

GOOD PRACTICES HANDBOOK

Fostering the Young Women Entrepreneurship
in the Danube Region



Document ID:	D.4.1.3 Good Practices Handbook
WP, Act.:	WP 4 Gaps and opportunities Act. 4.1: Identification of good practices for fostering YWE
Authors	<p>Mariya Zlateva (Regional Agency for Entrepreneurship and Innovations – Varna, Bulgaria)</p> <p>Claudia Krobath (Innovation Region Styria Ltd, Austria)</p> <p>Sandra Mur (Technology Park Varazdin Ltd, Croatia)</p> <p>Lisa Zordel (bwcon Ltd, Germany)</p> <p>Nora Mezofi (University of Pannonia, Hungary)</p> <p>Iulian Groposila (Association of Small and Medium Enterprises in Constanta, Romania)</p> <p>Amna Potočnik (Maribor Development Agency, Slovenia)</p> <p>Melika Husić-Mehmedović, Maja Arslanagic-Kalajdzic, Lejla Turulja and Amra Kapo (School of Economics and Business, University of Sarajevo, Bosnia and Herzegovina)</p> <p>Silvia Cangea (Organization for Small and Medium Enterprise Sector Development, Republic of Moldova)</p>
Date:	Sept.2020

Contents

1	ABBREVIATIONS AND GLOSSARY OF TERMS	4
2	SCOPE OF DOCUMENT	5
3	INTRODUCTION	6
4	METHODOLOGY APPLIED.....	8
5	BEST PRACTICES FOR YOUNG WOMEN ENTREPRENEURSHIP SUPPORT.....	13
	Women Call 2018	14
	YEP Business Ideas Incubator (Youth Employment Project).....	16
	Entrepregirl Award.....	18
	Little entrepreneurship school for women	20
	Ready to Code – teaching girls and women how to code.....	22
	Budapest Bank, Springboard – On Finances for Women programme	
	Women entrepreneurs’ competence development.....	24
	Pilot-Programme “Women in Business”	26
	National and International Elite Business Clubs.....	28
	An entrepreneurial training program for women with tertiary education: “Entrepreneurship is female”	30
	Podjetno v svet podjetništva - Entrepreneurially into the Business World.....	33
6	CASE STUDIES.....	37

1 ABBREVIATIONS AND GLOSSARY OF TERMS

BWCON	Bwcon GmbH
GP	Good practice
EWC	Women Entrepreneurship Centre
IRS	Innovation Region Styria Ltd
ME	Ministry of Economy of Bulgaria
MRA	Maribor Development Agency
PBN	Pannon Business Network Association
PIMM	Association of Small and Medium Enterprises in Constanta
ODIMM	Organization for Small and Medium Enterprise Sector Development
RAPIV	Regional Agency for Entrepreneurship and Innovations - Varna
SEBS	School of Economics and Business, University of Sarajevo
SGZ	Chamber of Commerce and Industry of Stajerska
TLE	Transnational Learning Event
TPV	Technology Park Varazdin Ltd.
UOC	OVIDIUS University of Constanta
UP	University of Pannonia
VFU	Varna Free University „Chernorizets Hrabar”
YWE	Young women entrepreneurship

2 SCOPE OF DOCUMENT

This document is based on the methodology followed by the WOMEN IN BUSINESS project for analyzing, selecting, describing and evaluating of Good Practices (GPs). WOMEN IN BUSINESS aims to develop, through a mutual learning process, innovative training models which will be the main tool for fostering young women entrepreneurship (YWE) and will be the main part of the Women Entrepreneurship Centers. On the other hand, the validated GPs will serve as a ground for development of the Policy Agenda with policy recommendations.

The first part of the GPs Handbook outlines the methodology followed by all PPs for identification, selection and describing of GPs for YWE support in the 9 PPs countries. The second part provides a description of 10 GPs for YWE support evaluated by PPs and validated by members of the Advisory Board. The GPs are listed per country in alphabetical order and per internal numbering defined per each country. More details of all 43 GP are presented in the GPs Database available of the project web page: <http://www.interreg-danube.eu/approved-projects/women-in-business/section/good-practices-database> including the following aspects:

- title of the GP
- owner of the GP,
- time duration of the GP
- link to the project objectives
- aim of the GP
- target groups
- description of the GP
- resources needed for implementation of the GP
- evidence for success of the GP
- potential for learning or transfer
- contact details of the owner of the GP.

The GPs for supporting of YWE are identified based of jointly defined criteria. At the same time during the learning events an insight of selected GPs is gained. The best of them are validated during the transnational project events and will be included in the GPs Handbook which will provide a knowledge base to Policy Agenda development.

Good practice adds value to event organization and involves identifying tasks that must be done to keep an event in good shape and ensure that those tasks are carried out consistently and regularly.

3 INTRODUCTION

The project DTP2-048-1.2 WOMEN IN BUSINESS - Fostering the Young Women Entrepreneurship in the Danube Regions is co-funded by the European Union Funds (ERDF, IPA, ENI) under the second call for proposals INTERREG Danube Transnational Programme 2014-2020. It aims to stimulate young women with innovative ideas to start and develop their own business in order to achieve market success through different approaches for increasing their competences for business and social innovations, through establishment of Women Entrepreneurship Centres and development of innovative training models.

The project consortium consists of 14 project partners from 9 Danube region countries and brings together national and regional, public and private organizations and universities.

Lead Partner

- Regional Agency for Entrepreneurship and Innovations - Varna, Bulgaria

ERDF Partners

- Innovation Region Styria LTD, Austria
- Varna Free University “Chernorizets Hrabar”, Bulgaria
- Technology Park Varaždin Ltd, Croatia
- bwcon GmbH, Germany
- Maribor Development Agency, Slovenia
- Chamber of Commerce and Industry of Štajerska, Slovenia
- Pannon Business Network Association, Hungary
- University of Pannonia, Hungary
- The Association of Small and Medium Enterprises Constanta, Romania
- OVIDIUS University of Constanta, Romania

IPA Partner

- School of Economics and Business, University of Sarajevo, Bosnia and Herzegovina

ENI Partner

- Organization for Small and Medium Enterprise Sector Development, Republic of Moldova

Associated Partner

- Ministry of Economy, Bulgaria

In the development phase of the WOMEN IN BUSINESS project partners have defined the following main problems faced by women in setting up and expanding a business:

-Contextual obstacles - stereotypes about women, traditional views about role of women in the society;

-Economic obstacles – difficulties in accessing finance especially in science and technology sector;

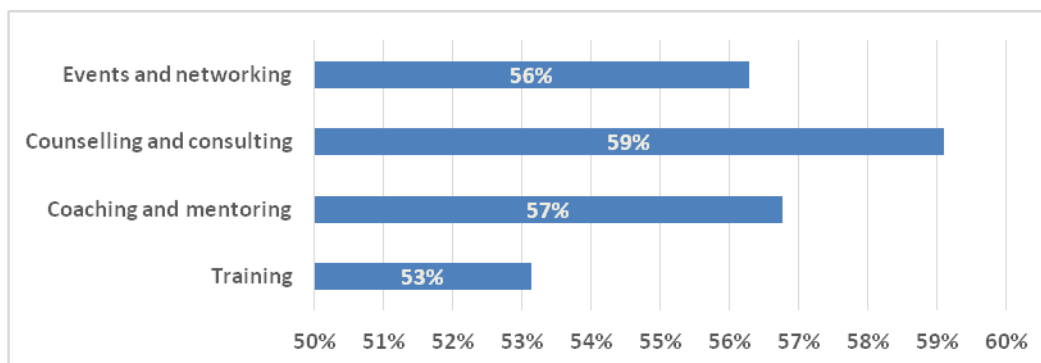
-Soft obstacles – lack of access to relevant business support and networks, lack of business training, lack of personal/entrepreneurial skills, etc.

According to the results from the survey conducted in relation with development of the Transnational Study of Current State of YWE that covers the 9 PPs countries – Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Germany, Hungary, Moldova, Romania and Slovenia, top 5 barriers for becoming or being entrepreneurs in those countries are:

1. Lack of savings;
2. Difficulties in accessing a finance and high taxes;
3. Lack of information about how to start a business;
4. Lack of entrepreneurship skills;
5. The uncertainty about the future if starting own business (lack of self-confidence).

The most important competencies barrier is the lack of information about how to start a business, followed by a lack of entrepreneurial skills. Surprisingly, the respondents do not consider traditional views about the role of women in society as a high barrier. The highest “soft” barrier for them is **uncertainty about the future in case of starting own business**, followed by the **risk of losing the balance between work and personal life.**

The respondents had an opportunity to select what type of support they need/prefer in order to improve their entrepreneurial skills. They were offered to choose between training, coaching and mentoring, counselling and consulting and events and networking, and it was possible to choose more options.



Most women said that they needed counselling and consulting, while the least of them thought they needed training. However, more than 50% of the women in the sample need all these aspects of assistance to an entrepreneurial attempt.

When it comes to training, most respondents have chosen one or two areas of future improvement. Not surprisingly, **financing and budgeting** was the **business field where most respondents would like to improve**, however, other business fields, such as **management, marketing, accounting, entrepreneurship and social media in business** are also identified as the areas of possible impact during the training. It might be also interesting to notice that in this aspect of the questionnaire, no significant differences could be noticed among different groups of countries.

Among the thirteen suggested business fields, the respondents have chosen the eight most interesting ones. The importance of social media in business, as one of the emerging business fields was well recognized by our respondents as one of the most important fields for their entrepreneurial career. Our respondents also identified e.g. personal growth, writing, and coping with stress and negotiations as very important skills needed in their careers

4 METHODOLOGY APPLIED

The whole process of searching for suitable GPs is agreed by PPs and defined in the Good Practice Guide. It is divided into different sequential steps:

1. Definition of the application field and target of the job
2. Analysis of the current state in the PPs countries/ region
3. Definition of the national/ regional needs and priorities in the field
4. Identification, collection and description of the GPs
5. Evaluation of the GPs according to the defined needs

The first three points are related with implementation of preliminary work by the PPs based on the the results from the survey and interviews conducted in relation with development of the Transnational Study of Current State of YWE.

All practices identified by PPs within the framework of the WOMEN IN BUSINESS should respect the following definition as agreed in the Good Practice Guide: „*Good Practice is an initiative e.g. methodology, project, process and technique, which is already proved successful and has a potential to be transferred to different geographic areas. A GP is proved as successful when it has already provided tangible and measurable results in achieving specific objectives*“.

Therefore a practice, to be classified as GP, should be:

- ✓ **Relevant** to the application field and targets of the WOMEN IN BUSINESS project;
- ✓ **Significant** under some perspective (impact, methodology, process, innovation, etc.)
- ✓ **Transferrable** (i.e. effectively feasible in other local conditions).

It is important to point out that the success of a GP can be determinate when the practice is concluded and verified. However, in some situations an ongoing action can be considered as a GP, that is if some partial objective has already achieved and there is evidence of its success.

Another important concept is the transferability of the practice. It is important to highlight that no GP can simply the replicated, as it is specific to its environment: therefore each GP must be evaluated in terms of its appropriateness to the national/ regional needs and priorities, effectiveness and transferability. For these reasons, the GP's description should include the element to carry out an evaluation of the GP itself.

The main aim of the good practice activity is twofold:

- (1) to investigate the measures that are offered to young women in terms of supporting the entrepreneurship and define the transferable elements and
- (2) as well as obtain a better understanding on the effectiveness of the schemes from the SME's perspective.

Educational objectives can cover a range of different types of intended learning outcomes:

- Personal transferable skills include inter-personal as well as personal skills; includes also most "Enterprise" competencies;
- Conceptual knowledge and skills also known as "methodological";

- Subject knowledge and understanding.
- Specific skills.
- Motivation and attitudes

An accurate identification of the GPs is of a paramount importance for the success of the process as the selected GPs, properly analyzed, described and evaluated, will be the basis for elaboration of the training models and policy recommendations through the Policy Agenda.

There are several methods used to identify a potential GP: literature and internet, conferences, direct knowledge, interviews with experts and stakeholders, existence database. The identification of GPs involved a lengthy and investigative process, carried out progressively, following different strands and elaborating step-by-step on the information gathered. To achieve a sufficient knowledge of the GPs, detailed information is required, although details are not always present in literature/ internet, so direct contact with the developers/owners of the GP is initiated by PPs.

All PPs identified **43 Good Practices** for the purpose of the transnational learning. Most of them were presented during the 6 Transnational Learning Events held in different PPs countries.

The good practices were benchmarked in order to identify the ones that have been the most effective in the YWE support arena. The elements that were taken into consideration to verify whether the visits are in line with the expectations are:

- **The relevance of the presented GP with reference to the national/regional needs and barriers** – it emphasized that the evaluation of the usefulness and relevance of the individual GPs may differ depending on priorities and identified needs of each country/ region.
- **The significance of the impact of the GP** – the single impact factors can vary from GP to GP within the project but the question behind this criterion should be: which parts of the YWE were really affected by the GP? Can the impact of the this target group be measured?
- **The level of innovation of the GP** – with the respect to the current status of the partners' countries/ region.
- **The effectiveness and efficiency of the GP** – this concept is a measure of how and to what extent the GP has achieved the desired results with respect to the allocated resources.

- **Transferability of the GP** – i.e. the tangible possibility to transfer the concepts characterizing the GP in the context of the partners' countries/region.

The evaluation process for each GP was carried out after each TLE was held by filling out part C. Evaluation of the presented GPs according to the national/regional needs from Annex I Template for Transnational Learning Report of the Good Practice Guide.

At the final stage, partners proposed and the members of the Advisory Board approved all 43 GPs included in the current Database and 10 of them obtained the highest score among GPs per country which are showcased in the current GPs Handbook.

BEST PRACTICIES FOR YOUNG WOMEN ENTREPRENEURSHIP SUPPORT



5 BEST PRACTICES FOR YOUNG WOMEN ENTREPRENEURSHIP SUPPORT

No	Title of the GP	Owner of the GP	Country
1	Women Call 2018	Government of Styria	Austria
2	YEP Business Ideas Incubator (Youth Employment Project)	GOPA mbH – Representative office in B&H / Youth Employment Project financed by Swiss Embassy	Bosnia and Herzegovina
3	Entrepregirl Award	Bulgarian Centre of Women in Technology	Bulgaria
4	Little entrepreneurship school for women	International women´s business network	Croatia
5	Ready to Code – teaching girls and women how to code	Ready to Code e.V	Germany
6	The Budapest Bank, Springboard – On Finances for Women programme Women entrepreneurs' competence development	Small Enterprise Economic Development (SEED)	Hungary
7	Pilot-Programme "Women in Business"	Organization for Small and Medium Sector Development (ODIMM)	Moldova
8	National and International Elite Business Clubs	Elite Business Women (EBW)	Romania
9	An entrepreneurial training program for women with tertiary education: "Entrepreneurship is female" (Podjetnost je ženskega spola)	Ministry of Economic Development and Technology and Ministry of Labour, Family and Social Affairs of the Republic Slovenia	Slovenia
10	Podjetno v svet podjetništva - Entrepreneurially into The Business World	Maribor Development Agency and Regional Development Agency for Koroška d.o.o	Slovenia

Women Call 2018



Country

Austria



Area of action

Policy measure for support



Time duration

2018 – on-going



Owner

Government of Styria



Identified by

Innovation Region Styria LTD



Description of the good practice

The call "Women.Life.Regions 2018" (Women Call 2018) is intended to contribute to doing justice to the diverse life models of women, to positively influence livable framework conditions at regional level, to establish more diverse development and future perspectives, to reduce income inequality and to improve the social and political integration of women in Styrian regions.

In order to further develop the Styrian regions, to strengthen the competitiveness of the Styrian regions and to increase the added value in the regions, it is necessary to keep especially young people and especially women in the region. Contribution is to further develop the possibility of reconciling work and family life and to enable their economic independence. The issue of financing in particular is often a major obstacle to female entrepreneurship and there is a lack of tailor-made support programmes for women. The call supports women in the implementation of concrete projects with appropriate funding.

Aim

- Ensure the regional labour market participation of women
- Increase the proportion of women as professional and managerial staff
- Levelling the income gap between male and female
- greater representation of women in decision-making bodies

Target group

Local authorities, legal entities, partnerships and partnerships under civil law.

Key factors of success

- The "call" is open for different regional ideas of women, which can happen.
- Positive perception of financing mechanisms

Resources needed

1,000,000 €

Project types and funding intensity:

- Project type A: Up to 70 % funding for concrete regional implementation projects such as model initiatives and pilot projects with total project costs of more than € 10,000 with a maximum funding amount of € 150,000.
- Project type B: Small projects with total project costs of up to € 2,500. The funding rate is max. 100 %

Evidence for success

27 projects contracted for total amount of 1,000,000 €

Contact:

A17 Landes- und Regionalentwicklung Referat für Landesplanung und
Regionalentwicklung Trauttmansdorffgasse 2, A 8010 Graz

tel.: +43 316 877-3644

e-mail: abteilung17@stmk.gv.at

YEP Business Ideas Incubator (Youth Employment Project)



Country

Bosnia and Herzegovina



Area of action

Training needs



Time duration

2018 – on-going



Owner

GOPA mbH – Representative office in B&H/ Youth Employment Project
financed by Swiss Embassy



Identified by

School of Economics and Business, University of Sarajevo



Description of the good practice

The Youth Employment Project (YEP) is implemented by German company GOPA mbH and financed by the Swiss Agency for Development and Cooperation. It includes strategic cooperation with 32 local communities in B&H and 6 public employment services with an aim to develop the stimulating entrepreneurial environment which is to result in creating a number of quality job placements through self-employment. YEP undertakes:

1. Developing methodology and content of the specific entrepreneurial training program of YEP Business Ideas Incubator
2. Overall coordination of activities
3. Ensuring that expert and material resources for training and mentoring are available
4. Providing financial resources for technical support and start-ups
5. Providing mentoring and expert support (including promotional package) after the business registration process.

The local community undertakes:

1. Coordinating and ensuring access to administrative and logistical resources in the specific local community.
2. Logistic support and professional participation in the mentoring

program

3. Public Promotion of the program
4. Providing financial support
5. The Public Employment Service undertakes:
6. Public promotion of the program
7. Monitoring results
8. Professional participation in training and mentoring, as well as being a part of the pitch of business ideas.

Aim

- o Strengthening support systems for entrepreneurship;
- o Increasing number and competencies of entrepreneurs who are launching new business ventures or developing a start-up;
- o Enhancing the environment for starting new business ventures in Bosnia and Herzegovina

Target group

It is open for all interested people, but young women are strongly encouraged within the public call for participation.

Key factors of success

- o Cooperation of different relevant stakeholders.
- o Sufficient number of local communities agreed to support the program through investing public funds in the program
- o A comprehensive set of supporting instruments.

Resources needed

430,000 €

Evidence for success

- o 155 business plans approved for financial support
- o 600 trained young people
- o 100+ businesses established

Contact:

Ranko Markuš

Tel/Fax: +387 (0) 33 207 812

Mobile: +387 (0) 61 065 111

E-mail: ranko.markus@yep.ba

Entrepregirl Award



Country

Bulgaria



Area of action

Training needs



Time duration

2013 – on-going



Owner

Bulgarian Centre of Women in Technology



Identified by

Regional Agency for Entrepreneurship and Innovations - Varna



Description of the good practice

Entrepregirl is inspired by the Digital Woman of Europe 2013 Prize, which Sasha Bezuhanova, received from the Vice President of the European Commission and European Commissioner for Digital Policy Neelie Kroes at the ICT2013 Digital Agenda for Europe Forum.

10 pre-selected ideas have the opportunity to present themselves online in a live-streaming session to our respected jury and the world. Terms and conditions for participation:

- Be at the age between 16 and 25 years.
- Fill in and send application form within set deadline. Application is accepted only in English;
- Have access to high quality Internet for the virtual-pitching event;

There is no limitation on the field of the entrepreneurial idea - it may be related to social, culture, business, digital or any other matters. There is no limitation for citizenship. The competition is open for all countries. Competition Stages:

1. Five weeks application period for the Entrepregirl competition
2. Within two weeks of receipt of the last application, the jury makes a preliminary assessment of the projects as described. Then they choose 10 finalists – the girls whose projects are the most appreciated.
3. The 10 finalists have a week to prepare a presentation in the form they prefer to present themselves and their project within 7 minutes at an exclusive live-streaming pitching event.

4. During the online pitching session, the jury hears all 10 finalists and chooses which of them will receive the awards.

 **Aim**

Increasing the professional participation of girls and women in the high technology field as well as to overcome the shortage of IT specialists, which will improve the competitiveness of Bulgaria and the countries of Europe as a whole.

 **Target group**

Girls aged between 16 and 25, who have an entrepreneurial idea and dare to share it.

 **Key factors of success**

Innovative approach developed for to support YWE in a specific sector (on-line pitching session).

 **Resources needed**

Financial recourses are obtained from BCWT budget and sponsors of the competition. The competition is organized with the financial support of DELL EMC, SAP and the Financial Times.

 **Evidence for success**

- 200+ girls took part
- 50+ girls supported by the Award
- 6 full scholarships for girls with a technology idea in the new season of their pre-accelerator program

Contact:

Sasha Bezuhanova,

email: hello@bcwt.bg

<http://entrepregirlbg.com/>

Little entrepreneurship school for women



Country

Croatia



Area of action

Training needs



Time duration

2018 – on-going



Owner

International women´s business network



Identified by

Technology Park of Varazdin



Description of the good practice

International women´s business network is a non-profit organization dedicated to women entrepreneurs and business women. The partners in implementation of the good practice are Croatian chamber of commerce and Enterprise Europe Network.

The main aims of the trainings are to:

- Teach women how to start their business, what is needed to become successful as an entrepreneur.
- Connect them with other women.
- To improve women´s self-confidence and skills for leadership
- Women received mentoring support
- Women received grants to start their business.

The main topics are: legal, accounting, promotion, sales, NLP skills, Coaching, social networks, mental maps, google AdWords, business communication, public speaking etc.

Duration of the basic and advanced modules is 4 day/each, twice a year.



Aim

Set of different lectures for women who want to start their business and to women who have started their business in the past 3 years .

Target group

- Women who have established their companies
- Women who want to establish their companies
- Women who want to learn and see how is to be an entrepreneur.

Key factors of success

- Identifying suitable clients
- Provision of information
- Exchanging knowledge and expertise

Resources needed

10,000 €/Y.

Evidence for success

- 400+ women attended the school
- International conference held on 28.5.2019. gathered 200 women from Serbia, Bosnia and Herzegovina and Croatia.

Contact:

Ivana Radić

International women´s business network

President

phone: +385 91 923 77 01

email: ivana@mrezazena.com

www.mrezazena.com

Ready to Code – teaching girls and women how to code



Country

Germany



Area of action

Training needs



Time duration

2018 – on-going



Owner

Ready to Code e.V.



Identified by

bwcon GmbH



Description of the good practice

Ready to Code e.V. is a young association from Stuttgart with the goal of getting girls and young women in particular enthusiastic about programming and technology. Its team consists of scholars from the Social Impact Lab Stuttgart and has a close collaboration with “Jugendhaus Mitte”, a local youth center and “CodeDoor”, an organization providing educational scholarships for underrepresented groups in tech.

Ready to Code offers support for young girls and women and teaches them how to code and to motivate women to get to know the IT sector which is still very men dominated in Germany. In the 1.5 years since the founders of Ready to Code had the initial idea, they established a monthly meet up for women in Stuttgart, called “Cocktails & Code”. Cocktails & Code is organized every third Wednesday of the month in different locations. Additionally, “Girls Day” workshops are held. Due to the increasing amount of requests of workshops, partially in remote areas that are hard to reach with local transport, Ready to Code developed a toolkit for their web design workshop and is planning a train the trainer workshop for teachers at school to share what they have learned.



Aim

- Teaching girls and women how to code
- Supporting them in believing in and standing up for themselves

-
- Connecting them and Ready to Code with other organizations and initiatives to exchange ideas and experiences

 **Target group**

Girls and young women

 **Key factors of success**

Ready to Code tutors who all work as volunteers and put not only their time and expertise, but also a lot of passion and patience into inspiring others to follow their paths.

 **Resources needed**

n.a.

 **Evidence for success**

- 300+ women are part of the Cocktail & Code group
- 70+ girls participated at workshops
- 4 different workshop topics ranging from 2 hours to 1 week.

Contact:

Lena Mohr

Email: lena@readytocode.org

<https://www.instagram.com/readytocode/>, <http://readytoco.de/index.html>

*Budapest Bank, Springboard – On Finances for Women programme
Women entrepreneurs' competence development*



Country

Hungary



Area of action

Training needs



Time duration

2010 – on-going



Owner

Small Enterprise Economic Development (SEED) Foundation,
Budapest Bank



Identified by

University of Pannonia



Description of the good practice

The Springboard program was launched in the cooperation of Budapest Bank and SEED. However, this initiation started already in 2004 with the same goals under the organization of SEED. SEED has been responsible for organizing the accredited training; the Budapest Bank currently provides the financial support. The Springboard programme was incorporated into a larger scale two-year project with the framework of the Social Renewal Operation Programme in 2012-2014 (TÁMOP. – 1.4.3-10/1-2F – 2011-0012).

The programme sets a complex training system in which the women entrepreneurs can obtain the most useful and practical information, knowledge in order to start or reshape their own business (model). In the frame of 90-hours accredited programme women get knowledge in different business fields. In the end of the 6-weeks trainings, the participants are able to introduce their business plan and start their enterprise. The applicants for the programme are selected by a committee. In addition to the Springboard trainings, event clubs and other training (e.g. trainings focused only on IT or on business model) are organized, which are open for everybody.

Aim

To increase women's entrepreneurial potential and develop key competences in the field of business planning, IT, communication and networking.

Target group

Women entrepreneurs

Key factors of success

- Tradition and reputation of the training
- Recognized as good practice by European Institute for Gender Equality (EIGE) and European Training Foundation (ETF)
- On-going marketing and promotional activity

Resources needed

n.a.

Evidence for success

- 570 women completed the programme
- 200 new enterprises
- 1500 Facebook followers (Budapest Bank page)
- Satisfaction (98% of the respondents found the programme very effective)

Contact:

Mr. Tibor Balázs

E-mail: tbalazs@seed.hu

<http://www.dobbantoprogram.hu/>

<https://seed.hu/en/project/dobbanto>

Pilot-Programme “Women in Business”



Country

Republic of Moldova



Area of action

Policy measure for support



Time duration

2016 – 2019



Owner

Organization for Small and Medium Sector Development (ODIMM)



Identified by

Organization for Small and Medium Sector Development (ODIMM)



Description of the good practice

To provide integrated financial and non-financial support to women in business through grant support for investment, and associated business development services. The support should contribute towards sustainable maintenance of employment in women’s businesses, and creation of new jobs.

Programme participation eligibility for each stage of business support is planned as follows:

- Pre-Start-Up Support: Women planning to start and register a business within 12 months of application for support - Training and coaching to prepare women starting businesses for investment;
- Start-Up Support: Businesses registered for less than 2 years that are run or owned by women, or that employ a majority of women - Small-Scale Investments and Business Development Support to reduce risk of early-stage business failure, and prepare for business growth;
- Business Growth: Active companies registered for more than 2 years that are run and owned by women, or that employ a majority of women, and that expect to increase turnover and/or employment within the next 18 months, by expansion of the market, export and innovation - Follow-on larger capital Investments for market growth and Export competitiveness, with targeted consultancy support to maximize impact of investment.

Aim

To provide integrated financial and non-financial support to women in business through grant support for investment, and associated business development services.

Target group

Women coming from the regions of Moldova

Key factors of success

- Experience in creation and implementation support programs for SME (by organization)
- Support at all stages of business development (pre-start-up, start-up, growth company)
- Integrated approach
- Post financial assistance and support
- Individual assistance for every applicant

Resources needed

Total estimated cost of Programme implementation for 3 years: €2.34 million.

Evidence for success

- Direct support provided to:
 - 400 pre-start-ups;
 - 200 start-ups granted;
 - 10 growth businesses;
- Stage One Support –Pre-Start-Up:
 - 408 women assisted in the process of starting a business
 - 179 women registering a new business
 - 443 jobs created
- Stage Two - Start-Up:
 - 2 Calls for Proposals for small-scale investment grants
 - 100 women owned/managed businesses supported
 - 337 jobs created or maintained

Contact:

Eugenia Sili, Programme manager

E-mail: Eugenia.sili@odimm.md www.odimm.md

National and International Elite Business Clubs



Country

Romania



Area of action

Training needs



Time duration

2016 – on-going



Owner

Elite Business Women (EBW)



Identified by

Ovidius University of Constanta



Description of the good practice

EBW started as an on-line community and developed into the largest company for women entrepreneurs in Romania present at international level. There are developed of over 8 Elite Business Clubs - 6 in Romania, 1 in London, 1 in Lisbon. Within these clubs entrepreneurs have built business relationships, partnerships, new businesses, as well as receiving know-how and business expertise at each event.

Entrepreneurs need business development tools and one of these extremely efficient tools is quality BUSINESS NETWORKING. In Romania entrepreneurs, especially those outside of Bucharest do not know how to do networking, do not go to events, and most importantly, do not do follow-up in order to maintain their relationships with entrepreneurs.

With this in mind we have created 7 Business Clubs in Bucharest, Constanta, Cluj, Sibiu, Timisoara, London and Lisbon. An important aspect in the development of ELITE BUSINESS CLUBS has been PARTNERSHIP with other entities for entrepreneurs, chamber of commerce, organizations, Hubs, etc, in the same time developing local business environment, bringing awareness to partners and presenting successful local business models. Online platform for joining events is developed: www.elitewomen.org/elite-business-club.

 **Aim**

Bringing entrepreneurs together in order to develop, within the Business Clubs, networking skills and in the same time bringing to the table good practices for entrepreneurs through the presence of the best performing entrepreneurs as Speakers and Mentors.

 **Target group**

Women entrepreneurs

 **Key factors of success**

- Institutional partners
- Involvement of local entrepreneurs on the events
- Using of on-line platform

 **Resources needed**

12,000 €/ 4 events/Y

 **Evidence for success**

- 1280 participants
- 256 local partners
- 8 ELITE BUSINESS CLUBS
- 200 organization members

Contact:

Bianca Tudor

E-mail: bianca.tudor@elitewomen.org

www.elitewomen.org

An entrepreneurial training program for women with tertiary education: "Entrepreneurship is female"



Country

Slovenia



Area of action

Training needs and policy measure for support



Time duration

2016 – 2018



Owner

Ministry of Economic Development and Technology and Ministry of Labour, Family and Social Affairs of the Republic Slovenia



Identified by

Maribor Development Agency

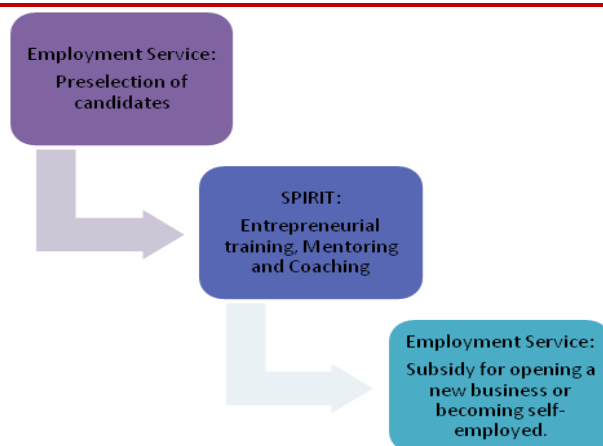


Description of the good practice

The GP presents the first case of two separate Slovenian ministries preparing a joint support to a target group, based on the structure and needs of the unemployed.

Employment Service of Slovenia is implementing the active employment policy measures through which subsidies are provided for supporting self-employment. Within the work plan of SPIRIT a programme for fostering entrepreneurship for women a pilot project was prepared and started the implementation in 2016.

As both are compatible they form a package of support to the specific target group: Unemployed women with tertiary education.



The program offered 100 hours of trainings in the form of modular workshops.

Within 3 months after concluding their participation in the training programme, the participants received a subsidy of 5.000 € for establishing their own company and become self-employed.

The trainings were organised by the Institute for development of family enterprises META, which is active since 2001 and is specialized for mentoring and networking SMEs internationally. It is trying to develop platforms to connect local clubs and networks at least for big events, to capitalize on networking.

The implementation of the GP was ensured through the public call, where an experienced NGO in the field of supporting women was selected to conduct the modular trainings, tailor made, considering the specific needs of the target group.

➔ Aim

To empower unemployed women with tertiary education for entrepreneurship through the 100 hours of training in the form of 8 modular workshops.

🎯 Target group

Unemployment of women with tertiary education

🔑 Key factors of success

- Involvement
- Responsibility
- Availability

€ Resources needed

Trainings: 349,214 €

Subventions: 5,730,537 €

Evidence for success

- 1 352 participants in the training programme
- 1 145 subsidies given to self-employed participants

[

Contact:

Marlen Skarlovnik

E-mail: marlen.skarlovnik@gov.si

<https://www.podjetniski-portal.si/podjetnice/programi-podjetniskega-usposabljanja>

Podjetno v svet podjetništva - Entrepreneurially into the Business World



Country

Slovenia



Area of action

Training needs



Time duration

2014 – 2018



Owner

Maribor Development Agency and Regional Development Agency for Koroška d.o.o



Identified by

Maribor Development Agency



Description of the good practice

The GP presents a unique mixture of temporary employment, during which the training process takes place as the participants were guaranteed income while establishing their initial business activities.

During this time a network of mentors were providing both general trainings and workshops, as well as tailor made consulting for individual participants, best suited to their needs. The programme is carried out in cooperation with the Employment Service of Slovenia. The Employment Service participates at the promotion of the training programme. They also provide a member in the Committee that chooses the participants together with mentors provided by MDA and RDA Koroška (5 members).

Calls are published, to which potential participants apply. Among all candidates, 10 participants were accepted under each call. The candidates apply by sending in their business ideas, along with their resume and a business plan. The business ideas should be feasible and if possible innovative.

The results indicators set: 30 % of participants will become employed or

self-employed within one year after the conclusion of their participation in the programme.

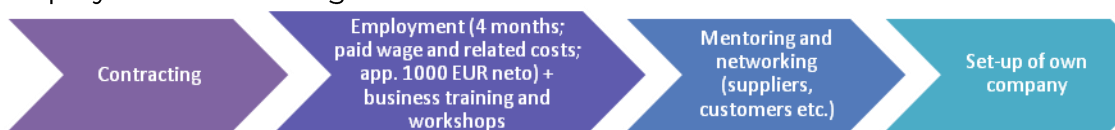
During the 4 month period the participant receive extensive training in the fields of preparation of business plans, preparation of a canvas business model, business negotiation, communication, finances and marketing.

In the implementation period of the GP there have been 10 calls for participation.

Selection of the Candidates:



Employment & Training

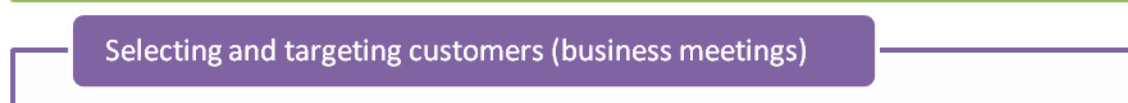
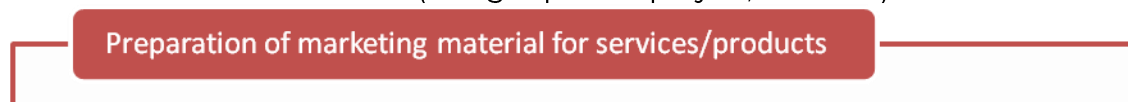


Total hours of training in 4 months received by the participants: 80 hours. Each training was conducted as interactive workshop, where the participants were prepared to display their own progress in setting up their businesses. During the training participants were working closely with their mentors. Mentors were constantly monitoring the development of participants and assisting them at finding solutions for their challenges. The mentors accompany participants at meeting with potential clients and business partners.

Support of Mentors



Additional Services Offered (budget per employee, used for)



Networking and PR

Networking

Collaboration between participants, encouraged by mentors

PR

Promotion of the Scheme by RDAs
Organisation of the promotion of each participant in media including social media

Aim

- o to enhance the entrepreneurial potential of the population of the identified area of 9 municipalities.
- o to decrease the unemployment rate among the vulnerable target groups of the population

Target group

Unemployed persons from the specified territory

Key factors of success

- o model to enhance entrepreneurship
- o mentoring scheme
- o training programme

Resources needed

Total budget: 2,223,000€
Budget per participant: 11,465 €

Evidence for success

- o 200 persons involved
- o 91 participants set up a business/ get in employment

Contact:

Danijela Kocuvan

Email: danijela.kocuvan@mra.si

<http://www.mra.si/pvsp-za-problemsko-obmo269je.html>

CASE STUDIES



6 CASE STUDIES

WWW 4.0 (Austria)

WWW 4.0 mit Weitblick Weiblich Wirtschaften / "with farsightedness female business" was initiated in the frame of "**Women.Life.Regions 2018**" (**Women Call 2018**) and financed through funds of the regional department of the government of Styria, Austria. The funding recipient akzente implemented the project successful.

The aim is to develop a cooperation (cooperative) in which economically active women in rural areas develop and market their products and services jointly.

WWW 4.0 focuses on areas with a female connotation, such as nutrition, art, food production, fashion, health and various services. Special attention is also paid to the agricultural sector, since an ever-decreasing number of farms represent a major source of income.

An "online tutorial" for women in business was initiated and a total of 10 regularly workshops were held in different forms. Within this framework, 15 female entrepreneurs attended different workshops and thereby increased their business competencies. In addition to the workshops on economic topics, the focus was on "joint business" and how to do it.

In order to actually implement cooperative business, the next step was taken. Parallel to the development of a cooperative framework, the city of Voitsberg had the idea of a shop in the city center with regional products, which akzente was commissioned to carry out. As part of the "Turnaround" project, the Concept-Store "Der Stadtmarkt" /city market was launched with regional budget. Women from the project "WWW 4.0" have the opportunity to sell their products in the Concept-Store "Der Stadtmarkt" and also to run the business themselves for one to two months.

Income is generated through the sale of their own products as well as through commission payments on the sale of other products. The operation of the store is largely free of charge for the companies - rent and additional costs are financed by the project. In terms of organization, they are supported by the project team of the "akzente" organization.

At the moment there are 13 female participants listed who use the business premises economically and work together with the organizers. With further 6 female entrepreneurs were already concrete discussions held.

Claudia Wagner “akzente” shared: *“We are glad about the great interest shown by companies – especially by female entrepreneurs. This underlines the need to support cooperative economic projects for small businesses and adapt the legal framework to the reality. For many local companies, it's a great opportunity to present their products to a larger target group. Regarding to successful business activities, it has shown that financial opportunities and legal frameworks are often an obstacle, especially for small businesses. Particularly with regard to the realization of cooperative business projects, the current legal framework conditions make it more difficult.*

Long-term different scenarios are expected: 1) One or more women entrepreneurs take over the city market on their own – but because of the legal framework for small business hardly feasible 2) The municipality sets a binding annual budget for the operation of the city market and for support and coaching of entrepreneurs”.

Brigitte's paper workshop

As a trained tailor, I work with passion and creativity on the production of things. As a small business I had a good opportunity to increase my name recognition in the region and I appreciate the city market as a platform for cooperation with other female entrepreneurs. The concept of several product lines appeals to a wide audience as customers. © by akzente



© by Brigitte Göbler

Manuela Tögelhofer – Stick Nadelwerk / needle work



Attending the workshops and trainings have brought me a lot in the area of social media. The workshop series "My company online" with theory and practice including the online consulting hours raised my knowledge horizon for digitalisation. The discussions on economic topics with other female entrepreneurs is very important for me - we are as small companies all in the same situation and it is great how

we can support each other.

© by Manuela Tögelhofer

Major of Voitsberg, Bernd Osprian: Especially in rural areas, female entrepreneurs with their economic activities, especially in regional food production and trade, but also in the creative and health sectors, are an important part of the value chain in our region.



Major B. Osprian and B. Ehrenreich

Kloko design studio (Bosnia and Herzegovina)

Džana Hamedović from Zenica, Bosnia and Herzegovina (BiH) founded the design studio "Kloko" which has an interesting product on the market - ergonomic baby carriers that are characterized by an attractive design. Out of love for the newborn babies and the desire to keep the baby close to her, she designed the ergonomic baby carrier "Kloko", according to the latest European standard for soft shaped baby carriers. Her baby carrier was named "Kloko", as an association with the kangaroo, which is known for carrying its cubs in a cocoon.



In this carrier, the baby is placed in an anatomically correct position, which supports the proper development of the hips and spine. The "Kloko" soft carrier is designed following the basic principle of ergonomics - it allows the ideal position of the baby. At the same time, the person carrying the baby is comfortable and does not endanger his/her health because the carrier distributes the baby's weight well. This carrier grows with the baby and is usable from the beginning to the end of the recommended carrying period (from 3 months to 3 years). It is easy to set up, and the baby can be carried in two positions, front and back. In 2020, Kloko tea introduced a new product – Kloko wrap elastic scarf – in which baby can be worn from the day he/she is born.

The idea of starting the business and her background

Džana has been engaged in creative work for 20 years. Fashion design has been something that Džana has been fulfilling in her free time since college, and she has exhibited her creations at various fashion events, in and outside BiH. Until recently, it was just a hobby, because she is an English language teacher, with 15 years of teaching work experience.

When she gave birth to her second daughter, she had begun searching for an adequate baby carrier but found nothing to meet her needs for comfort and ergonomics. Given her design and sewing experience, she decided to create a carrier that would be comfortable and easy to use. It was no problem for her to design what the carrier would look like and how it would be made. When she made the first one, people around her started to get interested, so she made a

few more models for friends. It was an opportunity for the product to evolve into today's model.

Džana has not been involved in entrepreneurship projects in her life, and after 15 years of working at the school, she realized that she wants new challenges and that she wants to use her other talents and potentials. The logical step was to work in the field of fashion design and to combine pleasure with business. She points out that in life, she wants to do what she loves and what is a reflection of her personality. *"The job I chose to do is not a job - it's a lifestyle. Carrying children is one of the eight principles of connecting parenting, which we have chosen as the approach that suits us best. Besides, by nature, I am a leader, organizer, artist, visionary, I like to learn and solve problems, and entrepreneurship has offered me the unification of all that"*, explains Džana.



YEP supporting the business

"At the time when I entered negotiations with a factory that would make the baby carrier I was designing, the YEP Business Ideas Incubator, comprehensive entrepreneurship development support program implemented by Youth Employment Project (YEP) and financed by Swiss Agency for Development and Cooperation (SDC) took place. It was the right time to raise this story to a higher level and to get the professional support I needed, considering that I have never been involved in entrepreneurship before", said Džana. Consequently, she decided to apply for **YEP Business Ideas Incubator**, which offered her building of entrepreneurial capacities, support in **business plan development**, as well as **financial assistance in the creation of a prototype and starting a business**. *Especially important for me is networking with other textile businesses from YEP Business Ideas Incubator in 32 local communities in BiH and mentoring support"* emphasizes this young entrepreneur, and adds, *"I am glad that YEP Business Ideas Incubator will be continued through IMPAKT Investment*

Foundation and provide support to young entrepreneurs from all over Bosnia and Herzegovina".

From the initial idea to the first production series of baby carriers, almost two years have passed, and a lot of knowledge, love, effort, and work, dedication to details and desire to place quality and complete product on the market have been invested in the establishment of the business. In addition to the baby carrier and "Kloko wrap", two additional products are coming at the market this year, along with new business premises and new employees for this company.



Baby carriers and scarfs can be ordered on some domestic and foreign web platforms, as well as through social networks. With each published photo, Džana creates an interesting story about carrying a baby. *"In addition to promoting our baby carrier, it is very important to promote the proper carrying of a baby because it brings many emotional and physical benefits for both the child and the parent".*

Kloko FB <https://www.facebook.com/KlokoBabyCarriers>

Kloko Insta <https://www.instagram.com/klokobabycarriers/>

Kloko OREA <https://www.oreabazaar.com/bs/product/1437/kloko-nosiljka-koja-raste-s-bebom-free-to-grow-baby-carrier>
www.impakt.ba

Moryana Ltd (Bulgaria)



Credited by BCWT

Moryana Filipova – the student who won **Entrepregirl vol. 4.0** She was a sixteen-year-old student who won first place in the **Young Women Entrepreneur Competition “Entrepregirl”**, organized by the **Bulgarian Center of Women in Technology (BCWT)** for the fourth consecutive year. Moryana was a student in the Sofia High School of Fashion “Maria Louisa” and to become a fashion designer has always been her dream: *“Fashion is freedom. It allows you to unleash all your potential and creativity to create something really important.”*

The collection with which Moryana won the Entrepregirl vol. 4.0 Award is inspired by Bulgarian folklore and takes on elements of traditional clothing and embroidery. Her clothes are already sold successfully on www.moryana.eu. With her first collection, Moryana won the 13th Bulgarian fashion award, section Ethno fashion.

Moryana decided to participate in the Entrepregirl contest because of the challenge. She was eager to hear the expert opinion of people who are well-established in different spheres of the business. The feedback she received on her project was extremely valuable and she also managed to create important contacts for the future development of her business.

Moryana won first award in Entrepregirl v. 4.0 contest – educational course in marketing and management.

The young designer believes that good knowledge of the market and having the right strategic and management skills are crucial for the creation of successful fashion brand. The acquired knowledge, combined with creativity, persistence, and high quality would allow scale-up her success and entering new markets abroad.

The message she would like to pass forward to the future “entrepregirls” is:
“The best time to start your own business is right now. Because when you have a dream, you have to do everything you can to achieve it, and age is only a figure.”



Credited by www.moryana.bg

CEDULJA / STICKER (Croatia)



My name is **Dunja Amulić**, I was born and live in Zagreb and I am the mother of a four-year-old boy. I'm 35 years old and I graduated from the Faculty of Graphic Arts, University of Zagreb, majoring in graphic technology. Further education in Algebra, the direction of a graphic designer, defined me today as a private and business person. Since the beginning of my working life, I have been involved in graphic design - initially part-time jobs for small companies, crafts and schools, volunteering in the profession, and later full-time in a state-owned

company on more demanding jobs. 9 years after my well-deserved degree, I founded a brand called **Cedulja/Sticker**. I found role models in the people I grew up with - in my parents. They educate me today, with their attitudes and thoughts, consciously as well as unconsciously. I am proud and happy to have a combination of parents like them.

From the moment I wanted to become a mother, my eyes absorbed baby products along the way. I noticed that the stickers I see on the cars weren't personally attractive enough for me to stick one of them on my car. And so I decided to make my own. From the first ideas and sketches on the computer, until today, a little more than three years have passed. After the founding of **Cedulja/Sticker**, self-adhesive stickers were made, and after a few months the brand expanded its offer with magnetic stickers, which I personally use. There are currently about twenty different sticker motifs on offer.

I work for **Cedulja/Sticker** alone, so it is a great challenge for me to set and position priorities, organize time, and I encounter the greatest difficulties in the areas of marketing. How and how often to communicate with customers, and to be moderate and interesting, is my frequent question. There is very little time to do all the necessary activities related to **Cedulja/Sticker**, with a regular job and a four-year-old, so I consider time a big obstacle for all the ideas I have.

The Little Entrepreneurship School for Women, organized by the International Women's Business Network, helped me see the advantages and disadvantages of working with the Card - how to highlight the advantages and better communicate the disadvantages. It opened up vistas for me about necessary actions that I had not thought about until then, and which are

important for market positioning, how to approach and communicate with customers, how to acquire new ones and take care of existing customers. She confirmed that I was doing some activities well and aroused interest in new ones. Taking new steps, one, for now successful cooperation with a member of the Women's Network was achieved. At the training, it was possible to hear a handful of information from areas in which I have less knowledge, and which are necessary for business. Apart from the education itself, I find it useful to connect and get to know all the participants and lecturers. In addition to the growth of business knowledge, personal development is inevitable - every experience and new contact is very valuable.

I managed to create a recognizable, unique and specific brand, although still a small brand. Compared to the first months of business, Cedulja/Sticker is much more open to customers. It communicates in a more accessible way, it is concrete and clearer. For now, I am meeting the set goals and that is an indicator that I am on the right track. Any interest in publishing Cedulja's/Stickers story is a success for me. Driving around the city I see stickers on cars and the feeling is indescribable.

Cedulja/Sticker is a brand that deals with the production of super simple and practical magnetic stickers for cars with the inscription 'child / children in the car'. The stickers are affixed by sticking and can be removed without leaving marks on the car. Labels can also be personalized with one or more names. Each sticker tells its own story - the children's one. Decent, simple, colorful and detail-packed stickers can be found in about twenty different motifs, which makes them recognizable.

Naljepnice su osmišljene i proizvedene u Zagrebu od kuda i putuju. Svaka kupnja domaćeg proizvoda je pozitivna kritika malom lokalnom proizvođaču i na svakoj kupnji sam iznimno zahvalna.



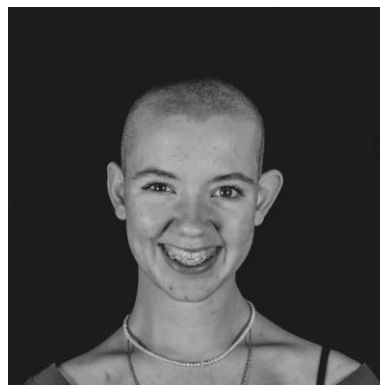
Dietke Hellwig (Germany)

Dietke Hellwig - 18 years old – is a freelancer in the areas of Photography, Film Making, Creative Coding and Youth-Media-Education who is attending a design and media technology focused High School. **Ready to Code** gave her the confidence to chase her own dreams and to be the person who she is now working as a freelancer.

Her passion for coding started at a Coding Camp for teenagers, at the age of fifteen. She loved exploring this new form of creativity and was hooked immediately. She wanted to try out everything and learn all the possibilities of coding. Therefore, she went to more and more IT-related events and was excited to attend every workshop and every hackathon she could find. The innovative environment of the IT scene encouraged her to carry out her own ideas and to start small projects. On these events she met more and more people to who she looked up to. But over time she noticed that not only the position of role models, but actually nearly every position in the IT-sector in general, is dominated by men and that, apparently, it is something special to be interested in technology as a woman.

Although she was generously supported by many people she always felt like she had to prove herself in order to be taken as seriously as men.

In 2018 she first heard about Ready to Code through their meet up “Cocktails & Code”, yet another event where she might gain new skills and learn something new. But the events Ready to Code offered were different: Not only were they more diverse and open minded but she did not feel like she had to proof that she was qualified and experienced enough. The community has certain values, especially that everyone can learn from each other and that everyone who is enthusiastic about IT and believes in equality is welcome. The Cocktails & Code meet up gave her the opportunity to connect with people who had inspiring stories to tell and could relate to her struggles so she found role models she could actually identify herself with. Besides official workshops where she could improve her coding skills, everybody was really willing to help and support her on her journey. She learned tips for work life as well as to call out and address discrimination and gender injustice before they are given space. Being part of the helpful Community, Ready to Code has built, gave her a strong sense of security and has shown her how important the existence of these kinds of safe spaces is. Seeing all these positive outcomes she had never expected, inspired her to help providing such safe spaces for others. Again, Ready to code was



involved in this step, as they were searching for mentors for their “girls-day” program. She started giving workshops for girls about web- and app-development. This pushed her further forward, realizing that she was able to inspire young girls to code, starting their own projects and gaining self-confidence. The concept to first provide people with a space to get inspired, gain confidence and try things out and then let them inspire others as well, results in a cycle of constant mutual growth. She believes that by being open for this growth and never stopping to discuss diversity, one day, the IT industry will be as diverse as IT itself.

Networking events like Cocktails & Code made her realize how versatile IT actually is. Getting to know people from different areas of computer science offers a diverse exchange. This inspired her to keep trying new things and tackle more experimental projects. Video, Coding, Art, Philosophy, Photography, Design and youth media education began to overlap and she started making image films and event shootings of Hackathons, supervising a digital youth participation tool and working on an alternative short film based on glitch art and algorithms. Suddenly people started reaching out to her for more projects and it seemed like she was becoming a freelancer. Freelancing comes with a lot of challenges so it was really helpful that she was able to connect with other freelancers in the community of Ready to Code. There she learned to talk about and stand up for the financial value of her work.

One of her favorite projects was an interactive art installation with Generative Design. For the 250th anniversary of the Philosopher Georg W. F. Hegel the Hegel Museum Stuttgart organized a two day event to make the Museum come to life. She and a light-artist she had met on a networking event, were given one room of the museum and the freedom to fill it with anything “Hegel”-related. The mindset she experienced at Ready to Code provoked her to embrace new working and learning methods which she could apply here. They worked out the concept of representing Hegel’s theories through light art and a sound based algorithm. This project was quite challenging in the sense that it was her first commission where she was fully responsible for the coding aspect. Through the Ready to Code community she was able to exchange herself with others about the common struggles of coding projects and working on her own. Without Ready to Code she probably would not had the courage to start this project where she could collect so many worthy experiences and new perspectives from. While she had often struggled to define what exactly she was doing – now she stands at a point where she embraces intertwining diverse fields and following her own rules.

Anita Molnár (Hungary)



Anita Molnár took over the management of the family business from her father about ten years ago. She had been managing director already for two or three years, when she applied for a mentorship program managed by the SEED Foundation. Then she wanted to gain knowledge about everything being part of how running a business, and she was particularly interested in how women entrepreneurs are managing their businesses. Now she knows that only specific questions may be meaningfully answered.

Her business deal with the production, cultivation, processing and marketing of spice paprika. This is a family business founded by her father in the mid-

90s. Anita joined the company in 2008. Working together with her father, she learned a lot about the profession, the entrepreneurial world. The specialty of their company is that besides the daily work they also operate a non-profit pepper history museum presenting the paprika culture of Szeged to the visitors. That is, they are also dealing with tourism.

By the way, she naturally grew up into the business: it was perfectly clear - when the time comes - to take over the relay boton from your father.

Anita was working as teacher for a long time, later on she continued her career in the private sector. When the business got stronger and it occurred to her that it would still be good to continue this story, she and her brother agreed that Anita would take the company further.

Anita wanted to know as much as possible about the activity of businesses and how do women entrepreneurs hold their own in this world?

„I was interested in how people of similar ages, especially women, were managing their company. I really wanted to talk about my problems with outsiders, I really wanted someone from outside to look at our company and to tell me what they see, whether they are mentors or mentees. The SEED Foundation's mentoring program provided an excellent opportunity for this purpose.”

Anita didn't come with specific problems to the program. She interested in every aspect of running a business: manufacturing technology, management, trade.

If you look back now, what has the mentoring program given to you?

„First, it gave me two girlfriends with whom we still in contact. For me, by the way, this was the first program I attended, and it aroused my interest even for similar programs and trainings. There was an excellent collaborative partner in this project, Zsuzsa Bardóczy trainer, consultant, communication specialist being such a big impact on me that I later also attended a training course and I consciously started to look for leadership training programs and lectures. Probably I liked so much what Zsuzsa was saying because I had never been manager before, at the same time I had to manage people in my business, especially men, therefore at first I was very uncertain, I felt myself like a puppet. Her presentation and training helped me to become a real team leader.”

Anita summarize in a single sentence what she received from the SEED Foundation's mentoring program: it made her open for attending further specific trainings as well as educational and professional programs.

Moldovan Brand, Global Success (Republic of Moldova)



At the age of only 22 and 18, they have already ventured into the business world. **Violeta and Daniela Basoc**, two sisters from the capital of the Republic of Moldova - Chisinau, launched their business in textiles. The main engine for starting it was their passion for fashion, and also the inspiration coming from their mother, who previously worked as a designer at several local stores and contributed to the development of their refined taste and love for design.

So, the Basoc sisters launched their small business in 2012. They started the activity without any employees. They initially established collaborations with various workshops, until 2016 when they opened their own business premise with two employees. As the number of orders increased, so did the number of employees. Later on, the two young women opened a showroom in the heart of Chisinau. There they sell only women's clothing in a wide range, such as: casual dresses, evening dresses, suits, overalls, blouses, skirts, pants and coats.

Thanks to their unique approach, success came in the blink of an eye. It was the style that made the difference between the articles present on the market at the time and what the Basoc sisters brought. Their products, under the **Raquette brand**, tailored with minimalist design, qualitative materials, a refined cut and impeccable finishes express the highest point of femininity. Soon, they expanded their market coverage, exporting cloths in Romania. In 2017, the young entrepreneurs managed to open their own store in Bucharest.

To run the business efficiently, the two sisters had to separate. One of them went to Bucharest to manage the showroom there, the other stayed in Chisinau, the local point where Raquette clothes are manufactured. The brand has conquered the hearts of thousands of women, both from Moldova and abroad, their collections being present at various fashion events in Milan and Paris. The brand is proudly worn by celebrities, being present in several fashion magazines, such as Vogue, Harper's Bazaar, Elle, Glamor, Brides.

However, the path to international success has not been easy at all. The young women encountered a number of difficulties, in particular because of their young age, when negotiating or when hiring staff. However, with ambition and patience, they had overcome these barriers.

In 2018, the young entrepreneurs applied to the **“Women in Business” Program**, this being the only financial support they had used. It was a considerable aid for them in order to improve and automatize the production process, but also for the promotion of their business and the brand development.

Therefore, the Program had a great contribution to the international image of the brand. The Raquette currently sells items online in Europe, the United Kingdom and the United States. The company also got loyal customers in countries such as Saudi Arabia, Australia and Japan. And any order from a new destination anticipates a new success.



Ella Botez Gheorghioiu – SIBIU EVENTS (Romania)

Ella Botez Gheorghioiu studied Business Administration in Tourism at „Lucian Blaga” University, afterwards gaining experience in the fields of tourism and beauty.

She wanted to follow her passion and start her own events planning business. However, she faced many gaps and challenges on her path to become an entrepreneur.



Among the main gaps and challenges she faced were as follows:

- Lack of knowledge and skills necessary to create the product, business, marketing and action plans
- Lack of positive role models (women entrepreneurs)
- Lack of guidance and lack of a business coach and a mentor
- Lack of support group / system (exchange of ideas, sharing experiences, emotional support, etc)
- Lack of business skills (accountability, marketing, business communication, sales, etc)

Due to the lack of knowledge and not knowing where to begin she avoided starting her own company.

In 2017 she saw and answered a recruitment ad for **EBW Ambassador in Sibiu**. Initially she joined the club as a member and later joined and graduated the club director training programme.

During her training period she started a **one-on-one mentorship programme with Bianca Tudor for 1,5 years**, which has continued after the training.

As a member of, and later an Ambassador for, EBW she has

- Gained the courage necessary to start her own business
- Turned her passion into a business
- Gained knowledge about turning an idea into a product, creating sales packets and marketing strategies
- Gained access to coaching and mentorship programmes
- Gained access to Mastermind experience exchange groups

- Networked at recurring business events
- Gained online visibility at both local and national levels
- Gained the necessary knowledge to create her personal brand
- Gained access to key persons of interest in the local and national business environment
- Been able to gain business for her company

For 6 months before starting her business she was initiated and trained in the field of beauty and cosmetics, however after realising her situation was greatly changed compared to when she initially joined the club she decided to quit her place of employment, to follow her passion and start her own business.

Currently SIBIU EVENTS is a well known events planning business for both personal development events as well as business events in Sibiu, with local contracts, a strong brand and reputation through the association to EBW SIBIU, through her membership to EBW, her involvement in the club, through her networking and online marketing activities, and most of all through delivering high quality events.

NASTJA VERDNIK – "HOV - HOV" - First dog bakery in Slovenia (Slovenia)

Nastja Verdnik (1987) is an owner of the first dog bakery in Slovenia »HOV - HOV«, where they bake healthy and natural pet food. The biggest advantage is that they use healthy ingredients, they are innovative, flexible and they follow the needs of the market. That is the main reason they have also been preserved throughout this time. They also have goals and ideas for the future.



Photo by Nastja Verdnik



Nastja Verdnik started in 2013 and now she has two stores in Slovenia - in Maribor as well as in Ljubljana, and franchises in Zagreb, Belgrade and Bratislava, and at the same time, her company cooperates with major

distributors across Europe. Currently she has 2 long-term employees and 6 students and in times of higher production in the company, additional 3 to 4 persons.

"Work with heart and love what you do. Because when problems arise, you will be able to solve them more easily", says Nadja.

<https://www.pasjapekarna.com/>

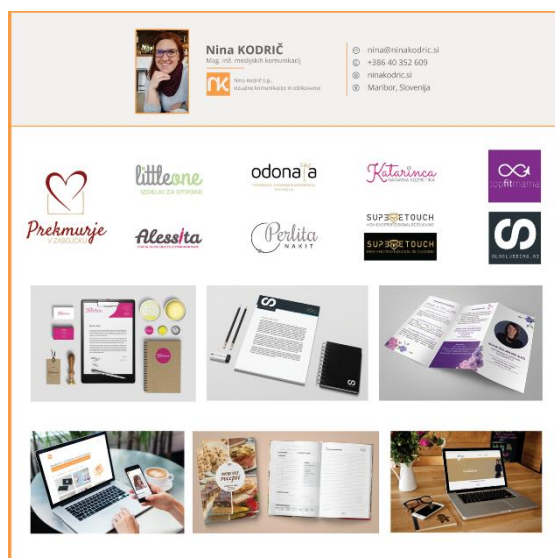
The story started when Nastja's puppy ate dog food and had problems. First, she was preparing healthy things for him. As she could not find the job, she took the opportunity and participated in the entrepreneurship program »Entrepreneurially in the business world«, conducted by Maribor Development Agency, and gains the insights in the entrepreneurial world.

During the elaboration of her business idea, she was employed at the Maribor Development Agency and a business mentor was working with her on daily basis along with the seminars and workshops from different business points of view - from business idea to profitable business. The programme runs for four months. The major turning point was the store she opened after the finishing the course. In the beginning, she wanted only to take care about herself and her mother, but having employed other people was a necessity but is also big responsibility. Although she started her business blindly, she successfully overcomes the legislative (lack of regulation for dog cookies) as well as financial obstacles. "The state could ease the start-ups, especially in the first two-years, when they are not able to present good financial results and have to focus on products development", concludes Nastja, the proud Slovenian young women entrepreneur.

NINA KODRIČ - GRAPHIC DESIGNER AND ADMIRER OF BEAUTIFUL THINGS (Slovenia)

"Just be brave and MAKE the first step!"

Photo by Nina Kodrič



Nina Kodrič (1990) is a graphic designer and admirer of beautiful things. She has a Masters' Degree in the field of Media Communication. She dedicates herself to her work and incorporates her expertise with a bit of her own uniqueness into the products and projects she is dealing with. With creativity, simplicity and joy, she makes sure your idea sees the light of day. She has her own company from January 2018.

<https://ninakodric.si/>

During her master studies at the Faculty for Electrical Engineering in Maribor, where she studied graphic design, she took part in the programme "Entrepreneurship is female". In the programme, organized by Community of Slovenian Business Women (<https://skupnost-podjetnic.si/>), Spirit Slovenia (<http://www.spiritslovenia.si/>), Chamber of Commerce Slovenia (<https://www.gzs.si/>) and other partners, she not only got an insight into what it means to be an entrepreneur, but received all the necessary info, as well as skills during the mentoring scheme and workshops.

She received more than 100 hours of educational program on different topics (registration process and different legal forms of businesses, accounting and taxes, law, branding and promotion, self-value, pricing of products and services, importance of networking etc.). The final decision to become an entrepreneur came as she was bound with the contract with the Employment Service of Slovenia, where she received a subsidy of 5.000,00 EUR to start her own company.

She said to herself: *“I will take advantage of these two years and do my best to succeed.”* As she says, it was also important to have the support of other female entrepreneurs' network Community of Slovenian Business Women in which the members were already running their own business and could help with the advice if something would not go as planned. She has also a great support of the grandfather, who was also entrepreneur for many years. His advice was that with good will and courage a man can overcome any obstacles. And she tries to keep that in mind every day, when she works at home, trying to reach her clients through the webpage and also social media. Her engagement, dedication and pleased customers make her life as graphic designer meaningful.