

# Presentation of programs for fragile target groups of entrepreneurs in Europe



European Equal Project « ENTRE »  
October 2007



This Guide is realized within the European transnational Equal Project « ENTRE ».

Its main objective is to present the existing structures and their programs in different partner countries that help fragile people to create their own business.

This Guide aims to be a starting point for sharing knowledge and tools concerning entrepreneurship and employment support between European countries.

#### ENTRE Project:

Equal "ENTRE" is a transnational project created on the initiative of the European Commission and European Social Fund.

The ENTRE project - TRANSITION TOWARDS ENTREPRENEURSHIP - has for objective to advance the professional insertion of most vulnerable people in the labour market with the small business creation, and this thanks to the share of the knowledge and tools between the various European partners of the project.

ENTRE consequently supports the equal opportunities between men and women.

The project started in September 2005.

The ENTRE project associates four Equal national projects :



"Create Your Own Business" Czech Republic



"Entre" Flanders



"Maillâges" France



"Crer" Portugal

**CZECH REPUBLIC – CEPAC – MORAVA**

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Entrepreneurship program for:  
- Mothers on maternity leave

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Entrepreneurship program for:  
- Unemployed people  
- Migrants  
- Women

**FRANCE – Réseau des Boutiques de Gestion**

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Entrepreneurship program for:  
- people living in deprived urban areas  
- Couveuses of business

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Entrepreneurship program for:  
- rural unemployed people

 **CZECH REPUBLIC**

## Mothers on Maternity Leave Program Cepac Morava

CEPAC – MORAVA is a regional non-profit organisation  
(*Jeremenkova 42, 772 00 Olomouc, Czech Republic*)

CEPAC – MORAVA is an association founded in 1993 by:

- UP Olomouc (Palacky University)
- CEPAC France
- Framo, s.r.o. (private organisation)

### ⇔ OBJECTIVE

The goal of CEPAC – MORAVA is preparation of prospective entrepreneurs. CEPAC – MORAVA trained about 2500 new entrepreneurs in period 1993 – 2004. From 2005 CEPAC – MORAVA is using structural funds. Within the Initiative EQUAL CEPAC developed an education program for mothers on maternity leave. New textbook of this program has about 800 pages. The program has also an e-learning component.

### ⇔ METHODOLOGY

*Methods of intervention:*

3 forms of courses:

- Presence courses
- E-Learning courses
- Blended learning course

Partnerships created in the project:

- Maternal centers (babysitting, informing mothers)
- Labor offices (informing mothers)
- University (e-learning, methodology)

New e-learning education portal has been developed within the project.

## ⇔ EXPERIMENTATION

- Number of beneficiaries in pilot courses is 53
- Duration of project is 25.7.2005 – 30.6.2008
- Project is financed by EQUAL, budget is 18,12 mil Kč.

## ⇔ RESULTS

New courses :

- 1 month long
- 3 months long (extending first course with ICT and psychology)

## ⇔ TRANSFERABILITY

Courses are used in other ESF programs



## BELGIUM

### SYNTRA programs

#### ⇔ Handling Organisation

SYNTRA Flanders is a Flemish government agency. One of the main tasks of SYNTRA Flanders is to become a hub for entrepreneurial learning and to promote more and better entrepreneurship. This means that SYNTRA Flanders has to make sure that there are more people who start as an entrepreneur and that there are less failures and more growers amongst the people who start an enterprise. In order to fulfil this task, SYNTRA Flanders undertakes actions concerning the following axes:

- Stimulating and teaching entrepreneurial attitudes and competences to young people. This requires a continuous effort towards schools, teachers and the local networks between business and schools
- Creating finetuning business management training trajectories.
- Collecting and structuring information about the initiatives on entrepreneurship in Flanders. This results in a knowledge centre called 'Competento', for more information please visit the website [www.competento.be](http://www.competento.be).
- Coordinating a target group policy. The aim is to make entrepreneurship more accessible for groups who have less entrepreneurs amongst them. Therefore SYNTRA Flanders wants to lower the thresholds to enter entrepreneurial trainings and enlarge the chances to pass the regular business management course. SYNTRA Flanders does this by providing entrepreneurial training trajectories.

Hereafter an overview of the different trajectories for the target groups will be given. It's important to know that every target group has its own needs, and that therefore different methods and approaches have to be used.

Here are 3 programs of SYNTRA Flanders for candidates entrepreneurs of fragil tartget groups.

## Entrepreneurial training trajectories for unemployed

### ⇔ METHODOLOGY

Methods of intervention, partnerships, pedagogical supports, technical argumentation.

To reach this target group, SYNTRA Flanders created a close partnership with the Flemish Public Employment Offices (VDAB). They evaluate the entrepreneurial competences of the candidates by means of the ENTRE-mirror. If the participant passes the test he will be transferred to SYNTRA-Flanders and is allowed to attend a business management course in daytime education, if however he is low educated (no degree of the secondary school) he is advised to follow a preparatory course in order to learn the management terminology as well as the necessary social and mathematical skills.

### ⇔ EXPERIMENTATION

- **Number of beneficiaries :**

In 2006, 600 unemployed attended the business management course. SYNTRA Flanders organised 11 preparatory trajectories for the lower educated.

- **Duration**

The preparatory course takes 60 hours. The business management course takes 132 hours.

- **Resources, budget, investments**

SYNTRA Flanders is a Flemish government agency. SYNTRA Flanders has a budget of 62.700 euros to develop and organise the preparatory trajectories for the unemployed people. The employment offices pay the business management courses for the unemployed, which is the main course to become an entrepreneur in Belgium and lasts 132 hours.

## ⇔ RESULTS

SYNTRA- location	starters	after lessons	4 participation BA	succeed
Antwerpen	9	8	8	8
Antwerpen	11	11	10	4
Antwerpen	16	14	11	8
Antwerpen	15	12	10	5
Antwerpen	15	15	15	9
Antwerpen	21	20	13	11
Mechelen	13	12	12	8
Hasselt	12	12	11	8
Gent	16	15	12	10
Gent	18	17	17	15
Brugge	8	6	6	6
	<b>155</b>	<b>142</b>	<b>112</b>	<b>45</b>

## ⇔ TRANSFERABILITY

SYNTRA Flanders has experienced less difficulty to reach this target group, because the VDAB (Employment Offices) sends a lot of the unemployed. The Employment Offices are able to do this because they're part of the Flemish government and have a recognized statute. The unemployed are obliged to contact them, this in contrast to the working of other organisations s.a. the centres of integration.

Furthermore SYNTRA Flanders has experienced that it's important to make good arrangements with the regional employment offices and to have lecturers who can adapt their lessons to the lower educated.

## Entrepreneurial training trajectories for migrants

### ⇔ METHODOLOGY

The main goal of the training trajectories is to remedy the language problems. The most important challenge with this target group is the sensitization. Therefore regional partnerships have to be formed with the centres of integration, the town councils, the employer's organisations and the employment offices. The partnership informs the target groups and stimulates them to follow an informative session about entrepreneurship. At the end of the session every candidate has to take the TOOL test -a language test developed by the University. This test enables to evaluate the level of knowledge of Dutch of the candidates. They will be split up in three levels. According to their level, they have to follow specific trajectories. Those who can communicate in Dutch may directly start the business management course, others who have a basic Dutch knowledge need to follow a preparatory trajectory called "de nieuwe markt"- in order to learn the management terminology. The candidates with a poor basic knowledge will be advised to follow Dutch lessons.

In some cases, other solutions are offered to migrants such as using an interpreter for the business management course and coaching sessions.

### ⇔ EXPERIMENTATION

- **Number of beneficiaries :**

In 2006, 150 migrants attended the Business management course with support of an interpreter. SYNTRA Flanders organised 10 preparatory courses "de nieuwe markt".

- **Duration**

The preparatory course takes 60 hours. The business management course takes 132 hours.

- **Resources, budget, investments**

SYNTRA Flanders is a Flemish government agency. SYNTRA Flanders has a budget of 120.000 euros to organise the informative sessions, to develop and organise the preparatory trajectory "de nieuwe markt" for the migrants and to pay the interpreters.

## ⇔ RESULTS

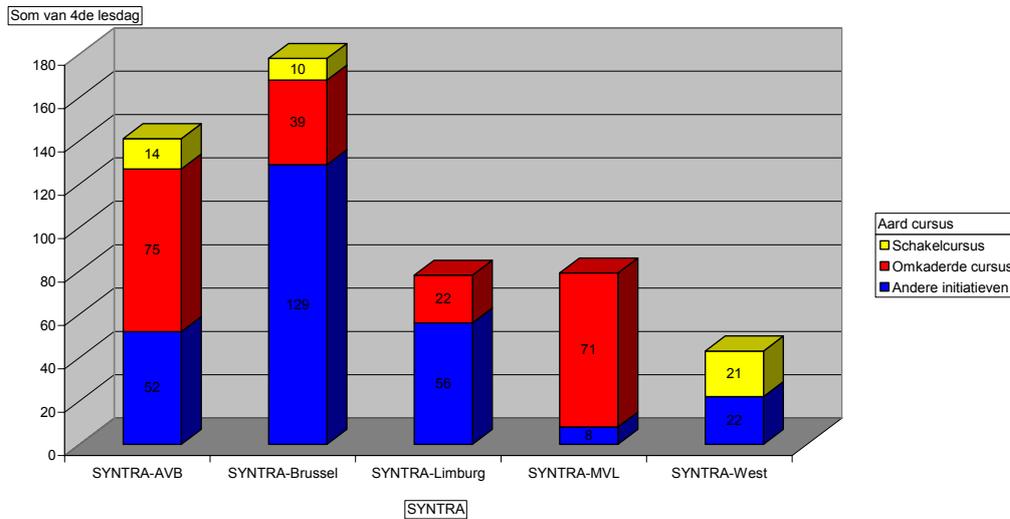
<u>SYNTRA</u>	<u>Location</u>	<u>after 4 lessons</u>	<u>participation exam</u>	<u>number succeed</u>
SYNTRA-Limburg	Genk	22	nng	nng
SYNTRA-MVL	Gent	16	17	10
SYNTRA-MVL	Gent	30	nng	nng
SYNTRA-MVL	Gent	25	16	13
SYNTRA-AVB	Antwerpen	28	nng	nng
SYNTRA-AVB	Antwerpen	17	19	
SYNTRA-AVB	Antwerpen	30	24	
SYNTRA-AVB	Brussel	27		
SYNTRA-AVB	Brussel	12	nng	nng
		<b>207</b>	<b>76</b>	<b>23</b>

These results represent the number of people following our training business administration with translation (red color)

Also another 45 people followed the pre training course for our standard business administration training (yellow colour).

The blue results refer to other training activities for this target group.

Doelgroep allochtonen: overzicht cursisten 2006-2007



## ⇔ TRANSFERABILITY

SYNTRA Flanders has experienced some difficulties using this methodology. The first step was the most difficult one. SYNTRA Flanders learned that it's important to form a regional partnership, to make sure that the sensitization goes by different channels in each region. But it's not easy to find suitable partners who can refer people to the courses. By talking to the local organisations, SYNTRA Flanders found suitable partners.

In the future SYNTRA Flanders wants to replace the preparatory course by "language coaches" in the regular course. These are instructors who explain in simple Dutch what the students need to understand or do. SYNTRA Flanders is busy with the development of this method.

## Entrepreneurial training trajectories for women

### ⇔ METHODOLOGY

The objective is to make entrepreneurship more accessible to woman by organising preparatory trajectories in which they receive assertiveness trainings, learn about time-management and learn how to make a business-plan. One of the trajectories SYNTRA Flanders has developed is the DOD-project, which stands for 'diverse entrepreneurial women'. The goal of the project is to make entrepreneurship accessible for migrant woman, who have a basic knowledge of Dutch. Non-migrant woman are also allowed to attend the course.

The DOD-project has two main tasks.

The first one is to create a preparatory course for migrant women, which provides a protected environment (this means lessons near by and for women only). In this course, they will be able to train their entrepreneurial competences and communicative skills. And they will get the opportunity to make their vague ideas more concrete.

The second one is to develop methods to reach migrant women. Therefore SYNTRA has created a regional partnership with the local counter for entrepreneurs and the local employment organisation. They will give informative sessions and will take care of the referral. To optimize the referral, SYNTRA will also use other channels such as migrant associations, public health organisations and training centres (where migrants can attend Dutch courses).

### ⇔ EXPERIMENTATION

- **Number of beneficiaries :**

39 women attended the preparatory course in June 2006.

- **Duration**

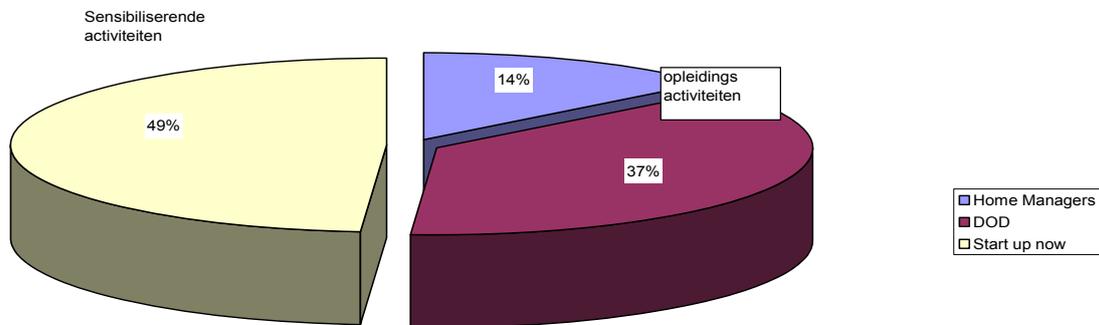
The preparatory course takes 40 hours

- **Resources, budget, investments**

SYNTRA Flanders is a Flemish government agency. SYNTRA Flanders has a budget of 20.000 euros to organise preparatory trajectories for woman

## ⇔ RESULTS

Overzicht activiteiten doelgroep vrouwen cursusjaar 2006-2007



The yellow colour refers to sensitization activities and the other or training initiatives.

## ⇔ TRANSFERABILITY

It's important to form a regional partnership that takes care of the referral.



**FRANCE**

**Tool for entrepreneurs in deprived urban areas**  
**« Boutique de Gestion–Ville »**

The national pilot organisation of the “Boutique de Gestion – Ville” is the Réseau des Boutiques de Gestion (RBG): associative network for support to business creation, established in the whole French territory.

The RBG carries out the transfer of the “Boutique de Gestion – Ville” tool into the Boutiques de Gestion.

Boutique de Gestion – Ville has different partners : Department of urban affairs of the Ministry for Housing and Urban Affairs and local partners (associations of the urban area)

⇔ **OBJECTIVE**

The “Boutique de Gestion – Ville” aims at creating and developing business activity and new services in deprived urban areas.

This tool requires:

- to integrate local stakeholders from the neighbourhood into the Boutiques de Gestion’s boards of directors
- to set up permanent coordination sections
- to participate in the coaching and “tutoring” of projects which have a collective dimension

“Boutique de Gestion – Ville” works in partnership with local stakeholders who are present in the neighbourhoods. The interconnection between economic and social actors is fundamental: it enables to take into account the issues detected in the vulnerable neighbourhoods.

⇔ **METHODOLOGY**

There is a wide range of methodologies and tools which are developed:

- sensitization to business creation
- project management training for social actors
- entrepreneur workshops and clubs
- training programs including local entrepreneurs coming from the neighbourhood

## ⇔ EXPERIMENTATION

Pilot organisation: “Boutique de Gestion « CREER” in Toulouse

➤ System of project emergence

Targets: future entrepreneurs coming from the following neighbourhoods in Toulouse: Bagatelle, Faourette, Bellefontaine and Reynerie

### *Evolution of the flow of people participating in the project emergence program of « Boutique de Gestion – Ville »*

Year	Number of persons attending the first interview	Number of monitored persons
1995	5	-
1996	24	4
1997	73	28
1998	107	31
1999	156	45
2000	158	67
2001	173	78
2002	198	102
2003	213	114
2004	228	131
2005	251	148
<b>Total</b>	<b>1 586</b>	<b>748</b>

### ***Profile evolution of the persons received***

Status of the person	Employee	Unemployed	Unemployed for more than one year	RMI (Minimum income support allowance)	Other	Unknown	Total
1999	7	145	46	43	1	3	<b>156</b>
2000	4	148	57	48	2	4	<b>158</b>
2001	4	164	67	53	3	2	<b>173</b>
2002	7	187	72	61	2	2	<b>198</b>
2003	10	198	73	66	3	2	<b>213</b>
2004	8	213	84	76	4	3	<b>228</b>
2005	11	235	93	117	5	0	<b>251</b>

→the number of people who benefit from the RMI (Minimum income support allowance) has increased: in 2005 they were almost half of the project developers (47%) instead of 28% in 1999.

### **⇔ RESULTS**

They were **135 business creation** in neighbourhoods of Toulouse.

Through this tool, the Boutiques de Gestion enabled to create business activity and employment, and they also contributed to a re-dynamization and a social repositioning of highly vulnerable and almost marginalised public. It has been noticed that when a Boutique de Gestion is present in a vulnerable neighbourhood, the economic dimension is more accurately taken into account by social actors, thanks to the sensitization actions that have been implemented.

### **⇔ TRANSFERABILITY**

There is today more than 60 « Boutique de Gestion – Ville » actions in the neighbourhoods of many major French cities:

Mantes la Jolie (78), Grigny (91), Malakoff (92), Nîmes (30), Nice (06), Marseille (13), Toulouse (31), Calais (62), Nancy (54), Amiens (80), St Denis

(93), Angers (49), Beauvais (60), Valence (26), Lyon (69), Dijon (21), Roubaix (59), Nantes (44) ...

## FRANCE

### **Tool for development of Couveuse *Union des Couveuses***

The “Union des Couveuses” is an association gathering “Couveuses” that are incubators of **fragile entrepreneurs**. Couveuses are non-profit organisations being included in the pathway of business starters. This step enables the future businessman to test the feasibility and economic viability of his project inside a contractual background, and to get trained in the profession of entrepreneur.

Public: vulnerable future entrepreneurs (long-term unemployed people, women...)

#### ⇔ OBJECTIVE

- To federate and professionalize the Couveuse
  - By sharing practices
  - By disseminating tools
  - Through a job referential
  - Through training
  - By implementing a quality management system
- To represent and defend its members
- To be a reliable intermediary for public authorities
- To raise sustainable funding
- To organize the dissemination of information, know-how and good practices
- To make sure that territories are respected
- To disseminate
  - By supporting the emergence of new structures in the whole territory as well as in the European countries
  - By developing the communication tools that are necessary to the development of this new profession

## ⇔ EXPERIMENTATION

Area of intervention of the Union des Couveuses : all France and the Dom Tom – the incubators work in an operational partnership with all the organisations dealing with economic development and professional integration, and they are supported by public authorities, local territory administrations and the European Community.

Number of incubated entrepreneurs in 2006 : 1857 (+57%)

Number of business creation in 2006 : 387 (+40%)

Duration of the incubation period : 9.5 per month on average

## ⇔ METHODOLOGY

The job of Couveuse means, per month, an average of :

- 8 hours of personal coaching
- 8 hours of integration into a collective network
- a logic of learning based on the method of “make one do”

### **Setting up an incubator:**

Coaching process for setting up and initiating a Couveuse

- Setting the process and mobilizing the stakeholders
- Mobilization of the partners
- Individual and collective sensitization of the local stakeholders

- Setting up of the working groups
- Methodological organisation of the process
- Coaching the making out of the feasibility study
- The Union des Couveuses brings expertise, monitoring and operationality:
  - Methodological contribution
  - Concrete examples
  - Validation of the proposed scenarios

When the Couveuse starts, the Union des Couveuses gets involved operationally at three levels by:

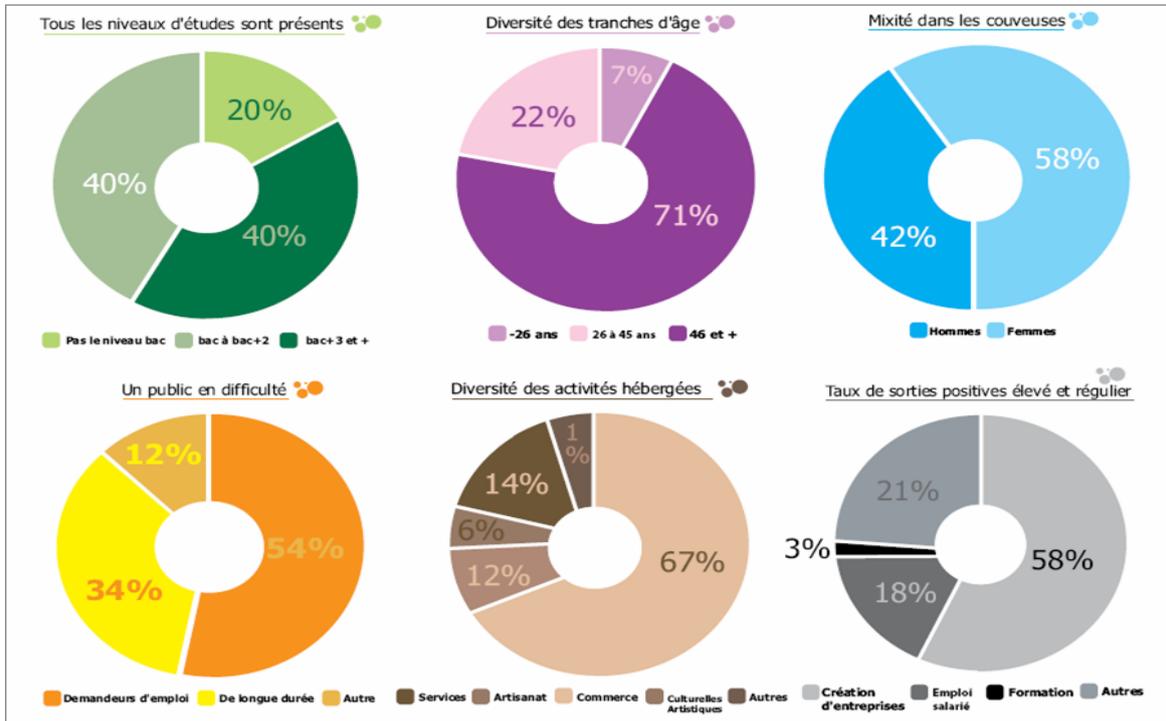
- conducting the first Steering Committee and the first Admission Committee of the Incubator
- supporting technically the setting up (recruitment, methodology transfers, networking)
- training staff on site or in a pilot Couveuse

### **Available tools**

- The pilot couveuse is a training centre for members, it also disseminates tools and know-hows
- The virtual couveuse enables the monitoring of starting up entrepreneurs with outsourced tools

### **⇔ RESULTS**

- number of beneficiaries : from 2002 to 2006 : 4857
- number of business creation in couveuses from 2002 to 2006 : 1587
- 73 locations of couveuses
- 80% of beneficiaries have positive results (business creation, employment)



 **PORTUGAL**

## Disabled people project AICIA

**The organisation handling the experience is AICIA** – Associação para a integração de crianças Inadaptadas (Institution to integration of disabled children), a local non-profit organisation.

### ⇔ OBJECTIVE

- To create a social laundry.

The laundry should serve their own needs and also be useful to the community of Arouca region. The new service provided, also allows a profit to self support their expenses as well.

### ⇔ METHODOLOGY

The methodology that was applied in this case of empowerment consisted basically in 5 operations:

- Partnership ;
- Training in specific areas (professional training);
- Financial comparticipation from support programmes ( e.g. LEADER );

### Specific Methodologie from AICIA

- Partnership between AICIA and ADRIMAG

Both of associations had a market study to verify the possibility of Arouca having laundry and cleaning services;

- People frequented a training course in laundry and cleaning services

Some people who had received professional training, were selected;

- ADRIMAG supported the project (LEADER+ - Lavandaria social) by financing the equipment of the laundry :
  - 4 washing machines
  - 1 ironing machine
  - 1 drying machine

## ⇔ EXPERIMENTATION

- **Number of beneficiaries** : 135
- **Duration** : 10 years
- **Budget** : 38.147,00 €
- **Employment** : 3 new jobs (full time) and 2 new jobs (part time)
- **Objective**: To create a social laundry
- **Training** : 8 people had training in laundry and cleaning services.
- **Investments**:

Purchase of:

- 4 washing machines
  - 1 ironing machine
  - 1 drying machine
- **Partnerships**: ADRIMAG to do the financing project – LEADER+.

## ⇔ RESULTS

The workers feel motivated and integrated; also the community is satisfied with all the benefits. More diversified offer than before.

## ⇔ TRANSFERABILITY

It is possible to transfer this experience into the other countries, as shown in the following points:

- Training
- Financing project
- Social integration
- New jobs