

# Entrepreneurship training offers for Roma



Lifelong  
Learning  
Programme

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## contents

	page
<b>1. Partner in this Project</b>	<b>3</b>
<b>2. Preliminary Remarks</b>	<b>4 - 5</b>
<b>3. Competence Assessment Scheme for Roma</b>	<b>6 - 26</b>
3.1. Why having this document?	7
3.2. Table of contents	8
3.3. Objectives	9 - 10
3.4. Motives	11
3.5. What technical knowledge and what experience do you have?	12 - 14
3.6. Analysis of my work activities	15 - 16
3.7. Gaining the necessary knowledge	17 - 18
3.8. What about your entrepreneurial self-confidence?	19 - 21
3.9. Physical and mental capacity	22 - 23
3.10. Fitness and Spare Time	24 - 25
3.11. Family / environment	26
<b>4. The step into self - employment - What to do?</b>	<b>27 - 34</b>
4.1. Consultation	27
4.2. Checklist „Business Start-up“	28
4.3. Checklist „Business Concept“	29
4.4. Checklist „Personal Living Cost“	30
4.5. Template „Capital Demand Plan“	31
4.6. Template „Financing Plan“	31
4.7. Template „Profitability Preview“	32
4.8. Template „Cash Budget“	33
4.9. Ratio Analysis	34
<b>5. Questionnaire</b>	<b>35 - 43</b>
5.1. Questionnaire for learners	35 - 38
5.2. Questionnaire for teachers	39 - 40
5.3. Questionnaire for Stakeholders of Adult Education	41 - 43
<b>6. Personal successful stories</b>	<b>44 - 61</b>

# 1. Partner in this Project

This product was jointly developed by the partners of the GRUNDTVIG Learning Partnership  
**“A new ENTRans – Entrepreneurship Training Offers for Roma”**  
**in the duration August 2013 – July 2015.**



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## 2. Preliminary Remarks

„...They steel like ravens, are afraid of hard work and a peoples of restless nomads...”  
– if it comes to „Gypsies”, we are quick with prejudices. However, not only in the partner countries but also in many countries of Europe resentments against minorities are widespread. Even more difficult is that they can be mobilised at any time what is not only proven by regular riots but also by their actual living situation on a sad way.

„Roma are still the poorest, most unemployed, lowest educated, shortest living, most imprisoned Europeans.” Ian Hancock, Romani-Scientist, University Texas (2010)

„Another year has passed in which we did not fight against the discrimination of Roma in Europe with appropriate means. The Roma communities need to be involved in the creation, implementation and assessment of strategies they are target group of. Key to success is a joint concept for the implementation of human rights ...” EU Human Rights Agency (2010)

„The situation has changed to the worse in the last time.” Laszlo Andor, EU Commissioner for Employment, Social Affairs and Inclusion (2011)

With 10 to 12 million members Roma are the biggest ethnic minority in Europe. Their share in the total population is in a few South-Eastern European countries already today 10 per cent, with an increasing tendency. Out of the estimated 6 million Roma in the EU, more than half of them live in the partner countries of the project. These are app 120,000 in Germany, 700,000 in Spain, 700,000 in Hungary and 1.95 Mio. in Romania. Opposite to the European trend three fourth of the Roma are younger than 40 years.



A relevant reason for the permanent discrimination of Roma, is their low education level. The most noticeable are the disadvantages in the education sector that is a central field for integration in the society and the social advancement – particularly of such a young population like the one of the Roma. A real segregation exists.

After the compulsory education the participation of Roma in education is clearly reduced. Only app. 15 per cent finalise the secondary schools.

Less than 20 per cent of Roma do not have a finalised professional education. In the majority population these are more than 70 per cent. Only 2 – 5 per cent of all Roma attend a highschool. In the majority population more than 20 per cent do this, in the age group of 20 – 25 year old people even more than 40 per cent. Less than 5 per cent of all Roma are university graduates. Their unemployment rate is in average higher than 70 per cent, the rate of unemployed women is even higher.

More dramatic – even if it is not realised by the public eye – is the situation in the field of self-employment. Throughout the EU about 9.5 per cent of employees are self-employed (solo entrepreneurs or entrepreneurs with employees). In Germany these are 10 per cent, in Spain 16 per cent, in Hungary 11 per cent and in Romania 19 per cent. In Turkey it's 21 per cent.

The share of Roma in the self-employment rates, however, is so low that it is not statistically recorded in the partner countries. Estimations of according NGO speak of less than one per cent.

Opposite to this it is positive that more and more people with migration background go the way of entrepreneurship. The share of self-employers in this target group could be sustained in the last years, despite of the crises. Even though they are mainly solo entrepreneurs, their number raised in the last years in classical immigration countries, such as Italy, France, Great Britain. In Germany for example in the meantime each third migrant founds his/her own enterprise.

This shows that the way into self-employment through according adult education offers is a serious alternative to unemployment and that it can therefore give an important contribution to fighting poverty and social exclusion, for lifelong learning and social participation.

This brochure shall give Roma who are seriously thinking about starting up their own business an orientation.

## 3. Competence Assessment Scheme for Roma intending to set up their own business



## Why having this document?

To set up a business is an exciting thing and not least due to the starter's personality and strengths the success or failure of the new business is decided.

### **Did you ever seriously check if a business start-up is the right thing for you?**

Since personal marks are often underestimated as factors for success, we would like to offer you herewith the opportunity to trace important issues for a successful business set-up.

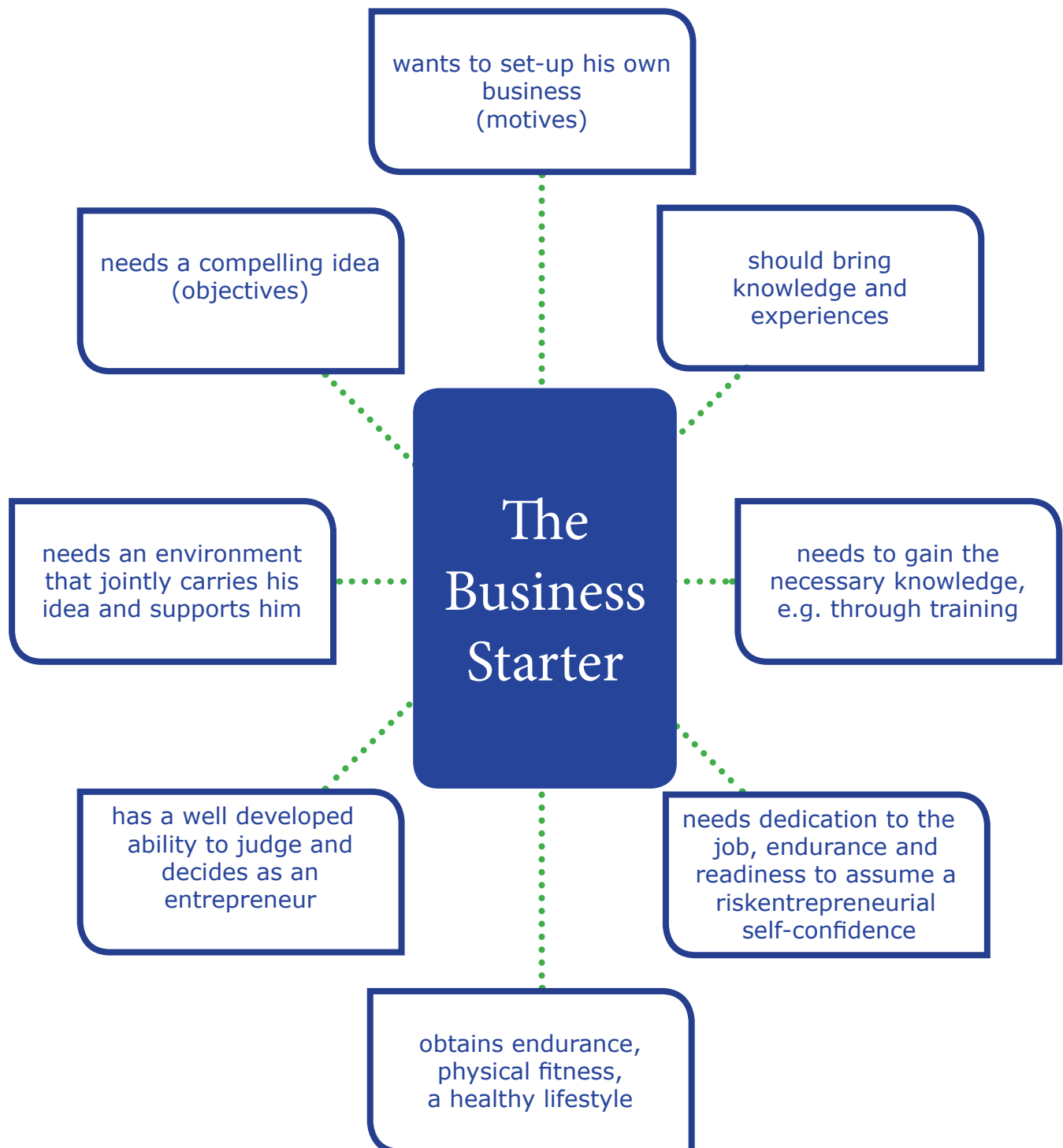
On the following pages you will find an overview on all relevant contents that should be addressed.

Please take your time and read the material carefully. Please do not leave anything out in order to get a comprehensive picture. The more intensive you work on it the more relevant will be the result.

**GOOD LUCK!**



## Table of contents



## Objectives

The success of action will relevantly depend on the clearness of the objectives. The objectives concretise the situation in the future that we are aiming at. If we are acting rightly or wrongly, can be measured with the degree of the objectives' achievement.

Fixing objectives brings several advantages:

- Clear objectives request action
- The recognition of "big tasks" gives structure and direction to the small daily tasks
- We are dealing consciously with the future and create it

**A person is able to do amazing things if there is a goal.**

However, these objectives need to be

- clearly formulated
- possibly concrete
- verifiable
- contain a date until when they should be achieved.

Which objective did you fix for yourself?

.....

.....

.....

What steps are necessary to achieve this objective?

.....

.....

.....



What did you already do to achieve the objective?

.....

.....

.....

What will be your next steps?

.....

.....

.....



## Motives

Motives are the mainspring of our acting and they explain why we are doing something.

Motives express the readiness to achieve an objective. The degree of the readiness to achieve can be differently high.

Why do you want to become self-employed?

	yes	no
• Because I will take-over my parents' business	<input type="checkbox"/>	<input type="checkbox"/>
• Because I want to take-over the business of relatives or friends	<input type="checkbox"/>	<input type="checkbox"/>
• Because I want to be my own boss	<input type="checkbox"/>	<input type="checkbox"/>
• Because I am discontented with my current job	<input type="checkbox"/>	<input type="checkbox"/>
• Because I am discontented with my boss	<input type="checkbox"/>	<input type="checkbox"/>
• Because I think I can do many things better than my boss	<input type="checkbox"/>	<input type="checkbox"/>
• Because I am unemployed and cannot find a job	<input type="checkbox"/>	<input type="checkbox"/>
• Because my current employer will close the business soon	<input type="checkbox"/>	<input type="checkbox"/>
• Because right now I cannot see any professional development for me	<input type="checkbox"/>	<input type="checkbox"/>
• Because I want to earn more money	<input type="checkbox"/>	<input type="checkbox"/>
• Because relatives or friends recommended it to me	<input type="checkbox"/>	<input type="checkbox"/>
• Because I think I would have good chances	<input type="checkbox"/>	<input type="checkbox"/>
• Because I have inherited money	<input type="checkbox"/>	<input type="checkbox"/>
• Because I have invented something	<input type="checkbox"/>	<input type="checkbox"/>
• Because I have a good idea for a product	<input type="checkbox"/>	<input type="checkbox"/>
• Because I have recognised a good market gap	<input type="checkbox"/>	<input type="checkbox"/>
• Because I have an appropriate business partner	<input type="checkbox"/>	<input type="checkbox"/>
• Because .....	<input type="checkbox"/>	<input type="checkbox"/>



- **School degree**



Finalised in ..... year

Finalised in ..... year

as .....profession

with .....degree

## Which further educations / trainings did you complete?

## Enterprise / institution

## Degree

**What did you learn within this further education / training?**

**How well do you master what you have learned?**

**Relevant contents**

Mastering degree

very good

good

satisfactory

sufficient

defective

**Please mark all skills that will be most useful for your self-employment with a text marker.**

[illegible]

- While working, everyone gains various skills and modes of behaviour. Please analyse your previous work relating to that. Use the table on the following side.
- In a second step, please mark all skills and modes of behaviour that will be the most useful for your self-employment with a text marker.

15

Kind of employment: e.g. permanet job, internship, voluntary work <b>Employer:</b>	Activities and degree of mastering	Mastering degree	Gained skills and modes of behaviour																																																												
<b>Example:</b> Deli department in a supermarket	<ul style="list-style-type: none"><li>• Reception of goods and checking</li><li>• Serve customers and consult them</li><li>• Thinking about the decoration of vitrines</li><li>• Instructing the apprentice</li><li>• Cutting sausages, weighing and packing it</li><li>• Putting sausage in the vitrines</li><li>• Writing prices on tables</li><li>• Writing special offers on tables</li><li>• Working with the scales</li><li>• Working with machines</li><li>• Meeting hygiene instructions</li></ul>	<table><thead><tr><th>very good</th><th>good</th><th>satisfactory</th><th>sufficient</th><th>defective</th></tr></thead><tbody><tr><td>X</td><td></td><td></td><td></td><td></td></tr><tr><td>X</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td>X</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td>X</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td>X</td><td></td><td></td><td></td><td></td></tr></tbody></table>	very good	good	satisfactory	sufficient	defective	X					X							X				X				X						X					X									X						X				X					<ul style="list-style-type: none"><li>• Can work easily with customers (friendly, patient)</li><li>• I know how to work with machines and tools</li><li>• I work hygienically correctly</li><li>• I work good together with my colleague</li><li>• I took responsibility (apprentice)</li><li>• I improved my self-control</li></ul>
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## Analysis of my work activities

Gained skills and modes of behaviour																																																																															
Mastering degree defective sufficient satisfactory good very good	<table border="1"> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </table>																																																																														
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Kind of employment: e.g. permanent job, internship, voluntary work <b>Employer:</b>																																																																															

## Gaining the necessary knowledge

**For a successful start-up of a new business it needs more than only technical knowledge.**

- Do you have experiences in the same field you want to start the business in?  
☐ yes ☐ no
- Do you have leading experiences in any field?  
☐ yes ☐ no
- Do you have sufficient commercial, economic and financial knowledge?  
☐ yes ☐ no
- Do you have experiences in marketing and distribution?  
☐ yes ☐ no
- Do you know which formal requirements, e.g. towards authorities, you need to fulfil?  
☐ yes ☐ no
- Do you have already any contacts with potential clients, suppliers and / or co-operation partners?  
☐ yes ☐ no
- Do you know the market situation in your region?  
☐ yes ☐ no

- In the mentioned fields, do you see any gaps that you need to fill?

☐ yes

☐ no

If yes, which gaps?

.....

.....

.....

.....

How do you plan to fill the gaps?

.....

.....

.....

.....



## What about your entrepreneurial self-confidence?

Setting-up a business means to take things in your hands with your own responsibility. The starter needs to leave his secure existence.

- The starter defines which service he will provide.
- However, he also needs to take the risk to fail with his service at the market.



Check in this context for yourself the following statements:	exactly	rather yes	rather no	not at all
• Are you ready to work over-average, especially in the first years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you ready to resign from holidays in the first years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you ready to work in a non-Roma environment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you consider setbacks and disappointments as challenges to do it better next time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have the impression that you can cope with your tasks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you looking for help when you are not able to solve a problem yourself?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you accept critics without becoming insecure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Did you make the experience that you learn from your mistakes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you personally know your limits and your capability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Are you able to assess the pro and cons of risks and to decide on this basis?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have personal contacts that you can use for your professional self-employment as well?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you like to approach people?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Do you have the impression that you can persuade your conversation partners of your arguments and to make them excited about your ideas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Is it easy for you to put yourself in the position of other people?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• In new situations, do you have a confident appearance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## What about your entrepreneurial self-confidence?

How do you assess your readiness to assume a risk?

Please read the following statements and check in which degree they are valid for you.

- It is easy for me to make decisions and to stand by them.
- It is easy for me to approach new challenges.
- I do what needs to be done and do not wait until someone is pointing it out to me.
- I advocate things that are important to me.
- I am convinced that I am able to overcome difficulties.
- I like to take the lead in difficult situations.
- I stay cool when an unforeseen event occurs.
- I am attracted by risky and difficult tasks.
- Competition and competitors stimulate me.
- I do not mind solving crisis situations by myself.
- I hate boring routine work.
- To fight in the first row fills me with satisfaction.

exactly	rather yes	rather no	not at all
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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## Physical and mental capacity

**You should think about the question if you have enough condition, effort capacity, robustness and physical fitness to get through a 12 hours working day and continuing stress – also in a longer duration.**

Check in how far the following statements are valid for you:

- In difficult situation I am calm and relaxed, too.
- I concentrate on realistic tasks and avoid a waste of efforts.
- I divide my work in a way that I keep the oversight.
- I can forgive my own mistakes because without mistakes you cannot learn something.
- I can cope with critics well. I consider it as an opinion I can agree or disagree on.
- It is easy for me to deal with new conditions.
- I can stand for my opinions – also against the opposition of others.
- I am in a good mood most times and positively tempered.
- After work it is easy for me to de-energise and find relaxation.
- I do not forget to keep an eye on my feeding and a physical balance due to my work and every day obligations.

exactly	rather yes	rather no	not at all
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Physical and mental capacity

Imagine that you get involved in a work that brings a high measure of deadline pressure and the likelihood to have surprises, problems and difficulties .....

It is likely that in such a situation you would ....

- respond with countenance and calmness
- be unhappy
- feel well
- feel overstrained
- be really alert

	exactly	rather yes	rather no	not at all
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Fitness and Spare Time

How fit are you?

Have you been seriously ill in the last year?  
.....

Are you doing any voluntary work?  
.....

Do you regularly go in for sports?  
.....

Do you have a hobby?  
.....

Do you smoke?  
.....

Do you suffer an allergy?  
.....

## Fitness and Spare Time

Imagine that you have spare time that you can use to do what you like to do ...

In such a situation you would ...

- easily find relaxation
- attend my hobby intensely
- sparkle with enthusiasm
- show low activity
- have many idea

exactly	rather yes	rather no	not at all
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Think about the following statements!

- I have interests providing me with a balance.
- I keep on thinking about mistakes that I made.
- I am often discontented and grumpy.
- I can divide my spare time and plan it consciously.
- Together with other people I advocate things that are important for us.
- I have friends and relatives with whom I can speak openly.

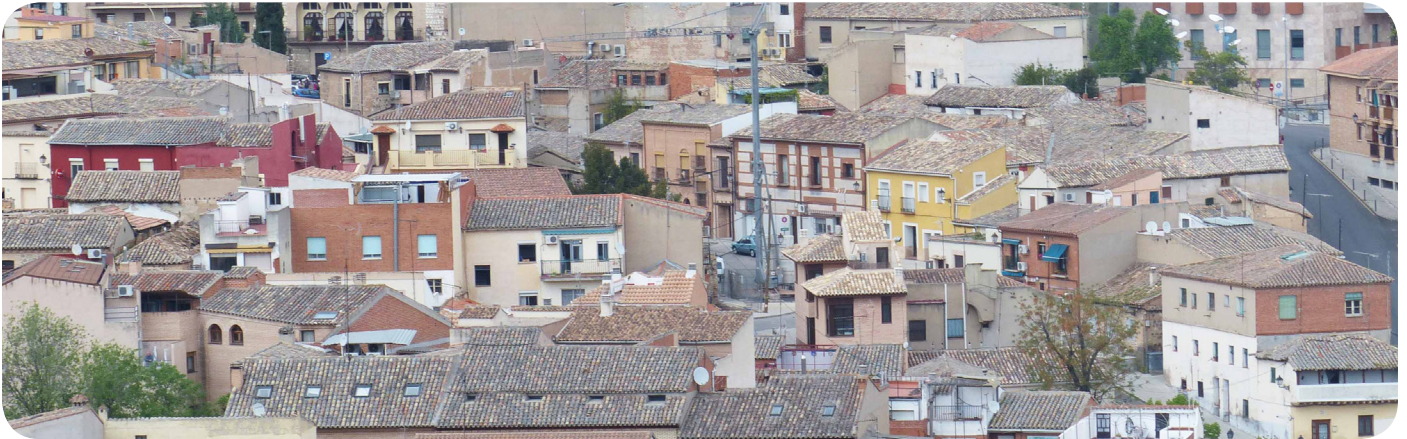


## Family / environment

The business starter is not alone in his life – most times. He is involved in his family, in his circle of friends, in the individual private sphere. However, he should become clear about the question if the private environment goes along with the change into self-employment, if they support the starter and if they do not let him alone. A special role plays of course the wife/husband respectively the partner.

	yes	no
• Did you discuss with your family about what will change through the self-employment?	<input type="checkbox"/>	<input type="checkbox"/>
• Does your partner have a positive opinion about your professional self-employment?	<input type="checkbox"/>	<input type="checkbox"/>
• Is your family ready to give you the necessary practical support?	<input type="checkbox"/>	<input type="checkbox"/>
• Does your family got your back?	<input type="checkbox"/>	<input type="checkbox"/>
• Would your partner be able to finance the family's subsistence in the first phase?	<input type="checkbox"/>	<input type="checkbox"/>
• Is your partner ready to be involved in the foundation activities and in the enterprise in the first years?	<input type="checkbox"/>	<input type="checkbox"/>
• Do you know any entrepreneurs (business starters) in your circle of friends or relatives?	<input type="checkbox"/>	<input type="checkbox"/>

Source and basis for the Competence Assessment Scheme for Roma: „Persönliche Bestandsaufnahme Existenzgründung“ (Personal Stock-Taking Business Start-up) of the Educational Institute Pscherer non-profit plc



## **4. The step into self-employment – What to do?**

**Consultations on starting-up a business, legal forms, on business management, funding opportunities and financial support**

### **4.1. Consultation**

- Checklist Business Start-up – the way into self-employment
- Checklist Business Concept for Start-ups
- Checklist personal living costs
- Template Capital Demand Plan
- Template Financing Plan
- Template Profitability Preview
- Template Cash Budget
- Ratio Analysis
- CCI – Contact Persons for Business Starters

## 4.2. Checklist “Business Start-up”

- Introductory Consultation
- Deepening Start-up Consultation
- Consultation on funding opportunities
- Applying for permissions, health certificates etc.
- Instructions for business rooms / change of purpose
- Creation of the conception, financial planning
- Applying for funding, loans
- Settlement Permit
- Incorporation in the Commercial Registry (depending on the form)
- Social Safety
- Voluntary Unemployment Insurance
- Internal Insurances
- Registration in Supplying Companies
- Registration of the Enterprise
- Tax Number
- Legal Accident Insurance
- Registration of Staff
- Registration of marginal part-timers

### 4.3. Checklist „Business Concept“

- Description of the Plan
- Product and service programme
- Explanation of the market and branch situation
- Site Analysis
- Competition Analysis
- Selection of the Legal Form of the Enterprise
- Presentation of Marketing and Sale Measures
- Staff Planning
- Others (planned measures in research and development, innovations, patents and licenses, environment ...)
- Capital Budgeting and financial planning
- Productivity Preview
- Cash Budget
- Personal Documents

#### 4.4. Checklist „Personal Living Coast“

List of living coast	for the personal documents
Monthly expenditures	€
Total expenditures per month	
Monthly income	€
Total income per month	
<b>= Surplus / Deficit</b>	

#### 4.5. Template „Capital Demand Plan“

Capital Demand Plan
1 Investments
2 Foundation costs (singular)
3 Resources
4 Private costs for households and living (for 6 months)
5 Total amount of the Capital Demand Plan

#### 4.6. Template “Financing Plan”

Financing Plan
1 Equity
2 Interests
3 Outside Capital
4 Grants
5 Total amount of the financial planning

## 4.7. Template „Profitability Preview“

Expenditures in €	Plan Year ....	... %	Plan Year ....	... %	Plan Year ....	... %
Turnover (net)						
- Material Usage						
<b>= Gross Profit I</b>						
- Staff Costs						
<b>= Gross Profit II</b>						
- Other Costs						
<b>= extended Cashflow</b>						
- Interest						
<b>= Cashflow</b>						
- Appreciation						
- Special Appreciation						
<b>= Operational Result</b>						
+ Appreciation						
- Amortisation						
+ Start-up Grant						
- Personal Drawing						
<b>= Surplus / Deficit</b>						



## 4.8. Template „Cash Budget“

	Month 1		Month 2		Month 3	
	Target	Actual	Target	Actual	Target	Actual
A: Liquid Means						
B: Income						
C: Expenditure						
S U B T O T A L						
Investments						
Personal Drawing						
Total Expenditures						
(+) Surplus						
(-) Deficit						
Wraparound from the previous month						
Balance through over-draft credit						
<b>Liquidity</b>						

## 4.9. Ratio Analysis

- Equity Ratio
- Equity-to-fixed-assets Ratio
- 2nd Grade Liquidity
- Capital Lockup Goods
- Debt Relief Duration
- Debt Ratio
- Capital Lockup semi-finalised works
- Capital Lockup Requests
- Turnover Rentability
- Asset Turnover
- Entire Capital Rentability
- Cash-Flow-Ratio
- Gross Margin

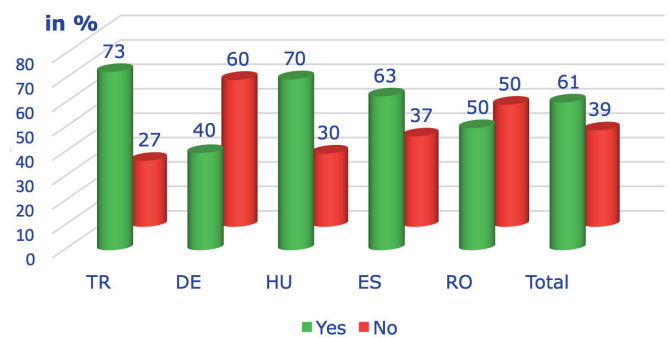
**Source: Chamber of Commerce and Industry Southwest-Saxony**

## 5. Questionnaire

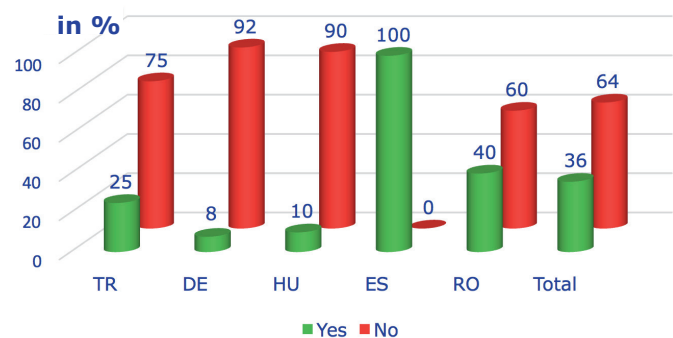
In this chapter we have questions and answers for trainees, trainers and stakeholders just as adult educational establishments. We have listed their answers and put them in a diagram to convey the relations.

### 5.1. Questionnaire for learners

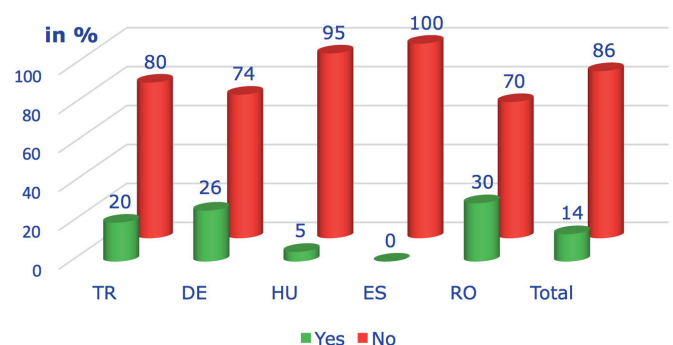
1. Have you ever felt the necessity or the wish to gain a specific knowledge or skill/competence in order to start your own business?



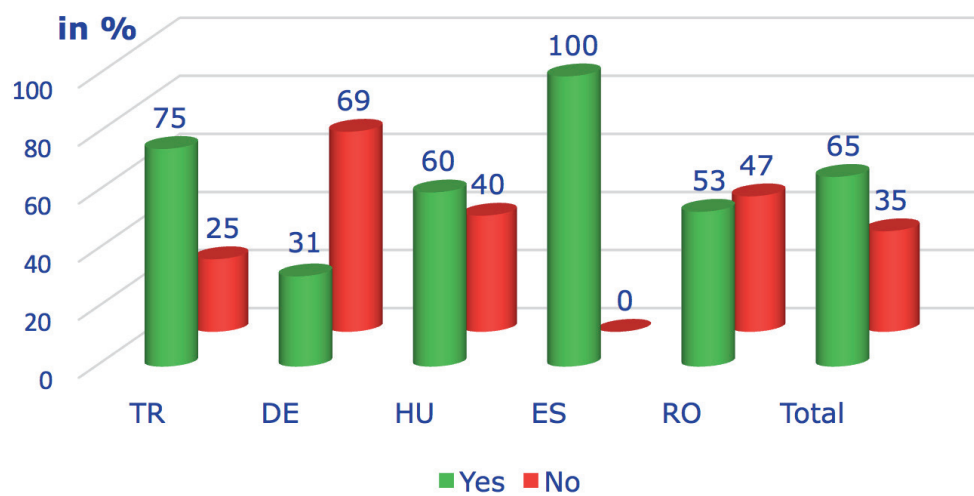
2. Have you ever been informed about an entrepreneurship training course?



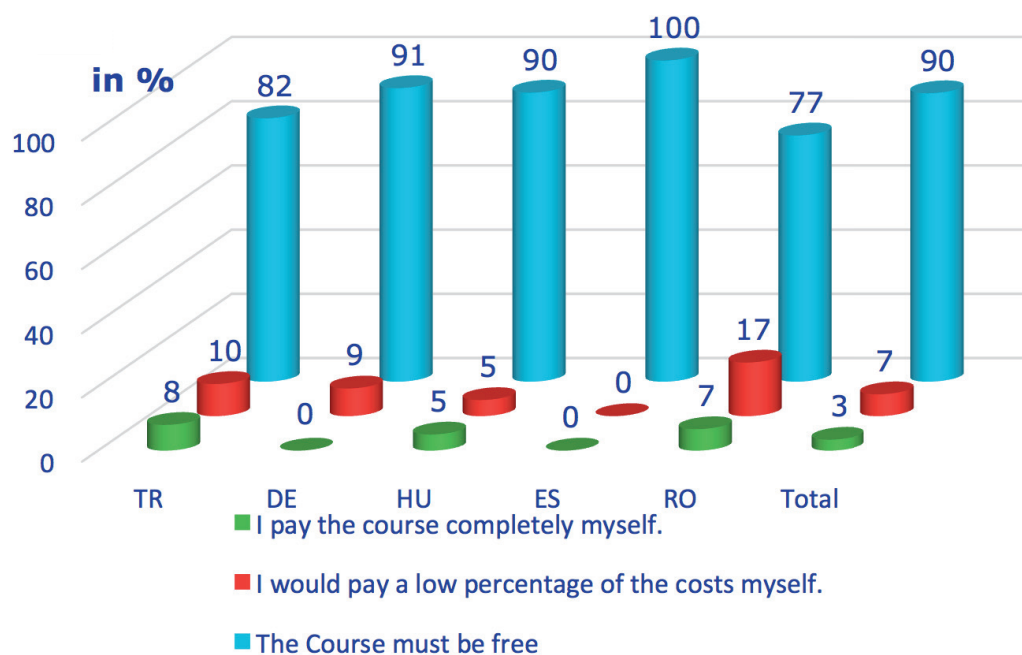
3. Have you ever searched for an entrepreneurship training course?



4. Would you like to attend an entrepreneurship training course?

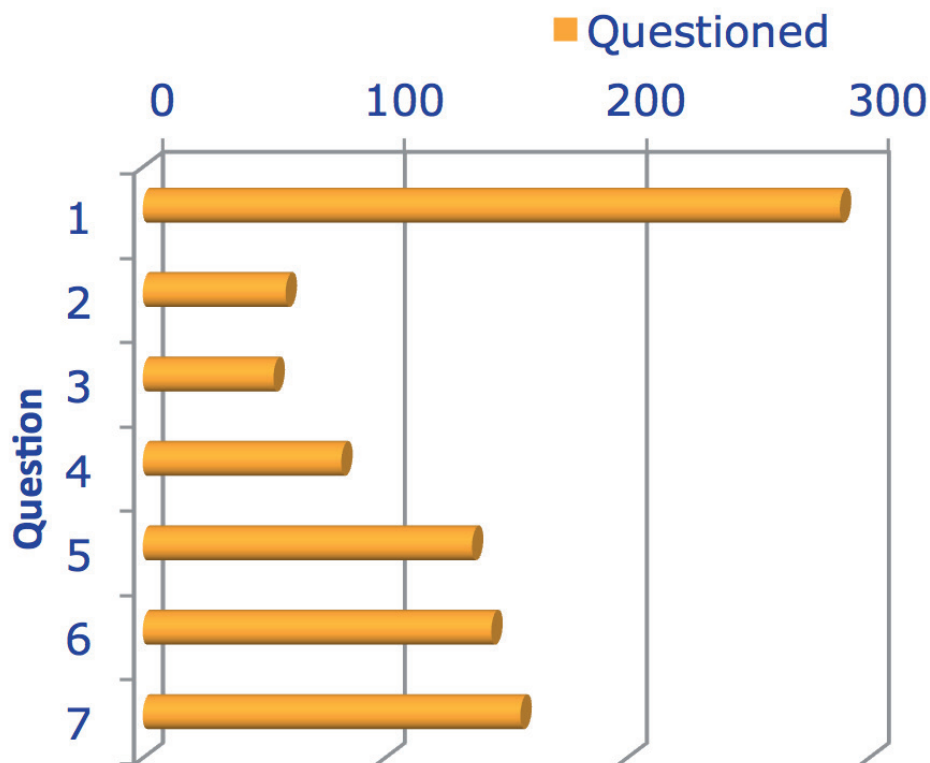


5. What financial frame conditions must be fulfilled that you would attend such an entrepreneurship training course?



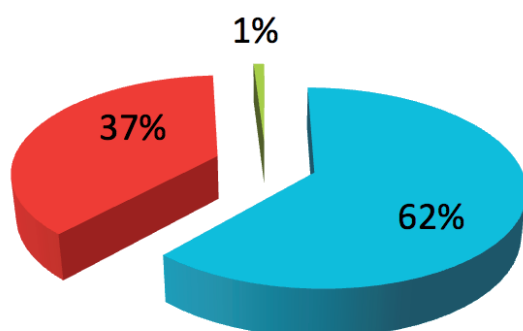
6. What other frame conditions must be fulfilled that you would attend such an entrepreneurship training course?

1. The course must be offered close to my home village/town.
2. It does not matter where the course takes place.
3. The participants of the course should belong to only one minority.
4. The participants of the course can belong to different minorities.
5. The participants of the course can both belong to minorities and the majority.
6. The course shall be accompanied by a mediator.
7. It is not necessary that the course is accompanied by a mediator.

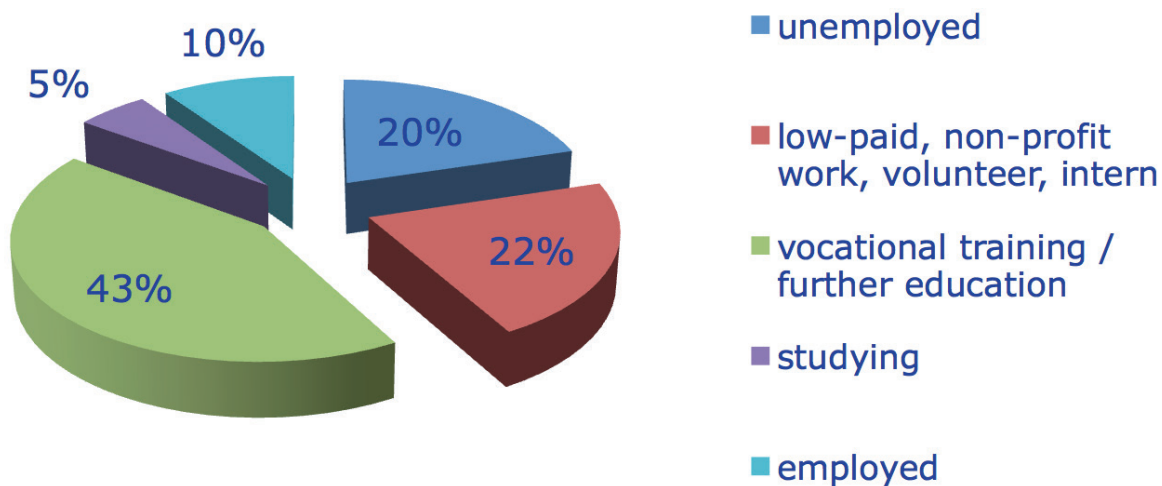


7. What kind of education did you finish?

■ School education   ■ Vocational training  
■ University/college



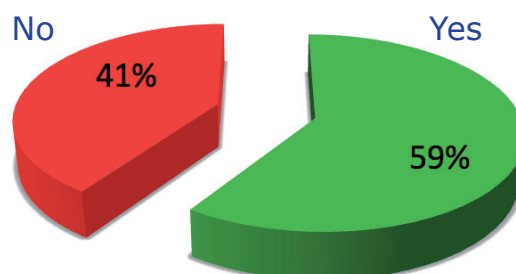
8. Current job/activities



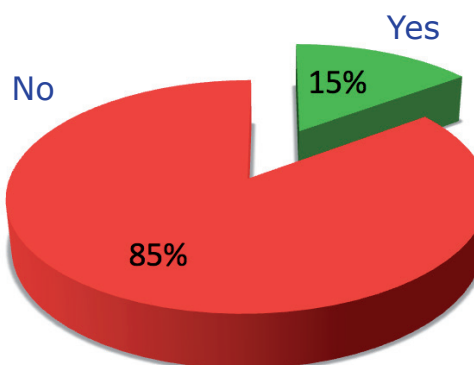
## 5.2. Questionnaire for teachers

The interviewed teachers group consists of the following people together:  
112 teachers, 21 social Pedagogue and 15 Leader of the Institution.  
That adds up to 148 respondents.

1. Have you ever worked with the target group Roma?



2. Did you receive an according training/ further education in order to work with this target group?



3. Are you informed about the needs of the target group?

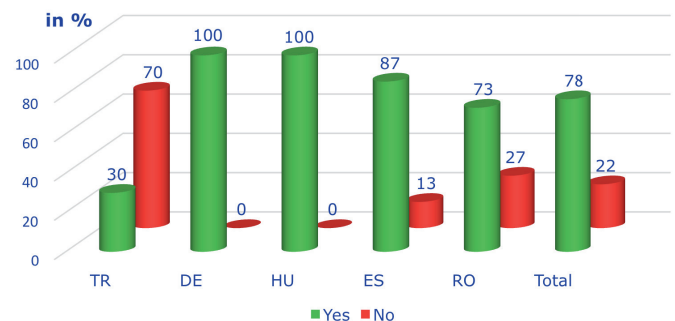




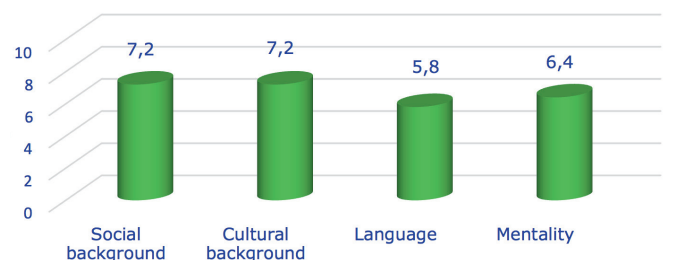
4. What number of learners/participants do you think is optimal for this target group in order to mediate as much knowledge respectively as many skills/competences as possible?

**The answer was here 10 to 15 participants.**

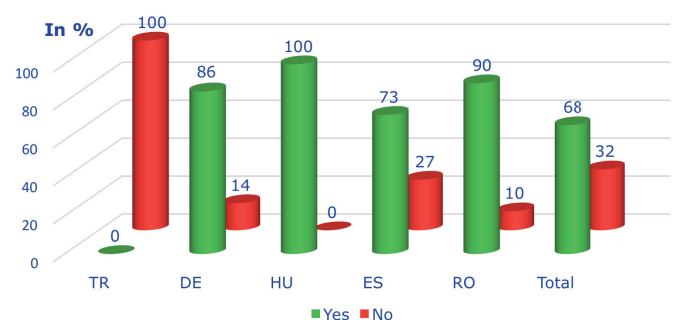
5. Do you think it would be necessary to know specific competences of the target group in order to teach them better? If yes, please name three of those competences.



6. Do you think that the following target group specific aspects have influence on the implementation of the measure / project and how high do you measure them (from 1 = very low to 10 = very high)

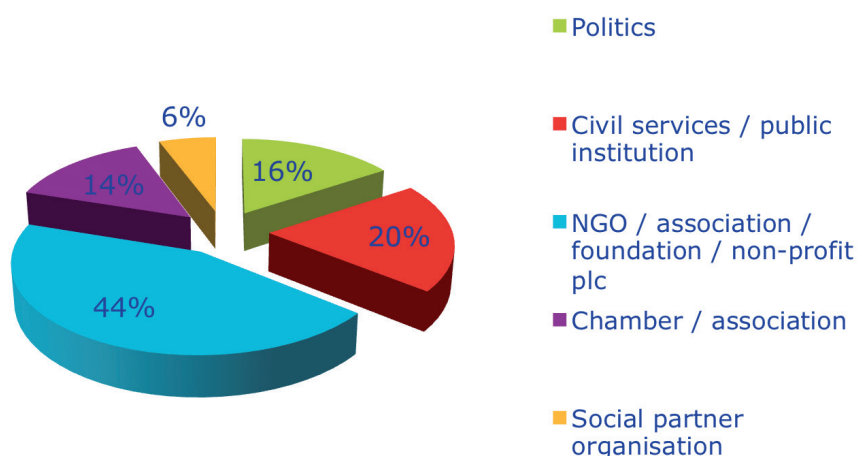


7. Do you use specific instruments for the motivation of the target group in the planning and implementation of the measure / project?

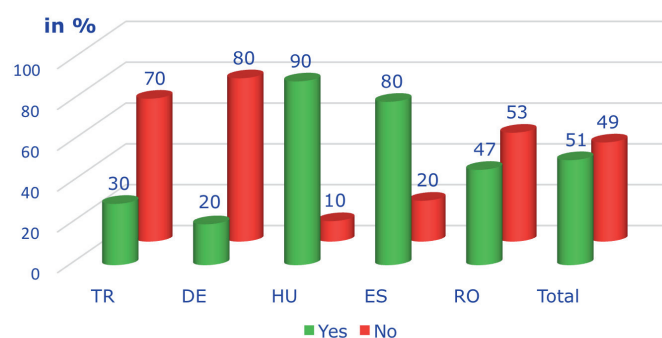


### 5.3. Questionnaire for Stakeholders of Adult Education

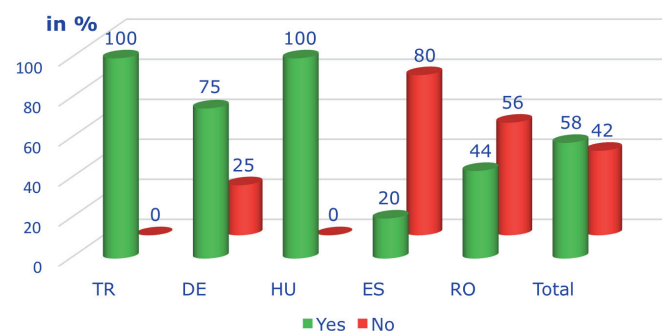
In this area, 70 people were interviewed. Here we see the working fields.



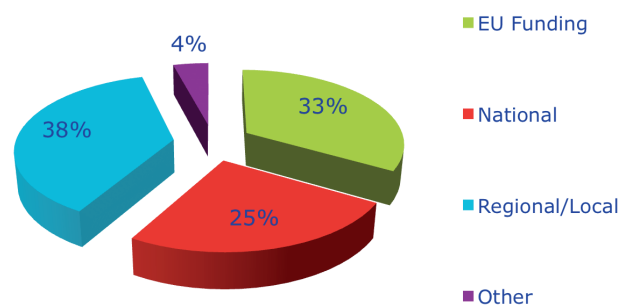
1. Have you ever been involved in the planning, implementation and evaluation of adult education measures / projects for Roma?



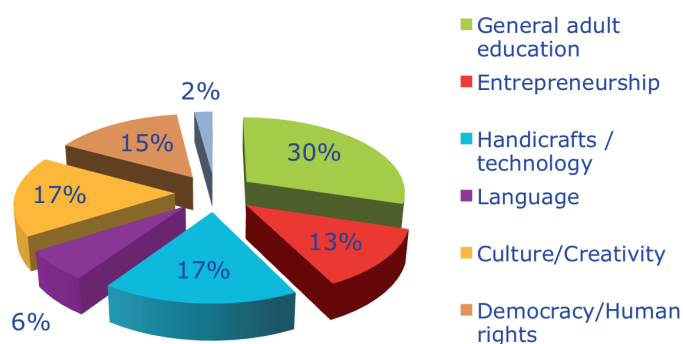
2. If no, would you like to be involved in the planning, implementation and evaluation of such measures / projects?



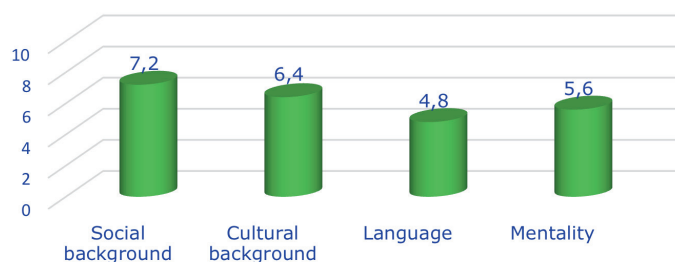
3. If yes, how was this measure / project financed?



4. What was the main subject of the measure / project?

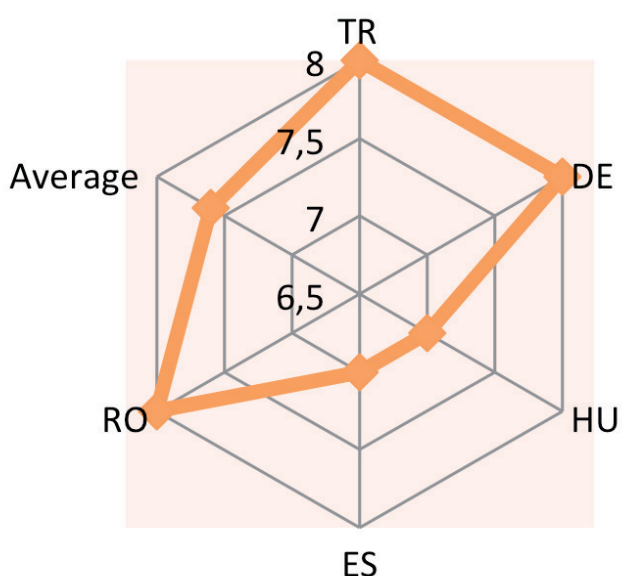


5. Did the following target group specific aspects have influence on the implementation of the measure / project and how high do you measure them (from 1 = very low to 10 = very high)

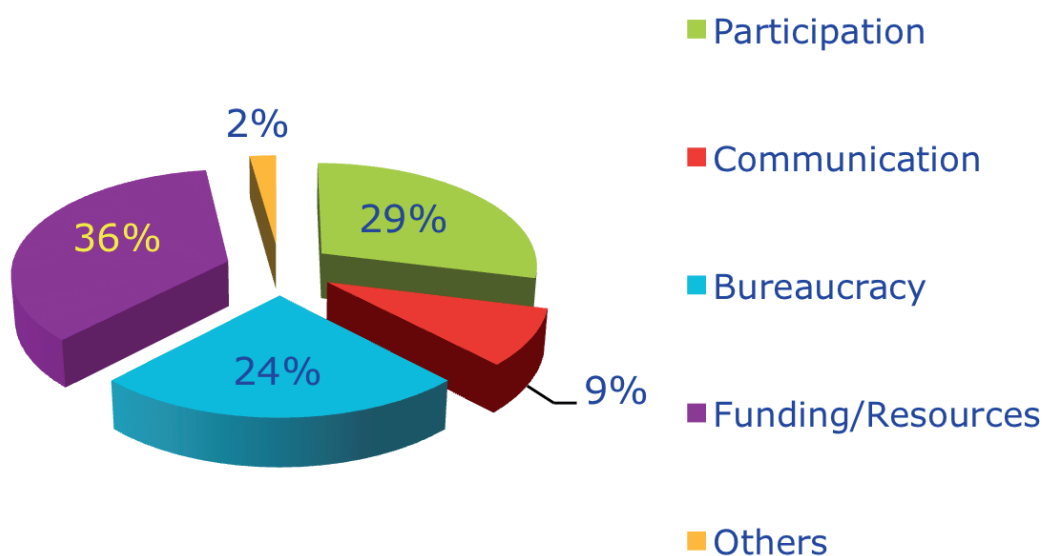


6. In your opinion, how effective was the implemented measure / project?  
From 1 = very bad to 10 = very good

TR - Turkey  
DE - Germany  
HU - Hungary  
ES - Spain  
RO - Romania  
Average



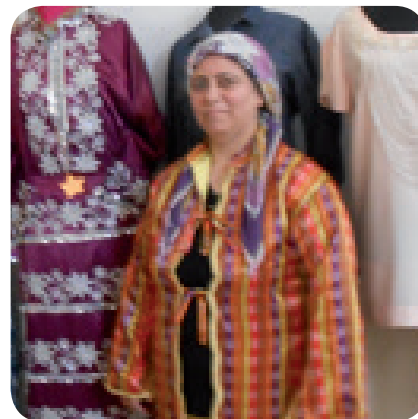
7. What was the biggest challenge in the implementation of the measure / project?



## 6. personal successful stories from



1. Germany
2. Hungary
3. Romania
4. Spain
5. Turkey





A report from Germany

## **Jusein Durmisevski**



Jusein Durmisevski is married and has two children. He is 49 years old and came to Germany in 1972 as the child of a guest worker from Macedonia. He went to school and finalised his A-level and in 1987 the profession of an engineering technician. Since he was very interested in CNC programming, he has also worked in this field successfully.

In 1993 Mr Durmisevski was interviewed by the West German Radio and was introduced as an example for the existence of Roma who can be integrated, who work and pay taxes like everyone else. It was demonstrated that Roma are not only asylum seekers, beggars and cheaters.

After that, he was suddenly not that well accepted in his employing company anymore. He was discriminated and each time something was gone he was accused.

At a time he was fed up with that and decided therefore to start-up a business together with two of his uncles and his brother and to make a living with that. One of his uncles was a meat supplier who brought meat to restaurants and Cafeterias. This is why they started the business in this field.

### **Interview:**

"My professional education was not urgently necessary in this field but my general education (A-level).

Since 1993 we have been successfully working and specialised also on Balkan products. We run a party service and supply the Catering for weddings and other events. So far we have been preparing weddings in Paris (France), Vejle (Denmark), Den Haag (The Netherlands) and Berlin (Germany).

In the meantime I lead the enterprise together with my younger son, Leon Durmisevski.

I attended a distance study as accountant so that I can elaborate the balances and tax declarations myself. Due to my professional education, the A-level, the distance study and my year-long entrepreneurial activity, I received the trainer certificate for wholesalers and trade merchants by the Chamber of Commerce and Industry Düsseldorf. My two sons have finalised their professional educations with me.

Charles Durmisevski, my older son, works in the enterprise „Elektro – Magic“. This trades with electronic household devices and is one of the most successful Roma enterprises in Germany. It has approximately 30 employees, out of them 95 per cent are Roma.

Concerning my family life I can only say that it suffered because of my self-employment since I was not at home a lot. You work more and have less holidays. On the other hand, the family had not to worry about money.

My advice or my recommendation for potential entrepreneurs: if you want to open a business and lead it successfully, you need to be aware that you must be ready to work yourself and permanently. You should have at least a few experiences in the working field in which you want to start-up and you should not depend on anyone else.

You should have knowledge in the basic arithmetic and business calculation. And you need to remember that you always have one business partner you need to share your profit with – the tax office.

In any case, you should attend a course in which the above mentioned knowledge is mediated. Not least because as entrepreneur you are liable yourself and for everything – and nescience does not protect from that. The legislator demands from an entrepreneur that he knows what he does and how he acts.”



A report from Hungary

### **Nikolett Takács, entrepreneur from Kiskunhalas**



She is 22 years old, she finished her vocational school training four years ago, and has a waitress qualification. She started her business in 2013 with the encouragement and support of her parents, her main activity is the processing of vegetables and fruit. She undertakes to select, cut and package vegetables and fruit, working together with 30-40 workers (nearly all of them of Roma descent), in the village of Ásotthalom, 40 kilometres from Kiskunhalas. Her employees are transported every day by vans early morning to the workplace, and back home in the evening. Her family helps her in this. She was informed about this work opportunity two years ago through some acquaintances of her parents; she contacted the company offering the work and agreed with them. They can perform this activity from March until November. In 2014, she expanded her business, she also engaged in catering activities. She rented a small restaurant in Kiskunhalas, where she organises events with music and dance during the weekends. She intends to purchase the real property, and to turn it into a pleasant club.

## Interview:

"For a business founded only two years ago, I am satisfied with its operation. The vegetable packaging department provides work during 10 months of the year continuously for 30-40 people, who can ensure the subsistence of their families by working here. As a development, we purchased a transport vehicle, by which we transport the workers to the workplace. I plan to establish a cold store where we would perform the processing of the raw materials from receipt to delivery. Last year, I expanded the scope of activities, I also try to do catering. I would like to start significant developments in this area, too; I plan to purchase the real property I am renting. I will submit an EU tender in the near future for realising my plans.



My parents helped me in becoming an entrepreneur, they encouraged me and stood by me, even supported me financially when I needed it. László Rostás, the chairman of the Roma Self-Government of Kiskunhalas helped me a lot, he gave me good advices, and I had the possibility to contact him with various professional problems. ESÉLY Roma Methodological Centre (CMK), as a civil organisation helps my work by searching for the various tender opportunities and by informing me about the effective legal regulations.

I have a qualification in catering. Last year I obtained a driver's license. In my opinion, I would also need to have a commercial and business administrator qualification.

My family currently consists of my parents, my sibling and my domestic partner; I don't have any children yet. After finishing the school, my parents encouraged me to start a business activity, when it turned out that it was really difficult to have a job as an employee. The members of my family supported me all along the way of becoming an entrepreneur; my activity still affects their lives as they all help me where necessary. Due to this business activity, I do not plan to have children yet, I would like to realise my plans first.

For the people of Roma descent who would like to be self-employed, I recommend having specific goals, daring to ask for help from professionals, institutions, and being very persistent; don't be frightened by the first obstacles."

A report from Hungary

### János Fekete, entrepreneur from Kiskunhalas



He is 40 years old, he started his business 15 years ago, at the beginning with friends, but he has been working independently for 10 years now. His activities include civil engineering, earthworks and paving. He accepts assignments for demolishing and constructing buildings, building roads and sewers, and implementing paving with a team of 15-20 people. The majority of his workers are of Roma descent. He is continuously working throughout the year, and one of his brothers also helps managing the works. He is currently involved in the project of the Town Council of Kiskunhalas; they are renovating the town centre of Kiskunhalas.

#### **Interview:**

"I have been doing business for nearly 15 years; at the beginning, we worked together with some friends as I did not have sufficient capital. Since I did not have any qualification, I slowly acquired knowledge and experience during the years. When the joint business generated proper profit, I became independent, and currently we manage the activities together with my brother and do everything precisely and accurately. Thanks to our good reputation, we have assignments throughout the year, and I generally employ 15-20 workers. Since I am of Roma descent, and I see how poor Roma families are, my workers are also mainly Roma. I only employ other people for special professional work if my employees do not have the expertise.



Due to the diversity of the works we undertake, I always need new tools and machines, and therefore, I make investments nearly each year. I also plan to purchase a special machine for which I am looking for tender opportunities to finance the related costs. In my entrepreneur activity, I am supported by my family, my siblings and my wife; they encourage me and stand by me. I also receive help from the Roma Self-Government of Kiskunhalas and ESÉLY Civil Methodological Centre (CMK), assisting my work by searching for the various tender opportunities and by informing me about the effective legal regulations.

I do not have any professional qualification, but in the last 15 years, I have gained significant practical experience. I do not want to attend schools anymore, I am learning "from Life".

We are raising two children with my wife, and I encourage them to learn. Nowadays it is very hard to get on in life without proper education and profession. I have learned it from my own experiences how much effort I needed to get here, to ensure subsistence for my family. I hope that my son, with adequate education, will take over the business one day. I can help him in this; unfortunately my parents could not support me.

For the people of Roma descent considering establishing a business I recommend thinking over their goals and possibilities thoroughly, because they have to walk a rather difficult path until they are recognised and appreciated."





A report from Romania

**Modroagă Vasile**



Has the residence in the commune of Telești, village Buduhala, Gorj county. He was born on 23rd April 1949 in Roșia – Jiu, Gorj county. He is a graduate of the secondary school (8 grades). During the communist regime he worked as a watchman at C.A.P. Telești (the Agricultural Cooperative from Telești). After 1989 he has worked as self-employed in woodworking. Over the last 4 years, with the support of local authorities (Telești Town Hall), the Gorj County School Inspectorate, he has been working at the trades workshop-in woodworking – at the Primary School from the village of Buduhala, Telești commune.

**Interview:**

- 1) I am satisfied with my debut in the activity I do every day. I would also like to work in the future at the workshop and to teach the younger generations the secrets of woodworking.
- 2) I have received and still receive support from the Mayor of Telești, the director of school from Telești and from representatives of the Gorj County School Inspectorate.
- 3) My studies stick to the grades from primary and secondary school (8 grades). In this field of work I didn't do any training course as I learned this trade from my father. I can even say that I "inherited" it from him.
- 4) The activity I do is supported by the whole family, being a source of income. My wife goes to the city of Târgu-Jiu, as well as other big cities to sell the products I make. The same does my son.
- 5) First of all I would recommend anyone who would like to start a business to be earnest in the field of work he chooses.





A report from Romania

## Țambu Ion



Has the residence in the commune of Telești, village Telești, Gorj County. He was born on 29th November 1961 in Câlnic, Gorj county. He is a high school graduate (12 grades). During the communist regime he worked as a worker at the Company for the Transport of Building Engineering. After 1989 he has been self-employed in growing vegetables. Apart this activity he is still practicing, he plays the harmonica at different events such as wedding or baptizing parties or other events, together with his uncle, Țambu Victor – who is an instrumental performer in the professional folk group "Doina Gorjului".



### Interview:


- 1) I am happy with the way I debuted in the activity I do. In the musical life, I would like to make my own band and in the future to become professional.
- 2) I have received social support from the Mayor of Telești. Through my work I try to ensure my family a better standard of living.
- 3) I finished my high school studies (12 grades). I didn't do any training courses. The activity of growing vegetables is done together with my wife and children and in this job I was influenced by my parents-in-law. The activity as a folk bandsman was "inherited" from my parents, also folk bandsmen. I must mention that my brother is, at his turn, also a folk bandsman. This activity is passed on from generation to generation without attending professional studies or courses.
- 4) In the economic activities I do, I am supported by the whole family. For example, growing vegetables is a family work. My wife sells on the market in Târgu-Jiu the fruits and vegetables we grow.
- 5) I would recommend for the Roma people who want to start a business to be hardworking.

A report from Spain

## **Soledad Bustamante**



Soledad Bustamante left school at age 16 to sign up to the Program ANÍMA-T in Association Llere to impart in a course of hairdressing and beauty. „I did not like what I was studying and the hairdressing has been my dream since childhood.“ says the young woman who today is 19 years old. Since graduating, she has combined training with other jobs in bars or shops, although the fact that she belong to Roma population has not put things easier for her in terms of looking for a job.



„It's difficult. They call you for an interview and when you arrive and they notice your accent, they get surprised. They do not like it." Such experiences have led them to conceal its origins, on some occasions. „I'm proud to be a Roma, but sometimes I ,avoid it' when I go to a job interview because I have always fear of rejection. I want that they know me before they reject me." Today she works as a clerk in a hairdressing where she went when she was doing a special training course within Anima-T, the project of the Association Llere. After completing her internship they hired her for weekends during the next two months.

This project is for youngsters with the professional profile with low qualifications, but all depending on the needs on the current labour market and partner companies. „For Roma woman is difficult to study, because they don't let you go or because they permit you to leave the school to go to work or to stay at home. When I left the school, it was because I told them I want to go to market with them and they allow me." says the girl, who is now 34, who hopes to be able to dedicate herself to aesthetics but in a professional way.

For Soledad Bustamante, that social rejection is the result of ignorance. „The non-Roma have always had an image of the Roma as they are all the same. We do not think that all non-Roma are equal, some are good and some are bad, but the Roma always was perceived as evil, thieves or others things. So that's why we have this bad reputation." she laments.

Such projects provide small advances that demonstrate that even in times of the economic crisis, if the necessary means and resources are included, it is possible to achieve positive results. „Roma also reveal that they want and can work, they just need the right conditions for it."

## A report from Spain

### Cristian Fernandez

Cristian Fernandez is finishing a higher degree in Mechanical. To access he had to get back to studies at age of 22 that had left when he was twelve.

First he obtained the graduate diploma within the project PRISMA: education and second chance that Association Llere launched in 2009 and that still remains today. This project was articulated by educational needs prevailing in certain sectors of society and were settling precarious bases in the labor market aimed at the youngsters.

After two years participating in the PRISMA, and several training courses he says: „I've gone from a person, I will not say uneducated person, but I did not know many things, neither how to "move myself". You find people who want to help you and that give you the strength to go ahead and make something of your life and not stay on the street."

In his case, he ensures that being a Roma has not been a problem when he was looking or performing a job. „It has not been because everyone tells me that I do not look like a Roma. But I do not hide who I am. I wear my chain on, with my medal. The change in mentality is inevitable, Cristian recognises, both in society in general and within the Roma themselves. „Young Roma have our beliefs, but, hey, we are in the XXI century and luckily the youngsters, not only the Roma but all in general, have a more open mind. My mother has always



worked in hotels, in the kitchen and my father is a pensioner. They have always supported me in my decisions and they always wanted that I can find me 'a future'. That's what I'm doing. My idea is not always stay in the workshop where I am now. This is the first step, but I want to follow up steps. For that, the important thing is not whether you are or are not a Roma. The important thing is to be good professional."

The regulation of jobs such as collecting scrap metal and the impact of the crisis have driven many Roma jobs out of traditionally family jobs. „Collecting a scrap metal has legalized the issue of transportation. You require a series of legal guarantees that not everyone can take, such as to register as self-employed or have a valid waste carrier. In the market the same thing, there were people who did very well. With two or three markets you, your family and closest family relatives could live but not now. That causes people to be taking the step out and to find a standard job. The young people when they come to us is because they want to leave these jobs. They want to know if they can find another job, so you have to diagnose their skills and knowledge to approach them well."

A report from Turkey

### **Bahriye Karaşin**



She's a housewife and she makes needlecraft, lacework. She sews woman clothes. Upon her friends admiration of her work And their insistence she opened her own store and started making night dresses for ceremonies and festivals. She didn't take any courses about her profession but she would like to.

A report from Turkey

### **Kamuran Dinçpehlivan**



### **The director of Roma Community Institution**

Lifelong Learning programme developed a course called “Filigreed Course” to help Roma people run their own business. The course includes 180 hours of training and is specifically for Roma people. It gives them the opportunity to introduce their products and even put them on the market at the end of the training. Thus, many people have learnt a skill and get a job.

They create various silver or gold filigreed clipboards paintings, and historical designs and earn a lot of money.