



IO2

Guide for Migrant

**Realized in the framework of
opportunities for migrants
(VET4MIGRE)**

Entrepreneurs

**the project “Vet
and refugees”
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Development of Innovation



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Introduction

With the understanding that entrepreneurship is a powerful tool for driving economic growth, nurturing new skills and capabilities, and creating jobs among migrant and refugee populations, we offer the following “Guide for Migrant Entrepreneurs.” This guide is both a training tool and reference source, with a collection of cutting-edge tips, advice, exercises, legislation, and more, all contributing to supporting migrants and refugees with information so that they can transfer their skills into self-employment.

The European Commission recognises that migrants make up an important number of potential entrepreneurs, but that they face specific legal, cultural and linguistic barriers. In this project, we aim to support the creation, improvement and wider dissemination of support schemes for migrants and refugees. We recognise that it is important to develop new, creative and long-term strategies to allow refugee and migrant populations to adapt, integrate and become positive citizens in their host countries, and to support their smooth transition into the job market by offering training and mentoring opportunities to become self-employed.

The Guide is designed to help start-ups identify any potential issues they might face when conducting business in Europe and beyond, using online tools, and to ensure they get off on the right foot from the very start. It is also a learning resource which businesses can use regardless of the country from which they operate. However, it contains specific chapters with information based on each partner country in the project: Spain, Denmark, Italy, Greece, and Bulgaria. In these chapters, we ensure the Guide contains relevant information about the legal issues and support available for migrant and refugee entrepreneurs. It is expected that the guide will help start-ups to gain valuable insight into using a range of online marketing tools, thus fostering entrepreneurial growth across the continent through e-commerce activities.

The guide is created with the structure of a training tool, highlighting the key topics under the following module headings: soft skills for entrepreneurs; creativity and innovation; business plan; communication and marketing; ebusiness and online marketing; customer service. These modules are followed by national legislation and finally case studies and exercises, to use and practice the knowledge gained.

I MODULES

MODULE 1: SOFT SKILLS – EMPLOYMENT AND ENTREPRENEURSHIP

1.1 Introduction

In this chapter, you will find information about the difference between soft skills and hard skills. Then the skill set needed for an entrepreneurial mind-set is presented and each skill discussed.

1.2 Soft skills vs. hard skills

Soft skills enhance the ability of individuals to efficiently work in a business environment and ensure effective use of domain knowledge in actual practice. To improve the employability of job-seekers and people who want to be self-employed, soft skills have a crucial role to play. However, the importance of soft skills has always been side-lined by the need for other core technical skills.

To understand soft skills, we first need to differentiate between hard skills and soft skills. Hard skills can be defined as a set of skills which have been developed from academic and technical knowledge. According to Martin Carole (2008)¹, hard skills are “along the lines of what might appear on your resume” and soft skills can be defined as a “cluster of personality traits, social graces, personal habits, friendliness and optimism.”

Technical and academic skills are easier to evaluate and observe and are further relatively more tangible because of the presence of examination system focusing on laboratory and classroom studies. However, soft skills are difficult to define, observe and evaluate and can be classified as “intangibles.” Such skills involve items which reflect positive behavioural and emotional disposition. According to Hewitt Sean (2008)² soft skills are “non-technical, intangible, personality specific skills” which determines an individual's strength as “a leader, listener and negotiator, or as a conflict mediator”. Some of the commonly acknowledged soft skills include communication skills, good attitude, body language, etiquette, presentation skills, cultural awareness, commitment, honesty, reliability, ethical approach and team-working skills.

Broadly, soft skills can be defined as a group of abilities which are non-technical but professional in nature. Soft skills are also defined as a cluster of productive personality traits that characterize one's relationships in a milieu. These skills can moreover include social graces, communication abilities, language skills, personal habits, cognitive or emotional empathy, time management, teamwork and leadership traits.

A definition based on a literature review explains soft skills as an umbrella term for skills under three key functional elements: people skills, social skills, and personal career attributes (Robles, 2016)³.

1.3 Soft skills for self-employment and entrepreneurship

Research studies have defined the most important soft management skills for meeting success in an entrepreneurial undertaking. Along with **self-awareness**, the skills for self-employment and

¹ Martin Carole (2008), "How to stand out from a Crowd of Candidates", Retrieved in January 2009 from http://www.career_intelligence.com/Transcation/uniqueness.asp

² Hewitt Sean (2008), "9 Soft Skills for Success" retrieved August 2008, from http://www.askmen.com/money/career_100/121_career.html

³ Marcel M. Robles, Executive Perceptions of the Top 10 Soft Skills Needed in Today's Workplace Archived 2016-08-12 at the Wayback Machine., Business Communication Quarterly, 75(4) 453–465

entrepreneurship include **communication**, **creativity** (including problem solving), and **management and leadership** skills (which includes motivation, negotiating, goal setting, planning and organizing, team building)⁴.

1.4 Self-awareness

The psychological study of self-awareness can be first traced back to 1972 when Psychologists Shelley Duval and Robert Wicklund's developed the "theory of self-awareness."

They proposed that, "when we focus our attention on ourselves, we evaluate and compare our current behaviour to our internal standards and values. We become self-conscious as objective evaluators of ourselves."

In essence, they consider self-awareness as a major mechanism of self-control.

Self-awareness is the key cornerstone to emotional intelligence. The ability to monitor our emotions and thoughts from moment to moment is key to understanding ourselves better, being at peace with who we are, and proactively managing our thoughts, emotions, and behaviours.

Much research has indicated self-awareness is a crucial trait of successful business leaders. In a study undertaken by Green Peak Partners and Cornell University examining 72 executives at public and private companies with revenues from \$50 million to \$5 billion, it was found that "a high self-awareness score was the strongest predictor of overall success".⁵

Some of the reasons why it's important for entrepreneurs to focus on self-awareness:

- The business depends on you as the entrepreneur – a good understanding of your strengths and weaknesses will assist you leveraging your key strengths and to align them to the businesses' core competencies.
- Entrepreneurs who are self-aware have the ability to perceive others accurately and will help them to align their team's strengths to the business.
- Successful entrepreneurs know how to harness their inner strength
- Self-awareness enables you to develop an authentic personal brand
- Decision-making is improved through the better understanding of oneself

At this point, it is also important to mention the importance of cultural awareness when starting the journey of self-employment or an entrepreneurial action in a foreign country. Someone's cultural awareness is their understanding of the differences between themselves and people from other countries or other backgrounds, especially differences in attitudes and values.

1.5 Communication

The skill of communication plays a critical role in the execution of all other skills. If you cannot communicate, the other skill sets will fall flat.

Communication is a way to create interactions between people. Having good communication skills will also help an entrepreneur at the time of project explanation, elevator pitches, presentation, training, as well as many other areas where a person has face-to-face conversations. An effective communicator can build her career more easily.

⁴ Holmberg-Wright, Kristin, and Tracy Hribar. "Soft Skills-The Missing Piece for Entrepreneurs to Grow a Business." American Journal of Management 16.1 (2016): 11.

⁵ <https://positivepsychologyprogram.com/self-awareness-matters-how-you-can-be-more-self-aware/>

Communication skills can be broken down into:

1. Listening - Active listening involves paying close attention to what the other person is saying, asking clarifying questions, and rephrasing what the person says to ensure understanding ("So, what you're saying is..."). Through active listening, you can better understand what the other person is trying to say and can respond most appropriately.
2. Nonverbal Communication - Non-verbal communication includes facial expressions, the tone and pitch of the voice, gestures displayed through body language (kinesics) and the physical distance between the communicators (proxemics). These non-verbal signals can give clues and additional information and meaning over and above spoken (verbal) communication.
3. Clarity and Conciseness – expressing ideas clearly and directly.
4. Confidence - Confidence shows that you believe in what you're saying.
5. Empathy and Open-Mindedness - entering conversations with a flexible and open mind, and being open to listening to and understanding the other person's point of view.
6. Respect - People will be more open to communicating with you if you convey respect for them and their ideas.
7. Feedback - Being able to appropriately give and receive feedback is an important communication skill.

1.6 Creativity and problem solving

These are skills necessary to grow and develop the business. An entrepreneur must invest time and effort to continually hone these skills. By concentrating on problem solving and creative thinking, the individual will be able to recognize (and create) opportunities to sustain and grow the project they undertake. When we think of creativity, we tend to think of people exploring their artistic side through music, art and writing. When we think about creativity as a job skill, we tend only to consider jobs in the creative industries such as art & design and promotion. Yet we all use creativity every day, and it is a vitally important tool in our arsenal of soft skills.

Creativity is useful as it helps us to think outside of the box. Tasks that are otherwise dull and repetitive become efficient and interesting when we engage our creative centres. Creativity is also about problem solving and we know how important that can be in starting off as a self-employed professional/entrepreneur.

Creativity is one of the soft skills and it helps develop innovative solutions to problems. It requires an openness to innovation and mental flexibility.

Everyone is naturally creative to a certain extent. Arguably, creativity is one of our oldest evolutionary tools. Humans fashioned and designed tools, tools to make tools, and improved them through trial and error. The process today is no different. Essentially, creativity is⁶:

- Problem solving (another important soft skill): Having a problem that you wish to solve leads to experimental trial and error until you get it right

⁶ <https://bookboon.com/blog/2016/06/soft-skill-creativity-an-underrated-skill/>

- Curiosity to try something new based on prior knowledge and enough understanding to see if a process can be improved
- The fresh perspective: giving a task to a person who had no prior experience can open up new ideas

Creativity is one of the core soft skills. Employees who use it are innovative in their working practices as a second nature. If a business is to move forward, it needs the regular fresh input of creative thinking. As noted above, the one evolutionary advantage that humans have is creativity. Creativity is innovation and any business unwilling to innovate will not survive for long.

Some radicals suggest that workplaces are too disconnected from the creative process. While the idea that work needs creativity may have its critics in certain industries, people are at their best when they are permitted to explore their imaginations.

Techniques to improve creativity

The best-known technique is probably brainstorming, which is used to develop a large number of new ideas and is usually used in a group. Brainstorming works on the principle of quantity rather than quality of ideas and is particularly popular. Other creativity techniques include mind mapping, Method 635, the 'thinking chairs' based on Disney's method, the Six Thinking Hats method and checklists.⁷

1.7 Management and leadership skills

Basic knowledge of management is needed at the initial stage and later during the development stage. Without leadership, many entrepreneurs self-sabotage through extremely poor decision making and weak leadership skills⁸. Usually in the beginning, management is conducted by the sole founder or owner who must perform all the actions. As the business develops, more management skills are necessary. This is often when frustration sets in.

The owner is dealing with a totally new type of problem – management of others. Skills in planning, organizing, leading, and controlling are needed along with an overview of finance, marketing, and attaining a competitive edge. Not everyone can be comfortable managing people. Numerous skills are needed to effectively run a business.

The entrepreneur will need to plan and organize, set goals, make decisions, and market the business. One successful entrepreneur made mention that “team dynamics is the hardest and most personal challenge of all. Getting that wrong really hurts. Fundamentally, it’s all about leadership.”⁹

Leadership is about organizing people and motivating them to work toward a common goal. The entrepreneur needs to give up some control and put efforts into building upon other people's skills. To gain the competitive edge, managerial and interpersonal skills and knowledge are at the centre.

⁷ <https://www.alumniportal-deutschland.org/en/jobs-careers/career-magazine/creativity-techniques/>

⁸ Wagner, E. T. (2013, September 12). Five Reasons 8 Out of 10 Businesses Fail. Retrieved from Forbes: <http://www.forbes.com/sites/ericwager/2013/01/12/five-reasons-8-out-of-10-businesses-fail/>

⁹ Murphy, B. (2010). *The Intelligent Entrepreneur*. New York: MacMillian Publishing.

1.8 Management and leadership

Management and leadership skills usually include: motivation, negotiating, goal setting, planning and organizing, and team building.

- **Motivational** skills¹⁰ in the workplace can be defined as actions or strategies that will elicit a desired behaviour or response by a stakeholder. Motivational tactics will vary given the style of the motivator, their relationship with the target of the motivation, and the personality of the individual to be motivated.

Steps in the Motivational Process

1. Assessing the preferences and personality characteristics of the individual or group to be motivated.
2. Defining motivational strategies appropriate for that target.
3. Conveying expectations for performance to or achieving desired outcomes from the object of the motivation.
4. Communicating benefits, rewards, or sanctions if expectations are (or are not) met.
5. Providing feedback regarding progress or lack of progress towards desired outcomes.
6. Addressing problems or obstacles that are limiting success.
7. Providing rewards for desired outcomes.
8. Issuing warnings prior to enacting sanctions.
9. Publicly recognizing others who have responded in the desired manner.

- **Negotiation** is a method by which people settle differences. It is a process by which compromise or agreement is reached while avoiding argument and dispute.

In any disagreement, individuals understandably aim to achieve the best possible outcomes for their position (or perhaps an organisation they represent). However, the principles of fairness, seeking mutual benefit and maintaining a relationship are the keys to a successful outcome¹¹. **Goal setting** is a powerful process for thinking about your ideal future, and for motivating yourself to turn your vision of this future into reality.

The process of setting goals helps you choose where you want to go in life, both professionally and personally. By knowing precisely what you want to achieve as an entrepreneur, you know where you have to concentrate your efforts. You'll also quickly spot the distractions that can, so easily, lead you astray.

- Planning and organizing skills

The ability to manage self and/or others, and resources including time and surrounding circumstances to reach a specific goal.

¹⁰ <https://www.thebalancecareers.com/motivational-skills-with-examples-2059691>

¹¹ <https://www.skillsyouneed.com/ips/negotiation.html>

Behavioural indicators include¹²:

Planning

- Accurately estimate time and effort required to complete a task.
- Identify and organise systems and required resources.
- Organise personal time to carry out responsibilities.
- Maintain adequate preparation time for scheduled meetings/deadlines.
- Develop schedules and timetables with clear, specific milestones and deadlines.
- Establish how to measure results and milestones for oneself.

Prioritising

- Identify critical tasks.
- Arrange tasks in a logical order.
- Establish priorities systematically, differentiating between urgent, important, and unimportant tasks.
- Use a "to-do" list, task plan, or similar planning devices to note action plans, deadlines, etc.
- Monitor & adjust priorities and/or eliminate tasks on an ongoing basis.

Team building

Ability to identify and motivate individual employees to form a team that stays together, works together, and achieves together.

This skill is more relevant after you start building up and scaling your business activities.

¹² <https://www.strath.ac.uk/careers/skills/generalskills/planningorganisingskills/>

MODULE 2: Creativity and Innovation

2.1 Introduction

The words creativity and innovation are used almost interchangeably. Module 2 “Creativity and Innovation” is a highly useful tool to the reader. It provides guidance and deeper insight into the terms ‘creativity and innovation’ while enabling the reader to broaden his/her horizon thinking outside of the box! These two factors are considered to be critical for realizing the project goals and objectives.¹³

It is worth mentioning that the clear and precise distinction between creativity and innovation is important since it is not feasible for an innovative organization or business to exist without creativity. And likewise, without effective processes in place to transform creative ideas into practical, real world, value added applications, creativity is of no commercial value. Once the difference and the use between the two is conceived the road to success is wide open!¹⁴

By the end of this module the reader will be able to answer questions such as:

- What is innovation?
- How can innovation be beneficial?
- What is creativity?
- What is creative thinking?
- What are creative thinkers’ characteristics?
- What are creative thinking techniques?

You will gain a new and to the point insight on ‘creativity and innovation.’ To be more precise, in the following, you will go through advantages and benefits while also receiving a few points of view that may inspire you. Finally, you will be presented with two case studies that depict the project objectives and goals.

2.2 Innovation

It is without any doubt a word that we use in our daily lives, but do we know what innovation actually is? A simple but precise definition is that “Innovation is the process of translating an idea or invention into a product or service that creates value or for which customers will pay. An idea is not innovative if it cannot be reproduced in a costly manner and of course should satisfy the intended need. Innovation is treating resources, ideas and process in a way that adds value by creating products or services.”¹⁵



Innovation has many forms and figures. For an aspiring entrepreneur innovation is:

- The implementation of new ideas (referring to both products and services).

¹³<http://www.businessdictionary.com/definition/innovation.html>

¹⁴<https://www.smartstorming.com/the-relationship-between-creativity-and-innovation/>

¹⁵ V.M.Patil, R. M. Athavale, Innovation Management and Process of Innovation Management

- Creating dynamic products that people truly need and can employ in their daily lives. All in all it makes the product/service necessary in people's daily lives.
- Improving or changing a product/service. This is a form of innovation as well as modifying materials, methods, tools, etc.¹⁶

Naturally, having just this insight into what innovation is, we can already easily understand why innovation and creativity are so closely connected.

Some inspiring quotes on innovation:

«Without tradition, art is a flock of sheep without a shepherd. Without innovation, it is a corpse»

Winston Churchill

«There are different ways to do innovation. You can plant a lot of seeds, not be committed to any particular one of them, but just see what grows. And this really isn't how we've approached this. We go mission-first, then focus on the pieces we need and go deep on them and are committed to them. »

Mark Zuckerberg¹⁷



Useful tip: At the end of this module, in the “sources” section, you can always find the sources' links and gain a deeper insight into the key words.

At this point it is worth mentioning that innovation is not at all about “inventing” new ways, paths, and ideas but actually about being able to spot a problem or a potential gap and aim for it. Think of yourselves as clients. What is it that you are missing? How many times have you considered the thought: “Oh, it would be good to have something for that...”? Changing something that already exists by reforming or modifying it is the most commonly used form of innovation nowadays.



Innovation may be proven extremely beneficial for an enterprise and beyond. How?

- it can boost productivity

¹⁶<https://www.business.gov.au/info/run/innovation>

¹⁷<https://www.brainyquote.com/topics/innovation>

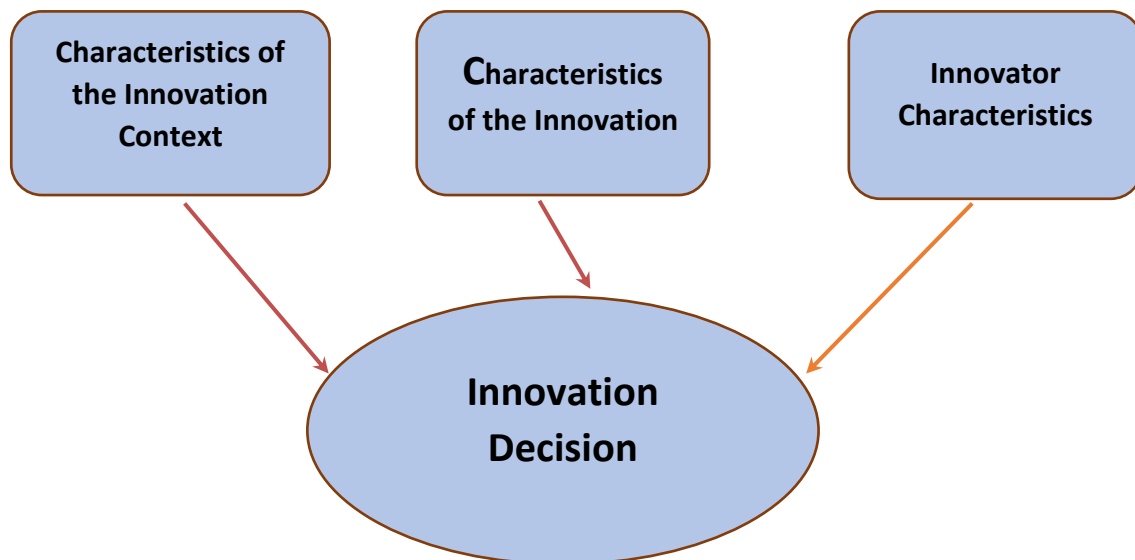
- ☐ it may reduce costs
- ☐ it can likely lead to increased competitiveness
- ☐ naturally it can improve brand recognition and value
- ☐ it leads to new partnerships and relationships
- ☐ it is directly connected to increased turnover and improved profitability¹⁸



Hint: In your daily life, what product or service would you like to have – or to see improved? Let's take one minute to think of how we could intervene and contribute to that!

At this point it is worth mentioning that worldwide, it is commonly agreed that there are a few characteristics that a successful innovator may need to possess:

- **Divergent thinking:** Where most people see a cliff and they are scared of it, innovative thinkers see an opportunity to build a bridge and open the way.
- **Curiosity:** innovators never stop learning and never stop asking. No one knows anything if he/she does not seek more information.
- **Passion:** naturally, passion drives an initiative, a thought or our actions generally. Successful innovators have infectious passion about what they do or want to achieve.
- **Stamina:** it is highly rare to find a successful entrepreneur that will admit that he/she did not fail. Failure is a part of the great success to follow. Patience and persistence are required.
- **Courage:** Putting ideas into action, bringing other people on board, and facing criticism takes an extraordinary amount of courage. Embrace criticism and categorize it according to whether it is useful for you or not.
- **Leadership:** Innovators are authentic leaders that when necessary stand up and enact their initiatives. Their character is dynamic and highly productive and so inspiring to others too.¹⁹



¹⁸<https://www.nibusinessinfo.co.uk/content/advantages-innovation>

¹⁹<https://www.innovationexcellence.com/blog/2015/03/13/7-characteristics-of-highly-successful-innovators/>

2.3 Creativity

Creativity is the ability of making ideas come to life. The main characteristic of the creativity is the ability to see the world by a different perspective, identifying the key elements, correlate them and solve problems.²⁰

Creativity involves two processes:

- ✓ **thinking,**
- ✓ **then producing.**



Naturally, many definitions come to mind regarding creativity. If you have an idea of what creativity is, you most probably have incorporated and thought of originality, effectiveness, imagination, inspiration, ingenuity and more likely, innovation!

“Creativity is just connecting things. When you ask creative people how they did something, they feel a little guilty because they didn't really do it, they just saw something. It seemed obvious to them after a while. That's because they were able to connect experiences they've had and synthesize new things.”

Steve Jobs

For products or services, creativity is an integral part directly connected to success. Through creativity, a dynamic conscious and subconscious mental process, original ideas are the outcome. Being able to break the pattern as well as the traditional way of thinking in a more creative way may help you reach and find new paths and alternative approaches to a particular situation or even a problem. It is time to find out more about creative thinking!

What are the unique characteristics of creative thinkers?

- **they communicate.** Listening and communicating is a core characteristic that you will have to adopt. Through this process, collaboration and better results will arise.
- **they are open-minded.** Overcoming traditional paths while appreciating criticism will enable you to grow and develop.
- **they are risk takers.** being able to assess the risk taken while exploring new opportunities and ideas is a path that you will not find yourself on if you do not face or undertake the risk in the first place. Don't forget that creative thinkers are resilient.
- **they are flexible.** Creative thinkers think outside of the box. They welcome changes since they like to find out ways of adapting to them.²¹

²⁰<https://www.creativityatwork.com/2014/02/17/what-is-creativity/>

²¹<https://inkbotdesign.com/creative-thinking/>



Tip: Boost your creativity with creative thinking techniques!

A few creative thinking techniques that may be proven beneficial:

- **Take notes!** write down your thoughts, your ideas or your suggestions. On a regular basis go through your notes and give yourself feedback or ask someone you trust for his/her thoughts on the matter. In other words, create your own personal business diary and evolve it.
- **Brainstorm!** This is a simple yet highly effective technique. Place all of your ideas in one place and start reproducing and developing them. Even if an idea seems unachievable or “silly” do not just give up on it just yet. Let your ideas grow and reconsider everything that you have.
- **Reverse thinking!** Allow yourself to see from a different perspective. Create a different/reverse scenario and go through it.²²



Hint: Go through the video [here](https://hygger.io/blog/how-to-arrange-an-effective-brainstorming-in-it-company/) on how to enhance your creativity!

2.4 Creativity & Innovation

²²<https://hygger.io/blog/how-to-arrange-an-effective-brainstorming-in-it-company/>

Over the last few decades, innovation and creativity have become critical skills for achieving success in developed economies. Having thus far gained insights into what innovation and creativity are, perhaps now the connection between the two has become more obvious.

Creativity is connected to imagination and innovation is associated with implementation. In order to conceive a fresh idea and actually implement it, you need to keep both terms in mind. Creativity is the driving force behind innovation and the incorporation of looking at things from different perspectives and freedom of restrictions by rules and written or unwritten norms.²³²⁴



While entrepreneurs' strength is identifying opportunities, large established companies are good at exploiting them based on their value.

The only way for small businesses to succeed in the modern labour market is to excel in both, recognizing and pursuing opportunities.

In general, for companies creativity and innovation are very crucial elements, giving them the

advantage of the effectiveness against other competitive companies.²⁵

In order to summarize and combine creativity and innovation you may find [this](#) video helpful.

Customers' needs and trends are constantly changing. Every day is different, and people might ask for new products/services or updates and versions of the existing ones. In an effort to follow a trend based on their needs, an entrepreneur has to create and implement new products and services that satisfy and fulfil the market's needs. It is of vital importance to spot a potential gap, or to come up with a new iteration at the proper time. Asking questions and finding out different peoples' opinions about what they would like to have or even on your own idea might lead you to success.

You can always turn to open-minded people or people that you truly trust with questions like:

- What is it that you are missing from your daily life (as a service or product)
- What would you like to be better/updated/upgraded?
- Would you go for my business idea?
- What recommendations do you have on my business idea (as feedback)?

Always remember to reverse the roles thinking of yourself as a potential client! You can always go back on the above-mentioned questions and answer them yourself as a potential buyer.

²³<https://www.linkedin.com/pulse/importance-creativity-innovation-business-siyana-sokolova/>

²⁴<https://online.lsus.edu/articles/business/creativity-innovation-in-entrepreneurship.aspx>

²⁵<https://online.lsus.edu/articles/business/creativity-innovation-in-entrepreneurship.aspx>

This can be beneficial since:

- ☐ your idea may be unique, enabling you to be the first person to enter it on the market
- ☐ you may fill in a market gap
- ☐ you may be highly competitive
- ☐ you can have a higher price for your product or service
- ☐ you can gain new clients and if careful and diligent, faithful ones.



Case study 1: Zylo Sunglasses.

Have you ever heard of wooden sunglasses? Does it sound familiar to you? Well, Zylo sunglasses became popular and a completely hot trend for European people and beyond over the past few years.

Ms. Eleni Vakondiou and Mr. Periklis Therrios come from the Greek Aegean island of Syros. From a small workshop on Syros, the couple started with a production of 350 pairs a year. They say they are now on track to making 2,000 this year, retailing for between 250 and 300 euros. It is inspiring to read one of their statements:

“There are times where a simple morning thought, is enough to change everything you take for granted.”



The idea of wooden framed sunglasses started with a morning's thought in 2012. Just a thought!

The designers/entrepreneurs were experiencing a hard period, due to the Greek financial crisis. They had experimented for a year with crafting small wooden objects. As they said, “building up a fully functional prototype is the answer to a lot of design and manufacturing questions

and hesitations. We saw that this was a great and viable idea. But then we started searching the net for similar projects, we were disappointed that we were not the first ones to think about wooden eyewear frames. But we didn't let that affect us and stop our tries. We continued boldly, with even more passion. You see, there is a certain distance between ideation and making something. That is a distance that you need to cross in order to fully understand yourself, your capabilities and of course the primary idea behind it all. You reconsider, re-evaluate and move further on.”

They felt that this idea, crafting by hand and making wooden eyewear on Syros Island, in the middle of the Aegean Sea was viable and really suited them. They wanted to follow that bold morning thought, so much so that it became the centre of their everyday lifestyle and their dream. They still search and develop their frames, so that the artefact becomes even more perfect and well manufactured, even more customizable and universal. They live with these materials and firmly believe that they need to re-enter our daily lives in forms and shapes that we haven't used them for yet.

The full interview is available [here](#)

Feel free to watch and get inspired about the way they work [here](#)

Case Study 2



“The Syrian people are unable to sit still and be without work for extended periods of time. We are hardworking people, and we will always find a means to work: for us, for our families, and most importantly for our communities.”

Danish, a Syrian Kurd living in Skaramagas, Greece, faced tremendous barriers in his effort to face his daughter’s lung condition, and especially so with the limited financial savings he had. He soon realized that he had to start his own business given the

circumstances. So he launched his very own restaurant, within the camp, taking good care of his daughter and saving up for his family.²⁶

Important note!

Based on the [entrepreneurship 2020 action plan](#), the European Commission promoted entrepreneurship in the Europe 2020 strategy which aims to create the conditions for ‘smart, sustainable, and inclusive growth.’

The [EU Action Plan on the integration of third country nationals](#) provides a common policy framework and supporting measures which should help EU countries as they further develop and strengthen their national integration policies for third country nationals. Watch a relevant video from EU Growth [here](#).

²⁶<https://medium.com/athenslivegr/in-a-refugee-camp-entrepreneurship-thrives-in-isobox-containers-115d6e9833e9>

MODULE 3: Business Plan & Canvas Model

3.1 What is the “[Business Model Canvas?](#)” and how we can use it with migrants and refugees.

Over the last decades, creating a business model of an idea has become an important part of starting a business. Many modern entrepreneurs prefer to test their idea with potential customers and even on the market before developing detailed business plans. The development of business models and business start-up has become a modern and easy-to-implement enterprise. Today it's easier to start a business than ever before. Access to finance is very straightforward and easy. Even with no funding or very little funding, a technology business can be launched. Sometimes network and computer access is enough. In all spheres of doing business and the realization of entrepreneurial ideas is open to many more people than before. There are many business support tools in Europe that can be used and mentioned in this paper.



But to succeed we need something very important. We need a good idea to turn into a successful business model. That is why it is crucial to have the right tools. One of the most popular and working tools is Business Model Canvas. Canvas is a tool that quickly directs and structures our thinking into developing a successful business model. More importantly, it makes us think about all aspects of starting and operating a business. Canvas is an ideal tool for immigrants and refugees who want to

start something and realize their ideas or adapt to a new environment something they have done before in their country of origin. Together with the guiding questions, he gives a very quick assessment and an opportunity to review our idea and test it in a real environment.

The short working time of the tool helps us to quickly clear up our model of work and we begin to detail the details.

If you want to get most of the positives of the model you should first consult with other people outside your community. If you are in a new country it's better to consult with local people from the new place, also you can search for consultants from the municipality.

When it comes to starting a new business or adapting existing ideas, we need to make a careful analysis and study of the environment. Consulting, monitoring and acquainting with user data and information, market shares and the distribution of products or services is key to our successful start-up. For this, seek out the most support and information before and during Canvas, and talk to people who are in the real business environment about what you want to realize.

This module explores the nine essential components of the Business Model Canvas. You will learn how to frame and answer key questions about the Canvas and its execution.

Learning outcomes of this module:

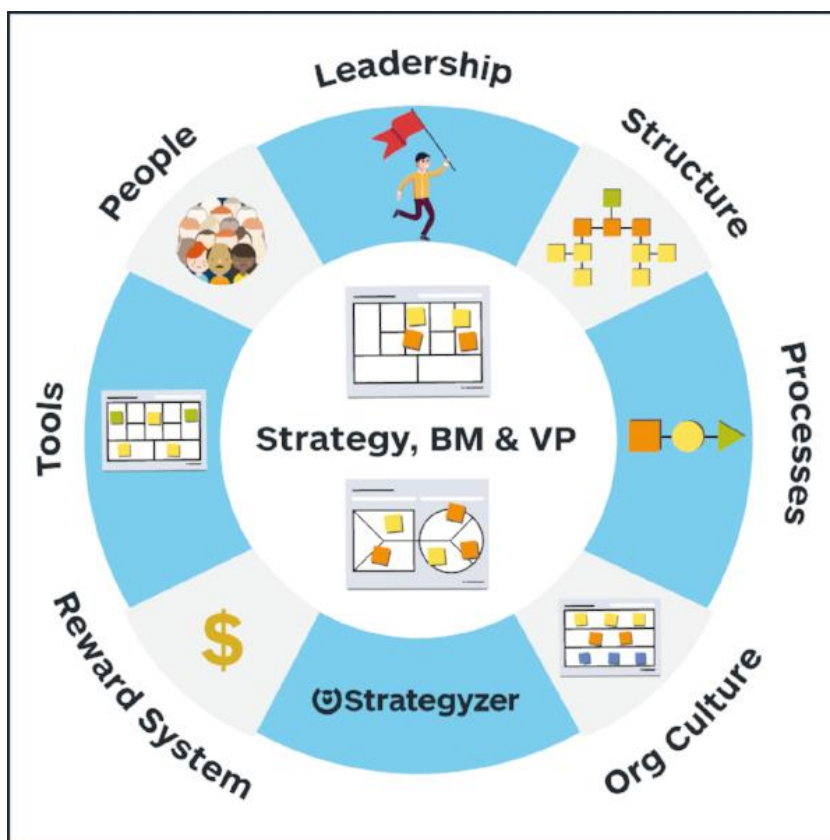
After studying this module, you should be able to:

- Learn why business models are important;
- How the model will be useful to apply your own idea;
- Describe the nine elements of the Business Model Canvas;
- Explain why a good value proposition is central to a successful Business Model Canvas.

3.2 Why is better to write a business plan when you start your idea?

Creating a business plan is one of the key features of success for any business, or at least that will tell you in any business startup training. There are many advantages that work on a business model and plan gives to anyone who takes up this. The biggest advantage is the presentation of business to investors and the demand for funding.

Business plans enable you to create value out of new ideas. Simply having a good idea for a new product or service is not enough if you can't answer some key questions about how to move it forward.



An important part is the client segments, competitors and market niches and peculiarities. Likewise, having positive feelings about doing good things for other people is not a strong basis for creating a platform on which to deliver important services, especially in sectors such as development and social enterprise. Working with colleagues to give structure to an idea helps to draw out important risks and assumptions associated with these ideas.

The Business Model Canvas offers a concise tool for thinking through the business and keeping the key points highly visible to you, your team and your other stakeholders.

Leading global companies, including MasterCard, General Electric, Adobe and Nestlé, use the Canvas to manage strategy or create new growth engines, while start-up businesses, schools, development organisations and other enterprises use it in their search for the right business model. It is often very difficult to think through every single influence on your ideas and plans: how can you explain what you do, why you do it and how you do it in a simple and structured way? When you are planning or looking back at

an initiative it is useful to look at how you are doing things now and how you could do them better in the future.

3.3 How to start your Business Model Canvas?

Canvas model is very helpful tool to map potential opportunities and draw your business ideas especially when you are a migrant in a new place. Through the Canvas Letter you can quickly put together the various resources, links and way of production and communication with your end customers and partners in creating products and services.

The Canvas is used in one of two ways:

1. Existing programmes (entrepreneurs) can develop new ideas and identify opportunities while becoming more efficient by illustrating potential trade-offs and aligning resources and activities.
2. New programmes (entrepreneurs) can use it to determine and plan how to make their offering a reality.

Business Model Canvas

Overview diagram – colorful with outline icons (all editable)



Graphics by infoDiagram.com, Business model by Strategyzer.com

4

See Case Study 1, below, for an example of this.

The Canvas creates a complete overview of your strategy, the products you should offer, the people you should focus on, the paths you should take and the resources you should use to make your idea as successful as possible. This global perspective allows you to easily and quickly identify and develop the strengths and/or weaknesses of your business venture.

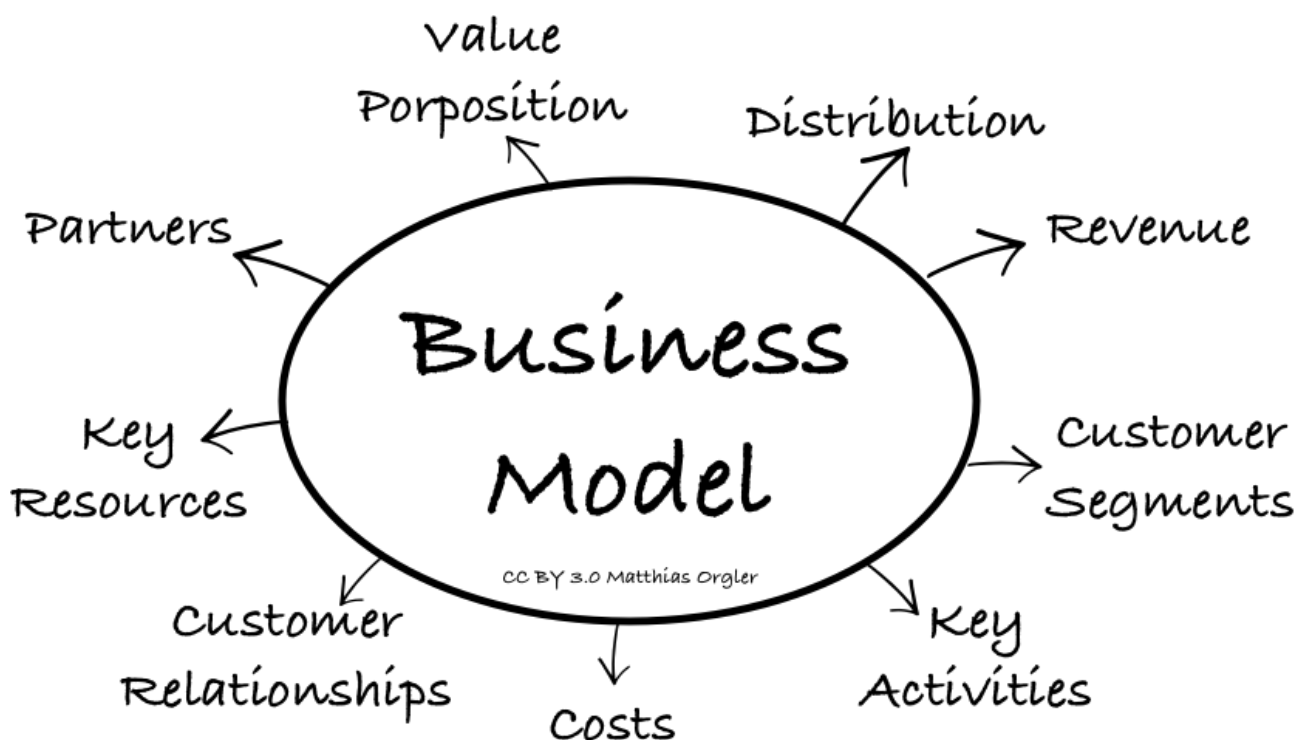
A nice and creative activity can be done as fun and play, and by provoking you to think non-standard and visionary about your ideas.

3.4 What are the different elements of the Business Model Canvas?

Customers

Identifying customers and how to communicate with them, their needs and needs are key to any business.

Every organization serves one or more distinct customer groups. Organizations that serve other organizations are known as business-to-business (b-to-b) enterprises. Organizations that serve consumers are known as business-to-consumer (b-to-c) enterprises.



Some organizations serve both paying and non-paying customers. Most Facebook users, for example, pay Facebook nothing for its services. Yet without hundreds of millions of non-paying customers, Facebook would have nothing to sell to advertisers or market researchers. Therefore, non-paying customers may be essential to a business model's success.

Things to remember about customers:

- Different customers may require different value, channels, or relationships.
- Some customers pay, others may not.
- Organizations often earn far more from one customer group than from another.

Value Provided

Think about what your services and products are unique to and what kind of advantage you offer to your customers. Creating exceptional services and products and communicating with customers is very important for your success. Whatever the business venture it needs for its clients and partners.

Here are examples of different elements of Value Provided:

Convenience

How we use and work with our customers' time can be easily identified.

Saving Customers time or trouble is an important benefit. In the United States, for example, the movie and game rental service "Redbox" places vending machines in frequently trafficked locations, such as supermarkets. For many users, Redbox provides the most convenient pick-up/drop-off method of any movie rental service. On the other hand, such an idea in the times of the Internet may no longer be so up-to-date. You see how important it is to know the habits of your target groups.

Price

Customers often choose a service because it saves them money. Skype, for example, provides international voice calling services at a better price than phone companies.

Design

Many customers are willing to pay for excellent products and/or service design. Though more expensive than competitors, Apple's iPod is beautifully designed, both as a device and as part of an integrated music download/listening service.

Brand or status

Some companies provide Value by helping their customers feel distinguished or prestigious. One illustration: people worldwide are willing to pay premium prices for Louis Vuitton luxury leather goods and fashions. That's because Louis Vuitton has shaped its brand to signify good taste, wealth, and appreciation of quality.

Cost reduction

Companies can help other enterprises reduce costs and, as a result, increase earnings. For example, instead of buying and continuously maintaining their own computer servers and advanced telecommunications infrastructure, more companies are finding it less costly to use third party-managed remote servers (cloud services) accessible via the Internet.

Risk reduction

Business customers are also eager to reduce risk, particularly investment-related risk. Companies like Gartner, for instance, sell research and advisory services to help other companies predict the potential benefits of spending additional money on workplace technology.

Channels

Channels perform five functions:

1. Create awareness of services or products
2. Help potential customers evaluate products or services

3. Enable customers to purchase
4. Deliver value to customers
5. Ensure post-purchase satisfaction through support

Typical channels include:

In-person or telephone; on-site or in-store physical delivery; The internet (social media, blogs, e-mail, etc.); traditional media (television, radio, newspapers, etc.)

Customer Relationships

Organizations must clearly define the type of relationship customers prefer for instance: Personal? Automated or self-service? Single transaction or subscription?

What's more, organizations should clarify the primary purpose of customer relationships. Is it to: acquire new customers? Retain existing customers? Or derive more revenue from existing customers?

This purpose might change over time. For example, in the early days of mobile communications, cell phone companies focused on acquiring Customers by using aggressive tactics such as offering free phones. When the market matured, they changed their focus to retaining customers and increasing average revenue per customer.

Here's another element to consider: more companies (like Amazon.com, YouTube, and Business Model You, LLC) are co-creating products or services with customers.

Revenue

Organizations must: (1) figure out what value customers are truly willing to pay for, and (2) accept payment in ways customers prefer.

There are two categories of revenue: (1) one-time customer payments, and (2) recurring payments for products, services, or post-purchase maintenance or support. Here are some specific types:

Outright sale

This means customers purchase ownership rights to a physical product. Car companies such as Toyota, for example, sell products that buyers are free to drive, resell, dismantle, or even destroy.

Lease or rent

Leasing means buying the temporary, exclusive right to use something for a fixed time, like a hotel room, apartment, or rental car. Those who rent or lease (lessees) avoid paying the full costs of ownership, while owners (lessors) enjoy recurring revenue.

Service or usage fee

Telephone companies charge users by the minute, and delivery services charge customers by the package. Doctors, lawyers, and other service providers charge by the hour or by the procedure. Advertising sellers like Google charge by the number of clicks through or exposures. Security services are paid to stand by and act when an alarm sounds.

Subscription fees

Magazines, gyms, and online game providers sell continuous access to services in the form of subscription fees.

Licensing

Intellectual property holders can give customers permission to use their protected property in exchange for licensing fees.

Brokerage (matching) fees

Real estate firms like Century 21 earn brokerage fees by matching buyers with sellers, while job search services like Monster.com earn fees by matching job seekers with employers.

Key Resources

There are four types of key resources:

Human resources

All enterprises need people, but some business models depend especially heavily on human resources.

Material resources

Land, buildings, machines, and vehicles are crucial components of many business models.

Intellectual

Intellectual resources include intangibles such as brands, company-developed methods and systems, software, and patents or copyrights.

Financial

Financial resources include cash, lines of credit, or financial guarantees.

Key Activities

These are the most important things an organization must do to make its business model work.

Making includes manufacturing products, designing/developing/delivering services, and solving problems. For service companies, "making" can mean both preparing to deliver services in the future and delivering those services. This is because services, such as getting a haircut, are "consumed" as they are delivered.

Selling means promoting, advertising, or educating potential customers about service or product Value. Specific tasks might include making sales calls, planning or executing advertisements or promotions, and educating or training.

Supporting helps keep the entire organization running smoothly but isn't directly associated with either making or selling. Examples include hiring people and doing bookkeeping or other administrative work.

We tend to think of our work in terms of tasks and key activities rather than in terms of the value those activities provide. But when customers choose an organization, they're more interested in the value they'll receive than in the task itself.

Key Partners

It would be illogical for an organization to own every resource or perform every activity by itself. Some activities require expensive equipment or exceptional expertise. That's why most organizations outsource payroll preparation to companies like Paychex that specializes in such work.

Partnerships though, can go beyond "make" and "buy" relationships. A wedding gown rental firm, a florist, and a photographer, for example, might share their 'customer lists' with each other at no cost in order to collaborate on promotional activities that benefit all three parties.

Costs

Acquiring key resources, performing key activities, and working with key partnerships all incur costs.

Cash is needed to create and deliver value, maintain customer relationships, and generate revenue. Costs can be roughly calculated after defining key resources, key activities, and key partners.

"Scalability" is an important concept related to both cost and to a business model's overall effectiveness. Being scalable means a business can effectively deal with big increases in demand, as it has the capacity to effectively serve many more customers without straining or sacrificing quality. In financial terms, being scalable means the extra cost of serving each additional customer falls, instead of remaining constant or rising.

A software company is a good example of a scalable business. Once developed, a software program can be reproduced and distributed at low cost. The expense of serving an additional customer who downloads a program, for instance, is essentially zero.

In contrast, consulting businesses and personal service firms are rarely scalable. That's because each hour spent serving an additional customer requires another hour of practitioner time, and so the extra cost of serving each additional customer remains constant. From a financial viewpoint, therefore, scalable businesses are more attractive than non-scalable businesses.

www.stattys.com

<https://strategyzer.com/>

<https://www.strategyzer.com/books>

www.innovationfund.rs

https://en.wikipedia.org/wiki/Business_Model_Canvas

<https://canvanizer.com/new/business-model-canvas>

<https://www.businessmodelsinc.com/about-bmi/tools/business-model-canvas/>

<https://www.youtube.com/watch?v=IP0cUBWTqpY>

<https://www.youtube.com/watch?v=QoAOzMTLP5s>

<https://www.youtube.com/watch?v=r0mtUQnny94>

<http://www.open.edu/openlearncreate/course/view.php?id=2211>

MODULE 4: COMMUNICATION & MARKETING

4.1 What is Marketing Communication?

Marketing communication is a fundamental and complex part of a company's marketing effort and, of course, it is really important also in a migrant enterprise.

Marketing communication can be described as "all the messages and media you deploy to communicate with the market." It is essential for the development of a company to find out the importance of communication strategies, and includes: advertising, direct marketing, branding, packaging, your online presence, printed materials, PR activities, sales presentations, sponsorships, trade show appearances and more.

A communication strategy is mostly a way to design and determine how the company should communicate in effective and meaningful ways to meet the planned targeted objectives.

The entrepreneurial environment moves at lightning speed. It changes according to current trends, fashion or generic influences. Introducing a product or service to the market further automatically means that if you manage to be successful you will certainly be in a position where you can build and create a firm base in long-term relationships with your target audience (customers) and possible stakeholders.

You need to of course reach your target audience and your potential customers and let them know what you want them to know. In this way you will also identify **WHO** you need to reach, **WHAT** you want them to know about your product or service and **HOW** to reach them. Make sure that through planning, you discover the most effective ways to communicate with them.

Marketing communication has two objectives:

- a) building product demand/preference
- b) shortening the sales cycle

Marketing communication may be designed for a specific project or goal or a specific period, always making sure that it includes the following:

- Your Goals
- The target audience
- Your own communication approach
- Tools to use or even activities
- Messages
- Resources
- Timescales
- Evaluation²⁷

²⁷<https://knowhownonprofit.org/campaigns/communications/communications-strategy>

Basic, innovative and alternative strategies and useful insights are a helping hand when presenting yourself and your company.

When working on your communication plan, consider a specific project or idea and make sure that you take into serious consideration every possible piece of information on the matter. It is highly valuable to list every piece of information (biggest to smallest) and determine internal and external factors that can possibly affect your actions, your message or even specific behaviours.

There are some excellent strategic planning methods that you can use to analyze all of these factors. **SWOT** analysis and **PEST** analysis are two of the most frequently used planning methods.

To realize a SWOT analysis, you analyse the:

- **Strengths** (advantages you possess over your competition)
- **Weaknesses** (internal disadvantages compared to your competitors)
- **Opportunities** (current external trends to take advantage of)
- **Threats** (external movements that it are highly likely to have a negative impact)

Evaluating both your external and internal factors that in one way or another affect your enterprise is valuable in both the short and long-term. Working on the above-mentioned points, it is highly possible to come to a beneficial conclusion.²⁸

PEST is mostly used on the external factors when conducting research before beginning a new project or to help conduct any market research. It consists of the following analysis:

- **Political** (legislation or regulations that may affect you immediately or in the near future)
- **Economic** (taxes, interest rates, inflation, stock markets and consumer confidence)
- **Social** (changes in lifestyle, trends, ethics, advertising & publicity factors)
- **Technological** (innovations, access to technology, licensing and patents, research funding, etc.)

PEST analysis is a helping hand to more easily detect reasons behind business growth or decline in the market. It is a useful tool that you can take advantage of any time you want during the process of business creation.²⁹

Below are links to some helpful videos for learning and using the right communications strategies:

<https://www.youtube.com/watch?v=o5Upp-PDL6Q>

<https://www.youtube.com/watch?v=HAnw168huqA>

4.2 What is a Brand Strategy?

Branding creates a unique name and image for a product mainly through advertising campaigns with a consistent theme. It gives your product or service an identity to be recognized and followed. Branding aims to establish your position on the market making you desirable and easily spotted.

²⁸<https://onstrategyhq.com/resources/internal-and-external-analysis>

²⁹<http://creately.com/blog/diagrams/swot-analysis-vs-pest-analysis>

A brand may be an idea expressed through a logo, a slogan or even a celebrity or a field expert. Through branding you can persuade the audience that you target for that they actually need your product or service and that it will be highly useful for them to process.³⁰

All in all, It is a long-term plan for the development of a successful brand in order to achieve specific goals. Attention must be paid to this aspect, since brand and product are often confused as the same. Keep in mind that your brand is much more than your product. It is who you are-- the feeling or the idea that comes into anyone's mind when they hear your brand name.

Take a minute to try to think of one, a really great brand and two, a brand that has disappointed you or has not met their goals (what they promise in comparison to what they offer). An determined entrepreneur will pay special attention to his/her brand name for those purposes and more.³¹

Every **brands strategy** is in need of an advertising strategy since it is well understood that the brand image and the sales rates are directly connected to each other. The signals transmitted through your identity ought to be unique and appealing to your target group.³²

Brand Strategy consists of:

- **Purpose** – The promise that the brand makes to the customers
- **Consistency** – Cohesive messages relatable to the market
- **Emotion** – Customers are not always rational
- **Flexibility** – be flexible to remain relevant in fast-changing markets
- **Loyalty** - Gain customers' loyalty and reward those loyal to you
- **Competitive Awareness** – take the competition as a challenge to improve your own strategy and create greater value in your overall brand.³³

4.3 What is Product Planning?

Product planning is all about the process of coming up with a business idea for a manufactured good, preparing the good for production and then introducing it to the market. Product planning involves managing the product's manufacture and development by selecting marketing and distribution approaches, making modifications, setting and changing prices and offering promotions.³⁴

Any product has two broad objectives:

- immediate objectives (include satisfaction of immediate needs of consumers, increasing sales, utilizing idle plant capacity, etc.)
- ultimate objectives (Permanent or ultimate objectives consist of reduction in production costs, creation of brand loyalty, monopolizing the market, etc.)

Product planning and development is a vital function for every enterprise. Through this process you can:

- replace obsolete products
- maintain and increase the growth rate/sales revenue

³⁰<https://www.smartling.com/market-positioning-strategy>

³¹<https://hbr.org/2012/05/to-keep-your-customers-keep-it-simple>

³²http://www.iei.liu.se/fek/svp/mafo/artikelarkiv/1.310120/Building_brand.pdf

³³<https://blog.hubspot.com/blog/tabid/6307/bid/31739/7-Components-That-Comprise-a-Comprehensive-Brand-Strategy.aspx>

³⁴<http://www.businessdictionary.com/definition/product-planning.html>

- utilize spare capacity
- employ surplus funds or borrowing capacity
- diversify risks and face competition

Product planning and development are continuous and dynamic functions since they are necessary in terms of minimizing costs of production and maximizing sales. In some products, the gestation period is very long, sometimes longer than the life of the product. Bare in mind that your product is actually who you are and what you stand for.

All over the world competitive markets dominate so you undoubtedly need a unique factor or characteristic to diversify and become the first choice. Knowing and understanding the customer's needs is at the centre of every successful business, whether selling directly to customers or other businesses. Once you have the power of this kind of knowledge, you can use it to persuade potential and existing customers that buying from you is in their best interests.³⁵

Below you have a helpful video:

<https://www.youtube.com/watch?v=n6MRsGwyMuQ>

4.4 What is a Communication Plan?

Communication is the process of transmitting ideas and information.

So, whether you need to communicate general day-to-day information or "big news" about major changes in your organization, the best communication starts with good planning. Planning is a way to organize actions that will lead to the fulfilment of a goal.

In order to fully understand what a communication plan is, keep the following two points in mind:

- how you will accomplish your objectives (the tools and timetable)
- how you will measure the results of your program (evaluation)³⁶

A Communication Plan will make it feasible to target your communication accurately. This way you will have a structure determining whom, how and why to reach someone. Planning makes your efforts more efficient, effective and long-lasting.

To Write a Communication Plan you have to:

- Define your message.** It needs to be a clearly and well-defined message you want to send during your communications campaign. Whatever that message is, keep it simple so that it is easily understood. Try to condense it into a short (catchy) phrase or sentence. This will be the big idea you keep coming back to.
- Analyse your target audiences.** In order to communicate clearly and effectively. As you identify each group, perform an audience analysis to determine what information they need to know. Look at basic demographic information, as well as personalities, your relationship with them, and how your message will affect them.

³⁵<https://www.imf.org/en/News/Articles/2015/09/28/04/53/sp082500>

³⁶<http://2012books.lardbucket.org/books/an-introduction-to-organizational-behavior-v1.0/s12-communication.html>

- c) **Identify ways to receive feedback.** Feedback is crucial throughout the CP process. You want to make sure your message is coming across clearly and that there are no misunderstandings. Through feedback you can make sure that your message is received properly or if any alterations are required.
- d) **Define your goals.** Tailoring each group's specific needs, you move on to identifying what you would like each audience to do in response to your message. Some strategic communications plans aim to raise awareness, while others are structured to bring about a change in thought or behaviour.
- e) **Explore communication outlets.** Choose communication mediums that your audiences will connect with. This might include social media or an online video, both popular with younger generations. It might also involve face-to-face communication, more popular with older crowds.³⁷

4.5 Marketing

Marketing is one of the key elements of your enterprise. Reasonably, you may consider why? Bear in mind that no matter how ingenious your product or service is, no one will find it if they do not know that it is out there!

Every business can benefit from Marketing since it contains various vital aspects of the entrepreneurial life.

- Product Planning
- Advertising
- Product Pricing
- Sales Strategy
- Public Relations³⁸

The marketing component should, among others, include a professional website that attracts visitors and makes it easy for them to be informed about your product/service and that is equally easy to purchase (E-Commerce).

In Marketing, you have to follow the rule of 5P:

- **Product** - The physical product or service offered to the consumer. Product decisions include aspects such as function, appearance, packing, service, warranty, etc.
- **Price** - Pricing decisions take into account your profit probable pricing response of competitors. Additionally, pricing includes discounts, financing and other options such as leasing.
- **Promotion** - Promotional decisions are those related to communicating and selling to potential customers. Promotion decisions involve advertising, public relations, media types, etc.
- **People** - It is said that an organization is as good as its people. People decisions are those related to customer service. For best results be thoughtful about the skills needed for each position, salaries, training, etc.

³⁷<http://www.wikihow.com/Write-a-Strategic-Communications-Plan>

³⁸www.managementstudyguide.com/tools-of-promotion.htm

- **Place** - This mainly refers to distribution or how the products will get to the customer

Below you may find a helpful video:

<http://www.investopedia.com/terms/p/porter.asp>

Naturally, effective communication includes:

- **Preparation**
- **Practice**
- **Persistence**

There are many ways to learn communication skills. The school of experience, or “school of hard knocks,” is one of them. But in the business environment, a “knock” (or lesson learned) may come at the expense of your credibility through, e.g. a disastrous presentation to a client.

The essential components of communication are:

1. Source

The person that conveys the message and shares brand new information to the listening audience. The message that she conveys should automatically spread an emotion to the audience through his or her tone of voice, body language, and choice of clothing.

2. Message

The message is the meaning that the source initially produced. When you plan to give a speech or write a report, your message may seem to be only the words you choose that will convey your meaning. But that is just the beginning. The words are brought together with grammar and organization. You may choose to save your most important point for last.

3. Channel

The channel is the way through which the messages “travel”. For example, think of your television: How many channels do you have on your television? Each channel takes up some space, even in a digital world, in the cable or in the signal that brings the message of each channel to your home. Television further combines an audio signal you hear with a visual signal you see. Together they convey the message to the receiver or audience.

4. Receiver

The receiver receives the message from the source, analysing the message in ways both intended and unintended by the source. As a receiver you listen, see, touch, smell, and/or taste to receive a message. Your audience “sizes you up,” much as you might check them out long before you take to the stage or open your mouth.

5. Feedback

When you respond to the source, intentionally or unintentionally, you are giving feedback. Feedback is composed of messages the receiver sends back to the source. Verbal or nonverbal, all these feedback signals allow the source to see how well, how accurately (or how poorly and inaccurately) the message was received. Feedback also provides an opportunity for the receiver or audience to ask for clarification and to agree or disagree.

6. Environment

The environment is the atmosphere, physical and psychological, where you send and receive messages. The environment may possibly include desks, tables, chairs, telephones, lighting etc that are in the room. The room itself is an example of the environment. The environment may require formal or informal clothing, speech, discussions, etc. People may further be more likely to have an intimate conversation when they are physically close to each other, and less likely when they can only see each other from across the room. In that case, they may text each other, itself an intimate form of communication.³⁹

MODULE 5: E-BUSINESS AND ONLINE MARKETING

5.1 Introduction

The complexity of today's business world leads companies to consider new ways of acting around information and communication technologies (ICTs). In the last years of the 20th century and the beginning of the 21st century, a brutal technological revolution has taken place changing the rules governing the global economy.

The so-called “rebellion of ICTs” has changed the variables governing the current socio-economic environment. There are two main elements concerning such rebellion: the personal computer and Internet.

The main change can be represented by, e.g. an Apple TV spot used in order to introduce the new concept of the personal computer. This TV spot, based on the totalitarian idea of George Orwell expressed in 1984, was used to make computer science available to ordinary people. Until then, only experts understood computer science.

This TV spot was directed by Ridley Scott, promoted by Steve Jobs and presented on January 22nd, 1984 at the beginning of the third quarter of the Super Bowl, with 96 million viewers. CBS television networks and their 50 local stations showed news stories with the commercial in their newscasts, and hundreds of North American newspapers published stories about the Macintosh phenomenon. The presentation of the Macintosh computer by Steve Jobs marked the beginning of the availability of a personal computer for everyone.

The origins of the Internet go back to 1969 when the first connection between computers, known as “ARPANET” took place (it took place between three universities in California and one in Utah). Nevertheless, the real spread of the Internet occurred in the mid-nineties.

Together, with the change in the social conception of communication, there is also a change in the business processes of companies. Nowadays, consumers and companies have exponentially increased their business possibilities, thanks to the possibilities offered by the Internet. Such new ways of dealing with the complete transformation of business relationships in an efficient, fast, innovative and value-creating way, is called **e-business**.

In this way, the network can be a business site for immigrants and refugees with an entrepreneurial spirit, since this can fill many gaps and needs of people coming from different countries.

5.2 What is an e-Business?

³⁹<http://2012books.lardbucket.org/books/an-introduction-to-group-communication/s03-02-what-is-communication.html>

The e-business is characterised by the introduction of communication technologies to perform the activities of a business. It is a set of new technologies and business strategies through which it is possible to develop online businesses. It should not be confused in that e-business is not a technology business, but instead a business of any nature that uses new technologies to improve management.

Electronic commerce or e-commerce is defined as the development of diverse economic activities through telecommunications networks and is based on the electronic transmission of data, including texts, sounds and images. The concept of electronic business (e-business) refers to the impact of electronic commerce on business processes. Therefore, e-business means reorganising the company so that it has the ability to exchange goods, services, money and knowledge digitally, that is, using Internet-based Information and Communication Technologies (ICT).



We can talk about ten characteristics of e-Business⁴⁰:

1. Decision-making based on technology: due to the constant technological change, we must be attentive to the innovations that arise, and apply it to our companies or businesses.
2. Competitive reaction in real time: thanks to the digital era and virtual solutions, it is possible to know what happens with customers, competitors and other members of the company in a precise moment in order to make immediate decisions, avoiding delays when acting.

⁴⁰<https://www.bbvaopenmind.com/wp-content/uploads/2015/02/BBVA-OpenMind-libro-Reinventar-la-Empresa-en-la-Era-Digital-empresa-innovacion1.pdf>

3. Availability 7 days a week and 24 hours a day: this time of availability allows the company to obtain a wide coverage over time.
4. Technology-based interface: In e-business, a screen to face interface is used allowing greater convenience and adequate information about products or services.
5. The customer controls the interaction: this characteristic highlights the importance of prevention and the development of strategies for customers to develop a high degree of confidence in the company.
6. Facilitate the knowledge of the customers: virtual means allow an automatic registration of the purchasing behaviour of the customers, which permits meeting the needs of the customer and securing his/her loyalty.
7. Network Economy: this feature highlights how important it is for the company to have a new user in the network.
8. Alteration of importance of time: when interacting through a means, people are more demanding as far as time is concerned. For instance, if a user accesses a page and it takes time to load he/she prefers to change to a faster one.
9. Elimination of global borders: we must take into account the research about the markets we want to reach, since it is possible that different geographical sectors know us thanks to electronic means.
10. Defying commercial intermediation: if our means used aim to reach the user directly, we must seek to eliminate the rest of the intermediations, since this allows us to add value and continue the business.

Electronic commerce can be classified in many ways, depending on the perspective. The most usual classification deals with who the customer is and who the supplier is in the commercial relationship. Thus, we can classify electronic commerce into six groups⁴¹:



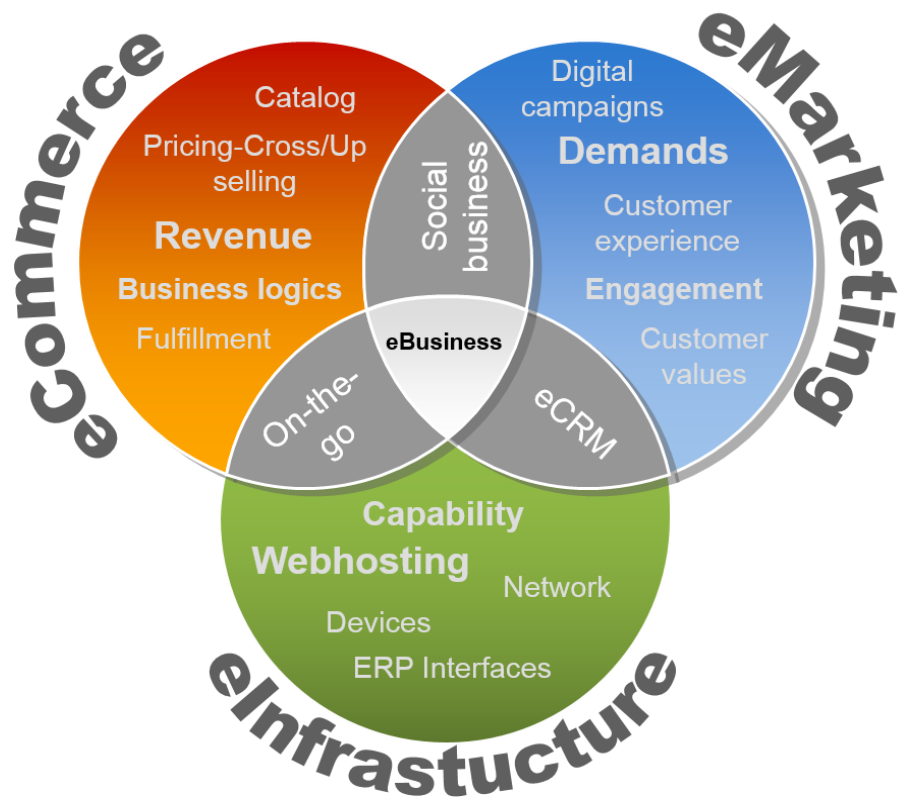
- Trade between companies (Business to Business, B2B). It refers to the commercial exchange in which both the bidder and the plaintiff are companies.
- Trade between business and private (Business to Consumer, B2C). It refers to the commercial exchange in which a company offers products or services to a particular person.
- Trade between individuals (Consumer to Consumer, C2C). It refers to trade between individuals.
- Trade between consumers (or companies) and public administration (C2A and B2A). It regulates transactions between companies or consumers and any type of administration that in recent years is becoming particularly important.
- Trade between consumer and company (C2B). Here users are the ones who decide the maximum price they are willing to pay for a product or service.

⁴¹<https://es.slideshare.net/cindypao1/comercio-electrnico-13191057>

- Peer-to-peer (P2P) commerce. Individuals exchange knowledge, skills and services without needing money. One of the most revolutionary applications is that users can download music files on their PC.

Advantages:

- The completion of the business takes place in real time.
- Direct relationship between customer and seller.
- There is no need for mobility to conduct business.
- There is no geographical limit of action.
- Save time and money.
- Service 24 hours a day, 7 days a week.
- There is no need for a physical location.



Disadvantages:

- The cost of changing providers is minimal.
- The comparison between providers is greater.

5.3 What is Online Marketing?

Digital marketing is a very broad concept, since it encompasses all those advertising and commercial actions and strategies that are executed in Internet channels: websites and blogs, social networks, video platforms, forums, etc.

Since the nineties, this phenomenon has been applied as a way of transferring offline techniques to the digital universe.

Together with the huge development and evolution of digital technology, online marketing has been experiencing important changes both in the techniques and tools used and, in the possibilities offered to recipients in a progressive and fast way⁴².



In the beginning, online marketing was based on 1.0 web pages and it came to be a translation of traditional media advertising (television, radio, newspaper, etc.). Then, there were the very first web pages, which did not allow bidirectional communication with the users. Companies purchasing advertisements completely control the message exposing it to the audience.

Furthermore, in most cases, the advertising of the 1.0 web stage was limited to the reproduction of a showcase of products or services in the form of an online catalogue. Even so, this type of advertising already pointed out interesting virtues, such as: the potentially universal scope, the possibility of updating the contents and the combination of texts, images and, little by little, also of the multimedia format.

In a few years, the revolution arrived. A frantic technological development allowed the massive introduction of a higher level of Internet.2.0web together with 2.0 marketing. A great change!

From that moment, it has been possible to share information easily, thanks to social networks, allowing the almost instantaneous exchange of pieces that were previously impossible, such as photos and video.

The Internet has since become much more than a means through which you can search for information. It has become a large community. The network is only understood as a means of exchanging information in two directions. Therefore, the feedback is total and fundamental between brands and users, with the pros and cons that this entails.

Digital marketing makes a series of tools of great diversity available for everyone. Through them, you can do small actions at almost zero cost, and also using complex strategies (obviously more expensive) in which you can combine many techniques and resources.

These are the main ones⁴³:

⁴²<https://www.inboundcycle.com/blog-de-inbound-marketing/que-es-el-marketing-digital-o-marketing-online>

⁴³

<https://www.humanlevel.com/diccionario-marketing-online/marketing-digital-marketing-online>

- **Web or blog.** Undoubtedly, they are two of the main tools from which you can centralize a digital marketing campaign or inbound marketing (a strategy to attract users and convert them into customers through the generation of valuable and non-intrusive content).
- **Seekers.** These are tools that allow Internet users to find content related to what they are looking for. In order to successfully position a page or blog in the top positions of the search engines, it is essential to carry out actions of organic (SEO) or payment (SEM) positioning.
- **Display advertising.** It is the best-known and traditional digital marketing tool. It can be considered the billboard of the digital means. These are ads (banners) of different sizes and formats (texts, images, graphics, videos ...) that occupy a space on Internet sites in an attractive and striking way.
- **Email marketing.** Email marketing can be done from your own or third party databases, from which messages are generated in the form of newsletters, catalogues, etc.
- **Social networks:** These digital tools have kept on growing and gaining popularity since the advent of digital marketing. In addition, they have been able to adapt perfectly to the changes and demands of consumers. Social networks are completely effective for the dissemination of content, as well as for the creation of a brand community, branding and even customer service.



5.4 Basic tips to start a business on the Internet

- Study your market area and the existing competition. Remember that there are many electronic stores on the Internet and there is a lot of competition in a space where borders do not exist. Analyse your sector as well as supply and demand to assess if your proposal has possibilities⁴⁴.
- Will you sell other products? Will you be the manufacturer of those items? This last option will create benefits for your online store.
- Meditate on the name and domain of your business because everything will form your brand. Think about it because it is one of the most important decisions you will make when setting up an e-commerce⁴⁵.
- Choose a trusted host provider that offers the best features for your online store.
- Contact a specialist for your website design. Your ideas and his/her knowledge will help make this platform an attractive, profitable and effective sales channel.
- Choose the transport company in order to ensure that the items in your online store arrive in the best conditions and as soon as possible to your customers.
- Determine what the forms of payment will be. Do not limit yourself on options and bet on including a bank transfer, credit card and PayPal, as well as the option of sending a counter refund for users who distrust making online payments⁴⁶.
- Bet on advertising campaigns in Google AdWords and Facebook Ads to reach your short-term audience. Moreover, it is useful to combine this action with a solid SEO strategy on your website that favours qualified traffic and improves the visibility of the page in the long term, without forgetting the importance that web conversion has in increasing sales. Do not forget the creation of original content together with social networks (an essential channel to keep communication with your customers active) that provides value to users⁴⁷.

On the Internet, you can find a multitude of inspiring videos to encourage immigrants to start a business. Our selection followings:

- *Ten reasons why immigrants make great entrepreneurs:*
<https://www.youtube.com/watch?v=TGjjZg57n1E>
- *Ten reasons why an online business is a great choice for immigrants:*
<https://www.youtube.com/watch?v=Aa1C7vRBnyA>
- *How to start a online business:* <https://www.youtube.com/watch?v=ShQgHy-DF7g>

⁴⁴<https://www.emprendedores.es/crear-una-empresa/g57183/crear-empresa-internet/>

⁴⁵<https://aulacm.com/crear-empresa-negocio/>

⁴⁶<https://infoautonomos.eleconomista.es/blog/consejos-empezar-negocio-en-internet/>

⁴⁷<https://www.lifestylealcuadrado.com/emprender-un-negocio-online-desde-casa/>

5.5 Formulation of policies and strategies aimed at systematising innovation procedures in E-Business

From the point of view of their interests in the evolution of their business model, a company can formulate different policies and strategies aimed at systematising innovation procedures in the electronic business.

Companies using an e-business strategy usually do that as an integration of their business. The e-business must be implemented, taking into account concepts such as the positioning and the objectives you want to achieve, together with the capabilities that the company has in order to adapt to change.

We define three stages⁴⁸:

- First stage: the company starts to gain visibility on the network, showing their activities and products. It will evolve into a company that starts to trade on the Internet with a minimal capital investment. The first problems arise when combining the traditional business model with e-business.
- Second stage: the company and its business environment obtains important synergies through the impulse implied by the use of ICT. It begins to evolve into computerised management systems and greater investments are made in technology.
- Third stage: the company becomes a benchmark in the electronic business environment and differentiates itself from its competitors due to the value provided by new technologies. The rigid structures of the company become flexible structures. Normally all functions that are not specific to the business core are outsourced and high investments in technology are required.

MODULE 6: CUSTOMER SERVICE

6.1. What is Customer Service?

Customers are the most important asset for your business. Ensuring your customers are happy is essential to your success, no matter the size of your business. You should carefully consider your customer care plan, always keeping your customers in mind.

Most simply put, customer service is a business's ability to supply and meet the wants and needs of their customers. Importantly, customer service is about gaining customer loyalty.

According to the National Business Research Institute: "Customer loyalty exists when a customer *chooses* to do business with a company even when a less expensive, more convenient, or higher quality alternative is available somewhere else."

Good customer service needs to be at the very heart of your business model. Improving your customer service skills will make the entire experience more enjoyable for your customer. It may take extra time and resources, but keeping customers happy retains customers, builds loyalty and creates positive word-of-mouth referrals that are essential to seeing your business grow and prosper.

Customer service is also part of marketing. Consumers talk about their customer service experience to each other, telling people they know what they thought.

⁴⁸<https://viviralmaximo.net/crear-negocio-online/>

To succeed at customer service, it is important to make every customer that crosses your path feel special.

Customers assume that customer service will involve an interaction with another human being, who is of course helpful in assisting them in finding, choosing, or buying something. Good customer service means bringing old customers back and attracting new ones through the “good news” spread by current customers.

Another definition of customer service is then a business’s ability to satisfy its customers, because only satisfied customers become loyal ones. ACA Group calls excellent customer service, “the ability of an organization to constantly and consistently exceed the customer's expectations.”⁴⁹

6.2 Why is Good Customer Service Critical and How to Build Customer Loyalty?

When competing with larger retailers, good customer service is one of the few ways small businesses can really compete. For small migrant enterprises customer service can therefore be key to seeing your business succeed. It can also take more resources compared to non-migrant enterprises, to learn the culturally specific codes and signals that make good customer service in your locality. But it is worth it. Here’s why:

- Increases customer loyalty
- Increases the amount each customer spends at your business
- Increases frequency of buying from you
- Generates positive word of mouth and good reputation
- Decreases barriers to buying (a hesitant buyer will more likely make a purchase from you when they have heard a good referral)

Clear expectations are important for both employees and customers. What your business is willing to do for your customer should be obvious. Your employees also must know how you expect them to provide your products and/or services to the customer. You should create a document that lays out what you consider to be acceptable customer service standards.

Put your customer service policy in writing and make sure the principles come from you and that all your employees know and can live up to these rules. This can be as simple as “the customer is always right” or more detailed, like, “we grant a discount to any dissatisfied customer.”

Ensuring this plan is in place and using it to build customer loyalty is crucial. According to the White House Office of Consumer Affairs, loyal customers are worth up to 10 times as much as their first purchase.

Customer loyalty also saves small business’ money. Harvard Business Review notes that a new customer is from 5 to 25 times more expensive than retaining an existing one. On average, 80% of sales come from 20% of customers (the Pareto Principle). This means customers should keep returning and that you need to help them to increase their loyalty.

⁴⁹<https://www.theguardian.com/small-business-network/2013/jun/19/customer-care-business-success>
<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>
<https://www.business.gov.au/info/plan-and-start/start-your-business/what-is-customer-service>

Treating customers the way you would like to be treated is a start, but it is not enough. Instead, treat customers the way *they* would like to be treated.

Here is a top 10 list of tips for building customer loyalty:

1. Always treat your customers respectfully.
2. Instill in your employees the value your business places on customer satisfaction. Treat your employees like your first customer, so they are happy when they then meet the customers.
3. Set expectations: ensure that your customer knows what you will do or provide for them. Know your customers' needs and wants. What do they like? Your convenient location, the low prices, etc? You can then meet and exceed these expectations to have a very happy customer. People love to get more than they expect: an item, smile, or additional information, etc.
4. Create your own customer service standards: define your standards and make sure your employees know them. This is done in a clear document. Make your standards specific, concise, measurable, based on the feedback of your customers.
5. Prove your product's value: make sure your customer knows how unique and valuable your product is. Know your product well. Create a unique experience with unique selling propositions (e.g. a café that offers free jazz on Sundays). Consider if you can help your customer feel an emotional connection with your business. Nurture a human bond as well as a business one.
6. When you get a complaint: respond promptly; apologize for the inconvenience; make it right. Listen before you speak: customers want to know you hear them. Ask questions after listening to discover the root of the problem and provide solutions. Resolve problems quickly. Follow up on feedback and ensure a culture of innovation.
7. Attend trade shows and industry events to find out what services your competitors offer and what your customers may then be looking for. Know industry trends and be proactive. Pay attention to what your customers are doing.
8. Only make promises you can keep.
9. Follow-up after a sale: show customers that you care by thanking them for their business and show them that you care about their satisfaction.
10. Think of the customer as an individual. The business is the customer, not the product or service. Know them by name, make them feel important. Make sure they recognize you.

<https://www.thebalancesmb.com/effective-customer-service-tips-2948076>
<https://hbr.org/2014/10/the-value-of-keeping-the-right-customers>
<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>
<https://www.business.gov.au/info/plan-and-start/start-your-business/what-is-customer-service>
<https://www.hostpapa.com/blog/business/small-business-customer-service-digital-age/>
<https://www.thebalancesmb.com/best-practices-for-excelling-at-customer-service-2295990>
<https://www.business.gov.au/Info/Plan-and-Start/Start-your-business/What-is-customer-service/Keeping-loyal-customers>
<https://www.entrepreneur.com/encyclopedia/customer-service>
<https://www.entrepreneur.com/encyclopedia/customer-service>
<https://www.thebalancecareers.com/pareto-s-principle-the-80-20-rule-2275148>
<https://www.business.gov.au/Info/Plan-and-Start/Start-your-business/What-is-customer-service/How-to-provide-good-customer-service>
<https://www.entrepreneur.com/encyclopedia/customer-service>
<https://www.business.gov.au/info/plan-and-start/start-your-business/what-is-customer-service>

6.3. How Do You Put the Right Processes in Place?

Your small business needs to have the right resources in place. This will allow you to provide the service that will meet or exceed the customer's expectations. There exists many apps and software products which provide a help-desk solution to streamline interactions for your business.

CRM is a tool that encompasses all of a business' interactions with customers aiming to "improve" the customers' relationships with the business.⁵⁰

More info on CRMs:

Other products include, for example, "Zendesk" has a multichannel ticketing system to organize email, web, social, phone and live chat communication. It is a customer self-service portal for customers who prefer to troubleshoot issues themselves. It is a platform that also gives you access to data to improve performance and delivery of personalized customer support.⁵¹ "Freshdesk" is a platform that lets customer support agents work to deliver the best service possible. All team members can see the customer and ticket, and show you who is working on the ticket, its status, communication with customers, notes, etc.⁵² "Desk" is a system that is for small business management and organization.⁵³ "Happy Fox" help take requests from multiple channels and convert them into tickets in an help desk system to deliver fast customer service. It identifies common issues and groups related cases, and splits tickets for more complex problems.⁵⁴ "ClickDesk" is an on-demand support on your website with live-chat service for customers to get help.⁵⁵ "Spark Central" is a social media support platform with a dashboard to resolve issues and respond quickly.⁵⁶

Other apps and platforms for improving your customer service delivery:

<https://www.businessnewsdaily.com/7575-customer-service-solutions.html>

<https://www.mightycall.com/blog/how-your-small-business-can-offer-excellent-customer-service/>

<https://www.hostpapa.com/blog/business/small-business-customer-service-digital-age/>

There are also apps for employees that can increase efficiency and save time and resources. These of course depend on the aim of your business, but it is worth considering how digitizing could improve your bottom line. Employees can use apps that, for instance, helps employees measure e.g. a furniture's dimensions for a customer's specific needs, etc.⁵⁷

6.4 How Do You Train Your Staff?

Always ensure that you have hired the right people. Don't just hire anyone—you should find the person right for your business. Recruit and hire people with personalities that fit your business, perhaps using tools like personality profiles for the hiring process.

⁵⁰<https://www.business.gov.au/Info/Plan-and-Start/Start-your-business/What-is-customer-service/Customer-Relationship-Management-tools>

<https://www.thebalancesmb.com/online-crm-small-businesses-2947867>

<https://www.thebalancesmb.com/crm-customer-relationship-management-2947184>

<https://www.thebalancesmb.com/what-to-look-for-in-a-crm-system-for-small-business-2947869>

⁵¹<https://www.zendesk.com/smb/>

⁵²<https://freshdesk.com>

⁵³<https://www.salesforce.com/solutions/small-business-solutions/help-desk-software/?mc=desk>

⁵⁴<https://www.happyfox.com>

⁵⁵<https://www.clickdesk.com>

⁵⁶<https://www.sparkcentral.com>

⁵⁷<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>

You should also ensure that your employees are themselves happy, knowing they are valued and appreciated so that they can be ready to value and appreciate your customers.

You can train your staff yourself or hire someone else to train them. Empower your staff with enough information to make small customer-pleasing decisions themselves.

One way to keep your employees motivated is to encourage them to participate as partners in the business. This means everyone working for you is somehow personally invested in the success and growth of the company. You can also build trust by including workers in the decision-making process and having open communication.

When considering how your employees practise good customer service, note that it is not enough for your employees to smile and be friendly to deliver good customer service. They should also be trained and taught on a recurring basis.

It is also important that all of your employees can provide good customer service, not just a few customer service representatives. Outline the behaviours you expect from your employees. Tell them your requirements about how they should e.g. speak, act and respond to customers. Ensure that you have on-going training and reinforcement of these rules—not just on orientation day. Reward those employees who exceed standards.

Further, employees should dress to impress the customer, so the customer thinks the employee will do their job well. Employees should look professional and also knowledgeable. Customers have an expectation that sales people will be knowledgeable about the business's product and services. Employees should tell customers what they want to know, not everything there is to know, as well as any advice that could be of interest about the product or service.

Your staff should be good “active listeners” and able to build a rapport and show support to your customer. They should help solve problems quickly, able to identify problems and potential solutions, decide which one is best and implement it. They should also be good at verbal communication to avoid misunderstandings. Ensure too that your customer knows your staff is willing to find an answer. They should always be honest, make good eye contact, and rather than saying “I don't know” say, “I will find out for you.”

Consider stress management training for your employees when engaging in good customer service. This training will be about how to manage and relieve stress and how to help customers keep their cool as well. Empathy training and conflict resolution are also important points. Employees can be trained on identifying issues and finding compromises.

Provide consistent feedback about your employee's performance at work. You should also be willing to receive feedback. Employees have innovative ideas for fixing and developing programs to make your business even better. Where possible, also consider letting employees define their own duties. When you assign tasks, ask for someone to volunteer and then delegate. People are happier to perform tasks they have an interest in.⁵⁸

⁵⁸<https://www.thebalancesmb.com/tips-for-better-customer-service-how-to-help-a-customer-2948070>
<https://www.entrepreneur.com/encyclopedia/customer-service>
<https://www.thebalancesmb.com/keep-employees-motivated-and-challenged-2951395>
<https://www.thebalancecareers.com/front-line-employees-are-key-to-customer-service-success-1917883>
<https://www.thebalancesmb.com/top-ways-to-lose-customers-2948080>
<https://www.thebalancesmb.com/keep-employees-motivated-and-challenged-2951395>
<https://www.thebalancesmb.com/tips-to-improve-customer-service-2296008>

Example training videos:

<https://www.youtube.com/watch?v=RDGiy4Vyy1w>

<https://www.youtube.com/watch?v=Fii-Knk9IZc>

<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>

6.5 How Do You Solve a Customer's Problem Quickly?

Seek customer complaints with enthusiasm. When one customer has a complaint that is expressed, you can bet other customers also do and have not vocalized it yet. This complaint is an opportunity to improve your business.

Surprisingly, exceeding expectations is less important than ensuring the least amount of effort is made by a customer to resolve problems. Problems and issues should be resolved painlessly.

Making it easy means: remove obstacles. Customers do not like to have to contact a company repeatedly to have an issue resolved, or to repeat information, or switch from one channel to another. Then, don't just resolve the issue, stop the next one.

Regarding making it easy: it should also be easy for customers to return goods. Handle returns right away so customers leave happy and willing to return themselves. Your business phone needs to be answered. Get an answering service.

You should be responsive to customers at any stage of the sales cycle.

Most importantly, you want to be timely in acknowledging, analysing, and solving the complaint as quickly as possible. The longer the issue is not resolved, the more likely the level of customer satisfaction decreases.

Consider questions like:

- Are you using most of your working hours to serve your customers?
- Is your return policy current or out-of-date?
- Is it difficult or easy for customers to talk to you about their experience?
- Are there processes in your business that are unclear or hard to understand for your customer?

Feedback is a great tool for improving your customer service and customer loyalty. You can find out what customers like and don't like about your products and services. This can be done by conducting customer assessments and surveys.

Collecting customer feedback does not have to be time or resource-consuming. It can be as simple as chatting directly with your customers or by placing a feedback form at the reception.

Furthermore, customer service surveys do not have to be expensive. You can add a survey to your website or business Facebook page. You can also send surveys by email, phone, etc.

If you do decide to send a survey, it should be short and simple, asking only what is important for you to know. The form should also explain what the feedback will be used for. You can offer customers incentives to complete it, like discounts or prizes.

A more formal method of seeking feedback is by using focus groups and interviews. Make sure you ask questions about not only customer experiences, but ideas for how the business can be improved. You can also consider hiring customer service investigators. These “mystery shoppers” will pose as normal customers and then report back to you on their experiences. You can find mystery shoppers through a market research company, or by advertising for and hiring your own.

Bad press can be very bad for a small business and hurt its chances for long term survival, especially in the online age. American Express Survey notes that 78% of customers cancel a transaction or intended purchase after poor customer service. According to the White House Office of Consumer Affairs, around 13% of dissatisfied customers tell more than 20 people about their poor experience, while happy customers tell between 4 to 6 people. Social media platforms and online reviews are often used for customers to complain about poor customer service. If you see a bad review on social media, you can comment back with an apology or solution to bring the customer back. Or you can contact the customer and find a solution offline and ask that a positive online review is made after the issue is resolved.

For online businesses, consider a live chat service and always answer emails promptly (24 hour turnaround as a general rule: publish your expected turnaround time). Keep a log of phone interactions you have had with customers with time, date and any issues discussed. Ensure that your business values are clear as well as the information customers need to understand your business on your website (mission statement, history, etc.).

Add a feedback form to your website.

Ensure that you review your customer data to identify preferences and trends. It is important to keep good records of key customer service data. This will help you evaluate whether you are meeting customer service goals and then evaluate records to find roadblocks and unnecessary delays or negative experiences. Statistics and analytics can be useful here. The method you choose will depend on your customer base and the size of your business. Follow-up and thank your customers for taking the time to provide feedback.⁵⁹

Other tips:

- Ask customers at the point of purchase if they enjoyed the experience
- Read online review websites regularly
- Observe interactions between employees and customers

6.6 Why Should You Create a Customer Loyalty Program?

⁵⁹<https://www.thebalancesmb.com/customer-complaints-2221031>

<https://www.thebalancecareers.com/front-line-employees-are-key-to-customer-service-success-1917883>

<https://hbr.org/2010/07/stop-trying-to-delight-your-customers>

<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>

<https://www.thebalancesmb.com/top-ways-to-lose-customers-2948080>

A customer loyalty program is a marketing effort that is long-term and structured. It encourages repeat customers to demonstrate loyal behaviour towards your company. Creating loyal customers can help you gain new customers. Successful loyalty programs also motivate loyal repeat customers to buy more. It is a cost-effective and easier way to increase sales and attract new customers.

Customers are joining your program to receive discounts, and even free items. Some also like to simply be a member in an exclusive club.

These programs will often make your customer more likely to refer a new customer.

Example loyalty programs:

- Rewards for customers who bring new customers to your enterprise
- Free or discount product or service rewards after a defined purchase amount from you
- Providing benefits to those customers who join a VIP program
- Sending out discount codes and coupons to existing customers
- Running competitions where customers can win by buying more from you
- Providing incentives when customers purchase from you (e.g. pledging to donate money to charity)

Loyalty programs can further increase brand recognition for your business, in addition to building a positive reputation and increasing customers and sales.

You should ensure you can fulfil the promises of your program, keep track of your customers in the program and revisit the policy if it is ineffective. Consider the costs of implementing the program and weigh them against the profits for your business. Think about linking your loyalty program with your CRM, customer database and point of sale system. Also, ensure you are meeting privacy and tax laws.⁶⁰

⁶⁰<https://www.business.gov.au/Info/Plan-and-Start/Start-your-business/What-is-customer-service/Measure-customer-service>
<https://www.entrepreneur.com/article/276367>
<https://www.thebalancesmb.com/put-some-extra-eyes-on-your-customer-service-2948077>
<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>
<https://www.business.gov.au/Info/Plan-and-Start/Start-your-business/What-is-customer-service/Seek-customer-feedback>
<https://www.thebalancesmb.com/customer-service-survey-2948072><https://www.business.gov.au/Info/Run/Goods-and-services/Selling-goods-and-services/Customer-loyalty-or-reward-programs>
<https://www.thebalancesmb.com/customer-service-and-customer-loyalty-4161633>
https://www.thebalanceeveryday.com/customer-loyalty-program-2892218?_ga=2.55642091.1161828617.1531813444-162947226.1531813444

National Legislation

1. ITALY

1.1 Main institutions delivering/overseeing national policies with concern to migrant enterprises:

- The Ministry of Labor and Social Policies – Ministero del Lavoro e delle Politiche Sociali (<http://www.lavoro.gov.it>).

The Ministry of Labor and Social Policies carries out and coordinates work policy and social policies. Among the main areas of intervention of the ministry are integration policies and those aimed at immigration.

- The Ministry of Economic Development – Ministero dello Sviluppo Economico (<http://www.sviluppoeconomico.gov.it>).

Responsible for policy areas related to Italian economic Development.

- The Ministry of Economy and Finance – Ministero delle Economie e delle Finanze (<http://www.mef.gov.it>).

Responsible for policy areas related to the general business environment, including business regulation.

- The Revenue Agency – Agenzia delle Entrate (<https://www.agenziaentrate.gov.it>).

The Revenue Agency is a non-economic public body that operates to ensure the highest level of tax compliance (Agency of the Minister of Economy and Finance). It's Responsible for the main business registrations in Italy. This covers, for instance, registration for a VAT license for all companies operating in Italy.

- Chamber of Commerce, Industry, Agriculture and Artisanry -Italian: Camera di Commercio, Industria, Agricoltura e Artigianato CCIAA

(<http://www.camcom.gov.it>)

1.2 General regulation:

LAW: Art 26 of D.P.R. 334/2004

The foreigner who intends to exercise in Italy a non-occasional activity of self-employment (industrial, professional, craft, commercial) or who intends to set up a company in Italy (both capital and people) or intends to gain access to corporate offices, needs to:

- 1) be in possession of the moral and professional requirements required by the legislation in force to Italian citizens for the exercise of individual activities (including the requirements for registration to registers or registers);
- 2) request, also through a proxy, to the CCIAA competent for the territory, a declaration stating that there are no reasons preventing the issuing of the required qualification or authorization. If the activity to be registered in the Register of Companies is subject to checks or authorizations of other Bodies, the authorization must be requested from these Bodies (for example, for the retail trade, the nulla osta must be requested from the Municipality) ;
- 3) request from the competent Chamber of Commerce for the territory a certificate of the parameters on the availability of the economic-financial resources necessary for the exercise of the business activity that is to be undertaken in Italy;
- 4) have in Italy a suitable accommodation whose availability must be demonstrated through the presentation of a contract of purchase or lease of the property or by a declaration made in the form of self-certification by an Italian or foreign citizen legally residing in Italy certifying that it has made available suitable accommodation for the foreigner;
- 5) have sufficient economic resources in Italy to guarantee the necessary resources equal to those indicated in the Certificate of economic and financial capacity issued by the competent Chamber of Commerce;
- 6) present, even though the prosecutor, to the territorially competent Police Headquarters, the permit issued by the Chamber of Commerce (plus any other documents requested by the Police Headquarters);
- 7) obtaining the permit at the entrance issued by the Police Headquarters;
- 8) deliver or send all the documentation obtained to the Italian Embassy or Consulate in their country of origin to obtain the regular entry visa for self-employment.

Even for activities that do not require the issuing of any qualification or authorization, the foreigner is required to acquire at the Chamber of Commerce, Industry, Handicraft and Agriculture competent for the place where the self-employment activity must be carried out, the certification of the reference parameters regarding the availability of financial resources necessary for the exercise of the activity.⁶¹

LAW: D.P.C.M. 15 dicembre 2017

The Decreto Flussi 2017 – translated as ‘flow decree’ in English – is an Italian immigration policy that states when and how non-EU foreigners can enter Italy.

With the 2017 Flows Decree, foreigners can apply for an entry visa for self-employment, non-EU foreign citizens wishing to set up and launch an innovative start-up in Italy, as defined in art. 25, paragraph 2, of Legislative Decree 179/2012, also using the reception services offered by certified incubators (so-called Italia Startup Visa).⁶²

⁶¹http://www.gazzettaufficiale.it/atto/serie_generale/caricaDettaglioAtto/originario?atto.dataPubblicazioneGazzetta=2005-02-10&atto.codiceRedazionale=004G0300&elenco30giorni=falseLaw:

⁶²<http://www.gazzettaufficiale.it/eli/id/2017/03/13/17A01904/sg>
<http://www.integrazionemigranti.gov.it>

1.3 Innovation

The main innovation undergone by Italian legislation, concerns the connection of Visa permitted with the investment activity of foreign investors.

The “investor visa” program – which has an undoubted attractive aim – will allow foreign investors to benefit from more favourable treatments than those commonly applied to foreign citizens, against a concrete and tangible investment or a charitable contribution in Italy.

1.4 Persisting challenges:

Italian programs and regulations that hinder migrant entrepreneurship mainly concern:

- High costs for starting a business in general. In Italy, for example, excessive Italian bureaucracy does not facilitate the ease of the process of business creation both for Italian citizens and migrants alike.
- Difficult access to credit due to lack of credit history, lack of requirements for obtaining loans and the high rate of bankruptcy of companies conducted by migrants.
- Absence of collateral guarantees by borrowers. This deficiency is particularly significant in Italy, where the high recovery times of loans contributes to making banks more risk-averse.
- Absence of legislative policies aimed at a lack of entrepreneurial skills, especially for some migrant communities.

Useful links:

Programmatic lines of the current legislature regarding immigration:
<http://www.camera.it/temiap/documentazione/temi/pdf/1105627.pdf/>

Guide for foreign citizens and migrants containing practical information needed to start a business in Italy: <https://www.notariato.it/it/il-notaio-gli-stranieri/>

Good practices put in place in favor of entrepreneurship for foreigners and migrants:
<http://www.integrazionemigranti.gov.it/EsperienzeSulTerritorio/protezioneinternazionale/Pagine/relab.aspx/>

2. GREECE

2.1 Main institutions delivering/overseeing national policies with concern to migrant enterprise

- Hellenic Ministry for Migration Policy
(<http://www.immigration.gov.gr/>)
The Hellenic Ministry for Migration Policy is responsible for national migration policy.
- Hellenic Ministry of Labour and Social Affairs
(<http://www.ypakp.gr/>)
The Hellenic Ministry of Labour and Social Affairs regulates and implements policies applicable to labour and social affairs.
- Hellenic Ministry of Finance
(<https://minfin.gr/>)
The Ministry Finance is responsible for national public finances.
- Hellenic Ministry of Economics and Development
(<http://www.mindev.gov.gr/>)
The Hellenic Ministry of Economics and Development regulates and implements policies related to economic development, competitiveness and the general business environment.
- The General Secretary of Strategic and Private Investment (Hellenic Ministry of Economics and Development) is responsible for the design and the implementation of the Development/Investment Laws and is the main institution delivering / overseeing national policies with concern to migrant enterprises. (https://www.ependyseis.gr/ggsie/ie_leitourgeia_ep.htm)

2.2 General regulation

Greek legislation provides for a couple of legal types of private companies for carrying out entrepreneurial activity in Greece: (A) **individual companies** (formed by either sole traders or freelance professionals. Entrepreneurs are fully liable for the individual companies' debts) and (B) **partnership companies** (formed by partners associated with a special partnership that is determined according to the type of the company). Partnership companies are further distinguished in: (B.1.) **personal companies** (formed by partners) and (B.2.) **capital companies** (formed by shareholders.)

Personal companies are further distinguished in: (B.1.1.) **general partnerships** (formed by partners that are jointly and severally liable for the debts of the partnership, without limitation in liability. There is no minimum capital requirement.), (B.1.2.) **limited partnerships** (formed by at least one partner that is severally liable for the debts of the partnership and at least one partner that is liable for the debts of the partnership up to a limited extent, according to the corresponding invested capital. There is no minimum capital requirement.), and (B.1.3.) **silent partnerships** (formed by at least one silent partner, with liability that depends on the invested capital and with possibility to enter into business trades, and only one active partner, with unlimited liability and with capacity to gain trade identity. There is no minimum capital requirement. Silent partnerships have no legal entity.).

Capital companies are further distinguished in: (B.2.1.) **companies limited by shares** (formed by shareholders, with liability that depends on their share in the share capital. The Board of Directors, which is accountable to the shareholders, is responsible for the administration of the companies limited by shares. Decision-making requires the absolute majority of the shares. The minimum share capital required is €24,000. Companies limited by shares are regarded as legal entities separate from their partners.), (B.2.2.) **limited liability companies** (formed by shareholders, with liability that depends on their share in the share capital. Decision-making requires the absolute majority of both the shares and the shareholders. There is no minimum capital requirement. Limited liability companies are regarded as legal entities separate from their partners.), and (B.2.3.) **private capital companies** (formed by at least one shareholder. Public capital companies, and not the shareholders, are liable for their debts. Decision-making requires the relative majority of the shares. The minimum share capital required is €1. Private capital companies are regarded as legal entities separate from their partners.).

Enterprises in Greece may form joint ventures. Joint ventures do not require a partnership relation among the members and it is formed for the purpose of pursuing and carrying out a specific project. Joint ventures have no legal entity.

The legal typology of private companies resembles to the French one.

Law 3853/2010 & Law 4441/2016

(Simplifying the procedures for the creation of businesses, eliminating regulatory barriers to competition, and other provisions) provide the legal framework for the establishment of private companies in Greece.

The novelty of the Laws 3853/2010 and 4441/2016 is the introduction of “one-stop-shops” that are responsible for simplification of the procedures for the creation of enterprises in Greece.

The General Commercial Registry and the Citizens Service Centers are set to be “one-stop-shops” for the creation of general partnerships (B.1.1.) and limited partnerships (B.1.2.). The notaries are set to be “one-stop-shops” for the companies limited by shares (B.2.1.), the limited liability companies (B.2.2.) and the private capital companies (B.2.3.).

Law 3427/2005

(Value added tax on new buildings, changes in capital taxes, and other provisions) This law clarifies that foreign enterprises may carry out entrepreneurial activities in Greece, either by forming a Greek branch or by entering into joint venture with at least one Greek enterprise.

Law 3386/2005

(Entry, residence and social integration of third-country nationals in the Greek territory)

Law 4251/2014

(Code of immigration and social inclusion, and other provisions)

Law 4332/2015

(Amendment of the provisions of the Greek Nationality Code)

Law 4399/2016

(Institutional framework for the establishment of private investments aid regimes for the regional and economic development of the country, establishment of the Development Council, and other provisions)

Law 4540/2018

(Amendment of the provisions of the Directive 2013/33/EU of the European Parliament and of the Council of Europe)

Law 4546/2018

(Update and establishment of fees, charges and fines) Refers to migrants and engages the possibility of obtaining a residence permit in Greece with the establishment of a private

company that conducts activities that are considered to contribute to the growth of the national economy. In particular, the (potential) migrant needs to obtain a health certificate from a public hospital, to open a bank account in a Greek bank and to make a deposit of €60,000, and to submit a business plan that is for an investment project of at least €300,000. The business plan should be conducted in the country of origin and submitted to the Hellenic Embassy of the country of origin. In case of rejection, the (potential) migrant has the right to submit another business plan after a time period of one year. In case of approval, the (potential) migrant receives a residence permit for himself/herself and his/her family members.

- Law 3386/2005, Official Government Gazette of Hellenic Republic, 212/A'/23-8-2005 (in Greek) (<http://www.et.gr/>)
- Law 3427/2005, Official Government Gazette of Hellenic Republic, 312/A'/27-12-2005 (in Greek) (<http://www.et.gr/>)
- Law 4251/2014, Official Government Gazette of Hellenic Republic, 80/A'/1-4-2014 (in Greek) (<http://www.et.gr/>)
- Law 4332/2015, Official Government Gazette of Hellenic Republic, 76/ A'/9-7-2015 (in Greek) (<http://www.et.gr/>)
- Law 4399/2016, Official Government Gazette of Hellenic Republic, 117/A'/22-6-2016 (in Greek) (<http://www.et.gr/>)
- Law 4540/2018, Official Government Gazette of Hellenic Republic, 91/A'/22-5-2018 (in Greek) (<http://www.et.gr/>)
- Law 4546/2018, Official Government Gazette of Hellenic Republic, 101/A'/12-6-2018 (in Greek) (<http://www.et.gr/>)

2.3 Innovation:

The main innovation undergone by Greek legislation in the field of migrant enterprises over the last 10 years, is the connection of residence permit with independent economic activity. Thus, together with the “traditional” categories (i.e. permanent residence permit for investors (property owners), residence permit for employment and professional activity, temporary residence, residence permit for humanitarian, exceptional and other reasons, residence permit for studies, voluntary work, research and vocational training, victims of trafficking in human beings or actions to facilitate illegal migration, family reunification, indefinite-term residence permit, permanent residence of family members of a Greek national, independent economic activity is now one more residence permit category.

2.4 Persisting challenges:

The fact that a residence permit is connected with the investment activity may potentially raise a discrimination issue among the poorest and the richest migrants and refugees that seek a residence permit in Greece (and thus, in the EU).

Useful links:

Official Government Gazette of the Hellenic Republic:

(<https://www.hellenicparliament.gr/en/Vouli-ton-Ellinon/I-Bibliothiki/Koinovouleftiki-Sylloqi/Efimeris-Tis-Kyverniseos-FEK/>)

The Official Government Gazette of the Hellenic Republic Collection includes all the issues of the Official Government Gazette since 1833. There are issues on:

- the Constitution, laws, international treaties and international agreements
- Regulatory decisions by the Prime Minister and the Members of the Cabinet
- Personal and private Acts and Public Employee Assignments

- Information concerning Special Positioned Public Employees and Administration Tools for the Enlarged Public Sector
- Acts determining public-owned real estate transfers and land use
- Compulsory Expropriations and City-Planning
- Incorporated Companies and Limited Liability Companies
- Commercial and Industrial Property
- Tenders by the Supreme Council on Civil Personnel Selection
- Public Tenders
- Special Supreme Court
- Financing of the Political Parties and of Political Party Alliances

Legal support entities:

The Hellenic Ministry of Migration has signed a Memorandum of Understanding with the Council of Bars and Law Societies of Europe (CCBE) for the provision of free-of-charge legal advice to migrants and refugees. CCBE is an international non-profit association which has been, since its creation, at the forefront of advancing the views of European lawyers and defending the legal principles upon which democracy and the rule of law are based.

(<https://www.ccbe.eu/>)

3.BULGARIA

3.1 Main institutions delivering/overseeing national policies with concern to migrant enterprises:

Department of justice:

<https://newweb.mjs.bg/en/>

Registry agency:

<http://www.brra.bg/ContentManagement.ra?contentType=1>

Registry agency/how to register a company:

<https://www.registryagency.bg/bg/registri/targovski-registar/kak-da-registriram-firma/>

The Registry Agency was established on July 31, 2004 with the adoption of §27 of the Law for Amendment and Supplement to the Cadastre and Property Register Act and the Agency's Rules of Procedure.

3.2 General regulation

The procedure for registration of a limited liability company (OOD / EOOD) by a foreign natural person **technically does not differ** from the cases when the founders are Bulgarian citizens. Bulgarian legislation is very liberal in this respect, and in practice the rules are the same whether the founders are local or foreign.

The identification of the founders is made with a **valid identity card**, which is an ID card or international passport (for non-EU nationals). The minimum capital amount at registration of EOOD/OOD is BGN 2, with the foreign owner, respectively. Partner, is liable for the company's liabilities up to the amount of the capital contributed by him, and this is similar to the cases of the registration of a company by owners whom are Bulgarian citizens. The set of documents that are prepared and entered in the Commercial Register is also identical. State fees for the registration of a company by a foreign person also do not differ from those in which the founders are a resident. Whether partners are nationals of an EU Member State or outside the

EU, they are required to abide by the Commercial Law and all obligations, deadlines and responsibilities ensuing from it.

Despite the above, we will present some peculiarities and specific moments when a company (EOOD or OOD) is registered by a foreign natural person:

1. If the foreigner does not speak Bulgarian, he or she must be provided with a translation of the documents in his / her mother tongue or in another language he or she speaks.

The goal is to ensure that the owner or manager of the new firm understands the content of the documents he/she signs. Otherwise, they will not have legal force.

This requirement can further be achieved in 2 ways. The first is a translation, which produces a parallel bilingual format of the founding documents. In the second version, the documents are drafted in Bulgarian, but the services of an interpreter, which makes the interpretation of the documents in the presence of a notary, are used. The translator must sign a declaration certifying the correctness of the translation, bearing criminal responsibility for untrue translation. Here it is important to clarify that the interpreter need not be sworn. The notary can appoint as an interpreter anyone who speaks Bulgarian along with one of the languages spoken by the foreigner.

The need for translation of documents increases the cost of the registration procedure itself, because of the interpreter's fees and additional notary fees to certify the translation of the documents if the translation is oral.

2. Distant registration of a company to a foreigner.

Registration of a company can happen even if the foreign person is not in the territory of the country. In addition to signing the constituent documents (which can be sent via e-mail), two specific situations arise:

- According to the Commercial Law and the Commercial Register Act, the manager must submit a notary certified declaration, in which he agrees to manage the company, by submitting a specimen of his signature (the specimen).

- If a limited liability company (OOD or EOOD) is registered, the partners must open an accrual account in order to contribute the registered capital. Once the account is not in Bulgaria, a person should be empowered to have the authority to do all this.

The problematic moment in the above situations is where these documents can be authenticated (specimen and power of attorney).

The first option is to translate documents translated into a local notary and to be certified with an apostille.* The documents are then sent to Bulgaria, for translation and certification of the signature of the sworn translator at the Ministry of Foreign Affairs certifying the correctness of the translation in Bulgarian. Then there is no obstacle in submitting the documents to the bank and the Commercial Register respectively, by the authorized persons.

For some countries with which Bulgaria has signed bilateral legal assistance treaties (Russia, France, Poland, Romania, Italy, Austria, Greece, etc.), it is sufficient that the documents be

certified with a local notary and exempt from apostille legalization. However, translation of documents and their endorsement remain obligatory.

* The Apostille is a certificate stamped to validate a document from the state in which it was issued. Documents provided with apostille are exempt from any other form of certification and legalization, both in the issuing countries and in the countries in which they will benefit if they are parties to the 1961 Hague Convention. For Parties outside this Convention, including, with no bilateral legal aid contracts, additional legalization and significantly more sophisticated procedures are needed. On the contrary, our country may have a bilateral agreement with the country concerned, which would require the apostille certification to be dropped.

The easiest and cheapest option is for the documents to be endorsed at the Consulate of Bulgaria.

More information about the laws in Bulgaria when you create a company

The registration procedure of a limited liability company - EOOD / LTD - is in fact not at all complex. If you do not want or have no opportunity to pay the lawyer's fees, there is no obstacle for the registration documents to be prepared by oneself.

But this is a **risk** that is not justified, because, at this point, you lay the legal bases for your future business. Company registration fees are not high, and it is worth employing a specialist, given that you will then gain greater security and will not waste time doing things that you may not understand.

General instructions

The only difference between EOOD and OOD is in the number of people who own part of the capital. In the case of EOOD, the ownership of the capital is one-sided –yours and you are also an importer of the capital. In the case of OOD, the founders must be at least two, with no requirement to have equal capital contributions.

1. Note on paid-in capital. Issued by optional bank. When you register a company with a capital that is higher than BGN 2 (the legal minimum), at least 70% of the capital must be paid for the listing.

2. Consent to accept management and specimen signature (specimen). It must be certified by a notary and signed by the manager. There are two options: to have a specimen prepared that only requires a notary certification or to ask the notary office to draw it for you. In the second case, of course, you will get "saltier". The notary certification of a document prepared will cost BGN 6.

3. Ordinance (for EOOD) or Company Agreement (for OOD).

It must contain: name, seat, registered office of the company; names and personal data of the partners; activity; the amount of capital and value of the partners' contributions to OOD; and name and personal details of the manager.

4. The Founding Protocol (EOOD) or the minutes of the General Meeting of the Partners (OOD). It must contain the decisions taken by the constituent assembly as well as the agenda of the meeting.
5. Decision of the sole owner of the capital for the appointment of a manager (EOOD) or decision of the general meeting for the appointment of a manager (OOD). You can be appointed as a manager at EOOD; a partner may be appointed to a company, and a third party may be appointed as a manager.
6. Application form A4: the "heart" of the documents. This may be found on the Trade Register site, downloaded and completed. All other documents are attached to it. There are also instructions for filling in the application.
7. Declaration under Art. 13 para. 4, Commercial Register Act (CTA). The truth of the stated circumstances is declared and signed by the applicant.
8. Declaration under Art. 13 para. 5, CTR. It is stated that all documents are submitted by the applicant and signed by the applicant.
9. Declaration under Art. 142, Commercial Law (CC). Prohibition of competition, to be signed by the manager.
10. Declaration under Art. 141, para. 8, T3. The manager declares that he meets the requirements of the law of a company manager. Naturally, it is signed by the manager.
11. Application for company retention (D1); it is not mandatory and will cost 50 BGN (here you can check for free if the name of the company is free).
12. A license or permit when the business requires such.

Final Steps

In the founding documents, when entering the name of the company, note that the latter is in the process of being incorporated. All the documents can be found on the internet. However, it should be kept in mind that it is very risky to launch a "blanket" business. Opening a company with free circulars on the internet can be much more expensive in the future, that is, if you need to make changes to the company, get a partner, get an investment, and so on. The responsibility for the untruthfulness of the declarations is a criminal liability.

NB! Be careful if you use ready-made specimens of the memorandum and protocol because these documents are the "essence" of your company and will be its "person" in carrying out further activities. It is best to have the documents drawn up and entered by a specialist.

Company registration – how long it will take

The time that it will take for registration is about 2-3 days. (This is only the time of the actual filing of documents and does not include their preparation.) First, it is necessary to open an accrual capital bank account at an optional bank. The documents to be submitted to the bank are the Company Agreement, the Founding Protocol, and the Decision for the appointment of

a Governor. At the bank they provide for their signature a specimen signature. The bank must: open an escrow account in the name of the company; pay a fee; and provide a note on paid-in capital. The manager then takes the certificate from the bank, certifies his specimen (signature specimen) non-orally and with all the documents he then goes to the Registry Agency, where he first introduces the state fee and applies proof (payment).

3.3 Innovation

Changes in legislation dating back to 2010 make it even easier for start-ups to start their own business. The strongest evidence for this claim is the decrease in the required initial capital needed to register a limited liability company - ***the minimum value of the share capital was reduced from 5000 to just 2 levs.***

This significant financial relief allows a large number of Bulgarians to register their own capital company instead of setting up their enterprise as a Sole Trader, which was the legal form best suited for listing as far as the initial capital is concerned. The advantage of limited liability companies consists in the fact that the sole owner of the capital is responsible for the company's liabilities only within the company's own and not its own capital, as is the case with ET.

Is it convenient to register a company with a minimum amount of capital?

Although the law allows it, this does not mean that paying capital at a minimum of BGN 2 is a good solution. Whether you set up your own sole proprietorship - EOOD or register your company as a company with others - registering a minimum of \$2 capital sends a bad message to your potential business partners and creditors.

A company that has put in its accumulation account only 2 leva of equity capital shows that it is unable to cover its initial costs and cannot repay any payments to suppliers and contractors. Since corporate capital is perceived legally as a risk, that is, these are personal funds that the founder / founders are willing to risk in the name of their business venture, then its minimal value demonstrates what may be seen as a frivolous attitude with regard to the company's activities.

3.4 Persisting challenges

It is alleged that in Bulgaria, there is no problem with the registration of a company, because the basic reform was completed years ago with the transformation of the process from the court to the Registry Agency and with the reduction of the minimum capital (previously it was 5000 lv) for the registration of the company and the fees. Although the progress is really remarkable, mostly due to the ineffectiveness of the procedure before the reform, the registration of a company by the owner himself takes at least 4-5 days, costs more than the minimum required capital of BGN 2 and some of the steps are totally superfluous.

To illustrate the lack of meaning in part of the procedure/the conclusions are:

It is immediately possible to reduce the number of registration procedures for OOD;

It is immediately possible to shorten the entire process to 2 working days;

The minimum capital requirement must be abolished immediately;

It is imperative for the Registry Agency to have a brief but comprehensive description of the entire procedure, although some of the steps are not within its competence.

Useful links:

All legislation and also the possibility to hire a lawyer:

<https://pravatami.bg/2780>

Department of Justice:

<http://www.brra.bg/ContentManagement.ra?contentType=1>

Law on the Trade Register and Register of Non-profit Legal Persons:

<https://www.lex.bg/bg/laws/ldoc/2135545013>

Trade law:

http://www.noi.bg/images/bg/legislation/laws/TYRGOVSKI_ZAKON.pdf

National social security institute:

<http://www.noi.bg/en/abouten/links>

How to create a business in the EU:

https://europa.eu/youth/bg/article/58/3583_bg

Startups in Bulgaria/EU:

https://europa.eu/youreurope/business/start-grow/start-ups/index_en.htm

Legal support entities:

Advice and help from the EU:

https://europa.eu/youreurope/business/start-grow/start-ups/bulgaria/index_en.htm

Ministry of Finance:

<http://www.nap.bg/en/>

<http://www.minfin.bg/en/>

Financial supervision commission:

<http://www.fsc.bg/en/>

Ministry of employment and social politic:

<http://www.asp.government.bg/web/guest/home1>

Council of Ministry of the Republic of Bulgaria:

<http://www.government.bg/en>

4. SPAIN

4.1 Main institutions for delivering/overseeing national policies with concern to migrant enterprises:

- The Ministry of Economy and Business
(<http://www.mineco.gob.es/portal/site/mineco/>)
It is the responsibility of the Ministry of Economy and Business to propose and implement the Government's policies on economic matters and reforms, to improve competitiveness, industrial development, telecommunications and the information society, and development of the Digital Agenda, as well as the policy of support for the company.
- Ministry of Labour, Migrations and Social Security
(<http://www.mitramiss.gob.es/>)
The Secretariat of State for Migration is the body in charge of developing the migration policy defined by the Government on immigration and integration of immigrants.

- Ministry of Industry, Trade and Tourism

(<http://www.mitramiss.gob.es/>)

It provides entrepreneurs with the necessary tools for starting up businesses or registering as self-employed in a faster, simpler and cheaper way.

- The Central Mercantile Register

(<http://www.rmc.es/Home.aspx>)

Public body that facilitates obtaining a certificate certifying the non-existence of another company with the same name that it is intended to constitute. Essential requirement for the granting of the Public Deed of incorporation of companies and other registrable entities.

- Spanish Confederation of Employers *Organisations*

(<https://www.ceoe.es/es>)

It integrates on a voluntary basis two million companies and freelancers from all sectors of activity, which are linked to CEOE through more than 4,500 grassroots associations.

4.2 General regulations

- Organic Law 4/2000, of January 11th, on the Rights and Freedoms of Foreigners in Spain and their Social Integration, modified by LO 8/2000, 14/2003 and 2/2009, better known as the Foreigners Act of Spain:

(<https://www.boe.es/buscar/pdf/2000/BOE-A-2000-544-consolidado.pdf>)

Includes all immigration regulations, such as the rights and obligations of these peoples, family reunification, legal guarantees, residence permits, visas, etc. Also, Chapter 3 is devoted to the process for obtaining the authorization to perform lucrative activities.

- National Federation of Associations of Employers and Freelance Workers, ATA:

(<https://www.ata.es/>)

It is one of the competent bodies for proving the viability of the business plans of any person who wants to start a business as a migrant.

- Law 20/2007, of July 11, of the Statute of autonomous work:

(<https://www.boe.es/boe/dias/2007/07/12/pdfs/A29964-29978.pdf>)

It is the norm that regulates the work of individuals who regularly, personally, directly, on their own account and outside the scope of direction and organization of another person, an economic or professional activity for profit.

4.3 Innovation

In Spain there are several programs that aim to attract foreign investment. From the point of view of the entrepreneur who is thinking about starting a business, it would be interesting to give more visibility to all the measures in his favour. The Law 14/2013 of Support for Entrepreneurs, approved in 2013, among other measures, is related to the visas for new foreign entrepreneurs that the Ministry of Foreign Affairs promotes.

At the regional level (Spain is divided into 17 Autonomous Communities and each can legislate on this matter) there are also communities that have implemented support measures.

4.4 Persisting challenges

a. Difficulty in validating and recognizing titles. One of the requirements to open a company as a migrant or refugee is to have the required professional qualifications or accredited experience for the exercise of the specific activity, as well as, if necessary, professional membership.

Escasa ayuda financiera: Principio del formulario

b. Little financial help. Another requirement is to be able to justify the ability to meet the investment planned for the start-up of the project. It must have the economic capacity for maintenance in addition to the expenses deducted from the development of the professional activity.

c. High taxes on entrepreneurs. As can be seen in the chart below, in Spain the taxes for the self-employed are very high, around 3,300€ per year, while in other countries such as the United Kingdom they only reach 168€.

Self-employment quota in Europe⁶³



Some of these people face a language barrier, since many of them come from countries with a language very different from Spanish such as Romania, Morocco, Algeria, India, etc. To solve this problem, many NGOs offer free Spanish classes to promote the integration of migrants and refugees into Spanish society.

Useful links:

- Guide regarding legal steps to follow to start a business if you are a foreigner:
<http://gestron.es/como-crear-empresa-espana-siendo-extranjero/>
- Business information for foreigners:
<https://www.parainmigrantes.info/category/empresas/>
- Inspiration from immigrants who have a successful businesses:

⁶³ <http://www.elautonomodigital.es/comparacion-cuota-de-autonomo-espana/>

<https://mundohispanico.com/dinero/estas-empresas-no-existirian-de-no-ser-por-los-inmigrantes>

- Recommendations for setting up a business in Spain as an immigrant:
<https://www.aycelaborytax.com/blog/montar-negocio-en-espana-siendo-extranjero/>

Legal support entities:

- ALBA ONG: Legal services for immigrants:
(<http://www.asociacionalba.org/servicio-juridico-de-atencion-a-inmigrantes/>)
This organization responds to the demands of the immigrant community, focusing mainly on the provision of free information services, assistance and legal support to the immigrant community, social and labor orientation
- Legal advice for immigrants
(<https://www.asesoriaparainmigrantes.com/>)
Free orientation services to obtain status as a legal residence in Spain or to gain political asylum.
- Services for migrants and refugees
(<https://www.parainmigrantes.info/>)
Legal and free help for migrants and refugees who want to live in Spain.

5. DENMARK

5.1 Main institutions delivering/overseeing national policies with concern to migrant enterprises:

- Danish Business Authority
(<https://danishbusinessauthority.dk>)
Responsible for the main business registrations in Denmark. This covers, for instance, registration for VAT and the Register of Foreign Service Providers (RUT).
- Ministry of Immigration and Integration
(<http://uim.dk/>)
Responsible for the residence and work permits of migrants and refugees, as well as the integration of immigrants.
- Ministry of Industry, Business, and Financial Affairs
(<https://em.dk/>)
Responsible for a number of policy areas which are important for the general business environment, including: business regulation, Intellectual Property Rights, competition and consumer policy, the financial sector and shipping.
- SKAT
(<https://skat.dk/>)
Danish Tax Agency responsible for administering and enforcing tax law.
- Danish Working Environment Authority

(<http://engelsk.arbejdstilsynet.dk/en/>)

Responsible for administering the Working Environment Act in Denmark and guiding companies on health and safety rules in the workplace.

5.2 General regulation

1. Udlændingeloven (Danish Aliens Act):
 - a. Comprises all laws and regulations that govern the access to asylum, work and residence permits in Denmark.
 - b. If you are a citizen from outside the Nordic countries, EU/EEA and Switzerland, you have to apply for a residence and work permit in order to be self-employed and/or operate an independent company in Denmark.
2. Start-Up Scheme (<http://www.startupdenmark.info/>)
 - a. Start-up Denmark is co-led by the Ministry of Business and Growth and the Ministry of Immigration, Integration, and Housing.
 - b. Non-Danish entrepreneurs apply with a business plan, which is then evaluated by an expert panel. Applicants with approved business plans are hereafter eligible to apply for a residence and work permit.
3. Working Environment Acts (<http://engelsk.arbejdstilsynet.dk/>):
 - a. Lays down the general objectives and requirements in relation to the working environment. The main areas of the legislation are the performance of the work, the design of the workplace, technical equipment, substances and materials, rest periods and young persons under the age of 18.
 - b. The Danish Working Environment Act is currently supplemented by Executive Orders, which contain more detailed regulations. Executive Orders are rules of law which are legally binding for enterprises and which usually contain rules on penal sanctions.

5.3 Innovation

Since the EU migrant influx peaked in 2015, a number of legislative and administrative measures have been introduced into the field of asylum and migration. Overall, it has become more difficult to obtain residence and work permits. Several bills have been adopted in order to facilitate the rejection of asylum seekers at the borders, return to the country of origin, and identity control. New rules regarding permanent residence permits as well as family reunification impose stricter requirements.

In 2015, a new agreement was reached to simplify the access to hire highly-skilled international labour and to tighten rules regarding foreign labour that does not require a high level of qualifications. The new rules for self-employment are now contained in the Aliens Act. The Green Card scheme was abolished in June 2016. Instead, a new scheme called “Start-up Denmark” has been introduced. A maximum of 50 residence and work permits will be granted under this scheme per year. A residence and work permit under the Start-up Denmark scheme is granted for a maximum of two years with the possibility of extension for three years at a time.

5.4 Persisting challenges

- If you are receiving 'Kontanthjælp' (cash assistance from the state) you are not able to start a business. It is not possible to be receiving this specific type of help and earning your own money through a business simultaneously.
- If you have previously worked in a Danish company there is the possibility to have insurance in which you receive 'Dagpenge' in the case that you become unemployed - under *certain* circumstances - you may be allowed to start a business at the same time as receiving 'Dagpenge', however this is a matter which has to be dealt with through the a-kasse (union).
- An issue that continues to be a major problem for migrant and refugee entrepreneurs is the language barrier, particularly in regards to finding a job position that adequately reflects their skill level. This challenge only seems to be exaggerated by the Danish government's decision to abolish the labour market-oriented Danish course, which consisted of 250 hours of Danish language training offered to foreign workers and students. This was replaced with a 'beginners language course' offered to all newly arrived migrants, meaning that it is less tailored to finding employment or familiarising migrants with the Danish labour market.

Useful links:

- Danish Business Authority
Rules for owning a business in Denmark.
<http://danishbusinessauthority.dk/what-are-rules>
- Business in Denmark
Main portal for foreign companies in Denmark with information on relevant rules and actors as well as all relevant online registrations.
<http://businessindenmark.dk>
- Refugee Entrepreneurs Denmark
Transforms the "refugee crisis into a refugee opportunity" and uses entrepreneurship as an integration tool.

<http://refugeeentrepreneursdenmark.dk/entrepreneurs>

- Egenvirksomhed.Nu
Connects business people who help with the development of entrepreneurs who are receiving state or integrations support.

<http://egenvirksomhed.nu/>

- Innovation Fund Denmark
This fund invests in entrepreneurs, researchers and businesses with knowledge and ideas that creates growth and jobs in Denmark.

<https://innovationsfonden.dk/da/soegemulighed/integrationsindsats-med-fokus-paa-flygtninge>

- CPH Business House
Business House Copenhagen links businesses and the City of Copenhagen and helps one start their own business.

<https://international.kk.dk/bhc>

- Multi-Ethnic Business Development Center
Created by business owners with connections to the many residents in Denmark with an international background.

<http://mbdc.dk/>

- Restart Refugees
Empowers refugee entrepreneurs with locally crowdsourced funding.

<https://restartrefugees.com>

- Trampoline House

This independent community center provides refugees and asylum seekers in Denmark with a place of “support, community and purpose.”
<https://www.trampolinehouse.dk/#>

- Center for Employment, Language and Integration
Jobcenter integration is for new arrivals that have not lived in Denmark for more than 3 years.

<https://www.kk.dk/cbsi>

- Startup Denmark
An organisation which analyses the business models of migrants from NON-EU/NON-EEA countries.
<http://www.startupdenmark.info>
- Foreningen Nydanske
An association of over 100 member companies that focus on inclusion and diversity and paving the way for immigrants into the labor market.

<https://www.foreningen-nydanske.dk/home/medlemsressourcer/om-foreningen/hvem-er-vi>

- Growth House Copenhagen/Væksthus Hovedstadsregion
This institution helps businesses create growth, jobs, exports, etc. They provide individualized support. Consultation can cover topics such as internationalizing, leadership, and financing.

https://startvaekst.dk/vhhr.dk/omos_vhhr

- Danish Entrepreneur Magazine
<https://www.d-i-f.dk/2018/12/17/vejen-til-et-succesfuldt-investorpitch/>
- Startup manuals to start most types of small business (in Danish)

<https://www.imidt.dk/startvejledninger/>

<https://indberet.virk.dk/>

- CBS Entrepreneurship Platform
This platform connects the resources in entrepreneurship research and education at CBS with the school's global networks.

<https://www.cbs.dk/en/knowledge-society/business-in-society/entrepreneurship>

- New in Denmark

Offers guidance to newly established businesses

<https://www.nyidanmark.dk/>

- Work in Denmark
Provides international job seekers and Danish employers with the information, guidance, and tools to find each other.

<https://www.workindenmark.dk/>

III Exercises

Exercise module 1

Soft Skills – Employment and Entrepreneurship

5 Ways to Cultivate Self-Awareness

1. **Create some space for yourself:** Leave yourself some time and space every day – perhaps first thing in the morning or half an hour before sleep when you stay away from the digital distractions and spend some time with yourself, reading, writing, meditating, and connecting with yourself.
2. **Practice mindfulness:** Mindfulness is the key to self-awareness. Through mindfulness practice, you will be more present with yourself so that you can “be there” to observe what’s going on inside and around you. You can practice mindfulness at any time you want, through mindful listening, mindful eating or walking.
3. **Keep a journal:** Writing not only helps us process our thoughts but also makes us feel connected and at peace with ourselves. Writing can also create more headspace as you let your thoughts flow out onto the paper. You can also use the journal to record your inner state. Try this at home –choose a half day on a weekend, pay close attention to your inner world – what you are feeling, what you are saying to yourself, and make a note of what you observe every hour.
4. **Gain different perspectives:** Ask for feedback. Sometimes we can be too afraid to ask about what others think of us – while sometimes the feedback may be biased or even dishonest, you will be able to differentiate them from real, genuine and balanced feedback as you learn more about yourself and others. Research has shown conducting 360-degree feedback in the workplace is a useful tool to improve a managers’ self-awareness.⁶⁴

Problem-Solving Activities

Marshmallow Spaghetti Tower

Helps with: Collaboration

We can solve problems better as a team than we can alone, which means developing your team’s collaboration skills will lead to better problem-solving outcomes.

What You’ll Need (per team):

- 20 sticks of uncooked spaghetti
- 1 roll of masking tape

⁶⁴ <https://www.developgoodhabits.com/self-awareness-activities/>

- 1 yard of string
- 1 marshmallow

Instructions:

1. The goal of this exercise is to see which team can use the materials provided to build the tallest tower within an allotted time period. The tower must be able to stand on its own.

2. To make this exercise more challenging, try adding a marshmallow to the top of the tower. This team, problem-solving exercise helps teams think on their toes while building camaraderie and leadership.⁶⁵

Exercise module 2 Creativity and Innovation⁶⁶

- Exercise:

Embracing all the above-mentioned topics, shall we depict what we have gained so far? Try to fill in the table template below.

Assessment

Assess resources and capacity:

Strategy

Select a strategy:

Implementation

Selection and application:

- Exercise:

You will be given three random pictures. You need to come up with a business idea that is connects the three pictures.

⁶⁵<https://www.wrike.com/blog/top-15-problem-solving-activities-team-master/>

⁶⁶All links for Module 2: <http://breakthroughthinkingguide.com/resources/answer-keys/>

<https://www.mindtools.com/pages/article/creativity-quiz.htm>

<http://www.testmycreativity.com/>

Version 1



Write down your business idea

A large, empty light green rectangular box for writing a business idea.

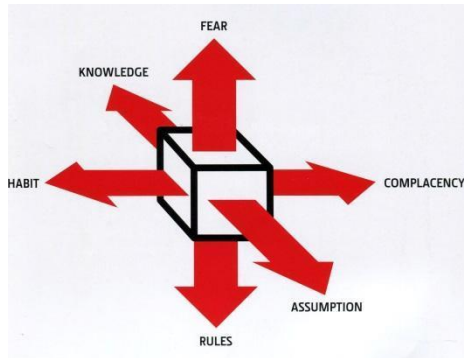
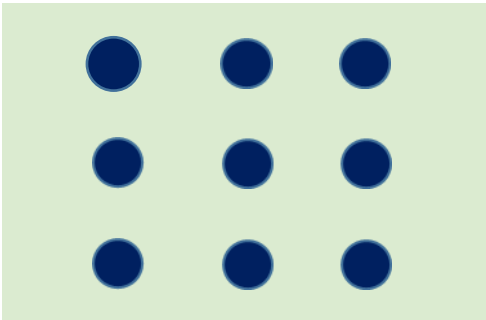
Version 2



Write down your business idea

- Exercise: Think outside the box!

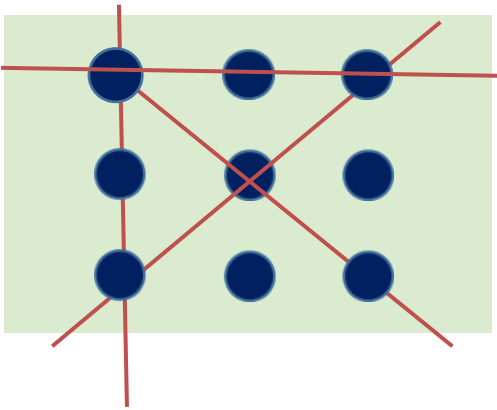
Connect these 9 dots with 4 straight lines



Hint: You really need to think outside of the box!

Solution below

- .
- .
- .
- .
- .



| | Statements for answer | Not at all | Rarely | Sometimes | Often | Very often |
|---|--|------------|--------|-----------|-------|------------|
| 1 | I consider myself a person who aims for stability. | | | | | |
| 2 | I hold back my ideas until someone ask for them. | | | | | |
| 3 | It is difficult for me to find solutions in problems that I have never faced before. | | | | | |
| 4 | When others get stuck, I am able to find new solutions to problems. | | | | | |
| 5 | I always ask others' opinion for my ideas before implementing them. | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 6 | I am eager to learn new things. | | | | | |
| 7 | Guidelines are to be followed and there is no reason to diverge from them. | | | | | |
| 8 | I come up with an alternative approach if the previous is not working. | | | | | |
| 9 | I have the ability to create an amazing combination from simple components. | | | | | |
| 10 | The fear of making mistakes effects many of my decisions. | | | | | |
| 11 | My brain is always on fire and the thoughts are always coming. | | | | | |

| | Statements for answer | Not at all | Rarely | Sometimes | Often | Very often |
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| | | | | | | |
|----|---|--|--|--|--|--|
| 9 | I have the ability to create an amazing combination from simple components. | | | | | |
| 10 | The fear of making mistakes effects many of my decisions. | | | | | |
| 11 | My brain is always on fire and the thoughts are always coming. | | | | | |

Exercise 3: Think Outside the Box!

Business Plan & Canvas Model

Exercise 1:

Answering the question: “Who Am I”

It's worth considering the possibility that our careers and values evolved around expectations set by other, rather than by oneself. One problem with others' expectations is that we might adopt them as our own, as a desire for social acceptance can easily overwhelm our internal compasses.

Let's try a thought experiment: Think back to any time before you were 20 years old:

What did you love to do?

What activities – games, hobbies, sports, events, or school subjects – did you enjoy?

Think what kept you absorbed for hours and made you happily oblivious to the rest of the world:

What tasks made time fly?

Write down your thoughts.

Exercise 2:

Applying the Canvas to your own strategy

Getting started:

Start sketching out your business model by creating Stattys for each one of the nine building blocks. Some people prefer to begin with listing their customer segments or value propositions. Others prefer starting with their key resources or key activities. It doesn't matter. Just do it.

Ask yourself what all the elements are that your business model requires to create, deliver, and capture value. Create a Statty for every single element that is important.

Check completeness and coherence:

Make sure you don't create "orphan" elements in your business model. For example, for each customer segment and their jobs-to-be-done you should have a corresponding value proposition. Or, for instance, for each value proposition you should list the key resources and activities that are required to create it.

Tell a story:

When finished sketching out your business model try telling the story of your model, one Statty at a time. Take all the Stattys down and explain your business model by putting up one Statty after the other on a blank Canvas. This will force you to tell a coherent story, element after element.

Color coding:

Use different color Stattys to highlight certain aspects of your business model. For example, use different color Stattys if you have two very different customer segments in your business model with very different jobs-to-be done (e.g. advertisers and users). Then continue to use the same colors for the corresponding value propositions, channels, etc.

Visuals & words:

Combining images and words to describe business model building blocks is more powerful than just using words. Our brain processes images quicker than words. Hence, images will allow viewers of your Canvas to more rapidly grasp the big picture of your model.

Granularity:

Don't add too many Stattys when you are sketching out the strategic overview of a business model. Too many details hide the big picture. On the other hand, adding detail is appropriate when you work on the refinement of your business model, in order to test it and consider customer development.

Describing too many different ideas in the same Business Model Canvas can lead to confusion. Try using separate Canvases to sketch out individual ideas. If necessary, you can always bring them together in the same Canvas later on.

Use the following template:



The Business Model Canvas

Designed for:

Designed by:

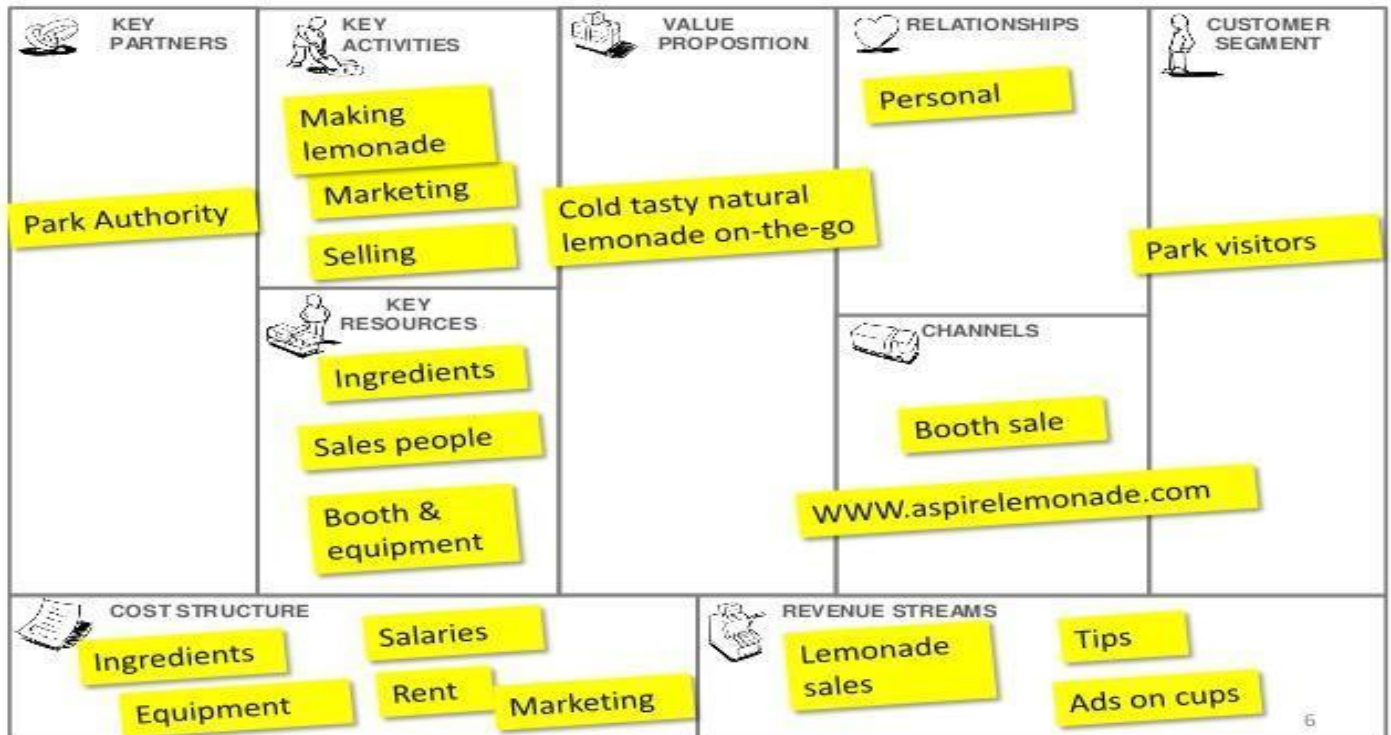
Date:

Version:

| | | | | |
|---|---|---|---|--|
| Key Partners  | Key Activities  | Value Propositions  | Customer Relationships  | Customer Segments  |
| | Key Resources  | | Channels  | |
| Cost Structure  | | | Revenue Streams  | |

And also the example:

ASPIRE Lemonade Stand Business Model Canvas



6

Summary

The Business Model Canvas is a single-page overview that lays out both what you do (or want to do) and how you go about doing it, enabling structured conversations around management and strategy.

This visual format is useful for both existing and new organisations and businesses. Existing programmes can develop new initiatives and identify opportunities while becoming more efficient by illustrating potential trade-offs and aligning activities. New programmes can use the Canvas to determine and plan how to make their offering a reality.⁶⁷

Exercise Module 4

Communication & Marketing

1. What is Marketing Communication?

Exercise:

You will be given three random words. Let's say nature, wine, hotel.

You now have one minute to come up with an entrepreneurial idea that consists of these three random words. Write it here:

You should realize that just now you managed to come up with an entrepreneurial idea in one minute with three randomly chosen words. Imagine how great the potential may be for the idea that you have cultivated in your mind for a while!

⁶⁷www.stattys.com
<https://strategyzer.com/>
www.innovationfund.rs
https://en.wikipedia.org/wiki/Business_Model_Canvas
<https://canvanizer.com/new/business-model-canvas>
<https://www.businessmodelsinc.com/about-bmi/tools/business-model-canvas/>
<https://www.youtube.com/watch?v=IP0cUBWTgpY>
<https://www.youtube.com/watch?v=QoAOzMTLP5s>
<https://www.youtube.com/watch?v=r0mtUQnny94>

2. What is Product Planning?

3. What is a Communication Plan?

Exercise:

The communication plan is so simple and actually vital for your success!

Take a piece of paper and a pen and start identifying the 5 elements we just saw in writing your CP

- 1.
- 2.
- 3.
- 4.
- 5.

4. Marketing

Exercise:

Communication matters a lot! Consider the way that you communicate. Most times you ask something in return or vice versa.

Put yourself in the position where you as a customer want to buy your own product. What would you want to hear, see or be offered?

Write down 3 key points that will persuade a potential client that your product is to their best interest. You will have time to develop and build on your communication strategy to achieve sales maximization!

- 1.
- 2.
- 3.

Exercise module 5 E-Business and Online Marketing

Exercise 1:

Write these elements in the order you consider most appropriate about online marketing:

Less security: there are tools or options available to hackers whereby they can not only monitor but also control any data communicated over the Internet.

Reduce administrative and operating cost.

Reduce inventory costs.

Less privacy: the buying pattern of a customer can be known to an e-shop with the help of certain sophisticated tools.

Improve customer service and satisfaction.

Reduce the cost of procurement.

Streamline procurement procedures.

Increase revenues and profit margins.

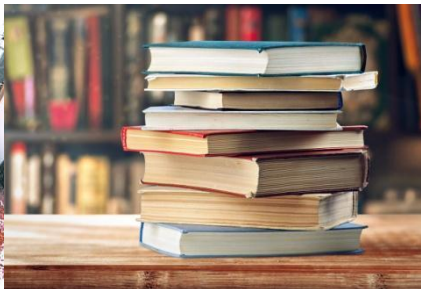
No physical proximity with items purchased: in certain cases the customers cannot decide about buying a thing before they can physically examine it.

Increase communication efficiency and interaction with employees, vendors, customers and strategic partners.

| Advantages | Disadvantages |
|------------|---------------|
| | |

Exercise 2:

SEO positioning is fundamental to the success of an online business. Write 10 key words about the business which each image represents so that your position in a search engines will be optimized:



- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Exercise 3:

Think about your business idea and write a short report that answers the following questions. Then you will have your marketing plan ready!

S stands for **Situation**

Analysis – which means where are we now?

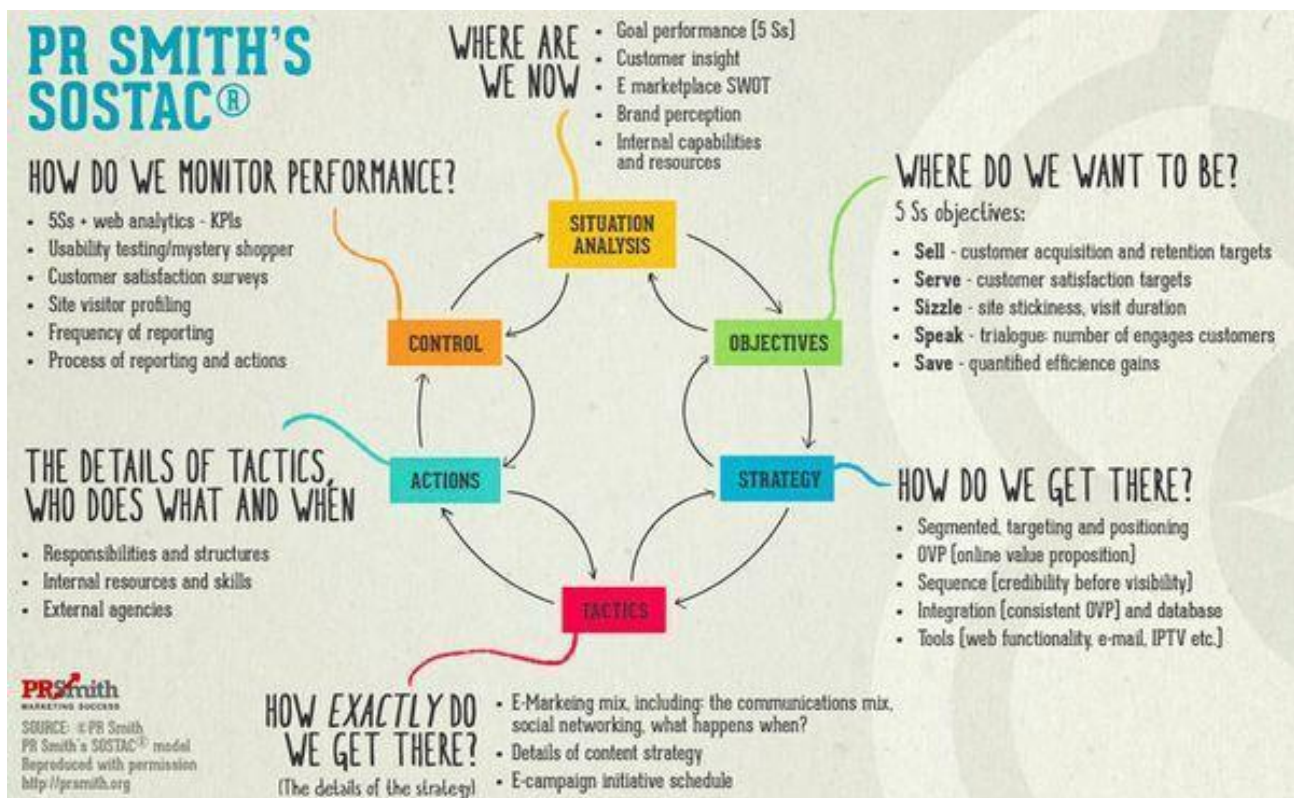
O stands for **Objectives** which means where do we want to go?

S stands for **Strategy** which summarises how we are going to get there.

T stands for **Tactics** which are the details of strategy.

A is for **Action** or implementation – putting the plan to work.

C is for **Control** which means measurement, monitoring, reviewing, updating and modifying



Exercise 4:

Below you can find ten steps for developing an e-business step by step, but they are not in the correct order. Put them in order according to your own criteria:

- *Attracting customers*
- *Building your website*
- *Forming a team*
- *Earning money from your website*
- *Doing some market research*
- *Customer retention*
- *Fulfilling legal and regulatory requirements*
- *Payment and shipping mechanisms*
- *Choosing your online business*
- *Raising funds*



- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Exercise module 6

Customer Service⁶⁸

Exercise 1⁶⁹

Put your customer service policy in writing and make sure the principles come from you and that all your employees know and can live up to these rules. Which customer service values are most important to you? Write a list of 10 customer service rules that will form the basis for your customer service policy.

- 1
- 2
- 3
- 4
- 5
- 6

⁶⁸ <https://www.lessonly.com/wp-content/uploads/2015/03/Lesson.lys-Customer-Service-Training-Manual.pdf>

⁶⁹ <https://downloads.hrdpressonline.com/files/7320080417163054.pdf>

- 7
- 8
- 9
- 10

Exercise 2

Refer to the list of suggested APPs and software detailed in section 6.3 (How Do You Put the Right Processes in Place?) of the Customer Service Module.

Is there a place for apps in your company?

Which ones?

Which tasks could be optimized to save time by using an app or digital service?

Exercise 3

Refer to the section 6.4 (How Do You Train Your Staff?) in the Customer Service Module. Create a list of 10 customer service rules you want demonstrated by your employees that fit your business.

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Exercise 4⁷⁰

⁷⁰ <https://www.userlike.com/en/blog/customer-service-training-games>

This exercise connects with section 6.5 (How Do You Solve a Customer's Problem Quickly?).

Identify 3 complaints you can anticipate that customers might have about your business and 3 possible solutions.

Complaints

1

2

3

Solutions

1

2

3

Exercise 5

With reference to the section 6.5 (How Do You Solve a Customer's Problem Quickly?) of the Customer Service Module, create your own 10-question survey to collect feedback on customer service at your business.

You can do this, by having customers for example rate statements either: Excellent, Good, Average, Fair or Poor. Also, include open-ended questions where they can give their own feedback. Remember too that your survey should ask for the person's contact info.

Some sample questions you might include: Rating questions: Staff was friendly and smiled. (rate) Staff was knowledgeable about the products and services. (rate) Staff greeted me when I arrived. (rate) Overall, I would rate my customer service experience as... (rate) Open-ended questions: What did you like best about your shopping experience? How could we improve?

1

2

3

4

5

6

7

8

9

10

Exercise 6⁷¹

Refer to the section 6.6 (Why Should You Create a Customer Loyalty Program?) of the Customer Service Module. Create a loyalty program that fits your business model. What aspects should you consider making sure this program is a success?

Credits

⁷¹ <https://yastrow.com/3-exercises-take-customer-satisfaction-next-level/>

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