

# Art of the Start Survey & Case Studies

# Projects and initiatives supporting and promoting business start-ups for adults



This project has been funded with support from the European Commission.

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The aim of this survey of case studies is to find projects which promote business start-ups for adults. The survey first focused on organisations in Moravian-Silesian Region in Czech Republic where one partner organisation Nebuď oběť. Also added were organisations out of Moravian-Silesian Region in the Czech Republic and for international projects of partner organizations and on a European level. This survey is not focus on organizations that held various competitions which promote start-ups (for

example in Czech Republic project <a href="http://www.nastartujtese.cz">http://www.nastartujtese.cz</a> which is organized by Komerční banka (bank in Société Générale group).

# 1.) Organizations which are situated in Moravian-Silesian Region.

With these organisations we also intensively cooperate in various projects.

# 1.1 Viva Ostrava

Viva Ostrava is privet co-working centrum in Ostrava which offer share offices which support start-ups and create environment for it. Also Viva Ostrava offer renting space for any workshops or events, also they have their own incubator for start-ups and organize various conferences.



More info on: <a href="http://www.vivaostrava.cz/">http://www.vivaostrava.cz/</a>

Projects of Viva Ostrava that promote start-ups:

#### **Incubator of Viva Ostrava**

This is three month project which support idea of entrepreneurship and creating start-ups. It is based on 5 intense workshops which will be led by experienced lecturers.

#### **TedX Ostrava**

The TEDx Program is designed to help communities, organizations and individuals to spark conversation and connection through local TED-like experiences. This event help to adults share their experience in business and motivate others to create their own start-ups.

# 1.2. Hub Ostrava

Hub Ostrava is local branch of the international privet Hub network. The main benefits are similar to Viva Ostrava. It is offer of workplaces, events or want rent space. But the real benefit is the part of the network which create community



that can advance project further, take advantage of valuable contacts, get inspired by different viewpoints and benefit from professional advice.

More info on: <a href="http://www.hubostrava.cz/">http://www.hubostrava.cz/</a>

Projects of Hub Ostrava:

# **Social Impact Award**

Aim is to show young people the diverse opportunities of their careers, including the social entrepreneurship. That is why Impact Hub organizes the Social Impact Award competition from 2011 and supports students with ideas of helping the society and doing business at the same time. The winning teams will get a 3-month full membership at the Impact Hub, an incubation program with their own mentor, a cash prize of 3,000 EUR and the possibility to consult the finance, legal, tax and marketing issues with experts.

# 1.3 Innovation support center

Incubator was established at VŠB – Technical University of Ostrava in 2008 and at the time was the largest of its kind in the Czech Republic. Within the university,



it is operated by Innovation Support Centre, division of commercialisation of results of science and research. The incubator, besides a modern foundation for incubated companies, offers a whole range of useful services, which help both starting and experienced entrepreneurs on their path to success and prosperity.

More info on: <a href="http://inkubator.vsb.cz/">http://inkubator.vsb.cz/</a>

Projects of Innovation support centre:

# **Green Light**

Is a project of the Innovation Support Centre of VŠB - Technical University of Ostrava and other partners, which will help you implement your business ideas. The aim of GL is to support interesting and achievable business ideas via services for which a starting entrepreneur otherwise would have to pay tens of thousands and thereby in a quality manner speed up the start of business activities. Green Light mainly involves the GL Startup Accelerator and the final GL Startup Show.

# 1.4) SCIENCE-TECHNOLOGICAL PARK OSTRAVA

The main aim of the project is to create a top-level workplace in the region in

co-operation with universities and science & research institutes for the co-ordination of scientific and technological development in companies and for the transfer of advanced technologies. The objective is also to attract important international investors in the field of high-technology, as well as to commercialise the results of scientific research.

More info on: <a href="http://vtpo.cz/">http://vtpo.cz/</a>

Projects of science-technological park Ostrava:



# **TINIS** project

The main objective of the TINIS project is to improve the regional development through the enhancement of the innovation in the ICT sector and by the way to improve local politics in terms of creation of innovation. Different sub-objectives will help reaching by goals as to improve the existing methods and many others.

# 1.5 BIC Ostrava

BIC (Business and Innovation Centre) Ostrava was founded by the City

of Ostrava in 1993 to support the development of business innovation in the Moravian-Silesian Region. It acts in the framework of the international networks supporting business and innovation and works in partnership with numerous organisations at regional, national and international level. BIC Ostrava services are aimed primarily at SMEs (companies with fewer than 250 employees) and include, for example, support for the establishment of new hi-tech companies; assistance in developing existing firms; help with seeking and obtaining funding for development projects and involving companies in national and European programmes.

More info on: <a href="http://www.bicova.cz/">http://www.bicova.cz/</a>

# 2.) Organizations which are situated out of Moravian-Silesian Region.

This is organisations which are not situated in Moravian-Silesian Region. There is only description of few biggest. Other organisations is in the links.



# 2.1 South Moravian Innovation Centre

South Moravian Innovation Centre (JIC) aims to promote

enterprise skills development and commercialisation of research in South Moravian Region. JIC brings together all higher education institutions in the region in a powerful partnership that aims to maximise the contribution of higher education to regional and national economies. This organization was created by Brno university of technology.

More info at: <a href="http://www.jic.cz/">http://www.jic.cz/</a>

Projects of South Moravian Innovation Centre:

#### StarCube

StarCube is 3 month long startup accelerator held in Brno, which was established in 2010. Each year we accept 10 – 15 international team with innovative idea and help them move their projects to higher level faster and earn money sooner. The whole startup program is in English. Thanks to the support of our partners and StarCube alumni, the program is completely free of charge for all the participants.

## **120 Seconds for Innovative Companies**

120 seconds is a special networking event that helps to stimulate new co-operations mainly between hi-tech companies but also between hi-tech companies and public R&D institutions. It is an original format invented in by the South Moravian Innovation Centre. At the previous 19 events since 2010, more than 500 participants gained almost 2000 new contacts and arranged more than 900 new co-operations.

# 2.2. Inovacentrum

Inovacentrum is attached to the Czech Technical University in Prague, the most prestigious technical university in the Czech Republic. Its aim is to develop cooperation between



university partners and industrial partners, in the Czech Republic and abroad. It offers a wide range of sevices to partners in academia and in industry, according to the requirements for specific projects.

More info on: <a href="http://www.inovacentrum.cvut.cz/">http://www.inovacentrum.cvut.cz/</a>

## **HEPTech PhD Symposium**

Inovacentrum CTU is organising the second HEPTech PhD Symposium in Prague from the 31st of May to the 6th of June 2015. The objectives of the

Symposium are to bring together researchers at an early stage in their careers in fields related to applied physics, to provide opportunities for networking with commercially experienced professionals and Technology Transfer experts to develop their entrepreneurial potential.

# **Other projects in Czech Republic:**

Science and technology park Olomouc - <a href="http://www.vtpup.cz/">http://www.vtpup.cz/</a>

Technology Innovation Centre Ltd - <a href="http://www.ticzlin.cz/en/">http://www.ticzlin.cz/en/</a>

BIC Plzeň - <a href="http://www.bic.cz/">http://www.bic.cz/</a>

Innovation and business support - <a href="http://www.tchk.cz/?lang=2">http://www.tchk.cz/?lang=2</a>

# **UK Projects and Initiatives**

# Local Help for start ups

#### **Boost Business Lancashire**

<u>Boost Business Lancashire</u> has been developed by the Lancashire Enterprise Partnership. Boost offers a range of services, some 100% funded, including: growth mentoring, peer-to-peer networking, pre-start and early start business advice.

#### Rosebud Loan Fund

Run by Lancashire County Council, Rosebud is a complete financial solution whether as a loan or equity based funding option starting from £50,000 to over £1 million. The project aims to support businesses whether they are starting up or expanding and who show ambition and innovation in their growth plans.

http://new.lancashire.gov.uk/business/finance-and-funding/rosebud-business-finance.aspx

## **Google Start-Up Weekend**

All Startup Weekend events follow the same basic model: anyone is welcome to pitch their startup idea and receive feedback from their peers. Teams organically form around the top ideas (as determined by popular vote) and then it's a 54 hour frenzy of business model creation, coding, designing, and market validation. The weekends culminate with presentations in front of local entrepreneurial leaders with another opportunity for critical feedback. Whether entrepreneurs found companies, find a cofounder, meet someone new, or learn a skill far outside their usual 9-to-5, everyone is guaranteed to leave the event better prepared to navigate the chaotic but fun world of startups.

http://www.lancsbsd.co.uk/news/the-societys-collaboration-with-start-up-weekend-powered-by-google

# **National Help for Start ups**

# **Funding Central**

Funding Central is a free smart website for the whole voluntary and community sector, including social enterprise, providing access to thousands of funding and finance opportunities, plus a wealth of tools and resources supporting organisations to develop sustainable income strategies appropriate to their needs.

http://www.fundingcentral.org.uk

#### Virgin StartUp

Virgin has announced the launch of Virgin StartUp, a not-for-profit company, which will offer financial support, mentoring and business advice to thousands of young entrepreneurs across the UK. Working with The Start-Up Loans Company (SULC) as a delivery partner, Virgin StartUp will provide loans to entrepreneurs between the ages of 18-30 across the UK.

http://www.virginstartup.org/news/richard-branson-launches-virgin-startup/

#### **Growth Vouchers**

What are the Growth Vouchers? A 50% voucher of up to £2,000 towards professional advice for your small business. What is strategic advice? Professional advice can help you to plan for changes, development and growth within your business. Some examples include; planning, recruitment, digital marketing, social media, financial investment strategies, and analysis of technology usage.

Am I eligible?

If you:

- Have less than 249 employees
- Are registered and trading in England
- Have not paid for strategic advice or received less than 200,000 euros of public money in the last 3 years

http://www.greatbusiness.gov.uk/growthvouchers

How to start a Business: The Enterprise programme

Princes-trust.org.uk

Imagine being your own boss: no-one telling you what to do, choosing your own hours and making your own money. Your success will be down to you.

To join us you need to be:

- aged 18-30
- living in England, Scotland, Wales or Northern Ireland
- unemployed or working fewer than 16 hours a week

You'll also need an idea, or some ideas, that you want us to help you explore. These could relate to your lifestyle, past jobs you've had or your personal experiences.

http://www.princes-trust.org.uk/need\_help/enterprise\_programme.aspx

Ideas into Action

# www.ideasintoaction.eu

Erasmus+ Youth KA2 Strategic Partnership led my Lancaster and Morecambe College

This project will serve to instill the spirit of Entrepreneurship by linking to youth and informal youth organisations to research, develop and pilot materials promoting entrepreneurship. The focus will be on the requisite skills and traits to be a leader that will improve the quality of life for young people.

# **Dutch Projects and Initiatives**

#### 1. Ondernemer Coacht Ondernemer

This project is an initiative of the organization for companies VNO NCW, they hooked up with a few commercial partners and some other not for profit organisations. Together they financed a matchmaker platform for entrepreneurs to be used in case of need of a coach.

Many entrepreneurs experienced in everyday practice a degree of 'loneliness'. The various stakeholders that you are not the designated person, by definition, to freely discuss opinions, thoughts, ideas, problems and challenges. With one of our coaches can freely and without consequences spruce and discuss all the topics that concern you, both in terms of business and personally. But with a specific question or need, you can contact us. Your specific need may relate to marketing, finance, innovation, leadership, business process improvement, etc. Give your question (s) to us and we find the right coach to help you along.

In short; Entrepreneur Entrepreneur Coaches offers customized. Whether you have a general question or coaching a specific issue, in consultation with our matchmaker we can respond to your personal needs.

How you can sign up?

Through the registration page can make your profile and any question submitted to us. Based on an interview with you as an entrepreneur and the appropriate coach (es), we find the perfect match. A coaching are of course costs. Because each coaching concerning customization, we can call for no fixed price here. For a cost estimate please contact our matchmaker.

The project is financed by local government and the entrepreneur himself.

# 2. Start up From Social Security

If you rely on social security you have the possibility to start up your own bussiness. First you have to apply with your own case manager, who has to agree with your initiative. The next step will be writing a business plan to make your idea more solid. The arrangment will be done in the BBZ rules, this means Special Support for Entrepreneurs (in social security). During the writing of the plan the starter is obliged to get guidance from a certified company. After maximum one year the plan has to be presented to the local government for review, most of the time an external evaluator writes a report on the plan in combination with the entrepreneur.

When the entrepreneur starts they can get guidance during the first year of their entrepreneurship. In The Netherlands every year almost 2000 people start this way, 50 % of them is independent from social security in the first year, 74% within 4 year. One of the most successfull ways to get out of social security.

#### 3. Qredits

Qredits helps entrepreneurs with funding up to € 250,000, coaching and tools.

We are an independent and private lender with reliable partners such as ING, Triodos Bank, Accenture and Gouda Insurance. Qredits is a foundation with an ANBI status. Because we have no profit motive. And in a world where just about profit, we look to you, as an entrepreneur. The core is to dare to put together steps. And all this we do not want to make a profit but to make profit!

## Purpose

Qredits helps new and existing entrepreneurs in successfully (re) start their business. We do this by providing entrepreneurial tools, personal coaching and providing business loans to € 250,000. Our goal is to allow dreams of entrepreneurs. Relying on the power of entrepreneurship, the power of a good idea. In addition, we would rather look to the future to the past.

#### Mission

Qredits offers coaching, Microfinance and SME credit to (starting) entrepreneurs in SMEs, which have no access to different (financial) services through the regular circuit, so they can obtain economic, financial and social independence. Wants to promote entrepreneurship Qredits. Qredits does so by offering a combination of coaching tools, coaching and credit solutions for (starting) entrepreneurs.

#### **Oredits aims thus:**

- encouraging start their own businesses;
- (Starting) entrepreneurs to make a conscious choice for entrepreneurship;
- (Starting) entrepreneurs to start and offer more chances of survival;
- (Starting) entrepreneurs to give the opportunity to be financially / economically independent;
- forming a bridge for these (starting) entrepreneurs to grow into the mainstream financial sector.

This mission has been translated into the four core values of our organization.

Approach

Tackling Qredits is different from most business lenders. We provide personal attention and flexibility to our customers. Not only in words, but this is reflected in all our products and processes.

Examples include:

- assessment of your business through a business advisor at your home;
- we take into account your personal situation;
- fixed point after the loan was granted;
- personal coaching and affordable solutions;
- useful e-learning that will help you build your business.

Web: www.qredits.nl

#### 4. Incubator

Inqubator Leeuwarden is the hotspot for startups and professionals who have a good idea for a new business. Whether you're looking for a job or an office, you are welcome to come along again for an introduction. Entrepreneurs are professionally supported in the development and growth of their business and get unlimited access to the network. Our partners complement our knowledge and facilities. We adapt our partnerships with market changes and close this with the current and future needs of innovative startups.

The distinctiveness of Inqubator Leeuwarden is the practical approach, hands-on service and flexible rental options in a prime location in the center of Leeuwarden. We manage the business needs of the starters and personally involved, even when companies no longer participate in the incubator program.

Web: www.incubator.nl

5. NL Innovators

NL Innovators brings together entrepreneurs, students, experts and companies together and accelerating the development of new products and services.

One idea is introduced by a freelancer, SME or student entrepreneur. This idea is then developed further in four weeks by a multidisciplinary team of five students. These students are supported by experts to ensure the quality of idea development.

After these four weeks, the idea in the form of an extensive and solid business plan back to the original idea bringer, the Innovator. The Innovator always remain the owner of the idea. We then bring these Innovator in contact with potential investors, clients and / or suppliers.

Collaboration is the power to success!

NL Innovators responsible for the entire process - from the creation of an idea to the successful launch of a product or service. We therefore attach great importance to the good and intensive cooperation between students, experts and Innovators.

Value added

The added value of the NL Innovators is in providing a structure, a standardized process, a multidisciplinary team of students and experts who assist the innovator to develop his idea. In addition NL Innovators provides for new contacts with partners to implement the new products or services.

Web: www.nlinnovators.nl

Examples of the use of the guidebook

Greenjoy Leeuwarden was used as a trial for the guide book. The participants in the meeting in Leeuwarden first got a presentation of the owner of Greenjoy Leeuwarden, Oane Hoekstra, after that the group was split up in 3. These 3 groups started out with the second step in the process using the workbook, the steps in the workbook gave good guidance and structure to the process. In the brainstorming session, in a boat with a group of 6 people, was very effective. It resulted in loads of usefull ideas to adjust the Greenjoy concept. Simple things like make the boats green in stead of the steel color it has now, translate your message in English and also a lot of ideas about marketing through internet. Greenjoy used the outcomes and now is more active on social media, has green boats and has almost all its content in more than one language.

SUP Skool Leeuwarden has been coached by using the guidebook, by using the technique to start with what is the current situation the awareness rised that to see how other SUP schools are driven in other countries was the best way to learn how to run a school and become indepedent. After the guidance sessions the company invested in new material and the employees followed courses to offer different products with the paddleboards, like SUP-racing, pilates and yoga.

Technotrain Dokkum is a production facility of round wooden constructions for roofs, by using the Guidebook the company decided to invest in a new machine. The coaching by using the guidebook was one of the very helpful tools to get them to take this decision.

# **Greek Projects and Initiatives**

# **INVESTMENT PROGRAMS SUPPORT & PROMOTION ORGANIZATIONS**

S/N	ORGANIZATION	ADDRESS	TEL/WWW EMAIL	LEGAL STATUS OF THE ORGANIZATION	SERVICES
1	E. K. A. T. I (EKPEDEFSI- KATARTISSI-ANAPTYXI- TECHNOLOGIES IPIROU)	Igoumenitsa, 49 Martyron 64, Postal code: 46100	+302665021055  www.ekati.edu.gr  ekati.edu@gmail.com	Private	Training & Mentoring for the unemployed & the entrepreneurs.  Designing and submitting investment programs for financing
2	HORAMA THESPROTIA	Igoumenitsa, Cyprus 10 Postal code: 46100	+302665028742  www.horama.gr  campain@gmail.com	Non-profit Organization	Participation in programs to combat social exclusion. Employment and Entrepreneurship Mentoring for the unemployed.
3	CHAMBER OF THESPROTIA (Commerce - Professional-Crafts )	Igoumenitsa,  Kyra Vassilikis  Postal code: 46100	+3026650 29480 www.e-Thesprotias.gr	Social Institution	Support for the creation of Businesses. Keeping of business register. Information Organization of Seminars-Promotion of Local Businesses

4	CO-OPERATIVE BANK OF EPIRUS	Branch of Igoumenitsa, Ethnikis Antistaseos 52 , Postal Code: 46100	cci@e-thesprotias.gr +302665028165 info@epirusbank.com	Co-operative Bank	Information, support and financing of Small Investment Projects.
5	EPIRUS SA	Ioannina Pyrrou Sq. & Mich. Angelou, Postal code: I453 32	+3026510 36686  www.epirussa.gr	Limited Liability Company of Local Authorities (Intermediate Body for Approval of Investment Programs)	The scientific and technical support in development planning s for Local Authorities, the decentralized state administration and private individuals and the invitation to tender control monitoring for investment programs for MSEs that are cofinanced by the EU, with particular emphasis on the Rural & Tourist Industry.  (Investments up to 600,000.00)
6	REGION OF EPIRUS (DEPARTMENT OF DEVELOPMENT PROGRAMMING REGION OF EPIRUS)	Ioannina.  Pyrrou Sq. 1 Dioikitirio  Postal code: 45221	+302651364305 www.php.gov.gr	Service  Designing and development of the Elected Region of Epirus. (general public domain)	Design, invitation to tender, approval and control service for the deployment of investments cofinanced by the National Development Law  (Investments from 200,000.00 to 3.000,00)
7	DIAXEIRISTIKI EUROPAIKON PROGRAMMATON,	Patras, Michalakopoulou 58 Postal Code: 26222	+302610 622711	Acts, along with the Ministry of Development, as	Provides information on co-financed projects for SMEs through EU aid.

	WESTERN GREECE, EPIRUS, PELOPONNESE, IONIAN ISLANDS.		www.diaxeiristiki.gr  Efd@patrascc.gr	Intermediate Managing Body (EFD) for investment programs for SMEs that are co- financed by the EU;	Checks, approves and monitors the implementation of Investment Programs. Grants payment of financing.(Up to 300.000,00)
8	MINISTRY OF ECONOMY & FINANCE GENERAL DIRECTORATE OF PRIVATE INVESTMENT	Athens , Nikis 5-7, Postal Code: 101 80	+302103332449 www.mindev.gov.gr hellaskps@mnec.gr		Reform is expected. Financing results only from National Resources and the amount of Investment Projects submitted to the Ministry of Economy & Finance is more than 3m. EUR  With regard to the eligible investment, the sectors that will be given priority are:  The primary production sector,  The food industry,  Tourism,  Innovation, as well as activities related to the environment.

# **Spain Projects and Initiatives**

## 1. Programa Minerva: Acelera tu proyecto tecnológico



## https://www.programaminerva.es/

The programme has been developed by the Consejería de Economía, Innovación, Ciencia y Empleo in collaboration with Vodafone to improve the digital training of the enterprises in Andalusia through the development of business projects in the ITC sector.

The programme has concerned two rounds of calls through which selected business projects have been supported in their development while in addition it has developed a series of events in which have been presented the economic opportunities of the ICT sector to the Andalusian entrepreneurs.

In particular, every entrepreneur more than 18 years old could present his project based on innovation and precision, market oriented approach and group working.

## 2. AndalusiaEmprendeCoopera



## http://www.Andalucíaemprendecoopera.es/inicio.do

Andalucía Emprende, public foundation directed by the regional government of the Andalucía, promotes this project in order to improve the collaboration among enterprises through an online platform which is able to connect them increasing the business cooperation above all in regional market but also in national and international one.

# 3. Programa Internacional para Emprended@res



#### http://www.iemprendedores.es/

Andalucía Emprende, public foundation directed by the regional government of the Andalucía, promotes the programme to improve competitiveness, innovation, know how exchange and business cooperation through the confrontation with different foreign business experiences in order to create an international business network at the service of the andalusian enterprises.

The programme concerns a training timetable about the internationalization process which is formed by events for the presentation of enterprises involved on the international field such as more practical experiences like the training programme which is possible to carry out abroad for a variable time (from 1 to 6 months) in different business areas.

#### 4. Proyecto Lunar



#### http://www.proyectolunar.com/

Andalucía Emprende, public foundation directed by the regional government of the Andalucía, is involved in Lunar project in order to strengthen the regional cultural economy through the help to the cultural enterprises finding new business opportunities and above all new funding channels without forgetting the training about the integration between the business and the digital tools.

On top of the cycle of conferences about the useful digital skills in the sector, in particular linked to digital marketing process, it has been planned the possibility for regional cultural enterprises to present themselves in several expositions and at the same time to candidate themselves to obtain a grant at the light of the strategic role of the sector.

#### 5. Red de Viveros



http://www.camaradesevilla.com/actividades-creacion-de-empresas-red-de-viveros

The Chamber of Commerce of Sevilla develops the project in order to implement the creation and consolidation of SMEs carrying out different phases: from the drafting of the business plan to the mentoring about the development of the offered services.

The first phase (6 months) is dedicated to the implementation of the business idea and the drafting of the project, while the second one (6 months) concerns the mentoring about the creation of the enterprises paying attention to the obstacles which it is important to overcome at their birth.

In conclusion, the third phase (maximum 2 years) is the time of the consolidation in which the Chamber offer its services in order to help in the delicate time of the business start up.

# 6. Design Thinking



http://www.consorciofernandodelosrios.es/guadalinfo-un-laboratorio-de-innovacion-social/

The project developed by the Consorcio Fernando de los Rios aims into the creation of a vast programme of training services which are offered in order to reach the digital inclusion of the economic context in 700 cities with less than 700.000 inhabitants and 50 urban zones which live in risk of social and economic exclusion.

# Phase of the project:

- 1. Observation and definition of the problems linked to the digital exclusion
- 2. Development of business idea: creativity, collaboration and sharing experiences
- 3. Selection of the best idea according to the principles of sustainability, strengthen of the project, innovation
- 4. Understanding how implement the project in order to reach the best results.

#### 7. Turisnatura II



#### http://www.andanatura.org/proyectos

The foundation Andanatura promotes the project to improve among the entrepreneurs the knowledge about the business possibilities in sustainable tourism in order to preserve the natural spaces in the Andalusian region.

#### The project concerns:

- 1. Training course developed on an online platform which included online informative documents
- 2. Three training days on-site class
- 3. Training personalized during the implementation of the project in order to help the enterprises in becoming more innovatives and responsables in front of the environmental issues.

## 8. Proyecto BANUAL, Red de Business Angels de la Universidad de Almería



http://www2.ual.es/foroempleo2009/banual/index.php?option=com\_content&view=section&layout=blog&id=1&Itemid=14

University of Almeria promotes the project to build a network among business experts, investors (Business Angels) and entrepreneurs who need investments to startup their business ideas.

In particular, the project is directed to the enterprises, born in less than one year, which have to candidate themselves to a BANUAL platform through a business plan which will be evaluated by a group of experts before to present it in front of the investors.

After the positive evaluation, the negotiation between the entrepreneurs and the investors will start privately and then, when they will have reached the agreement, it will be possible send the agreement to BANUAL expert who will be the intermediaries between the two parts during the implementation of the project.

# 9. Proyecto CINEW Atlantic



http://formacion.ceeicadiz.com/index.php/category/proyecto-cinew-atlantic/

Centro Europeo de Empresas e Innovación Bahía Cádiz (CEEI Bahía Cádiz) has the purpose to develop business ideas based on advanced technologies and increase the general use of the digital technologies in different business sectors.

The project is based on the approach Lean Startup, known as the model utilized in the Silicon Valley, which is a way to shorten product customer development cycles, to measure the progress step by step and to gain a valuable customer feedback thanks to a scientific experimentation.

It concerns different phases:

- 1. Identification of the business opportunities
- 2. Drafting of the project
- 3. Development of the business project
- 4. The channels for economic growth and marketing process
- 5. The funding process
- 6. The agreement among the social parts

# 10. Proyecto Tandem



#### http://imfe.malaga.eu/es/emprendedores/proyecto-tandem/#.VVChiY7tmko

Instituto Municipal para la Formación y el Empleo del Ayuntamiento de Málaga promotes the project to improve among the entrepreneurs the necessary skills to present a business plan in order to fund it.

In particular, it is directed to the entrepreneurs who need at least more than 25 000 euros to develop their business idea and among these the destinataries will be chosen at the light of relevant standards such as business curriculum, possibility to enter in a new market and internationalization, innovation and increase of employment.



This project has been funded with support from the European Commission.

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