia 13 października 1998 r. o systemie ubezpieczeń społecznych (Dz. U. z 2009 r. Nr 205, poz. 1585, z późn. zm.10)), z zastrzeżeniem ust. 1a,

2) niepełnosprawnemu rolnikowi lub rolnikowi zobowiązanemu do opłacania składek za niepełnosprawnego domownika, składki na ubezpieczenia społeczne rolników - wypadkowe, chorobowe, macierzyńskie oraz emerytalno-rentowe

- pod warunkiem opłacenia tych składek w całości przed dniem złożenia wniosku.

### PODROZDZIAŁ 3: REJESTRACJA FIRMY - KROK PO KROKU

Rejestracja firmy w Polsce, niezależnie od formy prawnej, to proces z roku na rok prostszy i szybszy. Od roku 2012 rejestracja w zakresie zgłoszenia do Ewidencji Działalności i Urzędu Statystycznego odbywa się w pełni w oparciu o wniosek CEIDG-1.

Rejestracja krok po kroku:

1. Pomysł na firmę

(Jaką firmę otworzyć najlepiej? Jakie mam szanse na sukces?)

2. Wybór formy działalności

(Jaka forma prawna działalności dla firmy? Porównanie samozatrudnienia, spółek cywilnych oraz osobowych i kapitałowych spółek handlowych.)

3. Zgłoszenie do Ewidencji Działalności Gospodarczej

(Wniosek CEIDG-1)

4. Rejestracja firmy w Urzędzie Statystycznym

(Co zrobić, aby otrzymać numer REGON.)

5. Przygotowanie pieczętki firmowej

(Co powinno znajdować się na pieczętce firmowej? Ile kosztuje pieczętka?)

6. Firmowe konto

(Ile kosztuje firmowe konto? Z oferty którego banku najlepiej skorzystać? - ranking kont firmowych.)

7. Rejestracja firmy w Urzędzie Skarbowym

(Numer NIP i zgłoszenia rejestracyjne VAT.)

8. Rejestracja w Zakładzie Ubezpieczeń Społecznych

(Zgłoszenie przedsiębiorcy i pracowników do ubezpieczenia.)

9. Pozostałe urzędy związane z rejestracją firmy

(Sanepid, inspekcja pracy itp.)

10. Firmowe logo i strona internetowa

(Co wyróżnia dobre logo? Po co firmie strona internetowa?)

## PODROZDZIAŁ 4: ZATRUDNIENIE NA OTWARTYM RYNKU PRACY

Jako osoba niepełnosprawna szukająca pracy na otwartym rynku pracy powinnaś zdawać sobie sprawę jakie korzyści mają pracodawcy z zatrudnienie Ciebie. Dlaczego warto zatrudniać osoby niepełnosprawne?

### Rynek pracy

Stopa bezrobocia w sierpniu 2017 r. wyniosła - 7,1%

Pracodawcy zgłosili w sierpniu 2017 r. do urzędów pracy 152,2 tys. wolnych miejsc pracy i miejsc aktywizacji zawodowej

Najniższa stopa bezrobocia - 4,1% utrzymuje się w województwie wielkopolskim.

Najwyższa w województwie warmińsko-mazurskim - 12%.

W województwie podkarpackim - 9.9%.

(źródło: [www.mpips.gov.pl](http://www.mpips.gov.pl))

Według danych BAEL liczba osób niepełnosprawnych w wieku 16 lat i więcej w 2016 roku kształtowała się na poziomie 3,2 mln osób.

Liczba osób niepełnosprawnych prawnie w tzw. ekonomicznym wieku produkcyjnym (18-59 dla kobiet i 18-64 dla mężczyzn) wynosiła średniorocznie 1 773 tys., co stanowiło 8,0% ludności w tym wieku.

W ciągu 2016 roku pracodawcy zgłosili do urzędów pracy 61,4 tys. ofert pracy dla osób niepełnosprawnych.

Osoby niepełnosprawne:

Współczynnik aktywności zawodowej: 26,8 %

Wskaźnik zatrudnienia: 23,7 %

Stopa bezrobocia: 11,6 %

(GUS BAEL - dane średnioroczne za 2016 r. dla osób niepełnosprawnych w wieku produkcyjnym ekonomicznym tj. 18-59/64)

Pytania, które warto postawić:

Czy osoby niepełnosprawne to ukryty potencjał, niewykorzystany kapitał?

Czy obecna sytuacja na rynku pracy stwarza szansę dla osób niepełnosprawnych?

Czym jest praca dla osoby niepełnosprawnej?

Potrzebą numer 1 w hierarchii dla osób niepełnosprawnych jest zapewnienie odpowiedniej sytuacji materialno-bytowej. Wskazało ją na pierwszym miejscu 16% badanych a 35% wskazało ją w pierwszej piątce.

W czołówce hierarchii potrzeb dla osób niepełnosprawnych jest także praca - 12% badanych wskazało ją na pierwszym miejscu.

Jak przekonać pracodawców i przedsiębiorców do zatrudniania osób niepełnosprawnych?

Korzyść - pożytek, zysk

- Korzyści finansowe:
- Obniżenie wysokości wpłat obowiązkowych na PFRON,

- Obniżenie kosztów płacy pracowników poprzez dofinansowanie do wynagrodzeń zatrudnionych osób niepełnosprawnych (SODiR),
- Inne formy wsparcia finansowego: np. zwrot kosztów wyposażenia nowego stanowiska pracy dla osób niepełnosprawnych.

#### 1. Korzyści „pozafinansowe”:

1. Pozyskanie dobrych, zaangażowanych i lojalnych pracowników,
2. Pozytywne postrzeganie pracodawcy (lub przedsiębiorcy) jako pracodawcy (przedsiębiorcy), który stosuje (uwzględnia) w prowadzonej działalności zasady społecznej odpowiedzialności biznesu (CSR).

### Obniżenie wysokości wpłat obowiązkowych na PFRON

W Polsce obowiązuje wzorem innych państw europejskich tzw. system kwotowy, czyli obowiązek zatrudnienia osób niepełnosprawnych w formie limitowanego wskaźnika.

Zgodnie z artykułem 21 ust. 1 ustawy z dnia 27 sierpnia 1997 roku o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych na pracodawców zatrudniających co najmniej 25 pracowników (etatu) nałożono obowiązek zatrudnienia co najmniej 6% osób niepełnosprawnych.

W przypadku braku wymaganego wskaźnika zatrudnienia osób niepełnosprawnych pracodawcy zobowiązani są do wpłaty na PFRON w wysokości kwoty stanowiącej iloczyn 40,65 % przeciętnego wynagrodzenia oraz liczby pracowników odpowiadającej różnicy między zatrudnieniem zapewniającym osiągnięcie wskaźnika zatrudnienia osób niepełnosprawnych w wysokości 6 %, a rzeczywistym zatrudnieniem osób niepełnosprawnych.

### Wysokość wpłat obowiązkowych na PFRON

Za okres sprawozdawczy wrzesień 2017 r. wysokość wpłaty obowiązkowej do PFRON wyniesie: 1715,71 zł ( $40,65\% \times 4220,69\text{zł}$ ) za każdy brakujący etat do wymaganego wskaźnika - 6% zatrudnienia osób niepełnosprawnych.

### Obniżenie wysokości wpłat obowiązkowych na PFRON

Zatrudnienie osoby niepełnosprawnej w stopniu znacznym lub umiarkowanym, u której występuje jedno z tzw. schorzeń szczególnych daje prawo pracodawcy do obniżenia obowiązkowego wskaźnika zatrudnienia osób niepełnosprawnych, co w praktyce przekłada się na znaczące obniżenie wysokości wpłaty na PFRON

Do schorzeń uzasadniających obniżenie wskaźnika zatrudnienia osób niepełnosprawnych zalicza się:

- 1) chorobę Parkinsona,
- 2) stwardnienie rozsiane,
- 3) paraplegię, tetraplegię, hemiplegię,
- 4) znaczne upośledzenie widzenia (ślepotę) oraz niedowidzenie,
- 5) głuchotę i głuchoniemotę,
- 6) nosicielstwo wirusa HIV oraz chorobę AIDS,

- 7) epilepsję,
- 8) przewlekłe choroby psychiczne,
- 9) upośledzenie umysłowe,
- 10) miastenię,
- 11) późne powikłania cukrzycy.

Rozporządzenie Ministra Pracy i Polityki Socjalnej z dnia 18 września 1998 r. w sprawie rodzajów schorzeń uzasadniających obniżenie wskaźnika zatrudnienia osób niepełnosprawnych oraz sposobu jego obniżania

Dofinansowanie do wynagrodzeń zatrudnionych osób niepełnosprawnych (SODiR)

Pracodawcy zatrudniający osoby niepełnosprawne, zarówno w zakładach pracy chronionej jak i na otwartym rynku pracy mogą otrzymać wsparcie ze środków PFRON w formie dofinansowania (subsydiiów płacowych) do wynagrodzeń osób niepełnosprawnych (art. 26a ustawy o rehabilitacji).

Dofinansowanie do wynagrodzeń zatrudnionych osób niepełnosprawnych (SODiR)

Kwota miesięcznego dofinansowania do wynagrodzenia pracownika niepełnosprawnego ulega zwiększeniu o 600 zł w przypadku osób niepełnosprawnych, w odniesieniu do których orzeczono chorobę psychiczną, upośledzenie umysłowe, całościowe zaburzenia rozwojowe lub epilepsję oraz niewidomych.

## ZATRUDNIANIE OSÓB NIEPEŁNOSPRAWNYCH

Miesięczne dofinansowanie do wynagrodzeń osób niepełnosprawnych nie przysługuje pracodawcy zatrudniającemu co najmniej 25 pracowników w przeliczeniu na pełny wymiar czasu pracy i nieosiągającym wskaźnika zatrudnienia osób niepełnosprawnych w wysokości co najmniej 6 %. Kwota miesięcznego dofinansowania nie może przekroczyć kwoty 90 % poniesionych miesięcznych kosztów płacy, a w przypadku pracodawcy wykonującego działalność gospodarczą, w rozumieniu przepisów o postępowaniu w sprawach dotyczących pomocy publicznej 75 % tych kosztów.

Dofinansowanie do wynagrodzeń zatrudnionych osób niepełnosprawnych (SODiR)

Przykład: Pracownik - osoba niepełnosprawna pracuje w pełnym wymiarze czasu pracy z wynagrodzeniem brutto 2500,00 zł, (koszty płacy - 2995,25 zł) wysokość dofinansowania wyniesie:  
Stopień lekki - 450,00 zł;  
Stopień umiarkowany - 1125,00 zł  
Stopień znaczny - 1800,00 zł

Przykład 2: Pracownik osoba niepełnosprawna u której orzeczono chorobę psychiczną, pracuje w pełnym wymiarze czasu pracy, wynagrodzenie brutto 2500,00 zł. Wysokość dofinansowania wyniesie:

Stopień lekki - 1050,00 zł;  
Stopień umiarkowany - 1725,00 zł  
Stopień znaczny - 2246,44 zł

Osoba niepełnosprawna to dobry, zaangażowany i lojalny pracownik.

Pozytywne postrzeganie pracodawcy jako pracodawcy, który stosuje (uwzględnia) w prowadzonej działalności zasady społecznej odpowiedzialności biznesu (CSR).

Przydatne linki

[http://poradnik.ngo.pl/x/609046?action=table.SetPage&page=24&projekt=683939&query\\_id=609931&site\\_id=159844&tableId=1955](http://poradnik.ngo.pl/x/609046?action=table.SetPage&page=24&projekt=683939&query_id=609931&site_id=159844&tableId=1955)

<http://www.ekonomiaspoleczna.pl/x/435452>

<http://www.niepelnosprawni.pl>

[www.pfron.org.pl](http://www.pfron.org.pl)

[www.niepelnosprawni.info.pl](http://www.niepelnosprawni.info.pl)

[www.bezbarier.pl](http://www.bezbarier.pl)

[www.pomocspoleczna.ngo.pl](http://www.pomocspoleczna.ngo.pl)

[www.bazy.ngo.pl](http://www.bazy.ngo.pl)

[www.bazawiedzy.pl](http://www.bazawiedzy.pl)

## AKTY PRAWNE

Poniżej prezentujemy ustawy i rozporządzenia szczególnie ważne dla sektora ekonomii społecznej.

- Rozporządzenie Ministra Gospodarki, Pracy i Polityki Społecznej z dnia 25 marca 2004 r. w sprawie warsztatów terapii zajęciowej
- Rozporządzenie Ministra Pracy i Polityki Społecznej z dnia 17 lipca 2012 r. w sprawie zakładów aktywności zawodowej
- Ustawa z dnia 6 kwietnia 1984 r. o fundacjach
- Ustawa z dnia 7 kwietnia 1989 r. Prawo o stowarzyszeniach
- Ustawa z dnia 12 marca 2004 r. o pomocy społecznej
- Ustawa z dnia 13 czerwca 2003 r. o zatrudnieniu socjalnym
- Ustawa z dnia 16 września 1982 r. Prawo Spółdzielcze
- Ustawa z dnia 20 kwietnia 2004 r. o promocji zatrudnienia i instytucjach rynku pracy
- Ustawa z dnia 24 kwietnia 2003 r. o działalności pożytku publicznego i o wolontariacie
- Ustawa z dnia 27 kwietnia 2006 r. o spółdzielniach socjalnych
- Ustawa z dnia 27 sierpnia 1997 r. o rehabilitacji zawodowej i społecznej oraz zatrudnieniu osób niepełnosprawnych

Przewodnik po formach prawnych przedsiębiorstw społecznych:

<http://www.ekonomiaspoleczna.pl/x/666697>

Spółdzielczość:

- Ustawa z dnia 16 września 1982 r. Prawo spółdzielcze, Dz.U. 1982 Nr 30 poz. 210, z późn. zmianami.
- Ustawa z dnia 27 kwietnia 2006 r. o spółdzielniach socjalnych, Dz.U. 2006.94.651, z późn. zmianami.
- Rozporządzenie Ministra Pracy i Polityki Społecznej z dnia 23 kwietnia 2012 r. w sprawie przyznawania środków na podjęcie działalności na zasadach określonych dla spółdzielni socjalnych, Dz.U. 2012 nr 0 poz. 456.
- Rozporządzenie Ministra Pracy i Polityki Społecznej z dnia 8 października 2009 r. w sprawie wzoru wniosku spółdzielni socjalnej o zwrot opłaconych składek oraz trybu dokonywania ich zwrotu, Dz.U. 2009 nr 176 poz. 1367.
- Rozporządzenie Ministra Pracy i Polityki Społecznej z dnia 3 sierpnia 2007 r. w sprawie

określenia wzorów zaświadczeń dołączanych do wniosku o wpis spółdzielni socjalnej do Krajowego Rejestru Sądowego, Dz.U. 2007 nr 149 poz. 1051.

Zatrudnienie:

- Ustawa z dnia 13 czerwca 2003 r. o zatrudnieniu socjalnym, Dz.U. 2003.122.1143, z późniejszymi zmianami.
- Ustawa o promocji zatrudnienia i instytucjach rynku pracy z dnia 20 kwietnia 2004 r., Dz.U. 2004.99.1001, z późniejszymi zmianami.

Zatrudnienie osób niepełnosprawnych i chorujących psychicznie:

- Ustawa z dnia 19 sierpnia 1994 r. o ochronie zdrowia psychicznego, Dz.U. 1994, Nr 111, poz. 535, z późniejszymi zmianami.
- Ustawa z dnia 27 sierpnia 1997 r. o rehabilitacji zawodowej i społecznej oraz zatrudnianiu osób niepełnosprawnych, Dz.U. 1997, Nr 123, poz. 776, z późniejszymi zmianami.
- Rozporządzenie Ministra Pracy i Polityki Społecznej z dnia 14 lipca 2012 r. w sprawie zakładów aktywności zawodowej, Dz.U. 2012 nr 0 poz. 850

Działalność pożytku publicznego:

- Ustawa z dnia 24 kwietnia 2003 r. o działalności pożytku publicznego i o wolontariacie, Dz.U.03.96.873, z późn. zmianami

Pomoc społeczna:

- Ustawa o pomocy społecznej z dnia 12 marca 2004 r., Dz.U. 2004, nr 64, poz. 593, z późn. zmianami

Uregulowania europejskie:

- Rezolucja Parlamentu Europejskiego z dnia 19 lutego 2009 r. w sprawie gospodarki społecznej (2008/2250(INI))
- Źródło: <http://www.ngo.pl>, <http://www.ozrss.pl>

## LATVIA

### APAKŠNODAĻA 1: ĀTBALSTA ORGANIZĀCIJAS CILVĒKIEM AR INVALIDITĀTI

APEIRONS. Invalīdu un viņu draugu apvienība

Apvienība "Apeirons" ir sabiedriska organizācija, kurā kopā pulcē gan cilvēkus ar invaliditāti, gan viņu draugus. Šīs apvienības mērķis ir cilvēku ar invaliditāti integrācija sabiedrībā. Kā galvenos darbības virzienus Apeirons ir noteicis:

- Interesu aizstāvību;
- Nodarbinātību;
- Vides pieejamību;
- Cilvēktiesības
- Iekļaujošo izglītību
- E-pieejamību;
- Brīvprātīgais darbs, u.c. Vairāk informācijas atradīsi šeit: <http://www.apeirons.lv/new/?page=2&sub=3>

Pagaidu darbu aģentūra

Apvienība "Apeirons" ir izveidojusi Pagaidu darbu aģentūru, kuras galvenais mērķis ir atrast

nelielus un ātri paveicamus darbus, piedāvājot tos veikt cilvēkiem ar invaliditāti. Uz sadarbību tiek aicināti gan lielie, gan mazie uzņēmumi, kā arī uzrunāti cilvēki, kuri vēlētos paveikt kādu darbu. Ja vēlies uzzināt vairāk, raksti uz: [irina@apeirons.lv](mailto:irina@apeirons.lv)

### Nodarbinātības atbalsts centrs

Nodarbinātības atbalsta centra pakalpojums tapis sadarbībā ar Rīgas Domes Labklājības departamentu, tādējādi šim pakalpojumam var pieteikties tikai Rīgā dzīvojošas personas. Pakalpojuma ietvaros apvienība “Apeirons” palīdz cilvēkiem ar invaliditāti atrast piemērotu darbu. Kopā ar apvienības pārstāvi tiek noteikta profesionālā piemērotība, atbilstoši veselības stāvoklim un iespējām. Nodarbinātības atbalsta pasākums palīdz:

- Sniegt nepieciešamo informāciju, konsultācijas un rekomendācijas;
- Sastādīt individuālu darba meklēšanas plānu;
- Sazināties ar potenciālajiem darba devējiem;
- Atrast piemērotu darba piedāvājumu;
- Uzrakstīt CV;
- Sniegt atbalstu pēc darba uzsākšanas, u.c.

Vairāk informācijas atradīsi šeit: [http://www.apeirons.lv/new/?page=1&sub=25&id\\_cont=2512](http://www.apeirons.lv/new/?page=1&sub=25&id_cont=2512) vai rakstot uz: [irina@apeirons.lv](mailto:irina@apeirons.lv)

### Apmācības

Tāpat “Apeirons” piedāvā apgūt dažādas prasmes un zināšanas dažādās apmācībās tādās jomās kā: pieejama vide, sociālie pakalpojumi, interešu aizstāvība, universālais dizains, IT tehnoloģijas cilvēkiem ar invaliditāti, u.c. Apmācības ir labs veids, kā apgūt jaunas zināšanas vai uzlabot jau esošās, būt kopā ar cilvēkiem, kurus saista kopīgas intereses un vēlme rīkoties, jaunu zināšanu un/vai prasmju apguve ir labs ieraksts Tavā CV un vēl viens solis pretī Tavas idejas īstenošanai.

### Brīvprātīgais darbs

Brīvprātīgais darbs ir vēl viens veids, kā iegūt jaunas zināšanas, smelties idejas savam projektam, attīstīt savu ideju jau esošā organizācijā un sadarboties ar dažādiem cilvēkiem un institūcijām. Vairākas sievietes, kuras bijušas šī projekta iedvesmas avoti, atzinušas, ka brīvprātīgi var izdarīt ļoti daudz un ne vienmēr tas ātri vainagosies ar finansiālu nodrošinājumu. Apvienībā “Apeirons” brīvprātīgo kustība ir augsti attīstīta - ikviens, kurš vēlas dalīties ar savām prasmēm, zināšanām, vēlmi darboties, var piedalīties organizācijas darbībā, tāpat brīvprātīgajam tiek dota iespēja sadarboties ar organizācijas brīvprātīgo jauniešu grupu, kas kalpo arī kā neformāla atbalsta grupa. “Apeironā” brīvprātīgie netiek ierobežoti, būtiskākais ir vēlme un iespēja palīdzēt citiem, paralēli iegūstot zināšanas, iemaņas vai īstenojot savas profesionālās un cilvēciskās vērtības.

Par iespēju kļūt par apvienības „Apeirons” brīvprātīgo vai uzzināt ko vairāk par iespējām strādāt kā brīvprātīgajam kāda citā valstī rakstiet [maija@apeirons.lv](mailto:maija@apeirons.lv) vai zvaniet 267299209.

Vairāk informācijas par brīvprātīgā darba iespējām, veidiem, kā iesaistīties, vari meklēt šeit: [https://www.brivpratigie.lv/brivpratiga\\_darba\\_veicejs](https://www.brivpratigie.lv/brivpratiga_darba_veicejs)

### Latvijas Sieviešu invalīdu asociācija (LSIA) „Aspazija”

Šīs asociācijas mērķis ir palīdzēt sievietēm ar invaliditāti kļūt par pilntiesīgām sabiedrības locekļēm un aizstāvēt viņu tiesības un intereses. “Aspazija” ir izveidojusi nodaļas 12 pilsētās - Jelgavā, Ogrē, Liepājā, Pāvilostā, Tukumā, Talsu novadā, Olainē, Varakļānos, Aizkrauklē, Siguldā, Rojā un Bauskas novadā. Pašlaik asociācijas darbā iesaistījušās aptuveni 500 sievietes ar invaliditāti.

Biedrības prioritātes ir:

- Sniegt sievietēm ar invaliditāti iespēju izglītoties un apgūt dažādas iemaņas;
- Sniegt psiholoģisku un morālu atbalstu;
- Pievērst sabiedrības uzmanību sieviešu ar invaliditāti problēmām, izmantojot dažādus saziņas līdzekļus;
- Sadarboties ar pašvaldībām, valsts iestādēm, uzņēmējiem un līdzīgām sabiedriskām organizācijām gan Latvijā, gan ārzemēs.

“Aspazijas” darbības virzieni iekļauj:

- Savu biedru izglītošanu;
- Informācijas sniegšanu;
- Psiholoģisku un morālu spēcīnāšanu;
- Dažādu iemaņu apgūšanu;
- Nodarbinātības veicināšanu;
- Sadarbības veicināšanu ar līdzīgām nevalstiskām organizācijām.

Ja Tu nedzīvo Rīgā, bet gan kādā citā Latvijas pilsētā, aicinām ielūkoties šajā Nevalstisko organizāciju sarakstā, kur noteikti atradīsi organizāciju, kura Tev var palīdzēt ar padomu, ieteikumu vai arī, kurā Tu pati vari iesaistīties kā brīvprātīgā. Saite uz sarakstu: <http://www.apeirons.lv/new/?page=4&sub=44>

## APAKŠNODAĻA 2: UZŅĒMUMA REĢISTRĀCIJA

Ja Tev jau ir sava biznesa ideja un plāns, kā to īstenot, nākamais solis ir uzņēmuma reģistrācija. Latvijā tiek izšķirtas trīs uzņēmējdarbības formas:

- Individuālais komersants;
- Personālsabiedrība (pilnsabiedrība un komandītsabiedrība);
- Kapitālsabiedrība (sabiedrība ar ierobežotu atbildību un akciju sabiedrība)

Individuālais komersants ir fiziska persona, kura veic saimniecisko darbību, un kura kā individuālais komersants ierakstīta komercreģistrā. Individuālais komersants par savām saistībām atbild ar visu savu mantu (Latvijas Investīciju un attīstības aģentūra, n.d.).

Informāciju par to, kā reģistrēt individuālo komersantu, kādas veidlapas jāaizpilda, kādi dokumenti jānodrošina, atradīsi šeit : <http://www.liaa.gov.lv/lv/biznesa-abc/uznemuma-registracija/individualais-komersants>

Būtiskākās lietas, kas jāņem vērā:

- Gada apgrozījums no šīs darbības pārsniedz 28 500 eiro,
- Savas saimnieciskās darbības veikšanai nodarbina vienlaikus vairāk kā piecus darbiniekus.

Mikrouzņēmums - individuālais komersants, individuālais uzņēmums, zemnieka vai zvejnieka saimniecība, kā arī fiziska persona, kas reģistrēta Valsts ieņēmumu dienestā kā saimnieciskās darbības veicējs, vai sabiedrība ar ierobežotu atbildību, ja tie atbilst kritērijiem:

- Dalībnieki (ja tādi ir) ir fiziskās personas,
- Apgrozījums kalendāra gadā nepārsniedz 40 000 eiro (izmaiņas tika pieņemtas 2018. gadā, pirms tam apgrozījums bija noteikts līdz 100 000 eiro)
- Nodokļa likme ir 15%

- Darbinieku skaits nav lielāks par pieciem darbiniekiem, u.c.

Vairāk informācijas šeit: <https://likumi.lv/doc.php?id=215302>

Vairāk par izmaiņām mikrouzņēmuma nodoklī vari lasīt šeit: <http://www.la.lv/izmainas-mikrouzņēmumu-nodokla-maksatajiem/> un šeit: <https://www.vid.gov.lv/lv/nakamgad-vairakas-izmainas-mikrouzņēmumu-nodokla-maksatajiem-0>

Pašu mikrouzņēmuma nodokļa likumu atradīsi šeit: <https://likumi.lv/doc.php?id=215302>

## Patentmaksa

Līdzīgi kā mikrouzņēmums, arī patentmaksa ir konkrēts nodokļu režīms, kam nav saistības ar patentu jeb dokumentu. “Patentmaksa ir valsts noteikts vienots fiksēts maksājums par fiziskās personas saimniecisko darbību noteiktā profesijā. Patentmaksā iekļautas iedzīvotāju ienākuma nodokļa un valsts sociālās apdrošināšanas iemaksas. Līdz ar to arī patentmaksātāji ir sociāli apdrošināti diviem apdrošināšanas veidiem - pensijai un invaliditātei” (Latvijas vēstneša portāls, 2017). Sākot ar 2018. gadu, arī personām ar I vai II grupas invaliditāti ir iespēja maksāt samazināto patentmaksājumu. Samazināto patentmaksu maksā par sešiem kalendāra mēnešiem vai vienu kalendāra gadu. Samazinātās patentmaksas maksājuma termiņš nav mazāks par sešiem kalendāra mēnešiem. Samazinātā patentmaksa ir 17 euro gadā vai 9 euro pusgadā (Valsts leņēmumu dienests, 2018). Šeit vari iepazīties ar Ministru kabineta noteikto profesiju sarakstu, kurās gūstot ienākumus, iedzīvotāju ienākuma nodokli (IIN) un valsts sociālās apdrošināšanas obligātās iemaksas var maksāt patentmaksas veidā: <https://likumi.lv/doc.php?id=296734>

Informāciju par Personālsabiedrību (pilnsabiedrība un komandītsabiedrība) un Kapitālsabiedrību (sabiedrība ar ierobežotu atbildību un akciju sabiedrība) atradīsi šeit: <http://www.liaa.gov.lv/lv/biznesa-abc/uznemuma-registracija/personalsabiedriba> un šeit: <http://www.liaa.gov.lv/lv/uznemejdarbibas-abc/uznemuma-registracija/kapitalsabiedriba>

Ja nevēlies vai nevari atrast laiku, lai reģistrētu uzņēmumu pati, vari to uzticēt Uzņēmumu reģistrācijai, kura par 10 eiro to izdarīs Tavā vietā. Informāciju meklē šeit: <http://www.uznemejdarbibasregistracija.lv/lv/>

Līdzīgu pakalpojumu piedāvā arī SkyOffice: [https://www.skyoffice.lv/sia\\_dibinasana/mikrouzņēmuma\\_dibinasana/](https://www.skyoffice.lv/sia_dibinasana/mikrouzņēmuma_dibinasana/)

Savukārt informācija par to, kā reģistrēt uzņēmumu elektroniski, atradīsi šeit: <https://www.latvija.lv/DzivesSituacijas/uznemejdarbiba/registret-komersantu>

Pašnodarbinātais jeb fiziska persona kā saimnieciskās darbības veicējs

Ja Tu veic saimniecisko darbību, no tās gūsti peļņu, un nodarbini ne vairāk kā piecus darbiniekus (taču visbiežāk pašnodarbinātas personas algotus darbiniekus nenodarbina), Tu vari reģistrēties kā saimnieciskās darbības veicējs jeb pašnodarbinātais. Pašnodarbinātajiem, ja tā ienākumi mēnesī sasniedz vai pārsniedz minimālās algas apmēru, ir jāveic VSAOI no obligāto iemaksu objekta, kas ir brīvi izraudzīti ienākumi, kuri nav mazāki par minimālo algu (430 eiro). Tāpat jāveic ir arī ledzīvotāju ienākuma nodoklis (IIN) - 23% apmērā, taču personai, kurai noteikta invaliditāte, ir tiesības uz nodokļa papildu atvieglojumu šādā apmērā:

- I vai II grupas invaliditātei: 1848 eiro gadā
- III grupas invaliditātei - 1440 eiro gadā
- Saimnieciskās darbības veicējiem no ienākumiem jāveic iemaksas pensiju 3. līmenī vismaz 5% apmērā, taču, ja ienākumi gadā nesaņem 50 eiro, tad iemaksas pensiju 3. līmenī varēs

neveikt.

Vairāk informācijas atradīsi šeit: <http://www.vsaa.lv/lv/pakalpojumi/stradajosajiem/iemaksas#>  
un šeit: <https://likumi.lv/doc.php?id=42990>

! Ja vēlies iegūt detalizētāku informāciju par nodokļiem, to likmēm, kā arī atvieglojumiem, kas Tev pienākas, droši vērsies kādā no Valsts ieņēmumu dienesta (VID) klienta apkalpošanas centriem vai arī sazinies rakstiski (e-pastā) vai telefoniski par sev interesējošiem jautājumiem. Kontaktus atradīsi šeit: <https://www.vid.gov.lv/lv/ka-ar-mums-sazinaties>

! Tāpat VID rīko regulārus seminārus, kuros interesentus iepazīstina ar jaunumiem un aktuālākajam izmaiņām nodokļu politikā, semināri ir bezmaksas un tie notiek vairākās pilsētās Latvijā. Informāciju par konkrētu semināru tēmu un norises vietu, un laiku, atradīsi šeit: <https://www.vid.gov.lv/lv/notikumi>

### APAKŠNODAĻA 3: FINANSIĀLS ATBALSTS PERSONĀM AR INVALIDITĀTI

Latvijā personām ar invaliditāti ir pieejami sekojoši atbalsta pasākumi un veidi:

Nodokļu atvieglojumi personām ar invaliditāti

Personām ar invaliditāti, kuras ir darba tiesiskajās attiecībās, piemērojami Ministru kabineta 1997. gada 8.aprīļa noteikumu Nr.138 „Noteikumi par iedzīvotāju ienākuma nodokļa papildu atvieglojumiem personām ar invaliditāti, politiski represētajām personām un nacionālās pretošanās kustības dalībniekiem”, likumu atradīsi šeit: <https://likumi.lv/doc.php?id=42990>. Personai, kurai noteikta invaliditāte, ir tiesības uz iedzīvotāju ienākumu nodokļa papildu atvieglojumu šādā apmērā: persona ar I vai II invaliditātes grupu - 1848 eiro gadā; persona ar III invaliditātes grupu - 1440 eiro gadā.

Subsidētas darba vietas pakalpojums pastāv jau 12 gadus un tiek finansēts no Eiropas Savienības fondiem. Šobrīd personas ar invaliditāti var kvalificēties “Pasākumam noteiktām personu grupām” vai Jauniešu garantijas pasākumam „Subsidētās nodarbinātības pasākumi jauniešiem bezdarbniekiem”, kuru ietvaros persona var kvalificēties kā persona ar invaliditāti vai nelabvēlīgākā situācijā esošs bezdarbnieks, tostarp ilgstošo bezdarbnieku mērķgrupā vai kā jaunielis - bezdarbnieks. Subsidētas darba vietas ietvaros valsts garantē algu pusotras minimālās algas apmērā, kā arī nodrošina finansējumu darba vietas pielāgošanai, ja tas nepieciešams. Vairāk informācijas par Pasākumu noteiktām personu grupām vari atrast šeit: <http://nva.gov.lv/index.php?cid=433&mid=437&txt=2926&from=0> un šeit: <http://nva.gov.lv/index.php?cid=433&mid=543>  
Noderīga informācija un resursi

Latvijas Biznesa Eņģeļu tīkls (LatBAN): <https://www.latban.lv/>

Finanšu institūcija ALTUM piedāvā daudzveidīgu atbalstu biznesa uzsākšanā (aizdevumi, konsultācijas, informatīvs atbalsts), vairāk informācijas atradīsi šeit: <https://www.altum.lv/lv/pakalpojumi/biznesa-uzsacejiem/>

Biznesa konsultāciju un apmācību centrs LatConsult piedāvā konsultācijas biznesa uzsākšanā, pārvaldīšanā, finansējuma atrašanā, u.c. Vairāk informācijas šeit: <http://latconsul.lv/lv/services/consultations>

Projektu Banka ir kaut kas līdzīgs jau visa pasaulē zināmajam Kickstarter. Šī lokālā kolektīvā ieguldījuma platforma var palīdzēt tavam projektam/biznesam būtiski attīstīties, vairāk lasi šeit:

Jauno uzņēmēju centrs (JUC) piedāvā bezmaksas konsultācijas jaunajiem uzņēmējiem, konsultācijas var tikt novadītas arī ar Skype palīdzību, tādējādi pieejamas no jebkuras vietas Latvijā! Vairāk par JUC lasi šeit: <https://juc.lv/par-mums/>

## APAKŠNODAĻA 4: NODARBINĀTĪBA: KĀ UN KĀPĒC DARBA DEVĒJAM VAJADZĒTU NODARBINĀT CILVĒKU AR INVALIDITĀTI?

Cilvēku ar invaliditāti nodarbinātība ir gan vienlīdzīgu tiesību (un vienlīdzības), gan sociālās iekļaušanās jautājums. Pēdējā gada laikā aktuālāks kļuvis temats, kas paredz kvotu ieviešanu darba vietās. Atkarībā no citām Eiropas Savienības valstīm, Latvijā šāda shēma nav īstenota. Tas paredz noteikt, ka lielajos uzņēmumos vismaz 5% no darbiniekiem ir jābūt cilvēkiem ar invaliditāti. Latvijā tiek piedāvāts kompromiss, proti, sākotnēji kvotas ieviest vismaz valsts un pašvaldību iestādēs.

### Vienlīdzīgu tiesību princips

Darba likuma 7. pantā (2017) ir noteikts, ka “Lai veicinātu vienlīdzīgu tiesību principa ieviešanu attiecībā uz personām ar invaliditāti, darba devēja pienākums ir veikt pasākumus, kas atbilstoši apstākļiem nepieciešami, lai pielāgotu darba vidi, sekmētu personu ar invaliditāti iespējas nodibināt darba tiesiskās attiecības, pildīt darba pienākumus, tikt paaugstinātiem amatā vai nosūtītiem uz profesionālo apmācību vai kvalifikācijas paaugstināšanu, ciktāl šādi pasākumi neuzliek darba devējam nesamērīgu slogu.”

2013. gadā Latvijas valdība izstrādāja Apvienoto Nāciju Organizācijas Konvencijas pamatnostādnes par personu ar invaliditāti tiesībām 2014. - 2020. gadam. Tajā minētās vadlīnijas, mērķi un uzdevumi tiek izstrādāti ar mērķi veicināt cilvēku ar invaliditāti tiesības un pamatbrīvību. Apstiprinot šo Konvenciju, Latvija ir apņēmusies veicināt, aizsargāt un nodrošināt vienādas cilvēktiesības un pamatbrīvības visām personām ar invaliditāti. Minētajās pamatnostādnēs (2013) minēti arī visizplatītākie šķēršļi, kas personām ar invaliditāti liedz būt nodarbinātiem:

- Zems izglītības līmenis;
- Darba devēju vājās zināšanas par konkrētām invaliditātēm;
- Profesionālās izglītības iespēju trūkums personām ar garīga rakstura traucējumiem;
- Vāja sasaiste ar darba tirgu;
- Personai ar invaliditāti nepieciešams nodrošināt īpaši aprīkotu darbavietu; darba devēji nesaskata nepieciešamību pēc tā, kā arī cenšas finansiāli ietaupīt;
- Darba devēji mēdz pārtraukt darba attiecības balstoties uz personas veselības stāvokli tā vietā, lai meklētu risinājumu, piemēram, pārvietotu darbinieku uz piemērotāku darba vietu ar pielāgotu vidi;
- Cilvēkiem ar garīga rakstura traucējumiem, kuri uzturas aprūpes namos, ir ierobežotas vai neesošas iespējas piedalīties aktīvajā darba tirgū;
- Neesošas atbalsta vai nodarbinātības programmas tām personām, kuras smagas invaliditātes vai garīga rakstura traucējumu dēļ nevar piedalīties darba tirgū;
- Informācijas trūkums darba devēju sludinājumos, tajā skaitā, vai konkrētā pozīcija ir piemērota cilvēkam ar invaliditāti, u.c.

Var runāt par vairākiem veidiem, kā veicināt cilvēku ar invaliditāti iesaistīšanu darba tirgū, sākot ar pašu cilvēku ar invaliditāti iniciatīvu, sabiedrības informēšanu, stereotipu mazināšanu, kā arī uzņēmēju informēšanu par sociāli atbildīgu uzņēmumu nozīmi sabiedrībā. Tāpat nepieciešams stiprināt zināšanas par to, kāpēc būtu nepieciešams dot iespēju cilvēkiem ar invaliditāti strādāt viņu uzņēmumā, un veicināt pārliedību, ka tas ne vienmēr nozīmē lielu finansiālu nastu uzņēmējiem, piemēram, speciālas darba vietas nodrošināšanas dēļ.

## IZMANTOTIE AVOTI

Apvienoto Nāciju Organizācijas Konvencijas par personu ar invaliditāti tiesībām īstenošanas pamatnostādnes 2014.-2020.gadam, Rīga, 2013. Pieejams: [http://www.lm.gov.lv/upload/2013junijs/lmpamn\\_040613\\_inv.pdf](http://www.lm.gov.lv/upload/2013junijs/lmpamn_040613_inv.pdf)

Dārziņa, L. (2017, 7. februāris). Patentmaksājums un sociālā apdrošināšana. Latvijas Vēstneša portāls. Par likumu un valsti. Pieejams: <http://m.lvportals.lv/visi/skaidrojumi/285012-patentmaksajums-un-sociala-apdrosinasana/>

Individuālais komersants. Latvijas Investīciju un attīstības aģentūra, pieejams: <http://www.liaa.gov.lv/lv/biznesa-abc/uznemuma-registracija/individualais-komersants>

Likums "Darba likums". Pieejams: <https://m.likumi.lv/doc.php?id=26019>

Likums "Mikrouzņēmumu nodokļa likums". Pieejams: <https://likumi.lv/doc.php?id=215302>

Noteikumi par iedzīvotāju ienākuma nodokļa papildu atvieglojumiem personām ar invaliditāti, politiski represētām personām un nacionālās pretošanās kustības dalībniekiem. MK noteikumi Nr. 138, 08.04.1997, Rīga: Ministru kabinets. Pieejams: <https://likumi.lv/doc.php?id=42990>

Valsts ieņēmumu dienests. 2018. "Saimnieciskās darbības veicēji". Pieejams: <https://www.vid.gov.lv/lv/saimnieciskas-darbibas-veiceji>

## SPAIN

### ORGANIZACIONES O INSTITUCIONES QUE APOYAN GENTE CON DISCAPACIDAD EN ESPAÑA

En España, la institución pública que se hace cargo de todo lo referente a las personas con discapacidad es el Ministerio de Sanidad, Servicios Sociales e Igualdad. Desde esta institución y como impulso de las medidas que promuevan la igualdad de oportunidades suprimiendo los inconvenientes que se oponen a la presencia integral de las personas con discapacidad, surgió la "Ley General de derechos de las personas con discapacidad y de su inclusión social"

Además, desde el estado, el IMSERSO (Instituto de Mayores y Servicios Sociales), que queda adscrito al Ministerio de Sanidad, Servicios Sociales e Igualdad en el 2011 a través de la Secretaría de Estado de Servicios Sociales e Igualdad, se encarga de la gestión de los servicios complementarios de las prestaciones del Sistema de la Seguridad Social de las personas con discapacidad ([www.imserso.es](http://www.imserso.es) )

Por otra parte, de forma privada, las asociaciones para discapacitados en nuestro país, pueden ser de carácter local, provincial, regional o nacional/estatal. Algunas se centran en discapacidades físicas o intelectuales específicas y otras abarcan la discapacidad de una forma más global. En este caso, vamos a nombrar las que se encargan de discapacidades no intelectuales, o al menos no se centran únicamente en ellas:

- CERMI (Comité Español de Personas con discapacidad): <http://www.cermi.es/es/>
- Es la principal plataforma de representación, defensa y acción de la discapacidad. A ella pertenecen las principales asociaciones para discapacitados físicos e intelectuales de España y cuenta con sedes en todas las comunidades autónomas.
- FUNDACIÓN ONCE (Organización Nacional de Ciegos Españoles):  
<http://www.fundaciononce.es/>
- Formada por diferentes entidades y fundaciones y centrada en alcanzar la plena autonomía e integración de las personas con ceguera y deficiencia visual, la ONCE está solidariamente comprometida con colectivos de personas con otros tipos de discapacidad promoviendo su formación, empleo y accesibilidad.  
También tiene sedes en casi todas las comunidades autónomas.
- COCEMFE (Confederación Española de Personas con Discapacidad Física y Orgánica):  
<http://www.cocemfe.es/portal/>

Es una Organización No Gubernamental sin ánimo de lucro que aglutina a más de 1600 organizaciones y asociaciones para discapacitados. Sus áreas de actuación son múltiples, teniendo prioridad la integración laboral, la educación y formación, la accesibilidad, la atención socio sanitaria y atención a la infancia, a la juventud y a la mujer. También tiene sedes en casi todas las comunidades autónomas.

- CNS (Confederación Nacional de Sordos de España): <http://www.cnse.es/> Es una ONG de acción social sin ánimo de lucro que lucha por la igualdad de oportunidades para las personas sordas. Está integrada por 17 Federaciones Autonómicas y más de 118 asociaciones provinciales y locales de personas sordas.
- FIAPAS (Confederación Española de Familias de Personas Sordas): <http://www.fiapas.es/FIAPAS/index.html>
- Surgió para dar respuesta a las necesidades de las familias de las personas con discapacidad auditiva y a los propios afectados. Centrada sobre todo en apoyo a las familias, también promueve el diagnóstico precoz, la educación y el empleo de las personas sordas.
- OID (Organización Impulsora Discapacitados): <https://oid.es/> Organización no gubernamental sin ánimo de lucro, que lucha por la integración del colectivo de discapacitados en España a todos los niveles posibles.
- PREDIF (Plataforma Representativa Estatal de Personas con Discapacidad Física): <http://www.predif.org/> PREDIF es una de las asociaciones para discapacitados de nuestro país centrada en las personas con discapacidad física. Declarada de utilidad pública, promueve acciones a favor de casi 100.000 personas con discapacidad física en nuestro país.
- FEDER (Federación Española de Enfermedades Raras): <https://enfermedades-raras.org/>

Las enfermedades raras son las más desconocidas y pueden afectar tanto al ámbito físico como al intelectual de la persona. FEDER es una de las asociaciones para discapacitados, cuya labor es especialmente importante para dar visibilidad al colectivo de discapacitados afectados por enfermedades raras. En la actualidad representa a más de 3 millones de personas, pacientes y familias.

## CÓMO REGISTRAR UNA EMPRESA EN NUESTRO PAÍS PASO A PASO

Hoy en día, para crear y registrar una empresa en España es necesario realizar una serie de trámites que están totalmente detallados en la página del Ministerio de Industria, Comercio y Competitividad: [www.creatuempresa.org](http://www.creatuempresa.org)

En este enlace encontrarás toda la ayuda que necesitas con enlaces y documentos para realizar todos los pasos necesarios para registrar tu empresa; los pasos a seguir son:

Elección de forma jurídica:

Antes de realizar cualquier gestión administrativa, necesitas saber qué tipo de empresa vas a crear, qué forma jurídica tendrás a partir de ahora; esto dependerá del número de socios que tengas, del capital que quieras aportar a la sociedad y de la responsabilidad que quieras adquirir ante la empresa.

En la siguiente tabla se detallan las formas jurídicas más comunes utilizadas para la creación de una empresa:

TIPO DE EMPRESA	Nº SOCIOS	CAPITAL	RESPONSABILIDAD
INDIVIDUAL (Autónomo)	1	Sin mínimo	Total con los bienes del socio
Sociedad Civil (S.C)	Mínimo 2	Sin mínimo	Total con los bienes de los socios
Sociedad Limitada (S.L)	Mínimo 1	Mínimo 3000€	Limitada al capital aportado
Sociedad Anónima (S.A)	Mínimo 1	Mínimo 60.00€	Limitada al capital aportado
Sociedad Limitada Laboral (S.L.L)	Mínimo 2	Mínimo 3000€	Limitada al capital aportado
Sociedad Cooperativa (S.Coop.)	Mínimo 3	Mínimo fijado en los estatutos	Limitada al capital aportado

Existen más tipos de formas jurídicas para poder elegir, que puedes encontrar en <http://www.creatuempresa.org/es-ES/PasoA Paso/Paginas/FormasJuridicas.aspx>

Proceso de constitución:

Una vez que hayas decidido la forma jurídica que va a tener tu empresa y dependiendo de ésta, deberás realizar una serie de trámites que detallamos en la siguiente tabla:

	Autónomo	SC	SL	SLL	SCoop			
Alta en Agencia Tributaria: CIF					X	X	X	X
Contrato entre socios				X				
Escritura pública (ante notario)					X	X	X	X
Impuesto de transmisiones				X	X	X	X	
Certificación negativa del nombre de la sociedad							X	X
Inscripción de la empresa en el Registro Mercantil							X	X

Para más información y trámites del resto de tipo de formas jurídicas, puedes consultar: <http://www.creatuempresa.org/es-ES/PasoA Paso/Paginas/ProcesoConstitucion.aspx>

## Trámites de puesta en marcha

Una vez que hemos creado la empresa, debemos ponerla en marcha. Para ello necesitamos realizar los pasos que detallamos en la siguiente tabla junto con su descripción y organismo dónde se tramita:

TRÁMITE	DESCRIPCIÓN	ORGANISMO
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Alta en el Censo de empresarios, profesionales y retenedores	Declaración censal del comienzo o cese de actividad que han de presentar a efectos fiscales los empresarios individuales, profesionales y sociedades	Agencia Tributaria
--------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------

(AEAT)

Impuesto sobre Actividades Económicas.

Es un tributo derivado del ejercicio e actividades empresariales, profesionales o artísticas

AEAT

Alta en el régimen de trabajadores autónomos

(RETA)

Régimen que regula la cotización a la Seguridad Social de los trabajadores autónomos (Empresarios individuales), comuneros, socios y administradores de algunas sociedades

Tesorería General de la Seguridad Social

Alta de los socios y administradores en regímenes de la Seguridad Social El alta en régimen de la Seguridad social que corresponda a cada caso, estará condicionado al tipo de sociedad y/o a la participación del capital social

Obtención y legalización del libro de Visitas

Las Empresas estaban obligadas a tener en cada centro de trabajo un Libro de Visitas a disposición de los funcionarios de la Inspección de Trabajo y Seguridad Social y de los funcionarios habilitados para comprobaciones en materia de riesgos laborales Inspección Provincial de Trabajo

Legalización del Libro de actas, del Libro registro de socios, del Libro-registro de acciones nominativas y del Libro registro de contratos entre el socio único y la sociedad El artículo 26 del Código de Comercio establece la obligación para las sociedades mercantiles de llevar un libro de actas Registro Mercantil Provincial

Legalización del Libro Diario y del Libro de Inventarios y Cuentas Anuales Todos los empresarios que lleven su contabilidad según las disposiciones del Código de Comercio deberán elaborar los siguientes documentos contables: un Libro Diario y un Libro de Inventarios y Cuentas Anuales.

**Registro Mercantil Provincial**

Obtención de un certificado electrónico El certificado electrónico posibilita firmar documentos electrónicos e identificar inequívocamente al propietario de la firma.

Autoridades de certificación

## Generales:

TRÁMITE	DESCRIPCIÓN	ORGANISMO
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Licencia de actividad		
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Licencias de instalaciones, obras, de actividad y funcionamiento		
------------------------------------------------------------------	--	--

Ayuntamiento		
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Inscripción en otros organismos		
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En función de la actividad desarrollada se deberá comunicar con carácter obligatorio el inicio de la actividad en aquellas administraciones, autoridades y /o registros.Otros organismos oficiales		
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Registro de ficheros de carácter personal		
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Obligación de los responsables de gestionar datos de carácter personal para garantizar el derecho a la protección de dichos datos	Agencia Española de Protección de Datos	
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## Trámites según actividad:

Además de estos trámites, existen trámites de carácter específico dependiendo de la actividad; para conocer estos trámites en más profundidad y los que se deben realizar en caso de contratar trabajadores, consultar la web referenciada del Ministerio: <http://www.creatuempresa.org/es-ES/PasoA Paso/Paginas/PuestaEnMarcha.aspx>

## APOYO FINANCIERO DADO A PERSONAS CON DISCAPACIDAD

En España, todos los años hay una partida presupuestaria para ayudas al emprendimiento, además de incentivos europeos por sectores, que se pueden consultar en la página: <http://www.creatuempresa.org/es-ES/PasoA Paso/Financiacion/Paginas/Financiacion.aspx>

Además de estas ayudas, a las que puede acceder cualquier emprendedor, hay una serie de acciones específicas para las personas con discapacidad.

- Por una parte, desde las administraciones estatales, la introducción de La ley de Emprendedores hace un par de años, así como la entrada en vigor de la Ley de Fomento del Trabajo Autónomo, han supuesto una mejora en las condiciones que presentan actualmente las bonificaciones Seguridad Social destinadas a autónomos que superen un grado de discapacidad del 33%.

### Durante los primeros 12 meses de actividad:

En el caso de cotizar por la base mínima, se aplica una reducción en la cuota de autónomo a 50 euros mensuales. Además, se aplica una ayuda del 80% de reducción de la cuota de autónomo durante este periodo a aquellos trabajadores autónomos discapacitados que elijan una base de cotización superior a la mínima.

### Meses 13 al 60:

50% de bonificación durante los 48 meses siguientes hasta completar un periodo máximo de 5 años desde la fecha de alta como autónomo, con independencia de la base de cotización escogida.

A partir de este año 2018, con la reciente aprobación de la Ley de Reformas Urgentes del Trabajo Autónomo, aquellas personas discapacitadas que en el pasado se hubieran dado de alta como autónomos disfrutando de la tarifa plana podrán igualmente beneficiarse de la misma una vez transcurridos tres años de baja en autónomos.

- Además, cada Comunidad Autónoma ha desarrollado de forma específica su programa de ayudas y dentro de éstos hay ayudas específicas para personas con discapacidad.

Consiste en ayudas a proyectos empresariales de actividades emergentes que generen empleo y se encuentren respaldados por una administración o corporación pública local. Ofrece cinco tipos de ayudas: por incorporación de socios en cooperativas y sociedades laborales, por contratación de desempleados, apoyo a la función gerencial, contratación de expertos cualificados y ayuda financiera. Para saber más, puedes acudir a la página web del gobierno de tu comunidad autónoma desde el siguiente enlace: [http://www.ipyme.org/es-ES/FinanciacionCreacion/Paginas/](http://www.ipyme.org/es-ES/FinanciacionCreacion/Paginas/ListadoAyudasCreacionEmpresas.aspx)

ListadoAyudasCreacionEmpresas.aspx

- El Estado, paralelamente, lanza ayudas a la creación de empresas, de forma específica sectorial o temática, en la que también tiene cabida las personas con discapacidad en muchos casos; para ver estas ayudas vigentes ve a la web: <http://www.ipyme.org/es-ES/BBDD/AyudasIncentivos/UltimasAyudas/Paginas/ListaAyudasIncentivos.aspx?TipoConsulta=ultimasPublicadas&vige=True&ABIERTA=true>
- Por último, hay iniciativas privadas desde las que se lanzan subvenciones y ayudas para emprendedores con discapacidad, como ONCE (<https://www.portalento.es/Candidatos/Empleadores/Default.aspx>, <http://www.fundaciononce.es/es/pagina/proyectos-y-solicitudes>), DKV o CASER.

## SECTORES ECONÓMICOS DE LOS NEGOCIOS Y / O INFORMACIÓN SOBRE EL MERCADO LABORAL ABIERTO Y POR QUÉ LOS EMPRESARIOS DEBERÍAN CONTRATAR A PERSONAS CON DISCAPACIDAD

En la actualidad los sectores económicos en auge para la creación de empresas son todos los relacionados con la tecnología: programación app's, videojuegos, programación software, marketing digital, impresión 3D...

Las empresas que contratan a personas con discapacidad pueden beneficiarse también de una serie de deducciones de cuotas del Impuesto de Sociedades, así como de sus seguros sociales; además, en su caso, pueden llegar a recibir una subvención para la adaptación de puestos de trabajo y eliminación de barreras. Todas estas ayudas dependen de los presupuestos generales del estado y de los de las Autonomías, anualmente.

Pero las empresas que contratan empleados con algún tipo de discapacidad reciben unos beneficios que van más allá de las ayudas económicas que puedan percibir. En primer lugar, las empresas se humanizan y demuestran que, detrás de sus estructuras más o menos complejas, hay personas. Además, las empresas que tienen personal discapacitado en su plantilla cuentan con el valor añadido de la ilusión y el esfuerzo que ponen en su trabajo diario, ya que está demostrado que las personas con discapacidad ayudan a mantener un clima laboral positivo y alegre.

Por último, podemos decir que también mejora la imagen, tanto interna como externa de las

empresas y ayuda a crear una sociedad más justa, comprometida e integradora con sus políticas de responsabilidad social corporativa.

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## GREECE

### Εισαγωγή

Τα δικαιώματα των ατόμων με αναπηρία (σημ. το αναθεωρημένο Σύνταγμα της Ελλάδας (2001) έχει καθιερώσει τον όρο «άτομα με αναπηρίες», σε αντικατάσταση του όρου «άτομα με ειδικές ανάγκες») αναγνωρίζονται σε σειρά άρθρων του Συντάγματος της Ελλάδος (1975, 1986, 2001). Η συνταγματική κατοχύρωση του σεβασμού και της προστασίας της αξίας του ανθρώπου (Άρθρο 2) και της αρχής της ισότητας έναντι του νόμου και των ίσων δικαιωμάτων (Άρθρο 4), αποτελούν τους θεμέλιους λίθους του ρυθμιστικού πλαισίου για τα άτομα με αναπηρία και την αντιμετώπισή τους από το κράτος. Με την ενίσχυση του κοινωνικού κράτους (Άρθρο 21), και του κράτους δικαίου (Άρθρο 25), τα άτομα με αναπηρία εξοπλίζονται με το ιδιώνυμο συνταγματικό δικαίωμα να απολαμβάνουν μέτρων που εξασφαλίζουν την αυτονομία τους, την επαγγελματική τους ένταξη και τη συμμετοχή τους στην οικονομική και κοινωνική ζωή της χώρας. Η νέα διάταξη (παρ. 6) του Άρθρου 21, σε συνδυασμό με την αρχή της αναλογικής ισότητας (Άρθρο 4 παρ.1) και με την επίσης νέα διάταξη (παρ. 2) του Άρθρου 116, η οποία επιτρέπει τη λήψη θετικών μέτρων υπέρ ομάδων οι οποίες τελούν υπό συνθήκες πραγματικής ανισότητας, δίνει τη δυνατότητα στον νομοθέτη να λάβει όλα τα μέτρα που είναι αναγκαία για την προστασία ή για τη διευκόλυνση των ατόμων με αναπηρία. Η παρ. 6 του Άρθρου 21, ουσιαστικά συνιστά την υιοθέτηση του κοινωνικού μοντέλου για την αναπηρία και συνακόλουθα την υποχρέωση της Πολιτείας να σχεδιάζει και να μεριμνά για τη λειτουργία της κοινωνικής ζωής με τρόπο ώστε να λαμβάνει υπόψη τις ανάγκες των ατόμων με αναπηρία. Ιδιαίτερη σημασία έχει το Άρθρο 5Α με το οποίο εισάγεται το δικαίωμα συμμετοχής στην Κοινωνία της Πληροφορίας που συνιστά ουσιώδη προϋπόθεση για την άσκηση των θεμελιωδών

δικαιωμάτων του ατόμου, δεδομένου ότι η πληροφορική ενσωματώνεται πλέον σε όλες τις πτυχές της κοινωνικής ζωής (πληροφόρηση, επικοινωνία, εκπαίδευση, εργασία, ψυχαγωγία, κ.ά.). (Πηγή: Νικολαΐδης, Μιζαμτσή & Μουρούζης, 2012 ).

## Πιστοποίηση αναπηρίας

Η πιστοποίηση της αναπηρίας στην Ελλάδα γίνεται από τα Κέντρα Πιστοποίησης Αναπηρίας (ΚΕΠΑ). Τα ΚΕΠΑ συστάθηκαν με σκοπό την εξασφάλιση της ενιαίας υγειονομικής κρίσης όσον αφορά στον καθορισμό του βαθμού αναπηρίας των ασφαλισμένων όλων των Φορέων Κοινωνικής Ασφάλισης και του Δημοσίου, καθώς και των ανασφάλιστων πολιτών για τη χορήγηση παροχών συντάξεων, επιδομάτων ή οικονομικών ενισχύσεων, απαλλαγών και διευκολύνσεων που παρέχει η Πολιτεία στα άτομα με αναπηρία.

Η πιστοποίηση της αναπηρίας ανήκει στην δικαιοδοσία του Υπουργείου Εργασίας, Ασφάλισης και Κοινωνικής Αλληλεγγύης <http://www.yrakp.gr/>

Στις αρχές του 2018 δημοσιεύθηκε στην Εφημερίδα της Κυβέρνησης ο Ενιαίος Πίνακας Προσδιορισμού Ποσοστού Αναπηρίας (ΕΠΠΠΑ). (βρείτε τον πίνακα 2018 στη σελίδα της ΕΣΑΜΕΑ <http://www.esaea.gr/pressoffice/announcements/3681-dimosieythike-o-neos-eniaios-pinakas-prosdiorismoy-rosostoy-anapirias>)

## Προσλήψεις ΑμεΑ στο δημόσιο

Στην Ελλάδα, το 15% των θέσεων που προκηρύσσονται από τον ΑΣΕΠ πρέπει να καλύπτεται από ΑμεΑ. Η ρύθμιση αυτή αφορά σε υποψήφιους οκτώ ειδικών κατηγοριών που είναι οι εξής:

- Παλινοστούντες Πόντιοι ομογενείς και ομογενείς που αποκτούν την ελληνική ιθαγένεια σύμφωνα με τις διατάξεις του Ν. 2790/2000 (Α΄ 24)
- Πολύτεκνοι ή τέκνα πολυτέκνων
- Τρίτεκνοι ή τέκνα τριτέκνων
  
- Υποψήφιοι με ποσοστό αναπηρίας πενήντα τοις εκατό (50%) τουλάχιστον που ασκούν το προσωποπαγές δικαίωμα προστασίας τους
- Υποψήφιοι γονείς, τέκνα, σύζυγοι, αδελφοί που ασκούν το δικαίωμα προστασίας από την αναπηρία ατόμων με ποσοστό αναπηρίας εξήντα επτά τοις εκατό (67%) και άνω εξαιτίας βαριών ψυχικών και σωματικών παθήσεων ή από άτομα που πάσχουν από νοητική υστέρηση ή αυτισμό με ποσοστό αναπηρίας τουλάχιστον πενήντα τοις εκατό (50%)
- Έλληνες υπήκοοι που προέρχονται από τη Μουσουλμανική Μειονότητα της Θράκης
- Τυφλοί τηλεφωνητές
- Δικηγόροι με αναπηρία

## Επιχειρηματικότητα - Μορφές επιχειρήσεων

Στην Ελλάδα υπάρχουν οι εξής μορφές επιχειρήσεων

- Ατομική Επιχείρηση
- Ομόρρυθμη Εταιρεία

- Ετερόρρυθμη Εταιρεία
- Εταιρεία Περιορισμένης Ευθύνης
- Ανώνυμη Εταιρεία
- Ιδιωτική Κεφαλαιουχική Εταιρεία
- Κοινωνική Συνεταιριστική Επιχείρηση
- Συνεταιρισμός Εργαζομένων - Κοινωνική επιχείρηση

Για τις διαδικασίες ίδρυσης μιας επιχείρησης μπορείτε να συμβουλευτείτε τον ιστοχώρο [StartupGreece.gr](http://StartupGreece.gr) (Ξεκινώντας μια επιχείρηση)

## Γνωστοποίηση έναρξης λειτουργίας μιας οικονομικής δραστηριότητας - NOTIFY BUSINESS

Η Γνωστοποίηση έναρξης λειτουργίας οικονομικών δραστηριοτήτων είναι σύμφωνα με το νόμο 4442/2016 για την άσκηση οικονομικών δραστηριοτήτων, ο τρόπος με τον οποίο οι καθ' ύλην και κατά τόπο αρμόδιες εποπτικές αρχές ενημερώνονται από τον φορέα μιας οικονομικής δραστηριότητας για την έναρξη ή τη μεταβολή στη λειτουργία της,

Πραγματοποιείται από το φυσικό πρόσωπο ή τον νόμιμο εκπρόσωπο του νομικού προσώπου που πρόκειται να ασκήσει τη δραστηριότητα σε συγκεκριμένη εγκατάσταση και αποτελεί προϋπόθεση λειτουργίας αυτής. Από την υποβολή της ξεκινά άμεσα η λειτουργία της δραστηριότητας, χωρίς να απαιτείται άδεια λειτουργίας,

Προϋποθέτει ότι η εγκατάσταση άσκησης της οικονομικής δραστηριότητας πληροί τις τεχνικές απαιτήσεις ασφαλούς λειτουργίας της και ότι έχουν ληφθεί οι απαιτούμενες εγκρίσεις. Στον χώρο άσκησης της δραστηριότητας τηρείται υποχρεωτικά φάκελος με όλα τα απαιτούμενα από τις σχετικές διατάξεις έγγραφα (π.χ. διοικητικές άδειες, εγκρίσεις, βεβαιώσεις, πιστοποιητικά κ.λπ.), Περιλαμβάνει μόνο τα ελάχιστα στοιχεία που κρίνεται απαραίτητο να γνωρίζει η διοίκηση, προκειμένου να διενεργούνται οι προβλεπόμενοι έλεγχοι.

Η γνωστοποίηση γίνεται ηλεκτρονικά στο <https://www.notifybusiness.gov.gr>

Πώς γίνεται η γνωστοποίηση ανάλογα με την δραστηριότητα και την επιχείρηση μπορείτε να δείτε στο Notify Business.

## Νομοθεσία για προσβασιμότητα ΑμεΑ

Το Υπουργείο Περιβάλλοντος Ενέργειας και Κλιματικής Αλλαγής έχει εκδώσει ειδική εγκύκλιο με την οποία καθορίζονται οι ειδικές ρυθμίσεις του Οικοδομικού Κανονισμού για την προσβασιμότητα των ΑμεΑ. Δείτε την εγκύκλιο [εδώ](#)

## Χρήσιμοι σύνδεσμοι

Εθνική Συνομοσπονδία Ατόμων με Αναπηρία <http://www.esaea.gr>

Υπουργείο Εργασίας <http://www.ypakp.gr/>

ΕΦΚΑ <http://www.efka.gov.gr>

Startup Greece <http://startupgreece.gov.gr/>

Ψηφιακές Υπηρεσίας μιας στάσης <https://aplo.yeka.gr/>  
Ηλεκτρονική Διακυβέρνηση Κοινωνικής Ασφάλισης ΑΕ (ΗΔΙΚΑ) <http://www.idika.gr/>  
Πανελλήνια Ομοσπονδία Ατόμων με Σκλήρυνση Κατά Πλάκας <http://poamskp.gr>  
Εθνική Ομοσπονδία Τυφλών (Ε.Ο.Τ.) [www.eoty.gr](http://www.eoty.gr)  
Εθνική Ομοσπονδία Κινητικά Αναπήρων (Ε.Ο.Κ.Α.) [www.eoka.com.gr](http://www.eoka.com.gr)  
Ομοσπονδία Κωφών Ελλάδος (ΟΜ.Κ.Ε.) [www.omke.gr](http://www.omke.gr)  
Ελληνική Εταιρεία Αντιρευματικού Αγώνα (ΕΛ.Ε.ΑΝ.Α.) - ΕΛΕΑΝΑ <http://www.arthritis.org.gr/>

## MALTA

The EU recognises the importance of cross-border business and internationalisation and to this effect it created what is known as the Enterprise Europe Network (EEN). The main objective of the EEN is to open doors for European SMEs that want to grow by helping them make the best of opportunities in the EU and beyond.

In Malta, to date this service was provided by Malta Enterprise. A new work programme came into effect as of January 2015, whereby the European Commission revised and did an overhaul of the EEN's strategy and objectives. In view of these changes, four local organisations came forward and offered to pool resources and make their expertise available to offer a more consolidated and value added service to the local business community.

In this respect, the new EEN services in Malta for the coming years will be delivered by a consortium of business organisations that include the Malta Business Bureau, Malta Enterprise, the Malta Chamber of Commerce, Enterprise and Industry, and the Malta Council for Science and Technology. The collaboration between the four partners will be shortly communicated to the media with the launch of this initiative in the coming days.

Through the EEN, the consortium will be offering a number of services to help local SMEs internationalise. First and foremost, through its counterparts in all other EU regions, EEN Malta will be able to source first-hand information about market conditions and jurisdictions in other member states. This will save Maltese companies valuable time and resources in doing basic market research and also supersedes the language barriers.

Secondly, through the EEN, numerous brokerage events are organised annually in the EU to bring together businesses operating in different sectors. If a firm is interested to expand or find collaborators in a particular market, the consortium can use its contacts in that particular region to organise specialised visits for the firm to meet with potential business partners individually.

## SUPPORT ORGANIZATIONS FOR PEOPLE WITH DISABILITIES

LAND [living ability not disability] is an organization who was founded by Ms. Jeanesse Abela - a disabled young woman and Ms. Michelle Farrugia in August 2002. The main aim of the organization is to promote inclusion, education, independence and socialize youth with physical disabilities into mainstream society. This organization's main target group is youth with a physical disability, most of its 80 members are wheelchair users. Due to the lack of personal assistance, mobility and accessibility barriers, physically disabled youth were impaired from living and enjoying a healthy

social life. The objectives of LAND are educational, enhancing the independence of physically disabled people and most of all - promoting inclusion through mainstream socialization. This NGO is the only organization in Malta that embraces persons with physical disabilities and non-disabled persons so during the process they can interact thus developing friendships whilst creating an awareness of social inclusion in all spheres of life. Apart from helping youth with disabilities meet and socialize, it also promotes the concept of independent living as it enables control of one's life with the right equipment and human resources.

You can find more information on supporting organizations on Subunit 3: Good practice examples. Malta!

## HOW TO REGISTER A COMPANY. STEP-BY-STEP;

Malta is a tiny nation in the Mediterranean Sea, strategically positioned between Europe and Africa. It is home to around 400,000 inhabitants, and has over 5000 years of history and culture at its roots. Malta is also a good place for business, offering year-round great weather, short commutes and a skilled and flexible workforce. Whilst the local population does not offer huge market opportunities, it is a great testing ground. Existing logistical connections to mainland Europe and North Africa mean that companies wishing to expand beyond Malta can do so with ease. The opening/registering process of a company in Malta usually follows these ten steps:

### Limited Liability or Self-Employed?

The main difference is that by having a limited liability company you give your business a more trusted face and you, as a shareholder, are better protected. You also need to be at least two shareholders to register a company. For a self-employed person to start a business in Malta, the steps are much simpler, but so is the personal risk if anything goes wrong, such as with defective products or lawsuits. If you decide to start as a self-employed, then you can go directly to Step 5.

### Prepare Registration Documentation

If you are going to proceed with a limited liability company, then you need to draft the memorandum and articles of association. Whilst you could prepare these yourself if you have the experience, it is strongly recommended seeking the assistance of local accountants or lawyers especially if you are starting a business in Malta for the first time. These documents are not only important for registration, they also detail what the company, its shareholders and its directors can and cannot do.

### Deposit the Minimum Share Capital

The amount will be determined in your memorandum and articles of association. To start off, any company needs some capital, however small. The minimum amount allowed is €1,200 (value rounded up), but you only need to deposit 20% of this value at a bank. Therefore, this step also includes you needing to open up a bank account in the company's name. Inform the bank teller that you are depositing your share capital. The money will go into a holding account until the company is properly registered. You will be given a receipt. It is very important that you do not lose it as you will need it to start a business.

## Start A Business in Malta

In this step, you need to present the filled in company registration form, together with the memorandum and articles of association and the share capital deposit slip to the Malta Financial Services Authority, who oversees all locally registered companies. Registration is done within 2 to 3 days and there is a registration fee to be paid, depending on the size of the company. The MFSA offers detailed information about fees and the registration procedure.

## Obtain Licences

All those who start a business in Malta need to obtain a trading licence. For most businesses, the process is quite simple. You only need to fill in the Application form for a commercial activity, although if you are setting up a food preparation business, beautician related business or a large manufacturing business you will need to apply for further licences from various governmental departments. The best place to get your answers to all your questions about proper licencing is the Commerce Department. You will need to pay one or more annual fees for each licence but the very basic licence will cost you €70 for a small business.

## Get a Tax Identification Number

Whilst this step might not be the most exciting, it is a legal requirement that a business has a tax identification number. Once again, the necessary form can easily be found online. There are no fees to be paid, however once a year you will need to fill in a tax return form and this varies depending on whether you are a limited liability company or a self-employed person. In this case, especially for your first year in business, it is recommended that you seek the assistance of an accountant or a lawyer.

## Inform the VAT department that you will Start a Business

Another requirement to start a business in Malta is registering with the VAT department. When doing this there are 3 important thresholds to keep in mind. If you are foreseeing a turnover of not more than €7,000 in a year period (January - December) then you are not obliged to register or charge VAT. For businesses which expect a turnover of between €7,001 to between €14,000 and €35,000, depending on the business, registration is optional. For turnover values above this figure VAT would need to be charged. Obtaining a VAT number is free and the process is extremely fast.

## Obtain a PE Number

This step can be skipped if you are self-employed and do not intend to employ any employees. If, however you have a limited liability company, you are automatically working for the company, therefore you are an employee. In such a case and in cases where you intend to have employees then you need to carry out this step. To obtain a PE number you need to fill in a form online by the Inland Revenue Department. This process normally takes around 3 days and is also free of charge.

## Register with the JOBS PLUS

The JOBS PLUS is responsible for all employment registration in Malta. Irrespective of whether you will start a business as a self-employed person or a limited liability company, you need to fill in a form for each employee. Forms needs to be filled in upon registration and again upon termination of each employee. The process is quick and free of charge.

## Data Protection Registration

This step only applies for businesses that will be collecting personal details of their prospective or existing customers. In recent years Malta has caught up with the rest of Europe in providing safety

to people's information.

It is important that when you start a business you create certain safety processes to ensure that customer's details cannot be stolen by third parties.

## FINANCIAL SUPPORT FOR PEOPLE WITH DISABILITIES

The JOBS PLUS helps persons with disability in a variety of ways to obtain the necessary training and to find employment. Some schemes are completely financed through national funds, while others are partly financed through European Union funds. Disabled persons who would like to become self-employed are provided with guidelines and professional advice. This support can continue until the person finds work.

Through national funds, Jobs Plus administers the Bridging the Gap Scheme which offers work exposure opportunities for persons with disability. During the agreed period, these persons are given a weekly allowance, equivalent to 80% of the national minimum wage. On their part, employers are not obliged to pay social security contributions, wage or other benefits such as sick leave.

The Employment Aid Programme is partly funded by the European Union. It offers eligible companies a subsidy on the pay of disabled employees for up to 3 years. The subsidy amounts to 75% for the first year of employment, and 60% for the second and third years. For an application to be eligible, it is important that employment starts not later than September 2012. This project will operate up to 2013.

## INFORMATION ON OPEN LABOUR MARKET AND WHY EMPLOYERS SHOULD HIRE PEOPLE WITH DISABILITIES

States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities. States Parties shall safeguard and promote the realization of the right to work, including for those who acquire a disability during the course of employment, by taking appropriate steps, including through legislation, to:

- Prohibit discrimination on the basis of disability with regard to all matters concerning all forms of employment, including conditions of recruitment, hiring and employment, continuance of employment, career advancement and safe and healthy working conditions;
- Protect the rights of persons with disabilities, on an equal basis with others, to just and favourable conditions of work, including equal opportunities and equal remuneration for work of equal value, safe and healthy working conditions, including protection from harassment, and the redress of grievances;
- Ensure that persons with disabilities are able to exercise their labour and trade union rights on an equal basis with others;
- Enable persons with disabilities to have effective access to general technical and vocational guidance programmes, placement services and vocational and continuing training;
- Promote employment opportunities and career advancement for persons with disabilities

in the labour market, as well as assistance in finding, obtaining, maintaining and returning to employment;

- Promote opportunities for self-employment, entrepreneurship, the development of co-operatives and starting one's own business;
- Employ persons with disabilities in the public sector;
- Promote the employment of persons with disabilities in the private sector through appropriate policies and measures, which may include affirmative action programmes, incentives and other measures;
- Ensure that reasonable accommodation is provided to persons with disabilities in the workplace;
- Promote the acquisition by persons with disabilities of work experience in the open labour market;
- Promote vocational and professional rehabilitation, job retention and return-to-work programmes for persons with disabilities. States Parties shall ensure that persons with disabilities are not held in slavery or in servitude, and are protected, on an equal basis with others, from forced or compulsory labour.

## REFERENCES:

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