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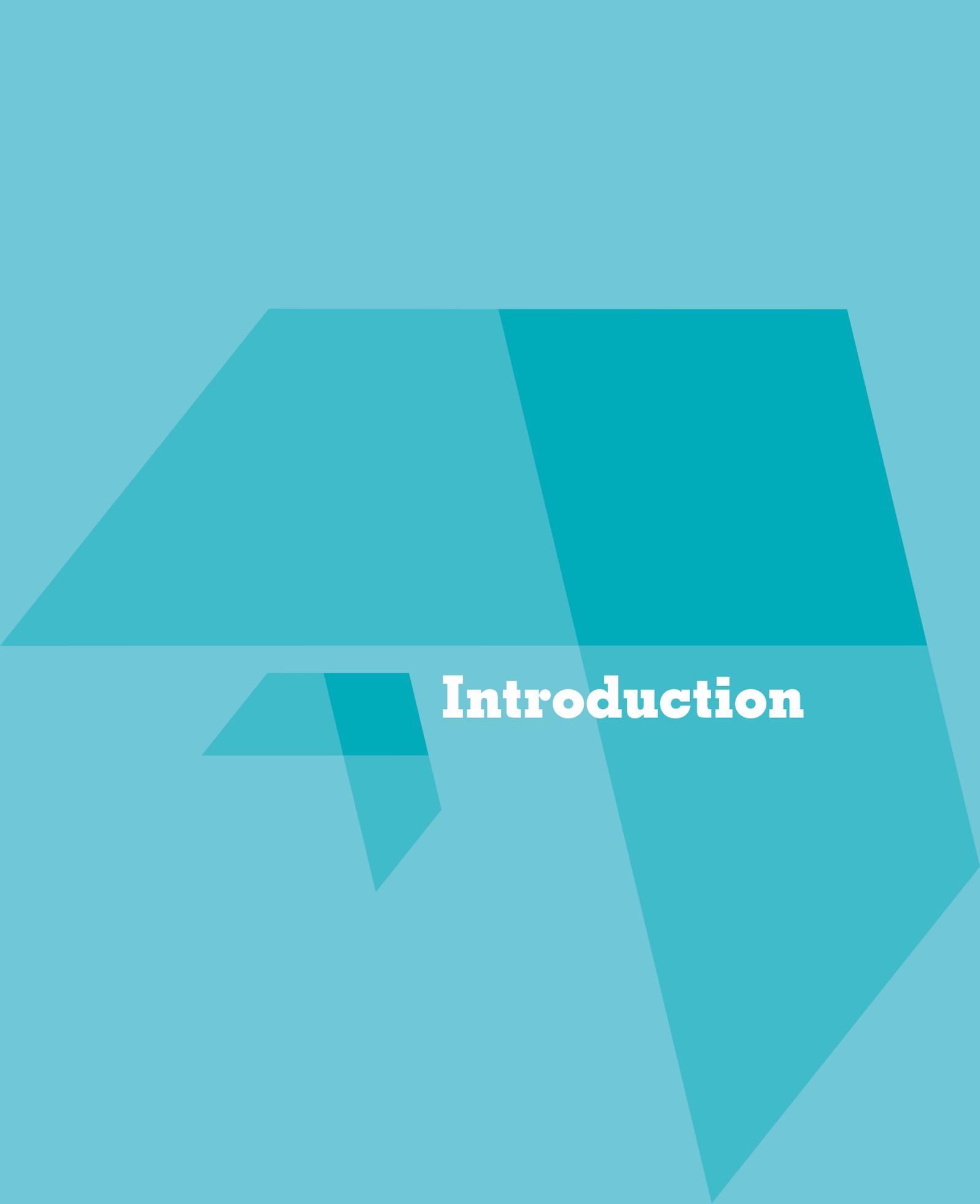
# SPEED UP

Interreg Europe

## GOOD PRACTICES GUIDE

Support to specific target groups, such as young people,  
migrants or female entrepreneurs



The background features several overlapping geometric shapes in two shades of teal. A large, light teal trapezoid is positioned on the left side. A darker teal trapezoid is on the right side. A smaller, light teal trapezoid is located in the lower-left quadrant. A dark teal trapezoid is positioned in the lower-middle area, overlapping the light teal one. The word "Introduction" is centered in the middle of the page in a bold, white, sans-serif font.

# Introduction

# SPEED UP project

SPEED UP project aims to improve the implementation of policy instruments under Structural Funds programmes dedicated to support of entrepreneurship, in particular concerning business incubation. To achieve this aim, the project will support collective learning and capacity building between partner organizations and relevant stakeholders that provide support to business creation, development and growth.

## The main goals are to:

- improve services provided by business incubators and ensure their financial sustainability;
- deepen the cooperation among public authorities, business sector, universities and R&D institutions;
- enable support to specific target groups, like young people, migrants or female entrepreneurs;
- develop performance monitoring systems for incubators and hosted startups.

## Main actions include:

- exchange of experiences on the ways partners support their business incubators
- benchmarking of experiences against those of their peers
- learning about what works and what doesn't in different contexts
- developing action plans to put into action lessons learned from the cooperation

More information on: [www.interregeurope.eu/speedup](http://www.interregeurope.eu/speedup)

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The third Good Practices Guide is dedicated to the topic "Support to specific target groups, such as young people, migrants or female entrepreneurs". The guidebook provides an overview about the exchange of experiences based on the identification and analysis of regional good practices carried out through desk research, project meetings and study visits.

The European Commission identified in the Entrepreneurship 2020 Action Plan specific target groups who are underrepresented among European entrepreneurs, namely young people, women and migrants. EU member states were advised to develop policy instruments and strategies in order to reduce this imbalance and to utilise these unused resources.

The partnership of the project composed of nine organisations has activated their stakeholder network, identified regional good practices, and exchanged their experiences during the Interregional Thematic Seminar held in Florence in December 2017. As a result, this third Good Practices Guide presents four different models to attract and encourage these target groups to build their own businesses.

The SPEED UP consortium has also defined three aspects related to this topic, which were deepened further during the third Interregional Training Workshop held in Antwerp in March 2018 with the participation of European experts and stakeholders:

- Entrepreneurial mindset in the educational system
- How to approach and identify the needs of specific target groups
- Entrepreneurial ecosystem: How to provide customised services for specific target groups

The presentations during these meetings and video documentation are published on the project website [www.interregeurope.eu/speedup/](http://www.interregeurope.eu/speedup/).

### **Summarising the discussions between project partners, European experts and stakeholders, SPEED UP identified the following aspects to support specific target groups:**

- An in-depth analysis of the entrepreneurs' contexts and needs is crucial
- Developing customised services to deliver more effective and less expensive advisory services bottom up rather than top down
- Bridging the gap between the educational and entrepreneurial cultures
- Developing 'Train the teacher' programmes
- Creating smart solution for sustainable integration of migrants – Startup Visa
- Smart solution for reconciliation of entrepreneurship and family life – Spazio-Co Stanza
- Counteracting the underrepresentation of female entrepreneurs, although positive action should be undertaken with care

As the potential transferability of the good practices represents one of the main criteria for their selection, a business incubation model should be transferable without major changes in order to be considered a good practice. This means that the model has to show "concept-readiness" in terms of its viability and implementation in other territories as well as demonstrate a strong performance.

On the other side, institutions must demonstrate an "institutional readiness" to adapt the concept accurately. This includes quantitative (facilities, laboratories, staff management etc.) and qualitative (level of specialisation, access to scientific knowledge) resources that need to be assured and developed. Furthermore, a transferable model should not rely on major technical or financial investments.





## **II. Good Practices**

Short Profile

## Spazio Co-Stanza: Roots and routes in transition

### **Location: Florence, Italy**

Spazio Co-Stanza is the first co-working space offering childcare in Florence that responds to the ambitious challenges of combining and integrating professional, cultural and wellness services in one place.

### **Cooperation activities:**

The co-working space Spazio Co-Stanza was established in 2015. Spazio Co-Stanza describe themselves as a multifunctional space that is in itself dynamic in identifying and responding to the needs arising from socio-economic changes. The proposed activities and interventions take place in different areas and are directed to numerous and diversified target users: Psycho-Social Help Desk, school and professional orientation, incubation of micro-projects, and work-life balance. This implies an unpredictable but long-term durability of the good practice. Due to the fact that they are providing childcare services the overwhelming majority of the entrepreneurs are female.

No. of participating target group members: 84

No. of started businesses from participants: 59

### **Quantification of resources / Quantifiable levels of resources and qualification needed:**

Spazio Co-Stanza:

- Venue/building = co-working space
- Multidisciplinary team of professionals
- Membership fees depending on the economic situation of respective person
- Offering different "Service Packages"
- 4 FTE

### **Innovative character:**

- Multifunctional space combining work-life balance, psycho-social help desk, incubation of micro-projects, school and professional orientation
- Network of business professionals as well as educationalists and psychologists
- Strong focus on social inclusion and empowerment; activities are not only addressed regarding entrepreneurship but also professional inclusion (migrants, post-maternity period)
- Co-working space is running without any public grants

Recommendation: Demand-oriented response to user needs. Facilitating the combination of professional and personal life = work-life balance.

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## **Servicestelle-Schülerfirmen**

### **Location: Potsdam, Germany**

Servicestelle-Schülerfirmen seeks to promote entrepreneurial spirit and skills such as self-efficacy, creativity and team spirit in regular schools.

Servicestelle-Schülerfirmen, the service department for student companies, is a project that supports the foundation and operation of student companies at all school types in Brandenburg. It was founded in 2005, supported by the Ministry for Economic Affairs and Energy, the Ministry of Education, Youth and Sport and the German Children and Youth Foundation. A team of students, in classes or in afterschool clubs, develops a business idea, creates a business model and starts operating this business – with real products or services, but in the protected school area.

The implementation of entrepreneurship education in schools requires good information, qualification and organisational support of the responsible teachers. Servicestelle-Schülerfirmen is the regional point of contact in Brandenburg that aims to raise awareness and encourage schools to test entrepreneurial activities with their students.

### **Quantification of resources / Quantifiable levels of resources and qualification needed:**

- Funding programme (ESF or ERDF)
- Teaching material for schools about entrepreneurial learning
- Multi-professional team consisting of 7 part-time employees. Three of the team are teachers who are released from their official teacher's duty by the Ministry of Education
- Strong connection to schools
- Close cooperation with local companies
- Regional information point that supports teachers regarding the guidance of student companies

### **No. of student companies: 140**

Average no. of involved pupils: 10–12 pupils per student company = approx. 1400 pupils

No. of teachers: Since 2015, 134 teachers and 63 student teachers (project "Schule mit Unternehmergeist")

### **Innovative character:**

- Implementation of entrepreneurship education in secondary schools
- Train the teacher – project: "Schule mit Unternehmergeist"
- Student company can broaden the future career choice of young people
- Project encourages teachers to test innovative teaching methods

### **Recommendation:**

- The main advantage is the closeness to schools because it is a regional department working with teaching experts
- On-site consultancy at the schools in all phases of the project
- Strong focus on partnership between schools and external partners such as regional companies, startups and universities. This contributes to the relevance of the school projects and to opening the schools for entrepreneurship education

### **Contact details:**

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## Estonian Startup Visa Programme

### Location: Tallinn, Estonia

Startups need to have access to the best talent already in their early days. Though more and more students choose ICT, Estonian universities cannot keep up with the growing demand. Therefore, immigration is part of the answer.

The main objective is to help develop the Estonian startup ecosystem by growing the number of startups and fuelling their growth. The US has witnessed that the majority of unicorn companies were founded by expats. Estonia is a good place for early stage startups and with the number of startups growing and new funds entering the market, also a place for scaling. Founders can come with the Startup Visa for three or 12 months (the latter extendable by another six months) or temporary residence permit (TRP) for five years and extendable by ten years. Due to the Startup Visa founders do not have to fulfil the investment criteria; nonetheless, they must be able to finance their stay in Estonia.

On the other hand startups can employ people from a third country – either for the short term (up to 12 months) or for the longer term with a temporary residence permit.

### No. of participating target group members: 266 team applications

No. of startup founders granted a visa or TRP: Approx. 70

No. of third-country nationals working short term or in Estonian startups: 125

### Quantification of resources / Quantifiable levels of resources and qualification needed:

- Visa programme initiated by the government, incl. special regulations
- Information events in other countries
- International marketing campaign
- Strong international network and cooperation with embassies
- Committee of qualified experts screening and evaluating the applications
- At least one project manager and assistant

### Innovative character:

- The programme is facilitating the immigration of highly skilled people (no investment criteria)
- The programme is aiming at the internationalisation of SMEs and economic growth
- Less bureaucracy

### Recommendation:

- Think about soft landing: Startup Visa facilitates immigration but they also need support for settling in
- The Startup Committee can only evaluate a limited number of applications per week

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## Lisbon Micro-Entrepreneurship

### Location: Lisbon

The LISBON MICRO-ENTREPRENEURSHIP is a responsible and inclusive programme, developed by the municipality to help entrepreneurs to start small businesses in Lisbon. Despite being an open programme, it is focused on a segment of the population often overlooked or considered less attractive to the demands of the labour market. Participants benefit from individual consulting and coaching, from the municipality partners' network that facilitates and streamlines the process and from very favourable financing rates (microcredit) and special conditions on funding.

The programme has been distinguished with several awards by the European Commission, the Committee of Regions and other public authorities.

### No. of enrolments: 1600

No. of participating target group members: 312

No. of started businesses from participants: 98

No. of new jobs created by participants: 250

### Quantification of resources / Quantifiable levels of resources and qualification needed:

- Programme financed and managed by the resources of the Lisbon Municipal Council
- Programme is part of Lisbon's global strategy of supporting local authority entrepreneurship
- Strong partnership with private and public entities
- Communication campaign
- Cooperation with several financial institutes

### Innovative character:

- Programme is quite effective by reaching specific target groups: unemployed (80%) but skilled people (64%), majority women (55%), with ages between 30 and 50 years old (75%)
  - With the programme the municipality plays an active role in the entrepreneurial ecosystem by improving the connection between public and private entities and an effective communication campaign among the target group
  - Participants benefit from the municipality's facilities
  - Several preparatory meetings with stakeholders before programme implementation
  - Partnerships with several financial institutes
- City council created a crowdfunding platform ([www.boaboa.pt/](http://www.boaboa.pt/))

### Recommendation:

- Programme based on the philosophy of working in partnership
- In-depth analysis of the entrepreneurial ecosystem in cooperation with relevant stakeholders

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<https://www.facebook.com/Lisboa-Emprende-1141381152612401/>





# **III Good Practices**

Detailed Description

## Spazio Co-Stanza

Being a multifunctional space since 2015, Spazio Co-Stanza is in itself dynamic in identifying and responding to the needs arising from socio-economic changes. Furthermore, the proposed activities and interventions take place in different areas: work, well-being and culture, and are directed to numerous and diversified target users. This implies an unpredictable but long-term durability of the good practice.

### **The main objectives of Spazio Co-Stanza are the following:**

**Women (employed and unemployed):** work-life balance

**Parents, people and families in situations of psychological and socio-economic distress:** building personal and professional growth paths

**Young professionals:** create opportunities and acquire new skills

**Migrants:** opportunities for integration into the social and economic context

Spazio Co-Stanza is the first co-working space offering childcare in Florence that responds to the ambitious challenge of combining and integrating professional, cultural and wellness services in one place, thanks to the support of a multidisciplinary team of professionals.

### **Keys steps and activities**

All the interventions start with a listening phase during which the coordination team identifies the services and the professionals to be involved in the construction of a customised personal and/or professional path.

The following actions are structured for individuals and for public/private institutions; they can be activated individually or in an integrated manner.

**A. Psycho-social help desk:** Insured by one or more professionals; elaboration of an intervention plan, monitoring and feedback. The service is also available at discounted rates

**B. School and professional orientation:** an individual or a group programme or a mix of the two aimed at making a conscious choice taking into account talents, interests and real opportunities for the user

**C. Incubation of micro-projects:** support of the creation, launch and development of social innovation projects

**D. Work-life balance:** flexible services, available in a single space, to encourage personal growth – human, professional, cultural, social – without giving up the participation to the well-being of the family members

The following actions are structured for individuals and for public/private institutions; they can be activated individually or in an integrated manner.



## **How Spazio Co-Stanza affects the awareness of specific target groups for entrepreneurship and business incubation**

Social innovation projects require a network of professionals and of public/private organisations that guarantee their efficiency, value and sustainability. While business opportunities are detected from ideas, an idea is not synonymous with an opportunity; once the potential of the proposal is recognised, also in terms of innovation, and the competition analysed, the process of developing the proposer's entrepreneurial skills begins. The first goal is to recognise the value, specificity and limits of his/her professional figure and to identify the complementary skills needed to make the idea sustainable and competitive. The second stage sees the involvement of the team thus constituted and focuses on learning to network, build an integrated intervention methodology and define the strategy to launch the service.

The projects we work on are generally short term: they consist of the activation of an individual and/or group intervention whose effects can be measured from the user's satisfaction.

### **Results**

- No. of participating target group members: 84
- No. of started businesses from participants: 59

### **Description of other short-term and long-term effects in the region:**

- The creation of an open, consolidated and multidisciplinary working group (currently 21 professionals involved) collaborating on the development of the individual and well-being of the family
- A free user support desk to advise and define a personalised response and support plan
- A Psycho-Solidarity Centre (CPS) that represents, according to the local needs, an opportunity for filling the gap between the request for help and the effective present intervention, in terms of timing, organisation and costs
- A space for aggregation, cultural promotion and awareness of social issues

Description of other short-term and long-term effects in the region:

The versatility of the space in terms of environment and users and the diversity of services have enabled about 500 families and over 3,000 individuals to improve their personal and professional quality of life.

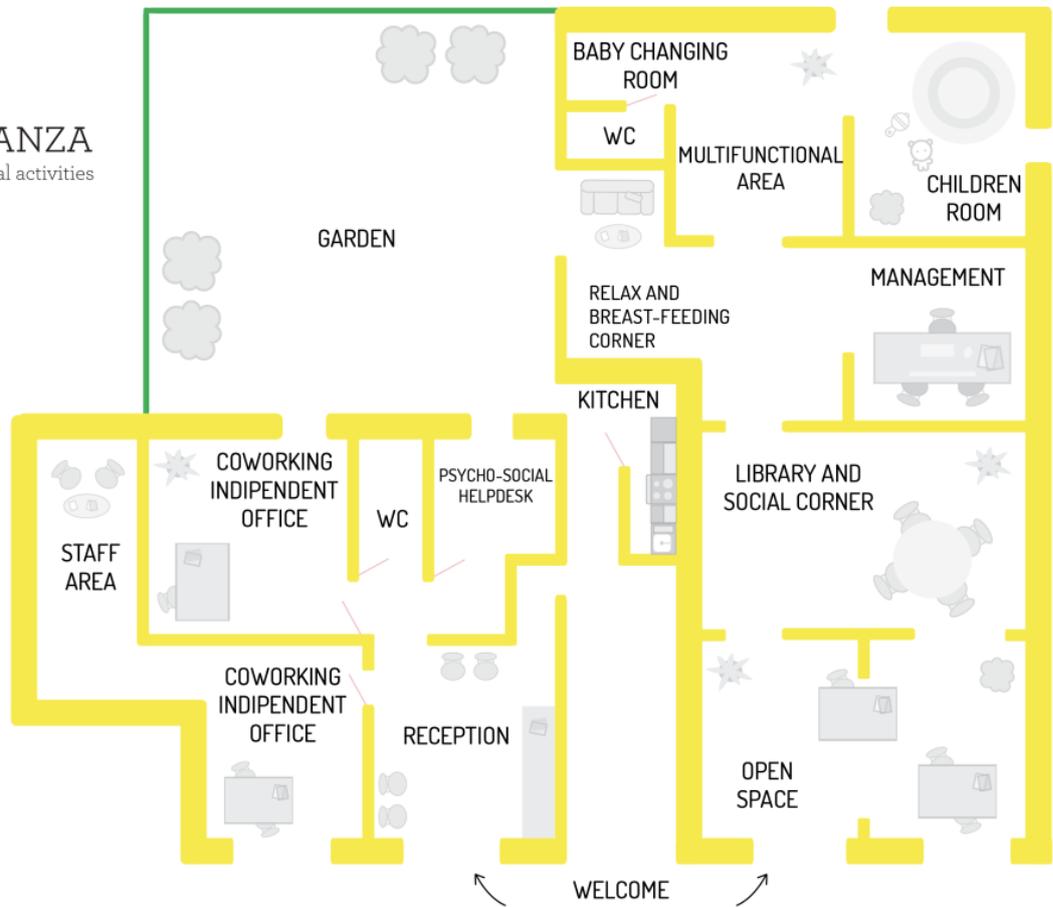
### **Lessons learnt and practical recommendations for regional transferability**

1. Recognise the limits of an idea, which is not always synonymous with opportunities.
2. In-depth analysis of the context, with the support of professionals in the sector.
3. No idea turns into a project without a qualified team.
4. Learning to work as a team: skills, attitudes, roles and timing.
5. Get in touch with people/organisations recognised by the territory that can affirm the value of the project.
6. Creating, enhancing and cultivating collaborations with local public and private organisations to respond in an integrated way to the needs of the territory.

A good financial starting point, such as allowing the founding and coordinating team to dedicate itself full-time to the Co-Stanza project, would have guaranteed multiplied effects.



Spazio CO-STANZA  
coworking, kids and cultural activities



Spazio CO-STANZA  
coworking, bambini e attività culturali



## **Servicestelle-Schülerfirmen** **c/o kobra.net – Kooperation in Brandenburg, gemeinnützige GmbH**

Servicestelle-Schülerfirmen, the service department for student companies, is a project that supports the foundation and operation of student companies at all school types in Brandenburg. It was founded in 2005, supported by the Ministry for Economic Affairs and Energy, the Ministry of Education, Youth and Sport and the German Children and Youth Foundation.

In 2015, a new ESF-funded project was implemented in the service department called "Schule mit Unternehmergeist". It provides training at secondary schools that prepares teachers for the integration of entrepreneurship education activities in their classes. The project is ESF-funded by the Ministry for Labour, Social Affairs, Health, Women and Family in the State of Brandenburg and co-funded by the Ministry for Economic Affairs and Energy and the Ministry of Education, Youth and Sport on a three-year term. Servicestelle-Schülerfirmen seeks to promote entrepreneurial spirit and skills such as self-efficacy, creativity and team spirit in regular schools. Student companies are school projects that start their own business in the school environment. A team of students, in classes or in afterschool clubs, develops a business idea, creates a business model and starts operating this business – with real products or services, but in the protected school area.

The implementation of entrepreneurship education in schools requires good information, qualification and organisational support of the responsible teachers. Servicestelle-Schülerfirmen is the regional point of contact in Brandenburg that aims to raise awareness and encourage schools to test entrepreneurial activities with their students.

### **Keys steps and activities**

Servicestelle-Schülerfirmen offers individual and free advisory and coaching services for teachers and students who are interested in implementing entrepreneurial projects. The consulting is given directly at the schools. As a regional information point, the Servicestelle gathers knowledge and experience from schools and supports the transfer through consultations and network meetings.

The service department also develops and provides teaching material that is freely available online. Furthermore, the project "Schule mit Unternehmergeist" offers training for teachers with a focus on the organisation and the implementation of entrepreneurship education in classes.

The other target group, pupils operating in student companies, are supported by workshops, field trips and other events. These activities focus on strengthening the practical relevance of the students' projects as well as on their exchange with other students or professionals.

### **How the project affects the awareness of specific target groups for entrepreneurship and business incubation**

Student companies in primary and secondary schools offer a field for practical testing of entrepreneurial skills and other key competencies. Students learn playfully how to develop and implement their own business ideas. Working out a business model, they learn to consider different elements that contribute to the success of a business idea. The students practice team work and go through all phases of project management, including the creation process and the sale of their goods or services. This goes far beyond simulations such as business plan competitions.

The participation in a student company can broaden the future career choices of young people, suggesting entrepreneurial independence as an alternative to the employment path.

At the level of teaching structure, the project encourages the testing of innovative teaching methods. Entrepreneurial project work in schools is characterised by free spaces for students and activity oriented lessons. This is also a learning process for teachers because their new role is to be a coach and moderator.

Furthermore, the project promotes partnerships between schools and external partners such as regional companies, startups and universities. This contributes to the practical relevance of the school projects and to the opening up of schools.

### **Description of other short-term and long-term effects in the region**

About 140 student companies in Brandenburg have been in contact with Servicestelle-Schülerfirmen so far. With the implementation of the latest official curriculum in Brandenburg, the operation of student companies in regular classes has been recommended. This fact has contributed to a rising number of student companies in Brandenburg. The successes at school level have led to a growing network of public and private supporters and promoters such as ministries, foundations, companies and chambers.

### **Results**

- No. of student companies: 140
- Average no. of involved pupils: 10–12 pupils per student company = approx. 1400 pupils
- No. of teachers: Since 2015, 134 teachers and 63 student teachers (project "Schule mit Unternehmergeist")

### **Lessons learnt and practical recommendations**

The main advantage of Servicestelle-Schülerfirmen is the closeness to schools because it is a regional service department working with teaching experts. In experience, especially in outlying areas it is necessary to offer on-site consultancy at the schools in all phases of the projects. Flexibility by the service department is needed to be able to work around the busy schedule of teachers and schools.

The implementation of a local contact point and the possibility to integrate entrepreneurial projects in regular classes make it easier for teachers and students to have the courage to start such projects.

A main challenge is to secure long-term financial promotion of the service department while no regular promotion is budgeted. This means a lot of negotiation with the different stakeholders and the need to meet and harmonise their expectations. Nonetheless, a harmonised cooperation with two ministries in Brandenburg and private partners has been established.



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## Estonian Startup Visa Programme

The Estonian Startup Visa programme came into effect on 18 January 2017. It took a year to get from the early proposal to the government to establishing special conditions for startups in the Estonian Aliens Act, i.e. the Startup Visa.

The initiative is intended to be unlimited. Startup Estonia has committed to manage the Startup Visa programme at least until the end of 2018. The way Startup Estonia works in general is that we help kick-start new initiatives to develop the Estonian startup ecosystem. This also applies to the Startup Visa scheme – we believe that once the pilot year has proved the viability of the programme and processes are working well, Startup Estonia can hand its role over to other partners.

The main objective is to help develop the Estonian startup ecosystem by growing the number of startups and fuelling their growth. The US has witnessed that the majority of unicorn companies were founded by expats. Estonia is a good place for early stage startups and with the number of startups growing and new funds entering the market, also a place for scaling.

The innovative character is two-fold: first, the terms (explained in the next question) and secondly, the Startup Visa application process.

First, you make an online application to the Startup Committee – seven startup community organisations will evaluate the business side of each application. In ten working days the applicant will be informed if they can go on to pursue the Startup Visa. In the case of a positive evaluation they can go to an Estonian foreign representation (or do it in Estonia) and apply for a visa or a TRP on the spot. There are also fast-tracks for startups coming to take part in an accelerator programme, in which case they can skip step 1.

### **Keys steps and activities**

Terms for founders: they can come with a Startup Visa for three or 12 months (and extend the latter one by another six months) or a temporary residence permit (TRP) for five years and extendable by ten years. There are no investment criteria for founders (as for traditional companies); all they need to have are minimum funds to be able to finance their stay in Estonia. Also, the TRPs for startups are exempt from the immigration quota (which was full by the summer of 2017).

Startups need to have access to the best talent already in their early days. There are some 3,000 to 8,000 vacancies in the ICT sector. Though more and more students choose ICT, our universities cannot keep up with the growing demand. Therefore, immigration is part of the answer.

Terms for startups to employ people from third countries: the Startup Visa programme helps startups to acquire talent on good terms – either for the short term (up to 12 months with a D-visa) or for the longer term with a temporary residence permit (up to five years' stay). We have created a by-default list of Estonian startups that can use the Startup Visa scheme for bringing people into their teams. All new startups not covered in the list will go through the Startup Committee evaluation process.

More information at [www.startupestonia.ee/visa](http://www.startupestonia.ee/visa)

How the project affects the awareness of specific target groups for entrepreneurship and business incubation

Startup Estonia is raising awareness of the Startup Visa programme through dedicated articles in startup media, foreign representatives (Enterprise Estonia and embassies), with the help of ecosystem partners running programmes in foreign locations (e.g. Garage48) and Startup Estonia is also physically doing roadshows to introduce what Estonia has to offer for foreign startups and how Startup Visas can be helpful in this regard. To date, the Startup Estonia team has hosted events in Ukraine and India and they have proved to be very useful for founders to get instant answers to their concerns and questions.



## Lisbon Micro-Entrepreneurship

The LISBON MICRO-ENTREPRENEURSHIP is a responsible and inclusive programme, developed by the municipality to help entrepreneurs to start small businesses in Lisbon.

It was created in February 2013 by the city of Lisbon and is an important part of a global strategy of supporting local authority entrepreneurship as a dynamic engine of the city's economy.

At the time Lisbon Municipal Council analysed the social context and found that there were offers for a younger target, new college graduates, but lacked social responses to other members of the public who wanted to have new professional opportunities and set up a small business. Also the inescapable fact of a high rate of unemployment, reaching very different age stages of the population, pushed the municipality to assume a more active role in the process. Although there were incentives for entrepreneurship, there was also difficulty of the responsible entities to communicate effectively at local level, which led to a lack of awareness among people of the support mechanisms and existing funding. Some disconnection between the various public and private entities led to increased bureaucracy and excessive time-consuming procedures for those who needed immediate responses.

The main purpose of LISBON MICRO-ENTREPRENEURSHIP is to gather some public and private stakeholders, with the common aim of increasing the city's social economy by supporting and encouraging the creation of small enterprises and employment. In this regard and taking into consideration the described social and economic environment, there is no planned end or limited time for this programme.

The LISBON MICRO-ENTREPRENEURSHIP is a completely free and open programme to which anyone can apply. The only condition is that the business has to be based within the city limits. It provides support from the earliest stage of the project till the first years of implementation of the business. LISBON MICRO-ENTREPRENEURSHIP's model is comprehensive and allows any entrepreneur to get consulting support and/or funding.

Despite being an open programme, it is focused on the segments of the population often overlooked or considered less attractive to the demands of the labour market.

The municipality saw the opportunity to create a programme that fosters a more favourable business environment especially to those who are in a fragile situation, either because they are unemployed or because they are at risk of social exclusion. The idea is to enable people to put these professional experiences and added value to a service, providing free support to the business project and also making them more aware of the existing incentives and funding facilities.

The whole creative process of the programme was considered innovative, as described in the next section.

### **Keys steps and activities**

LISBON MICRO-ENTREPRENEURSHIP allows the sponsor to benefit from the municipality's facilities, such as specialised training, access to commercial spaces through public auctions and exemption of payment of the state surtax if turnover is below 150,000 euros per year. Also considered innovative was the way this project was implemented with the holding of preparatory meetings with stakeholders to define the procedures and establish the common goals and ensure a faster process. The ability of the various stakeholders to adjust procedures was an innovative differentiation to the programme's success. After this adjustment process, an articulated communication plan and integrated action was defined with the parish councils for effective local communication. LISBON MICRO-ENTREPRENEURSHIP held a launch event that was attended by the various stakeholders and spurred an outreach plan through the channels of stakeholder organisations. Later, work began on the entrepreneurship workshops with the support of the John the Fearless Cooperative (Cooperativa João Sem Medo Center), inviting interested parties to meet entrepreneurs, share their doubts and fears, sessions that sought to demystify what is meant by entrepreneurial spirit. Persons with an interest in entrepreneurship were invited to enrol in the programme.

Also considered a strong part of the programme is that all entrepreneurs who register on the online form of CML (<http://www.cm-lisboa.pt/en/business/entrepreneurship/form>) or at the municipality's front office are received in person by the municipality experts and their situations are evaluated individually in an exploratory meeting to identify the best support for the project.

Projects supported under the programme are helped in different levels: 1. Trained personnel during the whole process of creating the business – consulting and coaching the process; 2. Benefit from the municipality partners' network that facilitates and streamlines the process; 3. Benefit from very favourable financing rates (microcredit) and special conditions on funding.

Another innovative thrust of the LISBON MICRO-ENTREPRENEURSHIP programme is its branching capacity, which permits projects with no framework in the programme to be referred to any of the municipality's networks.

Within the possibilities of funding, Lisbon Municipal Council has developed a partnership with CASES – António Sérgio Cooperative for Social Economy, which manages the financial instrument "I'm More" ([www.sou-mais.org](http://www.sou-mais.org)) and also partnerships with banks such as Montepio Geral, Millennium BCP, Caixa Geral de Depósitos, Banco Português de Investimento and Novo Banco.

There is also funding through the FINICIA| LISBON STARTUP LOANS, based on a Fund to Support Micro and Small Enterprises in the city of Lisbon, which aims to stimulate and guide investments to be made by Lisbon's SMEs, through Startup Lisboa (<https://www.montepio.pt/startup-loans>).

Furthermore there is the possibility of raising funding through BOA BOA Crowdfunding Lisboa, which is the city council crowdfunding platform ([www.boaboa.pt/](http://www.boaboa.pt/)).

How the project affects the awareness of specific target groups for entrepreneurship and business incubation

Since 2013, when this programme was created, LISBON MICRO-ENTREPRENEURSHIP has received over 1,600 enrolments, followed up more than 300 entrepreneurs with potential business and helped to establish 98 businesses mostly in the commercial and service areas (90%) that represent more than 250 new jobs.

So far the LISBON MICRO-ENTREPRENEURSHIP programme has managed to leverage up to 1.3 million euros in bank financing to small business, using microcredit – Microinvest, a seven-year financing loan for projects up to 20,000 euros, with subsidised interest (between 1.5% and 3.5% late fee) and which acts as a mutual guarantee fund of the state.

The main clients of LISBON MICRO-ENTREPRENEURSHIP are unemployed (80%) but skilled people (64% with college degrees and working experience), majority women (55%), with ages between 30 and 50 years old (75%), who have difficulties in getting back to work. This is the reason why LISBON MICRO-ENTREPRENEURSHIP has established itself as a valid alternative to traditional employment through self-employment.

The projects made possible include stand activities linked to trade (including food, manufacturing and sale), services (tourism), catering and new trends of street food projects.

The good practices developed by the LISBON MICRO-ENTREPRENEURSHIP programme caught the attention of the European Commission. In 2015 LISBON MICRO-ENTREPRENEURSHIP won the "Grand Jury Prize" (1st place) in the "European Enterprise Promotion Awards". The Enterprise Promotion of European Awards are the European Commission's responsibility and distinguish projects carried out in six different categories, covering areas associated with responsible and inclusive entrepreneurship (category in which LISBON MICRO-ENTREPRENEURSHIP was awarded the 1st National Award on 15 July 2015).

The LISBON MICRO-ENTREPRENEURSHIP programme was also distinguished with "The StartUp Europe Award 2016", in the category of "Best Public Administration Award", which recognises the municipality's effort in supporting local entrepreneurial activity and innovation. These awards were promoted by the EU Commission, the Committee of Regions, and some members of the EU Parliament developed by Finnova Foundation and StartUp Europe.

These initiatives emphasise the role of the public sector in creating and enabling an environment for the development of small and medium-sized enterprises and entrepreneurship.

### Description of other short-term and long-term effects

One of the most important short-term effects was the great opportunity of receiving recognition of the developed work and the economic strategy held by Lisbon Municipal Council in the area of promoting entrepreneurship.

The awards were also important for the programme because it gave credibility and allowed the negotiating of new partnerships, particularly with the financial institutions and better conditions for entrepreneurs. It also allowed the range of the programme to be increased.

As a public entity, we can advise the other cities and/or regions to have a proactive strategy in supporting entrepreneurship federate and create networking among the various players, promote partnering and meeting the SMEs' needs.

### Lessons learnt and practical recommendations

The strategy developed by Lisbon and recognised by the Committee of the Regions to promote entrepreneurship is based on a whole philosophy of working in partnership.

It is in the context of this support strategy and fostering entrepreneurship that LISBON MICRO-ENTREPRENEURSHIP has had a great response, with an increase in results in the order of 90%, much due to the dedication of the LISBON MICRO-ENTREPRENEURSHIP local government team and the entire partner network.

Projects supported under the programme were helped in three different levels:

1. Trained personnel during the whole process of creating the business – consulting and coaching the process;
2. Benefit from the municipality partners' network, which facilitates and streamlines the process;
3. Benefit from very favourable financing rates (microcredit) and special conditions on funding.

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**Summary of the 3<sup>rd</sup>  
Interregional Training  
Workshop**

## TOPIC 1: ENTREPRENEURIAL MINDSET IN THE EDUCATIONAL SYSTEM

Entrepreneurial education is crucial to raise the numbers of future entrepreneurs. This session will provide different methodologies in order to promote, to teach and to implement entrepreneurial spirit at a young age.



### How to inspire the next generation of Estonians to choose a future in technology

(Region: Tallinn, Estonia)

The non-profit organisation Eesti 2.0 organises events in order to inspire young people for technological innovation. Even though Estonia is already showing a high level of technological specialisation, it is still a challenge to spread the entrepreneurial mindset in schools. There are several reasons like teacher training consuming a lot of resources and teachers tending to be a filter holding back information, but mostly it boils down to the low number of active teachers.

Eesti 2.0 experienced that students are able to pick up technological knowledge much faster than many teachers. Thus, addressing students directly makes a bigger impact.

A successful school format are summer schools where students can build their own products, which leads to innovative products such as a fingerprint daypack.

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### Gym of Initiative. We work with people to create entrepreneurs

(Region: Tuscany, Italy)

The starting point of Gym of Initiative was the low level of interest among students at the University of Florence to start a business. Thus, a five-day training session has been developed to foster an entrepreneurial mindset among students at universities:

Day One: Warm-up – Business perspective

Day Two: Test your limits – Know your environment, generate new ideas

Day Three: Speed up – Idea & market

Day Four: Spinning – Design of business plan (basic)

Day Five: Perform – Write a business plan

The initiative is called a "gym" as it follows three pillars: learn a technique, practice a sport, follow a discipline.

Secret ingredients: Put the people and their needs in the centre of your work – flexibility, diversity and continuous innovation.

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Promoting entrepreneurial skills in secondary school student companies

(see III Good Practices. Detailed Description – Servicestelle-Schülerfirmen)



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## TOPIC 2 HOW TO APPROACH AND IDENTIFY THE NEEDS OF SPECIFIC TARGET GROUPS

A deep insight and understanding of the target group needs is a key factor for a successful policy instrument. Especially policy instruments addressed to specific target groups cannot be adapted without considering the socio-cultural and economic situation of the respective target groups. Thus, an extensive analysis is necessary.



### Being entrepreneurs? ... child's game!

(Region: Tuscany, Italy)

Lucca Technological Pole created a smart solution to attract young people/students and to spread the entrepreneurial mindset: a computer game. Available for free online ([www.startandup.eu](http://www.startandup.eu)) and without any registration necessary, students and young people can develop their own strategy to establish their virtual company.

Users have to apply the basic entrepreneurial knowledge from the Business Model Canvas in order to run the game successfully. Following the rule "learning by doing" users will memorise the basic pillars of the Business Model Canvas. Thus, the game is suitable with other teaching methods at schools. It has already been positively evaluated by both students and teachers. The main target group are students from secondary schools (earliest 12–13 years).

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### Methodology to support women entrepreneurs

(Region: Andalusia, Spain)

INOVA consultancy applies psychological methods developed through scientific research in order to foster female entrepreneurship. Based on the conclusion that self-efficacy is the core factor for success, INOVA developed monitoring circles aiming at the improvement of self-efficacy. Coaching, mentoring and action learning are the main activities within a monitoring circle – a group of four to five participants.

The methodology approach is based on the following pillars:

- Performance accomplishments
- Vicarious learning
- Emotional arousal
- Verbal persuasion/encouragement

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## Promoting microcredit in Belgium

(Region: Belgium)

microStart is running five branches in Belgium providing microcredits for entrepreneurs regardless of educational and financial background. A selection criterion is that the person has no access to bank credit. This includes mainly the unemployed, young, old and bankrupted people.

The loan is from 500 to 15,000 EUR. microStart has already distributed loans of 25 million EUR in total and delivered 3,500 training sessions. The default rate of refund is 5.54%. Microcredits are successful instruments to support entrepreneurs who don't need a big amount of investment. microStart evaluated the impact of the microcredit with the following results:

- 75% of business are still in the market after three years
- Half of the people starting a business are hiring an employee in the first year
- One euro invested yielded four euros (in the form of new tax and social contributions as well as unemployment/ social benefit – "Return of Social Investment")

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## BeCode: Offering free training to become web developer to people from underprivileged environments

(Region: Belgium)

Research revealed that in the year 2020 30,000 digital talents will still be needed in Belgium. In order to respond to this high demand BeCode is offering free training to people from underprivileged environments to become web developers. The main target group are NEETs. The methodology is an inclusive system with six months of training and internship. The main KPI is the number of people BeCode is bringing back to a job.

The training is based on the following criteria:

- Classroom which works on challenges – tasks by the end of the days, weeks, months
- Group problem solving and solutions
- Participants are following their own knowledge track regarding IT skill specification
- Only motivation matters

For the recruitment BeCode is using alternative social media channels like gaming websites, streaming shows and porn websites (most successful). BeCode shows scalable success in the recruitment of school drop-outs as BeCode gives special attention to alternative teaching methods apart from traditional ways.

Contact details:

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### TOPIC 3

## ENTREPRENEURIAL ECOSYSTEM: HOW TO PROVIDE CUSTOMISED SERVICES FOR SPECIFIC TARGET GROUPS

Policy instruments, programmes and services addressed to entrepreneurship are part of a regional Entrepreneurial ecosystem. Public authorities, together with regional actors, have to identify their Entrepreneurial ecosystem in order to use synergy effects, to identify lack of services and to design new policy instruments. This ensures smart support services for aspiring entrepreneurs.



### The Birdhouse

(Region: Flanders, Belgium)

The Birdhouse is an accelerator programme based in Gent and Antwerp. Startups can apply at the annual call. In the last call 15 participants took part in the six-month programme. Services are the following:

- Mentorship
- Hands-on network
- Training by experts
- Access to funding
- Office space

The Birdhouse organises at least one event a month.

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### How to customise services for specific target groups

(Region: Warsaw, Poland)

The Business Incubator of Warsaw University is aiming at the change of mindset among their students. The university mainly hosts humanists who are not linked automatically to entrepreneurship and technological development. The Incubator's goal is to raise awareness of the technological world among humanists and to build a bridge between university and economy. To meet this challenge the Incubator offers space, education and an incubation programme, acceleration/funds for students on different stages of development: 1. Looking for inspiration, 2. I have an idea, 3. I have a business plan, 4. I am developing a company.

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## Immigrant entrepreneurship: Lisbon City Council actions that address, identify and facilitate

(Region: Lisbon, Portugal)

Lisbon City Council addressed the potential and needs of migrant entrepreneurs in Lisbon through the project DELI. In cooperation with policy migrant groups the project identified the main obstacle for migrants. The DELI report led to the City Council activity plan based on four axes: support initiatives to create your own business, enhance and disseminate ethnic products and services, define the socio-economic profile/culture from immigrants' businesses, support the immigrants' access to credit institutions. In the last years several successful programmes and activities have been established under this activity plan:

### 1. Facilitation and reducing bureaucracy

- INICIATIVA Lisbon: One-stop service to create a new company in one hour; specific counter for immigrants and multilingual staff
- Startup Lisbon: Startup service and business incubation, 30% of startups are foreign entrepreneurs

### 2. Business viability (capital)

- Lisboa Empreende Microcredit: Microcredit up to 20,000 EUR. Personal technical support and business plan support for free. Lisbon City Council acts as a facilitator and forwards the microcredit from the financial institution to the foreign entrepreneur.

### 3. Urban regeneration and public equipment in degraded areas

- Mouraria creative hub: First incubator in Lisbon for creative industries in an area mostly inhabited by immigrants. The Business Incubator strengthen the surrounding economy, mostly immigrant entrepreneurs

### 4. Retaining of specialised and qualified labour

- Study in Lisbon: Virtual platform for foreign students
- + Study in Lisbon Lounge: Space for foreign students with working places and different services (visa & immigration service, passport, opening bank accounts, jobs and internships, academic entrepreneurship programme)

5. Access to the new economic trends as complementary/ alternative to traditional trade

- Several European and international projects

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## Drivers and barriers for female entrepreneurship

(Region: Antwerp, Belgium)

Brief profile and main results of semi-structured research in three counties: Belgium, Italy and Norway.

#### Drivers for female entrepreneurship

- Belgium: a combination of external elements (market situation) and internal ones (family situation and self-realisation)
- Italy: internal element (dissatisfaction with the current work or unemployment situation)
- Norway: a combination of external elements (economic situation) and internal ones (self-realisation)

### **Why do women start up a business?**

- They want to have control over their work/family–life balance
- They want to combine the flexibility of an entrepreneur with the feeling of self-realisation and a sufficient income

### **Barriers for entrepreneurship**

- Contextual obstacles
- Economic obstacles
- Soft obstacles

Possible further research

- Study self-employment using "a family with an entrepreneur" as the unit of analysis
- Study national policies for female entrepreneurship
- Study more respondents from more European countries, in order to get a wider overview of data
- Study the conditions per nation of employees and self-employed people: countries that offer a higher quality of life tend to have fewer entrepreneurs, since the benefits in the society / economic life are developed for employees

Education level: Female entrepreneurs typically have a higher education level

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