



WITH THE SUPPORT
OF THE LIFELONG LEARNING PROGRAMME
OF THE EUROPEAN UNION

ENTREPRENEURIAL GUIDANCE FOR AN AWARE AND INFORMED CHOICE

HANDBOOK

BUILD PERSONAL LABOUR ACTING IN NET - LEONARDO DA VINCI – LLP - 504648-LLP-1-2009-1-IT-LEONARDO-LPM



Lifelong Learning Programme



This project has been funded with support from the European Commission.
This communication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

Build Personal Labour Acting in Net

Leonardo da Vinci – LLP

504648-LLP-1-2009-1-IT-LEONARDO-LPM

ENTREPRENEURIAL GUIDANCE FOR AN AWARE AND INFORMED CHOICE



*This project has been funded with support from the European Commission.
This communication reflects the views only of the author, and the Commission cannot be held
responsible for any use which may be made of the information contained therein.*

Index

- 1. Introduction 2
- 2. B-Plan model 3
 - 2.1 Aims and specific framework of the project 3
 - 2.2 Target groups 5
 - 2.3.1 Phase 1: First contact and need analysis 8
 - 2.3.2 Phase 2: Exploration and evaluation 10
 - 2.3.3 Phase 3: Business creation 15
- 3. Conclusions and observations 18
 - 3.1 Results of the testing phase 18
 - 3.2 Further areas of development 21
- 4. The partnership 22
- 5. Useful feedback from our stakeholders 23
 - 5.1 The Conference in Perugia 23
 - 5.2 Utilities 24

1. Introduction

B-Plan project has been, first of all, the common experience to re-think about our guidance and coaching practices to empower people in choosing their life projects following a fundamental shared value: people first.

In our Model for the entrepreneurial choice or for a self-employment solution this value is relevant. Furthermore, the process focuses on the concept that entrepreneurial behaviours and competences can be learned.

Through the project mission, the partnership developed common efforts to implement B-Plan guidance method and reached the expected goal. This Guidance Handbook for the entrepreneurial choice centred on the person and his/her business idea, proposing a step by step exploration, visualization, recognition and on-field pathway. The main aim is to exploit one's own entrepreneurial attitudes and skills to enter or re-enter the labour market or to change his/her working position.

B-Plan Handbook is also the results of the daily practice of partners' professionals engaged in guidance and training pathways for adult, opening to the business option also people generally excluded by this opportunity. The partners' staff tested the process with 77 would-be entrepreneurs using a common framework.

Aware and informed self-employment solutions can be supported by the integrated system of VET and labour market adapting their guidance/assistance provisions acting through a multidisciplinary approach (psychological and economic backgrounds) or networking with specific organisations dealing with guidance/counselling or managerial assistance.

Support policies and bureaucratic simplifications could help start-ups in overcoming the hard first years, to consolidate their position and to create good jobs and sustainable growth, but anyway ... this is another handbook!

I would like to thank all partners' staff for the common work, which is not going to end because the common ICT platforms will be available to continue the improvement of B-Plan process. Its exploitation by other actors will enrich the methodological approach and the adaptation of targeted tools for business start-up counsellors and advisors will enhance the quality of the interventions on this field.

Enjoy the reading and see you on line at <http://www.bplanproject.eu>

2. B-Plan model

2.1 Aims and specific framework of the project

B-Plan is a guidance methodology aiming at strengthening the individual awareness on the entrepreneurial skills necessary to start-up a successful business mainly among those underrepresented individuals, like youth, women, people with migrant background or formally low skilled.

Personal satisfaction and market sustainability are the two poles taken into account, focusing our guidance model on the individual empowerment through a “*bilan de compétence*” able to support the personal efforts to an informed and aware decision making process.

Self-employees or micro-enterprises members need to focus more their reflexion on the personal strength and weak points to better cope with the market sustainability, promoting collaborative and cooperative approaches versus competition, through the creation of social networks, the generation of partnerships and the active stakeholders’ engagement.

B-Plan Guidance Model will be available thanks to the operative Handbook as first step of an open and wide discussion with European Guidance Dealers through the virtual Social Network aimed at improving the model and its effectiveness, fostering its exploitation and context adaptation.

The consortium, in order to respond to the mission statement above, applied an approach that combines action-research and on-field activities: it was based on 8 Work-packages, implemented in 27 months, the first four dedicated to the development phases, and the last four work-packages related to the fundamental dissemination and exploitation phases, and to the management and the quality planning.

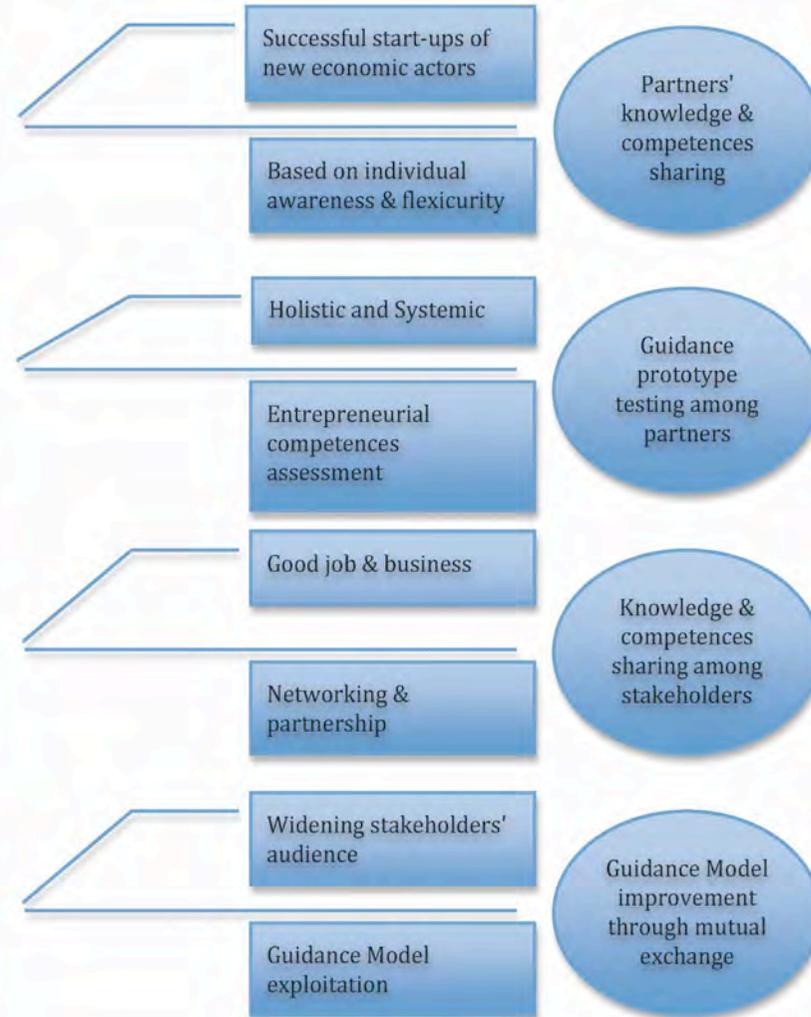
All intermediate results are published on the project website. More in details, the background research, the prototype model, the collection of the testing phases in five countries and the Handbook (English, French, Italian, Bulgarian, Turkish and Spanish) are available on-line.

B-Plan is a guidance methodology aiming at strengthening the individual awareness on the entrepreneurial skills necessary to start-up a successful business mainly among those underrepresented persons, like young people, women, persons with migrant background or low skilled.

Personal satisfaction and market sustainability are the two poles taken into account, focusing with our guidance model the individual empowerment through a "bilan de competence" able to support the personal efforts to an informed and aware decision making process.

Self-employees or micro-enterprises members need to focus more their reflexions on the personal strength and weak points to better cope with the market sustainability, promoting collaborative and cooperative approaches versus competition, through the creation of social networks, the generation of partnerships and the active stakeholders engagement.

B-Plan Guidance Model will be available thanks to the operative Handbook as first step of an open and wide discussion with European Guidance Dealers through the virtual Social Network aimed at improving the model and its effectiveness, fostering its exploitation and contextualisation.



2.2 Target groups

There are several professionals potentially involved in the process of guidance and coaching for the creators of enterprises. In this model, we propose that there be three types of professionals that intervene during the pathway. Those are (with their respective missions and responsibilities):

Guidance counsellors:

- Emergence and of entrepreneurial idea(s)
- Analyzing the need and expectations of the creator
- Identifying interests, values and achievements
- Clarifying the unique social, cultural, and economic circumstances of creators
- Identifying knowledge, skills and competences
- Developing a sense of awareness and self-worth

Technical/managerial assistance:

- Concretization of business idea
- Providing expertise and technical tools for establishing a business plan
- Providing information appropriate to the particular project (regulations, certifications, procedures...)
- Facilitating networking (institutions, banks, other creators)
- Setting tasks and regularly checking their advancement
- Activating the client

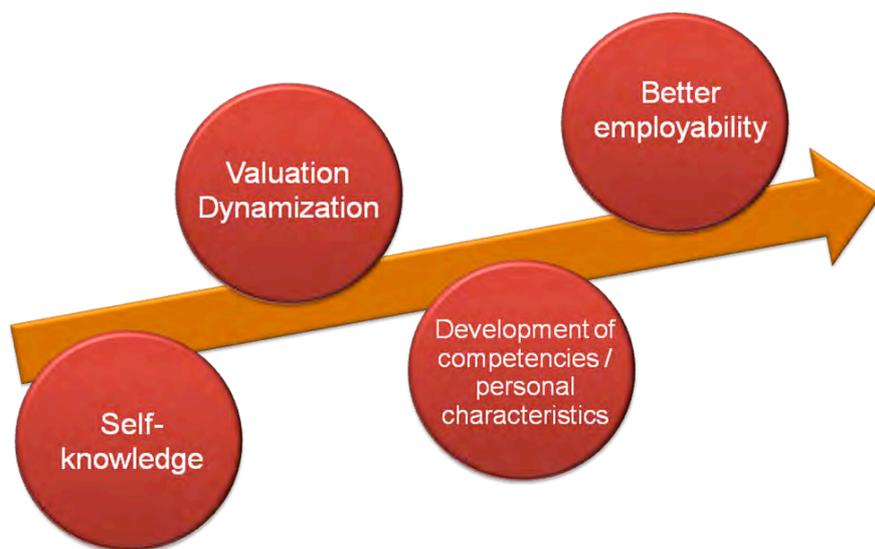
Psychologists:

- Identifying and strengthening entrepreneurial indicators
- Assessing individual strengths, weaknesses, and differences
- Interpreting and restitution of results to client and engaging him/her in the process of self-discovery
- Provide support / coaching

These professionals intervene in different phases of the pathway, as described in following chapters.

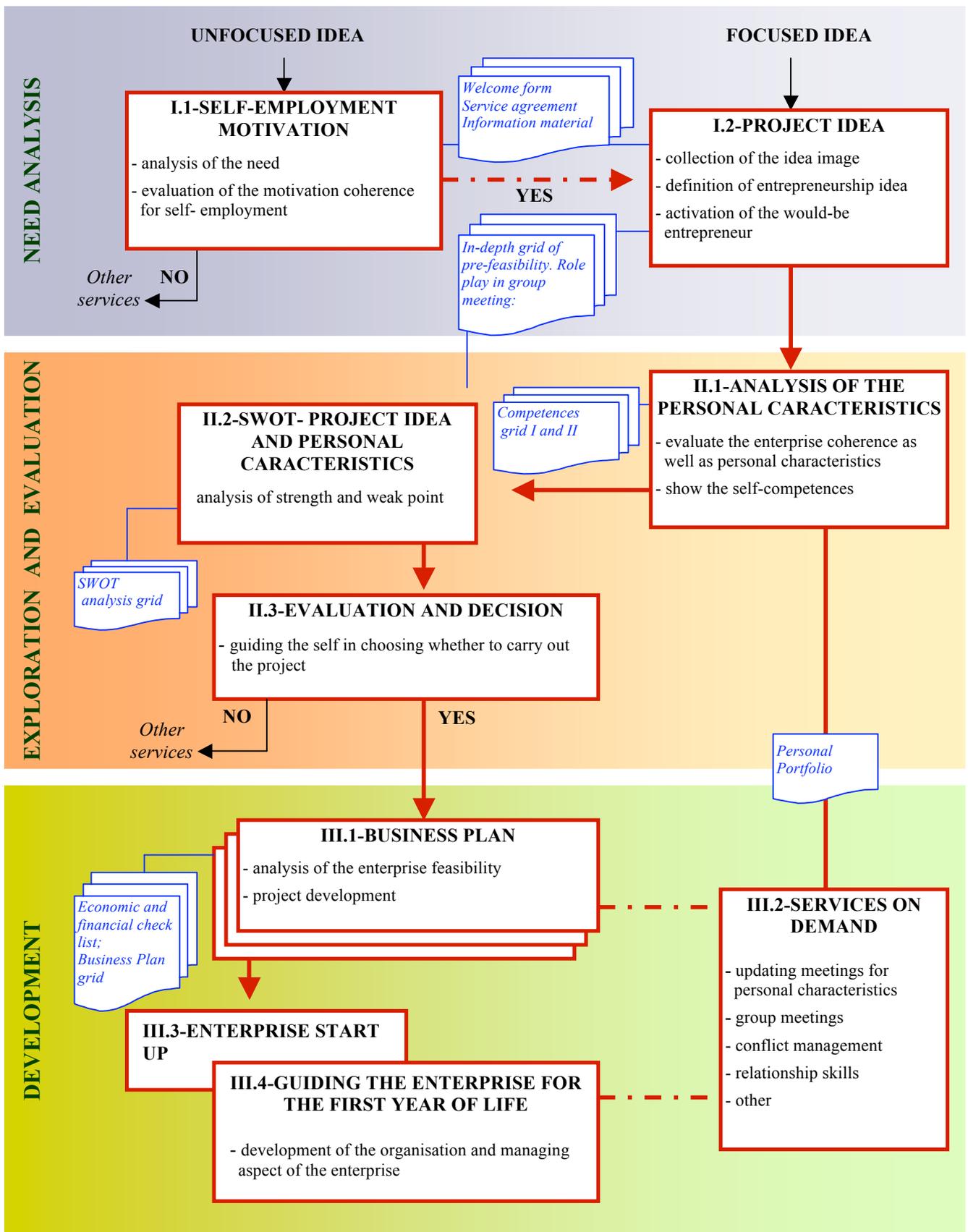
2.3 Process and pathway

The process of entrepreneurial guidance proposed in the model is based on theoretical foundations of empowerment, which is also the principal goal of the pathway. As such, the result is “always a success” – whether the enterprise is created or not. The *bilan de competences* approach, that is incorporated to the model, fosters the client’s self-knowledge (and consequently self-confidence). It also helps him/her understand also how to present his/her assets in front of a recruiter and elaborate an action plan of development of competences, attitudes and interpersonal skills. The impact of the pathway on the client is shown in the following diagram:



The pathway is conducted in three phases, as detailed in following logic diagram. All the phases will be described in following chapters.

The whole process can be summarised as follow:



2.3.1 Phase 1: First contact and need analysis

Objectives

- Inform the client about methods and objectives of the program
- Create a climate of confidence and openness
- Analyze clients expectations and needs, verify his motivation
- Formulate his desire and expectations, future image
- Activate the client in the process of data collection and self-discovery

Methodology

One or two meetings are recommended for this initial phase. The aim of these meetings is to analyze the motivation, becoming a starting point for the accomplishment of the B-Plan path. The signature of an agreement will conclude the phase. The latter will include all the elements enabling to grant the transparency and clearness of the service, on times, ways and achievable aims of the guidance. Furthermore, a dynamics of accompaniment should be established during this phase. The client should be acknowledged of the following characteristics of the approach:

- The presence of a written and negotiated agreement about desired objectives of the pathway (this agreement should be verifiable and has a contractual value).
- Focus on empowerment of the person in her independence and autonomy (the client is the decision maker during the whole process)
- Holistic approach where motivations, competences as well as socio-economic context of the individual is taken into account
- Flexible access to the services always opened

There are at least two possible types of clients can be distinguished in this phase:

1. Clients with a structured and quite elaborated business idea
2. Clients without a clear idea about their entrepreneurial project.

The first type of clients will be naturally more interested in the economic and technical part of the pathway and it is advisable to propose a work on “material” aspects of the creation (“Entrepreneurship idea” and on “Pre feasibility Grid”) concurrently with the work of self-discovery through a *bilan de compétences*.

The second type of clients will need more guidance in focusing their business idea. This will be fostered by the *bilan de compétences* approach described in the next chapter.

The first meeting is oriented to point out the would-be user’s expectation and perception on his/her project with the aim of understanding the timing perspective, the user’s aims and future image. During the first part of the meeting we build an image of the activity by means of available open material.

At the end of the meeting the users will receive a grid useful to collect information on their project idea. The grid will also take care of the administrative-bureaucratic tasks (licences, permissions, etc), required professional profiles, and economic investments. The user will collect information autonomously during the period between this meeting and the next one, which will take care of the “Swot - Project idea and personal characteristics”.

Tools

Welcome form and users data

This tool helps collecting information on the client’s history as well as on his/her actual situation. It is filled during a semi-structured interview with the client. When talking about entrepreneurship motivations, the client should be oriented towards self-reflection and self-discovery.

Service agreement

The agreement should describe contractual objectives that were defined together with the client as well as an approximate time framework of their realization.

Information material on the offered guidance services

Describes services provided by the counselling organisation.

Entrepreneurship idea

First sketch of the entrepreneurial idea.

Pre feasibility Grid

The pre-feasibility grid is an instrument that allows reflecting on the personal business idea, and on the motivations of the would-be entrepreneur.

Counsellor Dossier

Helps keeping track of what has been said during the interview and of goals settled for the next meeting.

2.3.2 Phase 2: Exploration and evaluation

Objectives

- Strengthen the awareness of client's skills, competences and psychological resources thanks to the *bilan de compétences* approach
- Elaborate the business idea that matches individual skills and competences
- Increase the employability of the client if he/she does not decide to create his/her business

Methodology

Ideally, this phase should consist of at least three interviews. It can be differentiated into two intermediate phases:

1. Identification and formalization of competences and psychological resources of the client – a presence of psychologist or trained guidance counsellor is welcome.
2. Definition of the business project on the base of these findings

The objective of the **first phase** is the elaboration of a personal portfolio of the client. His professional career as well as extraprofessional experiences (voluntary work...) is analyzed in order to explicitly list his knowledge skills (including soft skills), competences, and psychological resources. The goal is not to simply reproduce and write down these facts, but to actively involve the client in a process of self-analysis and self-evaluation. The direct result is a more complete and more precise self-image, which often results in a better self-esteem. It is crucial not only to retrace the previous experience, but also to analyze the impact of these experiences on individual's behaviour, attitudes, and perceptions on professional, relational, cognitive or emotional level. Every experience (professional as well as extraprofessional) of the client should be analyzed using such framework in order to systemize the reflection and structure the *acquis* of the person.

Some questions that can facilitate this work and engage the client in the process of self-analysis:

What post did you occupy and what were your main responsibilities/daily activities?

Who were the main actors you had to deal with (clients, suppliers, employees', supervisors...)? What was the most difficult for you when you started in this job, what did you have to learn? What were the main difficulties you encountered?

The client can do this during an interview or individually. Several analytical frameworks can be used, as an example we can cite the classification used in the original French *bilan de compétences* approach that is loosely similar to different European competence frameworks:

- *Acquired knowledge*: the body of facts, principles, theories and practices that is related to a field of work or study
- *Acquired skills/competences*: the ability to apply knowledge and use know-how to complete tasks and solve problems. These can be further analyzed and sorted according to different fields of expertise or sorted to different categories in order to comply with the widely accepted Europass model¹:
 - Social skills and competences
 - Organisational skills and competences
 - Technical skills and competences
 - Computer skills and competences
 - Artistic skills and competences
 - Other skills and competences
- *Developed qualities, soft skills, interpersonal skill and attitudes*. This is probably the most difficult part of the self-evaluation process. Psychological research shows that a typical *entrepreneurial personality* does not exist. Anyway, numerous personality factors / attitudes / behaviours that can facilitate the process of business creation (and consequently business management) have been identified by scientists. Their absence is not fatal; it can be compensated by other skills present in the subject. In this project we propose the “Entrepreneurial indicators landscape” summarizing the main findings of these researches. It can be operationally used in the identification of these indicators. Moreover, this tool not only helps the client to identify his/her personal strength and weaknesses, but also provides very simple advices on how to acquire and strengthen these attitudes.

There are several possible ways of using the *entrepreneurial indicators landscape tool*:

- As a base for formal assessment and coaching – This requires the presence of a psychologist, who can help the client understand his strengths and weaknesses through the use of psychological assessment tools (Some of these tests are proposed in the annex of this document.)
- Self-evaluation (through personal portfolio) – The client identifies himself moments in his life when he manifested the presence of these indicators. This might be quite time-consuming, but the effect of this work on the self-image and consequently on the self-esteem of the would-be entrepreneur is considerable.

¹ See <http://europass.cedefop.europa.eu/>

- Formal transfer of knowledge (small brochure handed to user) – If the amount of time given in the pathway doesn't allow for a deep analysis of personal resources of the would-be entrepreneur, it is possible to simply hand him a brochure that enumerates these characteristics and thus increase his awareness of the importance of psychological factors in the process of the creation.

In our experience, the first phase was carried out by psychologists who handed over the result of this first phase (in a form of short summary) to business creation specialist during a transition meeting. During this meeting, the client with the help of the psychologist can explain the project and his personal characteristics that may help in building their career plans. The business creation specialist will be sensitive to aspects of personality that may require attention in the guidance.

The **second phase** aims the elaboration and concretization of client's business idea thanks to the work that was previously done. Here the method ACAB (applicable competence – applications – potential buyers) can be used, as outlined on in the fictive example in the following table:

APPLICABLE COMPETENCES	APPLICATIONS	GROUPS OF BUYERS
1. Redaction capabilities 2. Sense of composition and colours 3. Knowledge of multimedia and communication software's: Adobe, Indesign, Illustrator 4. Project management (including financial aspects) 5. Knowledge of Italian	1. Creation and organisation of information content through information technology supports (Internet, social medias ...) 2. Conception, redaction and management of promotional and advertising campaigns 3. Consultancy in web sites ergonomics (texts, images, logos, graphics)	1. Communication departments of big Belgian, French, and Italian firms 2. SME/independents /merchants

This table was elaborated in three steps:

1. "What are your competences?" The first phase consists in identifying the applicable competences of the project owner in relation with his Entrepreneurship idea. We use therefore the outputs of the preceding phase, the personal portfolio.
2. "Where are they applicable?" For each applicable competence or combination of competences, the possible applications are identified. For example, competence 1 is useful for the 3 applications; competence 2 is useful for application 3...; application 3 needs competences 1 to 4... Doing this, couples competences-applications are created: 1-1/1.2. 3-3 etc.
3. "Who are the potential customers?" For each couple, we identify the group of buyers. For example, with the competence 5, the project owner can reach the group of buyers 1, more precisely the Italian private groups. Application 1 can also be offered to them... The result is a number of triplets: applicable competence/application/group of buyers. In this way, the business idea is based directly upon the work done in the first phase

Several other methods exist that can facilitate the emergence of entrepreneurial idea. The methodology of *pedagogy of example* is used in the French tool *Balise*: the would-be entrepreneur is given access to the internet database of successful small and medium business creators with detailed description of their pathway. The projects are searchable by the field of activity and would-be entrepreneur can contact directly creators that already realized a similar project in order to exchange the experience. This method was proven as very successful in France.

Tools

Competence grid / Personal portfolio

This is a simple tool that helps analyzing the experiences of the client and organises them according to the analytical framework consistent with the *bilan de compétences* approach.

SWOT analysis grid

This tool is useful for sorting strengths, weaknesses, threads and opportunities that are linked with the project and with the creator's personality. It combines personal factors (strengths and weaknesses) with business project factors (opportunities, threads). Can be filled continuously during the second and third phase.

Entrepreneurial indicators landscape

A collection of personality factors, attitudes and acquirable behaviours that can facilitate the business creation. This can be used in different ways as described in this chapter.

Counsellor dossier

Helps keeping track of what has been said during the interview and of goals settled for the next meeting.

2.3.3 Phase 3: Business creation

Objectives

- Supporting would-be entrepreneurs till they have realized their firm,
- Offering them the chance of taking advantage of services for the development of transversal and managing competences.
- Reducing critical elements occurring during the first step of life of the firm that could take to failure, throughout the use of supporting services during the first year of life of the project.

Methodology

At this stage the model includes great flexibility to meet the real needs of future entrepreneurs. So this phase collects a number of services and represents the phase of utmost effort in terms of time and service offer:

- **Counselling and guidance for the business plan**

Counselling and guidance for the business plan foresees a **series of meetings (from 4 to 8 according to the user's need)**. The counsellor guides the user to the realization of the BP (business plan). Throughout the plan the entrepreneur defines and check aims, product/services, as well as the activity field and market and the required resources (human, technical, economical, commercial) in order to reach his/her aims in the stated times. The feasibility project is a managing checking tool, that put the entrepreneur, once the activity is established, to evaluate the firm performances, and to correct them.

- **On demand services**

On demand services are meant at developing the activation and the evaluation of new entrepreneurs competences with the aim of updating either the book of competences or their individual perception of their selves during the path. Available activities that can be chosen are wide and list: training modules on specific matter, focus groups, meeting with experts, laboratories for simulation meant at training and developing matters like conflict management, role management, marketing techniques, problem solving for urgent situation, as well as managing and sharing responsibilities.

Criteria used for proposing and activating services are meant at answering the need of new entrepreneurs, thus enhancing comparison and co-working, and thus optimising resources throughout group buying of useful services for the firms.

- **Guidance for the first year of life**

This phase is meant at supporting the enterprise during the difficult period of realization of the activity throughout the offer of services meant at enhancing the firm establishment either for what concerns entrepreneurial strategies or organisational ones. It also foresees the

activation of group meetings for the management of internal relationships (team building), and problems of the first active phase.

Counselling and guidance can be done throughout a monitoring of the firm activities, by using questionnaires, telephone contacts as well as tutoring meetings meant at activating specific services.

Tools

Check list for the economic-financial simulation

It has the aim of gaining a first deepening of the economic and financial dimensions of the entrepreneurship idea, thus allowing an initial evaluation of:

- Selling goals and would-be selling income (market dimension);
- Managing costs, throughout the pointing out of the production process (organisational structure);
- Required investment plan for the enterprise start-up (productive structure);
- Financial need to cover the first 4/5 years of activity (cash flows).

Using this tool the operator will organise the economic-financial data of the business idea, supporting the user also in the understanding of the fundamental knowledge about managerial issues: market studies and clients/products/services segmentation, strategic positioning and consistent choice of the organisational structure, cost analysis and break even point, main economic and financial ratios, etc.

The check list can be fulfilled by the user alone, and then be discussed with the counsellor, as well as by the user and the counsellor together. It is however worth being supported by the counsellor for the tool completion and for its use, and this process can be supported by a Guide for Business Planning, consistent with laws and rules of each country.

Business Plan grid

It analyses: the business idea, the firm members, the market and the commercial strategies, organisational and technical aspects, economic and financial aspects.

The final aim is therefore taking to a document providing the user a detailed analysis of all the relevant dimensions of the entrepreneurial project in order to gain an overall view and allowing an aware evaluation of its feasibility. Another aim of the BP will be its use as a guideline during the phase of realisation of the entrepreneurial idea.

The counsellor will give specific instructions for the fulfilment of the BP steps and will give useful information for its completion, as well as integrations and suggestions about the writing of each session.

On the basis of competences expressed by the user, counsellor will decide if it is worth supporting the user in BP development or letting him/her fulfil it alone and then checking it together giving the required suggestions and integrations.

Counsellor dossier

Helps keeping track of what has been said during the interview and of goals settled for the next meeting.

In synthesis, the visualisation of the guidance process is as follow:



3. Conclusions and observations

3.1 Results of the testing phase

We tested the prototype of the guidance path for business creation from the first of November 2010 to the end of August 2011.

The check on the field was very important to know if the needs of counsellors and technical assistants were satisfied.

Main aims of the testing were:

- Involving final users of the project data in the elaboration of the model (counsellors and technical assistants dealers for business creation);
- Verifying the prototype efficiency;
- Involving 50 aspiring entrepreneurs;
- Collecting data and useful information for the introduction of possible changes and updates in the model.

The partners directly involved in the testing phase were: Sviluppumbria (Italy), Lea (Belgium), SCA (Bulgaria), BWP (Turkey), CIBC (France). Globally 18 consultants in business creation were involved, some of them with psychological background.

The final aim was to define the final guidance path for business creation. Here are some quantitative statistic data concerning the testing phase:

Total	N° of business ideas	N. of users	Age					Gender	
			18-24	25-35	36-40	41-50	>50	M	F
	73	77	8	38	9	17	5	36	41

Total	Working situation of each user		Previous family or own entrepreneurial experiences	
	Employed	Unemployed	YES	NO
	37	40	38	37

Enterprises created	Number	Corporate form	
		Individual	Company
Total	28	21	7

Employees needed (including shareholders)	1	2 - 4	5 - 7	8 - 10	Over 10
Total	14	10	4	0	0

The testing phase helped the project partners to develop the enterprise creation model and to improve the tools created at the beginning of the project. The business creation model was developed and improved with the contribution of each partner that gave to the project their own competences and experiences in their specific fields.

The testing phase showed the effectiveness of this innovative approach to the enterprise creation. This approach in the first step put the person in the centre of the pathway with a psychological work finalized to bring out the entrepreneurial skills and the own personal competences linked to the business idea. The second part of the pathway is a custom work with the person/user in order to develop the business idea until the enterprise creation, when it is possible. This is a flexible pathway that can allow developing the two parts, the psychological and economic one, at the same time.

The pathway gives to the person/user the awareness about the mix between personal competences and market, required to understand the feasibility of the enterprise. The result is not necessarily the enterprise creation, because the person/user can leave the pathway in every moment and, with the assistance of the consultants, be addressed to others services or structures. In this way the pathway ensure always a success because the person is led to find his own way to access into the labour market.

During the testing phase there were two different approaches to the user. Partners that have psychological competences had focused their work on persons, their skills, their competences and their attitude to become entrepreneurs. For the economical part they were supported by external experts. Partners that have economical competences had focused their work on the business idea and its development. For the psychological aspects they used the tools made for the project pathway. This testing phase and these different approaches allowed the partners to develop and improve the starting pathway and each tool. The economical experts stressed the problems that they had with the psychological tools and vice versa the psychological experts stressed the problems that they had with the economical tools. Through this discussion we realize the importance of integrated team (economists and psychologists) not necessarily present in the same organisation, but fundamental to offer B-Plan pathway to our clients.

This new model for enterprise creation is very innovative because it is focused on the person putting together psychological and economical aspects. It seems flexible and it always led to

a success helping the user to understand very well his/her skills and competences. He/she can understand if he/she can be (or not) a good entrepreneur with his/her business idea. If he/she realizes that the enterprise is not his/her own way to reach the labour market he/she can approach it in other way always with the consultant help. The final model integrates the psychological and economical work that can be made at the same time (parallel sessions) or step by step (sequential sessions).

The model co-building let the partners know that for supporting start-ups psychological and economical experts should work together in order to mutually enrich their contribution and to guarantee a guidance pathway able to accompany the client to an informed and aware entrepreneurial choice.

3.2 Further areas of development

Although the innovative practices proposed by the model, several areas need further development, such as the development and the implementation of the model.

The first area concerns the specificity and flexibility of the B-plan model. The model was developed in a specific economic, social and cultural context, that of the partner countries. In this sense, it is just a mirror of their respective realities. It would be interesting to adapt and to transfer the B-Plan model to other EU countries, specifically to Anglo-Saxon countries. It could be useful to compare the two different cultural approaches in supporting business start-ups.

A specific set of tools was developed thanks to the project – the portfolio of tools needs to be enlarged and adapted to specific use cases in other countries. More tools need to be proposed to different professionals involved in the entrepreneurial guidance and support. This could include professionals from non-European countries.

As for implementation, more needs to be done in developing the on-line tools and on-line community. As we have experiences, some usability issues need to be overcome in order to attract a broad public of professionals. Integrating links and information of the current offer in each EU country in this field (including EU and National networks) could be a first step to create a vibrant resource of information and tools. An even more ambitious goal would be to create a Community of Practice (CoP) among practitioners to widespread entrepreneurial guidance practices and engage also academic institutions (universities and research centres in psycho-economic fields). This approach would allow us to connect EU experiences consistently with our approach in a ICT based Network, with the development of virtual environments for meetings, guidance sessions, training and coaching.

4. The partnership

Eight partners from six countries represent the consortium: Italy, Belgium, Spain, France, Bulgaria, and Turkey.

Five of them are longstanding organisations in the field of guidance, counselling and technical assistance for business creation. The NGO is engaged in the field of dialogue and social management with particular attention to social entrepreneurship. There is one University Research Institute uncharged of implementing a methodological elaboration and an Association of women entrepreneurs and professionals that grants the required attention to the gender perspective.

(IT) Speha Fresia, project coordinator, not for-profit cooperative, has been operating since 1983 in the areas of Labour market policies, Local development and Research. Certified guidance and training centre in two Italian regions: Latium and Sicily.

(IT) People was born in 2007, it is a counselling company. It deals in the field of active policies of the labour market supporting local authorities and institutions in the creation and the realisation of local development projects.

(IT) Sviluppumbria is the Regional Economic Development Society of Umbria. Sviluppumbria work for economic development and competitiveness of the territory in accordance with the policies and acts of regional planning through development and implementation of programs and measures to support and promote the development.

(BE) LEA has a long-standing experience in the field of guidance and labour insertion for people over 45 and works on the *Bilan de Compétences* (French methodology), for which it gained the certification *Qualité Europe* given by the *Fédération européenne des Centres de bilan et d'orientation*.

(ES) The Institute of Training Sciences (ICE) is a research institute of the Complutense University of Madrid (UCM), one of the most known Spanish Universities, it is a member of the Europaem, the association of the first important 10 European Universities.

(BG) Second Chance Association Bulgaria was established in year 2000 by the team of ASO 90 Ltd., a R&D company that wanted to use their expertise gained in the business field into more social activities and initiatives.

(TR) The International Federation of Business and Professional Women was founded in August 1930 by professional and businesswomen to help the women obtain equal opportunities in economic, social and political life. BPW Club Ankara was founded in Ankara in 2005 and plays an important role at national and international equality mechanisms.

(FR) The CIBC Bourgogne Sud has been created within the frame of experimentation of the "*Bilan de Compétences*" methodology in France in 1986. It participates to the «*Fédération Nationale des CIBC*» and of the «*Fédération Européenne des Centres de Bilan et d'Orientation Professionnelle*».

5. Useful feedback from our stakeholders

5.1 The Conference in Perugia

This section is a compilation of guidelines and suggestions that have emerged during the Final Conference of B-Plan project, held in Perugia on 2011, December 15th. The aim of the conference was to give consideration to the evaluations and reflections gathered from our partners and stakeholders at transnational, national and local level, with representatives of the key actors of local development, training and equal opportunities policies.

Many feedback have been received. Considering the actual challenging scenario, most of them seem really interesting. They are related to concepts as the *flexicurity* and the welfare systems, the abandonment of adult-centric and sexist models, the fundamental role of educational institutions, from schools to families, and the role of small businesses, as factor of growth and development enhancing human capital and labour force's skills.

There is a common awareness of the constraints that B-Plan should face. In the actual crisis, finance is increasingly distant from production. It seems "that we are like a car launched at 300 miles per hour that if we continue in the same way, it will be bumping into a wall (and we all die, because we are in that car), but if the car brakes, hit us upside down (and we all die as well)". This simple metaphor just shows the complexity of the phase we are experiencing.

In the meanwhile, there is awareness of the "long term return" in education and training on the GDP of a territory. This awareness cannot generate a sense of helplessness in a prospect of "change", keyword in the speeches of the speakers: action is needed for the change of social, cultural and economic values, leading to skills, yet unexpressed currently, of all people and of all ages, with special emphasis in Italy for women and young people.

To ensure that the entrepreneurial choice is a free choice, and not a choice dictated by the need of a job, it is necessary to clear away even from those negative interpretations that see the self-employment or enterprise creation as a social cushion, instrumental to mitigate the pressure of unemployment.

This means breaking the vicious circle of "marginal people/marginal enterprises" through a questioning of our vision of society, for a change of social, cultural and economic values. Give space to different views means rethink and stimulate the change of time management (life and working), of the dual role of women, of unemployment, of the intellectual diversity of perspective.

In this direction, the intervention of former Minister of equal opportunities of Turkey emphasized the fact that in their country the 92-93% of entrepreneurs are men, and the barriers of access to women's entrepreneurship are social, cultural and economic. Women face different constraints such as education, access to new technologies, family duties, lack of mechanisms that facilitate the reconciliation between work and private life, of lobby capacity, and self-help networking, lack of collateral to access to credit system (only 8% of women in Turkey holds properties), and so on.

Integrated policies (social, health, educational and local development) are needed, often well structured in terms of programming, but very lacking on application.

There are difficulties in applying such integrated policies also in the VET system, where is becoming increasingly central to work on skills. The goal is to have more and more "good heads" rather than "full of knowledge heads". In some countries, where there is an evident mismatch between demand and supply of labour due to the lack of communication between education and enterprise system, it is important to adapt initial and continuous vocational skills, otherwise it will be impossible to apply models of social security like in the Northern European countries, such as Denmark and Sweden.

Finally, the request of representatives of Confcommercio and Confapi (Italian trade associations of SMEs), of exploiting the experience of B-Plan, indicates more drives for the contextualization of the method and tools, giving due attention to the peculiarities of small business, strongly linked to the territory, often family based, and where people "born entrepreneurs", but not always they become. This expresses a need to pay attention to the topics of "generational turn-over" and innovation. Supporting "innovative start-ups" is really important, because it means to value all human resources and social capital of a territory.

5.2 Utilities

The manual and the annexes will also be available on CD-ROM, containing a demonstration on the use of some tools offered during the guidance path to entrepreneurial choice.

The overall methodological and tools proposal is also accessible through the project website <http://www.bplanproject.eu>, where you can download the final products of B-Plan and in the restricted area for operators, the on-line Support, you can continue the discussion on the topic of guidance for an aware and informed entrepreneurial choice.



IN PARTNERSHIP WITH

