



ASSET – AANWINST/AC TIEF – ACTIF – ACTIVO – AKTYWA - A resource with economic value that an individual, corporation or country owns or controls with the expectation that it will provide future benefit. CURRENT ASSET – VLOTTEND ACTIEF/KORTLOPEND ACTIEF – ACTIF COURANT - ACTIVO CORRIENTE - AKTYWA OBROTOWE - Accountancy: an asset that will be in the company less than 12 months. NON CURRENT ASSET - VASTE ACTIVA - ACTIF NON-COURANT - ACTIVO NO CORRIENTE - AKTYWA TRWAŁE - Accountancy: an asset that will be in the company more than 12 months. LIABILITY – AANSPRAKELIJKHEID – DETTE – PASIVO – ZOBOWIĄZANIA - A company's legal debts or obligations that arise during the course of business operations. CURRENT LIABILITY - KORTLOPENDE VERPLICHTING - DETTE COURANTE - PASIVO CORRIENTE – ZOBOWIĄZANIA KRÓTKOTERMINOWE - Accountancy: a liability that will be in the company less than 12 months. NON CURRENT LIABILITY - LANGLOPENDE VERPLICHTING - DETTE NON-COURANTE - PASIVO NO CORRIENTE - ZOBOWIĄZANIA DŁUGOTERMINOWE - Accountancy: a liability that will be in the company more than 12 months. SHARE - SHARE / AANDEEL – ACTION – ACCIÓN - UDZIAŁ, AKCJA - A unit of ownership interest in a corporation or financial asset. MARKET - MARKT / MARKET – MARCHÉ – MERCADO – RYNEK - A market is any place where the sellers of a particular good or service can meet with the buyers of that goods and service where there is a potential for a transaction to take place. MARKETING – MARKETING – MARKETING – MARKETING – MARKETING - The management process through which goods and services move from the concept to the customer. MARKETING RESEARCH - MARKETING ONDERZOEK - ETUDE DE MARCHÉ - ESTUDIO DE MERCADO - Market research is a key part of developing your marketing strategy. It's about collecting information to give you an insight into your customers' mind so that you understand what they want, how they gather information and where they come from. BALANCE SHEET – REVIEW - BILAN – BALANCE – BILANS - a financial statement that summarizes a company's assets, liabilities and shareholders' equity at a specific point in time. BUDGET - BUDGET/ BEGROTING – BUDGET – PRESUPUESTO – BUDŻET - a plan to show how much money a person or organization will earn and how much they will need or be able to spend/ An estimation of the revenue and expenses over a specified future period of time. INCOME – INKOMEN – RECEIVES - INGRESO – DOCHÓD - Money that an individual or business receives in exchange for providing a good or service or through expenses and taxes have been paid. EXPORT - EXPORT / UITVOER - EXPORTER – EXPORTAR – EKSPORT - to send goods to another country for sale /A function of international trade whereby goods produced in one country are shipped to another country for future sale or trade. The sale of such goods adds to the producing nation's gross output. INVOICE – FACTUUR – FACTURE – FACTURA – FAKTURA - a list of things provided or work done together with their cost with possibility of payment at a later time / A commercial document that itemizes a transaction between a buyer and a seller. If goods or services were purchased on credit, it will usually specify the terms of the deal, and provide information on the available methods of payment. CONSUMER – CONSUMENT – CONSOMMATEUR – CONSUMIDOR – KONSUMENT - a person who buys goods or services for their own use /An individual who buys products or services for personal use and not for manufacture or resale. It is someone who can make the decision whether or not to purchase an item at the shop, and someone who can be influenced by marketing and advertisements. COMPETITION – CONCURRENTIE - CONCURRENCE – COMPETENCIA – KONKURENCJA - a situation in which someone is trying to win something or be more successful than someone else: the person, people or company you are trying to be better than / Rivalry in which every seller tries to get what other sellers are seeking at the same time: sales, profit, and market share by offering the best practicable combination of price, quality, and service. OFFRE – OFERTA – PODAŻ - the total amount of a specific good or service that is available to consumers. DEMAND – AANVRAAG – DEMANDE – DEMANDA – POPYT - The amount of a particular economic good or service that a consumer or group of consumers will want to purchase at a given price. PROFIT - PRO- – ZYSK - A financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustaining for all the expenses. COMPANY – BEDRIJF – ENTREPRISE – EMPRESA - FIRMA - A commercial business. / An organized group of people with a particular purpose, such as a business or government department. ENTREPRENEUR - ONDERNE- – PRZEDSIĘBIORCA - A person who sets up a business or businesses, taking on financial risks in the hope of profit. FINANCIAL – FINANCIËLE – FINANCIER – FINANCIERO – FINANSOWY - Linked with money. EXCHANGE – UITWISSELING – ECHANGE – INTERCAMBIO – WYMIANA - An act of giving one thing and receiving another (especially of the same kind) in return / A visit or visits in which two people or groups from different countries stay with each other or do each other's jobs / The changing of money to its equivalent in the currency of another country / Give something and receive something of the same kind in return. OPPORTUNITY – GELEGENHEID – OPPORTUNITÉ – OPORTUNIDAD – SZANSA - A time or set of circumstances that makes it possible to do something / A chance for employment or promotion. EXPERIENCE – ERVARING – EXPERIENCE – EXPERIENCIA – DOŚWIADCZENIE - Practical contact with and observation of facts or events / The knowledge or skill acquired by a period of practical experience of something, especially that gained in a particular profession / An event or occurrence which leaves an impression on someone. FOREIGN – BUITENLANDSE – ETRAN- – SAVOIR – CONOCIMIENTO – WIEDZA - Of, from, in, or characteristic of a country or language other than one's own. KNOWLEDGE - KENNIS - acquired through experience or education; the sum of what is known / Facts, information, and skills. NETWORK - NETWORK – RESEAU – RED – SIEĆ - A group or system of interconnected people or things / A group of people who exchange information and contacts for professional or social purposes. COMMERCIAL – COM- – ÉLE – COMMERCIAL – COMERCIAL – KOMERCYJ- - Concerned with or engaged in commerce / Making or intended to make a profit. ACCOUNTING – BOEKHOU- – WOŚĆ - A systematic process of identifying, recording, measuring, classifying, verifying, summarizing, interpreting and communicating financial information. It reveals profit or liabilities and owner's equity. ADDED VALUE - ME- ERWAARDE - VALEUR AJOUTÉE - WARTOŚĆ DODANA -An amount added to the value of a product/service, equal to the difference between its cost and the amount received when it's sold. Wages, taxes, etc. are deducted from the added value to give the profit. CAPITAL – KAPITAAL – CAPITAL – KAPITAŁ - Wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing. DEFICIT – TEKORT – DÉFICIT – D EFICYT - An excess of expenditure or liabilities over income or assets in a given period. IMPORT – IMPORT AANVOER – IMPORTER IMPORTATION - IMPORT/IMPORTOWAĆ - Bring (goods or services) into a country from abroad for sale- Imports: a commodity, article, or service brought in from abroad for sale. INVEST – INVESTEREN – INVESTIR – INWESTYCJA - Put money into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit. PRODUCTIVITY – PRODUCTIVITEIT – PRODUCTIVITÉ - RENTOWNOŚĆ/WYDAJNOŚĆ - The effectiveness of productive effort, especially in industry, as measured in terms of the rate of output per unit of input. TAX – BELASTING – TAXE – PODATEK - A compulsory contribution to state revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions. TRADE – HANDEL – COM- MERCE – HANDEL - The action of buying and selling goods, services or information. TURNOVER – OMZET - CHIFFRE D’AFFAIRES – OBRÓT - The amount of money taken by a business in a particular period.



Lifelong
Learning
Programme

COMPARISON OF BUSINESS POLICIES IN VOCATIONAL EDUCATION
AND TRAINING IN EU COUNTRIES AND ADAPTATION OF GOOD PRACTICES
AT VET SCHOOLS AND VET PROVIDERS
2013-1-NL1-LEO04-12683



June 2015

*Comparison of business policies
in vocational education and
training in EU countries and
adaptation of good practices at
VET schools and VET providers,
2013-1-NL1-LEO04-12683-1*

eBook

CO-BUS-VET

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INTRODUCTION

The results and activities of the Leonardo da Vinci Partnership project "*Comparison of business policies in vocational education and training in EU countries and adaptation of good practices at VET schools and VET providers*" (**CO-BUS-VET**) with the reference number 2013-1-NL1-LEO04-12683-1 are aimed for teachers & students from VET schools, as well as to trainers & trainees from VET providers.

From the initial number of 11 partner organizations willing to be involved in the project, only 4 had the grant approved as written below:

Coordinator: *Quarter Mediation*, adult education provider from *the Netherlands*

Partners: *Prywatne Centrum Kształcenia Kadr*, training centre from *Poland*
Centro Integrado Público de Formación Profesional Misericordia, VET school from *Spain*
Institut E-seniors, NGO from *France*

Therefore, even the estimated results of the project had to be rethink and redefined based on the experience and expertise of the organizations approved to be involved in the project, the main objectives of **CO-BUS-VET** remained the same: to create and improve the entrepreneurial competencies of the staff in VET organizations involved in the project; to realize an exchange of good practices and to innovate the traditional entrepreneurial education, by making it more creative, transforming the business information in a didactic method itself, integrated in the curriculum.



One of the main outcomes of the project **CO-BUS-VET** is the **eBook**, aimed to bring together the main results of the researches and work done by the partners involved in the project such as:

- how to set up a business in any of the countries involved in the project (Netherlands, Poland, Spain and France);
- a summary of the best practices "Link school - labour market";
- an example of a business plan;
- interesting business games presented and used in the project life;
- a business glossary with specific terminology in English, Dutch, Polish, Spanish and French
- a project leaflet in three different languages (English, French and Polish).

The cover of the **eBook** is, actually, the poster created in the project for a better visibility of its results all over Europe.

By using the **eBook**, as well as the other outcomes of the project **CO-BUS-VET**, learners from VET schools and EU labour market will develop an entrepreneurial attitude and a different and more flexible way of thinking, which will allow them to find easier a place on the labour market (e.g. by starting their own business). On the other hand the teachers working with VET students and the trainers involved in teachers' training will develop their soft skills such as communication, ability to work on multidisciplinary teams, adaptability, entrepreneurial skills etc.

Project coordinator,

Cristina Stefan, PhD. Eng.

Director Quarter Mediation

HOW TO SET-UP A BUSINESS IN THE NETHERLANDS

A. Legal forms:

In the Netherlands there are two types of legal forms:

1. Legal forms which do not involve a legal entity (Your entire personal assets are liable for obligations):

- **Self employed / Freelancer**

The freelance or self employed situation is defined on the basis of a number of criteria:

1. *independent in organizing and carrying out your own work activities.*
2. *focus on the perspective of making profit*
3. *making the business visible for outside the world*
4. *having a client base consisting of multiple clients.*
5. *following social security legislation (if somebody works as a freelancer and is considered to be self-employed, his/her client does not have to deduct social security premiums from the freelance payments. If somebody is not considered to be self-employed, the client does have to deduct social security premiums).*
6. *Tax legislation (freelancers and entrepreneurs have to pay turnover tax and income tax)*

- **Limited partnership (CV)**

The limited partnership (CV) is a special form of the partnership under common firm (VOF).

There are two sorts of partners:

- *active partners (The active partner is active as an entrepreneur)*
- *limited or sleeping partners (The sleeping partner stays in the background and tends to finance the business. He has much less authority and bears less risk. He is not allowed to act as active partner and his name cannot be used in the name of the partnership.)*

A limited partnership tends to develop from a sole trader or general partnership when a sleeping partner enters the business to provide extra finance for growth.

A partnership agreement is not compulsory, but is in fact essential. The agreement states the length of the limited partnership, the contribution, authority, profit share and the arrangements for resignation of the two sorts of partners. You can either ask a civil notary to draw up the contract or do it yourself using a model contract.

Generally the tax authorities consider active partners to be self-employed entrepreneurs. Active partners can therefore benefit from tax allowances for the self-employed, the fiscal retirement reserve, the working partner's allowance and termination allowance. Each active partner pays income tax over his or her share of the profits.

If the sleeping partner only provides capital for the business without any liability towards the business creditors, the new tax system does not consider the sleeping partner to be an entrepreneur. It considers him or her to have joint entitlement.

The entrepreneur is the taxpayer on whose account the business is run and who directly commits the business to obligations.

2. Legal forms which do involve a legal entity (You are liable for the amounts that you have invested. Like an individual, a legal form with a legal entity has independent rights and obligations):

- **Private company with limited liability (BV - besloten vennootschap)**

A besloten vennootschap (BV) is a company limited by shares (private limited company), whose shares are privately registered.

A BV may be incorporated by one or more 'incorporators', being either individuals and/or legal entities. One single individual or entity alone, whether Dutch or foreign, may be the only incorporator and full management board at the same time; no secretary is needed. If there is only one shareholder, this fact will not entail personal liability, but his name will be registered as such in the certificates of registration of the BV issued by the trade register. Shareholdings are registered in the shareholders register, that must be kept in the office of the company.

The incorporator can choose how high the share capital will be, which can even be € 1. There must at least be one share with one voting right. A share can have a voting right, a profit right or both.

Since 1 January 2006 the capital tax on the issue of shares no longer exists.

The management board has unlimited powers to act for the company, as do the individual board members unless restricted by the articles of association. The only restriction allowed, however, is to require joint signatures. Therefore, if one wishes to grant limited powers to a director, he or she should either not sit on the board, or only be granted joint powers; after which the board if desired can supplement these powers with any type of standing or specific power of attorney granted to the same director, in addition to his statutory powers. The only case where a board member will be precluded from validly representing the BV, is when he has a personal interest in a specific transaction, unless the articles of association overrule this restriction.

Usually, the board is appointed for an indefinite period. After incorporation, the authority to appoint and discharge members of the management board rests with the general meeting of shareholders, unless such authority has been vested in a supervisory board in which a works council is represented. A BV however can do without a supervisory board, as long as it employs less than 100 workers in The Netherlands.

- **Association (vereniging)**
- **Public company (NV)**
- **Foundation (stichting)**

B. How to open and run a company in the Netherlands in 10 steps:

Step 1:

You need to make sure that you will be allowed to stay in Netherlands to maintain your business. If you come from outside of the European Union, this means that you will need a residence permit (MVV).

Step 2:

You need to register with your local municipality and organise a BSN number (burgerservicenummer) for yourself.

Step 3:

You need to decide which type of business you would like to set-up.

Step 4:

You should have come up with a trade or company name for your business which is unique within the Netherlands. You can check with the Benelux Office for Intellectual Property to make sure your business name has not already been taken.

Step 5:

When you have decided on the type of business you would like to start, then you need to have it registered with the KvK (Kamer van Koophandel), the Dutch Chamber of Commerce. In order to register at the KvK you must bring: a valid form of ID; the rental contract if your business is not conducted from your home address.

Step 6:

Having a business plan committed to paper, while not compulsory, is recommended. You can get some advice and information on this at the KvK office before registering your business (see <http://www.kvk.nl/> for details)



The screenshot shows the homepage of the KvK website. At the top, there is a navigation bar with links for English, Over de KvK, Pers, Contact, and Inloggen. Below this is a search bar with the text 'Zoeken' and a magnifying glass icon. The main content area is divided into three columns:

- Inschrijven en wijzigen** (Registration and modification):
 - > Inschrijven bij de KvK
 - > Wijziging doorgeven
 - > Jaarrekening deponeren
 -
 - > Meer over in- en uitschrijven, wijzigen en deponeren
- Producten bestellen** (Order products):
 - Zoek op KvK-nummer of naam
 - > Uittreksel
 - > Jaarrekening
 - > Bedrijfsprofiel
 -
 - > Welk product heb ik nodig?
- Advies en informatie** (Advice and information):
 - Gebruik onze data, kennis en netwerken voor:
 - > Bedrijf starten of overnemen
 - > Internationaal ondernemen
 - > Innoveren
 -
 - > Meer advies en informatie

Step 7:

Once you have been registered you will be given a unique number for your business. This number, known as the KvK nummer, will need to be used on all invoices and outgoing post which your new business deals with.

Step 8:

As a business-owner in the Netherlands you are also obliged to register your enterprise with the Belastingdienst, or tax authorities.

If you are starting a one-man business, a professional partnership, a limited partnership or a general partnership then you can combine your registration with the tax authorities with your KvK registration.

It is sensible to register as soon as is possible, as you may be able to claim VAT refunds on your investments required to start the business.

Step 9:

Business-owners in the Netherlands are obliged to keep detailed accounts for up to seven years. This includes administrative documents recorded on both paper and electronically.

Step 10:

You are not obliged to take out any insurance for your business in the Netherlands, but there are many types of business insurance available on a voluntary basis, should you decide to protect against any of the risks you are undertaking in your business.

C. Benefits of register a company in Netherlands:

- The Netherlands has a liberal tax regime including an extensive network of double-taxation treaties;
- The new company has the ongoing obligation to keep and maintain an administration, to register for tax purposes and to file periodical tax returns;
- The minimum share capital is €1 for register a company in Netherlands;
- There is no minimum capital requirement applies anymore in order to register a company in Netherlands, and hence, the new company does from a legal perspective no longer require a Dutch bank account;
- The only legal requirement for opening a business opened in the Netherlands is to have a registered address. From a tax perspective it is highly recommendable to have at least a Dutch registered address and a majority of Dutch resident directors. This is generally perceived as the minimum substance requirement to qualify for treaty benefits;
- The companies registered in the Netherlands are allowed to denominate their share capital in currency other than the euro;
- Shareholders' liability is restricted to capital contribution;
- There is no nationality requirement for shareholders for register a company in Netherlands;
- Audited accounts must be filed with Chamber of Commerce.

HOW TO SET UP A BUSINESS

CO-BUS-VET

CIPFP MISERICORDIA

Luffi

Miguel

Rubén Arlandis Gallego

PROF: Miguel Vidal

LEGAL FORM

There are a range of legal structures associated with different forms of business. We've chosen "Sociedad Limitada Nueva Empresa".

Description

This is a type of "Sociedad Limitada Nueva Empresa":

Table . S.L.N.E. Description

Number of Partners	Responsibility	Capital	Direct taxation
Maximum 5	Limited to the capital contributed	Minimum 3.012 € Maximum 120.202 €	Corporate Business Tax

Source: Own resource.

Characteristics

- The capital shall be divided into equity interests and liability to third parties is limited to the amount of capital contributed.
- The maximum number of partners at the moment of formation is limited to 5, and these must be individuals. A New Enterprise Limited Company can be incorporated with just one shareholder.
- The number of partners can increase by transferring equity interests. If these equity interests are transferred to legal entities, they must be passed onto individuals within a period of three months.
- It has an open-ended corporate purpose to permit greater flexibility when conducting business activities without the need to modify the company's articles of association.
- The company's name shall be composed of the surnames and forename of one of the partners plus a unique alphanumeric code (ID-CIRCE) and the words "New Business Limited Company" or the abbreviation "S.L.N.E."
- Some guideline Articles of Association may be used to reduce notary and registrar times to approximately 48 hours.
- The company can be incorporated in two ways: on-line and in person.
- The companies governing structures are the General Shareholders Meeting and an Administrative Structure that can have one or more members.
- They can continue to operate as a Limited Liability Company when thus agreed at the Annual Meeting and by modifying the articles of association.

- They can use an accounting model that is adapted to the reality of microenterprises that complies with the obligations regarding accounting information and which serves as an administrative tool.

Number of partners

The number of partners can increase by transferring equity interests. If these equity interests are transferred to legal entities, they must be passed onto individuals within a period of three months.

Advantages

- The procedures related to setting up the company and then getting it underway can be carried out on-line, which means it is not necessary for the entrepreneur to go back and forth, thus saving him/her considerable time and money. These procedures are carried out using a Single Electronic Document (Documento Único Electrónico - DUE).
- It is also possible to set up the company in person, and count on the same response times from the notaries and registrars (48 hours), provided the entrepreneur opts to use guideline articles of association for his/her company.
- It has an open-ended corporate purpose to permit greater flexibility when conducting business activities without the need to modify the company's articles of association. Nevertheless, partners have the option of establishing one single activity, if they so choose.
- It is a special type of company name that includes a alphanumeric code (ID-CIRCE), which means it can be obtained in 24 hours.
- It is not necessary to keep the book of shareholders because of the reduced number of people involved.
- There are tax measures to help companies get through the first years of business.
- There are considerable administrative facilities to continue activity as a Limited Liability company.

Responsibility

Limited to the capital contributed

Capital

The minimum capital, which must be paid in full at the time of formation is 3,012 Euro, and the maximum amount is 120,202 euros.

Direct taxation

Corporate Business Tax

Viewed on 29/11/2013 <http://www.ipyme.org/en-US/CreacionEmpresas/FormasJuridicas/Paginas/FormasJuridicas.aspx>
<http://portal.circe.es/es-ES/empreendedor/SLNE/Paginas/SociedadLtdaNuevaEmpresa.aspx>

E-Inclusion, S.L.N.E.

We, as partners will contribute at share capital of our company with 6000€ each one.

Also, one of the partners will contribute with a car, OPEL ASTRA, valued at 4500€. Principally, we use it as a lift equipment to free demonstrations for the public in the street.

START UP EXPENSES (CONSTITUTION EXPENSE)

Table. Start up expenses (Constituion expense)

Notario	233.07€
Registro Mercantil Central	13.94€
Registro Mercantil Provincial	132.63€
ITPAJD (1.5%)	247.50€ (16500*0.015)
	627.14€

Source: Own resource



KAPITAŁ LUDZKI
NARODOWA STRATEGIA SPÓJNOŚCI

PCKK – Prywatne Centrum Kształcenia Kadr

UNIA EUROPEJSKA
EUROPEJSKI
FUNDUSZ SPOŁECZNY



CO - BUS – VET

„HOW TO SET UP A BUSINESS IN POLAND”



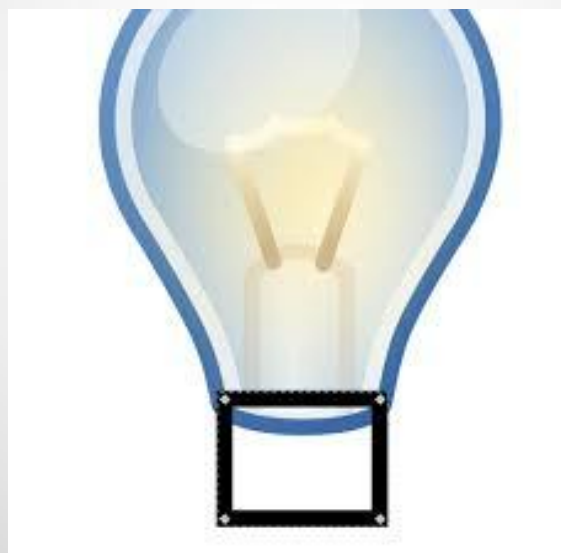
KAPITAŁ LUDZKI
NARODOWA STRATEGIA SPÓJNOŚCI

PCKK – Prywatne Centrum Kształcenia Kadr

UNIA EUROPEJSKA
EUROPEJSKI
FUNDUSZ SPOŁECZNY



IDEA



KAPITAŁ LUDZKI
NARODOWA STRATEGIA SPÓJNOŚCI

PCKK – Prywatne Centrum Kształcenia Kadr

UNIA EUROPEJSKA
EUROPEJSKI
FUNDUSZ SPOŁECZNY



HOW TO REGISTER?

- TRADITIONAL WAY
- INTERNET WAY



INTERNET WAY



Internet way

ePUAP

**Electronic Platform
of Public Administration
Services**

www.epuap.gov.pl

Szukaj w portalu ePUAP [Alfabetyczna lista spraw](#)
[Więcej opcji wyszukiwania](#)

Załatw sprawę przez internet

Usługa Centralna

- Wyślij pismo do dowolnego urzędu

[więcej](#)

Ochrona środowiska

- Prowadzenie działalności związanej ze składowaniem i gospodarką odpadami

[więcej](#)

Przedsiębiorczość

- Centralna Ewidencja i Informacja o Działalności Gospodarczej

[więcej](#)

Sprawy obywatelskie

- Ogólne sprawy urzędowe
- Narodziny dziecka

[więcej](#)

Dofinansowanie z funduszy Unii Europejskiej

- Kapitał Ludzki
- Innowacyjna Gospodarka

[więcej](#)

Motoryzacja i transport

- Weryfikacja dokumentów online

[więcej](#)

Podatki, opłaty, cła

- Opłacenie mandatu
- Odwołanie od mandatu

Geodezja i kartografia

- Prowadzenie ewidencji gruntów i budynków

Pomoc społeczna

- Dofinansowanie ze środków Państwowego Funduszu

Aktualności



Modyfikacja ESP - systemy zewnętrzne

26.05.2014

UWAGA INTEGRATORZY! W związku z nowelizacją ustawy o informatyzacji działalności podmiotów realizujących zadania publiczne oraz niektórych innych ustaw (Dz. U. z dnia 2014 r. poz. 183), systemy które zintegrowały się z ePUAP poprzez interfejs komunikacyjny „doręczyciel” powinny zostać

Podmioty publiczne

Sposób wnioskowania o nadanie funkcjonalności Podmiotu Publicznego. [więcej](#)

Sposób wnioskowania o utworzenie punktu potwierdzającego profile zaufane. [więcej](#)

Sposób wnioskowania o wydanie certyfikatu dla systemu teleinformatycznego wymieniającego informacje z ePUAP. [więcej](#)

Sposób wnioskowania o dodatkowe

Potrzebujesz pomocy?

Żeby znaleźć pomoc na interesujący temat, wybierz go z listy poniżej.

[Informacja dla nowych użytkowników](#)[Rejestracja w serwisie ePUAP](#)[Wszystkie tematy pomocy](#)[Podręcznik użytkownika](#)

Zobacz też: [materiały dla integratorów](#)

Profil zaufany

Już mamy ??? profili zaufanych

**profil
zaufany**

[Założ profil zaufany](#)

Przydatne linki

[Lista adresów ESP](#)
[Skontaktuj się z nami](#)

Do czego służy ta strona?

Tu załatwisz sprawy urzędowe przez

Internet way

Trusted electronic signature

A black and white image of a handwritten signature in cursive script. The signature appears to read "B. Franklin" and is followed by a long, horizontal, wavy flourish.

Internet way

www.um.jeleniagora.pl





Aktualności

Opłaty za sprzedaż napojów alkoholowych



Wydział Obsługi
Mieszkańców
Urzędu Miasta
Jelenia Góra
przypomina

przedsiębiorcom prowadzącym
sprzedaż napojów alkoholowych w
2014 roku, o obowiązku wniesienia w
terminie do dnia 31 maja 2014 roku

[Więcej...](#)

Nowe składy do obsługi połączeń kolejowych do Jeleniej Góry



Jak donosi portal
onet.pl spółka
PKP Intercity
podpisze jutro

Informacje dla osób rozpoczynających działalność gospodarczą

Od 1 lipca 2011 r. osoby fizyczne rozpoczynające działalność gospodarczą podlegają wpisowi do systemu Centralnej Ewidencji i Informacji o Działalności Gospodarczej, zwanej w skrócie CEIDG. Organem ewidencyjnym jest Minister Gospodarki. Działalność gospodarczą można zarejestrować w CEIDG przez Internet lub w tradycyjny sposób- w dowolnie wybranym urzędzie miasta czy gminy.

Obowiązuje również nowy, zintegrowany wniosek o wpis- CEIDG-1.

Wniosek ten zawiera jednocześnie dane niezbędne dla:

- urzędów skarbowych
- GUS
- ZUS/KRUS

Po dokonaniu wpisu, CEIDG przesyła niezwłocznie (nie później niż następnego dnia roboczego) dane zawarte we wniosku do właściwych urzędów.

Uwaga:

Dodatkowej wizyty w urzędzie skarbowym wymaga m. in. rejestracja do podatku VAT

Internet way

Data is automatically provided to:

- **Central Statistical Office**



(REGON)

- **Internal Revenue Service**



(NIP)

Internet way



**NATIONAL BUSINESS
REGISTRY NUMBER
(REGON)**



GLÓWNY URZĄD STATYSTYCZNY, Al. Niepodległości 208, 00-925 Warszawa

Podstawa prawna: rozporządzenie Rady Ministrów z dnia 27 lipca 1999 r. (Dz. U. Nr 69, poz. 763, z późn. zm.)



KRAJOWY REJESTR URZĘDOWY PODMIOTÓW GOSPODARKI NARODOWEJ

URZĄD STATYSTYCZNY W WARSZAWIE

02-134 WARSZAWA, UL. 1 SIERPNIA 21

tel.: (22) 4642083, faks: (22) 8467831, e-mail: SekretariatUSWAW@stat.gov.pl

data: 02-04-2013

ZAŚWIADCZENIE

o numerze identyfikacyjnym REGON

Zaświadcza się, że na podstawie złożonego wniosku **osoba prawna**

o nazwie: **STOWARZYSZENIE INICJATYWA BIAŁEBŁOTA**

i siedzibie w: województwo MAZOWIECKIE

powiat WYSZKOWSKI, gmina/dzielnica/delegatura DŁUGOSIODŁO

adres: NOWA WIEŚ 49A

07-210 DŁUGOSIODŁO

otrzymała numer identyfikacyjny REGON:

146604710

Do powyższego numeru przypisane są między innymi następujące informacje:

Szczególna forma prawna: 55 STOWARZYSZENIA

Własność: 215 WŁASNOŚĆ PRYWATNA KRAJOWA POZOSTAŁA

Rodzaj przeważającej działalności:

wg Polskiej Klasyfikacji Działalności (PKD 2007)

9499Z DZIAŁALNOŚĆ POZOSTAŁYCH ORGANIZACJI
CZŁONKOWSKICH, GDZIE INDZIEJ
NIESKLASYFIKOWANA

Liczba jednostek lokalnych: 1

Zaświadczenia o numerach identyfikacyjnych REGON nadanych jednostkom lokalnym drukowane są odrębnie.

pieczęć US

(podpis osoby upoważnionej
przez Dyrektora Urzędu Statystycznego)



REGON

Internet way

Tax Identification
Number – NIP

611-14-92-601

Internet way



Social Insurance Institution

Internet way

stamp



Józef Jurczyński

33-335 Nawojowa 69/7

tel. 18 445 71 82

kom. 664 99 36 59

NIP: 734-142-75-07

REGON: 120968823

www.video-foto-kris.pl

Internet way

BANK ACCOUNT (NOT OBLIGATORY)



TRADITIONAL WAY



Traditional way

**Jedno okienko -
„SINGLE COUNTER”**

- ✓ personally
- ✓ by post

CEIDG-1 WNIOSEK O WPIS DO CENTRALNEJ EVIDENCJI I INFORMACJI O DZIAŁALNOŚCI GOSPODARCZEJ			
Wniosek ten stanowi jednocześnie zgłoszenie do ZUS/KRUS, GUS oraz naczelnika urzędu skarbowego.			
Wniosek dotyczy osoby fizycznej podlegającej wpisowi do Centralnej Evidencji i Informacji o Działalności Gospodarczej (CEIDG).			
Wniosek dotyczy również sytuacji: danych nieobjętych wpisem do CEIDG. Przed wypełnieniem należy zapoznać się z instrukcją. Pola wymagane we wniosku o nowy wpis oznaczone na formularzu znakiem (*)			Miejsce na kod paskowy
01. Rodzaj Wniosku: <input type="checkbox"/> 1 - wniosek o wpis do CEIDG <input type="checkbox"/> 2 - wniosek o zmianę wpisu w CEIDG; data powstania zmiany (RRRR-MM-DD); <input type="checkbox"/> 3 - wniosek o wpis informacji o zawieszeniu działalności gospodarczej <input type="checkbox"/> 4 - wniosek o wpis informacji o wznowieniu działalności gospodarczej <input type="checkbox"/> 5 - wniosek o wykreślenie wpisu w CEIDG		02. Miejsce i data złożenia wniosku (wypełnia urząd):* 02.1. Nazwa urzędu, w którym składany jest wniosek: 02.2. Data złożenia wniosku:	
03. Dane wnioskodawcy:			
1. Płeć*: Kobieta <input type="checkbox"/> Mężczyzna <input type="checkbox"/>		2a. Rodzaj dokumentu tożsamości*: Dowód osobisty <input type="checkbox"/> Paszport <input type="checkbox"/> Inny <input type="checkbox"/> , podać jaki	
		2b. Seria i nr dokumentu tożsamości*:	
3.PESEL*: Nie posiadam numeru PESEL <input type="checkbox"/>		4.NIP*: Nie posiadam numeru NIP <input type="checkbox"/>	5.REGON*: Nie posiadam numeru REGON <input type="checkbox"/>
6.Nazwisko*:		7.Imię pierwsze*:	
8.Nazwisko rodzice:		9.Imię drugie (o ile posiada):	
10.Imię ojca*:		11.Imię matki*:	
12.Miejsce urodzenia*:		13.Data urodzenia*: (RRRR-MM-DD)	
14.Posiadane obywatelstwa: <input type="checkbox"/> polskie Inne:			
15. Zgodnie z art. 233 §6 ustawy z dnia 6 czerwca 1997 r. - Kodeks karny (Dz.U. Nr 88, poz. 553 z późn.zm.), osoba, która składa niniejsze oświadczenie i zastrzeżenie uprzedzone o odpowiedzialności karnej za złożenie fałszywego oświadczenia, podlega karze pozbawienia wolności do lat 3. Uprzedzony o odpowiedzialności karnej z art. 233 §6 Kodeksu karnego, oświadczam, iż wobec osoby, której dotyczy niniejszy wniosek, nie orzecznono prawomocnie zakazu, o których mowa w art. 25 ust. 1 pkt 16-18 ustawy z dnia 2 lipca 2004 r. o swobodzie działalności gospodarczej w zakresie działalności gospodarczej objętej wpisem w Centralnej Ewidencji i Informacji o Działalności Gospodarczej.* <input type="checkbox"/> - tak, składam oświadczenie <input type="checkbox"/> - nie składam oświadczenia			
08.1. Jestem cudzoziemcem, o którym mowa w art. 13 ust. 2 <input type="checkbox"/>, ust. 4 <input type="checkbox"/> ust. 5 <input type="checkbox"/> ustawy o swobodzie działalności gospodarczej.			
08.2. Dane dokumentu potwierdzającego status cudzoziemca:			
1. Data wydania dokumentu: (RRRR-MM-DD)		2. Sygnatura dokumentu:	
		3. Organ wydający dokument:	
04. Adres miejsca zamieszkania wnioskodawcy:			
1.Kraj*:	2.Województwo:	3.Powiat:	4.Gmina:
5.Miejscowość:	6.Ulica:	7.Nr nieruchomości domu:	8.Nr lokalu:
9.Kod pocztowy:	10.Poczta:		
11.Opis nietypowego miejsca:			
05. Adres miejsca zameldowania wnioskodawcy (jeśli inny niż w rubryce 04): brak miejsca zameldowania <input type="checkbox"/>			
1.Województwo:		2.Powiat:	
		3.Gmina:	
4.Miejscowość:		5.Ulica:	
		6.Nr nieruchomości domu:	
		7.Nr lokalu:	
8.Kod pocztowy:		9.Poczta:	
06. Firma przedsiębiorcy, którego wniosek dotyczy* (nazwa firmy musi zawierać Imię i Nazwisko przedsiębiorcy):			
06.1. Przewidywana liczba pracujących*:		06.2. Przewidywana liczba zatrudnionych*:	

The final effect entry the business activity register



PREZYDENT MIASTA

KOSZALINA

Nr ew. BDG.JM.6411-3551/09

Koszalin, dnia 2009-12-01

ZAŚWIADCZENIE O WPISIE DO EWIDENCJI DZIAŁALNOŚCI GOSPODARCZEJ

Stosownie do art. 7d ustawy z dnia 19 listopada 1999r. Prawo działalności gospodarczej (Dz.U.Nr 101, poz. 1178 ze zmianami) zaświadcza się, że do prowadzonej przez **Prezydenta Miasta Koszalina** ewidencji działalności gospodarczej dokonano w dniu 2002-10-09 pod numerem **32376** następującego wpisu:

1. Oznaczenie Przedsiębiorcy:

a) Imiona i nazwisko:

SŁAWOMIRA MAŁGORZATA IGNATOWICZ

PESEL: 57030504167 NIP 669-158-41-12

b) Nazwa firmy:

"TURYSTA" BIURO TURYSTYCZNE SŁAWOMIRA MAŁGORZATA IGNATOWICZ

2. Miejsce zamieszkania i adres przedsiębiorcy:

75-814 KOSZALIN SZEROKA 32/10

3. Miejsce i adres zakładu głównego:

75-014 KOSZALIN GEN. WŁADYSŁAWA ANDERSA 2

4. Miejsce(a) wykonywania działalności:

75-014 KOSZALIN GEN. WŁADYSŁAWA ANDERSA 2

5. Określenie przedmiotu działalności:

79.12.Z Działalność organizatorów turystyki

79.11.A Działalność agentów turystycznych

79.11.B Działalność pośredników turystycznych

79.90.B Działalność w zakresie informacji turystycznej

79.90.C Pozostała działalność usługowa w zakresie rezerwacji, gdzie indziej niesklasyfikowana

66.22.Z Działalność agentów i brokerów ubezpieczeniowych

6. Data rozpoczęcia działalności gospodarczej: 2002-10-10

7. Dane kontaktowe:

Telefon: 0943424511

Adres e-mail: turysta.koszalin@interia.pl

Telefon/Fax: 0943470459

Niniejsze zaświadczenie wykazuje treść wpisu wg stanu w dniu 2005-09-19 po zmianie zgłoszonej w dniu 2009-11-30.

Zmiana wpisu dotyczy następujących punktów:

pkt.1 - Zmieniono oznaczenie przedsiębiorstwa z: BIURO TURYSTYCZNE Sławomira Małgorzata Ignatowicz na: "TURYSTA"

BIURO TURYSTYCZNE SŁAWOMIRA MAŁGORZATA IGNATOWICZ

pkt.5 - 63.30 Działalność związana z turystyką, 67.20.Z Działalność pomocnicza związana z ubezpieczeniami i funduszami emerytalno-rentowymi, 92.34.Z Działalność rozrywkowa pozostała, gdzie indziej niesklasyfikowana, 92.72.Z Działalność rekreacyjna pozostała, gdzie indziej niesklasyfikowana, 92.31.G Artystyczna i literacka działalność twórcza, gdzie indziej niesklasyfikowana, 92.62.Z Działalność związana ze sportem, pozostała.

Otrzymują:

1) Przedsiębiorca

2) Urząd Statystyczny

3) Pierwszy Urząd Skarbowy Koszalin

4) ZUS Koszalin

5) aa.



**Z up. PREZYDENTA MIASTA
INSPEKTOR**
Janina Machała



HOW TO SET-UP A BUSINESS (FRANCE)

We chose to take the advices of the Agency for business creation (<http://www.apce.com/>)

1) Finding the idea

- Create in his original trade
- New ideas, new trends
- Detect an opportunity
- Create a new product or a new service
- Join an existing project or network
- ➔ Lend attention to the intellectual property rights (copyright / industrial property right)

2) A personal project

- *Personal balance sheet*
 - Personal constraints (time, environment, own financial contribution etc.)
 - Motivation and personal objectives (“Why I want to set up a business?”)
 - Personal abilities (experience, business or technical knowledge etc.)
- *Constraints analysis (product/service, market, legislation etc.)*

3) Market survey

- Determine market trends and stakeholders
- Make assumptions about turnover
- Establish a strategy
- Marketing decisions (product, price, distribution, communication)
- Determine figures which may be used to establish a financing plan

4) Financial forecasts

Objective: check the viability of the project

- ➔ Bring together all the financial components
- ➔ Evaluate needs and materials
- ➔ Establish a financing plan over a year
- ➔ Creating a business plan, it's not compulsory.

Important! Seek help from professionals (chartered accountants etc.)



5) Find funding

Financial resources:

- Personal contribution
 - Subsidies
 - Participative funding
 - Open up its capital to outside investors
 - Apply for funding
 - Have recourse to debts
- It's often a combination of these solutions

6) Financial assistance

French government and local authorities created public supports for entrepreneurship:

- Financial contributions
- Tax relief
- Exemption from social security contributions
- Help advisory services
- Provision of premises

Important! Find out about the conditions of attribution of these aids

7) Legal Status

Provide a legal framework to the project

- **Criteria** (nature of the activity, assets, financial needs, corporate taxation etc.)
- **Structure:**
 - One-man business
 - Creation of a society
- **Other:** depends on an incubator, a co-op etc.

8) Formalities

CFE (Center for Business Formalities) is the single interlocutor for:

- Declaring its activity and ask its registration form
- Having its identification number & activity code
- Thinking about assurances and pension funds
- Opening a telephone line and register with the French Post Office
- Bank account: in France, this is not compulsory because it depends on the legal status of the business. For a society, it's compulsory but for an independent business it's not.



9) Installation

- Find premises
- Insure the business
- Establish the first commercial documents
- Finalize the recruitment process
- Choose the service providers
- Set up the administrative management and the methods of accounting

10) First months of operation

- Develop and set up marketing actions
- Know on company taxation
- Monitor the company
- Know how to react in case of difficulty

SUMMARY OF BEST PRACTICES “Link School – Labour Market”

- QMED: “Erasmus for Young Entrepreneurs” (Netherlands)

www.erasmus-entrepreneurs.eu



Mrs. Cristina Stefan, director Quarter Mediation (QMED), made a presentation about the programme and shared with the participants a best practice example of a successful business relationship. QMED chose this example because it is linked to the project topic: entrepreneurship. The programme Erasmus for Young Entrepreneurs is opened both for starters and for experimented entrepreneurs, so everybody can subscribe as far as she/he is aged 18+. Any business idea as well as any area of work is good and welcomed. In this respect people interested in developing their business/business ideas has to register in the specific online tool. As soon as the application is approved, both by the Intermediary Organization and by the European Commission, a new entrepreneur can obtain funding for one to 6 months business relationship abroad with an experimented foreign entrepreneur and a host entrepreneur can benefit from the refreshing ideas of a new entrepreneur she/he hosts.

There are 2 ways to be involved in this project:

- ✓ Experimented entrepreneurs (more than 3 years experience)
- ✓ Start-up (less than 3 years experience) or people with a business idea

The programme addresses to all the European Union countries, as well as to the countries of the EEA and candidate countries. There are national contact points in each country named Intermediary Organizations that provide free counseling. For instance Quarter Mediation is appointed since 2011 as the Intermediary Organization for starters and experimented entrepreneurs from the Netherlands and it has the grant approved till 2016 (ex: in France 6 points



of contacts with 2 points in Paris). The local agencies can provide free council. This is the actual information and it may change frequently.

The deadline of the call for proposals from IOs is at the end of next once per year, but it is not a deadline for the new and experimented entrepreneurs to apply for taking part in the programme.

- **PCKK: “Junior achievement” (Poland)**

During the four year period of studying, except school workshops and vocational classes, students of the technical school have got one month period of apprenticeship. To strengthen their entrepreneurship and their knowledge of labour market, they are forced to look for an employer themselves. The employers who decide do take apprentices stay in touch with the school and apprentices supervisor.

Additionally, in the period of January 2011 to June 2015, the school takes part in the project “Modernization of Vocational Education” which is co-funded by European Social Fund in the Operational Programme “Human Resources Development”.

The project objectives are:

- ✓ developing of key competence required by employers
- ✓ improving the professional competence of vocational students
- ✓ broadening the knowledge of the labour market
- ✓ involving employers in the educational process
- ✓ improving the abilities to plan the career and move about the labour market
- ✓ equipping the school workshops

The project activities connect the vocational training with the labour market. Consequently, the economy will acquire a better prepared vocational staff.

The project activities are:

- ✓ psycho-pedagogical assistance
- ✓ effective career counseling programmes
- ✓ vocational trips
- ✓ compensatory classes
- ✓ vocational apprenticeship/internship and vocational projects
- ✓ professional forums
- ✓ job fairs and vocational presentations

- ✓ qualifying vocational courses
- ✓ visits of modern educational institutions and international fairs abroad
- ✓ classes in specialized research and development centers
- ✓ access to Vocational Information System and Industry Information System



- **CIPFPM: “Final Project and Work Placement” (Spain)**

2 main pillars:

- ✓ Final Project:
Students choose a subject or topic related to entrepreneurship. They present the project the next year in front of a jury. All projects are individuals.
- ✓ Work placement via an internship in a company:
Each year they manage almost 500 work placements every year. It's the faster way to have contact with the labour market. Students must realize 400 hours in the company they've chosen.

- **IES: « Entreprendre pour apprendre » (France)**

<http://www.entreprendre-pour-apprendre.fr/>



Entreprendre pour Apprendre is a federation of 21 associations in France aimed at promoting an entrepreneurial way of thinking and developing entrepreneurial competencies for young people.

EPA offers a practical experience to young people; applying knowledge and developing competencies; introducing young people to trades and opening prospects; becoming familiar with economy and teamwork; developing independence, responsibility, creativity, self-confidence and initiative.

The federation develops 3 educational programs adapted to specified age groups; « **Notre commune – EPA** »: 8 – 10 years old; « **Mini-entreprise – EPA** »: 12 – 20 years old; « **Start-up Programme – EPA** »: + 20 years old

The objective is about the creation of a business by students.

They also develop a synergy teachers, entrepreneurs and students and initiatives supported by the French Ministry of National Education.

E-Seniors Institute contacted them to be part of COBUSVET project. They seem very interested even if they couldn't attend the workshop. We keep contact with them in order to meet them and to see how they can be involved.

TEACHING BUSINESS ABILITIES IN VET

Elena Fernández. Víctor Martínez. CIPFPM

Teaching business abilities in VET is a new challenge. The convergence of globalization and the technological innovation foster new trends in the labor market. They have led to an increasing focus on the effects and importance of teaching abilities. In this context, contents and abilities have an important role in this new education environment.

The schools systems are traditionally focused on transmit knowledge. However, there is an increasing need on transmitting also abilities. The teacher is the class element that dominates the contents, logically organized and structured to be transmitted to students. So, the emphasis is on the transmission of knowledge and not in the ability to create and develop students with behavioral skills.

These new competences are essential to achieve professional and personal development. Therefore, it is highly important for VET students to quickly adapt to constant changes in a world that is increasingly interconnected.

For this reason schools should prepare VET students for a changing environment and teaching abilities is a critical tool to reach this new goal.

It is in that sense that we should promote a school environment where creativity and risk taking are encouraged and mistakes are valued as a learning opportunity. Accordingly, this is a new step for future projects.

A CRITICAL APPROACH TO ENTREPRENEURSHIP IN VET

Jesús Hernández. Miguel Vidal. CIPFPM

We have been involved in COBUSVET for two years. It has been a great experience and we want to add a different approach for new projects.

Teachers should inspire their students to develop an entrepreneurial behavior. That is probably especially important in VET. However, we think that we also need to add a critical approach to entrepreneurship in VET.

First of all, entrepreneurship in Europe is becoming important due to the “collapse” of the traditional labor market.

So, we can say that VET education system in Europe is “forced” to entrepreneurship. It is in that sense that entrepreneurship is not another option but a main one.

However, the environment is not helping the VET system to develop this new challenge. On the one hand, there is a lack of resources to foster this internal change. On the other hand, the external environment is not helping to develop an entrepreneurial behavior to our VET students.

At the end, the entrepreneurial behavior is something for the “few” and the labor market is forcing that many others try this way. Of course, the entrepreneurial behavior can be transmitted within the VET system but it is not as simple as another subject. However, being the entrepreneurial abilities very important for all VET students as “internal” entrepreneurs, every effort in this area becomes crucial. This approach should be a new step for new projects

E-Inclusion, S.L.N.E.

Business Plan

CO-BUS-VET

CIPFP MISERICORDIA
Administración y Finanzas. AF2C.
Marcel Dinga
Rubén Arlandis Gallego

PROF: Miguel Vidal

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STAGE 1: IDEA

We are going to found a computer education company. Our courses will focus on issues related to new technologies: computers, smartphones, tablets, etc.

The main target market would be adults with a lack of experience in new technologies as well as students. They would be taught in modern classrooms with a projector and advanced technologies.

The possibility exists to improve skills in areas such as surfing/using/accessing the Internet, use of different devices and building confidence with word processing.

Accordingly, our courses will be designed in order to avoid the digital gap. It's in that sense that we want to promote an "e-e2: easy going e-atmosphere.

Also, the user will improve their knowledge and skills to solve the issues more intuitively without having to memorize the most effective way.

We are going to provide a "learning by doing" environment in order to facilitate the educational process. At the same time, each student will have a personal tutor who will support them through the process.

In summary, we are going to develop an easy "hands on" methodology to promote e-users expertise, to do so we will customize the help with our users to improve their adaptation to ICT (Information and Communications Technology).

STAGE 2: SWOT

In this stage we are going to develop a **SWOT** analysis, “*setting the objective should be done after the **SWOT** analysis has been performed. This would allow achievable goals or objectives to be set for the organization.*”

- **Strengths:** characteristics of the business or project that give it an advantage over others
- **Weaknesses:** characteristics that place the team at a disadvantage relative to others
- **Opportunities:** elements that the project could exploit to its advantage
- **Threats:** elements in the environment that could cause trouble for the business or project”.

(ex. from http://en.wikipedia.org/wiki/SWOT_analysis, viewed on 29/11/13)

Figure 1: SWOT Analysis.

Strengths <ul style="list-style-type: none"> - Experts in the field. -Not much initial competition. - Benefits society by narrowing the digital gap. -Develops peoples’ skills. - Strong conviction in idea. 	Weaknesses <ul style="list-style-type: none"> - Low budget. - Lack of equipment. - Difficulties with bureaucracy with legislation/ the government. - Difficulty in finding funding.
Opportunities <ul style="list-style-type: none"> -High interest of users in ICT. -Potential future increase in demand for skilled users in ICT - Improve confidence. -Market development. -It helps people to integrate with society. 	Threats <ul style="list-style-type: none"> - Initial uncertainty of uptake/demand. -Risk of potential competition in the future.

Source: Own resource.

STRENGTHS

Experts in the field: We have studied in the field.

Not much initial competition: Currently there aren't similar businesses.

Benefits society by narrowing the digital gap: It is possible to help people who are unfamiliar with new technologies.

Develops peoples' skills: The users can progress in the courses.

Strong conviction in idea: We have confidence that our business will succeed.

WEAKNESSES

Low budget: We have a lack of financial resources.

Lack of equipment: We have to buy the equipment.

Difficulties with bureaucracy with legislation/ the government: The bureaucracy in Spain consumes a lot of time.

Difficulty in finding funding: Limited available sources of finance.

OPPORTUNITIES

High interest of users in ICT: Currently there is a need to use computers and other devices like tablets, phones.

Potential future increase in demand for skilled users in ICT: This opens up the opportunity for people to learn in technology.

Improve confidence: It will improve e-users' confidence.

Market development: It's a fast evolving market.

It helps people to integrate with society: Increase equality amongst people with new technologies.

THREATS

Initial uncertainty of uptake/demand: The studies of this market don't assure a demand.

Risk of potential competition in the future: It's a sector with a constant supply of potential customers.

STAGE 3: MARKETING RESEARCH

We've prepared a survey with an expert, and we've selected three articles that talk about the need for ICT and the opportunities it creates.

SURVEY

1. Do you feel there is a real need for the use of ICT in society? Why?

Yes, this world is changing. Today it is necessary to know about new technologies, and take advantage of this unique opportunity. As it is used almost any job, in education, business, information, bureaucratic paperwork, etc ..

2. What sector of society do you think this most concerns?

Currently since people can remember, they have been using in everyday life new technologies. So I think that it affects the vast majority of society. With minimal and very specific exceptions.

3. Does a generational gap exist?

Yes, it does, due to the changing world in which we live and how fast it has happened .

4. Exists a real interest that answers the needs?

Yes, the users are looking for a getting of good profit of the ICT.

5. What kind of teaching is the most requested in the industry?

Currently the most requested teaching is providing skills to improve CVs, finding a job easier. But we believe that there is a large sector that would be interested in basic Internet usage, which is very important nowadays.

6. Do you have different educational packages? What are your prices?

Yes, you always need to have several packages, because of the different people and interests.

The prices depends on the courses, currently we have a lot of courses. There are free courses which are payed by the government and the most expensive is 25000€ but It's a specific master. Usually people spend about 2000€.

7. Could you tell us the average duration of their courses?

Depends on the course. Our range of courses are flexible, and we offer intensive courses from 15 days to 3 months, depending on the level. As well as courses equivalent to one school year.

8. Are you satisfied with the response of the students? What about the students, are they satisfied?

Yes, satisfaction is mutual, as the student receives appropriate training to their needs and the centre receives benefits from the success of their work.

9. Is it possible to maintain a teaching center and take profit?

Actually, it is not easy. You need very strict management, continuous market research, and provide what the market demands. In our industry, a market that is constantly changing.

10. Nowadays some companies are increasing their annual turnover, despite the economic recession. What is the current annual turnover in the sector?

Due to the “Instituto Nacional de Estadística” the current anual turnover in the ICT sector is 167 billion €

(Source:

http://www.ine.es/ss/Satellite?blobcol=urldata&blobheader=application%2Fpdf&blobheadname1=Content-Disposition&blobheadvalue1=attachment%3B+filename%3Ddoc_5_2012.pdf&blobkey=urldata&blobtable=MungoBlobs&blobwhere=404%2F512%2Fdoc_5_2012%2C2.pdf&ssbinary=true on 11/12/13)

ARTICLE #1.

This article talks about the digital gap. It talks about how important is “bridging the gap”.

“Bridging the Gap: The idea that some information and communication technologies are vital to quality civic life is not new. Some suggest that the Internet and other ICTs are somehow transforming society, improving our mutual understanding, eliminating power differentials, realizing a truly free and democratic world society, and other benefits.

In many countries, access to the telephone system is considered such a vital element that governments implement various policies to offer affordable telephone service. Unfortunately some countries lack sufficient telephone lines. Literacy is arguably another such element, although it is not related to any new technologies or latest

technological devices. It is a very widely shared view in many societies that being literate is essential to one's career, to self-guided learning, to political participation, and to Internet usage.”

(source: <http://www.internetworldstats.com/links10.htm> on 06/11/13)

ARTICLE#2.

This fragment of the article talks about the different types of European Internet users.

“Understanding the new digital divide

—

A typology of Internet users in Europe

[...One of the most comprehensive studies with regard to Internet user types conducted in the European context is by Ortega Egea et al. (2007), which used a representative questionnaire dataset from European countries (EU15) for the purpose of international comparison. Data were gathered in November 2002, and a cluster analysis identified the following five types of European Internet users:

(1) Laggards

(16%)

—

Occasional and infrequent use of Internet services and no use of eGovernment services. Laggards rarely use the Internet for private purposes. Most Laggards were found in Germany, France, and Ireland.

(2) Confused and adverse

(2%)

—

High variability, but generally low usage of Internet. This user type shows confusion about Internet services. This category rarely uses the Internet for private purposes or

for contacting authorities, and they are mainly found in the United Kingdom and Austria.

(3)Advanced Users

(16%)

—

Frequent use of eGovernment services, not only for administrative tasks (e.g., to search for administrative information, to fill out forms, or to carry out administrative transactions) but also for other purposes. Advanced Users are the most frequent online shoppers. Countries with most Advanced Users were the UK, Holland, and the Nordic countries.(4)

Followers

(19%)

—

Use the Internet quite frequently but not on a daily basis. Followers use eGov-services, although not as frequently as Advanced Users and do not shop online. Most Followers were found in Holland and Denmark.(5)

Non-Internet Users

(44%)

—

The largest group in the sample is characterized by non-usage of the Internet. Countries with a majority of Non-Internet Users were in the southern part of Europe, such as Spain, Greece, Portugal, and Italy...]"

(Source:http://www.academia.edu/906637/Understanding_the_new_digital_divide-A_typology_of_Internet_users_in_Europe, on 06/11/13)

ARTICLE#3

This article talks about how to boost the European economy using the potential of internet.

“Across the digital divide

By Ian Wishart - 26.01.2012 / 04:50 CET

The EU is struggling to realize the potential of the internet to boost the European economy.

The European Council will next week be looking for ways to deliver jobs and growth to the ailing European economy. One much talked-about route, which has yet to deliver on its potential, is the development of a digital single market.

In theory, an electronic single market would open up myriad opportunities for businesses to supply goods and services – whether to other businesses or to retail customers – that they cannot currently reach.

The European Commission published a fortnight ago (13 January) an action plan for a digital single market that sets an objective of doubling the internet's share of retail sales by 2015, from the current paltry level of 3.4%. Another aim is to double the internet's contribution to the European Union's gross domestic product (GDP).

“In the difficult circumstances facing Europe we must seize every source of activity and new jobs as a matter of urgency,” said Michel Barnier, the European commissioner for the internal market and services. He was one of three commissioners at the launch – accompanied by Neelie Kroes, the European commissioner for the digital agenda, and John Dalli, the European commissioner for consumer policy – reflecting the breadth of issues that are involved in constructing a digital single market. The action plan was accompanied at its publication by two significant annexes. One is a review of the e-commerce directive, which dates from 2000. The other is, at its core, a survey of attitudes to doing business online.

Commission research suggests that one in five people shopping online in the EU had experienced problems and that consumer reluctance was seriously holding back growth in the sector. Almost half of all consumers questioned said that they were wary about undertaking cross-border transactions because of worries about delivery. They said that uncertainty about remedies if the item was not delivered or was damaged in transit was deterring them from online purchasing.

Even in countries where broadband internet is widely available and reliable postal deliveries and secure methods of payment exist, shoppers are reluctant to make purchases online across borders.

Removing obstacles

Businesses are demanding urgent action. According to a study conducted by Accenture for the European Retail Round Table (ERRT), released on 17 January, retailers believe the EU's diverse laws and regulations are obstructive. A quarter of them believed that, if they could sell more effectively online, revenues could be increased by 25%.

“The faster any obstacles can be removed, the sooner retailers will be able to boost the digital single market and bring added benefits to European consumers,” said Dick Boer, president of the ERRT. He suggested an ‘e-commerce test’ for a targeted set of European legislation and for all new relevant proposals.

Boer cited specific policies that he believed could be improved, including the treatment of electronic waste, contract law, consumer rights and labelling legislation, which are implemented differently in member states. “The differences in these national regulations become a real handicap and create uncertainty when a retailer sets up a cross-border e-commerce operation,” he said.

The plan also includes initiatives aimed at ensuring that high-speed internet reaches as many people as possible. According to the Commission, an investment in infrastructure of €180 billion-€270bn, which it says cannot be met by traditional telecom providers alone, is needed to modernize the internet infrastructure in Europe. Commission officials say the mix of public and private funds, the use of new financial instruments and the adoption of new investment models will provide new opportunities for investment.”

(source: <http://www.europeanvoice.com/article/imported/across-the-digital-divide/73343.aspx>, on 06/11/13)

STAGE 4: MARKETING PLAN

STRATEGIC MARKETING

The objective of our business in the medium term is to have a high number of clients. Which will provide us a strong platform from which to develop and make profit. We want our centre to be the best in the market.

We are going to make the best offer in computer education.

We will give the best offer to catch the attention and interest of clients from across Valencia and beyond.

MARKETING PLAN

Here we have to develop our budget to fit the objective. First of all, we must to divide into three years:

-In the first year, when we will establish our business, we will need a good number of clients to balance the accounts.

-In the second year, we will expand our market to balance the income and expenditure.

-In the third year, we develop a good marketing strategy to help make profit.

Product:

Our product is a service of computer education, divided into different levels.

-A basic service:

We will offer different computer educational packages for different people. This depends of the level of each person. These are some of them:

-Internet usage and computer training for over 50s: **you'll need basic computer skills to make the most of internet, this course will help you to get started in only 20 days.** Price: 120 €.

-Basic MS office 2010. Level 1 which includes an overview of MS office 2010. And Level 2 which includes Excel and Access. Course duration is about 4 months. **This course will help you to pick up basic computer skills.** Price: 500€

-Advanced MS office 2010. Advanced MS office aims to provide students with advanced office management, data processing, analysis & presentation skills. Course duration is about 6 months. **This course will help you people with basic knowledge of MS office to improve and enhance their skills.** Price: 800€

-Some courses are offered as “Training Express”. Like “Learn how to buy on the Internet”, “Learn to use the social media”, “Learn the secrets of your mobile: Android usage”, “Learn to use google and other search engines”, etc... Course duration is about 2 weeks. Price: from 75€ up to 100€

(Classes are typically held 2 hours a day/3 days a week.).

Place:

We have chosen Benimaclet (a suburb of Valencia), because it is a place in Valencia where you can find cheap business premises it is also one of the main student areas of the city.

Moreover, the premises are located in the square of Benimaclet, here is a high footfall.

Rental Price on “Milanuncios web page”: 490 € per month.

Table 1. Annual rent.

	Year 1	Year 2	Year 3
January	490€ + 490€	490€	490€
February	490€	490€	490€
March	490€	490€	490€
April	490€	490€	490€
May	490€	490€	490€
June	490€	490€	490€
July	490€	490€	490€
August	490€	490€	490€
September	490€	490€	490€
October	490€	490€	490€
November	490€	490€	490€
December	490€	490€	490€
Total	6370€	5880€	5880€

Source: Own resource.

Image 1. Bitconnect location.



Source: Own resource.

Image 2. Street view.



Image 3. Street view



Image 4. Interior view.



Image 5. Interior view.



(Source viewed on 02/11/13 <http://www.milanuncios.com/alquiler-de-locales-comerciales-en-valencia-valencia/benimaclet-95605443.htm>)

Price:

Our price, after studying the competition, will be at the current market rate:

-9€ per hour.

-120€ for three weeks.

-150€ for a month.

Promotion:

We will have two important promotions for the client.

The first promotion is the **"Student Package"**. The people who have stayed since September until March can enjoy a discount with two months out of the six month, they will only pay for four months.

"Enjoy the Christmas with all December for half price and enjoy the Fallas with all March for half price". 1050€ to 900€, you save 150€.

The second promotion is the **"Spring Package"**. The people who have stayed since April until July can enjoy a the discount of one month free. 600€ to 450€.

Merchandising

We are going to prepare some items with our brand:



-Memory USB storage. 60 units x 5.95 €= 357 €

(source viewed on 2/12/13: <http://www.pccomponentes.com/>)

-Stickers. Total price: 200 units 77.29 €

(source viewed on 2/12/13 :<http://www.pixartprinting.es/formato-pequeno/impresion-etiquetas/stickers-adhesivos/>)

-Free demonstrations. Estimation cost about 80 €

We are going to give a promotional gift, phone number and address for those people who came to our demonstration.

Publicity

We will publicise our products and services will be through brochures distributed by mail, press, social media and radio.

-We are going to give out flyers in and around the area of Benimaclet.

(source: viewed on 2/12/13

<http://www.vistaprint.es/vp/ns/default.aspx?GP=12%2f17%2f2013+11%3a51%3a16+AM&GPS=3051704045&GNF=1>)

-We are going to publish and advertisement in the local press. A quarter of a page for three months.

(source: viewed on 2/12/13

http://www.oblicua.es/tarifas_publicidad/Publicidad_Prensa_El_Pais.pdf)

-We are going to prepare a radio advert, about 15 seconds, 4 times at day, during 2 months. Where will release new special deals.

-We are going to prepare an attractive billboard in Benimaclet.

(source: viewed on 3/12/13 <http://www.oblicua.es/publicidad-exterior/vallas-publicitarias.htm>)

-We are going to record some videos with computer advice on Youtube.

-Our last and potentially most important strategy is word-of-mouth or viral marketing.

Table 2. Promotion expenses.

	1st. Year.	2nd.Year.	3rd. Year.
Memory USB with brand	357€	60€	357€
Funny stickers with brand	77.29€	-	-
Free demonstrations	80€	80€	80€
Radio wedge	90€	90€	90€
Billboard	450€	450€	-
Flyers	51,48 €	-	51.48€
Advertisment	600€		
TOTAL	1705.77€	680€	578.48€

Source: Own resource.

Sales Forecast

“Sales forecasting is a self-assessment tool for a company. You have to keep taking the pulse of your company to know how healthy it is. A sales forecast reports, graphs and analyzes the pulse of your business. It can make the difference between just surviving and being highly successful in business. It is a vital cornerstone of a company's budget. The future direction of the company may rest on the accuracy of your sales forecasting.”

(Source viewed on 22/11/2013: http://www.va-interactive.com/inbusiness/editorial/sales/ibt/sales_fo.html#2)

To estimate annual sales, we will distinguish two types of customers: regular and occasional.

Regular customer: We expect an average of regular customers between 30 and 40 students at month. The average monthly spend of the customer monthly will be about 150 €. We expect an increase of 10% during second year and 15% during the third year.

Occasional customer: We expect an average of 4-6 occasional students a day. And the average daily spend of the occasional student will be about 12 €.

Table 3. Sales of regular customers.

CUSTOMER	SALES	MONTH SALES	1 st .YEAR SALES	2 nd .YEAR SALES	3 rd .YEAR SALES
REGULAR	66'66%	6000 €	66000€	72600	75900

Source: Own resource.

Table 4. Sales of occasional customers.

CUSTOMER	SALES	MONTH SALES	1 st .YEAR SALES	2 nd .YEAR SALES	3 rd .YEAR SALES
OCCASIONAL	10'66%	960 €	10560	11616	12144

Source: Own resource.

Table 5. Total sales.

CUSTOMER	SALES	MONTH SALES	1 st .YEAR SALES	2 nd .YEAR SALES	3 rd .YEAR SALES
TOTAL SALES		6960 €	76560€	84216€	88042€

Source: Own resource.

STAGE 5: LEGAL FORM

There are a range of legal structures associated with different forms of business. We've chosen "Sociedad Limitada Nueva Empresa".

Description

This is a type of "Sociedad Limitada Nueva Empresa":

Table 6. S.L.N.E. Description

Number of Partners	Responsibility	Capital	Direct taxation
Maximum 5	Limited to the capital contributed	Minimum 3.012 € Maximum 120.202 €	Corporate Business Tax

Source: Own resource.

Characteristics

- The capital shall be divided into equity interests and liability to third parties is limited to the amount of capital contributed.
- The maximum number of partners at the moment of formation is limited to 5, and these must be individuals. A New Enterprise Limited Company can be incorporated with just one shareholder.
- The number of partners can increase by transferring equity interests. If these equity interests are transferred to legal entities, they must be passed onto individuals within a period of three months.
- It has an open-ended corporate purpose to permit greater flexibility when conducting business activities without the need to modify the company's articles of association.
- The company's name shall be composed of the surnames and forename of one of the partners plus a unique alphanumeric code (ID-CIRCE) and the words "New Business Limited Company" or the abbreviation "S.L.N.E."
- Some guideline Articles of Association may be used to reduce notary and registrar times to approximately 48 hours.
- The company can be incorporated in two ways: on-line and in person.
- The companies governing structures are the General Shareholders Meeting and an Administrative Structure that can have one or more members.
- They can continue to operate as a Limited Liability Company when thus agreed at the Annual Meeting and by modifying the articles of association.

- They can use an accounting model that is adapted to the reality of microenterprises that complies with the obligations regarding accounting information and which serves as an administrative tool.

Number of partners

The number of partners can increase by transferring equity interests. If these equity interests are transferred to legal entities, they must be passed onto individuals within a period of three months.

Advantages

- The procedures related to setting up the company and then getting it underway can be carried out on-line, which means it is not necessary for the entrepreneur to go back and forth, thus saving him/her considerable time and money. These procedures are carried out using a Single Electronic Document (Documento Único Electrónico - DUE).
- It is also possible to set up the company in person, and count on the same response times from the notaries and registrars (48 hours), provided the entrepreneur opts to use guideline articles of association for his/her company.
- It has an open-ended corporate purpose to permit greater flexibility when conducting business activities without the need to modify the company's articles of association. Nevertheless, partners have the option of establishing one single activity, if they so choose.
- It is a special type of company name that includes a alphanumeric code (ID-CIRCE), which means it can be obtained in 24 hours.
- It is not necessary to keep the book of shareholders because of the reduced number of people involved.
- There are tax measures to help companies get through the first years of business.
- There are considerable administrative facilities to continue activity as a Limited Liability company.

Responsibility

Limited to the capital contributed

Capital

The minimum capital, which must be paid in full at the time of formation is 3,012 Euro, and the maximum amount is 120,202 euros.

Direct taxation

Corporate Business Tax

Viewed on 29/11/2013 <http://www.ipyme.org/en-US/CreacionEmpresas/FormasJuridicas/Paginas/FormasJuridicas.aspx>
<http://portal.circe.es/es-ES/empreendedor/SLNE/Paginas/SociedadLtdaNuevaEmpresa.aspx>

E-Inclusion, S.L.N.E.

We, as partners will contribute at share capital of our company with 6000€ each one.

Also, one of the partners will contribute with a car, OPEL ASTRA, valued at 4500€. Principally, we use it as a lift equipment to free demonstrations for the public in the street.

START UP EXPENSES (CONSTITUTION EXPENSE)

Table 7. Start up expenses (Constituion expense)

Notario	233.07€
Registro Mercantil Central	13.94€
Registro Mercantil Provincial	132.63€
ITPAJD (1.5%)	247.50€ (16500*0.015)
	627.14€

Source: Own resource

STAGE 6

Investment planning is the process of matching your financial goals and objectives with your investment resources.

6.1. INVESTMENT PLAN/BUDGET

We will prepare 2 class rooms.

Classroom: projectorx2, screenx2, whiteboardx2, table x2 professor, chair professor x2, x20 student chair, bookcase x2, x20 2 classroom computers, tablets x10, internet server, electrical installation.



Acer C120

213,74 €



celexon pantalla manual mural Básica 120 x 120 cm

45,99 €



Soporte de techo celexon MultiCel1200S universal

29,99 €



MESA PROFESOR/SILLON

M-14 - Mesa de Profesor de 140 x 75 x 75 cm. Haya/Gris

Mesa de Profesor de 140 x 75 x 75 cm. Con cajonera de 44 x 61 x 50 cm. Color de la tapa de la mesa en haya y la estructura en gris.

223,98€

Añadir a cesta

SP - Sillón Profesor de 63 x 56 x 76 cm. Negro/Gris

Sillón Profesor de 63 x 56 x 76 cm. Negro/Gris.

95,12€

Añadir a cesta



ID: AB-800PT

25.00€



105,00 € sin IVA



Ordenador Sobremesa HP Pavilion 20-b101es AMD E1-1200
Marca: HP

Modelo: D2N70EA

Entrega a domicilio en 24 h

Recogida en El Corte Inglés y Opencor/Supercor

Precio: 499 €

Añadir a la cesta



ENERGY SISTEM TABLET S7 DARK IRON 8GB



Libre

Libre
el precio de libre

85,95€

Table 8. Chart of accounts.

(216.01) Furniture	223.98 x2	447.96€
(216.02) Furniture	95.80 x2	191.60€
(216.03) Furniture	25.00 x40	1000.00€
(216.04) Furniture	105.00 x2	210.00€
		1849.56€
(217.01) Information technology equipment	213.74 x2	427.48€
(217.02) Information technology equipment	45.99 x2	91.98€
(217.03) Information technology equipment	29.99 x2	59.98€
(217.04) Information technology equipment	499.00 x20	9980.00€
(217.05) Information technology equipment	85.95 x10	859.50€
		11418.94€
Total		13268.50€

Source: Own resource.

6.2. AMORTIZATION/REPAYMENT PLAN

Table 9. Repayment table.

	1 st . Year	2 nd . Year	3 rd . Year
Furniture	924.78€	1849.56€	0€
Information technology equipment	3806.31€	7612.62€	11418.94€
Total	4731.09	4730.99€	3806.31€

Source: Own resource.

Table 10. Repayment acc.

	1 st . Year	2 nd . Year	3 rd . Year
Furniture	924.78€	1849.56€	0€
Information technology equipment	3806.31€	7612.62€	11418.94€
Total	4731.09€	9462.18€	11418.94€

Source: Own resource.

6.3. FINANCIAL PLAN

We estimate that we will need a total of 15000€ investment in our business. After searching some financial institutions we decided to go with “Banco Popular”. They offer us a loan with an interest rate of 7%.

Table 11. Financial table.

	1 st . Year	2 nd . Year	3 rd . Year	4 th . Year	5 th . Year	Total
Fee	3000.00€	3000.00€	3000.00€	3000.00€	3000.00€	15000.00€
Repayment	4050.00€	3766.50€	3502.84€	3257.64€	3029.61€	17606.59€
Interest 7%	1050.00€	766.50€	502.84€	257.64€	29.31€	2606.59€

Source: Own resource.

STAGE 7. CHART OF ACCOUNTS

Table 11. External services.

	1st Year	2nd Year	3rd Year
624. Transport	80	80	80
627. Advertising, publicity and public relations	1705.77€	680€	578.48€
628. Utilities	1920	1920	1920
629. Other services	612	612	612

Source: Own resource.

Table 12. Personnel expenses.

	1st Year	2nd Year	3rd Year
640.01 Salaries and wages	11400	11400	11400
640.02 Salaries and wages	11400	11400	11400
640.03 Salaries and wages	11400	11400	11400
642. Social Security payable by the company	10225.8	10225.8	10225.8

Source: Own resource.

STAGE 8. BALANCE SHEET.

PROFIT AND LOSS REPORTS

A profit and loss report, also known as an income statement, is a financial document created to show an organization's profit or loss for a specific time period. It contains a list of the organization's total revenues and expenses. The difference between these two amounts represents the amount of profit or loss. When a profit and loss report is analyzed, you begin by first understanding the components contained in the financial report.

Table 13. Profit and loss report

ACCOUNTS				
		2014	2015	2016
	A) CONTINUING OPERATIONS			
	1. Revenue	76.560,00	84.216,00	88.012,00
700,701,702,703,704,(706),(708), (709)	a) Sales	76.560,00	84.216,00	88.012,00
	6. Personnel expenses	-44.425,80	-44.425,80	-44.425,80
(640),(641),(6450)	a) Salaries and wages	-34.200,00	-34.200,00	-34.200,00
(642),(643),(649)	b) Employee benefits expense	-10.225,80	-10.225,80	-10.225,80
	7. Other operating expenses	-15.575,65	-13.902,99	-12.876,79
(62)	a) External services	-10.687,77	-9.172,00	-9.070,48
(631),(634),636,639	b) Taxes	-156,79		
(68)	8. Amortisation and depreciation	-4.731,09	-4.730,99	-3.806,31
	A.1) RESULTS FROM OPERATING ACTIVITIES	16.558,55	21.156,22	26.903,10
	13. Finance expenses	-1.050,00	-766,50	-502,84
(6612),(6613),(6617),(6618),(66	b) Other	-1.050,00	-766,50	-502,84
	A.2) NET FINANCE INCOME/(EXPENSE)	-1.050,00	-766,50	-502,84
	A.3) PROFIT/(LOSS) BEFORE	15.508,55	20.389,72	26.400,26
(6300)*,6301*,(633),638	17. Income tax expense	3.877,14	5.097,43	6.600,06
	Incorporation costs compensation 25%	156,79		
	A.4) PROFIT/(LOSS) FROM CONTINUING OPERATIONS	11.788,20	15.292,29	19.800,19
	A.5) PROFIT/(LOSS) FOR THE PERIOD	11.788,20	15.292,29	19.800,19

. Source: Own resource.

ASSETS ANALYSIS

Company assets are resources that a company relies on to operate, thrive and expand. Accounting norms allow a firm to count as assets resources that it owns and those over which it has future ownership rights.

Table 14. Current and Non-Currents assets.

ACCOUNTS	ASSETS	2014	2015	2016
	A) NON-CURRENT ASSETS	9.337,41	5.006,32	1.849,56
	I. Intangible assets	800,00	1.200,00	0,00
206, (2806), (2906)	5. Computer software	1.200,00	1.200,00	1.200,00
	Accumulated amortisation of intangible assets	-400,00	-800,00	-1.200,00
	II. Property, plant and equipment	8.537,41	3.806,32	1.849,56
210, 211, (2811), (2910), (2911)	1. Accumulated amortisation of tangible assets	-4.731,09	-9.462,18	-11.418,94
212,213,214,215,216,217,218,219, (2812),	2. Technical installations and other items (216 Furniture: 1849,56€ & 217 Information technology equipment: 11418,94€)	13.268,50	13.268,50	13.268,50
	B) CURRENT ASSETS	20.629,09	34.564,81	51.014,49
	VII. Cash and cash equivalents	20.629,09	34.564,81	51.014,49
570,571,572,573,574,575	1. Cash	20.629,09	34.564,81	51.014,49
	TOTAL ASSETS (A + B)	29.966,50	39.571,13	52.864,05

Source: Own resource.

EQUITY AND LIABILITIES ANALYSIS

Liabilities are the company's obligations that the company must pay. Short-term liabilities are those obligations owed within a year's time. Typical short-term liabilities include accounts payable, accruals, and payments owed on short-term debt within the year. Long-term liabilities usually only include the company's debt that is not due for more than a year.

Equity is the portion of total assets not financed short or long-term liabilities. By definition, it is the portion of the company's assets owned outright by the owners.

Table 15. Equity and liabilities.

ACCOUNTS	EQUITY AND LIABILITIES	2014	2015	2016
	A) EQUITY	11.529,65	23.788,20	39.080,49
	A-1) Capital and reserves without valuation adjustments	11.529,65	23.788,20	39.080,49
	I. Capital	12.000,00	12.000,00	12.000,00
100, 101, 102	1. Registered capital	12.000,00	12.000,00	12.000,00
	III. Reserves	-470,36	11.788,20	27.080,49
112, 1141	1. Legal and statutory reserves		534,89	2.064,12
113,1140,1142,1143,1144,115, 119	2. Other reserves	-470,36	11.253,31	25.016,37
	V. Prior periods' profit and loss			
129	VII. Profit/(loss) for the period	11.788,20	15.292,29	19.800,19
	B) NON-CURRENT LIABILITY	10.950,00	7.183,50	3.925,86
	II. Non-current payables	10.950,00	7.183,50	3.925,86
177,178,179	1. Bonds and other marketable securities			
1605,17	2. Debt with financial institutions	10.950,00	7.183,50	3.925,86
	C) CURRENT LIABILITIES	7.486,85	8.599,43	9.857,70
	III. Current payables	3.766,50	3.502,00	3.257,64
5105,520,527	2. Finance lease payables	3.766,50	3.502,00	3.257,64
	V. Trade and other payables	3.720,35	5.097,43	6.600,06
4750,4751,4758, 476,477	6. Current tax liabilities	3.720,35	5.097,43	6.600,06
	TOTAL EQUITY AND	29.966,50	39.571,13	52.864,05

Source: Own resource.

STAGE 9. FINANCIAL RATIO ANALYSIS

Table 16. Financial ratio analysis.

	2014	2015	2016
Solvency ratio	2.75	4.02	5.17
ROA ratio	0.52	0.515	0.50

Source: Own resource.

Solvency ratio

The Solvency ratio reports the ability of the company to front its current assets to current payment obligations.

In the next three years exceeds the value of 2, so we should invest available to increase profitability.

ROA ratio

The ROA ratio is an indicator of how profitable a company is relative to its total assets. ROA gives an idea as to how efficient management is at using its assets to generate earnings.

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FAMILY HOME

IDEA

Comprehensive home care services provision

ELDERLY PEOPLE

BABIES
CHILDREN
TEENAGERS

MAINTENANCE,
CARE AND
CLEANING OF
HOME

OCCASSIONAL OR
SEASONAL
SERVICES

Our purpose is to give a support service to families, making it as comfortable and easy as possible, providing all management procedures, generating confidence and building trust in clients.



SWOT ANALISYS

TABLE 1. SWOT ANALISYS

POSITIVE FACTORS	INTERNAL FACTORS		NEGATIVE FACTORS
	<u>STRENGTHS</u>	<u>WEAKNESSES</u>	
	<ul style="list-style-type: none"> • Diversity of services related to home assistance. • Experience with customer service, administrative tasks and relationship with Administration. • Motivation and adaptation to changes. 	<ul style="list-style-type: none"> • Difficulties for the access to the financing. • High dependence of human resources. • Imprecise knowledge of the strategy to follow in the coordination staff. • Slowness for winning clients. 	
	<u>OPPORTUNITIES</u>	<u>THREATS</u>	
	<ul style="list-style-type: none"> • Integration of women into workforce and change in the familiar structure. • Aging population and increase of longevity. • Little competition in Valencia. 	<ul style="list-style-type: none"> • Economic crisis. • Resistance to change consumption habits. • Existence or appearance of new competitors. 	
EXTERNAL FACTORS			

MARKETING RESEARCH

FACTORS

ECONOMIC

Despite the economic crisis, there is an increasing demand of assistencial domestic services in the last years.

POLITIC AND LEGAL

Although the enforcement of The Dependence Law (Ley de Dependencia, 2006) is very slow, there will be new employment opportunities. There will be also a new area for companies in this fieldwork.

SOCIAL

Aging population and increase of longevity, disable people, change in the familiar structure, and integration of women into workforce.

COMPETITION

Study of the closest competition (little competence in our local area). Interview to a company of the competition.

COMPETITION INTERVIEW

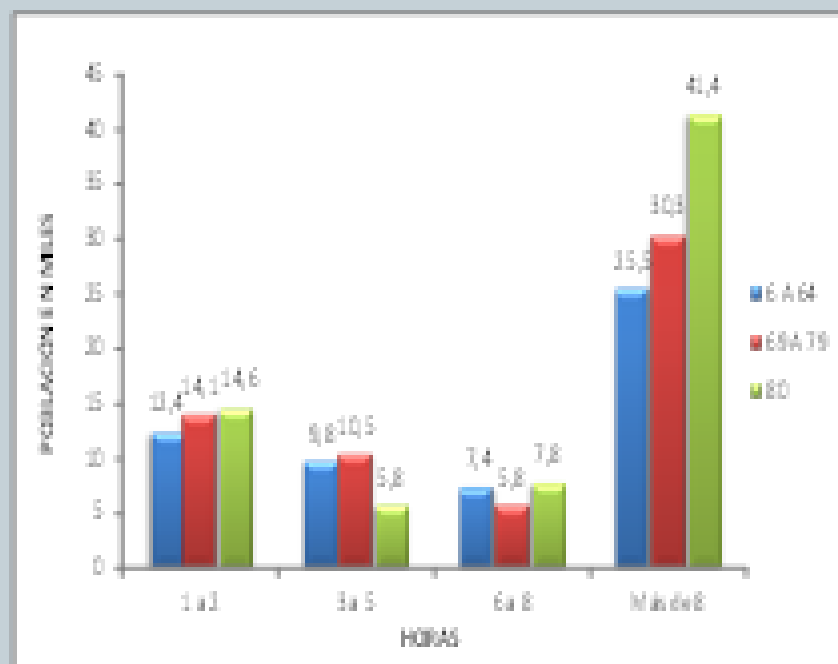
TABLE 2. COMPETITION ANALYSIS

	COMPETITION
Marketing	Corporate web site, business directory and radio spots
Clients and employee satisfaction	Don't do surveys
Services	70 a 100 aprox. monthly
Promotions	No
Strengths	<ul style="list-style-type: none">▪ Experience in the market▪ Authorized Employment Agency
Weaknesses	<ul style="list-style-type: none">▪ Office in a not much crowded zone▪ Little direct market in the office▪ Reduced opening hours and without service on weekend
Price	12€/hour

Source: Own

SOURCES

GRÁFICO 2. POBLACIÓN CON DISCAPACIDAD SEGÚN HORAS DE CUIDADO RECIBIDO EN LA COMUNIDAD VALENCIANA



SOURCE: INE-INEBASE (2008)-Own
UNIT: Population (thousands)

TEXT 1. RETIREES IN VALENCIAN COMMUNITY IN 2020

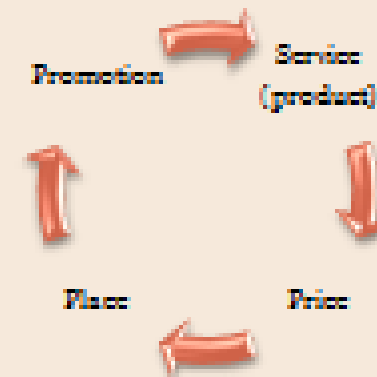
Retired population will reach out almost one million Valencian people in 2020

Those over 65 will increase by 19% in ten years to grow by more than 155,000 people - In 2020, almost 9,000 children born less than this year.

Furthermore, in the next 10 years, population over 65 years will increase life expectancy by more than a year. The Valencian persons over age 80 will soar by 27%. Currently the INE estimates that life expectancy of 214,000 Valencian population is over 80 years, while 2020 this figure will exceed 271,200.

SOURCE: LEVANTE-EMV JOURNAL
DATE: Wednesday October 18 2010
AUTHOR: Rafael Montaner Valencia

MARKETING PLAN



SERVICE - PRICE

Punctual or by hours services (2 h. minimum)

Personal attention services:	15 €/h.
Home care services:	15 €/h.
Occasional services:	14 €/h.
Weekend services:	20 €/h.

Continuous partial services

Daily Pack (2 h.) from Monday to Friday (40h./m.):	400 €/m.
Plus Pack A: 20h/month, on weekdays:	240 €/m.
Plus Pack B: 16h./month, on weekends:	240 €/m.

Permanent or monthly services

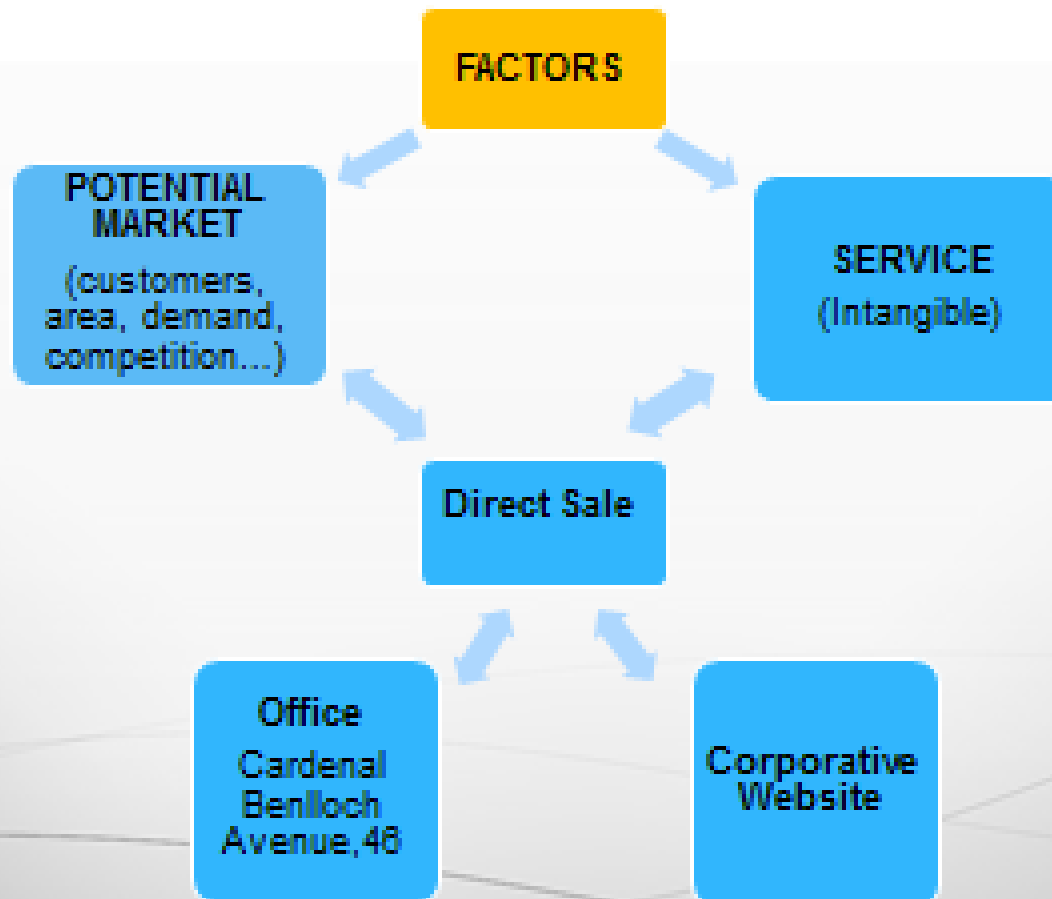
Daily Pack (8h.) from Monday to Friday:	1.200 €/m.
Night Pack (8h.) from Monday to Friday:	1.400 €/m.
Pack 24h. from Monday to Friday:	1.800 €/m.
Weekend pack included :	+500 €/m.

Customer Service

Inquiries: Evaluate the quality of the service

Customer database: Achieve loyalty

PLACE



PROMOTION

Tools or techniques

ADVERTISEMENT

Radio spots
Adverts on newspapers or local magazines

DIRECT MARKETING

Visiting cards, folded leaflets and flyers

SOCIAL NETWORKS

Facebook, Twitter, Google Places and Google+
Business directory

PUBLIC RELATIONS

Offer our services to several associations in our area

SALES PROMOTION

Loyalty rewards
Gifts voucher
Discounts on services
Raffles of travel

SALES PLAN

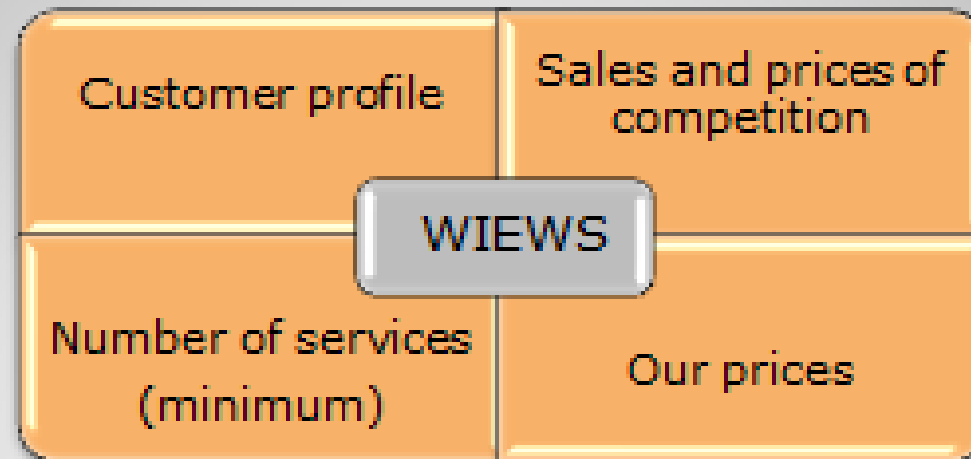


TABLE 5. ANNUAL SALES

	FIRST YEAR	SECOND YEAR	THIRD YEAR
Domestic Sales Services	139.680,00 €	153.648,00 €	169.012,80 €

SOURCE: Own
UNIT: Euros

Sales will increase by 10 % from one year to another

INVESTMENT, AMORTISATION AND DEPRECIATION

TABLE 8. ANNUAL INVESTMENT PLAN

	FIRST YEAR	SECOND YEAR	THIRD YEAR
INTANGIBLE ASSETS (20)	232,79 €	-	-
Industrial property (203)	100,56 €	-	-
Computer software (206)	132,23 €	-	-
PROPERTY, PLANT AND EQUIPMENT (21)	1.918,91 €	-	-
Furniture (216)	797,30 €	-	-
Information technology equipment (217)	1.121,61 €	-	-
TOTAL	2.151,70 €	0 €	0 €

SOURCE: Suppliers

UNIT: Euros

TABLE 9. LINEAR AMORTISATION CRITERIA

	Percentage %	Years
Industrial property	15%	7
Computer software	20%	5
Furniture	15%	7
Infor. tech. equipment	25%	4

SOURCE: Own

UNIT: Euros

FINANCING

TABLE 12. ICO LOAN CONDITIONS

LINEA ICO EMPRENDEDORES 2015			
INTEREST	TAE	VALUE	TERMS
FIXED RATE	4,98%	6.000 €	4 YEARS

SOURCE: BBVA

UNIT: Euros

TABLE 14. LOAN AMORTISATION

TERMS	REQUIRED PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	CUMULATIVE PRINCIPAL PAYMENT	OUTSTANDING LOAN BALANCE
0	-	-	-	-	6.000,00
1	1.653,88	261,40	1.392,48	1.392,48	4.607,52
2	1.653,88	192,05	1.461,83	2.854,31	3.145,69
3	1.653,87	119,25	1.534,62	4.388,93	1.611,07
4	1.653,87	42,80	1.611,07	6.000,00	0,00

SOURCE: BBVA

UNIT: Euros

EXPENSES

TABLE 15. ANNUAL EXPENSES

ACCOUNTS	FIRST YEAR	SECOND YEAR	THIRD YEAR
EXTERNAL SERVICIES (62)	7.566,01	7.726,61	7.996,64
Leases and royalties (621)	4.200,00	4.800,00	4.800,00
Insurance premiums (625)	189,48	193,27	197,13
Advertising, publicity and public relations (627)	1.310,19	867,00	1.133,17
Utilities (628)	1.033,06	1.033,06	1.033,06
Other services (629)	833,28	833,28	833,28
PERSONNEL EXPENSES (64)	132.752,49	137.508,96	141.331,99
Salaries and wages (640)	126.143,40	130.486,56	133.896,55
Social Security payable by the company (642)	6.609,09	7.022,40	7.435,44
TOTAL	140.318,50	145.235,57	149.328,63

SOURCE: Own

UNIT: Euros

ANNUAL ACCOUNTS

TABLE 16. ABBREVIATED PROFIT AND LOSS ACCOUNT

DEBIT / CREDIT		YEAR 2015	YEAR 2016	YEAR 2017
1. Revenue	40100	139,680,00	153.648,00	169.012,80
5. Personnel expenses	48000	-132.752,49	-137.508,96	-141.331,99
6. Other operating expenses	40700	-7.566,01	-7.696,61	-7.966,64
7. Amortisation and depreciation	40300	-441,53	-441,53	-441,53
A) RESULTS FROM OPERATIVE ACTIVITIES (1+ 5 + 6 + 7)	48100	-1.080,03	8.000,90	19.272,64
14. Finance expenses	41600	-261,40	-192,05	-119,25
B) NET FINANCE INCOME / EXPENSE (14)	48200	-261,40	-192,05	-119,25
C) PROFIT / LOSS BEFORE INCOME TAX (A+B)	48300	-1.341,43	7.808,85	19.153,39
19. Income tax expense	41800	201,21	-1.171,33	-2.873,01
D) PROFIT / LOSS FOR THE PERIOD (C+19)	48500	-1.140,22	6.637,52	16.280,38

SOURCE: Own

UNIT: Euros

RATIOS

TABLE 22. ANNUAL LIQUIDITY RATIO

LIQUIDITY RATIO	FIRST YEAR	SECOND YEAR	THIRD YEAR
	1,36	2,16	3,45

SOURCE: Own

TABLE 23. ANNUAL ECONOMIC PROFITABILITY RATIO

ECONOMIC PROFITABILITY RATIO	FIRST YEAR	SECOND YEAR	THIRD YEAR
	- 0,10	0,48	0,57

SOURCE: Own



Teaching entrepreneurship with educational games

„A game is like a mirror that allows you to look at yourself” Robert Kiyosaki

Games used to be played only for fun by children and teenagers mainly. In recent years an important role of games in education has been noticed – gamification.

Methods based on gamification are used by business schools, consulting companies use them for recruitment and finding talented people. Business coaches also work with games. It is time for teachers to start using games.

There are many reasons for such big interest in games:

- classic methods are becoming unattractive - especially those used at schools
- curriculum introduces knowledge and improves skills and games complement them by developing attitudes
- players learn faster and more effectively.

On the basis of psychological research, we remember 85-90% of what we perform and only 50% of what we see and hear.

That is why we consider games as a wonderful tool and recommend using them in the lessons of entrepreneurship.

Why do we play?

Because we think that:

- It is an interesting way to draw attention to a difficult subject of economy and entrepreneurship
- Learning is also gaining new experiences and games make it easier to take risk
- Students willingly take part in active forms of education
- Players can quickly estimate their share in the final result of the game
- It is possible to work out various solutions to the problem
- The players and the leaders of the game have the possibility to get to know one another and discuss together different solutions
- Games are a popular form of social activity

Who do we play educational games with?

ADULTS:

- **Students** of the Secondary School for Adults
- **Prisoners** – students of the Secondary School for Adults on the premises of the local prison
- **Course participants** – adults from disadvantaged groups – unemployed, permanently unemployed or disabled
- **PCKK staff** during the internal trainings
- **Seniors** from the Academy of Third Age
- **Hospital patients** (psychiatric ward)

YOUTH:

- **Students** of the University of Economics (banking and management)
- Upper secondary school **students**
- Lower secondary school **students**
- **Youth of disadvantaged groups** – participants of educational projects
- **Trainees and volunteers**

Why do we play?

- To learn market mechanisms in the school environment
- To get to know your own sense of entrepreneurship
- To increase self-knowledge by different elements of the game
- To discover new abilities

What do we improve?

Abilities:

- Negotiation
- Team work
- Leadership
- Creativity
- Planning
- Assertiveness
- Motivation
- Work with emotions etc.

Knowledge:

- Basics of economy
- Banking
- Investment
- Accountancy
- Economic resources
- Market functioning etc.

How do we play?

- Games last 20 minutes to 2 hours
- They are adjusted to the intellectual level of the participants
- 10 to 40 players can take part in a game (e.g. one group or one class)
- They can take place in any conditions (usually a classroom)
- Low expenditures (participants need a piece of paper, a pencil, a calculator)

PEASANT SCHOOL OF BUSINESS

What can we experience through the game?

- the lesson of history of entrepreneurship
 - experiencing the role of an entrepreneur
 - making decisions
 - taking risk
 - negotiating
 - creating and realizing the strategies
 - learning basic rules of free market
 - team and individual work
 - learning by playing
-
- The game has been created in the cooperation of Polish National Bank and Association of Andrychów Lovers.

Andrychów

Is a town located in the south of Poland, near the cities of Cracov and Katowice. It has been known for flax cultivation since the 17th century. It was given the right to organize 12 fairs a year.

In the first half of the 18th century, Franciszek Czerny-Schwarzenberg (the owner of Andrychów region) brought weavers from Belgium, Saxony and Silesia. Their experience and local weaving traditions made Andrychów a great weaving centre. Thanks to acceptance and support of the land owner, peasants could produce and sell linen canvas on their own. They created so called "kolegacje" (the word comes from the Polish word colleague) which were the counterparts of contemporary partnerships. They also worked on their own. More enterprising peasants organized trade expeditions to: Lviv, Kraków, Warszawa, Amsterdam, Hamburg, Lübeck, Barcelona, Moscow, Istanbul

THE GOAL OF THE GAME

- During the game players take the roles of bakers, weavers or blacksmiths.
- Their task is to gather as much wealth as possible.
- The players produce goods, trade on the markets and organize trade expeditions.
- There are three kinds of craftsmen in the game:
 - ✓ A blacksmith who produces wagons
 - ✓ A weaver who produces canvas
 - ✓ A baker who produces bread
- At the beginning each player receives:

- ✓ 12 MGPs (mountain gold points),
- ✓ Character Card (randomly) and primary supplies:
- ✓ 6 Baker's Time Cards to Bakers
- ✓ 6 Weaver's Time Cards to Weavers
- ✓ 6 Blacksmith's Time Cards to Blacksmiths
- Productivity:
- During the period denoted by 1 Time Card, i.e. 1 month, the players can produce:
 - ✓ 4 loaves of bread (baker)
 - ✓ 3 sheets of canvas (weaver)
 - ✓ 2 wagons (blacksmith)
- Even if a player decides to produce less than the maximum possible number of products, the Time Card must still be spent, e.g.:
 - the production of 4 loaves of bread costs 4MGPs and 1 Time Card
 - the production of 2 loaves of bread costs 2MGPs and 1 Time Card.
- To organise a trade expedition
- The characters need to collect efficient amount of products (bread, canvas and wagons).
- They can do that by "buying" them in the bank or by trading in the market with other craftsmen.
- In the market you can bargain (the prices are not fixed) or exchange products
- The amount of products needed for an expedition depends on the city they want to travel to.
- You can find the requirements on the game board, next to the cities' names.
- When you reach your destination you exchange products for money (in the bank). The sum you earn can vary, depending on the supply and demand in the city. (The banker draws the city card from the pile which says how much MGPs you get.)
- The game finishes when no one has enough bread, canvas and wagons to go on another expedition.
- Bank buys the left products in the sale prices.
- The winner is a craftsman who has got most money.

Republic of Stars - characteristic

Objective : Learning basics of entrepreneurship

Ability to analyze data

Abstract thinking

Learning principles of how does the stock exchange function

Planning activities

Teamwork / ways of negotiation and decision making /

Taking responsibility

Risk management

Goal of the game is to familiarize players with basic operations on stock exchange. It shows a decision process that takes place during 1 year of game during which players will:

In first stage of the game:

1. Analyze current economic and political situation of country in which game takes place
2. Decide in which joint-stock companies to invest
3. Buy shares or debentures for designated amount of money, identical for all players

In second stage of the game:

1. Again analyze current economic and political situation of country in which game takes place
2. Determine what influence does this situation have on companies players have invested in
3. Negotiate potential sales or buy of shares or debentures
4. Sell or buy if they see it fit

In third stage of the game:

1. Sell all shares and debentures, summarize obtained amount of money
2. Analyze their own decisions during all stages of the game
3. Suggest potential changes in decision making tactics that could be used in real-life market
4. Draw conclusions

I

You live in **the Republic of Stars**. Your country is in difficult and unstable economic situation. You are extremely lucky because you have been given the opportunity to play on the Galactic Stock Exchange. Within the space enfranchisement you have received a shareholding deposit worth 10 000 Space Diamonds (SD), which you have to spend on stock market investments.

You Can buy at the exchange rate on 03.02.2020 the following securities:

LP	Company name	Industrial branch	stock price	stock price	stock price
			02.01. 2020	02.02.2020	02.03.2020
1	<i>Bamboo paradise</i>	Sports equipment	140 SD	130 SD	150 SD
2	<i>Wooden wheel</i>	Transport	170 SD	172 SD	175 SD
3	<i>Hotty world</i>	Lingerie	110 SD	115 SD	120 SD
4	<i>Curved gun</i>	Armaments	200 SD	210 SD	210 SD
5	<i>Petty thief</i>	Bank	210 SD	230 SD	250 SD
6	<i>Heaven in my mouth</i>	Meat and meat products	120 SD	115 SD	120 SD
7	<i>Drugs</i>	Pharmaceutical	140 SD	146 SD	160 SD
8	<i>Crash tests</i>	Automobiles	120 SD	110 SD	140 SD
9	<i>Starship</i>	Tourism	190 SD	198 SD	210 SD
10	<i>Hop</i>	Brewery	250 SD	260 SD	270 SD
11	<i>Goggle eye</i>	Detective	70 SD	73 SD	75 SD
12	<i>Annual bonds</i>	200 SD –fixed interest rate 20%			

Each of the above companies launches 1 000 shares and the country launches 1 000 bonds.

You have to choose a person who will represent you in the stock exchange and who will present the results of investments.

Let's start playing!!!

Six months have passed. In your country the following have happened:

1. An outbreak of foot and mouth disease caused by Plutonauts provocation
2. Viruses brought from the Earth have caused the Spanish flu epidemic
3. As a result of the coup on Mars, the government has been overthrown (the green liberals rule the country now)
4. Winter Olympic Games have taken place in Saharashit.

As a result of these events the quotation of securities were as follows:

LP	Company name	Industrial branch	stock price 02.07. 2020	stock price 02.08.2020	stock price 02.09.2020
1	<i>Bamboo paradise</i>	Sports equipment	170 SD	172 SD	175 SD
2	<i>Wooden wheel</i>	Transport	180 SD	182 SD	185 SD
3	<i>Hotty world</i>	Lingerie	110 SD	110 SD	105 SD
4	<i>Curved gun</i>	Armaments	210 SD	210 SD	230 SD
5	<i>Petty thief</i>	Bank	260 SD	260 SD	270 SD
6	<i>Heaven in my mouth</i>	Meat and meat products	65 SD	75 SD	70 SD
7	<i>Drugs</i>	Pharmaceutical	200 SD	210 SD	215 SD
8	<i>Crash tests</i>	Automobiles	170 SD	170 SD	170 SD
9	<i>Starship</i>	Tourism	170 SD	172 SD	170 SD
10	<i>Hop</i>	Brewery	280 SD	290 SD	300 SD
11	<i>Goggle eye</i>	Detective	80 SD	70 SD	75 SD
12	<i>Annual bonds</i>	200 SD – fixed interest rate 20%			

Now you have the last chance to revalue and exchange your stocks at the rate from 02.09.2020.

III

Another six months have passed. In your country the following have happened:

1. A car running on water has been invented.
2. Costless energy sources have been discovered.
3. The war has started on Mars.
4. An AIDS and cancer vaccine has been invented.

The result of these changes is the quotation of securities, which is as follows, and allows you to count your investments result:

	Company name	Industrial branch	stock price 02.03.2021
1	<i>Bamboo paradise</i>	Sports equipment	170 SD
2	<i>Wooden wheel</i>	Transport	300 SD
3	<i>Hotty world</i>	Lingerie	105 SD
4	<i>Curved gun</i>	Armaments	400 SD
5	<i>Petty thief</i>	Bank	300 SD
6	<i>Heaven in my mouth</i>	Meat and meat products	110 SD
7	<i>Drugs</i>	Pharmaceutical	380 SD
8	<i>Crash tests</i>	Automobiles	100 SD
9	<i>Starship</i>	Tourism	100 SD
10	<i>Hop</i>	Brewery	360 SD
11	<i>Goggle eye</i>	Detective	70 SD
12	<i>Annual bonds</i>	20% fixed interest rate	

Count your results, present and interpret them.

“Strategic planning” game (two colours)

Game objectives :

- Planning activities
- Team work
- Negotiation techniques
- Risk prediction and risk taking
- Taking responsibility
- Abstract thinking

Game instructions:

Two competitive companies start a business involving making market decisions (transactions). The decisions are presented in the form of white and black cards

Players gain points based on their own decisions and on the decisions made by their competitor, according to the table below.

The aim is to gain as many points as possible.

The company gains or loses according to the rules:

The player's colour	The competitor's colour	Transactions I-IV	Transactions V-VI	Transactions VII-VIII
Blue	Green	+ 10	+ 25	+ 50
Blue	Blue	- 5	- 10	- 25
Green	Blue	- 10	- 25	- 50
Green	Green	+ 5	+ 10	+ 25

Each company makes 8 transactions of exchange.

Before each round the companies plan their actions (notes have to be made in the table of transactions):

1. They determine the given and received colour for each transaction
2. They value each transaction
3. They sum up the predicted final result

The game starts.

The players can modify their plans depending on the changing situation on the market.

The actual results of the game are recorded in the form below.

The criterion of efficiency is the profit maximization /plus points/.

RECORDS OF TRANSACTIONS SHEET

transactions	PLAN			IMPLEMENTATION		
	The player's colour	The competitor's colour	Valuation	The player's colour	The competitor's colour	Valuation
I						
II						
III						
IV						
V						
VI						
VII						
VIII						
TOTAL	xxxxxxxxxx	xxxxxxxxxx		xxxxxxxxxx	xxxxxxxxxx	

WAREHOUSE MANAGEMENT

Game objectives:

- ✓ reasonable warehouse management i.e. having the lowest possible cost
- ✓ getting to know the needs of potential customers

Game instructions

1. There are **teams consisting of 1,2 or 3 people**
 2. The first three rounds are played together, **the initial number of products on stock is the same** for all the players – that is **30**
 3. The aim of the team is **ordering the goods reasonably** in order to reach **the lowest possible cost of managing the warehouse.**
 4. The goods are delivered to the warehouse **three weeks** after they have been ordered
 5. **Every week demand** is drawn by the players and is **the same for everybody**
 6. The amount of demand has the value between **1- 10**
 7. There is a possibility to draw the 1x, 2x, 3x cards which means that the player draws additional 1, 2 or 3 cards
 8. A team can **order** goods only before **drawing the value of demand** in a given week
 9. Players don't pay for computers, they cover the costs of storage, delivery and possible profit loss
 10. **The profit loss is possible when the drawn value of demand is higher than the goods on stock**
- The winner is the team which reaches the lowest possible cost of warehouse management**

Necessary information about the costs of warehouse management:

Weekly cost of one product storage	- 2\$
Delivery cost	- 100\$
Profit loss	- 50\$

BUSINESS GLOSSARY

No.	Word in English	Definition in English	Word in Dutch	Word in French	Word in Spanish	Word in Polish
1	ACCOUNTING	A systematic process of identifying, recording, measuring, classifying, verifying, summarizing, interpreting and communicating financial information. It reveals profit or loss for a given period, and the value and nature of a firm's assets, liabilities and owner's equity.	BOEKHOUDING	COMPTABILITÉ	CONTABILIDAD	KSIEGOWOSC / RACHUNKOWOSC
2	ADDED VALUE	An amount added to the value of a product/service, equal to the difference between its cost and the amount received when it's sold. Wages, taxes, etc. are deducted from the added value to give the profit.	MEERWAARDE	VALEUR AJOUTÉE	VALOR AÑADIDO	WARTOSC DODANA
3	ASSET	A resource with economic value that an individual, corporation or country owns or controls with the expectation that it will provide future benefit.	AANWINST/ ACTIEF	ACTIF	ACTIVO	AKTYWA
4	BALANCE SHEET	A financial statement that summarizes a company's assets, liabilities and shareholders' equity at a specific point in time.	REVIEW	BILAN	BALANCE	BILANS

5	BUDGET	A plan to show how much money a person or organization will earn and how much they will need or be able to spend/ An estimation of the revenue and expenses over a specified future period of time.	BUDGET/ BEGROTING	BUDGET	PRESUPUESTO	BUDŻET
6	CAPITAL	Wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing.	KAPITAAL	CAPITAL	CAPITAL	KAPITAŁ
7	COMMERCIAL	Concerned with or engaged in commerce Making or intended to make a profit	COMMERCIELE	COMMERCIAL	COMERCIAL	KOMERCYJNY
8	COMPANY	A commercial business An organized group of people with a particular purpose, such as a business or government department	BEDRIJF	ENTREPRISE	EMPRESA	FIRMA
9	COMPETITION	A situation in which someone is trying to win something or be more successful than someone else: 10the person, people or company you are trying to be better than / Rivalry in which every seller tries to get what other sellers are seeking at the same time: sales, profit, and market share by offering the best practicable combination of price, quality, and service.	CONCURRENTIE	CONCURRENCE	COMPETENCIA	KONKURENCJA
10	CONSUMER	A person who buys goods or services for their own use /An individual who buys products or services or personal use and not for manufacture or resale. It is someone who can make the decision whether or not to purchase an item at the shop, and someone who can be influenced by marketing and advertisements.	CONSUMENT	CONSOMMA- TEUR	CONSUMIDOR	KONSUMENT
11	CURRENT LIABILITIES	Accountancy: a liability that will be in the company less than 12 months	KORTLOPENDE VERPLICHTING	DETTE COURANTE	PASIVO CORRIENTE	ZOBOWIĄZANIA KRÓTKOTERMINOW E

12	CURRENT ASSETS	Accountancy: an asset that will be in the company less than 12 months.	VLOTTEND ACTIEF / KORTLOPEND ACTIEF	ACTIF COURANT	ACTIVO CORRIENTE	AKTYWA OBROTOWE
13	DEFICIT	An excess of expenditure or liabilities over income or assets in a given period.	TEKORT	DÉFICIT	DÉFICIT	DEFICYT
14	DEMAND	The amount of a particular economic good or service that a consumer or group of consumers will want to purchase at a given price.	AANVRAAG	DEMANDE	DEMANDA	POPYT
15	ENTREPRENEUR	A person who sets up a business or businesses, taking on financial risks in the hope of profit	ONDERNEMER	ENTREPRENEUR	EMPRENDEDOR	PRZEDSIĘBIORCA
16	EXCHANGE	An act of giving one thing and receiving another (especially of the same kind) in return A visit or visits in which two people or groups from different countries stay with each other or do each other's jobs The changing of money to its equivalent in the currency of another country Give something and receive something of the same kind in return	UITWISSELING	ECHANGE	INTERCAMBIO	WYMIANA
17	EXPERIENCE	Practical contact with and observation of facts or events The knowledge or skill acquired by a period of practical experience of something, especially that gained in a particular profession An event or occurrence which leaves an impression on someone	ERVARING	EXPERIENCE	EXPERIENCIA	DOŚWIADCZENIE

18	EXPORT	to send goods to another country for sale /A function of international trade whereby goods produced in one country are shipped to another country for future sale or trade. The sale of such goods adds to the producing nation's gross output.	EXPORT / UITVOER	EXPORTER	EXPORTAR	EKSPORT
19	FINANCIAL	Linked with money	FINANCIËLE	FINANCIER	FINANCIERO	FINANSOWY
20	FOREIGN	Of, from, in, or characteristic of a country or language other than one's own	BUITENLANDSE	ETRANGER	EXTRANJERO	ZAGRANICZNY
21	IMPORT	Bring (goods or services) into a country from abroad for sale Imports: a commodity, article, or service brought in from abroad for sale	IMPORT / AANVOER	IMPORTER IMPORTATION	IMPORTAR	IMPORT / IMPORTOWAĆ
22	INCOME	Money that an individual or business receives in exchange for providing a good or service or through investing capital. In businesses, a company's remaining revenues after all expenses and taxes have been paid.	INKOMEN	REVENU	INGRESO	DOCHÓD
23	INVEST	Put money into financial schemes, shares, property, or a commercial venture with the expectation of achieving a profit.	INVESTEREN	INVESTIR	INVERTIR	INWESTYCJA
24	INVOICE	a list of things provided or work done together with their cost with possibility of payment at a later time / A commercial document that itemizes a transaction between a buyer and a seller. If goods or services were purchased on credit, it will usually specify the terms of the deal, and provide information on the available methods of payment.	FACTUUR	FACTURE	FACTURA	FAKTURA

25	KNOWLEDGE	The sum of what is known Facts, information, and skills acquired through experience or education; the theoretical or practical understanding of a subject	KENNIS	SAVOIR	CONOCIMIENTO	WIEDZA
26	LIABILITY	A company's legal debts or obligations that arise during the course of business operations.	AANSPRAKELIJK HEID	DETTE	PASIVO	ZOBOWIĄZANIA
27	MARKET	A market is any place where the sellers of a particular good or service can meet with the buyers of that goods and service where there is a potential for a transaction to take place.	MARKT / MARKET	MARCHE	MERCADO	RYNEK
28	MARKETING	The management process through which goods and services move from concept to the customer	MARKETING	MARKETING	MARKETING	MARKETING
29	MARKETING RESEARCH	Market research is a key part of developing your marketing strategy. It's about collecting information to give you an insight into your customers' mind so that you understand what they want, how they gather information and where they come from.	MARKETING ONDERZOEK	ETUDE DE MARCHE	ESTUDIO DE MERCADO	BADANIA RYNKOWE
30	NETWORK	A group or system of interconnected people or things A group of people who exchange information and contacts for professional or social purposes	NETWERK	RESEAU	RED	SIEĆ
31	NON-CURRENT ASSETS	Accountancy: an asset that will be in the company more than 12 months	VASTE ACTIVA	ACTIF NON- COURANT	ACTIVO NO CORRIENTE	AKTYWA TRWAŁE

32	NON-CURRENT LIABILITIES	Accountancy: a liability that will be in the company more than 12 months	LANGLOPENDE VERPLICHTING	DETTE NON-COURANTE	PASIVO NO CORRIENTE	ZOBOWIĄZANIA DŁUGOTERMINOWE
33	OPPORTUNITY	A time or set of circumstances that makes it possible to do something A chance for employment or promotion	GELEGENHEID	OPPORTUNITÉ	OPORTUNIDAD	SZANSA
34	PRODUCTIVITY	The effectiveness of productive effort, especially in industry, as measured in terms of the rate of output per unit of input.	PRODUCTIVITEIT	PRODUCTIVITÉ	PRODUCTIVIDAD	RENTOWNOŚĆ / WYDAJNOŚĆ
35	PROFIT	A financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity./ the money a business makes after accounting for all the expenses.	PROFIT / WINST / RESULTAAT	BENEFICE	BENEFICIO	ZYSK
36	SHARE	A unit of ownership interest in a corporation or financial asset.	SHARE / AANDEEL	ACTION	ACCIÓN	UDZIAŁ / AKCJA
37	SUPPLY	the total amount of a specific good or service that is available to consumers.	SUPPLY / LEVERING	OFFRE	OFERTA	PODAŻ
38	TAX	A compulsory contribution to state revenue, levied by the government on workers' income and business profits, or added to the cost of some goods, services, and transactions.	BELASTING	TAXE	IMPUESTO	PODATEK
39	TRADE	The action of buying and selling goods, services or information.	HANDEL	COMMERCE	COMERCIO	HANDEL
40	TURNOVER	The amount of money taken by a business in a particular period.	OMZET	CHIFFRE D'AFFAIRES	FACTURACIÓN	OBRÓT



CO-BUS-VET PROJECT OBJECTIVES

- To support teachers & trainers **"to use" business knowledge** to improve their teaching skills

- To support teachers & trainers for vocational guidance of their students & trainees and to encourage them **to think economically**, in order to understand the mechanisms of the free economy

- To help teachers, trainers, students, trainees to grow personally and professionally, **to develop their creativity and team work spirit**

- To help teachers inspire their students **to achieve a healthy business world** and **to develop the entrepreneurial behaviour**

- **To promote the contact** between generations, **intercultural experience and exchange** between partners and a better understanding and knowledge of the European linguistic, cultural and social environment

COORDINATOR:

Quarter Mediation, Netherlands
www.quartermediation.eu



PARTNERS:

Institut E-Seniors, France
<http://www.e-seniors.asso.fr/Institut/>



Centro Integrado Público de Formación Profesional Misericordia, Spain
www.cipfp-misericordia.org



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CO-BUS-VET

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<https://www.facebook.com/pages/Co-Bus-Vet-Project/631482520221594>

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Lifelong Learning Programme

The EU Lifelong Learning Program was launched on January 1st in 2007. With a budget of almost 7 billion Euros for 2007-2013, it is the biggest European Education Programme. The programme funds European exchanges of learners and teachers in all age groups, as well as cooperation among European educational institutions.

The programme supports European cooperation in education policy and contributes in particular to implementing the objectives of the Copenhagen Declaration in the area of vocational training and of the Bologna Process in higher education.

Leonardo da Vinci Programme

Leonardo da Vinci Programme focuses on vocational education and training, other than at tertiary level. It addresses both the learning and teaching needs in the sector, and is therefore aimed at all parties involved, namely trainees in vocational education, teachers and trainers, institutions and educational bodies, enterprises, associations, social partners and bodies relating to either lifelong learning or the labour market.

CO-BUS-VET

The Project “**CO**mparison of **BUS**iness Policies in **V**ocational **E**ducational and **T**raining in EU countries and Adaptation of Good Practices at VET Schools and VET Providers” is implemented under Leonardo da Vinci Learning Partnership **(2013-1-NL1-LE004-12683-1)** from August 2013 to July 2015.

This project involves directly 4 European partners from 4 different countries: **the Netherlands, Poland, Spain and France**. The partnership includes two Adult Education Providers, one Vocational Training Center and one Non Governmental Organization.



CO-BUS-VET Project Summary

The objectives and activities of the project CO-BUS-VET address the teachers and students of economical subjects in VET schools and to the trainers and trainees from VET providers. The learners from VET schools and EU labour market will develop **an entrepreneurial attitude and way of thinking**, which will allow them to find easier a place on the labour market (e.g. by starting their own business).

The project intends to create and improve the entrepreneurial competencies of the staff in VET organizations involved in the project, **to realize an exchange of good practices and to innovate the traditional entrepreneurial education**, by making it more creative, transforming the business information in a didactic method itself, integrated in the curriculum.

OBJECTIFS DU PROJET CO-BUS-VET

- Encourager les professeurs et les formateurs à « **utiliser** » leurs **connaissances de l'entreprise** pour améliorer leurs compétences d'enseignement

- Encourager les professeurs et les formateurs à donner des conseils professionnels à leurs étudiants ; leur permettre de penser **de façon économique** afin de comprendre l'ensemble des mécanismes de l'économie de marché

- Aider les professeurs, les formateurs et les étudiants à **s'épanouir** professionnellement et personnellement, et à **développer leur créativité et leur esprit d'entreprise**

- Aider les professeurs et formateurs à motiver leurs étudiants afin que ces derniers **réussissent dans le monde de l'entreprise et développent un esprit d'entreprise**

- **Promouvoir le contact entre les générations, l'expérience interculturelle et l'échange entre les partenaires.** Promouvoir également une meilleure compréhension et une meilleure connaissance du contexte européen qu'il soit social, culturel ou linguistique.

COORDINATEUR:

Quarter Mediation, Pays-Bas
www.quartermediation.eu

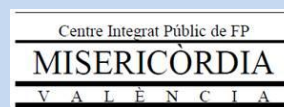


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Ce document est financé par le Programme d'apprentissage tout au long de la vie



Le Programme d'apprentissage tout au long de la vie

Ce programme a été lancé le 1^{er} janvier 2007. Avec un budget qui atteint presque les 7 milliards d'euros pour la période 2007-2013, il s'agit du plus important programme lié à l'éducation en Europe. Le programme finance les échanges européens entre groupes de professeurs et d'apprenants de tous âges ainsi que la coopération parmi les structures éducatives européennes.

Le programme soutient la coopération européenne dans le domaine éducatif et contribue à appliquer plus spécifiquement les objectifs de la Déclaration de Copenhague concernant la formation professionnelle, et ceux du Processus de Bologne dans l'enseignement supérieur.

Le Programme Leonardo da Vinci

Le Programme se concentre sur la formation et l'enseignement professionnels autre que l'enseignement supérieur. Il s'adresse à la fois aux besoins de formation et d'apprentissage, mais également à toutes les parties impliquées, à savoir les stagiaires de l'enseignement professionnel, les professeurs et formateurs, les structures et centres d'enseignement professionnels, les associations et partenaires liés à l'apprentissage tout au long de la vie ou au marché du travail.

Le projet CO-BUS-VET

Le projet « **CO**mparison of **BUS**iness Policies in **V**ocational **E**ducational and **T**raining in EU countries and Adaptation of Good Practices at VET Schools and VET Providers » (**2013-1-NL1-LEO04-12683-1**) s'inscrit dans le cadre du Programme d'apprentissage Leonardo da Vinci, pour une durée de deux ans, d'août 2013 à juillet 2015.

Ce projet implique quatre partenaires provenant de quatre pays européens: **les Pays-Bas, la Pologne, l'Espagne et la France**. Le partenariat comprend deux centres de formation pour adultes, un centre de formation professionnelle et une organisation non gouvernementale.



Présentation du projet

Les objectifs et activités du projet CO-BUS-VET concernent les professeurs et étudiants des écoles de formation et d'enseignement professionnels, et les formateurs et stagiaires de ces centres. Les apprenants provenant de ces écoles et du marché du travail européen, développeront **un esprit d'entreprise et une manière de penser** qui leur permettront de trouver plus facilement une place sur ce marché grâce notamment à la création de leur propre entreprise.

Le projet propose à la fois de créer et d'améliorer les compétences entrepreneuriales des employés des centres impliqués dans le projet, mais permet également **d'échanger de bonnes pratiques et d'innover l'enseignement entrepreneurial traditionnel** en le rendant plus créatif et en transformant l'enseignement entrepreneurial en une méthode didactique intégrée au programme d'études.

CELE PROJEKTU CO-BUS-VET

- Podwyższanie kompetencji przedsiębiorczych u nauczycieli/trenerów pracujących w ośrodkach szkolenia zawodowego.
- Unowocześnienie tradycyjnej edukacji biznesowej poprzez wprowadzenie bardziej kreatywnych metod pracy.
- Pomoc nauczycielom, trenerom, studentom oraz uczestnikom szkoleń w rozwoju osobistym i zawodowym, kształcenie ich kreatywności i umiejętności pracy zespołowej.
- Dzielenie się wiedzą i dobrymi praktykami w obszarze inspirowania słuchaczy do osiągania celów biznesowych oraz rozwijania zachowań przedsiębiorczych
- Promowanie kontaktów i współpracy pomiędzy generacjami oraz wymiany doświadczeń między partnerami, lepsze zrozumienie środowiska kulturowego i społecznego oraz doskonalenie kompetencji językowych.

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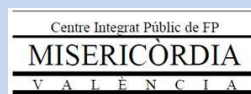


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Program uczenie się przez całe życie LLP

Program LLP jest to największy europejski program edukacyjny, promujący wymianę uczniów i nauczycieli we wszystkich grupach wiekowych oraz współpracę europejskich instytucji edukacyjnych.

Realizowany jest z Funduszy Europejskich w latach 2007-2013. Program wspiera realizację celów Deklaracji Kopenhaskiej w zakresie kształcenia zawodowego i procesu bolońskiego w szkolnictwie wyższym.

Program Leonardo da Vinci

Program Leonardo da Vinci koncentruje się na edukacji i szkoleniu zawodowym. Jego działania kierowane są do: uczniów szkół zawodowych, stażystów, nauczycieli zawodu, trenerów, przedsiębiorców, partnerów społecznych oraz wszystkich instytucji edukacyjnych powiązanych z rynkiem pracy

CO-BUS-VET

Projekt „Porównanie metod rozwijania przedsiębiorczości w kształceniu zawodowym w krajach Unii Europejskiej oraz zastosowanie dobrych praktyk w szkołach zawodowych i instytucjach kształcenia zawodowego.” Jest realizowany w ramach programu Leonardo da Vinci od sierpnia 2013 roku do lipca 2015 r.

Projekt realizowany jest w partnerstwie czterech europejskich instytucji edukacyjnych:

Quarter Mediation z Holandii,
Institut E-Seniore z Francji,
Prywatne Centrum Kształcenia z Polski i
Centro Integrado Publico de Formacion Profesional Misericordia z Hiszpanii.



CO-BUS-VET PODSUMOWANIE PROJEKTU

Projekt ma na celu podniesienie kompetencji nauczycieli przedsiębiorczości oraz przygotowanie materiałów pozwalających na wprowadzenia bardziej kreatywnych metod pracy na lekcjach przedsiębiorczości.

W tym celu planowane są następujące działania:

- przygotowanie prezentacji pokazujących przykłady współpracy szkół zawodowych i instytucji szkoleniowych z rynkiem pracy w krajach partnerskich
- prezentacja przykładów dobrych praktyk doskonalenia przedsiębiorczości stosowanych w instytucjach partnerskich
- warsztaty wykorzystania gier w edukacji biznesowej
- debata na temat „Osobiste i zawodowe predyspozycje człowieka odnoszącego sukces w biznesie”.