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| **FRESH START**  **for entrepreneurs with an international background**  cid:537AF2AB-91FB-4DCF-B684-967B1C0046A6@int.ucll.be**person at a desk, writing in a notebook person at a desk, writing in a notebook**  **TRAINERS' HANDBOOK**  **Authors:** Patricia Huion - Ahmet Sayer  **Project 225-G-GRO-PPA-16-9233 is supported by the** |

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# **Introduction**

**“No worthy problem is ever solved in the plane of its original conception.” Einstein**

**Dear entrepreneurs with an international background,**

This course is for you. It’s a journey into your host country, its legal, financial and business mores.

We acknowledge that you already have been travelling in very demanding circumstances and that you deserve a time-out to get back on your feet. But should you feel you have gained enough energy, and should you feel that you are able to create a space in your mind to work with new perspectives, then this course is for you. The FRESH START entrepreneurship course puts you, the future-ready entrepreneur with an international background, in the pilot seat: your expertise, your questions, your story. You become your own trainer. You choose 12 steps – six out of this course and six out of the rhizome learning environment- to reach your goal.

This entrepreneurship course commutes between your talents and needs and your host society’s urgencies and opportunities. It defines entrepreneurship both in its broad as well as in its narrow sense. So, the course directs you towards finding job opportunities as well as to creating your lean canvas for a business of your own. As a consequence, you meet education, volunteer, interim and employment agencies on the one hand and entrepreneurship agencies and business experts on the other.

From the design days, we understand that the most familiar pedagogical framework is what Paolo Freire called the banking model: lectures during which the teacher pours information into the heads of the mostly passive students. The content or what students learn is the focal point.

The FRESH START entrepreneurship course, however, does not follow this pattern: the participants and what they need to be able to do, is our focal point. Hence we opt for learning by doing, transformative pedagogy and Flipped Classes. Participants prepare (read, watch, create, reflect) at home prior to the group sessions (it is the ‘become- the- expert part) and deepen their knowledge through activities and co-creations with their peers and with educational, volunteer, employment, legal, finance and business experts. A lot of the preparatory tasks and all assessments require self-knowledge, are skill- and project-based: the FRESH START course is a user-centered, competence-driven (attitude, knowledge, skills) course.

We realise most refugees are in a mourning process and we sincerely apologize for this global injustice. Therefore, we start every session with an art-of-hosting circle allowing participants to let go of their current preoccupations and move into the identity of an entrepreneur with an international background. Throughout the course, the international background is included as a strength, a unique selling proposition, an unfair disadvantage. That is why we draw on the EntreComp Framework as well as on the Migrant Entrepreneurship Guidebook and CARAP: a framework of reference for pluralistic approaches.

The course has been devised as a co-created open text course asking refugee communities what they need during design days, obtaining feedback from colleagues at UCLL, the FRESH START consortium and our international friends, and discussing it with the FRESH START advisory board. The course also curated teachware from the following European projects:

* International Entrepreneurship Skills Europe: INTENSE (ERASMUS+, 2016-2019)
* Liminality & Educational Entrepreneurship: L33N (ERASMUS+, 2016-2018)
* PAL Network for ROMA Entrepreneurs (Erasmus+, 2017-2019)
* Stories for Learning: TALES (Comenius, 2013-2015)

Furthermore, special thanks go to Ahmet Sayer, who co-created this course and proved to be an invaluable community builder.

I would also like to thank, Renilde Reynders, EPOS consultant, who provided us with safe spaces in the premises of the Flemish ministry of education for our design and training sessions

Next I would like to thank all the refugees who participated both in Genk as well as in Brussels. Unfortunately, due to their precarious situation we can’t mention names here.

My sincere thanks to the following UCLL colleagues especially Ilse Fraussen who connected the course to StartMinds and to the business community in Flanders; Andy Veltjen en Dries Palmaers who created the 2D game that initiates this course and the portal site that backs it up.

Thanks to the colleagues of the FRESH START Consortium especially Nicoletta Bonansea and Ross Wade for their thought-provoking questions on mentorship and assessment.

And of course, a heartfelt thank you to the members of the Flemish advisory board of FRESH START who carried the whole FRESH START project.

Patricia Huion

Project Manager FRESH START Flanders

# **Course Title: Well-being 1**

## **FRESH START 1: Creating an international entrepreneurship mind-set**

### **Abstract:**

As an entrepreneur, you need to know who you are and what you’re passionate about. In this session participants gain this self-knowledge and also get to know each other. Participants are also introduced in the pedagogical model.

Participants also move towards becoming an entrepreneur with an international background. Creating an international entrepreneurship mind-set requires the ability to attune to an international context. This session therefore creates challenges outside the known that are linked to the EntreComp Framework: spotting opportunities, creativity, vision, valuing ideas, self-awareness and self-efficacy, mobilizing others, taking initiative, coping with uncertainty, ambiguity and risk-taking, work with others and learn through experience.



The content focusses both on the cultural dimensions of international entrepreneurship as well as on self-management. The method is learning by doing supported by art of hosting, graphic facilitation and design thinking. There are several ways to use this session: as a teaser using only the workshop activities as described in the PowerPoint presentation, as an initiator for an online community of practice for SME’s thinking of internationalizing their business, or as a flipped class asking participants to ‘read’ the background information at home and link these insights to the challenges of the workshop.

This session curates and adapts a session from the INTENSE-project.

### **Learning Objectives:**

#### Learning Objective 1: Ideas and opportunities

* + Learners can seize and shape opportunities to respond to challenges and create value for others.
  + Learners can develop multiple ideas that create value for others.
  + Learners can build an inspiring vision that engages others.

#### Learning Objective 2: Resources

* + Learners can compensate for their weaknesses by teaming up with others and by further developing their strengths.
  + Learners can define strategies to mobilise the resources they need to generate value for others.
  + Learners can inspire others and get them on board for value-creating activities.

#### Learning Objective 3: Into action

* + Learners are willing to have a go at solving problems that affect their communities.
  + Learners are not afraid of making mistakes while trying new things.
  + Learners can work together with a wide range of individuals and groups to create value.
  + Learners can reflect and judge their achievements and failures and learn from these.

### **Assessment Method:**

*Participants can describe their attunement level in a learning diary linking their learning outcomes to the EntreComp progression model:* [*https://ec.europa.eu/jrc/sites/jrcsh/files/EntreCompFullA3.pdf*](https://ec.europa.eu/jrc/sites/jrcsh/files/EntreCompFullA3.pdf) *; CARAP competences:* [*https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx*](https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx) *and* Migrant skills: [*https://ec.europa.eu/migrantskills/#/*](https://ec.europa.eu/migrantskills/#/)

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| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 1 | **Creating an international entrepreneurship mind-set** |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Go through the links below and create your own CV prior to the class | LO 2.1: Learners can define strategies to mobilise the resources they need to generate value for others. | See background information. |  |  |
|  | From here: class activities  Say ‘yes’ | Opening circle art of hosting | Everybody shares his thoughts moving from the outside world into the session. It allows participants to share their critical thoughts if necessary. Nobody is allowed to comment on thoughts. It’s not a discussion. | LO 3.2: Learners are not afraid of making mistakes while trying new things. | A talking stick, a relevant quote and a central object | 20’ |  |
|  | Draw collaborative mindmaps and categorise:  Key word ‘just’. Question: how can my international background strengthen entreprises? | World café | It is important to find as many ways as possible to internationalise. The session is about expanding the concept into your future. | LO 1: all three | Large-sized papers, spacious room, | 30’ |  |
|  | Define learning goal: formulate a question that is very specific to reach your goal. Combine the answers of the maps with your CV to find your question. | Teaching for the unknown | It is important to explain the future wise ways of knowledge creation as most participants will be more familiar with the content transfer ways of the industrial age. | LO 1.1: Learners can seize and shape opportunities to respond to challenges and create value for others. | Beamer, computer, PowerPoint | 10’ |  |
|  | Living library | Connectivist learning and graphic facilitation | Internationalisation and digitalization will often team up. It’s important to learn that in a digital age knowledge is created through connecting people. In this case, they learn from entrepreneurs who’ve already internationalized their SME.  Volunteer agency  Interim office | LO 3.3: Learners can work together with a wide range of individuals and groups to create value.  LO 2.1: Learners can compensate for their weaknesses by teaming up with others and by further developing their strengths. | Wifi  Computers  Skype  INTENSE e-portal with the interviews.  A list of international entrepreneur volunteers. | 55’ |  |
|  | Play | Learning by playing | This exercise invites participants to enjoy the unknown. They don’t know what’s behind the keys and each exercise is about changing perspectives. It’s important to be able to see the other perspectives to connect and create new knowledge, thus improving their SME through internationalization. | LO 3.1: Learners are willing to have a go at solving problems that affect their communities.  LO 3.2: Learners are not afraid of making mistakes while trying new things | WIFI  Computers  Sheets of paper | 15’ |  |
|  | Five whys: fine-tune your question and work in pairs. Find the hidden problems and reformulate your question. | Design thinking | Again, this exercise is about finding new approaches. This time through digging deeper and finding out what drives people. | LO 1.2: Learners can develop multiple ideas that create value for others.  LO 1.3: Learners can build an inspiring vision that engages others. | Participants | 30’ |  |
|  | Find your connection  Go through the definitions of adaptability, curating, elasticity and attunement. Assess yourself | Design thinking | As internationalization involves dealing with uncertainty, we invite participants to connect to coping skills. | LO3.2: Learners are not afraid of making mistakes while trying new things.  LO 3.4: Learners can reflect and judge their achievements and failures and learn from these. |  | 20’ |  |
|  | Question Pitch | Entrepreneurial learning | After the skills and before the opportunity gaps, there’s the engagement gap. How do you engage stakeholders and perhaps yourself into your internationalization wish? | LO 1.2: Learners can develop multiple ideas that create value for others.  LO 1.3: Learners can build an inspiring vision that engages others. |  |  |  |
|  | Pixar Pitch | Entrepreneurial learning | Engagement enhancer as well | LO 1.2: Learners can develop multiple ideas that create value for others.  LO 1.3: Learners can build an inspiring vision that engages others.  LO 2.3: Learners can inspire others and get them on board for value-creating activities.  LO 3.3: Learners can work together with a wide range of individuals and groups to create value.  LO 3.4:Learners can reflect and judge their achievements and failures and learn from these. |  |  |  |
|  | Closing circle | Art of hosting | Engagement resolution | LO 1.3: Learners can build an inspiring vision that engages others. |  |  |  |

### **Background information**

Bacigalupo, M., Kampylis, P., Punie, Y., Van den Brande, G. (2016). EntreComp: The Entrepreneur- ship Competence Framework. Luxembourg: Publication Office of the European Union; EUR 27939 EN; doi:10.2791/593884

Godin, S. (2012). *V is for Vulnerable. Life Outside the Comfort Zone. An ABC for Grownups.* USA: Portfolio Penguin**.**

McMillan, John, and Christopher Woodruff. "The Central Role of Entrepreneurs in Transition Economies." Journal of Economic Perspectives 16, no. 3 (2002): 153-70.

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Perkins, D.N. (2014). *Future Wise. Educating our Children for a Changing World.* San Francisco: Jossey-Bass.

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Siemens, G. (2005*). Connectivism: A Learning Theory for the Digital Age.* Retrieved from <http://www.itdl.org/journal/jan_05/article01.htm>

*Art of hosting, graphic facilitation and design thinking are explained in’ Geurrilla Literacy Learning’ (2014-2016):* [*http://www.pleasemakemistakes.eu*](http://www.pleasemakemistakes.eu)

*The Seven Dimensions of Culture. Understanding and Managing Cultural Differences. Retrieved from* [*https://www.mindtools.com/pages/article/seven-dimensions.htm*](https://www.mindtools.com/pages/article/seven-dimensions.htm)

*Hofstede’s Cultural Dimensions: Understanding Different Countries. Retrieved from* [*https://www.mindtools.com/pages/article/newLDR\_66.htm*](https://www.mindtools.com/pages/article/newLDR_66.htm)

*The Napkin Academy. Retrieved from* [*http://www.napkinacademy.com/freevideos?submission=214328146*](http://www.napkinacademy.com/freevideos?submission=214328146)

*CARAP: a framework of reference for pluralistic approaches retrieved from https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx*

Hoe schrijf je een goed CV? Retrieved from <https://www.vacature.com/nl-be/carriere/solliciteren/hoe-schrijf-je-een-goed-cv>

Europass: <https://europass.cedefop.europa.eu/nl/documents/curriculum-vitae>

Migrant skills*:* [*https://ec.europa.eu/migrantskills/#/*](https://ec.europa.eu/migrantskills/#/)

Living Library: Buckingham Enterprise

[*https://www.youtube.com/channel/UCFyxtf\_nifsrhlrDsbhLqCA*](https://www.youtube.com/channel/UCFyxtf_nifsrhlrDsbhLqCA)

Or Erasmus entrepreneurs

[*http://www.erasmus-entrepreneurs.eu*](http://www.erasmus-entrepreneurs.eu/)

[*http://www.innogatetoeurope.eu/en*](http://www.innogatetoeurope.eu/en)

Pink, H.D. (2013). *To Sell Is Human. The Surprising Truth about Persuading, Convincing, and Influencing Others.* USA: Canongate

Some examples of the pitching are presented in the videos Retrieved from

[*https://www.youtube.com/watch?v=uyxfERV5ttY*](https://www.youtube.com/watch?v=uyxfERV5ttY)

[*https://www.youtube.com/watch?v=QK3ZdaoKXNQ*](https://www.youtube.com/watch?v=QK3ZdaoKXNQ)

# **Course Title: Well-being 2**

## **FRESH START 2. Becoming your own pilot**

### **Abstract:**

Entrepreneurial learners are **autonomous learners**: they like to design their own learning path. In this session, participants pose their learning questions in a digital story.

“The new adult who learns how to cope with the challenges of the future is **adaptable, creative, collaborative and knows how to express him/herself” (L2LByTe2, p.12)***.* These competences help him/her to cope with the dual role of the adult learner: finding his path in the changing job-market and becoming an informal teacher. For adult learners to be involved courses have to be significant, transformative, personal, reflective about the learning process and enjoyable. Creative languages such as digital storytelling help adult learners to become autonomous learners. Storytelling, as is discussed in TALES, and a learning trajectory have a lot in common. In this session, we combine it with the learning diary developed by the Aalto university, to inspire learners to create their entrepreneurial selfie as developed in the L33N-project. The learning mode combines art of hosting, cooperative learning and scenario planning.

### **Learning Objectives**:

Learning Objective 1: Ideas and opportunities

* + Participants can find different examples of challenges that need solutions
  + Participants can explore new ways to make use of existing resources.
  + Participants can develop simple future scenarios where value is created for their community and surroundings.

Learning Objective 2: Resources

* + Participants can commit to fulfilling their needs, wants, interests and goals
  + Participants can judge their strengths and weaknesses and those of others in relation to opportunities for creating value
  + Participants can appreciate the importance of sharing resources with others.

Learning Objective 3: Into action

* + Participants are willing to have a go at solving problems that affect their communities.
  + Participants are open to change.
  + Participants can work together with a wide range of individuals and groups to create value.
  + Participants can create an action plan which identifies the necessary steps to achieve their goals.

### **Assessment** **Method**:

*Participants upload their digital story on the FRESH START platform. This journey should define what they want to achieve and which critical success factors prove their achievement.*

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| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 2 | **Setting your own learning agenda** |  |  |  |  |  |  |
|  | Become your own expert!  Play the FRESH START game  Read the articles suggested  Create a selfie: https://l33n.eu/learning/selfie/ | Flipped class | To understand the key concepts in entrepreneurial and adult learning;  To create a self-assessment at the beginning of the course;  To define their own learning trajectory and critical success factors | LO 1.2: Participants can explore new ways to make use of existing resources | See background information.  FRESH START GAME  Link to selfie |  |  |
|  | How is your garden growing? | Opening circle art of hosting | Everybody shares his thoughts moving from the outside world into the session. It allows participants to share their critical thoughts if necessary. Nobody is allowed to comment on thoughts. It’s not a discussion. | LO 1.1: Participants can find different examples of challenges that need solutions | A talking stick, a relevant quote and a central object | 20’ |  |
|  | Presentation of selfie in small groups | Cooperative learning | In groups of four they listen to each other’s selfie and ask questions for clarification or to address missing features | LO 2.3: Participants can appreciate the importance of sharing resources with others | Spacious room, computer per team, | 30’ |  |
|  | Start-up concept | Scenario planning | Introduction SDG’s and scenario planning | LO 3.1: Participants are willing to have a go at solving problems that affect their communities. | Beamer, computer, PowerPoint | 10’ | Expert:  Melanie Van Hall-OO |
|  | Find research questions | Scenario planning | Link selfie, group feedback to SDG’s and learning diary questions in scenario’s. | LO 2.2: Participants can judge their strengths and weaknesses and those of others in relation to opportunities for creating value  LO 3.1: Participants can develop simple future scenarios where value is created for their community and surroundings | Wifi  Computers  SDG’s, Aalto questionnaire,  Migrant competences. | 55’ | Melanie |
|  | Create concept of digital story | Scenario planning | Link scenario to seven steps of digital storytelling. Create a draft storyboard. | LO 1.1: Participants can explore new ways to make use of existing resources | Wifi  Computers  Sheets of paper | 30’ |  |
|  | Discuss concept with group | Collaborative learning | This exercise is about finding new approaches. | LO 3.3: Participants can work together with a wide range of individuals and groups to create value | Participants | 30’ |  |
|  | Plan creation of digital self- assessment story | Collaborative learning | Plan what you need to do, how long it will take, materials and skills needed. | LO 3.4: Participants can create an action plan which identifies the necessary steps to achieve their goals |  | 20’ |  |
|  | Seek team | Entrepreneurial learning | Define the things you need help for and create a team that can help you. | LO 2.2: Participants can judge their strengths and weaknesses and those of others in relation to |  | 10’ |  |
|  | Closing circle: what’s new in my garden? | Art of hosting | Engagement resolution | LO 2.3: Participants can appreciate the importance of sharing resources with others |  | 20’ |  |

### **Background information**

[*https://l33n.eu/learning/selfie/*](https://l33n.eu/learning/selfie/)

[*http://hoc12.elet.polimi.it/tales//pilot/belgium-UCLL.mp4*](http://hoc12.elet.polimi.it/tales//pilot/belgium-UCLL.mp4)

digital storytelling in [*http://www.storiesforlearning.eu/?page\_id=64&lang=en*](http://www.storiesforlearning.eu/?page_id=64&lang=en)

UNESCO: SDG: [*https://en.unesco.org/sdgs*](https://en.unesco.org/sdgs)

# **Course Title: Networking 1**

## **FRESH START 3 Becoming visible in the host society**

### **Abstract:**

Entrepreneurs learn through connection with people. The purpose of this session is to link participants to entrepreneurship and migrant communities. Prior to the session they scan through the FRESH START portal site and through the entrepreneurship calendar. The webinars for professional communities of practice are presented.



In this session, we invite entrepreneurs with an international background, an expert in NARIC, a representative of the StartMinds academy, a delegate from the employment agency discussing the shortage jobs and a delegate from one of the entrepreneurship agencies. The network of mentors and the model of mentorship is presented. The participants link their learning trajectory to people, places, events and agencies. This is a connectivist session where knowledge is created in conversations with people.

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* + Participants can recognise the different roles the public, private and third sectors play in their region or country.
  + Participants can identify their personal, social and professional opportunities for creating value, both in existing organisations or by setting up new ventures.
  + Participants can decide which type of value they want to act on and then choose the most appropriate pathway to do so.

Learning Objective 2: Resources

* + Participants can describe their skills and competences relating to career options, including self- employment.
  + Participants can find and list public and private services to support their value-creating activity (for example, incubator, social enterprise advisors, start-up angels, chamber of commerce)
  + Participants can identify sources of help for their value-creating activity (for example, teachers, peers, mentors).

Learning Objective 3: Into action

* + Participants actively face challenges, solve problems and seize opportunities to create value.
  + Participants can set short-term goals that they can act on.
  + Participants can allow for the possibility of changes to their plans.
  + Participants can set their own priorities and act on them.

### 

### **Assessment Method:**

*Participants can describe their attunement level in a learning diary linking their learning outcomes to the EntreComp progression model:* [*https://ec.europa.eu/jrc/sites/jrcsh/files/EntreCompFullA3.pdf*](https://ec.europa.eu/jrc/sites/jrcsh/files/EntreCompFullA3.pdf) *; CARAP competences:* [*https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx*](https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx) *and* Migrant skills: <https://ec.europa.eu/migrantskills/#/>

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| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 3 | Networking |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Participants note down which links, people, community of practice, shortage jobs, education trajectory seem relevant to finding their occupation in the host society.  They read the documents provided and prepare questions which they send to Ahmet.Sayer@ucll.be | All | Entrepreneurship calendar, FRESH START portal site, list of Mentors, list of CoP |  |  |
|  | What’s cooking in your kitchen? | Opening circle art of hosting | Everybody shares his thoughts moving from the outside world into the session. It allows participants to share their critical thoughts if necessary. Nobody is allowed to comment on thoughts. It’s not a discussion | All | A talking stick, a relevant quote and a central object | 10’ |  |
|  | Meet the experts | Connectivist learning | Experts for NARIC, shortage jobs, StartMinds, Entrepreneurship Agency, mentor community, and CoP, interim agency  Present | All | Large room, audio | 90’ |  |
|  | Living library | Connectivist + speed learning | Entrepreneurs with an international background join the group and participants decide who they want to ‘read’. In small groups, they move from one expert to the other. 4x15’ | All | A large room and experts:  Bie Strypen  Annelies Schrooten  VDAB:  EA:  CoP:  Entrepreneurs: | 60’ |  |
|  | My taste | Closing circle | Engagement resolution | All | A talking stick, a relevant quote and a central object | 10’ |  |

### **Background information**

Portal site Fresh Start: [*https://www.fresh-start.eu*](https://www.fresh-start.eu)

Website Fresh Start: [*https://www.freshstartlim.com*](https://www.freshstartlim.com)

Communities of Practice: [*http://wenger-trayner.com/introduction-to-communities-of-practice/*](http://wenger-trayner.com/introduction-to-communities-of-practice/)

Networking: [*https://www.vlaio.be/nl/nieuws/vlaio-tip-netwerken-hoe-doe-je-dat*](https://www.vlaio.be/nl/nieuws/vlaio-tip-netwerken-hoe-doe-je-dat)

# **Course Title: Start-Up**

## **FRESH START 4. Start-Up (1)**

***Continue your journey***

### *C:\Users\u0114545\AppData\Local\Temp\Temp1_Photos for manual.zip\shutterstock_193983557.jpg* **Abstract**

In this session, we link your self-knowledge and network to starting up your business. This session is all about finding your idea. Network learning, art of hosting, design thinking, learning through play and through reflection are the ways through which we learn here.

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* Participants can identify needs in their community and surroundings that have not been met.
* Participants can experiment with their skills and competences in situations that are new to them.
* Participants can explain what makes an opportunity to create value.

Learning Objective 2: Resources

* Participants can reflect on their individual and group needs, wants, interests and aspirations in relation to opportunities and future prospects.
* Participants can identify things they are good at and things they are not good at.
* Participants can describe their skills and competences relating to career options, including self- employment.

Learning Objective 3: Into action

* Participants take action on new ideas and opportunities, which will add value to a new or existing value-creating venture.
* Participants can describe their goals for the future in line with strengths, ambitions, interests and achievements.
* Participants can critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors.

### **Assessment Method:**

*Participants can pitch their business idea.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Continue your journey  Starting up your business | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 4 | Start-Up 1 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped Class | Read the articles below. Prepare a list of all the things you like doing. Find the common denominator in these activities, indicate how this could be profitable. Research what kind of KMOs turn this idea into action. Go to a place where you can learn this activity and see how they create value. Keep an open mind for unexpected opportunities | LO 1.2: Participants can experiment with their skills and competences in situations that are new to them.  LO 2.2: Participants can identify things they are good at and things they are not good at. | See list of reading list. |  |  |
|  | Where do you travel to? | Art of hosting | Destination place also inspires reasons why participants want to become an entrepreneur. | LO 3.2: Participants can describe their goals for the future in line with strengths, ambitions, interests and achievements. |  | 10’ |  |
|  | What would I do if I had won the lottery? | Network learning | Present your preparation as an expert to the group. Be creative! | LO 3.2: Participants can describe their goals for the future in line with strengths, ambitions, interests and achievements | Large-sized papers, spacious room | 30’ |  |
|  | Test your idea | World Café | Four questions: one question per page:  How can I become a volunteer?  How do I know I excel in a job?  Make a list of all activities an entrepreneur has to do? Indicate whether you like or dislike them.  Write down the risks involved in starting up a business | LO 2.1: Participants can reflect on their individual and group needs, wants, interests and aspirations in relation to opportunities and future prospects  LO 2.2: Participants can identify things they are good at and things they are not good at.  L0 3.3: Participants can critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors | Large papers, pencil | 20’ |  |
|  | Discover the needs of your customers | Design thinking: empathy | Team up, choose a business idea, imagine one customer for your business and describe his or her ‘pain’ as detailed as possible. Make sure others can ‘see’ your customer while presenting your story. | LO 1.3: Participants can explain what makes an opportunity to create value. | Wifi  Computers  Sheets of paper | 25’ |  |
|  | Discover financial risks | Learning by playing | Dragon’s Den. Pitch your idea to the group. Everybody plays the role of the pitcher and the judge.  This exercise invites participants to prepare short scenarios which might be a market, choice or a business concept. It’s important to be able to see the different perspectives and to discover new ideas. | LO 3.1: Participants take action on new ideas and opportunities, which will add value to a new or existing value-creating venture.  L0 3.3:Participants can critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors. | Wifi  Computers  Sheets of paper | 50’ |  |
|  | I’m the best! | Learning through reflection | Link to your Europass and to your digital story. How does your Europass prove you have the best qualifications for this business? How does your learning trajectory help you achieve your start-up? Which changes are necessary? | L0 2.3: Participants can describe their skills and competences relating to career options, including self- employment. | Participants | 10’ |  |
|  | Did you find your destination? | Art of hosting | Participants are invited to share on significant knowledge or idea that they learn in this session. | LO 3.1 : Participants take action on new ideas and opportunities, which will add value to a new or existing value-creating venture. | Participants | 10’ |  |

### **Background information**

Theories of Entrepreneurship [*https://repository.up.ac.za/bitstream/handle/2263/27491/02chapter2.pdf*](https://repository.up.ac.za/bitstream/handle/2263/27491/02chapter2.pdf)

Entrepreneurship theories and Empirical research[*https://www.researchgate.net/publication/230814855\_Entrepreneurship\_theories\_and\_Empirical\_research\_A\_Summary\_Review\_of\_the\_Literature*](https://www.researchgate.net/publication/230814855_Entrepreneurship_theories_and_Empirical_research_A_Summary_Review_of_the_Literature)

Entrepreneur Staff: Starting a Business: The Idea Phase

[*https://www.entrepreneur.com/article/217368*](https://www.entrepreneur.com/article/217368)

The Process and Problems of Business Start-Ups

[*https://arrow.dit.ie/cgi/viewcontent.cgi?article=1053&context=itbj*](https://arrow.dit.ie/cgi/viewcontent.cgi?article=1053&context=itbj)

How to Choose The Right Business For You

[*https://articles.bplans.com/the-right-business-for-you/*](https://articles.bplans.com/the-right-business-for-you/)

What's A Good Business To Start? Retrieved from

[*https://www.forbes.com/sites/davelavinsky/2014/03/31/whats-a-good-business-to-start/#534bcd54fff2*](https://www.forbes.com/sites/davelavinsky/2014/03/31/whats-a-good-business-to-start/#534bcd54fff2)

Risk Management

[*https://www.cpaaustralia.com.au/~/media/corporate/allfiles/document/professional-resources/business/risk-management-guide-for-small-to-medium-businesses.pdf*](https://www.cpaaustralia.com.au/~/media/corporate/allfiles/document/professional-resources/business/risk-management-guide-for-small-to-medium-businesses.pdf)

[*http://smallbusiness.chron.com/types-business-risk-99.html*](http://smallbusiness.chron.com/types-business-risk-99.html)

[*https://www.investopedia.com/articles/financial-theory/09/risk-management-business.asp*](https://www.investopedia.com/articles/financial-theory/09/risk-management-business.asp)

[*https://www.business.qld.gov.au/running-business/protecting-business/risk-management/preparing-plan/identify*](https://www.business.qld.gov.au/running-business/protecting-business/risk-management/preparing-plan/identify)

# **Course Title: Start-Up (2)**

## **FRESH START 5. The 7 P’s**

### **Abstract:**

Product, Price, Place, Promotion as well as People, Process and Physical evidence are the features you have to take into account when positioning your business. Connectivist learning and learning for the unknown should inspire the learning trajectory.

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* Participants can design new processes to involve stakeholders in generating, developing and testing ideas that create value.
* Participants can establish which user group, and which needs, they want to tackle through creating value.
* Participants can learn innovative approaches in marketing (the 7’P’s) and branding strategies (i.e. on line tools)

Learning Objective 2: Resources

* Participants can help others to reflect on their needs, wants, interests and aspirations and how they can turn these into goals.
* Participants can use various methods, including social media, to communicate value- creating ideas effectively.
* Participants can apply different design approaches to create value through new products, processes or services.

Learning Objective 3: Into action

* Participants can identify new market and social opportunities for new and existing businesses
* Participants can find examples of innovative products, services and solutions.
* Participants can take action on new ideas and opportunities, which will add value to a new or existing value-creating venture.

### **Assessment Method:**

*Create a marketing plan and seek feedback:* [*https://www.smartinsights.com/digital-marketing-strategy/online-business-revenue-models/summarising-business-models-use-the-business-model-canvas-diagram/*](https://www.smartinsights.com/digital-marketing-strategy/online-business-revenue-models/summarising-business-models-use-the-business-model-canvas-diagram/)*.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Sell your idea/service/ product (Marketing) | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 5 | Start-Up 1 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Prepare a presentation about one top entrepreneur. Link it to who you are, your start-up idea and your learning trajectory: what are your next challenges?  Bring a picture of your favourite place.  Research your idea though the 7 P’s.  Prepare a decision strategy for one P | All | 60 Top Entrepreneurs Share Best Business Advice and Tips for Success  [*https://www.ryrob.com/start-business-advice/*](https://www.ryrob.com/start-business-advice/) |  |  |
|  | How does your favourite place feel? | Art of hosting | Experience the importance of location | LO 2.3: Participants can apply different design approaches to create value through new products, processes or services. |  | 20’ |  |
|  | Introduce the entrepreneur that’s most inspiring to you. | Connectivist learning | It is important to find different approaches and innovations in business modelling and marketing both for start-ups and for a growing business. The session is about exploring innovative ideas in business. | LO 3.2: Participants can find examples of innovative products, services and solutions.  LO 3.3: Participants can identify new market and social opportunities for new and existing businesses. | 60 Top Entrepreneurs Share Best Business Advice and Tips for Success  [*https://www.ryrob.com/start-business-advice/*](https://www.ryrob.com/start-business-advice/) | 40’ |  |
|  | Present your 7P’s and create one decision strategy for the P you know the least about. | Teaching for the unknown | It is important for participants to learn beyond what they already know about business modelling, new technologies (i.e. web marketing) | LO 1.1: Participants can design new processes to involve stakeholders in generating, developing and testing ideas that create value  LO 1.2: Participants can establish which user group, and which needs, they want to tackle through creating value.  LO 2.1: Participants can help others to reflect on their needs, wants, interests and aspirations and how they can turn these into goals.  LO 1.3: Participants can learn innovative approaches in marketing (7’P’s) and branding strategies (i.e. on line tools)  LO 3.1: Participants can identify new market and social opportunities for new and existing businesses | Beamer, computer, PowerPoint | 90’ |  |
|  |  |  |  | LO 1.3 : Participants can learn innovative approaches in marketing (7’P’s) and decision strategies (i.e. on line tools) |  |  |  |
|  | Social media and online marketing branding | Connectivist learning | Presentation by an external expert. | L0 2.2: Participants can use various methods, including social media, to communicate value- creating ideas effectively.  LO 3.3: Participants can take action on new ideas and opportunities, which will add value to a new or existing value-creating venture. |  |  |  |

### **Background information**

Entrepreneurship and Innovation

OECD (2010), SMEs, Entrepreneurship and Innovation, OECD Studies on SMEs and Entrepreneurship, OECD Publishing.

[*https://www.oecd-ilibrary.org/industry-and-services/smes-entrepreneurship-and-innovation/belgium\_9789264080355-9-en*](https://www.oecd-ilibrary.org/industry-and-services/smes-entrepreneurship-and-innovation/belgium_9789264080355-9-en)

Conducting Market Research: A Beginner’s Guide Retrieved from

[*https://www.surveygizmo.com/survey-blog/market-research-guide/*](https://www.surveygizmo.com/survey-blog/market-research-guide/)

How to use the 7Ps Marketing Retrieved from

[*https://www.smartinsights.com/marketing-planning/marketing-models/how-to-use-the-7ps-marketing-mix/*](https://www.smartinsights.com/marketing-planning/marketing-models/how-to-use-the-7ps-marketing-mix/)

Online tools for marketing

[*https://www.researchgate.net/publication/303717415\_RAISING\_BRAND\_AWARENEES\_THROUGH\_INTERNET\_MARKETING\_TOOLS*](https://www.researchgate.net/publication/303717415_RAISING_BRAND_AWARENEES_THROUGH_INTERNET_MARKETING_TOOLS)

Techniques and Tools to Help You Make Business Decisions Retrieved from

[*https://www.businessnewsdaily.com/6162-decision-making.html*](https://www.businessnewsdaily.com/6162-decision-making.html)

60 Top Entrepreneurs Share Best Business Advice and Tips for Success

[*https://www.ryrob.com/start-business-advice/*](https://www.ryrob.com/start-business-advice/)

# **Course Title: Start-Up (3)**

## **FRESH START 6. Social Entrepreneurship: Make a difference**

### **C:\Users\u0114545\AppData\Local\Temp\Temp1_Photos for manual.zip\shutterstock_497331739.jpg**

### **Abstract**

Besides traditional forms of entrepreneurship, this session will also focus on social entrepreneurship and will go into the ideas, process and steps required to create new social ventures. Specific attention will be paid to social enterprises as an innovation strategy. Art of hosting, reflective learning and living libraries define the learning mode.

### 

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* Participants can identify needs in their community and surroundings that have not been met.
* Participants can tell the difference between types of innovations (for example, process versus product innovation and social innovation, incremental versus disruptive innovation).
* Participants can identify stakeholders who are affected by the change brought about by my (or my team's) value- creating activity, including stakeholders who cannot speak up (for example, future generations, climate or nature).

Learning Objective 2: Resources

* Participants can discuss the principles of circular economy and resource efficiency.
* Participants can inspire others, despite challenging circumstances.
* Participants can influence opinions in relation to their value- creating activity, through a planned approach to social media.

Learning Objective 3: Into action

* Participants can reflect on the relevance of their learning pathways for their future opportunities and choices.
* Participants praise initiative taken by others and reward it appropriately within their team and organisation.
* Participants can embrace change that brings new opportunities for value creation.

### **Assessment Method**

*Link your idea to a community problem and make a list of people who might want to be involved in the solution.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Social entrepreneurship:  Make a difference | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 6 | Start-up 3 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Find examples of social entrepreneurship linked to your business or preferred employment. | LO3.3: Participants can embrace change that brings new opportunities for value creation. | Background information |  |  |
|  | The unreasonable me: when were you told, you were unreasonable. | Art of hosting | Quite a few social entrepreneurs started from an idea that was deemed unreasonable by their environment. | LO 2.2: Participants can inspire others, despite challenging circumstances. |  | 20’ |  |
|  | What problem do you want to solve in the world? | World café | Team up. Discuss which problem irritates you the most. Question pitch the problem. One person stays at the table to host the newcomers. Add technology-push innovations. Next round, new people add meaning-driven innovations, add technology epiphany innovations; add market-pull innovations.  Walk to all tables and indicate the most unreasonable solution, the one with the most social impact, the incremental innovation. | LO 1.1: Participants can identify needs in their community and surroundings that have not been met.  LO 1.2: Participants can tell the difference between types of innovations (for example, process versus product innovation and social innovation, incremental versus disruptive innovation).  LO 2.1: Participants can discuss the principles of circular economy and resource efficiency. | Large papers, pencils, coloured stickers | 60’ |  |
|  | Pitch your idea as a social enterprise. For which community, do you do something good? How do you involve the stakeholders? | Reflective learning | The session aims to explore different ways in social economy | LO 1.3 Participants can identify stakeholders who are affected by the change brought about by my (or my team's) value- creating activity, including stakeholders who cannot speak up (for example, future generations, climate or nature).  LO 3.1: Participants can reflect on the relevance of their learning pathways for their future opportunities and choices. | Large-sized papers, spacious room, | 30’ |  |
|  | Read a social entrepreneur | Living library | It is important for participants to learn beyond what they already know about traditional business. Social entrepreneurs are invited for conversations about their business. | LO 3.2: Participants praise initiative taken by others and reward it appropriately within their team and organisation. | Beamer, computer, PowerPoint | 30’ |  |
|  | Closing circle:  My message for all unreasonable people in the world. Post it in our Facebook group. | Art of hosting |  | LO 2.3: Participants can influence opinions in relation to their value- creating activity, through a planned approach to social media |  | 20’ |  |

### **Background information**

A map of social enterprises and their eco-systems in Europe: *ec.europa.eu/social/BlobServlet?docId=12987&langId=en*

Social enterprises and their eco-systems: A European mapping report Updated country report: Belgium

*ec.europa.eu/social/BlobServlet?docId=16377&langId=en*

Research Network for Social Enterprise: [*https://emes.net/*](https://emes.net/)

Management Study Guide Content Team

[*https://www.managementstudyguide.com/social-entrepreneurship.htm*](https://www.managementstudyguide.com/social-entrepreneurship.htm)

What is social entrepreneurship?

[*https://www.youtube.com/watch?v=1ecKK3S8DOE*](https://www.youtube.com/watch?v=1ecKK3S8DOE)

How to be a social entrepreneur: Andy Stoll at TEDxUIowa

[*https://www.youtube.com/watch?v=N8LVa9pb-n8*](https://www.youtube.com/watch?v=N8LVa9pb-n8)

*https://www.youtube.com/watch?v=Vvq9YgoJabY*

Innovations

<http://www.lead-innovation.com/english-blog/types-of-innovation>

http://www.verganti.com/wp-content/uploads/2017/01/NormanVerganti.pdf

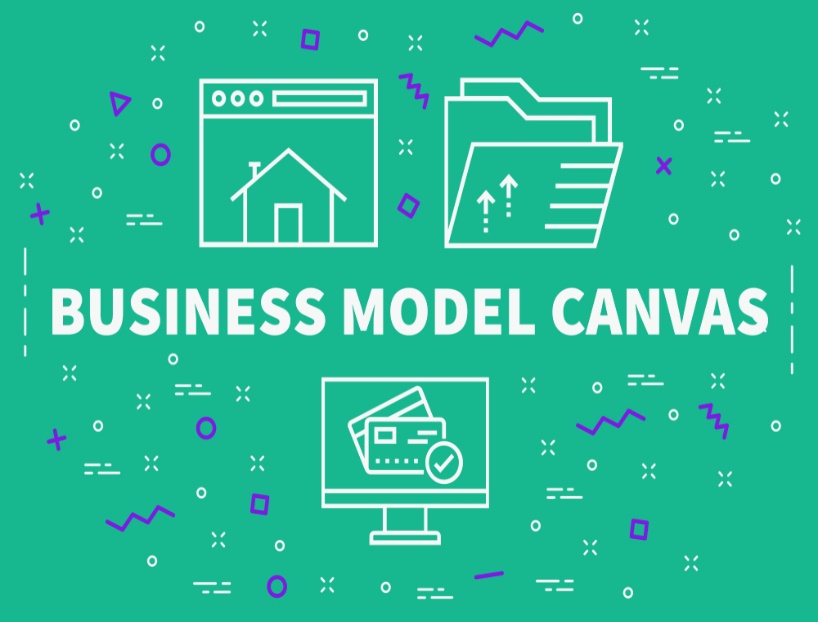
# **Course Title: Start-Up (4)**

## **FRESH START 7. Lean Canvas**

***Create your Lean Canvas***

### **Abstract**

A good business plan is a strategic tool for entrepreneurs. A reduced model is the Business Model Canvas and a Lean Canvas is an adaptation of this last one tailor-made for start-ups. In this session participants define the value proposition for their start-up and fill in the Lean Canvas Template. We invite experts to give feedback and participants are linked to mentors to develop a full business plan.

Participants can manage my time effectively, using techniques and tools that help make me (or my team) productive.

Participants can find and list public and private services to support their value-creating activity (for example, incubator, social enterprise advisors, start-up angels, chamber of commerce).

Participants can communicate the vision for their (or their team's) venture in a way that inspires and persuades external groups, such as funders, partner organisations, volunteers, new members and affiliate supporters

A lecture combined with art of hosting, connectivist and reflective learning guide the learners in this session.

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* Participants can decide which type of value they want to act on and then choose the most appropriate pathway to do so.
* Participants recognise the many forms of value that could be created through entrepreneurship, such as social, cultural or economic value
* Participants can develop strategies to effectively make the most of opportunities to create value in their organisation or venture.

Learning Objective 2: Resources

* Participants can learn how to create their business plan and lean canvas.
* Participants can organise their value-creating activities using planning methods such as business and marketing plans.
* Participants can allow for the possibility of changes to their plans.

Learning Objective 3: Into action

* Participants can present their business plan or lean canvas in an innovative way (i.e. elevator pitch, question pitch).
* Participants can keep their planning methods updated and adapt them to changing circumstances.
* Participants can apply the basics of project management in managing a value creating activity.

**Assessment Method:**

*Participants create their Lean Canvas, seek feedback from two mentors and upload it on the FRESH START platform.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Lean Canvas | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 7 | Start-Up 4 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Create your value proposition | All | Background information  Template of value proposition (pdf) |  |  |
|  | What is your favourite ice-cream parlour? | Art of hosting | Services are important. | All |  | 20’ |  |
|  | Do’s and don’ts of writing a lean Canvas | Lecture | A well-prepared business plan is a significant element for financing and growing a business. The session aims to explore innovative ways in preparing and presenting business plan. | All | Large-sized papers, spacious room, | 60’ |  |
|  | Co-create your Lean Canvas | Co-creation | It is important for participants to learn beyond what they already know about creating a business plan, to understand new technology and market changes. | ALL | Beamer, computer, PowerPoint | 60’ |  |
|  | Choose a mentor | Connectivist learning | Constructing new connections and recognizing relevant information patterns have become a significant in knowledge creation. | All | Wifi  Computers  Sheets of paper | 10’ |  |
|  | Question pitch/Elevator pitch | Entrepreneurial learning | This session encourages participants to present their business plans in an innovative way. | LO 3.1: Participants can present their business plan or lean canvas in innovative ways (i.e. elevator pitch, question pitch) |  | 25’ |  |
|  | Closing circle: which flavour do I take home? | Art of hosting | Participants are invited to share on significant knowledge or idea that they learn in this session. |  | Participants | 20’ |  |

### **Background information**

Templates for value proposition and Lean canvas

[*https://strategyzer.com/canvas*](https://strategyzer.com/canvas)

[*https://www.va.gov/osdbu/docs/vepbusinessplanoutline.pdf*](https://www.va.gov/osdbu/docs/vepbusinessplanoutline.pdf)

[*https://app.xtensio.com/folio/3cp42q5m*](https://app.xtensio.com/folio/3cp42q5m)

[*https://www.youtube.com/watch?v=PDWvcsTloJo*](https://www.youtube.com/watch?v=PDWvcsTloJo)

[*https://www.entrepreneur.com/article/38290*](https://www.entrepreneur.com/article/38290)

[*https://en.wikipedia.org/wiki/Business\_Model\_Canvas*](https://en.wikipedia.org/wiki/Business_Model_Canvas)

Defining the various pitch terms: Business plan pitch exercise Retrieved from

[*https://basetemplates.com/pitch-deck-guide/pitching-exercises*](https://basetemplates.com/pitch-deck-guide/pitching-exercises)

# **Course Title: Legal and Regulatory Aspects**

### **Abstract:**

Setting up and running a business requires dealing with legal questions such as registering the enterprise, obtaining permits, and others. A migrant who is not familiar with to the administrative system and institutions in the host country, may face greater difficulties than a native counterpart in navigating regulations and administrative red tape.



Migrant entrepreneurs may also need advice regarding immigration regulations (for example concerning permit renewal and status change). In this session, we focus on all the legal and administrative aspects related to the migrant as a person. In the next session, we focus on the legal and administrative obligations when starting up a business.

Connectivist learning through living library is the dominant learning mode.

## **FRESH START 8 Legal and Regulatory Advice 1**

**Your personal roadmap**

The first session of legal and regulatory advice will focus on the personal level issues (both legal and administrative)

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* + Participants can identify opportunities to solve problems in alternative ways.
  + Participants can learn regulations that are related to their personal life such as visa, permits, permit renewal and status change and other official documents.
  + Participants can learn the administrative requirements either as a self-employed entrepreneur, as an employee or as a volunteer.
  + Participants can recognise behaviours that show integrity, honesty, responsibility, courage and commitment.

Learning Objective 2: Resources

* + Participants do not get discouraged by difficulties.
  + Participants can persevere in the face of adversities when trying to achieve their goals.

Learning Objective 3: Into action

* + Participants can help others develop their strengths and reduce or compensate for their weaknesses.
  + Participants can value diversity as a possible source of ideas and opportunities.
  + Participants can adapt their plans to achieve their goals in light of changes that are outside my control

**Assessment Method:**  *Participants upload their ‘road map’ related to personal issues on the FRESH START platform.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Legal issues on a personal level | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 8 | Legal and Regularity Advice 1 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Tell your story: which challenges and more importantly solutions did you encounter related to understand the legal and administrative issues on a personal level (visa, permits, social insurance /security).  Divide the background information in your group. Make sure each article is read by at least one person. | LO 1.2: Participants can learn regulations that are related to their personal life such as visa, permits, official documents  LO 1.3: Participants can learn the administrative requirements either as a self-employed entrepreneur, as an employee or as a volunteer. | See background information. |  |  |
|  | Opening circle | Art of hosting | My favourite proverb | LO 2.1: Participants do not get discouraged by difficulties. |  | 20’ |  |
|  | My story | Connectivist learning | Participants tell their stories focussing on the solutions they found. As such they learn from each other but also learn which questions are still unanswered. We can even find suggestions to make procedures more transparent. | LO 1.1: Participants can identify opportunities to solve problems in alternative ways.  LO 1.4: Participants can recognise behaviours that show integrity, honesty, responsibility, courage and commitment.  LO2.2: Participants can persevere in the face of adversities when trying to achieve their goals. | Beamer, computer, PowerPoint | 30’ |  |
|  | Living library | Connectivist learning | Short presentation of migrant entrepreneurs who introduce their SME and talk about the legal obligations you have when starting up a business. | LO 3.2: Participants can value diversity as a possible source of ideas and opportunities. | Wifi  Computers  Skype | 60’ |  |
|  | In my country | Visualise learning path | Team up. Draw a path starting from entering Belgium to having set up your business. Use different colours and draw paths showing the same journey in your country | LO 3.2: Participants can value diversity as a possible source of ideas and opportunities.  L0 3.3: Participants can adapt their plans to achieve their goals in light of changes that are outside my control. | Wifi  Computers  Sheets of paper  pens | 30’ |  |
|  | Closing circle | Art of hosting | My proverb for entrepreneurs with an international background in Belgium | LO 3.1: Participants can help others develop their strengths and reduce or compensate for their weaknesses. |  | 20’ |  |

### **Background information**

OECD (2012), "Regulatory framework: Starting a business", in OECD, Entrepreneurship at a Glance 2012, OECD Publishing.

[*https://www.oecd-ilibrary.org/docserver/entrepreneur\_aag-2012*](https://www.oecd-ilibrary.org/docserver/entrepreneur_aag-2012) *en.pdf?expires=1535281756&id=id&accname=guest&checksum=664A35AB6677538ABA19E6BABC72354D*

PRACTICAL GUIDE AND INFORMATION FOR MIGRANTS Know your rights in order to assert them

[*https://emnbelgium.be/sites/default/files/publications/guide%20de%20poche\_en-anglais\_site%20web\_0.pdf*](https://emnbelgium.be/sites/default/files/publications/guide%20de%20poche_en-anglais_site%20web_0.pdf)

UNIZO \_STARTER GUIDE

[*http://www2.unizo.be/cyclingteam/eu/images/res201657\_1.pdf*](http://www2.unizo.be/cyclingteam/eu/images/res201657_1.pdf)

## **FRESH START 9 Legal and Regulatory Advice 2**

**Your business (professional) roadmap**

**Abstract:**

The second session of legal and regulatory aspects focusses on obligations regarding to setting up a business as an international entrepreneur. This is an interactive session with an expert.

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities (knowledge on legal issues for start-up and business growth)

* + Participants can define their business model (individual company, limited company or co-operative) and then focus on which legal and regulatory advices do they need.
  + Participants can learn start-up regulations such as registering the enterprise, obtaining permits, filling out tax reports.
  + Participants can understand licencing and intellectual property, tax and labour and social security.

Learning Objective 2: Resources

* + Participants can estimate the main accountancy and tax obligations they need to fulfil to meet the tax requirements for their activities (this is related access to finance dimension)
  + Participants can register their business to the relevant chambers, associations and related organizations
  + Participant can learn whether their business is eligible for aid (i.e. participation fund, venture capital and subordinated loans, export and innovation subsidies investment aid)

Learning Objective 3: Into action

* + Participants can make financial decisions based on current regulations schemes in both host, home country and other territories (i.e. taxation, labour and social security)
  + Participants can team up with others who have similar challenges such as tax, accommodation (renting, buying, incubators) and benefit from others experience
  + Participants can contribute to self-regulation discussions within different sector of operations

**Assessment Method:**

*Participants upload their business (professional) ‘road map’ on the FRESH START platform.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 9 | Legal and Regularity Advice 2 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Prepare questions based on your own experiences linked to the background information on legal issues, (licencing, intellectual property, tax and labour and social security regulations) which are related to start-up and business growth. | All | See background information. |  |  |
|  | Guest lecturer | Interactive session | The session is about exploring different legal perspectives from international background entrepreneurs. It is important to find as many approaches as possible to internationalise. | All |  | 120’ |  |

### **Background information**

*OECD (2012), "Regulatory framework: Starting a business", in OECD, Entrepreneurship at a Glance 2012, OECD Publishing.*

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*PRACTICAL GUIDE AND INFORMATION FOR MIGRANTS Know your rights in order to assert them*

[*https://emnbelgium.be/sites/default/files/publications/guide%20de%20poche\_en-anglais\_site%20web\_0.pdf*](https://emnbelgium.be/sites/default/files/publications/guide%20de%20poche_en-anglais_site%20web_0.pdf)

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[*http://www2.unizo.be/cyclingteam/eu/images/res201657\_1.pdf*](http://www2.unizo.be/cyclingteam/eu/images/res201657_1.pdf)

*Guide to doing business in Belgium*

[*https://www.liedekerke.com/images/wysiwyg/PDF/LIEDEKERKE\_GUIDE-TO-DOING-BUSINESS-IN-BELGIUM\_2014.pdf*](https://www.liedekerke.com/images/wysiwyg/PDF/LIEDEKERKE_GUIDE-TO-DOING-BUSINESS-IN-BELGIUM_2014.pdf)

*Invest in Belgium* [*http://invest.belgium.be*](http://invest.belgium.be)

*Invest in Brussels (Brussels Invest & Export)*

[*http://www.investinbrussels.com*](http://www.investinbrussels.com)

*Invest in Wallonia (AWEX)*

[*http://www.investinwallonia.be*](http://www.investinwallonia.be)

*Flanders Investment & Trade*

[*http://www.flandersinvestmentandtrade.be*](http://www.flandersinvestmentandtrade.be)

# **Course Title: Access to Finance**

## **FRESH START 10 Access to Finance 1**

******Abstract:**

Access to credit is crucial for entrepreneurs as a lack of adequate financing is one of the main obstacles to develop a business. Migrant entrepreneurs without sufficient resources often face difficulties accessing credit from mainstream institutions to finance their entrepreneurial ventures. Other reasons might include lack of credit history/non-transferability of credit history from other countries, lack of stable residence status, lack of collaterals, or more stringent criteria set up by credit institutions for loans to migrant entrepreneurs. Credit institutions may encounter other issues when dealing with migrant entrepreneur clients, related to a lack of knowledge and understanding of this specific group of clients. For these reasons, migrant entrepreneurs rely frequently on informal networks, like family or community, to obtain financial backing[[1]](#footnote-1).

This session aims to provide assistance to participants, by improving understanding about financial instruments such as start-up loans, grants, microcredit or crowd sourcing, they can access in varying circumstances. Moreover, this session aims to provide information related to requirements of access to finance such as financial management (i.e. bookkeeping, budgeting, costing) , contacts with banks or credit institutions. One crucial aspect of this session is support provided to the participants in developing a financial plan which is significant while applying for start-up loans and funding opportunities. Furthermore, this session also aims to encourage participants to discuss new and innovative approaches for SMEs and entrepreneurship financing.

This dimension is divided into two sessions. The first one is focussed on financial instruments specifically start up loans (i.e. micro credits) and crowd sourcing. The second session will focus on financial plan. The teaching method of this dimension will be supported by art of hosting, graphic facilitation and design thinking. Learning by teaching and by playing, together with a living library should deepen your understanding here

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* + Participants can learn about possible sources of finance; loans, microcredits and crowd sourcing (i.e. crowdfunding, crowdvoting, crowdsolving, microwork, creative crowdsourcing).
  + Participants can learn about requirements which are significant for accessing these funding sources (i.e. budgeting, costing, innovative projects).
  + Participants can identify funding options and manage a budget for their value-creating activity.

Learning Objective 2: Resources

* + Participants, based on their business model, can focus on which source is suitable for their value-creating activity
  + Participants can explain that value-creating activities can take different forms (a business, a social enterprise, a non-profit organization and so on) and can have different structures of ownership such as individual company, limited company or co-operative (this is also a part of legal and regulatory advice dimension)
  + Participants can make a plan for the financial sustainability of their value-creating activity
  + Learners can team up / cooperate with others who have similar business type or can benefit from others experience (this is also a part of networking dimension)

Learning Objective 3: Into action

* + Participants can apply for public or private business support programs, financing schemes, public subsidies or calls for tender.
  + Participants can draw up/introduce their financial plan (this is also related to next dimension)
  + Participants can judge an opportunity as a possible investor.

### **Assessment Method:**

*Participants upload their digital learning trajectory on the FRESH START platform. This journey should define what they want to achieve and which critical success factors prove their achievement.*

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 10 | Access to finance 1 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Create a Pecha Kucha about one of the key concepts in the learning objects. Make sure you inform your team members so that one concept gets introduced only once.  Prepare a document applying for a fund, a microcredit or crowdfunding. | LO 1.1: Participants can learn about possible sources of finance; loans, microcredits and crowd sourcing (i.e. crowdfunding, crowdvoting, crowdsolving, microwork, creative crowdsourcing).  LO 1.2: Participants can learn about requirements which are significant for accessing these funding sources (i.e. budgeting, costing, design thinking, innovative projects)  LO 3.1: Participants can apply for public or private business support programs, financing schemes, public subsidies or calls for tender | See background information. |  |  |
|  | Opening circle | Art of hosting | Money makes the world go around. |  |  | 20’ |  |
|  | Present key concepts | Learning by teaching | All concepts are introduced by a participant in a Pecha Kucha: 1 concept per participant | LO 1.3: Participants can identify funding options and manage a budget for their value-creating activity  LO 2.1: Participants, based on their business model, can focus on which source is suitable for their value-creating activity | Beamer, computer, PowerPoint | 30’ |  |
|  | Play | Learning by playing | Team up in groups of four. Discuss the funding possibilities for each business idea. Prepare a motivation.  Next, each team becomes the judge for the members of another team. Did they make the right choice? | LO 2.1: Participants, based on their business model, can focus on which source is suitable for their value-creating activity  LO 2.4: Learners can team up / cooperate with others who have similar business type and can benefit from others experience.  LO 3.2: Participants can draw up/introduce their financial plan  LO 3.3: Participants can judge an opportunity as a possible investor. | Wifi  Computers  Skype | 25’ |  |
|  | Interactive presentation on microcrediting and crowdfunding. | Connectivist learning | This conversation invites participants to share their questions while preparing short scenarios which might be applying for loans or microcredits, crowd sourcing or a meeting with bankers/investors. It’s important to be able to see the different perspectives and to choose the appropriate instrument and approach for funding your business. | LO 2.2: Participants can explain that value-creating activities can take different forms (a business, a social enterprise, a non-profit organization and so on) and can have different structures of ownership such as individual company, limited company or co-operative (this is also a part of legal and regulatory advice dimension)  LO 2.3: Participants can make a plan for the financial sustainability of their value-creating activity  LO 2.4: Participants can choose the most appropriate sources of funding to start up or expand a value- creating activity | Wifi  Computers  Sheets of paper | 60’ | ING |
|  | Find your connection | Design thinking | Again, this exercise is about discussing innovative approaches in financing entrepreneurship. Participants are invite to share their experiences. | LO 2: All four objectives  LO 3.3: Participants can judge an opportunity as a possible investor. | Participants | 30’ |  |
|  | Elevator Pitch | Entrepreneurial learning | It is significant for entrepreneurs how to engage stakeholders such as bankers, investors, customers. Therefore, participants are encouraged to introduce their value creating activities in an innovative ways. | LO 3.2: Participants can draw up/introduce their financial plan (this also related next dimension)  LO 2.1: Participants, based on their business model, can focus on which source is suitable for their value-creating activity | Participants | 20’ |  |
|  | Closing circle | Art of hosting | Engagement resolution | LO 2.4: Learners can team up / cooperate with others who have similar business type or can benefit from others experience. |  | 20’ |  |

### **Background information**

New Approaches to SME and Entrepreneurship Financing: Broadening the Range of Instruments

*Retrieved from:* [*https://www.oecd.org/cfe/smes/New-Approaches-SME-full-report.pdf*](https://www.oecd.org/cfe/smes/New-Approaches-SME-full-report.pdf)[*Crowdsourcing*](https://www.google.be/url?sa=t&rct=j&q=&esrc=s&source=web&cd=3&cad=rja&uact=8&ved=2ahUKEwjr9-u96YzdAhWMaFAKHZoAA5IQFjACegQICBAC&url=http%3A%2F%2Fwtf.tw%2Fref%2Fbrabham.pdf&usg=AOvVaw1Of0MZJSipm6xifhiPHjQi)

*Retrieved from:* [*http://wtf.tw/ref/brabham.pdf*](http://wtf.tw/ref/brabham.pdf)

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Financial Access for Immigrants: Lessons from Diverse Perspectives\_ USA

*Retrieved from:* [*https://www.brookings.edu/wp-content/uploads/2016/06/20060504\_financialaccess.pdf*](https://www.brookings.edu/wp-content/uploads/2016/06/20060504_financialaccess.pdf)

Migrants and financial services

*Retrieved from:* [*http://www.ecosocdoc.be/static/module/bibliographyDocument/document/001/377.pdf*](http://www.ecosocdoc.be/static/module/bibliographyDocument/document/001/377.pdf)

UNIZO \_STARTER GUIDE *Retrieved from:* [*http://www2.unizo.be/cyclingteam/eu/images/res201657\_1.pdf*](http://www2.unizo.be/cyclingteam/eu/images/res201657_1.pdf)

# **Course Title: Access to Finance 2**

## **FRESH START: 11 Financial Plan**

### **Abstract:**

The goal of this class is to introduce participants to the very basics of financial planning. The class should start with a general debate of the advantages and problems that come with plans. Afterwards I suggest to repeat some basic knowledge from cost/management accounting classes regarding, the nature of costs, the budgeting process, break-even analysis and forecasting. The core of this class is a “learning by doing” exercise in which students should create a financial plan on their own. A respective video tutorial should guide the students. This class works well in a distance learning (online) context.

Curated from the INTENSE- project and adapted

### **Learning Objectives:**

Learning Objective 1: Ideas and opportunities

* Participants can develop simple future scenarios where value is created for their community and surroundings.
* Participants can identify the changes needed to achieve their vision.
* Participants can decide which type of value they want to act on and then choose the most appropriate pathway to do so.

Learning Objective 2: Resources

* Participants can experiment with different combinations of resources to turn their ideas into action.
* Participants can draw up a budget for a value- creating activity.
* Participants can apply the financial planning and forecasting concepts that they need to turn ideas into action (for example, profit or not for profit).

Learning Objective 3: Into action

* I can adapt my plans to achieve my goals in light of changes that are outside my control.
* I can actively look for, compare and contrast different sources of information that help me reduce ambiguity, uncertainty, and risks in making decisions.
* I can tell the difference between acceptable and unacceptable risks

This session is curated from the INTENSE project.

### **Assessment Method:**

*Participants upload their digital learning trajectory on the FRESH START platform. This journey should define what they want to achieve and which critical success factors prove their achievement.*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Financial planning | Method(s) | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 10 | Introductory discussion: “No plan is ever accurate, why do we need to plan at all?” | Class discussion | Understand the necessity of planning |  | 15 min | Class discussion |
|  | The nature of costs and break even analysis: I usually take some random object I can find in the classroom (e.g. a chair or water bottle) and discuss types of costs that are needed to produce this specific object. I later let the students estimate the costs of this object and discuss the breakeven analysis also based on this example | Slides and practical example | LO 1.3: Participants can decide which type of value they want to act on and then choose the most appropriate pathway to do so.  LO 2.2: Participants can draw up a budget for a value- creating activity. | Slides | 20min | Slides and practical example |
|  | Methods to deal with uncertainty: I extend the break-even analyse with three methods that help to deal with uncertainty in the planning process.   * Scenario Planning (in Excel) * Sensitivity Analysis (in Excel) * Monte Carlo Simulation (using Crystal Ball if available)   I usually use the same numbers that we developed with the students before. Instructions on how to use Excel are in the notes of the ppt.  Note: This section does also fit later in this session (related to forecasting). However, I introduced it right in the beginning to add something to the break-even analysis that most students are already familiar with. | Slides and practical example | LO 1.2: Participants can identify the changes needed to achieve their vision.  LO 3.2: I can actively look for, compare and contrast different sources of information that help me reduce ambiguity, uncertainty, and risks in making decisions. | Slides  Excel  Crystall Ball (if available) | 15min | Slides and practical example |
|  | Introduction to budgeting and the financial plan:   * The nature of a master budget and its sub-budgets * The importance of the marketing plan (incl. revenue budget as a starting point * The difference between pull-marketing and push-marketing and consequences for the budgeting process * The importance to differentiate between cash and profit   Basic information sources (benchmarking) | Slides | L0 2.1: Participants can experiment with different combinations of resources to turn their ideas into action.  LO2.2: Participants can draw up a budget for a value- creating activity. | Slides | 25min | Slides |
|  | Forecasting: Introduction of forecasting using  Simple methods such as (moving) averages) and OLS regression (incl. the integration of seasonal effects) are introduced using practical examples  The solutions for the exercises and an explanation how to solve them can be found in a separate Excel file. | Slides and practical example | LO1.1: Participants can develop simple future scenarios where value is created for their community and surroundings | Slides  Excel | 20min | Slides and practical example |
|  | Exercise: Create a financial plan for going abroad  The Video File can be used for eLearning purposes. Otherwise the attached video is a helpful teaching note that gives a step by step introduction how to create a financial plan. Financial planning is best explained “on the job” and slides are only of limited help here. I strongly suggest to rely on this practical exercise. The lecturer can create an individual financial plan using the video as a template and introduce the steps in class one by one. | Excel and database supported exercise  Use as eLearning Video possible | LO 2.3: Participants can apply the financial planning and forecasting concepts that they need to turn ideas into action (for example, profit or not for profit). | Video, Excel File, PC, Online research | 150min | Excel and database supported exercise  Use as eLearning Video possible |
|  | 1. Introduce Scenario: (e.g. German consumer electronics retailer wants to enter Finland). I suggest a very simple scenario with a publicly listed firm for better data access | Brief explanation | LO 3.1: I can adapt my plans to achieve my goals in light of changes that are outside my control. | Slides | 10min | Brief explanation |
|  | 1. Brief introduction where to find information (Bloomberg, World Bank, comparable companies, etc.) | Brief explanation | LO 3.2: I can actively look for, compare and contrast different sources of information that help me reduce ambiguity, uncertainty, and risks in making decisions. | Slides | 15min | Brief explanation |
|  | 1. How to budget revenues?    1. Explain why revenues first (relation of cost and revenues, push vs. pull, etc.)    2. Forecasting revenues       1. Subjective methods (ask marketing department, Delphi method etc.)       2. Extrapolation of current results (e.g. regression analysis, weighted average, moving average)🡪 usually recommended, but tricky for internationalization       3. Relation to economic indicators (of the industry, country, etc.)       4. Comparable country analysis | Self guided exercise in class or using the video tutorial and the excel file for online learning (the case should differ from the video case, it is rather a guideline) | LO 3.3: I can tell the difference between acceptable and unacceptable risks. | Youtube Video, Case, Annual Reports Novartis 2013, 2016 | 60min | Self guided exercise in class or using the video tutorial and the excel file for online learning (the case should differ from the video case, it is rather a guideline) |
|  | 1. How to budget the respective operating expenses    1. Explain the relation of EBIT(DA) to operating expenses and revenues   Emphasize that comparable information is needed (e.g. from current operations) | Slide/  Reading of a current paper on the obsolescing bargain recommended (depending on access, e.g. Demsetz 1974) | LO 3.2: I can actively look for, compare and contrast different sources of information that help me reduce ambiguity, uncertainty, and risks in making decisions. |  | 25min |  |

### **Background information**

Video: Financial Plan

[*https://vimeo.com/229262606/67590be473*](https://vimeo.com/229262606/67590be473)

# **Course Title: Networking**

## **FRESH START 12 Networking 2**



## **FRESH START 12 Networking 2**

### **Abstract:**

In this session participants showcase their trajectory and pitch to engage people in their future ambitions. Each participant presents their digital story on what they have achieved elaborating on the 12 milestones in their journey. They describe the challenges they face in the immediate and distant future linked to their talents and learning opportunities on the one hand and needs in their community and host country on the other. Each participant invites two ‘sponsors’ to attend this session. Members of the advisory board are invited as well. The participant will be assessed by themselves, their peers and the audience according to the progression model of EntreComp and CARAP. Learning through reflection is the dominant mode here.

**Learning Objectives*:***

Learning Objective 1: Ideas and opportunities

* + Participants can redefine the description of a challenge, so that alternative opportunities address it may become apparent.
  + Participants can establish which user group, and which needs, I want to tackle through creating value.
  + Participants can experiment with my skills and competences in situations that are new to me.

Learning Objective 2: Resources

* + Participants can describe their needs, wants, interests and goals
  + Participants can maintain effort and interest, despite setbacks.
  + Participants can get and manage the necessary resources to turn their idea into action

Learning Objective 3: Into action

* + Participants can set basic milestones and observation indicators to monitor the progress of their value- creating activity.
  + Participants can discuss the role that information plays in reducing uncertainty, ambiguity and risk.
  + Participants can use the relationships they have to get the support they need to turn ideas into action, including emotionalsupport (for example, joining a mentor network).

**Assessment Method:** Self-, peer, and audience assessment based on the EntreComp progression model: <https://ec.europa.eu/jrc/sites/jrcsh/files/EntreCompFullA3.pdf>.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| # of  Session | Session Contents | Method(s) | Explanation | Learning Objectives of Session | Material | Time (mins.) | Comments |
| 12 | Networking session 12 |  |  |  |  |  |  |
|  | Become your own expert! | Flipped class | Participants invite two sponsors;  They create a digital story about their trajectory  They prepare a pitch for what they need in their next steps. | All |  |  |  |
|  | Wish I were… | Opening circle art of hosting | Everybody shares his thoughts moving from the outside world into the session. It allows participants to share their critical thoughts if necessary. Nobody is allowed to comment on thoughts. It’s not a discussion | All | A talking stick, a relevant quote and a central object | 10’ |  |
|  | Meet the experts | Connectivist learning | Participants present | All | Large room, audio | 120’ |  |
|  | My last words… | Closing circle | Engagement resolution | All | A talking stick, a relevant quote and a central object | 10’ |  |

### **Background information**

Portal site Fresh Start:

[*https://www.fresh-start.eu*](https://www.fresh-start.eu)

Website Fresh Start:

[*https://www.freshstartlim.com*](https://www.freshstartlim.com)

YouTube Channel: Fresh Start

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[*http://www.innogatetoeurope.eu/en*](http://www.innogatetoeurope.eu/en)

Some examples of the pitching are presented in the videos Retrieved from

[*https://www.youtube.com/watch?v=uyxfERV5ttY*](https://www.youtube.com/watch?v=uyxfERV5ttY)

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*CARAP competences:* [*https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx*](https://carap.ecml.at/Descriptorsofresources/Tableaudescompétences/tabid/3635/language/en-GB/Default.aspx)

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Website Fresh Start: [*https://www.freshstartlim.com*](https://www.freshstartlim.com)

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