

The image features a solid blue background. In the center, there are three overlapping yellow circles of varying sizes, creating a layered effect. The text is centered within the innermost circle.

BEST PRACTICES
IN TEACHING
ENTREPRENEURSHIP
AND CREATING
ENTREPRENEURIAL
ECOSYSTEMS
IN EUROPE



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INTRODUCTION

The publication **Best Practices in Teaching Entrepreneurship and Creating Entrepreneurial Ecosystems in Europe** is the result of the project initiated by Fundacja Światowego Tygodnia Przedsiębiorczości (Global Entrepreneurship Week Foundation) and performed in cooperation with Fundacja Inkubator Technologiczny (Technological Incubator Foundation), the University of Malta's Edward de Bono Institute for the Design and Development of Thinking and British organisation Peace Child International. The preparation of this publication was financed by the European Commission under the Erasmus+ project. It should be noted, however, that the publication reflects the view of the authors only and that the European Commission and the National Agency (Foundation for the Development of the Education System) are not responsible for any use of the provided information in any manner.

This publication is a response to the problem of the low level of entrepreneurship among young Europeans, leading to inadequate adaptation of the capabilities to the needs of the contemporary labour market, making ill-considered choices as regards educational and career paths, having to undertake jobs below their qualifications and ambitions and finally – a high level of unemployment.

The authors believe that the answer to these problems lies in smart education tailored to the changing

realities and creating conditions conducive to the development of entrepreneurship. According to the authors, the cooperation between the private, public and non-governmental sectors, which allows for the creation of “entrepreneurial ecosystem”, forms the ground for assuring such desired conditions. It is these two thematic areas, education in entrepreneurship and building the entrepreneurial ecosystem, that form the axis of this work.

The first part of the publication presents the most important information on the legal, social and economic background in the teaching and development of entrepreneurship in Poland, the UK and Malta. The surveyed countries differ from one another in terms of the shape of the education system in general, approaches to entrepreneurship education, as well as in terms of economic development and entrepreneurship level.

The image of Poland, the UK and Malta which emerges from chapter one, constitutes an important background for further considerations, being the essence of **the second part: Entrepreneurship-friendly Ecosystems: Ways and Examples of Partnerships between the Government, Private and Non-governmental Sector**. Polish Language Dictionary defines ecosystem as “an ecological system comprising of living organisms and inanimate environment related to each other”. So we can say that it is a system

of links between different – animate and inanimate – elements of the environment. The authors of this work focused precisely on examining such linkages within the context of cooperation for entrepreneurship. Hence, part two presents the characteristics and the scope of activity of institutions which contribute to the development of entrepreneurship in the three countries participating in the project. The authors also show the forms of cooperation between government authorities, schools and universities, NGOs and businesses, presenting both good practices and challenges in this regard.

We hope that the examples of cooperation and forms of support presented in part two will serve as inspiration for similar entities in other countries.

The third part presents the examples of successful, innovative methods and tools used in formal and non-formal education in the field of entrepreneurship. At the same time the authors observed that these two forms of education are increasingly intertwined. Therefore, examples of projects, tools and institutions were grouped by the age of the target group. Each of the three age ranges includes solutions from Poland, Malta and the UK, that can be implemented within the scope of formal education and beyond.

The examples are diverse in terms of complexity and expenditures required for their implementation (financial and non-financial). One of the major problems of education in the field of entrepreneurship is the lack of ideas of how to pass knowledge to young people in an interesting manner and to inspire them to continue the process of deepening that knowledge. The authors of the publication assumed that one of the sources of this problem is lack of awareness of the already available, proven methods and tools. We hope that the examples of good practice presented in the third part of this publication will inspire the readers to implement similar, interesting solutions in local schools, universities and organisations.

The fourth part serves as the summary and contains recommendations on possible further actions in the field of innovative teaching of entrepreneurship and creation of favourable ecosystems.

As we wish to continue to build cooperation for entrepreneurship, we hope that this publication will also help to establish new national and international relationships between institutions supporting entrepreneurship. We encourage you to contact the authors of this publication and authors of good practices presented in this work.

PART 1: SOCIAL, ECONOMIC, HISTORIC AND LEGAL BACKGROUND



↳ 1.1 POLAND

Social and Economic Background

The population of Poland is 38.5 million and decreasing. Low birth rate and migration are two main factors behind the decrease.¹

The Polish economy is a stable one. It did not fall into recession even after the recent world economic crisis. On the other hand, Polish companies are on average smaller and not as innovative as their European counterparts. The gross domestic expenditure on Research and Development as a percentage of GDP is far lower in Poland than in the majority of EU countries (0.87 comparing to the EU average of 2.02).²

Polish companies are cautious in planning the employment of new employees in the nearest future. According to the Study of Human Capital in Poland, only 17% of employers were seeking new employees in 2014.³

The average monthly salary in Poland is PLN 3,942.67 (EUR 950).⁴ The unemployment rate in 2014 was slightly lower than the EU average (9% compared to 10.2%). The youth unemployment rate was 23.9% compared to the European Union average of 21.9% in the same period⁵— even though every

third Pole under the age of 30 is a university graduate, showing a significant difference in comparison to older generations.⁶ Statistics show that having a university degree has become more and more popular in recent years, resulting in Poland having one of the highest number of students in the European Union.⁷



It is illegal to employ youth under 16 years of age, with the exception of certain fields being culture, sports, arts and advertising, as well as for the purpose of vocational training. Those between 16 and 18 may work only under certain conditions, such as having obtained at least lower secondary school degree.⁸

According to entrepreneurs themselves, the main barriers in being an entrepreneur in Poland are bureaucracy, complicated legal and tax system and high employment costs

Entrepreneurship in Poland – Key Facts

According to the Study of Human Capital in Poland, 18% of Poles have their own enterprise.⁹ The average Polish entrepreneur in 2012 was a 43-year-old male with the average salary of PLN 2,501 (net).¹⁰ In the same time, only 4% of people under the age of 30 run their own enterprise.¹¹

In 2012 there were 1,794,943 actively operating enterprises in Poland, 99.8% of which were micro, small and medium enterprises.¹² The vast majority of the Polish SMEs are natural persons. Only 8% of the compa-

nies in this sector are legal persons.¹³ Small and medium enterprises form the base of the Polish economy, generating two-thirds of the Polish GDP.¹⁴ According to entrepreneurs themselves, the main barriers in being an entrepreneur in Poland are bureaucracy, complicated legal and tax system and high employment costs.¹⁵ Nevertheless, Poles perceive running one's own enterprise as an interesting career choice. Poles' attitude towards entrepreneurship is on average more positive than in other countries. Among those below 35 years of age, 83% described their attitude towards entrepreneurship as "positive" and 48% in this age group could imagine themselves opening their own company.¹⁶ The start-up community is growing continuously, developing mainly within the nation-wide network of Akademickie Inkubatory Przedsiębiorczości (Academic Business Incubators, AIP) – the biggest one in the country and one of the largest in Europe. When asked about main reasons of launching start-ups, young entrepreneurs list the need for independence, the need for creating things and the instability of the regular labour market.¹⁷

The Education System and Entrepreneurship Education in Poland

Public education in Poland is free of charge at all levels. Non-public schools and universities do exist, but only about 5% of all students attend them.¹⁸ Primary, secondary and vocational schools are under the supervision of the Ministry of Education, universities

are being supervised by the Ministry of Higher Education, whereas art schools fall under the supervision of the Ministry of Culture and National Heritage (as regards art curriculum).¹⁹

As from August 1, 2015 compulsory education starts for 6-year-olds and ends at the age of 18. For those under 16 years of age full-time education in lower secondary school is obligatory. For pupils aged 16 to 18, it is compulsory to attend any type of secondary school or undergo an apprenticeship at the employer's premises.²⁰

The curriculum for all types of schools is being approved centrally. However, teachers may choose among numerous teacher's and student's books available on the market or even create their own teaching programmes.²¹

Poland is the only European country with obligatory entrepreneurship classes taught as a separate course in upper secondary schools²² (age 16-19/20, LEVEL 3). Entrepreneurship is also a part of various compulsory subjects at all levels.²³ Pursuant to the Ministry of Education regulation from 2012, there are 60 hours²⁴ of obligatory "Introduction to Entrepreneurship" classes within the whole LEVEL 3 of education.²⁵ This means that in total there are 2 semesters of "Introduction to Entrepreneurship" taught at LEVEL 3. At many times this subject is taught only during the first year of this level of education, which in practice means that in the next 2 or 3 years (depending on the school type), students do not have the possibility to broaden their entrepre-



Poland is the only European country with obligatory entrepreneurship classes taught as a separate course in upper secondary schools. Entrepreneurship is also a part of various compulsory subjects at all levels

neurship knowledge, skills or attitudes. This happens even though the most difficult decisions regarding their further educational path and professional career have to be taken at the end of the upper-secondary school level.

Students may choose to continue education within this scope attending a supplemental course “Economy in Practice”, which – as its name indicates – is designed to be more practical than the “Introduction to Entrepreneurship”. In reality, however, very few students chose to continue their education undertaking this facultative course.

There is a great potential behind the obligatory entrepreneurship classes taught as a separate school course, but there is also a huge area for improvement in how this particular subject is being taught in Poland. The curriculum gives practically no space for fostering creativity, creating and developing business ideas or discovering one’s own potential. Entrepreneurship classes include learning the definition of an entrepreneurial person, but do not focus on teaching students to be entrepreneurial themselves.

The most common challenges raised with regards to teaching entrepreneurship in upper-secondary schools in Poland are the following:²⁶

–The “Introduction to Entrepreneurship” curriculum is too theoretical. Students are thought definitions (such as “central bank”, “inflation” or “recession”) or procedures (such as how to fill in a tax declaration or take a loan) but are not encouraged to identify their strengths and weaknesses, especially with relation to current job

market trends and employees’ expectations, nor to think of themselves as future employers.

–Teaching methods and tools used are unattractive, both for students and teachers.

–Vast majority of entrepreneurship teachers does not have an appropriate business background. Most often entrepreneurship is taught in addition to other subjects and is not the teacher’s key area of expertise.

–There is not enough cooperation with entrepreneurs, public institutions, parents and non-governmental organisations in teaching entrepreneurship at schools.

–Schools are under-invested and lack funds to provide the latest literature and modern teaching materials (games, laboratory equipment, computers).

According to the Ministry of Education, “Introduction to Entrepreneurship” teaching aims are divided into 4 areas:

1) Communication and decision making

The student uses various forms of verbal and non-verbal communication, takes decisions and assesses their consequences: both positive and negative ones.

2) Economy and the enterprise

The student explains the rules of how the enterprise functions and makes a simple business plan. He or she

knows how the economy and its institutions function and what is the state's role in the economy. The student analyses current changes and trends in the Polish and world economy. He or she is able to compare various ways of investing and assess the related risks.

3) Planning and the career path

The student describes strong sides of his or her personality. He or she analyses the current job market with relation to his or her own competences and career plans.

4) Ethics rules

The student explains ethics rules in business and in the relations between the employer and the employee. He or she is able to assess one's acts in terms of being ethical.²⁷

A representative study funded by the European Social Fund and conducted in 2011 in 232 Polish upper-secondary schools depicts the perception of "Introduction to Entrepreneurship" course among students and teachers. The results show interesting differences between how teachers and students perceive the course.

Among teachers, 90% compared to only 56.8% of students, think that the subject is "definitely interesting" or "rather interesting."²⁸ When asked if the knowledge gained throughout the course will be useful in students' future life or professional career, only 32.9% students declare they are sure it will be, compared to 78.3% among the teachers.²⁹

The study shows that both groups agree on which ar-

reas taught during the course will be the most useful for students in the future. Respondents could pick a maximum of 3 areas out of those included in the curriculum. The most popular choices for both groups were "**planning and opening one's own business**" (71.5% teachers and 46.5% students chose that option) and "**skills related to job seeking**" (chosen by 68.9% of teachers and 56.9% of students), followed by "**employer's and employee's rights and responsibilities**" (chosen by 35.8% of teachers and 36.4% of students).

At the same time, the curriculum doesn't focus on these particular areas and, even when it does, it seems to do so only in the theoretical, "knowledge" dimension, not taking into account skills and attitudes which are indispensable to implement what has been learnt into the real life. Out of 60 themes included in the curriculum, only 18 are related to the areas which both students and teachers believed to be of a key importance.³⁰ On the other hand, topics which are being broadly discussed in "Introduction to Entrepreneurship" student's books are among the least useful according to students and teachers. These include: "**the role of banks in the economy**", "**bank deposits**" and "**Internet banking**" (under 8% of choices for both groups).

The most common teaching tool in teaching entrepreneurship at Polish schools is a traditional **student's book**. Teachers claim that they often use other tools, and those include specialist literature, computer with access to the Internet, educational movies and games as well as digital presentations. Students however do not seem to confirm these claims,³¹ which may indicate that teachers do not want to confess to not using any modern tools at class.

While agreeing on which tools are actually in use was difficult, students and teachers have similar views on how they want entrepreneurship to be taught at schools. Most teachers would like to use digital presentations (63.9%), educational films (59.2%) and computers with access to the Internet (57.5%). These are also the three top choices among students (52%, 61.3%, 52%).³² Ideally, “Introduction to Entrepreneurship” should lead to students acquiring entrepreneurship as a key competence. However, the official curriculum and teaching materials used in Poland focus more on shaping young people as conscious consumers rather than successful employees or employers. On the other hand, however, there is a growing consciousness about the necessity



There is a growing consciousness about the necessity to foster and promote entrepreneurship-related skills and mindsets in Poland

to foster and promote entrepreneurship-related skills and mindsets in Poland. Examples of tools, methods and fruitful cooperation between different stakeholders are broadly discussed in the third part of this publication. Students, teachers, employers and parents are becoming more and more aware of the fact that entrepreneurship in a broad sense is a key competence in today’s world, and it is in their own interest to make new generations more creative, independent, open minded and persistent. Compulsory entrepreneurship classes are a good starting point to making this happen, under the condition that they will encourage young people to become interested in the subject and eager to deepen their knowledge and skills after school.

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↳ 1.2 THE UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

Social and Economic Background

The population of the UK is 64 million, and it is currently in a state of growth. Approximately 12% of the population is between the ages of 15 and 24, and 41% of the population is between 25 and 54 years of age.¹ The minimum age to start part-time work is 13, and for full-time work, the minimum age is 16. The UK has the twentieth largest labour force in the world with 32 million people.² The Commission for Employment and Skills notes that an impending demographic shift will see an increase in the labour force in coming years.³

Youth unemployment has been of concern to the UK for the past several years. The total unemployment rate is around 6% with the youth unemployment rate (age 15 to 24) at 21%. About 900,000 people claim unemployment benefits, also known as the 'Jobseekers Allowance', which currently cost British taxpayers GBP 20 million every week. Furthermore, one million young people are not in employment, education, or training, and 48% of them have never had paid work experience.⁴

Britain has seen a rise in various forms of precarious employment. For example, nearly 700,000 Britons are reliant upon zero-hour contracts, a system which, essentially, keeps employees on call and provides no guarantee of hours. These systems inhibit financial

stability and can negatively affect the self-worth of employees.⁵

On average, wages have fallen over the last five years in the UK, and about 16% of the population lives below the poverty line. In 2014, the average monthly salary was EUR 2,597.⁶ There is also a fairly stark regional divide in terms of wealth in the UK. Northern areas have greater poverty and higher unemployment than southern regions. There are a number of reasons for this disparity, one of which is that the economic powerhouse of London is located in the south. There has also been a general decline in British industry, such as coal and steel production, which was primarily centred in the north.

Though the UK is in recovery, experts note that it is taking longer than expected. The recession is partly to blame for current labour market concerns, but as outlined by the UK Commission for Employment and Skills, so is a lack of productivity in the private sector. The Commission's recommendations revolve around the skills mismatch, or the disconnection between the skills employers need and the skills applicants possess. Solutions involve greater assistance from the private sector in the cultivation of an adequate workforce by providing trainings and working with the educational system to recommend updates to curricula.

In spite of these deficiencies, the UK is the sixth largest economy in the world, and the third largest in Europe. It is a member of the European Union and therefore a part of its single market system though the UK is not a member of the Eurozone, instead choosing to continue its use of the Pound Sterling.

Entrepreneurship in the UK – Key Facts

The UK's entrepreneurial standing has improved over the last fifteen years, and it is now the most entrepreneurial country in Europe, according to the Global Entrepreneurship Index.⁷ Since the year 2000, the number of businesses in the UK has grown 51%, according to government figures.

In addition to the innovative ideas developed by entrepreneurs in the UK, the financial environment has been made highly conducive to entrepreneurship. Registering a new business with the government's Companies House is relatively quick; it can be done online within 24 hours for just GBP 15.⁸ Aspiring entrepreneurs can also access capital quite easily, and in spite of the lack of a business skills requirement in the national curriculum, a variety of mentorship and training initiatives exist for students and adults. The UK also offers an entrepreneurial visa option for non-EU entrepreneurs who have enough capital to start up their business in the country.⁹ Furthermore, the 35% corporate tax is significantly lower than the average for most developed countries, and its financing options and proce-

dures are generally easier when compared to other countries.

In terms of job creation, entrepreneurship is a major part of the UK economy. Out of the 5.2 million small to medium-sized enterprises (SMEs) in the UK in 2014, 96% of them were small businesses that employed up to nine people. These enterprises accounted for one-third of the country's employment. Similarly, government figures estimate that self-employment accounts for 83% of the increase in employment since 2007. The majority of businesses in the UK offer services in professional and scientific sectors, retail, administrative and support, or health and social work.¹⁰ In spite of the number of start-ups, however, perspective is important; in 2013, about 346,000 businesses were started, but 238,000 businesses closed-up.

The British government's Start-Up Loans programme is considered to be a major reason for the entrepreneurial boom in the UK. Endeavouring to make entrepreneurship a fundamental part of the British economy, the Start-Up Loans scheme provides finance and access to mentorship as well as general advice on business plan development and pitching. Start-Up Loans has currently lent GDP 131 million total to more than 25,000 businesses. The scheme has appealed especially to young people, who often have trouble accessing finance. About 57% of all businesses Start-Up Loans has funded were started by 18 to 30 year-olds.¹¹



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The Education System and Entrepreneurship Education in England

The British education system is ranked sixth in the world and second in Europe.¹² Britain spends around USD 138 billion on its educational system each year. Though all British children must attend school from age 5 to 16, the education systems vary depending on the specific stipulations of each country's government (Wales, Northern Ireland, Scotland and England). This profile will concentrate on England's education system, as it is the largest and most relevant to the Erasmus+ project under which this publication is written.¹³

There is a basic national curriculum, which most state schools follow though it is not obligatory for every educational institution. The national curriculum offers schooling in English, math, science, history, geography, art and design, music, physical education, information and communication technology and foreign language.¹⁴ Because the British education system has so much flexibility and freedom in curricula and school-type, institutions can differ in their approach to education. Academies, which are publicly funded, private schools, which charge for attendance, faith schools and free schools, also known as 'all-ability schools', do not have to follow the national curriculum.

The British government's *Start-Up Loans* programme is considered to be a major reason for the entrepreneurial boom in the UK

Regardless, around the age of 15 to 16 (Year 11), all students take the General Certificate of Secondary Education (GCSEs), an examination for which the scores achieved follow students throughout their academic and professional careers.¹⁵ Upon completion of these exams, teenagers must either remain in education or get an apprenticeship upon completion of secondary school at the age of 16. Apprenticeships are temporary positions offered by organisations in a variety of fields, and they are specifically designed for young people. By combining training and work experience, apprenticeships allow young people to enhance their qualifications.¹⁶

The government's National Careers Service offers an apprenticeship database and a career skills and training course database for school leavers.¹⁷ Those who remain in education from age 16 to 18 can either pursue vocational training for technical work like plumbing or hairdressing, or they can stay in more formal, academic schooling, known as Sixth Form. These students can select courses in which they are particularly interested and then take another form of examinations, known as A-levels, in these subjects. The foci students select in Sixth Form is often carried through into university studies as well. It typically takes three years for a university student to earn a Bachelor's degree.

Though recommendations for enterprise education to be obligatory and incorporated into the national curriculum are increasing, it remains an optional subject and is not part of the national curriculum

Though recommendations for enterprise education to be obligatory and incorporated into the national curriculum are increasing, it remains an optional subject and is not part of the national curriculum.¹⁸

For primary and secondary schools, the government suggests that schools teach students personal, social and health education, also known as PSHE, which includes a unit on enterprise education.¹⁹

The enterprise activities incorporated with PSHE are typically unregulated. They can focus on social and personal skills, how businesses run and practical applications of enterprise challenges through the development of mini-enterprises and/or participation in

work experience.²⁰ To supplement curricula lacking this entrepreneurship education, some youth initiatives offer in-school employability and/or enterprise training.

For students who want a more entrepreneurial education, 36 studio schools, which are a type of free school, have been developed. These facilities have a unique curriculum that attempts to fill the skills gap by providing students with a vocational education in addition to academics. The schools have strong relationships with local businesses to secure paid work placements for its students as well.²¹

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↳ 1.3 MALTA

The Maltese archipelago, with a population of c. 425,000, includes five islands, with the three largest being Malta, Gozo and Comino. Cominotto and Filfla are uninhabited islets. The two official languages are Maltese and English. Malta was a British colony until it obtained independence in 1964. It became a member of the European Union in 2004 and adopted Euro as the national currency in 2008.

The Maltese economy is a market-driven one focused on higher value added economic activities in services, notably financial services and tourism. The challenges include a relatively small domestic market and the disadvantages brought about by insularity of the islands, while major assets include an appealing climate, and a qualified, skilled labour force.¹

In 2013 the total percentage of persons in employment in Malta was of 49.7%, while just below 3.4% were registered as unemployed (see Table 3). The EU employment rate for the 15-64 age bracket was of 64.1%.² A significant figure is that the percentage of the Maltese population of working age was of 46.9%. The average annual wage in Malta for the third quarter of 2014 was EUR 16,082, **which equates to EUR 1,340 per calendar month.**³

Entrepreneurship in Malta – Key Facts

In Malta, SMEs number almost 30,000 enterprises, which constitutes an equivalent to 99.9% of all organisations in Malta. According to the Annual Report on European SME 2013/13, SMEs in the non-financial

	Males %	Females %	Total %
Persons in employment	62,3	37,3	49,7
Unemployed	4,3	2,5	3,4
Inactive	33,4	60,2	46,9

TABLE 1 Labour Force Statistics for 2013 (Malta)



According to statistics published by Eurostat
in January 2015, the share of innovative
enterprises in Malta appears to be just above
the EU average

business sector in Malta “posted a positive and strong performance in terms of number of firms, employment and value added, with gains higher than 3%.”¹ High-tech SMEs generate 18% of manufacturing value added (Annual report). SMEs in Malta “generate more than 70% of the total value added of the non-financial business sector.”²

In 2011, there were 1,090 young entrepreneurs (self-employed) aged between 15 and 24 (see Table 2), with the absolute majority being Maltese nationals. Of these, 720 were full-time entrepreneurs (with or without part-time employment), with the rest being part-time entrepreneurs (with or without part/full-time employment). Less than 28% of full-time entrepreneurs have attained a post-secondary or tertiary level of education.

According to statistics published by Eurostat in January 2015, the share of innovative enterprises in Malta appears to be just above the EU average and enterprises in Malta top the Eurostat list when it comes to differences in shares of innovative enterprises in 2010 when compared with 2006–2008.

The Education System and Entrepreneurship Education in Malta

Compulsory education in Malta spans eleven years – six years of primary education and five years of secondary schooling. Pupils enter primary school at the age of five, with two optional years of kindergarten from the age of three, and leave secondary school at the age of sixteen.



In response to the European Commission’s efforts to foster a culture of entrepreneurship in its member states, the Maltese authorities have in recent years begun to introduce entrepreneurship into the local education system

Malta has a system of state, church and independent schools. State schools are free of charge and are part of a ten college system.³ Each college is made up of a number of primary and secondary schools according to geographical catchment areas. Church schools belong to the Catholic Church and charge no fees, but they ask for donations from the parents of children attending the schools.⁴ The government pays for the salaries of staff in state and church schools, which are regulated by the Ministry of Education and follow the National Curriculum Framework (NCF).⁵ Independent schools charge fees and are not required to follow the NCF. In addition to the above, a small number of state-run schools cater for pupils who are not able to follow mainstream classrooms due to special learning needs.

A number of state, church and independent schools offer post-secondary education. There is one state university, namely the University of Malta and a number of state and privately-run colleges and institutes that offer both local and internationally recognised courses and tertiary degrees. The University of Malta has about 11,500 registered students following undergraduate and postgraduate courses, of whom around 750 are international students from 82 different countries.⁶ Table 4 provides a concise overview of the Maltese educational system, including the accessibility to entrepreneurship education.

In response to the European Commission’s efforts to foster a culture of entrepreneurship in its member states,⁷ the Maltese authorities have in recent years be-

gun to introduce entrepreneurship into the local education system.

In 1999, the Ministry of Education published the first National Minimum Curriculum (NMC)⁸ for Malta. The NMC was intended “to develop citizens who are independent, creative and critical thinkers”⁹ by means of appropriate pedagogical methods for learners at different stages of development. A number of the NMC’s educational objectives mentioned knowledge, skills and attitudes which develop an entrepreneurial mindset, albeit an absence of an explicit focus on entrepreneurship.

More recently, the Maltese Government launched an incentive scheme, known as the Entrepreneurship Through Education Scheme,¹⁰ aimed specifically at nurturing entrepreneurship education in Malta. This scheme provides funds of up to EUR 5,000 to schools and colleges wishing to implement projects related to entrepreneurship education, such as training programmes for teachers, school-based mini-enterprises, and so on. Maltese schools and colleges may also be eligible for the National Enterprise Support Awards (NESA), which are held every year to reward entities which support entrepreneurship and enterprise growth. NESA winners receive cash prizes of up to EUR 30,000. These financial incentives open up opportunities for local service providers to collaborate with schools and colleges in promoting entrepreneurship education.

These incentive schemes are indicative of a growing awareness about the importance of entrepreneurship education in Malta. This is also evident in the new National Curriculum Framework (NCF),¹¹ which has recently superseded the 1999 NMC. The NCF, which

was launched as a set of consultation documents in 2011 and published in its final form in 2012, affords entrepreneurship a great deal more prominence than its predecessor. It explicitly mentions entrepreneurship in one of its aims, which encourages teachers to “regard children as Malta’s future workforce and therefore ensure that positive attitudes towards excellence, commitment, responsibility, flexibility and entrepreneurship form part of the learning process.”¹²

Furthermore, the NCF introduces “Education for Entrepreneurship, Creativity and Innovation” as one of six cross-curricular themes which are deemed to be “essential for the education of all students and for achieving the aims of education.” Within the context of the NCF, entrepreneurship is viewed through the lens provided by the Lisbon Council, which lists a sense of initiative and entrepreneurship as a key competence for lifelong learning. According to the NCF, “entrepreneurship education allows children to develop skills for life; it enables young people to handle uncertainty, respond to change and be creative.”¹³

The NCF challenges the traditional teaching methods of partitioning curricula into single subjects, and suggests instead that these should be merged into learning areas through which the cross-curricular themes – including entrepreneurship, creativity and innovation – are to be embedded: “Cross-curricular themes should, where possible, permeate every facet of the curriculum through a whole-school approach.”¹⁴ The NCF favours the integrated or mainstreaming approach to entrepreneurship education.

TABLE 2 presents a summary of the education system and entrepreneurship education in Poland, Malta and the UK.

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age	POLAND		MALTA		THE UNITED KINGDOM			
	Type of School/ISCE Level	Entrepreneurship education mandatory?	Type of School/Malta Qualifications	Entrepreneurship education mandatory?	Year Type of School/Level	Entrepreneurship education mandatory?		
3	Kindergarten (3 years, 1 year mandatory - for 5 year olds)	No	Kindergarten (2 years)	Not as a separate subject, but since 2012 it forms part of the National Curriculum Framework, whereby teachers should integrate a number of cross-curricular themes, including Education for Entrepreneurship, Creativity and Innovation	Nursery Schools	No		
4					Reception / Primary School	No		
5	Primary school (Szkoła podstawowa, 6 years) Level 1	Not as a separate subject, but as part of compulsory subjects in 3 last grades (History and Society, Mathematics)	Primary school (6 years)		Year 1, 2 / Primary School (National Curriculum: Key Stage 1)	No		
6					Year 3, 4, 5, 6 / Primary School (National Curriculum: Key Stage 2)	No		
7							Year 7, 8, 9 / Secondary School (National Curriculum: Key Stage 3)	No
8								
9	Secondary school (5 years)	Upon completion of compulsory education, students obtain between Levels 1-3 (where 1 is the basic school-leaving certificate and 3 is excellence in national exams undertaken at the end of Secondary schooling)						
10								
11	Lower secondary school (Gimnazjum, 3 years) Level 2	Not as a separate subject, but as a part of compulsory subjects (Civic education, Geography, Mathematics, IT)						
12								
13*								
14								
15					Year 10, 11 / Secondary School (National Curriculum: Key Stage 4) (GCSEs)	No		

age	POLAND		MALTA		THE UNITED KINGDOM	
	Type of School/ISCE Level	Entrepreneurship education mandatory?	Type of School/Malta Qualifications	Entrepreneurship education mandatory?	Year Type of School/Level	Entrepreneurship education mandatory?
16	General upper secondary school (Liceum ogólnokształcące, 3 years) Or Technical upper secondary school (Technikum, 4 years) Or Basic vocational school (Zasadnicza szkoła zawodowa) Or Post-secondary non-tertiary school (szkoła policealna)	Yes, as a separate and compulsory subject ("Podstawy Przedsiębiorczości" - "Introduction to Entrepreneurship") and a facultative subject ("Ekonomia w praktyce" - "Economy in practice") Also taught as part of compulsory subjects (Civic education, Geography, History and Society, IT)	Further education - academic strand who sit for the Matriculation Certificate Examinations Or Vocational Strand Upon completion, students obtain Level 4	No, but it is considered as a key skill for students, and different initiatives and support measures are available to students, such as the Entrepreneurship Centre set up by MCAST	Year 12, Lower Sixth (A levels) Year 13, Upper Sixth College (National Curriculum: Key Stage 5)	No
17						
18	Level 3, 4, 5		Tertiary education - Academic strand Further Vocational Strand Upon completion, students may obtain: Level 5 - Vocational Higher Diplomas, Undergraduate Certificates and Diplomas. Level 6 - Bachelor's Degrees Level 7 - Postgraduate courses Level 8 - Doctoral programmes	No, but different degrees include compulsory or voluntary study units related to entrepreneurship. These include the Master in Creativity and Innovation offered by the Edward de Bono Institute, and the Master in Knowledge-Based Entrepreneurship offered by the Centre for Entrepreneurship & Business Incubation (CEBI), both at the University of Malta	University	Entrepreneurship courses available at some faculties
19						
20	Tertiary education Bachelors (3 years) Masters (2 years in addition to Bachelor studies)	Entrepreneurship courses offered at some faculties				

TABLE 2 Education system and entrepreneurship education in Poland, Malta and the UK

ENDNOTE * According to the newly introduced laws in Poland, from August 1, 2014 all six-year-olds are obliged to start their education in the first grade. Therefore the newcomers will start level 2 being 12 years old and finish being 15, and so on. Source: <https://men.gov.pl/pl/zycie-szkoly/szesciolatek-w-szkole/c91-pytania-i-odpowiedzi>, retrieved June 25

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PART 2: ENTREPRENEURSHIP-FRIENDLY ECOSYSTEMS: WAYS AND EXAMPLES OF PARTNERSHIPS BETWEEN THE GOVERNMENT, PRIVATE AND NON- GOVERNMENTAL SECTOR

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↳ 2.1 POLAND

2.1.1 Government Support for Entrepreneurship

Characteristics

Since 1989 Poland is a democratic country which allows for free development of micro-enterprises and SMEs sector (small and medium-sized enterprises). In recent years, we can observe an increase in the number of enterprises¹ and an improvement in the quality of solutions offered to Polish entrepreneurs by the public sector (grants, advising), private sector (loans, consultancy, services) and non-governmental sector (funds, consultancy, support in development), thanks to which Polish entrepreneurship can develop dynamically.

The main entities responsible for supporting entrepreneurship in Poland are:

–The Ministry of Economy, whose activities “are primarily aimed at improving companies’ access to capital, strengthening the entrepreneurial attitude, institutional, organisational and financial strengthening of business environment, as well as filling the information gap by providing analysis of competitiveness of industrial sectors”;²

–The Ministry of Infrastructure and Development, responsible for implementing the strategy of socioeconomic development of Poland, for example for National Development Strategy 2020, which designates three areas: a competitive economy, social and territorial cohesion and the efficient and effective state. Within the scope of “competitive economy” one of the main tasks of the Ministry is to facilitate the financing of entrepreneurs’ operations;³

–The Ministry of Labour and Social Policy, whose subject of activity include among others employment issues and combating unemployment;⁴

– Polish Agency for Enterprise Development – founded in the year 2000 and subordinate to the Ministry of Economy – whose mission is “to manage funds from the state budget and the European Union budget for the support of entrepreneurship and innovation and the development of human resources”.⁵

In recent years, we can observe an increase in the number of enterprises and an improvement in the quality of solutions offered to Polish entrepreneurs by the public sector, private sector and non-governmental sector

Capabilities

Fifteen years after the establishment of democracy, Poland has become a member of the European Union.⁶ Transfers from the European Union budget are

a very important factor of Polish economic growth – in the years 2000–2010 Poland was the biggest beneficiary of EU aid.⁷ Up to now, the balance of financial transfers between Poland and the EU is positive and amounts to EUR 74.3 billion. Most funds were allocated to cohesion policy, i.e. EUR 70.7 billion (approx. 65% of the total funds received). In the years 2004–2007 more than 15 thousand projects aimed at business support, primarily small and medium-sized enterprises (SMEs), were implemented, micro-loan funds granted loans to over 8.8 thousand companies, and guarantee funds issued sureties to nearly 7.5 thousand enterprises.⁸ Thanks to the funds received for the period of 2007–2013, it was possible among others to: create 407 623 new jobs, support 30 706 enterprises and 259 business environment institutions. This had a positive effect on GDP growth, increased competitiveness of the Polish economy, helped to develop entrepreneurship and create new jobs.⁹

Best practices

Supporting entrepreneurship, particularly in the area of innovation and new technologies, is one of the priorities among the activities of the Polish government.¹⁰ In 2009, regulations were introduced that significantly simplified setting up a business.¹¹ An individual who wants to start a business must submit only one form in the commune office to which he/she belongs. The procedure simplifies formal is-

ues and speeds up business establishment. Currently, it takes one day all together (if the scope of activity does not require additional permits or licenses).



In the years 2004-2007 more than 15 thousand projects aimed at business support, primarily small and medium-sized enterprises (SMEs), were implemented

Basic programmes for entrepreneurship support introduced by the government include: Innovative Economy in the years 2007–2013,¹² aiming to increase the competitiveness of Polish entrepreneurs and introduce innovations in the management and development of enterprises, and Intelligent Development Programme 2014–2020, intended for businesses (especially SMEs), research units and business environment institutions.¹³ These programmes are implemented within the framework of EU funds.



Young Polish entrepreneurs can also benefit from EU grants and low-interest loans for the establishment, development and adaptation of innovative technologies in their businesses

Young Polish entrepreneurs can also benefit from EU grants and low-interest loans for the establishment, development and adaptation of innovative technologies in their businesses.¹⁴ An example of such a programme is Pierwszy biznes – Wsparcie w Starcie (The First Business – Support at the Start) offering low-interest loans for starting a business for graduates of secondary schools and higher education graduates (of I and II level as well as uniform master studies graduates in the period of 48 months from the date of receipt of the diploma / graduation date) and for final year students who on the date of submission are not employed and do not perform any other gainful employment. As part of its activity, Polish Agency for Enterprise

Development launched Loan Funds that are primarily intended for micro and small entrepreneurs and individuals starting a business but having difficulty in obtaining commercial financing (e.g. bank credit) due to lack of required collateral or credit history. Also granted by the Agency, Guarantee Funds are supporting entrepreneurs in obtaining external financing, whereas Innovation Support Loan Fund is a support for development of micro and small enterprises and encouragement to bear an increased investment risk by Business Angels and Venture Capital funds investing in highly innovative companies.¹⁵

District Labour Offices allocate grants for starting own companies – people registered as unemployed may apply for grants from the Labour Fund to start a business. Within the frame of the operational programme Wiedza Edukacja Rozwój (Knowledge Education Development), unemployed people aged 15-29 may apply for bridge support as well as for non-refundable grants for the purpose of setting an enterprise, consultations and training to gain knowledge and skills necessary to take up and pursue a business.¹⁶

In the last 7 years in Poland 42 technology parks¹⁷ and 23 incubators¹⁸ were created, whose foundation and development was possible owing to the support and funds from the state and the EU.

All these actions are aimed at changing the situation of Polish entrepreneurs and at creating a stable, well-functioning economy, friendly to entrepreneurs and encouraging for Poles to establish companies.

Challenges

The main challenge for public institutions is the bureaucracy and long lead times for the introduction of new laws, acts and regulations. The most frequently cited barriers include: high taxes and social security contributions, unclear tax regulations that contribute to conflicts between entrepreneurs and tax authorities, rigid labour laws, mismatch of the education system and the needs and trends of the economy, private entrepreneurs restricted access to the market of public services.¹⁹



At the end of 2011 there were 100 thousand non-governmental organisations, including 72 thousand associations and 11 thousand foundations

2.1.2 NGOs Support for Entrepreneurship

Characteristics

In Poland, according to estimates, at the end of 2011 there were 100 thousand non-governmental organisations, including 72 thousand associations and 11 thousand foundations.²⁰ Foundations and associations supporting entrepreneurship have various goals and perform various activities, ranging from shaping awareness and entrepreneurial attitudes among children and youth, through cooperating with students up to supporting the established companies. In Poland there are also some employer organisations (Confederation Lewiatan, Business Centre Club, the Employers of Poland and others), aiming at improving the situation of entrepreneurs in the country and identifying barriers to entrepreneurship development, as well as striving for business friendly legislation.

Capabilities

Listening to the calls of the market and entrepreneurs, NGOs are able to react quickly and flexibly to their needs. A low level of bureaucratisation, in comparison to government institutions, allows them to adjust forms of support to the rapidly changing needs and trends in the world of entrepreneurship. Polish NGOs are financed primarily from membership fees, grants from local authorities, donations from individuals and institutions, funds from the transfer of 1% of the income tax, grants and EU funds.²¹ Yet 48% of Polish NGOs do not have any assets, which makes it difficult for them to conduct stable, systematic action. As many as 29% of organisations act irregularly or from action to action.²²

Best practices

An example of a foundation, which directs its activities towards the youngest audience, is Fundacja Młodzieżowej Przedsiębiorczości (Junior Achievement Poland),²³ being a member of the international group Junior Achievement. The Foundation is currently involved in 12 competence development programmes for pupils of primary schools – *Bezpieczne wędrówki od grosika do złotówki* (Safe journey from a penny to a buck), lower secondary schools e.g. *Ekonomia na co dzień* (Everyday economy), *Przedsiębiorczość* (Entrepreneurship), *Zostać Przedsiębiorczym* (Becoming entrepreneurial) and upper secondary schools e.g. *Dzień Przedsiębiorczości* (Entrepreneurship day), *Moje finanse* (My finances), *Podstawy Przedsiębiorczości* (Basis of entrepreneurship) and *Zarządzanie firmą* (Com-

pany management), which are intended to encourage young people to pursue entrepreneurial behaviour, follow their ideas and get inspired to open their own businesses in the future.

Some of the foundations supporting entrepreneurs developed structures allowing for incubation and acceleration of enterprises, both in the growth of entrepreneurial competences as well as regards office and co-working space, where they can conduct their business. Academic Incubators of Entrepreneurship²⁴ is a foundation supporting students and young individuals who want to become entrepreneurs, but need

support in setting up and developing a company. The foundation renders it possible for them to make use of its legal personality, so that the individuals can make lower contributions to the state treasury than it would be required in case of opening their own business. It also provides the accounting services and legal advice. In addition, depending on the choice of service package, the AIP clients have an access to office

and co-working space and can participate in trainings and networking meetings as well as learn from the best business practitioners. AIP has a network of 40 branches located by the largest Polish universities. It is also the largest network of business incubators in the world.²⁵

In Poland there is also a large number of organisations supporting entrepreneurship among women. One of the most important organisations in this regard is Fundacja Przedsiębiorczości Kobiet (Foundation for Women's Entrepreneurship).²⁶ Women in



**Fundacja Młodzieżowej
Przedsiębiorczości
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of primary schools**

Poland are less likely to set up a business than men – in 2010 it was only 38.5%.²⁷ The aim of the foundation is to encourage women to manifest entrepreneurial attitudes and this is done by means of organising conferences, meetings and networking sessions as well as by promoting women's entrepreneurial networks and providing mentoring for those who want to start a company.

As Poland consists of several regions, which vary as regards the level of development, many of the established foundations aim at balancing the opportunities between the more and less developed regions of the country. Examples of such organisations are Fundacja Wspierania Przedsiębiorczości Regionalnej (the Regional Entrepreneurship Support Foundation)²⁸ and Podlaska Fundacja Rozwoju Regionalnego (Podlasie Regional Development Foundation),²⁹ which offer financing, loans, training and advisory services for entrepreneurs.

Challenges

Among main challenges for NGOs, including those supporting entrepreneurship, are the material resources, e.g. the necessary equipment and financial liquidity, human resources, e.g. lack of volunteers, as well as cooperation with public partners, including problems associated with excessive bureaucracy.³⁰ Many initiatives are not continued or function only on a small scale due to the difficulties with obtaining financing.

Another problem is – paradoxically – the lack of collaboration between organisations, which often treat themselves as competitors rather than support each other and exchange best practices. Fortunately, since 2006, the percentage of associations and foundations maintaining contacts with other NGOs is continuously increasing. Currently, such practices are common for 84% of them. We can also observe more regular and more intensive contacts, which proves closer co-operation within the sector.³¹



In Poland there is also a large number of organisations supporting entrepreneurship among women

2.1.3 Private Companies' Support for Entrepreneurship

Characteristics

Large Polish and international companies with branch offices in Poland are increasingly involved in socially responsible activities (CSR) or set corporate foundations that allocate funds for the activities of non-governmental organisations or informal groups. Being previously dominated by large corporations, employee volunteering is becoming increasingly popular. The report *Employee Volunteering in Polish Companies*³² informs: "The analysis of 100 largest Polish companies from the List of 500 published by "Polityka" demonstrates that in almost 4 in 10 of them (37%) you can find publicly available information about their own volunteer programmes or the participation of employees in various charitable ventures." Some of these organisations defines the objective of promoting entrepreneurship in their CSR strategies or the statutes of the foundations.

Mentoring may serve as an example of employee volunteering with regard to building the entrepreneurial ecosystem. It is a process in which a person with substantial business experience shares knowledge and supports as a mentor a person who wants to develop his or her entrepreneurial competence or set up a business. The companies are also becoming increasingly open to outer world and invite young people to their offices, so that the visitors can observe how particular job looks like and what competences they should build to be considered a future employee in such organisation.

Capabilities

From the data presented in Corporate Social Responsibility Report,³³ which has been published in Poland for 12 years, we can conclude that the importance of cross-sector and cross-business partnerships in the development of responsible business has increased, and that business strategy increasingly takes into account the voice of employees, suppliers and the local community. Moreover, CSR gradually enters the sector of small and medium-sized enterprises. Competitions offering grants for the implementation of corporate social responsibility might largely contribute to the strengthening of CSR activities in this sector.

The activities of entrepreneurs to promote the very entrepreneurship undoubtedly include also the work done by associations and employers' organisations mentioned in the previous section. The substantive activities of such organisations (e.g. issuance of reports on the state of the Polish economy), perform-

ing talks with government representatives and organising social campaigns (such as "Entrepreneurs Create" by the Confederation Lewiatan) contributes to creating an atmosphere and an environment more conducive to the development of entrepreneurship in Poland.

Best practices

Kronenberg Foundation may serve as example of corporate foundation that support entrepreneurship.³⁴ Within the scope of its activities, it supports



**Kronenberg Foundation
may serve as
example of corporate
foundation that support
entrepreneurship**

the development of entrepreneurial competence among students (in cooperation with Junior Achievement Poland), supports academic entrepreneurship (AIP) and programmes for building entrepreneurship among women as well as organises competitions for entrepreneurs and conducts research of micro-enterprises sector in

order to diagnose their needs more in the best possible manner and choose the most effective methods of promotion.

For the past 5 years social economy is becoming increasingly popular in Poland.³⁵ Social enterprises by definition act to the benefit of social capital, in an ethical manner, setting a good example to other organisations in the business environment.³⁶ An important example of the organisation gathering social entrepreneurs worldwide, including Poland, is Ashoka. Businesses associated in Ashoka develop and introduce innovative, systemic solutions to major social problems. In Poland Ashoka has operated since 1995 and up to 2013 it welcomed 70 persons.³⁷ The



Global Entrepreneurship Week is a project within the frame of which all residents of Poland can take part in the free trainings and lectures in the field of business start-ups and improve their professional competence

programmes supporting social entrepreneurs carried out by the organisation include: Venture Programme, Social Business Accelerator, Lepszy start w dorosłość (Better Start in Adulthood) and Akademia Innowatorów Społecznych (Academy of Social Innovators).³⁸

Challenges

Private sector face a challenge in the form of further development of CSR initiatives. In some cases, the organisations' activities resemble rather actions from the field of PR and marketing, which means they do not result in real and long-term effects in creating a business-friendly ecosystem. In terms of cooperation with NGOs, the entrepreneurs should be educated as to the measurable benefits of this type of cooperation and the more partnership-like relation should be developed between companies and organisations.

2.1.4 Cooperation of Public, Private and NGOs Institutions

This characteristic indicates that all three sectors – public, non-governmental and private – take action in order to create an entrepreneur-friendly ecosystem in Poland. However, these institutions have different capabilities, tools and areas within which they can operate. Because of this diversity it is so important to maintain cooperation, exchange of knowledge and inspirations between organisations, according to the principle: “together we can do more”. With the combination of experience, knowledge and various profiles of activities of

the three sectors it is possible to fully support entrepreneurship in Poland. Below you will find examples of this type of effective cross-sectoral collaboration.

Światowy Tydzień Przedsiębiorczości (Global Entrepreneurship Week) (www.tydzienprzedsiębiorczosci.pl) is a project within the frame of which all residents of Poland can take part in the free trainings and lectures in the field of business start-ups and improve their professional competence. The event is organised by Fundacja Światowego Tygodnia Przedsiębiorczości (Global Entrepreneurship Week Foundation), that cooperates with technology parks, marshal offices, regional development agencies, companies, schools and NGOs. Owing to that cooperation, each year about 90,000 people participate in the events organised by ŚTP. The project is a great example of initiating dialogue and cooperation of public, private and NGO sector for the development of entrepreneurship.

The programme Youth Business Poland run by Fundacja Inkubator Technologiczny (Technological Incubator Foundation) (www.ybp.org.pl) is a mentoring-training programme, which aims to provide the necessary business knowledge and support to debuting entrepreneurs, so that by providing them with relevant know-how and skills minimize the risk of failure and increase the chances of success for the company. YBP is part of Youth Business International, an association of 40 organisations around the world which work with a common purpose – supporting young people

In terms of cooperation with NGOs, the entrepreneurs should be educated as to the measurable benefits of this type of cooperation and the more partnership-like relation should be developed between companies and organisations

to develop their entrepreneurial competence, set up their businesses and create new jobs.

Thanks to the cooperation with 40 other foundations the constant exchange of information, best practices and new methods of development and support for young entrepreneurs is possible. YBP is developing this model of functioning in Poland, cooperating with other foundations, initiating dialogue with the public sector and engaging private sector in their activities, by building a network of more than 100 mentors from the business community throughout the country who offer their time to young entrepreneurs on a volunteer basis.

Centrum Przedsiębiorczości Smolna (Smolna Entrepreneurship Centre) (www.firma.um.warszawa.pl) is an initiative established and managed by the



Youth Business Poland is a mentoring-training programme, which aims to provide the necessary business knowledge and support to debuting entrepreneurs

capital city of Warsaw. CP Smolna provides offices and desks in co-working space for entrepreneurs, organises various trainings supporting the development of companies and cooperates with organisations supporting entrepreneurs and entrepreneurship (e.g. by providing conference rooms free of charge).

Another initiative run by the city are Warsaw Innovation Days which aim to promote the capital as a city conducive to innovations and creating an ecosystem of creative collaboration, a place favourable to investments and constantly growing thanks to the people living there. The event is organised in cooperation with partner institutions of the Capital City of Warsaw, such as: Geek Girls Carrots, Startup Support Foundation, Startup Grind and Global Entrepreneurship Week Foundation.³⁹

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↳ 2.2 THE UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

2.2.1 Government Support for Entrepreneurship

Characteristics

Support for entrepreneurs is currently a high priority on the UK government's agenda. The government not only supports aspiring entrepreneurs directly through its loan schemes but also attempts to foster an entrepreneurial mindset in the country. Politicians and leaders who are particularly dedicated to the opportunities for work and growth created by an active entrepreneurial ecosystem characterise the government's efforts.

In terms of legislation, the UK is the easiest place in Europe to set up a business. The bureaucracy is significantly less cumbersome than in other countries, and all information and paperwork can be completed online. This process usually doesn't take longer than half an hour, and costs only GBP 15. The company will then be registered within 24 hours. The UK government site explains all the possible legal structures for a new business and the option to set up as a private limited company, sole trader, partnership, unincorporated association and limited partnership. All the rules for changing

a business structure or closing an existing structure are also available online. Tax registration procedures can be completed online as part of the establishment of a new business, and this registration form is processed extremely fast. The UK tax structure for start-ups includes corporation tax for a new limited company, PAYE for employers if the enterprise is taking on staff or VAT as a new business.¹ Corporate taxes are also relatively low at 20% with numerous opportunities for deductions and relief.²



Capabilities

Support for entrepreneurs is currently a high priority on the UK government's agenda. In terms of legislation, the UK is the easiest place in Europe to set up a business

The UK government offers extensive information on setting up a business in the UK and outlines where aspiring entrepreneurs can get their support. It has its own programme for British entrepreneurs as well, known as the Start-Up Loans programme. The UK government also has a list of recommendations for vetted venture capital firms and seed competitions for start-ups. Starting a business in the UK is also interesting for international businesses, since it is so easy and relatively cheap, and the UK takes advantage of its position to give non-EU members the chance to pursue entrepreneurship by offering the entrepreneurship visa.³

Challenges

The government mainly provides money and advice through accredited providers, especially for its Start-up Loans Scheme. It is, however, difficult for the government to assess the quality of the service of these providers: the outcomes and results vary quite a lot from provider to provider. It is also a challenge for the government to know the UK enterprise support ecosystem on the ground. There are many grassroot initiatives in all parts of the country, but it is a challenge for the government to know them all, and know their various activities in the UK. Furthermore, because its programmes are under so much scrutiny, eligibility and application requirements can be extremely strict and processing times for procedures like loan approvals can still be lengthy.⁴ The Start-up Loans Scheme is certainly an example of best practice in terms of what governments can do for entrepreneurs, especially young ones, but there are mixed feelings about its effectiveness – many loanees default on their loans.⁵

Best practices

Best practices include the Start-up Loans Scheme and the New Enterprise Allowance. This is a government benefit for unemployed people who are looking to start a new business rather than seek employment. The New Enterprise Allowance provides stipends, loans and business mentors to coach promising new

enterprises to success and their entrepreneurs into a steady income.⁶



Business rates relief are available, depending upon the measures implemented by local councils. Reliefs include enterprise zone relief and small business relief. Small business reliefs run at 100% and are available if only one property is used and its rateable value is less than GBP 12,000. If a small business fails to qualify, relief options depend upon the business's location in the UK (London costs more, for example). Enterprise zone relief can ensure 100%

business rate relief for five years if a small business is located in one of 24 areas of the UK.⁷ There are no specific reliefs for young entrepreneurs.

The UK government offers extensive information on setting up a business in the UK and outlines where aspiring entrepreneurs can get their support

2.2.2 NGOs Support for Entrepreneurship

Characteristics



The New Enterprise Allowance provides stipends, loans and business mentors to coach promising new enterprises to success and their entrepreneurs into a steady income

There are more than 100 NGOs working on various aspects of entrepreneurship and enterprise support in order to address unemployment, enhance economic diversification, alleviate poverty or empower young people.⁸ The UK has a particularly crowded market in terms of NGOs offering entrepreneurial support. Hence, young people interested in starting their own business and schools eager to teach entrepreneurship have a wide selection

of options, due to the sheer number of entrepreneur-

ial initiatives available. Entrepreneurship NGOs in the UK, when compared to other countries, focus on social enterprise to support those start-ups dedicated to addressing social or environmental issues. There are currently 68,000 social enterprises operating in the UK, and “14% of all social enterprises are start-ups, less than two years old – more than three times the proportion of start-ups among mainstream small businesses.”⁹

Capabilities

NGOs employ a variety of approaches for supporting entrepreneurship. Incubators and accelerators allow the NGO to become more directly involved with the enterprises it supports, often offering funding, mentoring and a co-working space. A less hands-on approach for NGOs involves providing training courses, start-up funding or a platform from which entrepreneurs can pitch their ideas to potential investors. Others focus specifically on entrepreneurship education, going directly into schools, colleges or universities to offer training and workshops.

Challenges

The main challenge for NGOs is finding funding for their programmes in such a competitive market. This difficulty leads some NGOs to consider becoming a social enterprise themselves and monetizing their programmes. Another challenge for NGOs is the crowded market in this field – many schools and young people are a bit spoiled by the number of (often free) provisions in terms of enterprise support,

and it is sometimes hard to find enough beneficiaries or schools with which to work.

Best practices

The Prince’s Trust, established by Prince Charles of the UK royal family, is not only a best practice NGO, but also one that is extremely high-profile, and is in no risk of running out of funding. The Prince’s Trust has helped 80,000 young people set up businesses since 1983. It offers an extensive variety of services for young people – its Enterprise Programme offers business plan assistance, training, mentorship, funding and low interest start-up loans of up to GDP 5,000 (EUR 6,700). Its decades of experience within this field have made it a pioneer and led to the perfection of its services. For example,

The Prince’s Trust was among the first to recognize the benefits of mentorship in start-ups’ success.¹⁰

Future Business Centre offers business advisors, workspaces and networking for entrepreneurs interested specifically in social enterprises or adding a social enterprise element to their business idea.¹¹ Future Business Centre is connected to Social Incubator East, which aims to foster the growth of these social ventures. These initiatives are focused on a specific locale, helping entrepreneurs in the southeast of England.¹²

Citrus Saturday, based out of University College London, is an international entrepreneurial initiative operating in 30 countries that aims to teach chil-



Incubators and accelerators allow the NGO to become more directly involved with the enterprises it supports, often offering funding, mentoring and a co-working space

dren and young people about entrepreneurship and business by having them run lemonade stands. Citrus Saturday provides all the materials necessary to set up a stand and ensures that young people understand the basic principles of budgeting and other business subjects, and then let the children do the rest.¹³

Enabling Enterprise is an example of a social enterprise initiative that goes into schools and trains teachers to provide employability and entrepreneurial lessons to primary and secondary school students. It prepares children for the world of work with a carefully-developed curriculum, which has been extremely successful. It partners with major corporations, such as Virgin and Hamleys, whose employees engage directly with students. Enabling Enterprise reaches tens of thousands of students in schools all over the country.¹⁴

2.2.3 Private Companies' Support for Entrepreneurship

Characteristics

Private companies support entrepreneurs through sponsorship, investments (like business angels) or CSR, including providing trainings and educational programmes. There is a strong presence of big corporations in the UK. Most major companies, especially banks, have branches in Lon-



The Prince's Trust has helped 80,000 young people set up businesses since 1983. Its Enterprise Programme offers business plan assistance, training, mentorship, funding and low interest start-up loans of up to GDP 5,000

don due to the tax system. In addition to the advertising opportunities offered by working with fledgling enterprises, private companies can also benefit from the positive reception of working to support young people and new businesses.

Capabilities

A private company's entrepreneurial support and education programmes are often targeted toward the fields of that company's activity. For example, communications company O2 focuses on digital innovation and car company Land Rover promotes engineering. Entrepreneurs thereby get the opportunity to work with and learn from experts in their sector.



Private companies support entrepreneurs through sponsorship, investments (like business angels) or CSR, including providing trainings and educational programmes

These private companies support entrepreneurs by apportioning funds to finance enterprises or providing platforms for entrepreneurs to connect with potential clients. The wealth of experience at private companies' disposal in the form of employees means they can also engage their workers by letting them provide workshops or training in schools or simply mentor entrepreneurs. Private companies are also in a unique position to get involved with entrepreneurs and NGOs.

The competitive market for funding means the chances for corporate connections are vital. Companies can offer grants or run business com-

petitions, such as the NatWest everywoman Award, which recognizes successful female entrepreneurs, and Shell Springboard, which offers funding for enterprises that reduce carbon emissions. Employee volunteering is also becoming increasingly popular, especially for CSR policy. The charity Business In The Community, for example, links businesses to charities/NGOs to facilitate such initiatives.

Challenges

Private companies are limited by the resources they are willing to put into their programmes and aim to align themselves with organisations that are likely to be a sure-thing. Therefore, application processes can be highly competitive, especially when compared to programmes offered by NGOs. Companies expect a very high-profile application, and bigger charities/NGOs generally employ fundraisers who are specifically focused on writing these kind of applications. For smaller NGOs, it is harder to get these funds. Furthermore, supporting entrepreneurs is not the priority of private companies with these programmes. They have targets to meet and stockholders to satisfy. If a company is faring poorly, these programs could be changed or cut.

Best practices

O2, a telephone company in the UK, has the Think Big youth programme, which began in 2010. It offers

grants to young people aged 13 to 25 with community action project ideas, having funded nearly 6,000 projects already. It also offers entrepreneurial education: “Over 5,600 students took part in Think Big School, guided by O2 mentors. Launched in late 2012, the scheme inspires 14-18 year olds to develop their enterprise and digital skills, enabling them to prototype digital solutions to everyday problems.” These programs align with O2’s goals to discover more sustainable and innovative approaches to technology.¹⁵



The Royal Bank of Scotland (RBS) is providing funding to NGOs to support young people into enterprise, they have also created resources for teachers, NGOs and young people to work with, especially in the field of learning more about finance for enterprise

Though not providing entrepreneurial support per se, British automotive manufacturer Jaguar Land Rover focus on providing science, technology, engineering and math education and experience to young people with programs that go into schools, put forth challenges and allow educational visits to their headquarters.¹⁶

The Royal Bank of Scotland (RBS) is providing funding to NGOs to support young people into enterprise, and they have also created resources for teachers, NGOs and young people to work with, especially in the field of learning more about finance for enterprise. There is also a partnership between RBS and The Prince’s Trust. While RBS is one of The Prince’s Trust’s primary funders, it also works with the organisation to conduct research into youth enterprise, hold awards and offer its expert staff to train and mentor the young participants of The Prince’s Trust.

2.2.4 Cooperation of Public, Private and NGOs Institutions

The cooperation of public, private and NGO institutions is characterised by a well-rounded approach to supporting entrepreneurs, but happens less often than stand-alone initiatives. Cooperation initiatives extend beyond funding; for example, a private organisation involved will not only offer a grant to an NGO or public institution but be directly involved in some capacity in the program itself. Such cooperation ensures plentiful resources, whether monetarily or in terms of personnel. Considering each

organisation involved in an entrepreneurial support programme would have its own strengths and weaknesses, a cooperative approach ensures a more effective programme. The risk involved in a multi-pronged approach to supporting entrepreneurs is a potentially organisationally cumbersome programme. It is also hard to establish collaborations between companies, NGOs, schools and the government. Contacts are vital, and it is not very common for businesses, schools and the government to collaborate. Furthermore, setting up solid collaborations takes time, and all parties have to have benefits from it.

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↳ 2.3 MALTA

2.3.1 Government Support for Entrepreneurship

Characteristics

The Maltese government, particularly the Ministry for the Economy, Investment and Small Business (<https://economy.gov.mt>) has, for a number of years and increasingly so, put entrepreneurship high on its agenda. Entrepreneurship is also supported by other Ministries, such as the Ministry for Education and Employment (<http://education.gov.mt>), which includes a Parliamentary Secretary for Research, Innovation, Youth and Sports. New legislation and government initiatives aimed at the promotion of entrepreneurship are presented below.

Malta has a national development agency, namely Malta Enterprise (www.maltaenterprise.com), which is responsible for providing support to local and foreign investors promoting the growth and internationalisation of existing businesses and proposing measures towards sustainable economic growth for the Maltese Islands. Furthermore, due to Malta's geographical position, Malta Enterprise acts as a trading hub for European and

North African companies and businesses from the Near East.

Capabilities

The Ministry for the Economy, Investment and Small Business continuously strives to provide opportunities for Maltese entrepreneurs to engage in EU and international markets and facilitate companies who want to establish operations in Malta. One example is Malta Enterprise's restructured Business-First (www.businessfirst.com.mt) service through which the government seeks to address any barriers that may deter businesses from establishing links and operations in Malta. For the first time, Malta is set to have its first industrial policy, and new legislation for family businesses is being set up. Roughly 70% of Maltese businesses are run or controlled by families but, according to the Minister for the Economy, Investment and Small Business, Dr Chris Cardona, only 30% of such

businesses are successfully transferred from the first to the second generation, while less than 10% of such businesses survive to the generation after that. Once enacted, the Family Business Act, which is the first of its kind in the EU, shall assist family businesses

Malta Enterprise is responsible for providing support to local and foreign investors promoting the growth and internationalisation of existing businesses and proposing measures towards sustainable economic growth for the Maltese Islands

to enhance their internal regulation, governance, and ability to transfer from one to the following generation. This legislation also addresses access to finance and investment for the future, thus increasing family businesses' chances of survival.¹

Accessibility to government initiatives is facilitated in Malta by e-government facilities, which make services offered and information diffusion more efficient and effective. According to the e-Government Benchmark Report 2015 published by the European Commission, Malta's performance was outstanding, with Malta leading on all top-level indicators across the combined services measured. The Report measures the delivery and performance of e-government services in the 28 European Union member states together with Iceland, Norway, Serbia, Switzerland and Turkey.²

Challenges

One of the challenges that the government faces is to make entrepreneurship an attractive choice for young people who are yet undecided as to what career path to follow. The government also faces the challenge of remaining sensitive to the daily obstacles that local entrepreneurs face. Small island states such as Malta are different from larger states in terms of their physical features and also in terms of social, economic and cultural context. Consequently, entrepreneurs who operate from Malta often face particular challenges due to this island's remoteness, insularity, and limited, yet competitive domestic market.³

Accessibility to government initiatives is facilitated in Malta by e-government facilities, which make services offered and information diffusion more efficient and effective

The Global Competitiveness Report 2014-2015 compiled by the World Economic Forum provides some insight into the challenges that the Maltese government may face in promoting entrepreneurship. The report includes data from 144 countries and assesses their competitiveness landscape. It confirmed that Malta's major challenge is its limited market size, which ranked at 126th place, making it one of the smallest markets out of all the countries included in the report. According to the report, besides the small market size, the biggest challenge Malta faces is its capacity to innovate, with the poorest performance being in the measurement of innovation and sophistication factors. On a more positive note, Malta fared well in ICT use and Primary education, ranking highly in 17th place.⁴

Best practices

The state education sector has actively promoted entrepreneurship for a number of years and the first examples of best practices come from this sector. The TAKEOFF Business Incubator (www.takeoff.org.mt) has been set up at the University of Malta with the aim of assisting knowledge-based entrepreneurs and start-ups in launching their ideas and translating them into successful businesses. The University of Malta's Edward de Bono Institute for the Design and Development of Thinking (www.um.edu.mt/create) and Centre for Entrepreneurship and Business Incubation (www.um.edu.mt/cebi) both engage in research and offer courses aimed at promoting entrepreneurship and a knowledge-intensive culture in Malta.

The Ministry for the Economy, Investment and Small Business offers three initiatives to foster entrepreneurship in Malta. (1) The Entrepreneurship Through Education Scheme,⁵ which is run in collaboration with the Ministry for Education and Employment, assists primary and secondary schools in Malta by providing financial grants for projects related to Entrepreneurship Education. (2) The National Enterprise Support Awards (NESA)⁶ are organised by the Commerce Department together with the Enterprise Policy and Schemes Directorate within the Ministry of Economy, Investment and Small Business. The aim of NESA is to reward entities for their support of entrepreneurship and enterprise growth. The competition calls for submissions of ongoing or recent initiatives that fall under six categories, such as promoting the entrepreneurial spirit and focusing on responsible and inclusive entrepreneurship. The competition is divided into two sections: local councils may participate in Section A, while public authorities, national organisations, public-private partnerships between authorities, educational programmes and business organisations may participate in Section B. Winners of each section receive a maximum prize of EUR 14,000 each, while those placing second in both sections receive a maximum prize of EUR 9,000 each. (3) The Sustainable Enterprise Awards⁷ aim to acknowledge, promote and reward business organisations, particularly micro businesses and SMEs, that have made a significant contribution to sustainable development. The initiatives are rewarded based on three pillars, namely social, environmental and economic sustainability.



The Entrepreneurship Through Education Scheme, assists primary and secondary schools in Malta by providing financial grants for projects related to Entrepreneurship Education

Malta Enterprise, Malta's national development agency, has a number of incentive schemes, such as the Micro Invest scheme aimed at encouraging further investment in existing businesses, including self-employed persons, and their capabilities to innovate and develop their operations. For instance, businesses are eligible for a tax credit on the annual basis equivalent to 45% of eligible expenditure, which includes costs incurred between 1st January 2014 and 31st December 2020. An additional bonus of 20% applies to undertakings operating from Gozo, which may thus benefit from a tax credit of 65%.⁸

The Malta Crafts Portal provides visibility and support for Crafts persons based in Malta and also showcases a selection of their works. The portal also serves to promote activities related to Maltese Crafts and provides an interactive directory of Crafts persons established in the Maltese Islands. The Portal is owned by the Commerce Department within the Ministry for the Economy, Investment and Small Business.⁹

Other government entities provide further examples of good practice. The MITA Innovation Hub (<https://mitainnovationhub.gov.mt>) forms part of MITA, Malta Information Technology Agency, which is responsible for the implementation of the Government's ICT policy, programmes and initiatives in Malta. The Hub supports students, start-ups and innovators and create the environment to transform their ideas into products or services through digital technologies. It supports start-ups by present-

ing them with a problem that requires solutions and financing the start-up which comes up with the best proposition.

2.3.2 NGOs Support for Entrepreneurship

Characteristics

There are several NGOs in Malta offering support for entrepreneurship. A number of them is run by students, as for example AIESEC, or by young people for students and other youth, such as Junior Chamber (JCI) International, Malta and Young Business Entrepreneurs (YBE). Other NGOs are run by people with bigger experience in entrepreneurship and offer their help to students and young people, as for example Junior Achievement Young Enterprise (JA-YE). Two NGOs, namely the Foundation for Women Entrepreneurs (FEW) and the Malta Association of Women in Business (MAWB), are run by women for aspiring and established female entrepreneurs. The support offered by different NGOs includes training programmes, competitions, mentoring, networking, etc.

Capabilities

Local NGOs strive to collaborate with private and public entities to support established and aspiring entrepreneurs. One example of good practice is the ongoing collaborations between NGOs and the

University of Malta through its different initiatives promoting entrepreneurship. The diversity of NGOs supporting entrepreneurship in Malta translates into targeting different social groups, placing focus on women entrepreneurs and youth, as well as the rural and agricultural community. The relatively small population and size of the Maltese Islands enhance the NGOs' ability to reach the whole community.

Local NGOs, such as the ones mentioned below, strive to support existing and aspiring entrepreneurs by providing mentorship and training in entrepreneurship. The government also strives to support these NGOs – one example of good practice is the Gozo NGOs Association (www.gozo-ngos.org) which was launched in 2003 with the active participation of the Minister for Gozo at that time, by whose initiative this project was developed.

Challenges

One of the challenges that NGOs are facing are finances which makes them constantly striving to find ways to generate the support necessary to be sustainable. The private sector provides sponsorship and there are national and EU funds available. The relatively small size of the Maltese Islands is often an obstacle in that too many initiatives in such a small country can be counterproductive. The challenge is to maintain active networks with public entities and maintain open channels of communication with the relevant Ministries.



The diversity of NGOs supporting entrepreneurship in Malta translates into targeting different social groups, placing focus on women entrepreneurs and youth, as well as the rural and agricultural community

Best practices

The first two examples of best practice are NGOs set up by women for women. The Foundation for Women Entrepreneurs (<http://women.org.mt>) has been in operation since the end of 2001 and aims to promote opportunities, build awareness, provide training and conduct research in the field of female entrepreneurship and other gender issues. The Foundation is committed to the implementation of policies in Europe that affect women in all spheres of society.

The Association of Women in Business (www.mawb.eu) was founded in 1991 by women for women who are already in business or in a profession, or who are just starting up. The aim of the Association is to promote an environment for growth where women have the support to grow and develop in their business and profession.

The final three examples of good practice target youth. Young Business Entrepreneurs (www.ybe.org.mt) was founded in 2013, targeting young, aspiring entrepreneurs in Malta. Their work is based on five strategic priorities, namely scientific research, education, entrepreneurial programmes, policy-making and raising awareness with young people and Maltese society. One of their latest endeavours was a series of workshops called #SCALE-UP 6, funded by the Erasmus+ programme called the Youth Start-up Framework. The workshops provided first-hand experience of what someone intending to start a business would encounter.



The fact that Malta's business community is made up of mainly SMEs makes it difficult to gauge the individual initiatives that these companies may be involved in to promote entrepreneurship

Junior Chamber International (JCI) Malta (www.jci.org.mt) strives to motivate young people to improve their personal and professional lives. One of the foci of the organisation is business and entrepreneurship, and by working with its corporate partners JCI has established a number of initiatives related to entrepreneurship. One of these is the JCI Creative Young Entrepreneur Award (CYEA) which targets creative young entrepreneurs in Malta. Another initiative is the JCI Best Business Plan Competition which awards young entrepreneurs, showcases their ideas and help them move forward from the inception stage.

Junior Achievement Young Enterprise (JA-YE) Malta (www.youngenterprise.org.mt) was established in 1989 with the aim of providing entrepreneurship education programmes at all levels of the educational system. JA-YE Malta brings the public and private sectors together to provide young people in primary and secondary schools and early university stage with practical education programmes focused on entrepreneurship, business and economics.

2.3.3 Private Companies' Support for Entrepreneurship

Characteristics

The fact that Malta's business community is made up of mainly SMEs makes it difficult to gauge the individual initiatives that these companies may be involved in to promote entrepreneurship. Larger

companies, predominantly from the financial sector, offer support to entrepreneurship and seek to actively promote their initiatives through online media in order to engage stakeholders and also promote their CSR profile to the general public. Private support for entrepreneurship is provided mainly through formal and informal mentoring and, to a much lesser extent, angel investing (e.g., Go Beyond, see below).

Capabilities

Malta is the smallest EU country and the most densely populated.¹⁰ The relatively small size of the islands facilitates the ability of private companies' support for entrepreneurship, as they can effectively reach the whole population that the initiative targets, such as youth and students. There is no data available as to private companies' investment in start-ups, and a scan of a number of high-profile companies' websites suggests that most companies are involved in educational programmes for primary and secondary schools and public awareness campaigns as highlighted in the following section. Several companies actively collaborate with government entities and educational institutions, ensuring that they reach as many individuals as possible. One might argue that the local scenario presents an untapped opportunity for private companies to support entrepreneurship.



The Microsoft Innovation Centre, which was launched in early 2013, provides support to students and start-ups through its facilities and offers training courses ranging from development to gaming

Challenges

With the average company size in Malta being classified as a micro-enterprise, it is not surprising that support for start-ups from private companies is limited to a small number of larger private companies on the islands. A healthy number of larger Maltese companies' public relations efforts aim to emphasize their leading role in CSR initiatives and the challenge is to persuade these companies to engage in initiatives that support entrepreneurship. Currently, the main provider of support for start-up initiatives is generally limited to the banking sector.

Best practices

The Microsoft Innovation Centre (www.microsoftventures.com/locations/mic/malta), which was launched in early 2013, provides support to students and start-ups through its facilities and offers training courses ranging from development to gaming. The MIC start-up programme is targeted to start-ups in the early stages of business and offers incentives such as office space, hardware and technology skills.

Students are encouraged to explore and develop their interest in technology and build technology-related skills.

Go Beyond (<https://go-beyond.biz/>) operates in locations across Europe, including Malta, and in the USA. The team comprise of experienced entrepre-

neers and general managers who act as business angels and it provides investors with the opportunity to invest in young, fast growing companies in a diverse array of industries, including technology as well as industrial, consumer, Internet and mobile sectors.

Bank of Valletta (<https://www.bov.com/>) offers two financing packages for entrepreneurs in Malta: (1) The BOV Start Plus package is a business loan aimed at start-ups and micro-enterprises that require funding of up to EUR 25,000 for investment purposes and initial related working capital requirements. This package offers advantageous interest rates (2.5% margin over the Business Lending Bank Base Rate), involves no advances related fees (arrangement fees, annual processing fees and early repayment fees) and, most importantly, requires no collateral as it is secured by a guarantee issued under the European Commission's Competitiveness and Innovation Framework Programme.¹¹ (2) The BOV 4 SME package is designed for SMEs that require funding of up to EUR 700,000 for various investment purposes including investment in machinery and business premises, information technology, renewable technology or energy saving solutions, development of products and services in the market, expansion into new niche markets and enhancing web presence. This package also offers advantageous interest rates (4% fixed for the first 4 years of the loan) and allows reduced collateral requirements in specific cases.¹²



Venture Capital Malta strives to strengthen the provision and availability of funding for start-up business in Malta

2.3.4 Cooperation of Public, Private and NGOs Institutions

The sections above highlight the Maltese scenario and the examples of best practice, that hint at the existing cooperation between public and private entities and NGOs supporting entrepreneurship in Malta. The current scenario is of an ecosystem in Malta that supports entrepreneurship, and perhaps this is best exemplified by the most recent cooperative effort between the government and finance / advisory specialists from the private sector, namely Venture Capital Malta (VC – MT).¹³ The aim of this initiative is to encourage people to consider Malta as an ideal jurisdiction for a new venture set-up in Europe. Ven-

ture Capital Malta strives to strengthen the provision and availability of funding for start-up business in Malta. The following are some final examples of best practices that highlight the cooperative efforts between different organisations in Malta, with the aim to creating an entrepreneurship-friendly ecosystem.

The Innovation Challenge: Go Green¹⁴ was a competition organised by Aġenzija Żgħażaġh and The Edward de Bono Institute for the Design and Development of Thinking at the University of Malta for young people aged between 17 and 30. Aġenzija Żgħażaġh (www.agenzijazghazagh.gov.mt) is the National Youth Agency that was established in early 2011 to promote the interests of young people and to pro-

vide assistance to youth organisations and young people in achieving their potential. Participants were required to identify an environmental problem, come up with a green innovation solution, assess its feasibility, and submit a proposal for evaluation. The competition included a workshop which provided training on green innovation, idea generation, feasibility studies and intellectual property rights. The proposals submitted by the three finalists will feature in a publication sponsored by APS Bank.

AEGEE-Valletta (www.aegge-valletta.org) and Maltese MEP Miriam Dalli have embarked on a project called Tomorrow's Business Today (#2morrow2day) that promotes youth entrepreneurship in Malta. The first activity of this project was a panel discussion and public dialogue held at the University of Malta on 6th February 2015.¹⁵ Subsequently, various representatives from student organisations and other young people interested in entrepreneurship gathered for the Youth Entrepreneurship Conference in Brussels on 26th February 2015. This conference included



The Ministry awarded EUR 100,000 in seed funding to groups of innovators and entrepreneurs that will help them move their ideas forward toward commercialisation and creation of high-growth businesses in Malta

talks by young entrepreneurs and politicians, as well as workshops and discussion panels.¹⁶ A concluding seminar was held at the Malta Chamber of Commerce, Enterprise and Industry on 14th May 2015. A policy document was developed as an outcome of this project and presented to Malta's Minister for the Economy, Investment and Small Business Dr Chris Cardona, Minister for Education and Employment Evarist Bartolo, and EU Commissioner Elżbieta Bieńkowska.¹⁷

The TAKEOFF Seed Fund Award¹⁸ is a joint initiative of the Centre for Entrepreneurship and Business Incubation (CEBI) at the University of Malta and the Ministry for the Economy, Industry and Small Business (MEIB), with the support of the University of Malta's TAKEOFF Incubator. The

Ministry awarded EUR 100,000 in seed funding to groups of innovators and entrepreneurs that will help them move their ideas forward toward commercialisation and creation of high-growth businesses in Malta.

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PART 3: TOOLS AND METHODS OF TEACHING ENTREPRENEURSHIP IN FORMAL AND NON- FORMAL EDUCATION



↳ 3.1 PRIMARY SCHOOL LEVEL

Pozytywna Szkoła Podstawowa (Positive Primary School)

www.azaliowa.pozytywneinicjatywy.pl

POLAND

This public school, located in Gdańsk, is being administered by a private company – Pozytywne Inicjatywy – Edukacja sp. z o.o. (Positive Initiatives – Education). The school cooperates with Pomeranian Special Economic Zone (PSSE) and PAH (Polish Humanitarian Action), one of the best-known Polish non-governmental organisations helping people suffering from hunger, natural disasters or wars in different parts of the world.

The aim of the collaboration between the 3 bodies is to use their expertise for the benefit of the children. The Pomeranian Special Economic Zone is responsible for teaching robotics, coding and science. PSSE collaborates with RoboCamp – a company which teaches robotics using Lego bricks. PAH is responsible for teaching global education. The school also actively collaborates with Gdańsk Science-Technology Park. Since the school is public, it is free of charge.

In order to implement such solution elsewhere, the country's educational system needs to enable public schools being operated by private bodies or, at least, enable the school to collaborate with external

partners in realizing parts of the curriculum. If it is impossible to hire a well-prepared entrepreneurship teacher, than a perfect solution is to collaborate with a private company or an NGO who is expert in the field.

Ekonomia dla Najmłodszych (Economics for the Youngest)

ekonomia.esy.es

POLAND

Project Economics for the Youngest is being implemented by the Pro Gentis Foundation together with Narodowy Bank Polski (Polish National Bank) under the programme for financial education in the Primary School No. 5 in Siemianowice Śląskie.

The main objective of the project is to pass to the 60 students of Primary School No. 5 in Siemianowice Śląskie (grades 4-6) the elementary knowledge of economics and finance, to develop their interest in the widely understood entrepreneurship, economic and financial issues, and promote attractive methods of teaching and the use of interesting teaching aids.

The course consists of the following 6 thematic groups: “The basic economic concepts”, “Entrepre-

neurship in primary school,” “the Polish National Bank”, “Money – definition, history, functions, managing the household budget” and “Economic Kids – savings for house and school”. There is also an art competition *Ja i moje oszczędności* (Me and my savings) organised, where the participants graphically depict themselves as young people aware of the need to save since the youngest years, who know that good financial habits are likely to bring good results in the future. The winners are awarded prizes (tablets and piggybanks) and all participants receive certificates confirming their participation in the project.

The resources necessary for the implementation of the project include establishing a relationship with an educational institution, attracting qualified staff to carry out activities in a fun and inspiring manner and obtaining funding for coordination and awards in the competition.

Open Company by Junior Achievement Poland

www.otwarta-firma.junior.org.pl

Also suitable for secondary school level

POLAND

This unique project was initiated by Junior Achievement Poland in 2008, as part of the Global Entrepreneurship Week. Since then, around 400 schools participate in the project each year, during just 7 days of November. In total 464 898 pupils and 11 099 companies and schools took part in the project since its beginning.

The idea of the project is to enable pupils from primary to upper secondary school to meet their potential future employers. The reasoning behind the project was also based on research showing that Poles tend to have negative opinion about entrepreneurs, but only if they don't know them personally. Therefore the idea was also to give youth an opportunity to meet an entrepreneur in person, and confront negative stereotypes related to employers, with the reality.¹ The project gives a unique opportunity for young people to learn about entrepreneurship in practice, see how particular job posts look like and get to know what should be done to get the job of their dreams.

The organisers maintain two databases: the first one including schools enrolling for the project, and the second one with companies volunteering to meet with young people. Signing up for either of the databases is open for everyone and the organisers help to match schools with companies operating in the same area. The entrepreneurs either visit schools or are visited by a group of students on the agreed day.

The project is sponsored by HSBC, AEGON and Europe Assistance. Partners include various local and regional Teacher Educational Centres in Poland.

The concept of the Open Company is quite simple and therefore easy to implement in other countries on small, as well as bigger scale. The main resource needed is time and good will to meet and learn from one another.

DigiKids

fscd.pl/en/digikids-2/

POLAND

The project DigiKids is being implemented by FSCD Poland. The aim of the project is to foster the interest of children aged 6-12 in new technologies, entrepreneurship and Internet resources. The Foundation also works to combat stereotypes in technology and entrepreneurship, encouraging women and young girls to take an interest and acquire competence in the areas of IT and entrepreneurship that, so far, have been the domains of men's world.

DigiKids are workshops during which leaders in a playful manner present the opportunities and encourage young participants to learn about technology, science and entrepreneurship as well as stimulate logical thinking, independent investigation to find solutions and drawing conclusions based on available data. It is also an excellent opportunity to learn how to work in groups. Possessing such skills is essential for running one's own business, as they build up the entrepreneurial competence.

The workshops take the form of three modules offered simultaneously. Children, divided into age groups, participate in each module in turns.

As part of DigiKids workshops children can take part in the following classes:

- Constructing drawing robot
- Constructing a model of energy-efficient, eco-friendly house

- Capabilities of a 3D printer
- Maths and logic
- Robotics
- Entrepreneurship game – simulation of building and developing a company
- What is the Internet – exploring the principles on which the Internet works and how it is designed

DigiKids workshops are run by the staff of the Foundation or in collaboration with Uniwersytet Dzieci (Children's University). The classes are always held at locations associated with the sphere of education – in schools or at universities.

The project partners are CISCO, Microsoft, Dziecięca Akademia Twórczości (Children's Academy of Creativity), Matplaneta, Fundacja Promocji i Akredytacji Kierunków Ekonomicznych (Foundation for the Promotion and Accreditation of Economic Education at the Warsaw School of Economics) and Children's University.

To implement the project it is essential to have a group of trainers qualified in the area of new technologies, business and IT. In addition, in order to carry out activities related to 3D printing, robotics and the Internet, multimedia tools and specialized equipment are also required. An alternative to buying such equipment may lie in establishing cooperation with partners such as DigiKids who can impart the necessary tools or help with buying them.

Girls Code Fun

www.girlscodfun.pl

The program is also suitable for high schools

POLAND

Fun Girls Code is a foundation whose aim is to motivate school-age children, especially girls, to gain valuable knowledge of new technologies. The foundation's mission is to create a sustainable network of groups that will be a source of inspiration for girls to pursue an education in the areas of science and information technology.

Learning computer programming with Girls Code Fun develops skills of logical thinking, analysis and problem solving as well as creativity. It is also a creative form of fun. The classes combine interactive games that help to understand computer programming with games developing children's imagination. During the classes meetings with women who achieved success in the said field are held, and the participants have the opportunity to take part in events and visit places inspiring further interest in science and new technologies. Thanks to the project, the children have a chance to develop independent learning skills and acquire the ability to cooperate in a group. The main objective of the project is, above all, to create the environment of mutual support without competition.

Classes run by the foundation are among others:

SUMMER MINI BOOT CAMPS – intensive mini-courses of creative computer programming for girls ages 8-12 at the beginner level;

LADIES CODE FUN – basic coding for adult women in Ruby. Additionally, an introduction to on-line tools for graphics and project management.

Girls Code Fun projects can be implemented in other Polish cities as well as in other countries. The main requirement for the trainers is the ability to use the Scratch programming language as well as English, as the classes are held in that language. Currently, the offer is addressed mainly to Warsaw primary schools.

Khan Academy

<https://pl.khanacademy.org>

Suitable for all education levels

POLAND / INTERNATIONAL

Khan Academy is an informal initiative, founded in 2008 by Salman Khan, a popular Indian actor. It is a free online platform containing materials and on-line resources to support individual education for learners of all age – children, youth and teachers.

The aim of the Khan Academy is to provide knowledge and inspiration in a practical way. The platform includes exercises, instructional videos and analytical tools that enable students and teachers to acquire knowledge and improve competence in individual pace outside the classroom but within the scope of school education. The platform helps in identifying learning targets and assessing the progress and on these basis develops individual recommendations for further study. Using this form of education promotes motivation and curiosity for further exploration on

bothering questions in the rich resources of Internet. Khan Academy is an international platform. Khan Academy lessons have been translated into 28 languages. Until now, the users took part in 400 million lessons. Moreover, the platform has 500,000 registered teachers worldwide who use Khan Academy in their classes to help inspire, motivate and guide students' individual learning pathways.

Platform users can gain skills in science, computer science, humanities and economics. One of the areas of economics, which a user can select is entrepreneurship. This tab contains practical exercises and interviews with well-known entrepreneurs and aim to inspire and show positive examples of famous people who have achieved success as entrepreneurs.

In order to use the resources of Khan Academy you need a computer or smartphone with Internet access and you have to create a user account. The platform can be used by school teachers and parents who teach their children at home and seek additional forms of support for their education. It is also possible to create individual learning platforms for educational institutions based on Khan Academy.

Enabling Enterprise

www.enablingenterprise.org

Also suitable for secondary school level

UK

Enabling Enterprise is an educational non-profit social enterprise that prepares young people aged 5 to 18 for the world of work through skill-building, in-school projects, challenge days, which offer education on topics like politics and business, and hands-on experiences. In addition to operating in primary and secondary schools, Enabling Enterprise also has extensive connections with 70 major companies which give students a first-hand look at company life.

Enabling Enterprise trains teachers to provide these enterprise-focused workshops and provides its own resources to support its programmes. Enabling Enterprise uses a specially developed framework to educate young people in enterprise skills and build skill sets like communication, teamwork, problem-solving and leadership.

A team of teachers started Enabling Enterprise in 2009 to supplement academic education with career-focused learning and tackle the youth unemployment crisis. The programs have already helped 35,000 students. Enabling Enterprise is partnered with more than 40 businesses, across a range of sectors. Partnering with Enabling Enterprise allows businesses to give their employees the chance to volunteer and work with young people. The organisation is also supported by a number of foundations.

Enabling Enterprise relies upon its unique framework of lesson plans, its team of dedicated teachers and its strong connections with local businesses and schools. These elements would need to be replicated in order to create a similarly effective programme.

Citrus Saturday

www.citrussaturday.org

Also suitable for secondary school level

UK

Citrus Saturday defines itself as an experiential learning programme for 11 to 15 year-olds. It provides the materials for young people to learn entrepreneurial skills by creating a lemonade project, such as opening a lemonade stand. The Citrus Saturday Toolkit informs young people about how to brand their product, sell it and keep the profits. Citrus Saturday operates on an international scale simply by sending its Toolkit to interested organisations.

Citrus Saturday Toolkits cost £250, as between 125 and 250 young people will benefit from it over 5 years. Citrus Saturday can also loan the participants the money from their organisation's budget to buy what they need for the enterprise, and then participants can pay this loan back from their takings.

Citrus Saturday was developed by University College London to allow young people to experience what it's like to operate a business, thereby empowering them, improving their employability and raising their aspirations. It has approximately twenty partners consist-

ing of organisations in a variety of sectors, from city councils and private businesses to online platforms. There are many student and youth organisations that serve as partners as well, such as The Prince's Trust and Enactus. Citrus Saturday is funded by UCL and an EU grant programme as well as by some of its partner organisations from its operations abroad, such as the Commonwealth Secretariat in the Republic of South Africa and BNP Paribas Fortis in Belgium. The solution is open to any youth organisation that wants to participate.

Fostering Entrepreneurship Through Education: A Handbook for Teachers²

Also suitable for secondary school level

MALTA

This teachers' handbook contains almost 200 suggestions, activities and strategies for fostering entrepreneurship among learners at all levels of compulsory schooling. These teaching resources are built around four competence areas, namely: personal qualities and values, interpersonal skills, cognitive skills and practical skills. Each of these competence areas is split into four components, which together represent the knowledge, skills and attitudes which make up the entrepreneurship key competence. The teaching resources are split into four levels of ability, namely: The Early Years – Kinder 1 to Year 2; The Primary Years – Year 3 to Year 6; The Lower Secondary Years – Year 7 and Year 8; The Senior Secondary Years – Year 9 to Year 11. The teaching resources are designed to integrate seamlessly into the curriculum, in line

with Malta's National Curriculum Framework which recommends a cross-curricular approach to entrepreneurship education.³ The handbook also offers a few examples of extra-curricular activities.

The funding for the publication, which was an initiative of St Nicholas College in collaboration with The Edward de Bono Institute for the Design and Development of Thinking at the University of Malta, was obtained through the National Enterprise Support Awards (NESA).

As the title of the handbook implies, it was designed primarily for school teachers to foster the entrepreneurship key competence among their learners through their everyday teaching activities. However, this handbook may be used by anyone who would like to develop the entrepreneurship key competence of the children and young people in their care, as many of the activities are flexible enough to be adapted for use outside school settings.

Our Community

<http://youngenterprise.org.mt/primary-schools>
MALTA

Our Community was an entrepreneurship education project for Year 4 students at St Nicholas College. It included six interactive sessions delivered by a volunteer of Junior Achievement Young Enterprise, and incorporated a balance of instructional teaching and activity based learning. Throughout the six weeks, teachers and pupils were given a Programme Kit and

worked in teams on a number of 3D models representing a typical Maltese community. These models were later exhibited and the students were presented with a certificate.

The central aim of this project was to help students understand the entrepreneurial value of a commercial activity or provision of service. Some sessions therefore focused on the importance of the circulation of money within the community. Other sessions enabled students to develop a deeper understanding of how communities work, from government and taxes to social responsibility and making decisions, and helped them appreciate the interdependent roles of workers and the different jobs they perform.

This project was an initiative of St Nicholas College in collaboration with Junior Achievement Young Enterprise. It was funded by the Entrepreneurship Through Education Scheme.

A key success factor of this programme was to ensure that it included fun, activity based sessions with discussions, the use of storybooks and role-playing. Students were given the opportunity to experience and develop and use their creativity, to take initiative, responsibility and risks.

Entrepreneurship Education for Primary Students

MALTA

Entrepreneurship Education for Primary Students was a project for all Year 4 and Year 5 classes within St

Nicholas College. Pupils were asked to write articles or produce art works for a college magazine. A speaker assigned by SAYIT Malta carried out a number of sessions to assist pupils to complete their tasks. The pupils learned about design, the techniques involved in the process of pre-press and press, marketing techniques and establishing sale prices. The best works were chosen by a panel of judges to be featured in the magazine, which was sold during school book fairs. The students were in charge of the stalls and the final profit was divided among all participating schools. Each school received a percentage of profits in proportion to the amount of magazines sold.

The aim of this project was to give students the opportunity to be creative and entrepreneurial through literacy and art, as they learned how to value material, work and services needed for a product to be devel-

oped and sustained to its final destination. They also learned how to work in a group and to cooperate with each other to produce the final work. They were encouraged to consider the moral responsibilities of media and how publications can affect consumers.

This project was an initiative of St Nicholas College in collaboration with SAYIT Malta (Maltese organisation inspiring young people to act and develop talents). It was funded by the Entrepreneurship Through Education Scheme.

Successful implementation of this project required setting realistic target aims with the students and conducting a simple risk assessment.

↳ 3.2 SECONDARY SCHOOL LEVEL

Lekcje Przedsiębiorczości (Entrepreneurship lessons)

lekcjeprzedsiębiorczosci.pl

POLAND

Entrepreneurship lessons are based on the concept of gamification, in order to help the students develop entrepreneurial skills in an active manner instead of being passive listeners during standard entrepreneurship classes. One of the project's aims is to make the students think strategically, take up risks or save their resources (points) with tokens or badges.⁴

The project is based on entrepreneurship core curriculum, mandatory for all schools. Students receive points and tokens for exercises they do at school and at home. All exercises are available on an online platform, where students can also monitor their progress. Tokens can be used as a type of “currency”, for example to enable postponing the date of submitting the homework. Students and teachers may give one another special “motivational badges” which state what is the persons' area of expertise (e.g. negotiating skills). The badges not only are a reason to be proud for those who hold them, but also make others aware of their strengths.⁵

This project is coordinated by STARTER business incubator – a co-working space and innovation hub,

and supported by the City of Gdańsk. The most important resources needed for this project were: internal and external experts, as financial resources to build the online platform (PLN 25,000). As Kinga Kuczyńska, the project managers says, the plans are to create an open platform available for all teachers, regardless of the subject, to let them use gamification method on their lessons.

The project is designed for lower secondary and upper secondary schools. The part designed for younger pupils would only require translation. The one designed for older ones would to some extent require adaptation to local circumstances (exercises related to legal or tax system). It is also recommendable that teachers who use this tool undergo a special training on gamification, using the online platform, storytelling, business models and design thinking.⁶

Przedsiębiorcza Szkoła (Entrepreneurial School Competition)

<http://www.tydzienprzedsiębiorczosci.pl/projekty/item/46-przedsiębiorcza-szkola.html>

POLAND

Entrepreneurial School is a nation-wide competition for high school students. Teams comprised of 2 to 4

upper-secondary school students submit a project proposal with an activity or a tool which can be realized on mandatory “Introduction to Entrepreneurship” classes. Each project has to include the project description, budget (up to a set limit, PLN 5,000 in the first edition in 2014) and a schedule, and be related to entrepreneurship or the labour market in general. The projects submitted in the first edition of the competition included: an economic board game contest, a game using Lego bricks to simulate managing a company, organising study visits etc. The best team was awarded funds to make their project come to life.

The competition was initiated by the Global Entrepreneurship Week Foundation with an aim to boost creativity among high school students and get them interested in entrepreneurship. Mandatory entrepreneurship classes in Level 3 of education are often boring and very theoretical, which discourages youth to everything related to the word “entrepreneurship”.

The competition was organised under the honorary patronage of the Ministry of Education. There was a media partner, namely an online portal about the education in Poland (www.edulandia.pl) and one sponsor (Amway). The finals were organised at the Warsaw Stock Exchange. The resources needed to implement the idea are: financial – financing the best team, which motivates both students and teachers (as schools often lack funds for such activities) and non-financial, especially time for project coordination, preparing application forms and evaluating them.

The pattern can be used in every school, regardless of the country. Even if there is no separate entrepre-

neurship class, children may be asked to submit their ideas on a different school subject. The best ideas may, but don't have to, be financed. If acquiring sponsors is hard for the school, children may be asked to raise money for realizing their projects, e.g. through crowdfunding, garage sale etc.

Business PLAY

www.business-play.eu

Also suitable for higher education level and above
POLAND

“Business PLAY” is a strategic board game created and produced by a Polish company. The game teaches how to run a business, especially under the Polish law and tax regulations. “Business PLAY” is suitable both for youth and for adults and may be used as a teaching tool in schools, but also in enterprises. The game is based on the experiential learning concept. The players need to tackle real life problems that entrepreneurs need to face: gaining new orders, hiring staff, paying wages and taxes, awaiting the invoices to be paid by the clients. Players play in teams, which allows them to share responsibilities and practice group work. They also learn how to think strategically and, what is very important in the Polish reality – when and how to comply with all the legal and tax obligations.

The resources needed to create “Business PLAY” included mainly the 9-months work time to develop the concept, and the materials used in the production process. The author of the game, Przemysław Rajchel,

calculates the overall costs at around PLN 150,000.⁷ The game and its elements have been tested and improved basing on users' feedback, resulting in the final version of the game keeping the highest standards.

Currently, the company together with two organisations from Spain and Italy is adapting the game for these two new markets, thanks to the Erasmus+ grant.⁸ The most important thing is to take into consideration the business reality of a particular country. This includes not only legal and tax regulations, but also social and cultural issues.

Najlepsze Zajęcia z Przedsiębiorczości (The Best Entrepreneurship Lessons Competition)

najlepsze-zajecia.pl

POLAND

This competition has been organised by the Business Centre Club Students Forum since 2005 and is designed for upper secondary school students. Participants need to solve a real-life business problem (case study). There is one case study to solve for all the participants. The 2015 case study regarded the issue of ordering food via smartphones. Students had to design a promotional campaign with an aim to promote pizzaportal.pl online application among youth. Pizzaportal.pl is an existent company which enables users to order various kinds of food online.

The competition is divided into 3 stages. First, teams comprised of 3 people submit their application via e-mail. When preparing for the task, they can use an online knowledge base available from the platform. Then, 10 best teams from each city meet on regional finals, where they need to solve 2 more cases. Finally, winners from every city meet in national finals. The best team wins.

The competition is organised in 15 Polish cities, in the strategic partnership Lodz University of Technology and under the honorary patronage of the Ministry of Education, the Ministry of Economy, Business Centre Club and Lodzkie voivodship. It has numerous partners and sponsors. Around 30,000 students participated in the competition since its beginning.

What is interesting is that the project gives additional opportunities for students to engage. They might become project ambassadors and promote the project in their school, in exchange for training and promotional materials provided by the organisers. Schools may also apply for participating in The Entrepreneurship Academy module, which enables pupils to meet with interesting entrepreneurs. Finally, Youth Leaders Academy is designed for students who want to keep developing their knowledge after participating in The Best Entrepreneurship Lessons competition. It is an online platform with webinars, e-learning modules and trainings, forums and chats with various experts. Information available on the platform regard setting and developing your business as well as personal development.

Studio Schools

www.studioschoolstrust.org

UK

Studio Schools are formal education alternatives for young people aged 14 to 19 that rely on a combination of academic and vocational curriculum based on enterprise skills and work experience. They even operate on a 9 to 5 schedule to simulate a workday. Studio Schools have strong connections with local businesses to provide its students with paid work opportunities. They also have a specific framework, known as CREATE, which stands for Communication, Relating to people, Enterprise, Applied skills, Thinking skills and Emotional intelligence.

Studio Schools work to ease the school-to-work transition by tackling the skills gap. As the more traditional education system tends to neglect the development of employability and entrepreneurial skills, Studio Schools fill this gap in an effort to make its students more aware of the real world and more likely to succeed professionally. The Studio School concept was put into practice in 2010 and more than 30 studio schools currently operate across the UK.

The Studio Schools Trust, a charity which is partnered with educational and youth organisations and the Department of Education, oversees all Studio Schools. Partners contribute an annual donation to the Trust. The Studio Schools Trust also has a royal patron, Andrew, the Duke of York and has endorsements from the British Chambers of Commerce, Federation of Small Businesses and Institute of Directors. Organisations can establish their own studio

schools by joining the Trust, which offers a bespoke package of support that includes help with proposal development and application guidance.

Peter Jones Enterprise Academy

www.pjea.org.uk

UK

The Peter Jones Enterprise Academy is an entrepreneurship training centre that offers competitions, apprenticeships and courses to people aged 16 and up on subjects from business plan writing to business management and enterprise skills. In its centres throughout the UK, it uses a 'learn by doing' teaching method to create effective entrepreneurs, ensuring 50% of courses are taught by business experts.

Entrepreneur Peter Jones CBE, known for his role on Dragon's Den, started the Peter Jones Enterprise Academy to specifically promote entrepreneurship in the UK and supplement gaps in entrepreneurial education in formal schooling. Its big-picture goal is the advancement of the UK economy through the development of SMEs. The Peter Jones Enterprise Academy has approximately 15 funders ranging from education and career NGOs to the government's Department of Business and Skills and the National Apprenticeship Scheme.

Due to its reliance on experts, the Peter Jones Enterprise Academy has an extensive network of Business Enterprise Managers who serve as teachers and mentors for the Academy's students. It also has a num-

ber of corporate partners. These sponsors do not have to contribute money alone, but their employees can donate time to run masterclasses and workshops or act as representatives for the research element of the Peter Jones Academy work. Organisations can also use their resources to employ apprenticeships or offer work placements.

Enterprise YOU!

www.peacechild.org/enterpriseyou

Also suitable for higher education level and above
UK

Enterprise YOU! is a two-day entrepreneurship training programme that runs all over Europe and consists of twelve modules, such as identity and personal branding, an enterprise accelerator and project management, and aims to get young people aged 15 to 30 to develop enterprise and employability skills and explore how to set up their own enterprise. The programme was developed by incorporating proven methods of entrepreneurship training by seven organisations: Peace Child International (UK), Akcees (Romania), Enviu (The Netherlands), Innovation Farm (Greece), InspirEngage International (UK), The Buzzinezzclub (The Netherlands) and The Ideas Factory Association (Bulgaria).

Enterprise YOU! was an outcome of the International Youth Job Creation Summit. It enhances young people's prospects and sees that they earn money and diversify their local economies. It is a project of Peace Child International and funded by the European

Commission as part of the EU's Youth in Action initiative. The resources provided ensure attendees do not have to pay for travel or attendance, cover the salary of the programme's trainer and see to the establishment of an online network, so participants can remain in contact and network.

Enterprise YOU! was designed to apply to young people all over Europe. Each two-day training saw the attendance of Europeans from a variety of countries. Essentially, just a dedicated trainer and funding are required.

The Cycle of an Enterprise

MALTA

This project was designed by Junior Achievement Young Enterprise for secondary school students and teachers. It focused on the entire life cycle of an enterprise namely the development of a business idea, the preparation of a business plan, the registration and organisation of an enterprise, fundraising, book keeping and liquidation. The project consisted of 7 sessions (1,5 h each) of presentations and workshops.

The aim of this project was to introduce students to the concept of entrepreneurship in a practical and self-reflective manner. It presented students with real life experiences of setting up and running their own business. It encouraged students to think about entrepreneurship and self-employment as a possible career option. Students learnt about successful business people and how they made it to the top, and appre-

ciated the importance of hard work, determination and commitment in achieving any goal. This project encouraged the development of leadership, knowledge and skills that are valuable in career planning, such as negotiation, problem solving and effective communication. It enabled students to identify their natural strengths, skills and attitudes and how they can turn their talents and hobbies into a successful business idea.

This project was an initiative of St Nicholas College in collaboration with SAYIT Malta. It was funded by the Entrepreneurship Through Education Scheme.

Successful implementation of this project requires setting realistic target aims with the students are conducting a simple risk assessment. Students therefore learn how to value material, work and services needed for the product to be developed and sustained to its final destination.

My WoW

<https://www.facebook.com/pages/My-Wow/MALTA>

The My WoW (World of Work) project involved the design and delivery of two tailor-made training programmes in entrepreneurship skills, one for students and one for educators, together with the setting up of a school-based 'mini-enterprise'. The educators involved in this project first received training to build

their own entrepreneurship skills and to transfer and nurture them among their students. The students then received entrepreneurship skills training, after which they designed, crafted and sold a variety of hand-made greeting cards. The students' sessions took place once a week during a time slot reserved for extra-curricular activities. The students targeted by this project were mainly 13-year-old boys attending Year 8 at St Ignatius College, Boys' Secondary School, some of whom were identified as 'low achievers' through their academic records.

The aim of this project was to address the problem of demotivation by offering students a 'different' learning experience that made school more enjoyable whilst developing entrepreneurial knowledge, attitudes and skills through a hands-on approach.

This project was carried out by St Ignatius College in collaboration with The Edward de Bono Institute for the Design and Development of Thinking at the University of Malta. It was funded by the Entrepreneurship through Education Scheme.

This project demonstrates how entrepreneurship in education can be used to motivate low achievers. The 'hands-on' aspect of the project was seen as key to its success. Educators need to be allocated appropriate time and support for such a project since their existing workload is a constraint on the ability to participate.

Hands-On

<https://www.facebook.com/groups/364451740311584/photos/>

MALTA

The Hands-On project was designed to develop entrepreneurship skills amongst students with special needs attending Guardian Angel Secondary Education Resource Centre and Dun Manwel Attard Young Adult Education Resource Centre in Malta. It involved the design and delivery of a tailor-made training programme in entrepreneurship skills for educators serving at these two Resource Centres, followed by the transfer of the newly acquired entrepreneurship skills from the educators to their students through a process of coaching and mentoring.

This project addressed the problem that people with disabilities are disadvantaged and under-represented in the world of work, not only where job-seeking and employment are concerned, but even more so when it comes to self-employment and entrepreneurship.⁹ It gave students the opportunity to recognise and build their strengths, and focus on their abilities rather than their disabilities. The project participants learned not only what it means to be entrepreneurial, creative and innovative but also how to be so. They learned a number of thinking tools that they can use to de-

velop concepts from idea generation to implementation, and to explore opportunities for marketing and selling products. Following their training, the educators guided the students in a series of entrepreneurial activities which included designing, producing and selling of a selection of hand-made products, namely hand-painted canvas carrier bags at Guardian Angel Resource Centre, and hand-made wedding invitations and souvenirs at Dun Manwel Attard Resource Centre. The students were involved in every phase of the project, and the experience of creating and selling their own products led to an observed increase in their self-confidence.

The Hands-On project was carried out by the above mentioned Resource Centres in collaboration with The Edward de Bono Institute for the Design and Development of Thinking at the University of Malta. It was funded by the Entrepreneurship through Education Scheme.

This project illustrates how 'hands on' operation is important in entrepreneurship education for the disabled. In order to maximise the impact and benefits of such a project, students should be actively involved in planning each phase of the project, from the introductory meetings and training to the design, production, promotion and selling of the products.

Also suitable for this level (see descriptions in the previous section):

Fostering Entrepreneurship Through Education:
A Handbook for Teachers (MAL)

Open Company (PL)

Business Play (PL)

Khan Academy (International)

Enabling Enterprise (UK)

EnterpriseYOU! (UK)

Citrus Saturday (UK)

↳ 3.3 POSTSECONDARY LEVEL, TERTIARY LEVEL, AND ADULT EDUCATION

Katalizator Rozwoju Firmy (Business Development Catalyst)

<http://ybp.org.pl/katalizator-rozwoju-firmy-ii/>
POLAND

Business Development Catalyst is an accelerator project implemented under the Youth Business Poland Programme. Currently, the third edition of the project is being held. The project aims to equip participants with entrepreneurial expertise and comprehensive support on the way to develop their own business. The project lasts for 6 months and offers mentoring and training support.

The project is open to people aged 18-35, who either have an idea for a company or lead own company for up to 3 years. Participants take part in mentoring with an experienced mentor – entrepreneur, specialist or manager. Together, they establish the objectives for the business and areas of development for the business idea as well as construct a business model and strategy with regard to the customer groups. Thanks to the participation in mentoring, young entrepreneur has the opportunity to reflect on the values he or she is driven by, determine his/her strengths and weaknesses, develop self-confidence as entrepreneur and learn in which direction to grow and which competencies to improve.

Additionally, participants take part in a series of 6 trainings aimed at increasing their knowledge and entrepreneurial competence within the fields of: building a business model, marketing and sales, elevator pitch, team building and testing the idea using Lean Start-up method. Participants form a so-called “landingpage” – a test page of the product / service and by positioning it using Google AdWords (cost covered by the Organisator) they have the chance to monitor the interest of Internet users in their offer and flexibly modify it as required.

The second edition welcomed 45 participants and over 50 new jobs were created as a result. Those who did not opt for setting up a business, found a significant increase in their entrepreneurial competencies and realize that they do not want / are not ready to be an entrepreneur and invest financial and non-financial means in developing a company.

Carrying out a project for 1 group (20-25 people) requires obtaining a group of skilled mentors and trainers as well as an entity financing the project. The minimal cost of the project is PLN 10,000 plus operating and administrative costs.

Przedsiębiorczość, Finanse i Zarządzanie (Entrepreneurship, Finance and Management)

fep.lodz.pl/pl/programy/konkurs-przedsiębiorczość-finanse-i-zarządzanie

POLAND

The competition Entrepreneurship, Finance and Management is a cyclical project to support the education of students in economics and entrepreneurship, implemented by Fundacja Edukacyjna Przedsiębiorczości (Educational Foundation of Entrepreneurship). So far, 18 editions of the competition were held, attended altogether by 1,576 students of economic departments, representing universities from across the whole country. Each university may have a representation of one team, composed of a minimum of 3 and a maximum of 5 students.

The basic assumption of the competition is the promotion of knowledge from the field of management and finance, and its aim is to verify the knowledge and skills acquired during studies as well as to verify the application of skills in practice. In the competition, students deal with practical problems that are supposed to test their negotiation abilities.

The competition consists of three stages. Students are supposed to prepare an analysis of prepared cases and reports showing the solutions to problems at hand. Each day, participants work on the basis of a variety of case studies, focusing on complex aspects of the functioning of companies. The top two teams eventually are invited to negotiations, which are to be carried out according to objectives predetermined by an expert.

Five best teams receive attractive financial rewards. Each member of the winning team receives, respectively, for taking: 1st place – PLN 2,500, 2nd place – PLN 2,000, 3rd place – PLN 1,500, 4th – PLN 1,000 and 5th place – PLN 750.

The partner and sponsor of the awards in the competition is the Kronenberg Foundation by Citi Handlowy, and the whole competition is sponsored by Polish-American Freedom Foundation. The prizes in previous editions were also financed by Polish National Bank, Polish National Bank Foundation and Polish-American Freedom Foundation.

To implement the competition in other locations you need to establish economic cooperation with universities or other educational institutions (depending on the purpose of the competition). The degree of difficulty of the competition tasks can be modified – an initiative in the form of easier tasks can be implemented for example in primary or secondary schools. Sponsoring or provision of prizes in another form / from other sources is required.

Judge Business School Centre for Social Innovation

www.jbs.cam.ac.uk

UK

Cambridge Judge Business School is a research and training institute that works with entrepreneurial students and organisations to foster their success and achieve a greater social impact. It helps these students and organisations work on challenges and discover

solutions, encouraging innovation and the implementation of new ideas.

Cambridge Judge Business School started in 1990 as a “centre of rigorous thinking and high-impact transformative education”, developed for management teaching and research. By applying cutting-edge concepts from the academic and professional worlds to business purposes, the school encourages and supports the development of new products and businesses with an emphasis on intellectual gain, social enterprise and sustainability.

The School is part of the University of Cambridge and offers doctorates and undergraduate degrees, as well as Master of Finance, Executive MBA, MPhil Finance, MPhil Innovation, Strategy and Organisation, MPhil Management, MPhil Management Science and Operations and MPhil Technology Policy degrees and Postgraduate Diplomas in Entrepreneurship. It also provides a number of entrepreneurial support and education programmes, including accelerators, incubators, management training challenges and social entrepreneurship awards that offer rewards of several hundred pounds.

Future Business Centre

www.futurebusinesscentre.co.uk

UK

The Future Business Centre is an incubator with a special focus on social and environmental enterpris-

es, offering a co-working space and serviced offices as well as a sense of community to the organisations and individuals that utilise its services. The Future Business Centre also provides free business advice in subjects like business planning, marketing and finance as well as organises events and networking opportunities. It also houses Social Incubator East, an accelerator that will be discussed in more detail below.

The Centre was founded less than five years ago, and its goals for the end of that five-year period include supporting the creation of 75 new businesses, supporting the growth of 50 existing businesses and creating 200 new jobs.

The offices available for rent at the Future Business Centre accommodate 1 to 20 individuals and cost anywhere from GBP 200 to GBP 1,100 per month. Co-working spaces are paid for by desk per month. The four accelerator programmes housed within The Future Business Centre involve an application process that may or may not include fees. Funders for the Centre include the Cambridge Chamber of Commerce and a few industrial technology companies.

The Centre is open to brand-new start-ups that do not even have a location yet. It gives the chance to not just have a working space, but also the chance to interact with other entrepreneurs and to network. Furthermore, as Cambridge is a very youthful, vibrant city full of universities and students, initiatives like the Future Business Centre would need to be in a similar location.

Social Incubator East

www.socialincubatoreast.org.uk

UK

Social Incubator East is a 12-month social enterprise incubator that provides training, networking, access to funding and free workspace, catering exclusively to England. Social Incubator East also assigns each individual or start-up that joins the programme a business mentor. Most applicants interested in this incubator come from the Social Venture Weekend, a two-day training provided by Cambridge Judge Business School, that Social Incubator East puts on. Social Incubator East was developed to give social ventures the dedicated support needed to grow and expand their impact.

Social Venture Weekend cost GBP 50 for an aspiring entrepreneur to attend with additional co-founders or team members costing GBP 25 to attend. Those invited to join the further three days of training will be charged an additional GBP 100. There is no other charge for the programme. A Social Incubator East partner, Foundation East, offers discounted loans for ventures, offering up to GBP 100,000.

Social Incubator East is an initiative of social impact charity Allia. It is funded by the Cabinet Office, the Big Lottery Fund and receives contributions from partners: Cambridge Judge Business School, Foundation East and Keystone Development Trust.

Student Hubs

www.studenthubs.org

UK

Student Hubs aims to empower students to participate in social action and environmentalism while at university through local volunteering and non-profit organisations, job placement opportunities and entrepreneurial conferences, training and incubation by connecting entrepreneurial students with key contacts for finance, training and mentorship purposes.

A group of Oxford students started Student Hubs in 2007 to improve the coordination between the many student groups in existence. It went on to offer placements in volunteering and the public sector to give students the chance and connections to work to achieve social impact.

Student Hubs spends its financial resources primarily on service delivery, with running and support and generating future income receiving 11% and 8% of funding, respectively. The two partners of Student Hubs include other social action charities: Generation Change and InterAction. As for its numerous sponsors across a range of sectors, Student Hubs prides itself on the diversity of its income sources as well as connections to the private sector and universities (Student Hubs operate in Oxford and Cambridge) and the visibility and recognition of its brand.

When asked how Student Hubs could be replicated, CEO Sara Fernandez says, “social action – and in particular youth social action – will come in and out of fashion with changing political agendas; but a strong core mission can weather funding cuts, sector priorities and cultural narratives.”¹⁰

Rockstar Mentors

www.rockstargroup.co.uk

UK

The Rockstar Mentoring Group is an organisation located in central London that caters to entrepreneurs looking to grow their enterprises. It sets measurable goals for businesses at various levels of growth by assigning each one a mentor. All mentors are entrepreneurs that have sold their companies for an average of GBP 18 million. Rockstar also offers training courses, networking opportunities and working space for its participating enterprises. It also has a punitive system in place that works to ensure aspiring entrepreneurs attend all necessary meetings with their mentors.

Entrepreneur Felix Denis created the Rockstar Group in 2007, and the organisation has already mentored 3,500 businesses. Mr. Denis says, “I wanted to give entrepreneurs and business owners the same benefits that I’d received from having a top mentor by their side to guide them through the business world.”

There are three levels of participation and engage-

ment from which aspiring entrepreneurs can choose, the cheapest being around GBP 547 and the most expensive hitting GBP 2,735.

This solution is extremely high-profile and dependent upon the connections and dedication of its founder. Elements of this solution that could be replicated include the concept of connecting aspiring entrepreneurs with successful business mentors, a concept that has been proven to work. Also, the penalty system for failing to meet with mentors could be replicated as well though this requires charging clients for the service in the first place.

Change Agents UK

www.changeagents.org.uk

UK

Change Agents UK offers sustainability-focused programmes, including social networking events, paid work placements in the UK and Europe for recent graduates in the sustainability and environmental sectors and the Women in Social and Environmental Enterprise (WiSEE) project. This specific programme helps young women with environmentally-aware social enterprises through online trainings and a three-day residential boot camp, six months of mentoring and a grant of up to GBP 600 for finalists.

Change Agents UK started in 1996 as a way to give young people the skills they needed to pursue careers as well as give them the chance to access paid work. As environmentalism was just beginning to become

a promising new sector, Change Agents UK also placed these young people at the forefront of a new movement with new opportunities.

WiSEE, through Change Agents UK, is specifically partnered with Innтроpy, a cleantech incubator, and NETpositive Futures, an independent sustainability promoter for businesses. It is also funded by the Royal Bank of Scotland through its Inspiring Women in Enterprise initiative.

Nick Goodman, Group Chief Executive of Change Agents UK, recommends to those interested in creating similar initiatives that “before you set out to start a project, make sure that there is a demand, a need. Make sure that the way you’re approaching that need is going to work for that target audience.”¹¹

Start-Up Loans

www.startuploans.co.uk

UK

Start-Up Loans is a government-funded initiative that provides advice, loans and mentorship to start-up businesses. Aspiring entrepreneurs or entrepreneurs that have been operating an enterprise for less than two years can simply register their interest online and be assigned a Business Advisor. The Advisor helps the entrepreneurs with their business plan and the application process, and approved applications receive loans and free mentorship. The loans, which are taken out under entrepreneurs’ names for their businesses, must be paid back within five years.

Lord Young, a British politician and major proponent of self-employment, created the Start-Up Loans Company in 2012 to help those aspiring entrepreneurs who cannot obtain funding from alternative sources and to spur job creation in the UK.

Loans of up to GBP 25,000 are available with a fixed interest rate of 6%. There is no application fee or early repayment fee. The Start-Up Loans Company works with a network of Delivery Partner organisations, which actually provide the loans and support applicants in all regions and industries throughout the UK. The company also has a number of high-profile corporate partners, such as PayPal, eBay and QuickBooks. The Start-Up Loans Company is supported by the British Business Bank and receives GBP 330 million of government funding.

A willing government dedicated to entrepreneurship is vital to this scheme, as is keeping the application, loan and mentorship process simple and efficient.

InspirEngage International

www.inspireengage.com

UK

InspirEngage International is an organisation that offers skills bootcamps, which provide young people with self-development experiences and training in life and employability skills, and social enterprise programmes. Start-up and Stiletto is an entrepreneurial training programme specifically targeted towards women. InspirEngage also works to get social entrepreneurial education embedded in national cur-

ricula in the UK and make it a part of more companies' CSR platforms.

InspirEngage was founded by Melody Hossaini in 2009 to support young people's growth and self-discovery and instill in them a sense of personal and social responsibility that will allow them to make a positive impact on the world, which is where the emphasis on social enterprise comes in.

InspirEngage International develops relationships with partners for specific programmes. It partnered with Peace Child International and Multiple Learning Solutions to put on the International Youth Job Creation Summit, and, along with a consortium of universities, secured GBP 75 million to run the first women-only vocational college in Saudi Arabia.

Strong engagement with a youth network for recruitment purposes is key, as is the ability to offer them opportunities.

Royal Bank of Scotland's Inspiring Enterprise

www.inspiringenterprise.rbs.com

UK

As part of its CSR, the Royal Bank of Scotland (RBS) has Inspiring Youth Enterprise, Inspiring Social Enterprise and Inspiring Women in Enterprise initiatives. The bank offers financial advice and funding op-

portunities as well as access to support networks. Its connections with other organisations give it a great deal of flexibility in terms of what services it can offer as well. For its Women in Enterprise programme, RBS has 200 Women in Business Specialists across the UK and offers an accreditation programme.

RBS started its Inspiring Youth Enterprise programme to address the start-up gap, which refers to young people's difficulty or inability to get enterprises off the ground when compared to older entrepreneurs. RBS's support, advice and funding aims to provide young entrepreneurs with opportunities they would not otherwise have. RBS's Inspiring Women in Enterprise aims to address the gender gap in entrepreneurial activity in the UK. It encourages women to start up their own businesses and helps already-established women-owned businesses grow by assisting them with skill-building and overcoming challenges.

For its youth and women initiatives, RBS sets aside GBP 500,000 to fund entrepreneurs whose applications are approved. Its Inspiring Social Enterprise initiative, RBS has set up a community banking team to support enterprises that express an interest in getting involved with RBS. RBS's Inspiring Youth Enterprise partners with the Prince's Trust and Entrepreneurial Spark, an accelerator. The Inspiring Women in Enterprise initiative partners with organisations that also support women entrepreneurs: everywoman, WEConnect and Women's Enterprise Scotland.

Degree Plus Entrepreneurship

http://www.um.edu.mt/degplus/entrepreneurship_and_professional_development
MALTA

Degree Plus is an optional extra-curricular programme offered by the University of Malta, aimed at giving students the opportunity to enrich their academic studies with extra skills and experiences that can add value to their knowledge base. The Degree Plus programme includes a variety of units including Voluntary Work, Languages, Music, Entrepreneurship, and many more. These units are intended to provide a more holistic approach to formal education without the added stress of tests and examinations. Students can choose as many of these units as they please, and they receive a certificate for each unit that they successfully complete.

The Entrepreneurship unit is designed to inspire students to pursue their entrepreneurial aspirations and to develop the mindset necessary to meet the increasingly challenging demands of organisational life. It comprises several interactive sessions covering key topics in entrepreneurship, including opportunity identification and evaluation, business modelling, business planning, and stories of successful entrepreneurship. Some of the sessions are delivered by entrepreneurship academics while others are delivered by guest speakers from a wide variety of entrepreneurial backgrounds. Students are encouraged to consider entrepreneurship as a viable career option and are provided with basic skills related to entrepreneurship.

This unit is coordinated by the Degree Plus Office in collaboration with The Edward de Bono Institute at the University of Malta. The resources required to implement this programme are provided by the University of Malta.

This programme can be implemented by any institution that wishes to introduce students to entrepreneurship education as an extra-curricular subject, but there are certain factors that increase its effectiveness. First, a time slot is reserved in the University's time-table for Degree Plus sessions, and no other lectures may be held at that time. Second, the involvement of entrepreneurs in the delivery of the programme helps inspire students, especially when they share their experiences, challenges and success stories with them. Finally, there is no formal assessment associated with this unit, but attendance and active participation in the sessions are compulsory for the students to receive their certificate at the end of the programme.

The JA-YE Company Programme and Start-Up Programme

<http://youngenterprise.org.mt/company-programme>
<http://share.jayeapps.com/startupmalta/start-up-programme->
MALTA

The JA-YE Company Programme and Start-Up Programme are carried out within post-secondary, tertiary and vocational institutions for students to learn how to take a business idea from concept to reality.

In the Company Programme, post-secondary students form their own enterprise and discover first-hand how a company functions. They elect a board of directors from amongst their peers, raise share capital, market and finance a product or service of their own choice. At the end of the programme they present a report and accounts to their shareholders. Students develop skills such as teamwork, leadership, delivering presentations, planning and financial control as they learn to take responsibility for the success of their company through a hands-on approach.

Similarly in the Start-Up Programme, tertiary and vocational students experience the setting up and running of their own company, which gives them an insight into how their talents could be used to set up a business for themselves. Participants gain real experience of the world of business: creating a business concept, carrying out market research, creating budgeted financial statements and finally drawing up a business plan to present to a panel of judges.

The aims of these programmes are to equip participants with enterprising skills, attitudes and behaviours including creative thinking and problem solving, communication and presentation skills, confidence and a can-do attitude, teamwork and leadership skills, negotiation and decision making skills, time management and the ability to set achievable goals. In doing so, these programmes help to bridge the gap between the theoretical and practical implications of business and bring this closer to the students.

These programmes are delivered by Junior Achievement Young Enterprise (JA-YE Malta) with the support of HSBC Malta Foundation, Microsoft, and At-

las Insurance. Their success depends to a great extent on the support they receive from volunteer advisers from the business world who are on hand to guide and mentor the teams.

The Million Dollar Idea Competition

<http://www.tmdi.ictsamalta.org/>
MALTA

The Million Dollar Idea competition encourages aspiring ICT entrepreneurs over the age of 16 to take their innovative business ideas and turn them into reality. Contestants may work individually or in teams of up to four members each, and are aided by a group of experienced mentors to develop their ICT based business ideas and pitch them to a panel of expert judges. The competition is spread over a weekend (Friday to Sunday) at Microsoft Innovation Centre Malta, where the participants can work and sleep overnight. The mentoring takes place on Friday, Saturday and Sunday morning, in preparation for the participants' presentations to the judges on Sunday afternoon.

This competition is organised by the University of Malta's ICT Student Association (ICTSA) in collaboration with Microsoft Innovation Centre Malta. The winning team receives EUR 400 in cash together with a scholarship worth EUR 5,000 that is awarded through a partnership with the European Innovation Academy and TAKEOFF Business Incubator. The runners up receive a cash prize of EUR 200. Furthermore, the top two teams are offered three months

of development at TAKEOFF Business Incubator to help them grow their idea into a real business.

A key success factor of this initiative is that work spaces are provided where the participants can spend the three short but intensive days of the competition working together around the clock. This helps them gather momentum, minimise external distractions, develop their business ideas and enhance their team dynamics.

The JCI Best Business Plan Competition

<http://www.jci.org.mt/website-pages/business-entrepreneurship/>
MALTA

This competition invites participants aged between 18 and 40 to develop their business ideas (either individually or as a group) and turn them into a concrete business plan. By enrolling in this competition, participants can benefit from a series of training sessions in which they learn how to research and write a business plan. They are also eligible for personal guidance sessions from professionals who have the experience and knowledge to provide meaningful feedback regarding the various parts of the business plan. Furthermore, they get potential access to the necessary finance for implementing the business plan, while standing the chance of winning up to EUR 2,500.

This competition is organised by Junior Chamber International (JCI Malta), sponsored by HSBC Bank Malta PLC and KPMG, and supported by TAKE-

OFF Incubator, Funding Support, Concept Stadium, and The Edward de Bono Institute for the Design and Development of Thinking. It was launched in 2001 with the aim of fostering the entrepreneurial spirit among its members and within communities around the world. To this end, JCI provides young entrepreneurs with the tools and the opportunity to turn an idea into a concrete business plan.

Individuals need to be members of JCI in order to participate in this competition. Non-members will need to register with JCI Malta in order to be eligible to participate.

The Innovation Challenge: Go Green

https://www.um.edu.mt/create/Events/innovation_challenge_go_green/
MALTA

The Innovation Challenge: Go Green was a competition for young people aged between 17 and 30. Individuals or groups of up to three members each were invited to identify an environmental problem, come up with a green innovation solution, carry out a feasibility study, and submit a proposal for evaluation. Any theme or subject concerning environmental sustainability was welcome, including water conservation, alternative energy, pollution reduction, waste management, agriculture, architecture, urban planning, traffic management, transportation, manufacturing, construction, etc. A workshop was organised as part of this competition where participants received training on green innovation, idea generation,

feasibility studies and intellectual property rights. The aim of this workshop was to help participants identify relevant environmental problems, generate innovative solutions, and prepare their submissions for the competition. Three finalists were then invited to deliver a 10-minute presentation about their proposals, followed by 10 minutes of questioning from a panel of five judges and the audience. The proposals were evaluated on their local relevance, potential for internationalisation, innovativeness, feasibility, impact, and clarity.

The aim of this competition was to raise awareness about sustainability issues and to encourage young people to think of innovative solutions to environmental problems. It was a joint initiative between Aġenzija Żgħażaġh and The Edward de Bono Institute for the Design and Development of Thinking, University of Malta. The awards were presented by the Hon. Chris Agius – Parliamentary Secretary for Research, Innovation Youth and Sport, who supported this initiative.

The top prize was a trip to the European Conference on Sustainability, Energy and the Environment which was held in Brighton (UK) in July 2015. All three proposals will be featured in a publication which will be sponsored by APS Bank.

#SCALE-UP 6

<http://ybe.org.mt/portfolio/>
MALTA

#SCALE-UP 6 was an exclusive series of workshops aimed at young people in Malta who are interested in scaling up their ideas into business opportunities. These workshops tackled various subjects relating to the basic elements required to scale-up one's business. A number of experienced entrepreneurs dealt with specific subjects including strategic thinking, product development, raising capital, marketing, business plan development and the actual setting up of a business. There was also time for networking during each workshop.

The aim of these workshops was to empower youths to foster entrepreneurial skills in order to generate a business activity by seeking new and innovative opportunities for the benefit of the society and the economy.

#SCALE-UP 6 formed part of a larger project funded by the Erasmus+ EU financial programme entitled Youth Start-up Framework Programme (YSFP) 2014. The objective of YSFP 2014 is to establish a structured platform whereby policy makers along with other key stakeholders try and understand the needs of the market by involving young adults in the discussion and decision making process.

This project was organised by Young Business Entrepreneurs (YBE), in collaboration with the Microsoft Innovation Centre, Ernest & Young, APS Bank, Good Causes Fund and the Ministry for Gozo.

For each workshop there were a limited number of 30 free seats available. Booking was taken on first come, first served basis.

Master in Creativity and Innovation

<http://www.um.edu.mt/create/courses/masterdegreeprogramme>

MALTA

The Master in Creativity and Innovation is a postgraduate programme offered by the Edward de Bono Institute for the Design and Development of Thinking at the University of Malta. It provides tools and processes which help students to generate ideas, expand their perception, sustain a creative climate and manage innovation. It promotes imaginative, flexible and practical thought and action and improves the ability to respond practically and creatively to problems and opportunities. This interdisciplinary programme attracts professionals from a broad base of disciplines from the local and international scene. Students develop knowledge, skills and attitudes related to creativity, innovation management, entrepreneurship and foresight that are valuable both for those seeking employment or a professional career, and for those who wish to explore self-employment and entrepreneurship.

This Masters programme was launched in 2004 in response to a growing need to develop knowledge, skills and attitudes at postgraduate level related to creativity, innovation and entrepreneurship. It comprises a total of 90 ECTS (60 ECTS taught

study units and 30 ECTS dissertation), and is offered on both a full-time and a part-time basis. The full-time programme lasts three semesters (approximately one and a half year) while the part-time option lasts six semesters (approximately three years). Students who successfully complete the taught component (60 ECTS) but do not complete the dissertation are entitled to a Postgraduate Diploma in Creativity and Innovation.

Individuals in possession of an undergraduate university degree in any subject are eligible to apply for this unique Masters programme.

Master in Knowledge-Based Entrepreneurship

<http://www.um.edu.mt/cebi/courses2>

MALTA

The Master in Knowledge-Based Entrepreneurship is aimed at graduates and professionals who aspire to launch successful knowledge-based entrepreneurial ventures. The Masters Programme consists of eight taught study units, a Mentored Entrepreneurship Project (a feasibility study), and a Final Project (a business plan), that together comprise 90 ECTS credits. Students are awarded the degree of Master in Knowledge-Based Entrepreneurship upon successful completion of these credits. The shortest duration over which this full-time degree programme can be completed is three consecutive semesters in the same academic year. The longest allowed duration is five years from the completion of the first study unit. Students have the

option to terminate their studies following the completion of 60 ECTS study units, and in this case will be awarded the Diploma in Knowledge-Based Entrepreneurship. They may also opt to terminate their studies having obtained 30 ECTS credits, including the first study-unit, and in this case shall be awarded a Certificate in Knowledge-Based Entrepreneurship.

The programme, which was launched in 2013, aims at stimulating knowledge-intensive business ventures in Science, Technology, Engineering, Media and Humanities (STEMeH). It is delivered by the University of Malta's Centre for Entrepreneurship and Business Incubation in collaboration with ISIS Innovation Limited, TTO of University of Oxford, and is part-financed by a European Social Fund (ESF) Project 1.125 Creating a Knowledge Transfer Framework and Technology Entrepreneurship Training Programme, which covers the tuition and examination fees until October 2015.

Prospective candidates should be in possession of a Bachelor degree with at least Second Class (Honours) or Category II in the areas of Science, Information Technology, Engineering, Media, Communications, and the Humanities, or in any area which the CEBI Board deems as appropriate. Applicants in possession of a Bachelor degree with Third Class Honours or Category III in the areas of Science, Information Technology, Engineering, Media, Communications, and the Humanities may apply if they are also in possession of other qualifications or at least 5 years of relevant work experience, obtained following the first cycle degree. The admission of applicants may be made conditional to the results of an assessment as the CEBI Board may deem appropriate.

Also suitable for this level (see descriptions in the previous sections):

Girls Code Fun (PL)

Business Play (PL)

Khan Academy (International)

ENDNOTES

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PART 4: RECOMMENDATIONS



↳ This publication has presented three different approaches towards entrepreneurship education and supporting entrepreneurship. Both Poland and Malta include entrepreneurship in the curriculum, but only Poland introduced mandatory and separate subject that – at least in theory – teaches students how to run a business and how to be a conscious consumer and employee. The UK, on the other hand, does not include entrepreneurship in the core curriculum at all. Nevertheless, it is in the United Kingdom that starting and developing a company is the easiest among the described countries, and in Europe in general. Having analysed all the available data and the examples of best practices from the three countries, the authors reached the following conclusions:

The first recommendation is for the **inclusion of entrepreneurship education throughout all levels of education, from the very earliest years of schooling up to graduate and postgraduate education**. In those countries where it is already the case, governments and schools should pay special attention to the quality of teaching. Educators should strive to foster an entrepreneurial mindset among all children, young people and adults, as this will be of value in their personal, social and professional lives.

The second recommendation is for **entrepreneurship education to be delivered through a combination of both a cross-curricular (integrated) approach and an extra-curricular approach**. Formal education in the field of entrepreneurship should be combined with elements of non-formal education. Schools should be more open to collaborating with NGO's who often have more precise tools, more creative ideas, are not restrained by the mandatory curriculum. This makes

them more flexible and able to respond to real labour market needs with their projects. Examples of such combinations for all 3 countries (like British Enabling Enterprise, Polish Best Entrepreneurship Class or Maltese Junior Achievement Young Enterprise's Company Programme) show that this is an effective and fruitful method.

Schools should also encourage entrepreneurs to collaborate, and those should feel responsible to engage more in the process of entrepreneurship education. Businesspeople should understand that their support for formal and non-formal education creates better future employees and colleagues for themselves. Finally, it is our governments' responsibility to enable and encourage such collaboration, by introducing adequate regulations inter alia.

The third recommendation is to engage students in **active learning through workshops and pedagogical choices made by teachers**. This 'learning by doing' approach was a key success factor in many of the entrepreneurship education programmes outlined in Part Three of this report, including My WoW, Hands-On, the Company Programme for Malta, Entrepreneurship Lessons, Business PLAY, DigiKids or Entrepreneurial School competition in Poland and Citrus Saturday or Studio Schools in the UK.

The next recommendation is to **enhance teachers involvement** by giving them the training and resources (including funds and toolkits) that they need to become effective entrepreneurship educators. As Polish research shows, teachers are not satisfied with the tools and methods they are using in "Introduction to Entrepreneurship" classes. Also students ex-

pect more up-to-date teaching resources. Valuable toolkits are those which contain a variety of suggestions, activities and strategies that enable educators to develop entrepreneurship competences through their everyday teaching. *Fostering Entrepreneurship Through Education: A Handbook for Teachers* is a perfect example.

Without the involvement and support for teachers, all efforts to inject entrepreneurship education into the classroom would be futile, as they cannot be expected to take on this responsibility all by themselves. **They need top-down support from their supervisors**, they need to receive training in entrepreneurship education and be provided with resources to infuse entrepreneurship into their teaching.

The fifth recommendation is for using and developing tools and methods of teaching entrepreneurship **which are already available**. This publication contains the examples of ready to use programmes and projects which are already in use and which give very good results. They enhance the ability to work in groups and contain elements of ‘learning-by-doing’ and ‘learning through playing’ methods. Thanks to this, they help to create a positive attitude towards entrepreneurship among young people and equip them with valuable knowledge and skills within this area.

The authors also recommend **to create methods for a smooth transition between the graduation and becoming an entrepreneur**. As is the case in Poland, numerous business incubators operate within the majority of the biggest universities. They provide venue, legal and tax consulting and sometimes even invest

in newly created start-ups. An effective collaboration between the universities and the incubators help students to develop their business ideas. It is both relatively cheap and quite a secure way of making the first steps in business. Such systems encourage young people to choose the path of an entrepreneur over being an employee.

The next recommendation concerns entrepreneurial ecosystem in general. First and foremost, it should be simple and legible for entrepreneurs. The digitalization of procedures and online access to data should – as it is the case in the UK and Malta – be a set standard in a country which wants to be economically successful. Governments should also listen to entrepreneurs who have the possibility of checking what works and what doesn’t in practice, and be more flexible in changing procedures which restrain the country’s entrepreneurial potential.

Finally, the authors recommend to offer some kind of **support to starting entrepreneurs**. This doesn’t necessarily mean subsidies, but also non-governmental support like mentoring, counselling, trainings, e-learning or incubators. Combining all those tools make it a lot more possible for a young entrepreneur to become successful. Such support, provided by public, private and non-governmental parties, should be assessed and measured in order to be able to check its results and develop those methods, which are the most suitable for a particular country. Examples of such smart support include the British Start-up Loans programme, Polish low-interest rate loans provided by the government (Pierwszy Biznes Wsparcie w Starcie) or Youth Business Poland programmes.

The authors hope that the publication will prove useful for teachers, facilitators, trainers and youth workers in their everyday work. We also encourage other members of the entrepreneurial ecosystems – entrepreneurs and public institution representatives – to draw conclusions from tools and solutions presented in the publication. Only by collaborating with one another can we build a truly entrepreneurial

ecosystems which make countries and their societies bloom.

ENDNOTES * Baldacchino, L. & Pulis Xerxen, S. (2013). *Fostering Entrepreneurship Through Education: A Handbook for Teachers*. Malta: St Nicholas College.

CREDENTIALS

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SCIENTIFIC REVIEW

The report addresses the problem vital socially and of great importance from the economic policy point of view. Creating a favourable environment for entrepreneurship is a substantial challenge and, at the same time, a task, we are not fully capable of coping with.

This publication is a successful attempt to answer this challenge. It shows examples of good practice in the field of entrepreneurship education at various levels, i.e. within the scope of primary, secondary and higher education. Selected examples from Poland, Great Britain and Malta were analysed. The report is summed up with interesting recommendations designed to help in building - through education - the

environment friendly to entrepreneurial activities, in particular to setting up and developing one's own businesses.

The authors postulate, among others, the dissemination of entrepreneurship education, maintaining the interdisciplinary nature of such education, and combining the activities within the educational system with activities from outside school sphere. They point at the importance of the involvement of those who teach entrepreneurship as well as the use of a variety of interactive teaching methods. We should not only agree with these recommendations but also hope that those who teach entrepreneurship and are responsible for such education will take them seriously.

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