B-PLAN FINAL RESEARCH REPORT

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Prepared and presented by the members of Complutense University of Madrid

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PARTNERS:

- France: CENTRE INTERINSTITUTIONNEL DE BILAN DE COMPETENCES BOURGOGNE (CIBC)
- Italy: SPEHA FRESIA Società Cooperativa; PEOPLE srl; SVILUPPUMBRIA spa
- Bulgaria: SECOND CHANCE ASSOCIATION (SCA).
- Spain: ISTITUTO DE CIENCIAS DE LA EDUCATION DE LA UNIVERSIDAD COMPLUTENSE... (I.C.E.)
- Turkey: BUSINESS AND PROFESSIONAL WOMEN ASSOCIAZION - CLUB ANKARA (BPW)
- Belgium: LABORATOIRE D'ERGOLOGIE APPLIQUEE, asbl

EUROPEAN CONTEXT

- SMEs amounted to 19.6 million units, accounting for 99.8% of total European companies occupy 85 million people;
- 91.8% of the total) consists of companies with fewer than 10 employees;
- Only 50% of these are still active in the fifth year;
- 10% - 20% of SMEs survive after the 7th year of life;
- Difficulties in obtaining a loan;
- Europe's competitiveness depends substantially from small entrepreneurial businesses.

1. STATISTICAL INDICATORS

- New born enterprises
  - Italy, Bulgaria and Spain
  - New law in France
  - Turkey and the SMEs runed by women
  - Belgium
- Number of members in the new born firms

Field of intervention for each country

TIPE OF FIELD	FRANCE	ITALY	BULGARIA	SPAIN	TURKEY	BELGIUM
The Trate	✖ 38.05%	✖ 20%	✖	✖	✖	✖
Manifacturing		✖ 7,8%	↓		✖	N/A
Personal assistence	✖ 42,72%			✖	✖	N/A
Construction field	✖	✖ 16%	✖			N/A
Alternative Energies		✖	✖	✖		N/A
Agriculture		✖		✖		N/A
Others			Minning and quarring, Energy, gas and water supply	Wine crops, organic food		N/A

- Who is getting advantage of the incentives for the creation of SMEs?
  - Women (special case of Turkey)
  - Immigrants (Italy, Spain)
  - Young people

Rate of survival enterprises

	after one year	after two years	three years	more
FRANCE	-	-	34%	52%
ITALY	86%	75%	64,9%	-
BULGARIA	depends on the life conditions and the residence at the moment of start	depends on the life conditions and the residence at the moment of start	depends on the life conditions and the residence at the moment of start	depends on the life conditions and the residence at the moment of start
SPAIN	85,5%	70,2%	60,7%	-
TURKEY		Generally close down within two years		
BELGIUM	*	*	*	*

* The statistical data concerns the early bankrupt. however these data might concern old and/or newborn enterprises. As so, the obtained data might not be viewed the rate of survival newborn enterprises

2. ENHANCING POLICES FOR BUSINESS CREATION

- Laws specificly target to the enhancement of the business creation

FRANCE	2008-2009: new law allowed the creation of auto-enterpreneur status
ITALY	- There are many laws of funding operating at different levels: national, regional, provincial, municipal. - Stimulating specific areas: tourism, handicrafts, social services, renewable energy, etc.
BULGARIA	In Bulgaria there are no laws specifically targeted to the enhancement of business creation.Several laws are controling the process: Administrative Procedure Code; Strategy for Modernization of the Public Administration; Law on National Revenue Agency; Law on Protection of Competition; Law on International Commercial Arbitration; Amendments to Commerce Act, Part IV, Bankruptcy; Law on Commercial Register.
SPAIN	YES, there is a law for the enhancement of the business creation
TURKEY	There is no law that specifies the status of women in business relations as is a proposal that the Government should promote to improve the situation of women who want to start their own business
BELGIUM	YES, there is a law for the enhancement of the business creation

- The beneficiaries categories of the creation of new laws are women, migrants, young people in particular geographic areas, which continue to face unemployment, etc.

3. GUIDANCE SERVICES FOR BUSINESS CREATION

Organs of guidance for the creation of new business

FRANCE	There is a multitude of different organisations that propose guidance and accompaniment for to-be entrepreneurs on national and regional level.
ITALY	The orientation is mainly managed by the regions, provinces and local governments with the help of universities organizations concerned with education, professional training, but also employment services and business.
BULGARIA	Program for Better Regulation in Bulgaria developed and launched by the Government. It sets up Government's short-term actions over the period 2008-2010.
SPAIN	The orientation is mainly managed by the regions, provinces and local governments with the help of universities organizations concerned with education, professional training, but also employment services and business.
TURKEY	The Goverment
BELGIUM	Public sector, the EU, the industrial sector or high schools and universities. In several cases, they combine them, according to the targeted public and/or activity sector. Basically at Regional level.

- Services provided
  - PROJECT IDENTIFICATION
  - PLAN OF MARKETING
  - PLAN OF OPERATIONS
  - HUMAN RESOURCE PLAN
  - INVESTMENT AND LOCATION PLAN
  - ECONOMIC FINANCIAL PLAN
  - LEGAL STRUCTURE OF THE COMPANY
  - PERFORMANCE SCHEDULE
  - SUMMARY AND ASSESSMENT.
- To be done by The Turkish Goverment

WEAKNESSES

FRANCE	ITALY	BULGARIA
-Organisations involved in the guidance of to-be entrepreneurs doesn't necessarily promote a good understanding of the process of creation with all it's phases and threads. - Very few psychologists are involved in the process of guidance services. More people are involved in the same field, which increases the competition on the markets.	- Not address sufficiently the most sensitive phases, as is the typical process of survival, focusing on the first 2-3 years of life in a miscoenterprise of a single cell.	- The weak point in the work of business incubators is the limited scope of their activities. Generally it is focused on rural regions or on regions with high levels of unemployment.The ongoing discussion involving the government, the teaching and business communities has not yet delivered a positive end result.

SPAIN	TURKEY	BELGIUM
- One needs to note psychologists are nearly absent of the field. Indeed, the major emphasis is put on the economical, financial and law assistance with nearly no consideration for the psychological dimension of the creation process.	- The reasons for failure in women entrepreneurs who get micro-loans randomly are they are not to involved in vocational training courses, they are not developing their self- confidence through the training programs of personal empowerment, have no access to the knowledge about market conditions.- Other complaints include legal and bureaucratic obstacles, the high number of necessary procedures and the length of follow-up time, mandatory donations, changes in the laws and, though infrequent, sexual harassment by civil servants.	- The entrepreneurship candidate faces a problem of identifying the right guidance service and of finding the right reference person unless he has been specifically recommended to one of the consultants present on the market. - The field of guidance service pays no attention to the economical segments providing sustainable development opportunities as well as to initiatives being potentially at the source

4. INTERVIEWS

- GUIDANCE PATH LENGTH;
- MEETINGS REQUIRED WITH THE FINNAL USERS;
- TIPE OF MEETINGS REQUIRED;
- ISSUES DURING THE GUIDANCE PATH;
- ISSUES THAT CONTRIBUTE TO THE FAILURE OF SMEs IN THE FIRST YEAR OF LIFE.

❧THANK YOU FOR YOUR ATTENTION ❧

❦ THE END ❦