



**ERASMUS + PROGRAMME STRATEGIC
PARTNERSHIP FOR ADULT EDUCATION
E-ENTREPRENEURSHIP MODULE FOR
MIGRANTS AND REFUGEES
PROJECT NO: 2018-1-TR01-KA204-058345**

**"The e-Entrepreneurship Module for
Migrants and Refugees "**

2020



Co-funded by the
Erasmus+ Programme
of the European Union

TABLE OF CONTENT

1. Foreword	3
2. Aims and objectives of the Curriculum	3
2.1.Aim.....	4
2.2. Objectives:.....	4
3. Principles of the Curriculum design.....	4
4. Learning outcomes	6
4.2. General Competences areas	6
5. Module “e-ENTREPRENEURSHIP”	8
5.1 Introduction	8
5.2. Training content and plan for “E-ENTREPRENEURSHIP” module	8
Business Plan.....	195
Entrepreneurial Basic Terms.....	227

1. FOREWORD

“The Entrepreneurship Module for the Migrants and Refugees” was developed in the framework of the “E-Entrepreneurship Module for Migrants and Refugees”, project co-founded by the Erasmus + Programme of the European Union, by the project partners.

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2. AIMS AND OBJECTIVES OF THE CURRICULUM

2.1.AIM

“The e-Entrepreneurship Module for the Migrants and Refugees” is to give information about establishing and managing a business plan based on those who consider digital entrepreneurship as an option. Refugees and asylum seekers, who are the target group, can not survive as they are generally located in the cities or countries in which they live. For this reason e-entrepreneurship training for employment and the employment at e-commerce without timeness, space limitations will be a hit for the target group of project.

2.2. OBJECTIVES:

1. Presenting new and changing business models of the new economy,
2. comparing existing business models with models on the Internet
3. revealing the importance of the internet in the strategies of the companies.

3. PRINCIPLES OF THE CURRICULUM DESIGN

These principles provide a clear vision of curriculum development. At the same time, they have direct implications at the level of the curriculum structure as well as the teaching, learning and evaluation activities at national level. The curriculum development principles also address specific aspects of personalizing the educational offer for migrants and refugees.

Principles	Implications at Curriculum Design	Implications in Teaching - Learning - Assessment Processes
Compatibility with EntreComp: The Entrepreneurship Competence Framework	<p>The curriculum is compatible with the EntreComp: The Entrepreneurship Competence Framework document.</p> <p>The course is aiming to reach the competence levels of different competence areas based on the perceived needs of participants keeping in mind the next training program.</p> <p>In line with EntreComp: The Entrepreneurship Competence Framework with eight proficiency levels we have divided our program in</p>	<p>All teaching, learning and assessment activities must pursue competences areas defined in EntreComp: The Entrepreneurship Competence Framework. These areas are:</p> <ul style="list-style-type: none">• Resources• Ideas and opportunities• Into action

	3 competences areas generating ideas, learning how to sell, working with quality).	
Connection to everyday social life and relevance for social integration of migrants and refugees	The emphasis of the programme is the positive contribution of the context to the skills of participants' everyday lives, and at the very same time the supporting of new knowledge the business attempts for being active individuals in the host country's business life.	Teaching, learning and assessment should focus on usefulness of the content for participant's everyday lives.
Flexibility and individualization of the curriculum	<p>The curriculum "<i>The Entrepreneurship Module for Migrants and Refugees</i>" consists of elements developed at European level (at the level of the partnership) and elements developed at national level by each project partner.</p> <p>The general framework of the curriculum was formed at the European level, but national differences can be tolerated in the implementation.</p>	
Correlation with learners 'age specifics	The content of learning is tailored to characteristics of learners' age correlated with adult learning principles	Learning activities and methods are designed and built in accordance with the biological, psychological particularities of adults
Ensuring the quality of training	The curriculum is developed in accordance with European standards and competences model.	
Learner-centered learning	The curriculum supports active, contextual, social and responsible learning focused on the training needs of target groups.	Learning process is based on co-learning, facilitating/building learner learning and peer learning, and on using actively and interactively strategy, learning by discovery, solving problems.

4. LEARNING OUTCOMES

4.2. GENERAL COMPETENCES AREAS

EntreComp: consists of 3 interrelated and interconnected competence areas: 'Ideas and opportunities', 'Resources' and 'Into action'. Each of the areas is made up of 5 competences, which, together, constitute the building blocks of entrepreneurship as a competence. The framework develops the 15 competences along an 8-level progression model and proposes a comprehensive list of 442 learning outcomes. The framework can be used as a basis for the development of curricula and learning activities fostering entrepreneurship as a competence. We have identified a needed proficiency level for every described competence. Based on the needed proficiency levels, we have developed the curriculum that aims to achieve the proficiency needed. We have gathered the curriculum under 3 topics that include Levels 1 and 2 of the content.

1. Generating Ideas
2. Learning How To Sell
3. Working With Quality.

Bazı üniteler aynı becerileri hedefleyebilmektedir. Bu beceri alanları:

- | | |
|------------------------------------|---|
| ➤ Spotting opportunities , | ➤ Financial and economic literacy |
| ➤ Creativity | ➤ Mobilising others |
| ➤ Vision | ➤ Taking the initiative |
| ➤ Valuing ideas | ➤ Planning and management |
| ➤ Ethical and sustainable thinking | ➤ Coping with uncertainty, ambiguity and risk |
| ➤ Self-awareness and self-efficacy | ➤ Working with others |
| ➤ Motivation and perseverance | ➤ Learning through experience |
| ➤ Mobilising resources | |

At the end of the training:

- Learners can find opportunities to generate value for others.
- Learners can develop multiple ideas that create value for others.
- Learners can imagine a desirable future.
- Learners can understand and appreciate the value of ideas.
- Learners can recognise the impact of their choices and behaviours, both within the community and the environment.
- Learners trust their own ability to generate value for others
- Learners want to follow their passion and create value for others.
- Learners can find and use resources responsibly.
- Learners can draw up the budget for a simple activity.

- Learners can communicate their ideas clearly and with enthusiasm.
- Learners are willing to have a go at solving problems that affect their communities.
- Learners can define the goals for a simple value-creating activity.
- Learners are not afraid of making mistakes while trying new things.
- Learners can work in a team to create value
- Learners can recognise what they have learnt through taking part in value-creating activities.

5. MODULE “E-ENTREPRENEURSHIP”

5.1 INTRODUCTION

As the final module of our project, the E-Entrepreneurship Module for Migrants and Refugees's readiness, the trainees must first complete the Language and Communication, Digital Literacy and Entrepreneurship Module. This module can actually be thought of as a package module program that includes 4 modules together with the first 3 modules. E-Entrepreneurship Module for Migrants and Refugees, which was developed step-by-step, was tested by all partners conducted a pilot courses.

Our final module includes 14 units lasting 2.5 hours each. In other words, it is a 35 lesson hour module in total.

5.2. TRAINING CONTENT AND PLAN FOR “E-ENTREPRENEURSHIP” MODULE

	GENERATING IDEAS	
Unit No.	Competences and capacities to developed /Content	Training method
UNIT 1	Knowing your reality I. Social, political, cultural, and other specific aspects of the host country.	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 2	The entrepreneur. Knowing our capacities An entrepreneurial society Self-confidence Assuming risks	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 3	How we can generate ideas Creativity Observing and exploring	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit

	LEARNING HOW TO SELL	
Unit No.	Competences and capacities to developed /Content	Training method
UNIT 4	Critic sense.	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 5	Knowing your reality II. Knowing the different ways for people to make internet profitable for themselves	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 6	Internet business models	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 7	Searching for needs	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 8	Discovering values	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 9	Assertiveness Empathy How we communicate each others	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit

	WORKING WITH QUALITY	
Unit No.	Competences and capacities to developed /Content	Training method
UNIT 10	Websites and online marketing	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 11	Organizational capacity	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 12	Working with people	Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 13	Planification	. Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit
UNIT 14	How to manage with the procedures	. Dynamics, working worksheets, role playing, and team exercises. Glossary of specific terms used in the unit



TABLE OF CONTENT

1	Unit 1 Knowing your reality I	12
1.1	Activity 1 Knowing your reality I	15
2	Unit 2 The entrepreneur	20
2.1	Activity 2 The Entrepreneur	23
3	Unit 3 How we can generate ideas	32
3.1	Activity 3 How we can generate ideas	36
4	Unit 4 Critic Sense	45
4.1	Activity 4 Critic Sense	47
5	Unit 5 Knowing your reality II	53
5.1	Activity 5 Knowing your reality II	56
6	Unit 6 Internet Business Models.....	62
6.1	Activity 6 Internet Business Models.....	65
7	Unit 6 Searching for needs.....	78
7.1	Activity 6 Searching for needs.....	81
8	Unit 7 Discovering values.....	88
8.1	Activity 7 Discovering values.....	91
9	Unit 8 How we communicate each others.....	97
9.1	Activity 8 How we communicate each others	100
10	Unit 10 Websites and online marketing	114
10.1	Activity 10 Websites and Online Marketing	116
11	Unit 9 Organizational capacity	124
11.1	Activity 9 Organizational Capacity	127
12	Unit 10 Working with people.....	135
12.1	Activity 10 Working with people.....	137
13	Unit 11 Planning and financing	153
13.1	Activity 11 Planning and Financing	156
14	Unit 12 How to manage with the public and external procedures	184
14.1	Activity 12 How to manage	187



**TRAINING CONTENT AND PLAN FOR THE ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 1

GENERATING IDEAS

UNIT 1

KNOWING YOUR REALITY I

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	1 Knowing your reality I
SUBJECT	Social, political, cultural and other specific aspects of the host country
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> Identify the main cultural, economic or legal aspects that may affect the development of entrepreneurial projects. Know environment analysis tools

ENTREPRENEUR

ENTREPRENEURIAL COMPETENCES

COMPETENCES	AREAS	LEVEL
Self awareness and self efficacy	Resources	Foundation level 1 and 2
Vision	Ideas and opportunities	Foundation level 1 and 2
Motivation and perseverance	Resources	Foundation level 1 and 2
Ethical and sustainable thinking	Ideas and opportunities	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Entrepreneurial culture	What is entrepreneurial culture?	Activity Unit 1 KNOWING YOUR REALITY I
Economic situation	Main economic sectors Commercial legislation and Tax legislation for small businesses	
Social context for entrepreneurship	Main local entrepreneur support agents	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY

- Constitutional procedures
- Entrepreneur
- Intra-entrepreneur
- Legal form
- Legal personality
- Macroenvironment

SPECIAL TIPS

- Take advantage of the capabilities to explore and observe the environment.
- Take advantage of the closest sources of information to obtain specific data that can help you understand how the situation is for entrepreneurship in that place.
- Facilitate an open mind of prejudices about the social customs of the place of reception that facilitate team work and the approach to the new reality.



MODULE 1

GENERATING IDEAS

KNOWING YOUR REALITY I

ACTIVITY

1

Entrepreneurship...

1

CREATE!

- ✓ Dream new things. Invent
- ✓ Design your dreams.
- ✓ If your dreams are not possible invent another way, change your plans



2

THINK!

- ✓ Study what you need
- ✓ Enjoy learning
- ✓ Make a plan
- ✓ Think first about your goal
- ✓ Collect information
- ✓ Calculate your strengths and limitations
- ✓ Organize time well



Entrepreneurship...

3

DO IT!

- ✓ Take the lead
- ✓ Talk about solutions, not problems
- ✓ Insist, don't get discouraged. Fight for what you want
- ✓ Work with joy
- ✓ Decides. Trust you.
- ✓ Don't be afraid of mistakes.
- ✓ Be consistent



4

LIVES!

- ✓ Listen to others, learn from them
- ✓ Try to understand customers
- ✓ Seek help, collaborate with others
- ✓ Keep your commitments
- ✓ Work with love and understanding
- ✓ Trust your teammates and don't judge them



Who I am ?

My name is _____ and I am _____ years old. I have studied _____ and would like to study _____.

I live in _____, in my family I am _____ and my profession is _____. In the future I would like to work _____.

What I want is...

Mark all the reasons you want

- ☐ I want to have a business ide
- ☐ I want to make friends in this training
- ☐ I want to practice my profesión
- ☐ I want to learn new things
- ☐ I want to find a job
- ☐ I want to have my own company

The entrepreneur

Did you already know that you can learn to undertake? Can you think of how? Learning from others? Learning from our own attempts?...

INVENTS!!!



He invents a very brief story about a person he learned to undertake.

And repress it in a few minutes and without speaking, only with gestures. See if the others understand it.

Oh, it doesn't have to be setting up a company. It can be undertaken in many ways.

To undertake is to dare to do something new



**TRAINING CONTENT AND PLAN FOR THE ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 1

GENERATING IDEAS

UNIT 2

THE ENTREPRENEUR

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	2 The Entrepreneur
SUBJECT	An entrepreneurial society, self-confidence, assuming risks
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Identify the skills of the entrepreneur • Become aware of the need to develop them for the implementation of entrepreneurial projects • Develop basic competences

ENTREPRENEUR

ENTREPRENEURIAL COMPETENCES

COMPETENCES	AREAS	LEVEL
Self-awareness and self-efficacy	Resources	Foundation level 1 and 2
Motivation and perseverance	Resources	Foundation level 1 and 2
Deal with uncertainty, ambiguity and risk	Resources	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Entrepreneurial culture	What is entrepreneurial culture? Entrepreneurship Promotion	<p style="text-align: center;">Activity Module 2</p> <p style="text-align: center;">THE ENTREPRENEUR</p>
Entrepreneur	What is an entrepreneur? Needs of entrepreneurs Ways to undertake	
Entrepreneurial competences	How do we develop them? Motivation for entrepreneurship	
Entrepreneurship limitations	What prevents us from undertaking our idea?	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY

- Entrepreneur
- Entrepreneurial skills
- Human team
- Social entrepreneur

SPECIAL TIPS

- The entrepreneur's way of being should not be changed.
- You have to know your strengths and weaknesses.
- Address problems without delay.
- Set clear personal goals
- Encourage teamwork to learn from those with more experience.



MODULE 1

GENERATING IDEAS

THE ENTREPRENEUR

ACTIVITY 2

The entrepreneur

The most important

The people are the company. Your ideas, your drive and your work move everything and make it work. Without them, there is no company.



Training

Encouragement and work is not enough. You have to learn your trade and always train. The more the team knows, the more the company knows and the better it can survive.



Motivation

The energy of the company depends on that of its workers. A company of discouraged people is dragged by the market flow and ends up closing.

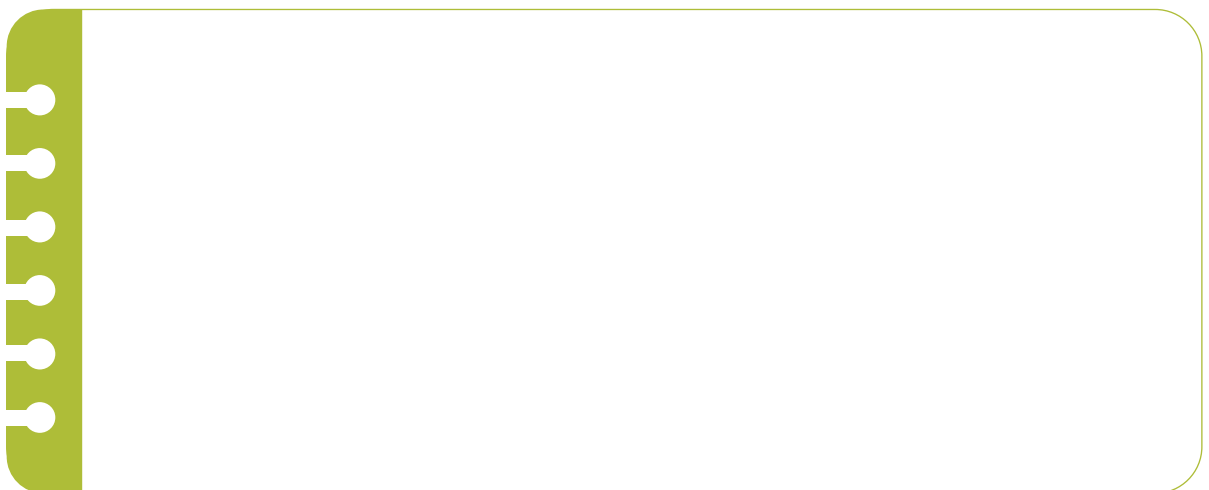


First individually these exercises

1. Do you think people are important for a company to function?
Why?



2. According to the test you have already done, in which skills do you have obtained the better scores?



The match game

How is it like...

A company and A BEE ?



The match game

Answer the question

The match game

Write some skills or competences of your daily life and how you can adapt to your company

competences	How have you acquired?	Company capabilities

What competences do we need to develop?

We get together by TEAMS and think about the project we want to develop. Think carefully about what activities the project will need and therefore what COMPETENCES you need. It's like handing out the roles of a movie. We put a picture of a movie to each picture to make the cast more fun.



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



activity

competences

Explain it



**TRAINING CONTENT AND PLAN FOR THE ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 1

GENERATING IDEAS

UNIT 3

HOW WE CAN GENERATE IDEAS

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	3 How we can generate ideas
SUBJECT	Entrepreneurial ideas Creativity Observing and exploring
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Develop observation and exploration of the environment to detect opportunities • Develop creativity to look for ideas that can be a solution to a problem • Learn team work tools to analyse entrepreneurial ideas • Learn to respect the views of others, encourage participation and develop creative ideas as a team

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Spotting opportunities	Ideas and opportunities	Foundation level 1 and 2
Creativity	Ideas and opportunities	Foundation level 1 and 2
Vision	Ideas and opportunities	Foundation level 1 and 2
Evaluating ideas	Ideas and opportunities	Foundation level 1 and 2
Working with other	Into action	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
How we detect opportunities	Through the observation and exploration of our environment looking for needs that are not yet resolved	<p>Activity Module 3</p> <p>HOW WE CAN GENERATE IDEAS</p>
Sources of entrepreneurial ideas	<ul style="list-style-type: none"> • The invention • Personal hobbies or interests • Observing social trends • Observing the deficiency of others • The observation of an absence • The discovery of new uses for ordinary things • Change the way you do something • Demographics, changes in the size of the population, the age of citizens and their characteristics • The new knowledge 	
Ideas that generate added value because they give solutions to real problems	<ul style="list-style-type: none"> • The idea brings something different • Potential customers value the novelty it brings • Customers see the difference • Customers get more benefits than drawbacks • The customers are enough and they are willing to pay for it. • The competition cannot easily beat us • The entrepreneur has knowledge • The entrepreneur can start it up 	
Entrepreneurship limitations	<ul style="list-style-type: none"> •The entrepreneur has no knowledge •The entrepreneur has no resources •The entrepreneur does not want to risk •The idea is not profitable 	

RECOMENDATIONS FOR THE TEACHER**GLOSSARY**

- Entrepreneur
- Entrepreneurial skills
- Human team
- Social entrepreneur

SPECIAL TIPS

- Encourage them to discuss what they know, how to do it, and what they would like to do
- It is very important that ideas arise from the environment of the things they know
- It is essential that they believe in the idea and make it theirs
- Creativity is more important than resources in this phase of work
- The ideas must be able to be realized, not be something impossible
- Teamwork is essential in this phase to learn from the diversity of views



MODULE 1

GENERATING IDEAS

HOW WE CAN GENERATE IDEAS

ACTIVITY

3

The amount matters

Creativity the more ideas the better

It's like the bad photographer's trick: having a digital camera and taking hundreds of photos. In the end, some come out good..



We can all be creative

We have to feel free and break barriers :

- ✓ Fear of failure
- ✓ Fear of ridicule
- ✓ Social norms
- ✓ The trial before knowing
- ✓ Generalizations
- ✓ Negative thinking
- ✓ Believe us not creative
- ✓ Based on logic
- ✓ The fear of rejection
- ✓ Group dependency
- ✓ Ridicule the non-objective
- ✓ Think of the past
- ✓ See problems, not solutions



Innovation

1. Do you agree with these phrases?

YES NO

It is easier to innovate in large companies

To innovate you need technology

Creativity is for advertising Managing the company involves avoiding risks

It is easier to innovate in large companies

To innovate well is to do what nobody has done

2. What do you think is innovation in business?

3. Do you find creativity in business useful?

Fly fishing

Together in small groups, brainstorm three novel business ideas you've seen around us or somewhere else and think about how they innovated.



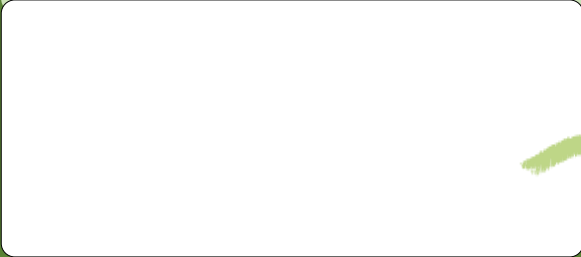


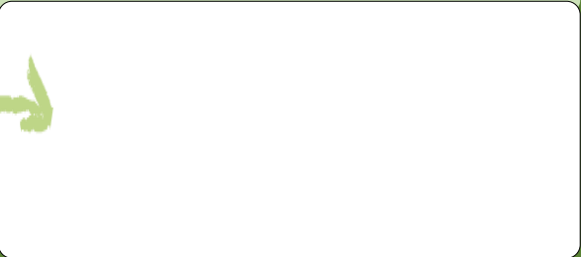


Business	What did they observe?	What did they innovate?

LET'S MAKE UP BUSINESS

We are going to do some group games to generate business ideas.

**A group thinks bases for
generate ideas**

**Another group thinks
business ideas**

Things you miss in our area 	Business that suggests us 
Whims or luxuries that we would like to have 	Business that suggests us 
Things that make life complicated 	Business that suggests us 

Now we are ourselves



Write ideas

Disadvantages to have fun	Business that suggests us
Benefits to have fun	Business that suggests us
Things that foolishly waste time	Business that suggests us
Our hobbies	Business that suggests us

With the same game

But now ... you are a young person



Write ideas

Things you miss <div></div>	Business that suggests us <div></div>
Whims or luxuries you would like to have <div></div>	Business that suggests us <div></div>
Things you like in your area <div></div>	Business that suggests us <div></div>
Things you don't like about your area <div></div>	Business that suggests us <div></div>

With the same game

But now ... you are an older person

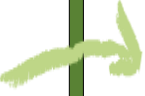





Write ideas

Things you miss <div></div>	Business that suggests us <div></div>
Whims or luxuries you would like to have <div></div>	Business that suggests us <div></div>
Things you like in your area <div></div>	Business that suggests us <div></div>
Things you don't like about your area <div></div>	Business that suggests us <div></div>

With the same game

But now ... think about the business there **Write ideas**

Services that do not work well	Business that suggests us
	
Businesses seen on other sites	Business that suggests us
	
Unused area resources	Business that suggests us
	
Non-modernized services	Business that suggests us
	



**TRAINING CONTENT AND PLAN FOR THE ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 4

CRITICAL SENSE

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	4 Critical sense
SUBJECT	Making the most out of ideas and opportunities
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Judge the value of the ideas in their social, cultural and economic terms • Identify a suitable way of making the most out of this value

ENTREPRENEUR

ENTREPRENEURIAL COMPETENCES

COMPETENCES	AREAS	LEVEL
Valuing ideas	Ideas and opportunities	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Macroenvironment	<p>How could influence in our Project the following topics?</p> <ul style="list-style-type: none"> • Technology • Natural Environment • Demography • Working market • Culture • Legal regulation • Society • Politics 	<p>Activity Module 4</p> <p>CRITICAL SENSE</p>

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Macroenvironment • Microenvironment 	<ul style="list-style-type: none"> • Take into account all relevant aspects of the closest environment



MODULE 2

LEARNING HOW TO SELL

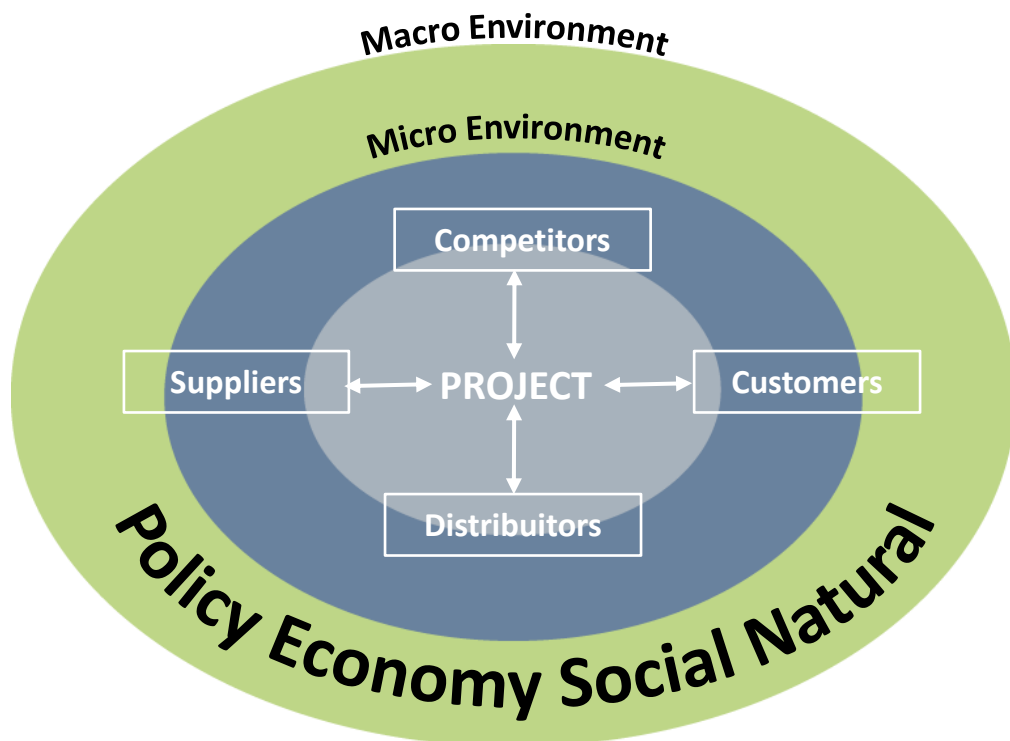
CRITICAL SENSE

ACTIVITY

4

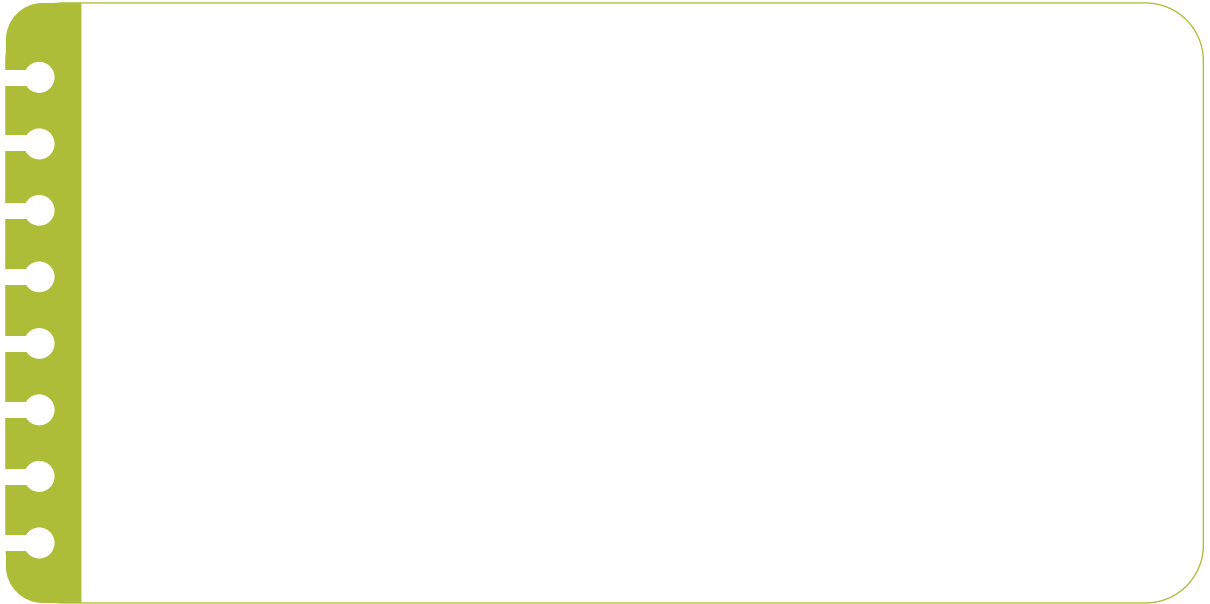
Our project

OUR PROJECT is a LIVING BEING surrounded by CHANGES



What do you think

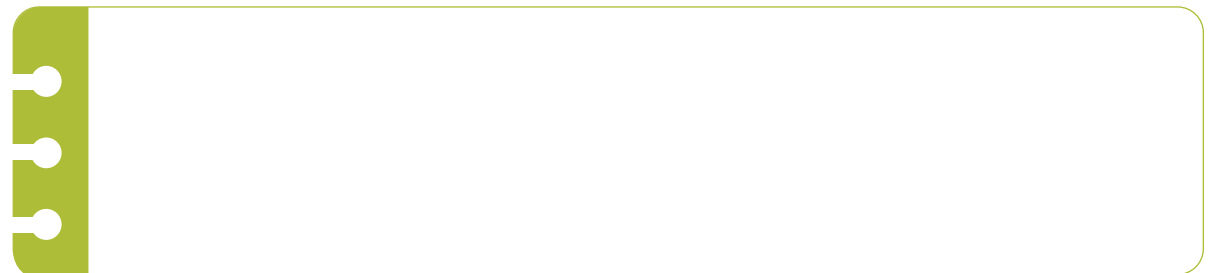
Draw your project



What environmental factors affect a business?

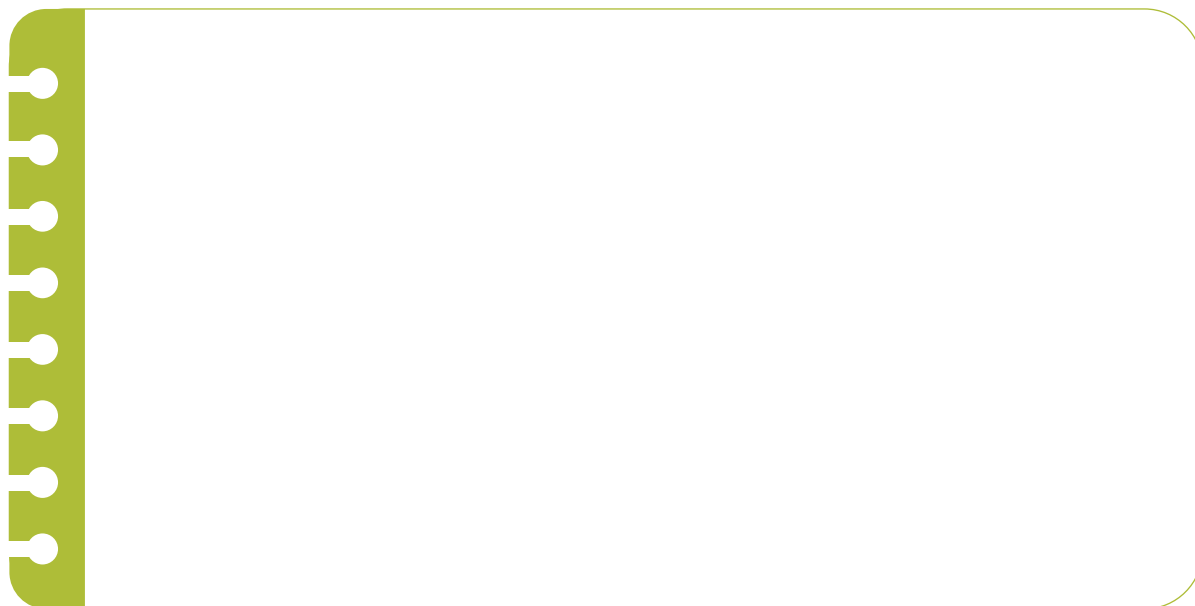


Do you know how the sector your project is dedicated to works?

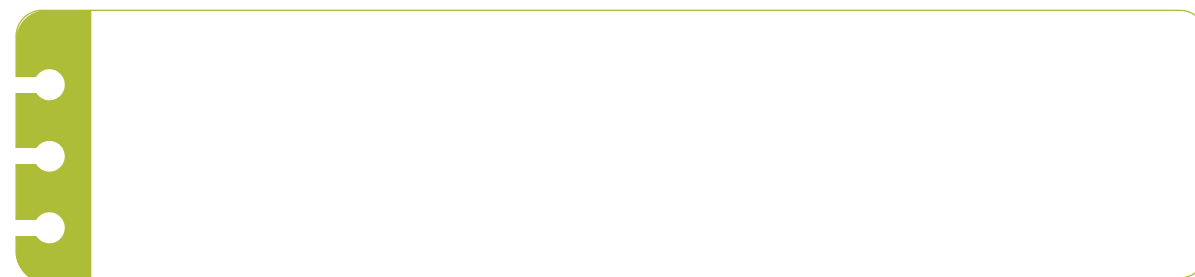


What do you think

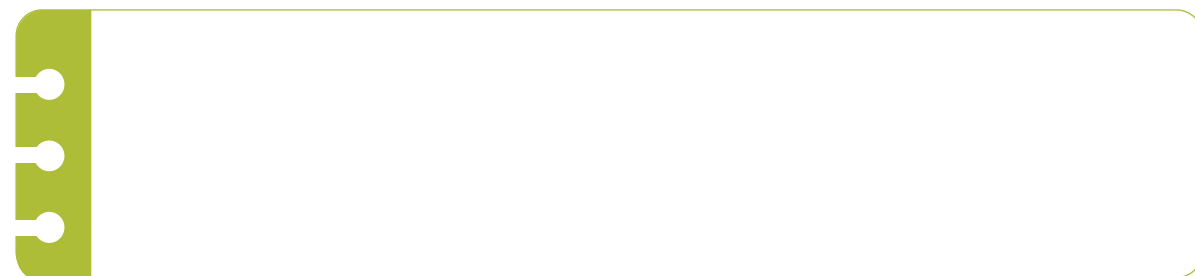
Draw your project



What environmental factors affect a business?



Do you know how the sector your project is dedicated to works?



Range of products and services

You have to specify which products and services you would like your company to sell

Products	Services

Differences

What differences do you see in service companies versus those that sell a product?



**TRAINING CONTENT AND PLAN FOR THE ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 5

KNOWING YOUR REALITY II

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	5 Knowing your reality II
SUBJECT	Economic, market, customer, business important aspects to develop an Entrepreneurial Project
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> Identify the possible aspects that influence the market related to: <ul style="list-style-type: none"> customers possible competition potential partners / suppliers possible legal aspects

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Vision	Ideas and opportunities	Foundation level 1 and 2
Mobilising others	Resources	Foundation level 1 and 2
Taking the initiative	Into action	Foundation level 1 and 2
Planning and management	Into action	Foundation level 1 and 2
Working with others	Into action	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Macroenvironment Customers	<ul style="list-style-type: none"> • Who could our clients be? • They would be companies or particulars? • Where are they? • How do they live? • Where do they buy that products or that service so far? 	<p>Activity Unit 5</p> <p>KNOWING YOUR REALITY II</p>
Competitors	<ul style="list-style-type: none"> • Who are the companies that already sell those products o services? 	
Collaborators	<ul style="list-style-type: none"> • With whom could you collaborate to develop your project? 	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Client • Commercial contract • Consumer • Legal form • Market • Market study • Microenviroment • Poll • Product • Service • Segment (to) • User 	<ul style="list-style-type: none"> • It would be advisable to know some company that already exists in the sector to better understand how it works • You better Identify potential clients well, and try to obtain the maximum possible information about them • It supposed to be a good idea to seek support from other companies or institutions that can help us to staying in touch with potential clients.



MODULE 2

LEARNING HOW TO SELL

KNOWING YOUR REALITY II

ACTIVITY

5

PLANNING

OUR PROJECT is a LIVING BEING surrounded by CHANGES

There are very comprehensive procedures with many steps to designing an investigation. We are left with a simple and clear four-step scheme

**For
what?**

What do you need to research for?

**What
information?**

What information do you need to make those decisions

**Where
is it?**

Where is that information? In a magazine, in the potential customer, a distributor...?

**How
to do it?**

How can you get it?

INVESTIGATE

Customers

Consumption volume is large or small It is consumed all year round or is seasonal.

Who buys services / products like mine They are many / few, large / small

Why do they buy the product / service

Why does each group choose one provider or another What do they value about that product / service

Competitors

How many They are big or small

How long have they been on the market

What do you do

What range of products / services do they offer

How could you collaborate with them

Suppliers

The volume of purchases is important or not in this business

It is easy or difficult to access them

What payment terms do they usually ask for

Where to get the information?

Institutions

Try to get information through support institutions to find out if there are studies on what you want to do.

Internet

The Internet is a whole world of information. You will surely find very useful things. But you will not find the answers to your specific business on the Internet.

Customers

The customers you may have are the ones who will give you the most information. Your business will work if they buy from you.

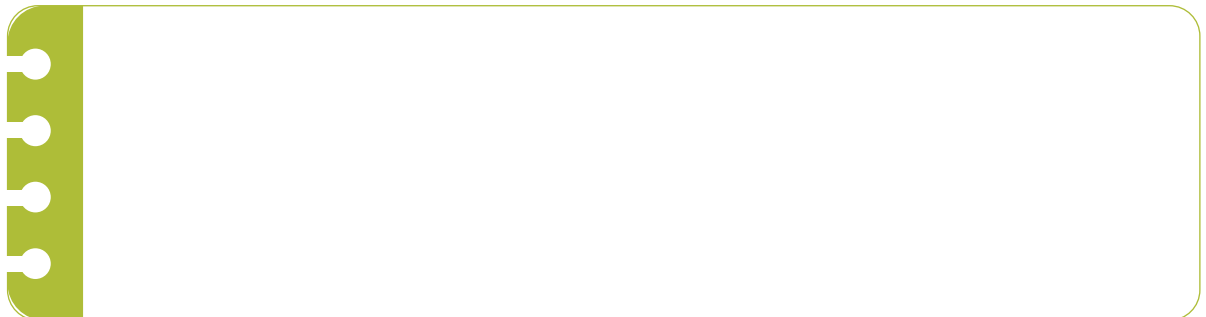
Customers are the source of information most important for a business

Investigation

What is market research for you?







In your case, what data is important to you?



When do you think it will be necessary to investigate?

Choose one of the options

-  Before creating the company
-  After creating the company
-  Whenever you launch a new producto
-  Everyday

Is all this good for anything?

Think in small groups

Choose a company that you know in your sector.

investigates: - who are your customers - which products / services sell the most.

THINK
About your case

What will happen if you don't research the market?

THINK
About your case



**TRAINING CONTENT AND PLAN FOR THE E- ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 6

INTERNET BUSINESS MODELS

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	6 Internet business models
SUBJECT	Identifying needs and how they can be satisfying on-line
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> Identify needs and challenges that need to be met

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Supporting opportunities	Ideas and opportunities	Foundation level 1 and 2
Vision	Ideas and opportunities	Foundation level 1 and 2
Valuing ideas	Ideas and opportunities	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Macroenvironment	Technology and digital culture	Activity Unit 6
Macroenvironment	How potential clients, competence, and other agents are behaving by internet	INTERNET BUSINESS MODELS

RECOMENDATIONS FOR THE TEACHER

GLOSSARY

- Advertising
- Commercial communication
- Commercial contract
- Commercial offer
- Marketing plan
- Media plan
- Merchandising

SPECIAL TIPS

- Put special interest in logistics issues and supplies
- It is essential to coordinate all online marketing actions
- It is essential to have tracking indicators for online marketing



MODULE 2

LEARNING HOW TO SELL

INTERNET BUSINESS MODELS

ACTIVITY

6

INTERNET Business Models

Internet business models use this platform as a communication, distribution and marketing tool for products and services.

GOOD COMMUNICATION



INTERNET makes it possible to reach a large number of target audiences from all over the world.



An E-COMMERCE is not set up in a month. You have to do the market study, find suppliers, ask for a quote, negotiate with them, analyze the accounts, hire the technology provider ...

STEPS TO CREATE AN INTERNET BUSINESS MODEL



THE OBJECTIVE YOU WANT

1

Choose between selling your own products or the products of others. The idea of creating your own products that solve an existing problem, even if it does not seem relevant at first, can be more valuable than you expect. The other option is to sell products that already exist but offering something different compared to your competitors

2

Create the brand: a name and a domain of your e-commerce. They may seem like just a few words, but they are key to the proper functioning of your business and you must dedicate the time it deserves

Hosting serves to store the files that make up the website. The better the server, the greater benefits for your visitors because they will have more features and a better response time on your website.



3

Select a Hosting Company

Hosting serves to store the files that make up the website. The better the server, the greater benefits for your visitors because they will have more features and a better response time on your website.



4

Choose a Guarantees Dropshipper

The process for the creation of this type of business is limited to logistics and positioning mechanisms. Customer expectations must be met, and this involves everything from offering a unique product to ensuring that the order reaches your hands on time and without any damage.

What is Dropshipping?

The operation is simple, it is about our distributor, sending the products that our customers have bought in our online store directly to their home.

5

Select a Content Management System (CMS) for your website.

To do this, we must take into account aspects such as: customer requirements and needs, ease of management, accessibility and usability, SEO optimization and better efficiency in dedication time. The choice of an attractive and useful design template according to your needs is always relevant.



6

Choose payment systems.

Paypal: for those who do not always have a bank card at hand, it is perfect and not having Paypal today means losing sales.

Bank transfer: A method that is still widely used in Bank card: The most used option to pay for purchases online are credit or debit cards.

Cash on delivery: to attract a group of customers who are more distrustful of ecommerce.

7

Create a blog and social profiles.

It is essential to start attracting traffic to the online store from its launch. The creation of a blog that talks about the sector will facilitate the construction of a community around our business. It will also help you to promote products and build customer loyalty. Your main objective is to sell, and to sell your only available showcase is the network.



8

Create advertising and online marketing campaigns.

The important thing now is to start with a long job of search engine optimization, online marketing, social media ... it is very important to publicize your business through freelance professionals or a multitude of free tools that are available on the internet.

The monitoring of the campaigns must be daily and constant to know which ones give us benefits and which ones we should avoid. In addition, you must always have a plan to avoid losses.

OTHER ALTERNATIVES

The other alternative work opportunities on the net are below when there aren't any company or product or capital:

1

Write blog, earn Money

There are many reasons why people write blog. Some people want to communicate with people in the same interest, share info with others or earn Money. You can write your own words in your own blog. If you have smooth style, you can also write for them.



2

Affiliate Marketing

Affiliate marketing is an advertisement organisation of other products. People buy products thanks to you and you get a kickback.

You have to attend a sales company and get a special link. Later you can use this link for specific products.

For sales company, you can use these ones in your website:

- View ads in your websites
- Write a product's analysis via links



3

Be writer of Freelance

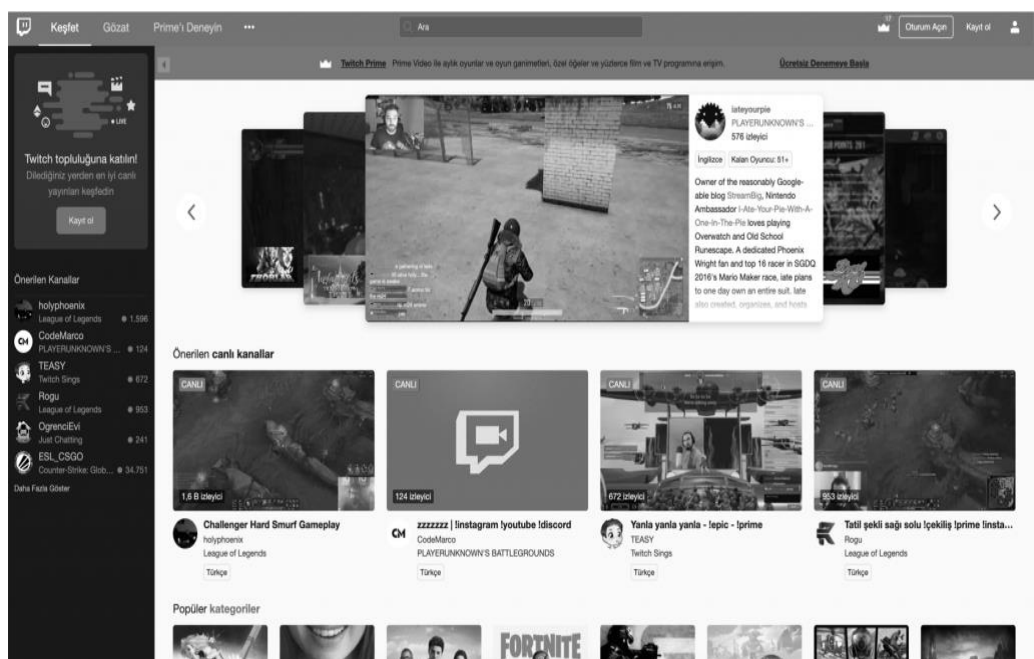
There are lots of web sites to pay for your writing skills



4

Start Podcast

Podcasts are dijital video or voice files formed as a serie and presented customers for online. Day by day ,it becomes popular. Podcasts are usefull for both subscriber and publishers. Publishers can form podcast to earn Money and subscribes can listen spesific content anywhere



5

Grafic Design

If you are good at grafic design,you can earn online Money thanks to this ability on these days

6

Twitch Publishing

If games have great importance in your life,you shoul try twitch publishing.it is both entertaing and you have chance of earning Money.Twitch is a platform that earned Money during the game time

7

Youtube Channel

Taking video on youtube is an excellent work idea for creative people.If you like being on cameras,you should try it.Being a youtuber or an online personality.The only thing you should do is that open your own cahnnel and share ads



8

Web improvement

If you think you are master of this section, making Project for online customers is a great way of earning Money for you

9

Social media mastership

Social media is an important tool for any work. If you are a social media worker, present your Works the companies that needs their work's Daily control

10

Online Translating

11

Online Training

12

Google Adsense

If you start this section, you get your benefit. You will probably get your Money after 30 days work. Google adsense publishes ads via of AdWords programme to your websites after signed up and validated

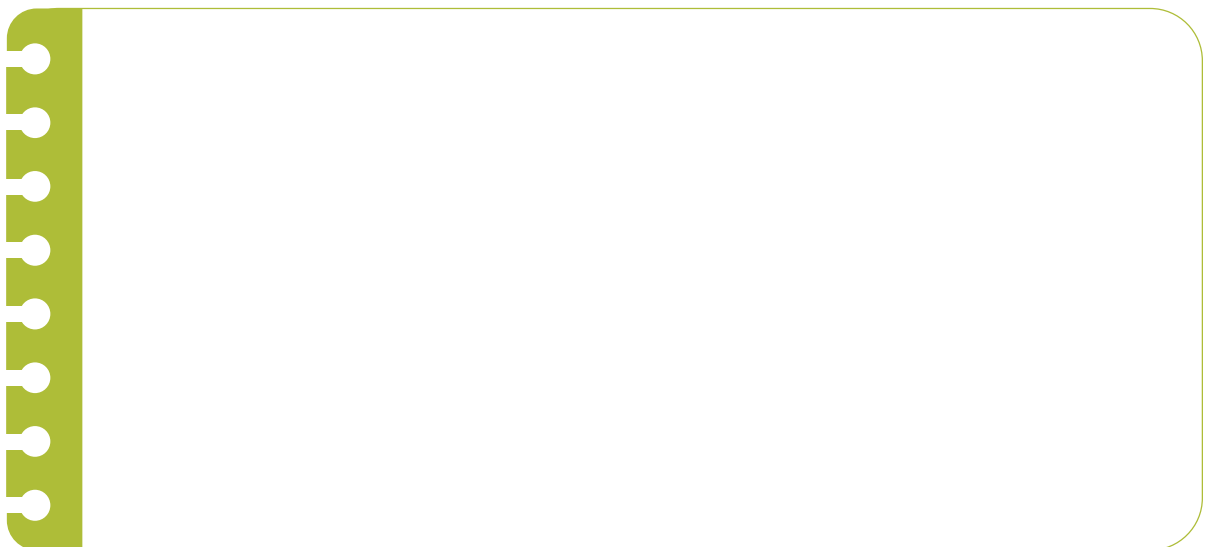


What will your e-commerce platform be like?

Draw a diagram of its main functionalities



What systems exist to communicate?



The first step? See what product you are going to sell. Decide in groups which option you think may be the best to turn into an online business.

1

Guitar picks. Because you had seen the idea abroad looking for foreign business ideas that have been successful.

2

Aprons for cooking. Because you love a French store that sells aprons: MadameChoup. For them the apron is a fashion item with their own designs.

3

Raincoats for cycling. Because they are in the catalog of an American clothing company for women cyclists that you like

4

Touch pens for tablets. Because you have read an article in the blog of the American technology magazine Wired Gadget Lab that you consult frequently. He was talking about a quality German touch pen.

5

Safety straps for children. Because you've seen it on a TV episode of Modern Family before your daughter started walking and you thought it's a good idea.

1

Guitar picks

It's a good idea because ...

It is not a good idea because...

2

Aprons for cooking

It's a good idea because ...

It is not a good idea because...

3

Raincoats for cycling

It's a good idea because ...

It is not a good idea because...

4

Touch pens for tablets

It's a good idea because ...

It is not a good idea because...

5

Safety straps for children

It's a good idea because ...

It is not a good idea because...



**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 7

SEARCHING FOR NEEDS

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	7 Searching for needs
SUBJECT	Customer needs analysis Decision making: definition of the product or service
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> Identify customer needs Define the product / service we offer Define the way in which the customer will be able to buy the product or service.

ENTREPRENEUR

ENTREPRENEURIAL COMPETENCES		
COMPETENCES	AREAS	LEVEL
Vision	Ideas and opportunities	Foundation level 1 and 2
Valuing ideas	Ideas and opportunities	Foundation level 1 and 2
Creativity	Ideas and opportunities	Foundation level 1 and 2
Taking de initiative	Into action	Foundation level 1 and 2
Planning and management	Into action	Foundation level 1 and 2
Mobilising others	Resources	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Customer needs	Definition of the potential customer's need	Activity Unit 7 SEARCHING FOR NEEDS
Solutions: products and services	Definition of products and services that we will sell	
Prices	<ul style="list-style-type: none"> • How much does that product / service cost? • How much money do I earn? • At what price do I have to sell it? • At what price do my competitors sell it? 	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Market • Product • Service • Commercial contract • Commercial offer • Distribution channels • Distributor • Logistics • Margin on sales • Marketing plan • Price • Procedure • Process of service provision • Product life • Production factors • Provider • Sales 	<ul style="list-style-type: none"> • It is very important to define everything clearly • What customers need • What service or product they are going to buy • We must consider whether we "know and can" produce / sell those products and services. • Specify how the customer can purchase the product or service • Calculating the price is one of the keys to selling the product. It is necessary to calculate all the costs to be sure not to lose money



MODULE 2

LEARNING HOW TO SELL

SEARCHING FOR NEEDS

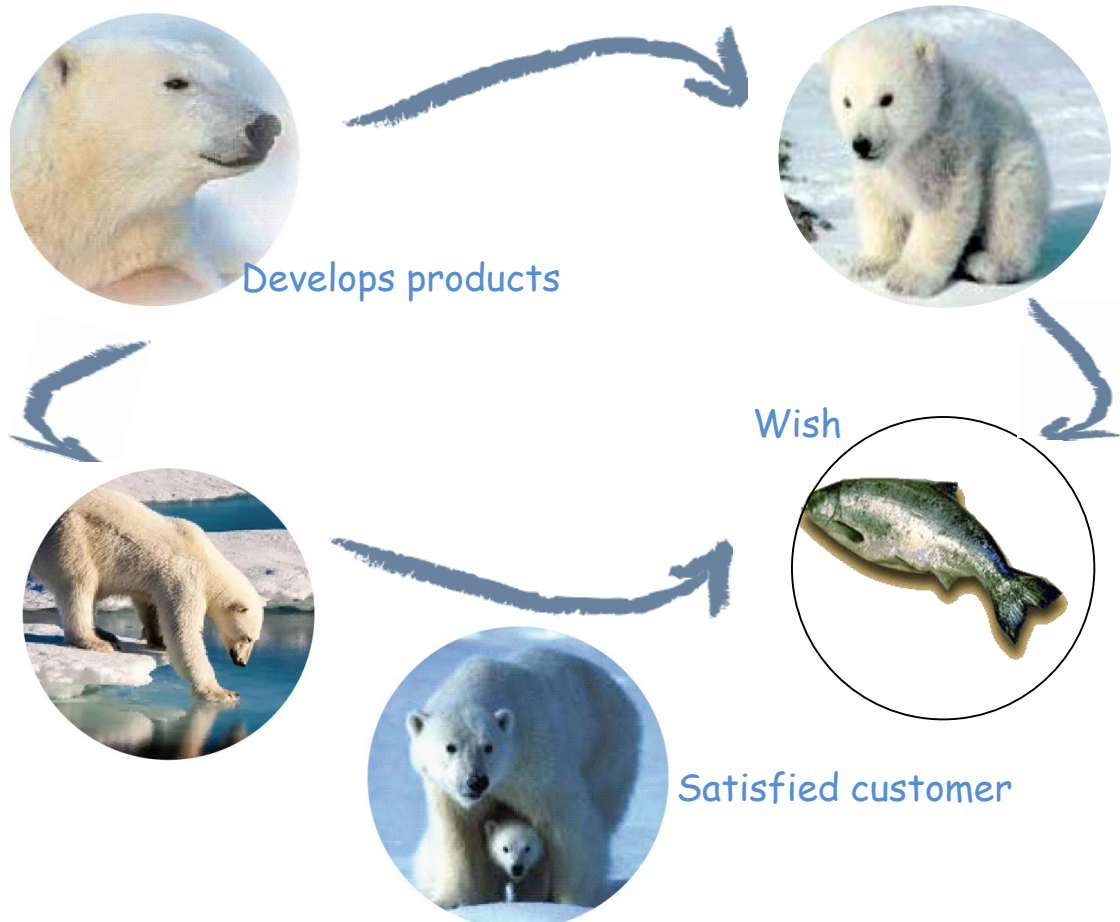


MARKETING



CUSTOMER NEEDS

ADAPTATION CAPACITY, to satisfy customers in a sustainable way



Market positioning

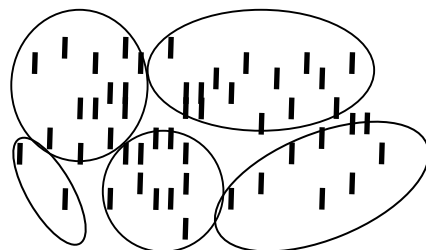
SEGMENT: divide customers by groups

We have to know what customers want, so we can give it to them later



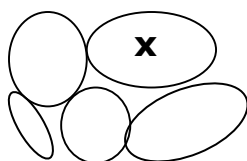
We divide clients into groups that bring together those looking for the same

All customers don't need the same

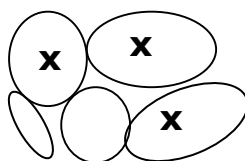


Choose the groups you are going to target.

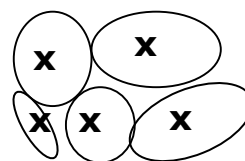
one



various

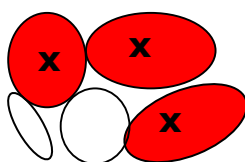


everyone

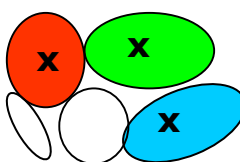


Decide what image you are going to transmit to each one, what advantage of your product or service you are going to highlight. Can be

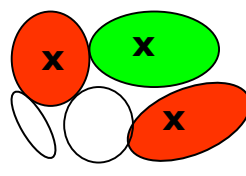
The same in all



One in each



A combination



The product/service

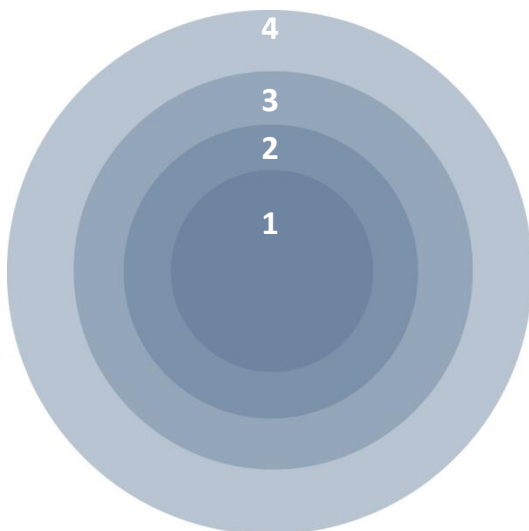
Set of physical and psychological attributes that the customer perceives in a good or service to satisfy their need

This happy man has not bought a sports car...



He has bought the illusion of feeling Fernando Alonso (famous pilot)

PRODUCTO DEVELOPMENT



- 1 **Basic product**
- 2 **Generic product**
- 3 **Expected product**
- 4 **Increased product**

It is important to analyze the client to innovate in auxiliary services, guarantees, delivery methods, ease of use, personal benefits, etc

We must not only think about the characteristics of the product, nor its advantages, but the physical and psychological benefits of the customer



clothes ironing iron is made of aluminum



ironing iron clothes is light



ironing ironing clothes is easy to handle



ironing clothes is fast



you can dedicate time to what you like



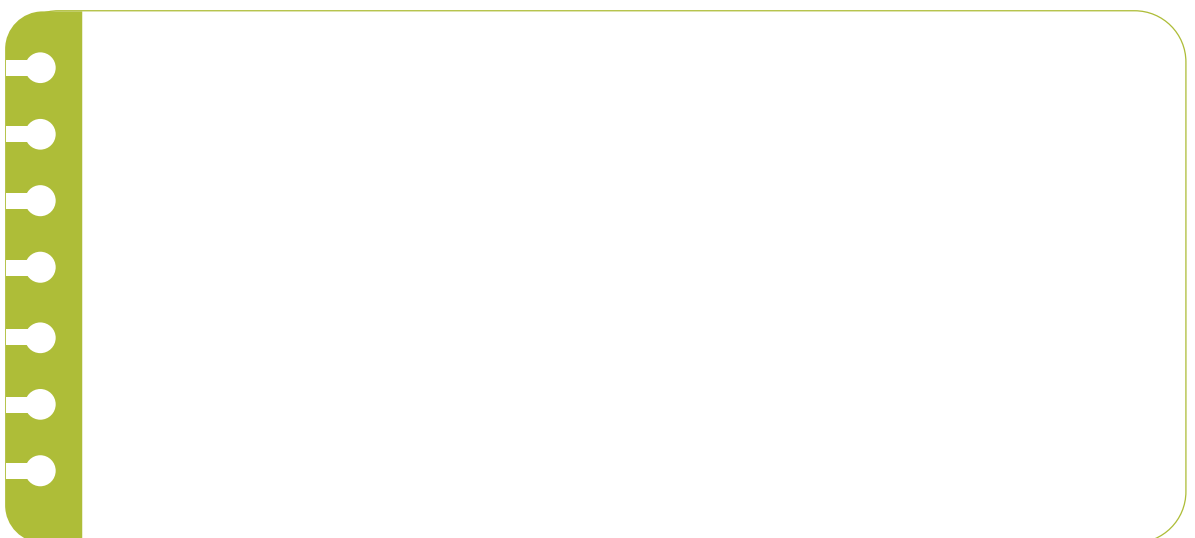
Sustainable competitive advantage

Write the main advantages of your products or services

THINK
About your case



Indicates which advantage is the most important for each class of customer



MARKETING PLAN

Where do we start? Try to put each step in order by putting a number in each circle. Luck





**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 8

DISCOVERING VALUES

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	8 Discovering values
SUBJECT	Values provided by the entrepreneur and the project
TIMING	2,5 h
AIMS	Discover the values that identify the entrepreneur who must also has his project: <ul style="list-style-type: none"> • Social responsibility • Environmental responsibility • Commitment to the community

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Ethical and sustainable thinking	Ideas and opportunities	Foundation level 1 and 2
Valuing ideas	Ideas and opportunities	Foundation level 1 and 2
Self awareness and self efficacy	Resources	Foundation level 1 and 2
Taking de initiative	Into action	Foundation level 1 and 2
Learning through the experience	Into action	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Entrepreneur values	We identify which values are key for the entrepreneur who wishes to also reflect his project	Activity Unit 8 DISCOVERING VALUES
Social responsibility	Define the involvement of the project with the community where it will be developed	
Environmental responsibility	Is the project environmentally friendly?	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Social responsibility • Environmental responsibility 	<ul style="list-style-type: none"> • Work as a team the values with which the entrepreneur identifies • Try to involve the entrepreneur with the closest community and see how the project can help to develop it • Look for concrete improvements that the entrepreneur can apply in the project that are responsible for the environment



MODULE 2

LEARNING HOW TO SELL

DISCOVERING VALUES

ACTIVITY

8

People: ethical and social values

The people in the company

People are the company. Your ideas, your values and your work move everything and make it work. Without them, there is no company.



Learn together and share values

Courage and work are not enough. You have to learn your trade and always train. It is also important to share personal and work values



Team values

The energy of the company depends on its equipment. If a company does not share its values, it will end up closing

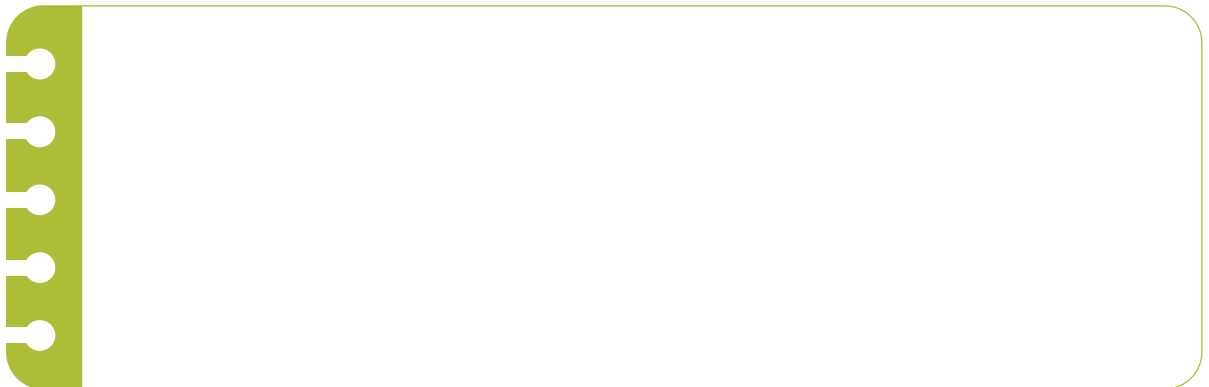


Do these exercises individually first

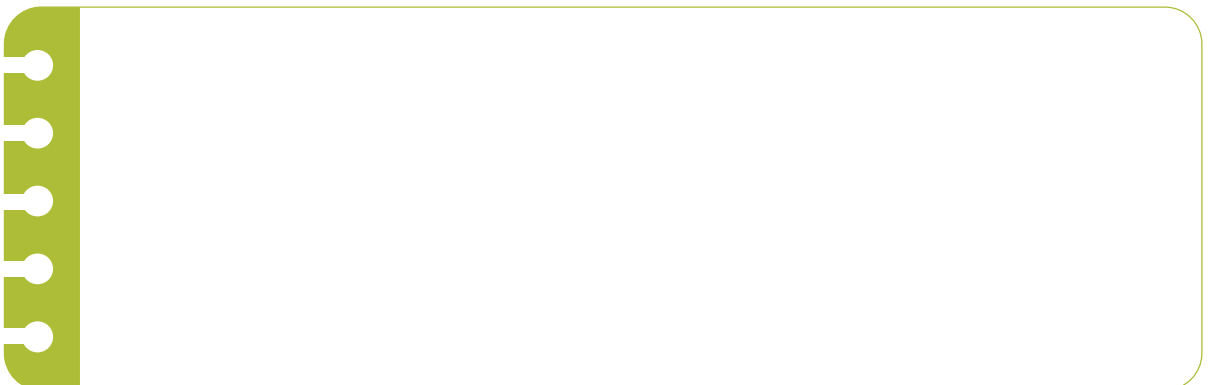
Do you think people are important in a company? Why?



What values are the most important to you as a person?



What values would you like your company to have?



Problems and conflicts

TEAMWORK

Think of problems that can arise in a business due to conflicts between people. Give examples.



1

Problem:

2

Problem:

Solutions

About the problems that you have explained, think and write what possible solutions they could have tried to resolve the conflict



1

Solution:

2

Solution:

Values and ethical standards

With everything we have seen in this chapter, we propose something:

Try to write some rules of ethical behavior of the members of the company

COMPANY:

RULES OF ETHICAL BEHAVIOR:



**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 9

HOW WE COMMUNICATE WITH EACH OTHER

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	9 How we communicate with each other
SUBJECT	Values provided by the entrepreneur and the project
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Develop the communication capacity necessary to be able to present the project to potential customers, collaborators, partners etc. • Propose marketing actions that allow to publicize the products and services to the market

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Self-awareness and self efficacy	Ideas and opportunities	Foundation level 1 and 2
Creativity	Ideas and opportunities	Foundation level 1 and 2
Mobilising others	Resources	Foundation level 1 and 2
Taking the initiative	Into action	Foundation level 1 and 2
Learning through experience	Into action	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Commercial message	<p>Define the commercial message: what are the benefits of your products and services for the customer?</p> <p>How are your products and services different from those offered by your competitors?</p>	<p>Activity Unit 9</p> <p>HOW WE COMMUNICATE EACH OTHERS</p>
Commercial communication channels	<p>How are you going to make your products and services known to your customers?</p> <ul style="list-style-type: none"> • Advertising: cards, flyers, posters, TV • Public relations • Merchandising • Direct marketing • Online marketing • Promotions, discounts 	
Project presentation	<p>SWOT Analysis> Strengths, Weaknesses, Opportunities and Threats.</p>	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Advertising • Commercial communication • Commercial contract • Commercial offer • Marketing plan • Media plan • Merchandising 	<ul style="list-style-type: none"> • Be careful with the image of the company that is released to the public. It should reflect the strengths of the project • It is essential that the entrepreneur knows and defines who will carry out the commercial function of the company • Different commercial actions need to be calendar • The hardest thing at first is making customers. The entrepreneur must develop the ability to present their products and services in a convincing manner.



MODULE 2

LEARNING HOW TO SELL

HOW WE COMMUNICATE EACH OTHERS

ACTIVITY

9

Communication concept

It is everything the company does to transmit an image to its environment

GOOD COMMUNICATION

IT IS NOT the most creative and spectacular



It is a business management tool

Creativity only interests to the extent that communication efficiency improves

It IS the most effective to achieve the objectives



You must CAPTATE the target audience, who feels identified

And convey the message that interests us at the lowest possible cost

STEPS TO FOLLOW

For what?

The objective you want



To how?

Your public objective



What?

The message to transmit



Where?

What channels do you use?



For what?

1

Focus on a single goal. Do not try to cover many things. We live in a world saturated with messages

Examples: notoriety, publicize your address, attract new customers, communicate a promotion, visit your website, call by phone, associate you with innovation ... as you are interested, but focus on one.



2

To how?

Be very clear who you are going to. You don't have to think about yourself, but who will receive the message. Think about what you are looking for, what your practical and psychological needs are, what you identify with, what you like, etc.

They can be several different groups. Maybe you should design a campaign for each one, or make one that is good for everyone.

You can talk to daring young people, posh, retired, executives, politicians, wealthy families, etc. Think like them.



3

What?

The message should reflect the strategy. We recommend you:

The message has to be seen at a glance. It must be brief, very clear, with little text and highlighting the fundamentals. Directly suggest positioning. It should reflect your competitive advantages. Pursue exclusively the marked objective.

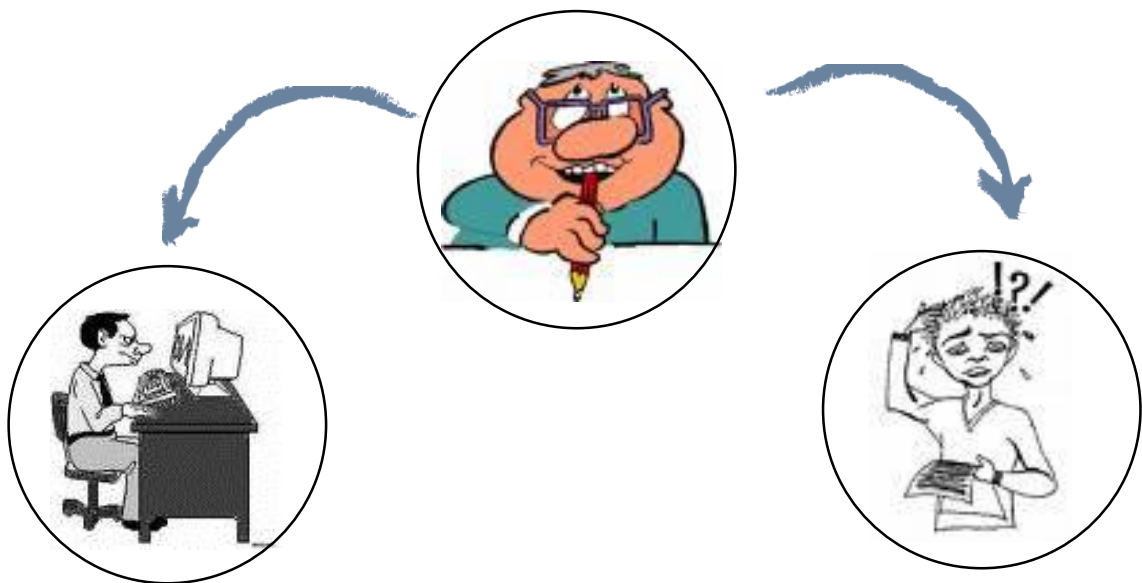
Focus on a strong idea.

Cause the public to feel reflected, identify with it. For its aesthetics, its language, its codes, its references, etc.



- ✓ *Generate impact, either because of its originality, its content ... you should get it to get noticed in the daily rain of messages*
- ✓ *To be credible, that the public not only sees and hears it, but feels it, shares it and creates it.*

- ☁ To be remembered, to last in the public's mind, for its clarity, its novelty, its repetition ... that it will last
- ☁ Associate clearly with the brand. There is no use in a message whose association with our project is lost.
- ☁ Talk about the benefits of the client, not the characteristics of our product or service (these can be plot support)
- ☁ Use the resources that fit your style and objective: human images, humor, sensuality, technological effects, music, representations of lifestyles, opinion leaders, experts, certifications and stamps, etc.

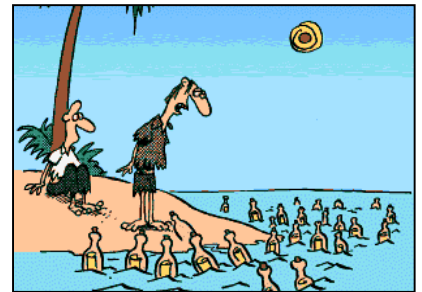


When writing do not think WHAT DO I WRITE?
Put yourself in the place of someone in your audience and think
WHAT DO I READ?

4

Where?

Think of the public: where it goes, what it reads, what it hears, how it looks for a product like ours, where they meet ... and insert our message into its scope.



Try to create impacts (that people receive the message) and that they are useful impacts (that people can buy us)

MIX Commercial Communication

BRANDING

- ✓ Simple and short
- ✓ Remember easily
- ✓ Easy to pronounce and pleasant to the ear
- ✓ Not be generic name
- ✓ Uncommon name
- ✓ Distinctive of the competitors
- ✓ Related to the activity - company - product
- ✓ That communicates the benefits - positioning
- ✓ Do not limit future activity / markets
- ✓ Draw attention
- ✓ Evoke positive feelings
- ✓ Legally protected

Concepts

ACTIVITY

9



- ✓ Relationship and personal sale
- ✓ Presentation Catalog
- ✓ Web page
- ✓ Business cards, vehicle, office, facade, your clothes ... corporate image manual
- ✓ Press (newspapers, magazines, neighborhood magazine, free press, association magazines, schools, etc)
- ✓ Publicity and press conferences, newsletters



Concepts

ACTIVITY

9



- ✓ Free services (office, training, talks, information leaflets ...)
- ✓ Events, competitions, parties, concerts
- ✓ Sponsorship



- ✓ Radio
- ✓ Links, banners, forums on related portals
- ✓ TV
- ✓ Posters, brochures
- ✓ Cinema
- ✓ Exterior (signs, marquees, buses, cabins, banners, balloons, etc.)



- ✓ e-mailing
- ✓ Telemarketing
- ✓ Customer loyalty
- ✓ Gift of samples, tasting in supermarkets, exhibitions in associations and houses of culture



- ✓ Mailing
- ✓ Direct advertising
- ✓ Combine with promotions
- ✓ Advertising place of sale
- ✓ Directories

To be a good seller or seller, it is best to add:

PERSONAL CAPABILITIES

It is good to be open and skilled in personal relationships. That helps from the beginning, but it is not essential. You learn everything

1

KNOWLEDGE

It will help you to know the product you are selling well and to know that you have to listen to your customers and explain its benefits when buying.

2

EXPERIENCE

The most useful is the practice, the experience. He does not learn to walk who does not walk. Throw yourself and little by little you will learn.

3

Communication


What is communication in the company for?



What systems exist to communicate?



Remember, and think of an ad that seems good to you. Put a few words to remember and comment on why you think it's good.



How do you think good communication has to be?



Listen or talk?

The game argue the opposite.

Together in groups. Some defend a phrase (the green ones) and others the opposite (oranges). Put in our box as many arguments as you can. Then discuss it in common.

The seller must, above all, talk and convince



The seller must, above all, listen and understand



We get together in groups and organize a theater. You have to imagine the same situation with a customer in which there are two different stories: in one the seller acts well and in the other acts badly.

in a situation with a client ...



The seller
IS NOT sincere

The seller
IS sincere



in a situation with a client ...



The seller
IS NOT flexible

The seller
IS flexible



in a situation with a client ...



The seller
IS NOT signing

The seller
IS signing





**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 2

LEARNING HOW TO SELL

UNIT 10

WEBSITES AND ON-LINE MARKETING

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	10 Websites and On-line Marketing
SUBJECT	Inspiring others by internet, assessing the consequences and impact of ideas
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Demonstrate effective on- line communication • Discover the risks of digital business action in the target community

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Mobilizing others	Resources	Foundation level 1 and 2
Ethical and sustainable thinking	Ideas and opportunities	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Digital communication activities	What are the most effective actions to communicate our offer online to those who need it?	Activity Unit 10 WEBSITES AND ON-LINE MARKETING

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Advertising • Commercial communication • Commercial contract • Commercial offer • Marketing plan • Media plan • Merchandising 	<ul style="list-style-type: none"> • Define clearly the online customer acquisition system control • Control conversion funnels with indicators



MODULE 2

LEARNING HOW TO SELL

WEBSITES AND ON-LINE MARKETING

ACTIVITY 10

ONLINE MARKETING

Surely you know the names "digital marketing" or "online marketing". But are you clear what they mean? How has it evolved over the last few years? What are the trends and aspects of digital marketing that you should take more into account?.



Online Marketing encompasses all those advertising or commercial actions and strategies that are executed in the media and internet channels. This phenomenon has been applied since the 90s as a way of transferring traditional marketing techniques to the digital universe.

Marketing online tools

Digital marketing has a number of tools. With them they can be carried out from small actions, at low cost, to very complete campaigns in which to combine an infinity of techniques and resources. These are the main ones:

SEO

Search Engine Optimization (SEO). Search engines are search engines that index web pages so that we can find what we are looking for.

SEM

Search Engine Marketing (SEM) commonly refers to advertisements that appear within search engines.

Content Marketing

Content marketing is a digital marketing strategy that is based on the creation of content to attract the target audience.

Social Media Marketing

Social media marketing is the use of social media platforms to connect with the audience.

Display Marketing

Display marketing is a type of online advertising that is characterized by the use of banners.

Affiliate Marketing

Affiliate marketing is a marketing strategy in which the affiliate takes advantage of the traffic of his website to promote the product of a company.

Email marketing

It is the marketing strategy that is based on taking advantage of a company's database to send communications.

Steps to create an Online Marketing Campaign



1

Define objectives. Our online marketing campaign has to be more than an isolated action. It has to improve the sales statistics. It has to be something planned. Some objectives that we could define would be: Increase in sales volume, subscriber acquisition, improved brand visibility, increase in web traffic...

2

Define and understand the target. Who is your ideal client?
How is it?
What problems have you got?
What phase of the purchase process are you in?
Answering these and other questions will be necessary to correctly segment the campaigns we do. And also to intuit the number of impacts that we will need to make with the potential client.

3

Gather Information

But what do we know about our client?

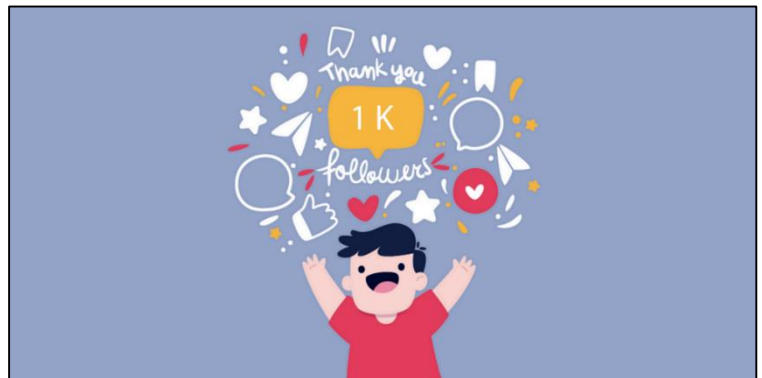
To get the most information we can use two types of sources:

Secondary information sources

There are various sources of secondary information such as the company's internal database (data from previous campaigns for example).

Primary information sources

There are many options, such as surveys, interviews, focus groups, etc.



4

Select the appropriate actions for our online marketing campaign

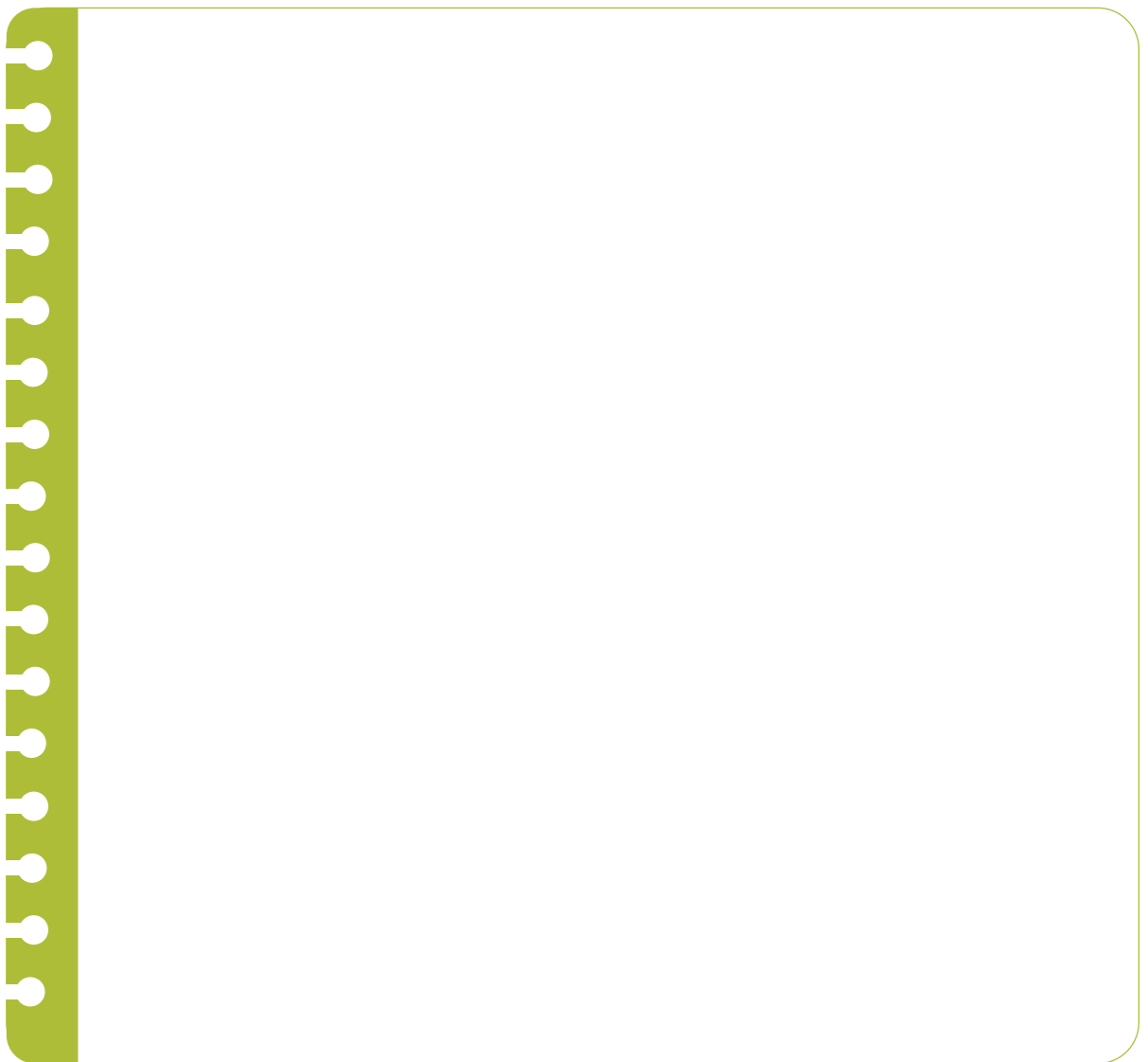
We have to choose the most appropriate actions to meet our objectives.

There are many options to choose from:

- ✓ Campaigns in Google Adwords
- ✓ Campaigns Facebook, twitter ads, linkedin
- ✓ Affiliate networks
- ✓ Content marketing campaigns
- ✓ Guest articles on external blogs
- ✓ Promotion of posts with Facebook
- ✓ Campaigns or contests on social networks

What will your online mk campaigns be like?

Think about your project and make an outline following the proposed steps of what an online marketing campaign would look like



TEAMWORK

Choose an online marketing campaign that you liked and comment on the different aspects that seem positive and negative.





**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 3

WORKING WITH QUALITY

UNIT 11

ORGANIZATIONAL CAPACITY

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	11 Organizational capacity
SUBJECT	Learning how prioritizing and organizing
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Set long, medium, and short-terms goals • Define priorities and action plans

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Planning and management	Into action	Foundation level 1 and 2
Creativity	Ideas and opportunities	Foundation level 1 and 2
Mobilizing resources	Resources	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Manufacture system	How we are going to prepare our production	Activity Unit 11
Services procedures	How we will plan: <ul style="list-style-type: none"> • The information to be given • The procedures with the client • Invoicing and charging 	ORGANIZATIONAL CAPACITY

RECOMENDATIONS FOR THE TEACHER

GLOSSARY

- Long term
- Medium term
- Procedure
- Process of service provision
- Production factors
- Productive process
- Quality
- r & d
- r + d + i
- Stock
- Short term
- Strategic plan
- Swot matrix

SPECIAL TIPS

- Clearly distribute tasks among all team members
- Make a clear organization chart with roles and responsibilities
- Distribute work times in a workable way among all activities



MODULE 3

WORKING WITH QUALITY

ORGANIZATIONAL CAPACITY



PRODUCE

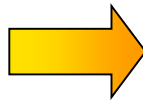
Before knowing how to produce well, you must know what to produce and how. You have to know what type of product the market wants and how it likes it.

- ✓ Don't try to sell what you produce.
- ✓ Try to **PRODUCE WHAT CAN BE SOLD**.
- ✓ First you have to study the market,
- ✓ Plan the commercialization and, finally, start producing



THE QUALITY

A quality product is one that leaves the customer satisfied



**A QUALITY
PRODUCT**

**SATISFIED
CUSTOMER**

For this, it must meet some requirements that you must be clear before producing. We have to define what are these **QUALITY CHARACTERISTICS** that the market demands

- ✓ It is **VERY IMPORTANT** that the quality is regular.
- ✓ For that you have to **CONTROL THE QUALITY** of your product
- ✓ and always try to do it same.

PRODUCTIVITY

Doing quality work in the shortest time and at the lowest possible cost is vital to compete and make our project sustainable



A productive system and a hard-working character will allow us to maintain:

OUR INCOME

If the system is inefficient or you work reluctantly, the losers are us

OUR SELLS

Only with a productive system can you stay in the market. Everyone is looking for good quality products at a good price. If we are not efficient, surely the company will close



SEGURIDAD EN EL TRABAJO

Safety at work is essential. The most important thing is people and we must avoid the maximum danger of accident or damage to health.

Investing in safety and facilitating safe working conditions is proper to a good company, and a moral obligation.

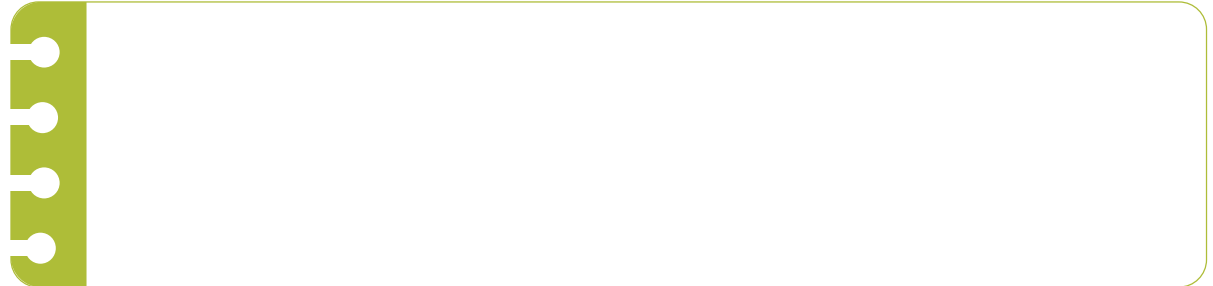


If a worker does not use protections, those legally responsible are the owners of the company.

THE QUALITY

1

In YOUR project, what is a quality product?



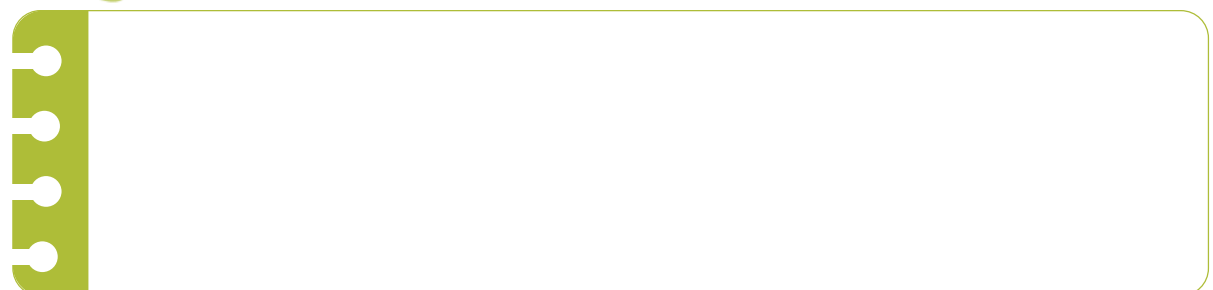
2

What do you think if you manage to make the product almost always very well and sometimes with defects?



3

How could you control the quality of what you produce?

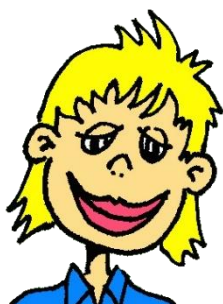
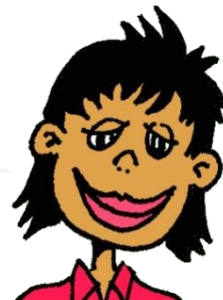


¿DO YOU AGREE?

TEAMWORK

What do you think of what these girls say?

THE BEST IS TO START WORKING
AND LITTLE BY LITTLE WE WILL
ALREADY LEARN HOW TO PRODUCE



THE FIRST THING IS TO KNOW HOW
TO PRODUCE WELL AND THEN TO
STUDY THE MARKET AND
COMMERCIALIZE OUR PRODUCTS

NUESTROS PROCEDIMIENTOS

Think about YOUR PROJECT AND ITS PRODUCTION PROCESS and define what procedures would be necessary to be able to produce your products or services.

THINK
About your case

LIST OF PRECEDURES

NAME:



**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 3

WORKING WITH QUALITY

UNIT 12

WORKING WITH PEOPLE

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	12 Working with people
SUBJECT	Team up, collaborate and network
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Work together and co-operate with others to develop ideas and turn the min to action

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Working with others	Into action	Foundation level 1 and 2
Mobilizing others	Resources	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Functional Organization Chart	How could we share in the team all the functions we need to do?	Activity Unit 12
Working conditions	What are the rights and obligations for each part in a labour contract?	WORKING WITH PEOPLE

RECOMENDATIONS FOR THE TEACHER

GLOSSARY	SPECIAL TIPS
<ul style="list-style-type: none"> • Prevention of occupational hazards • Salary • Sales force • Social costs • Work contract 	<ul style="list-style-type: none"> • In the case of individual companies it is important to have collaboration agreements with other companies that can complement the services to be offered • Have a clear organization chart defined with roles and responsibilities by job profile



MODULE 3

WORKING WITH QUALITY

WORKING WITH PEOPLE

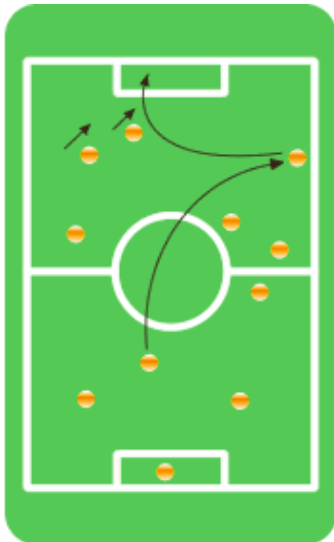
ACTIVITY 12

THE TEAM

Can you imagine a team in which everyone wants to be forwards? Or all goalkeepers? That is not a team



In a company it is the same, you have to distribute the functions among everyone so that everything works well



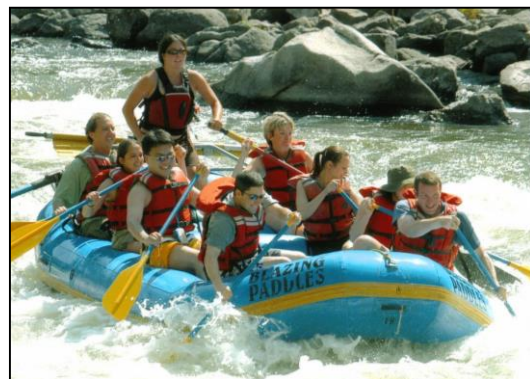
In the company you have to gather the team, discuss, and decide what each one is going to do. You can make it provisional, or for a defined time and test how it works. It's like the strategy that teams plan on blackboards.

The most important functions within a company are described below.

GENERAL MANAGER

He is the person who coordinates the team and takes the helm of the company

The most important competence of the manager is that he knows how to motivate others to do their job. And they must respect and trust him.



COMMERCIAL MANAGER

Research the market

It is the person who visits customers, knowing what they want and getting information from the competition



FINANCIAL MANAGER

Organize company account books

Create notebooks where you can record income and expenses, loans, cash inflows and outflows, contributions from partners, negotiate with banks, manage money, etc.



PRODUCTION MANAGER

Schedule production

Organize a schedule and calendar to know what to produce, when and how to do it.



IT IS OUR DECISION

One person can perform various functions, depending on the size of our business.

There are companies of one person, where she does all the functions.



YOU DECIDE HOW TO ORGANIZE IT

Exercises

ACTIVITY 12

How is a company and a soccer team alike?



What do you think it depends on a team win or lose?



and a company?

Answer on the other page



Similarities

A large, empty rectangular box with a green border and a green vertical bar on the left side, containing a series of white circles, resembling a spiral notebook page.

WRITE THE ROLES OF YOUR TEAM!

We will divide into work teams. We will choose a project. We will think about the best way to organize the work in it and we will write the different roles with their functions.

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

THINK
About your case

Name

Job:

Functions:

Games

ACTIVITY
12

THINK
About your case



name

job

Takes care of

THINK
About your case



name

job

Takes care of

THINK
About your case



name

job

Takes care of

Games

ACTIVITY
12

THINK
About your case



name

job

Takes care of

THINK
About your case



name

job

Takes care of

THINK
About your case



name

job

Takes care of

The good partner

How do you think the good partner should be?
How should he or she behave with others?



NORMAS ÉTICAS

Con todo lo que hemos visto en este capítulo, te proponemos algo: ¿por qué no intentas escribir unas normas de comportamiento ético de los miembros de la empresa?

THINK
About your case

COMPANY:

RULES OF ETHICAL BEHAVIOR:

1

THINK
About your case

COMPANY:

RULES OF ETHICAL BEHAVIOR:

2

THINK
About your case

COMPANY:

RULES OF ETHICAL BEHAVIOR:

3



**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 3

WORKING WITH QUALITY

UNIT 13

PLANNING AND FINANCING

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	13 Planning and financing
SUBJECT	Developing financial and economic know how
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> Plan, put in place and evaluate financial decisions over time

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Financial and economic literacy	Resources	Foundation level 1 and 2
Mobilizing resources	Resources	Foundation level 1 and 2
Financial and economic literacy	Into action	Foundation level 1 and 2
Mobilizing resources	Into action	Foundation level 1 and 2

ENTREPRENEURIAL PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Financial viability	What investments we need and how we manage to finance them?	Activity Unit 13 PLANNING AND FINANCING
Economic viability	What is the minimum income to support all the annual expenses?	

RECOMENDATIONS FOR THE TEACHER

GLOSSARY

- Amortization of assets
- Amortizing a loan
- Balance
- Benefits
- Bill of exchange
- Budget
- Capital subsidy
- Charges
- Credit account
- Depreciation
- Economic forecast
- Economic planning
- Effects discount
- Expenses
- Fixed cost
- Income account
- Income and expenses account
- Income statement
- Industrial property
- Intellectual property
- Interest rate
- Investments
- Leasing
- Loan
- Long financing
- Microcredit
- Participatory loan
- Payments
- Renting
- Result of exploitation
- Sales
- Short financing
- Treasury plan
- Turnover
- Variable cost
- Venture capital

SPECIAL TIPS

- It is necessary to be clear about the difference between income and expense planning and the treasury plan
- Investments must have clear sources of financing.



MODULE 3

WORKING WITH QUALITY

PLANNING AND FINANCING

ACTIVITY 13

1

Direct and indirect costs

To calculate the price, there are very easy to see costs, which we will always consider - direct costs - and others that are somewhat more invisible and that we cannot forget - indirect costs.

DIRECT COSTS



PRECIO

29,00 €

They are all the costs that are seen directly and clearly that have been had to be able to sell that product.

An example: products of a restaurant

Bottle of water



1

Very easy At the bar the bottle of water costs what you pay when you buy it from the beverage distributor, its purchase price. Let's assume that it is 0.20 Euros.

DIRECT COSTS

of an orange juice?

2

If the restaurant has a juicer and the fruit to serve 20 glasses of juice cost 4 euros,

$$\frac{4,00 \text{ €}}{20 \text{ glasses}} = 0,2 \text{ euros}$$

And of a burger?

3

We will have to add the cost of all the ingredients

$\frac{6,00 \text{ euros the bread box}}{12 \text{ pieces for box}}$	$=$	$0,5 \text{ for the bread}$	$+$
$\frac{20,00 \text{ euros kg beef meat}}{5 \text{ burgers each kg}}$	$=$	$4,00 \text{ for the meat}$	$+$
$\frac{4,00 \text{ euros / 1kg onions}}{10 \text{ 1 kg}}$	$=$	$0,4 \text{ for the onion}$	$+$
$\frac{5 \text{ euros for one litre}}{50 \text{ Burgers each litre}}$	$=$	$0,1 \text{ for the oil}$	
		$5,00 \text{ euros}$	

DIRECT COSTS

But that is not all. We have another very clear cost and easy to assign directly, because the hamburger has not come out of nowhere. Someone has cooked it. And it is very clear that cooking has allocated a few minutes to do so..



Suppose it costs 6 minutes. It is clear that the cost of that person during the 6 minutes corresponds to the hamburger. How much? Imagine that the chef costs 3,000 euros per month.

$$\frac{3.000 \text{ € chef monthly cost}}{200 \text{ monthly working hours}} = 15 \text{ € / hour}$$

$$\frac{15 \text{ €}}{10 \text{ burgers each hour}} = 1.5 \text{ € por hamburguesa}$$

$$5 \text{ € product} + 1.5 \text{ € working cost} = \mathbf{6.5 \text{ € direct cost}}$$

It is very important to calculate the cost of labor well. Measure how long it takes to do each thing. Without measuring it, it is very possible that by eye we think that it takes less than it actually costs us. If we do not take it into account, we can very cheap prices and lose a lot of money.

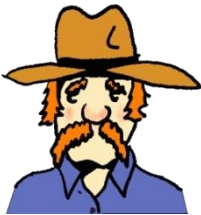
2

Calculating the unit cost

How do I incorporate these indirect expenses into my calculations so as not to choke on dinner? We see it step by step and accompany it with the example of wedding catering, to make it clearer:

The 7th magnificent

STEPS TO CALCULATE UNIT COST



Ben Desqué

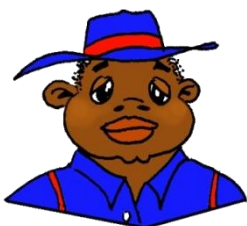
1

Think about your sales unit

Think about whether you sell menus, kilos of chicken, guided tours, albums, concerts ...

If your company sells products, it is best to rely on what a standard product could be. If it's services, it's easy to think that what you sell is hours.

Wedding catering: the sales unit is the wedding menu



Lou Norman

2

Haz una previsión de actividad "normal"

Calculate how much you will work in a year of normal activity. Surely the third or fourth year of the company's life.

And estimate how many units you are going to sell. You are going to sell 5000 kg a year, 2,000 bags ... (be based on the market study).

Catering: 60,000 menus (300 menus in each of the 200 weddings per year).



Jony Gastona

3

Forecast

Make a forecast of all the expenses that you will have in that year of normal activity.

This is a fundamental point of the plan, not only to calculate these costs. You can take the list of expenses that we have seen in the catering example and fill in your case.

Wedding catering: for 60,000 menus we calculate the following expenses

Purchases raw material	1.632.000 €
Human Resources	840.000 €
Transport	636.000 €
Supplies	100.000 €
Equipment maintenance	40.000 €
Local rent	360.000 €
insurance	20.000 €
Advertising	60.000 €
Landline and mobile phones	43.200 €
Travel allowances and expenses	100.000 €
Tributes	40.000 €
Financial expenses	72.000 €
Amortization	80.000
Total expenses	4.023.200 €



Deer Hector

4

Direct costs per unit

According to what we have explained before. There may be different direct costs for different products.

Catering: we assume that there are two menu levels with different direct costs

Cheap menu: 30 euros

Expensive menu: 40 euros



Sue Matou

5

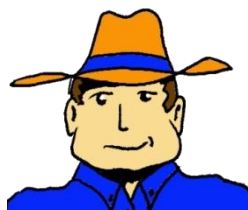
Adding costs

From the forecast of expenses you have made (step 3) add the indirect costs.

Catering:

They put the direct ones that we have calculated before. The rest are indirect and add € 1,371,200

	directs	indirects
Purchases raw material	1.632.000 €	
Human Resources	384.000 €	456.000 €
Transport	636.000 €	
Supplies		100.000 €
Equipment maintenance		40.000 €
Local rent		360.000 €
insurance		20.000 €
Advertising		60.000 €
Landline and mobile phones		43.200 €
Travel allowances and expenses		100.000 €
Tributes		40.000 €
Financial expenses		72.000 €
Amortization		80.000 €
Gastos	2.652.000 €	1.371.200 €



Indi, alias "Recto"

6

Indirect cost per unit

Simplified system: divides the sum of indirect costs (step 5) among the units sold (step 2).

Catering:

$$\frac{1.371.200 \text{ € total indirect costs}}{60.000 \text{ menús in total}} = 22,85 \text{ € indirect per menú}$$



La cabo Szé

7

Total costs

The total cost is simply the sum of the direct and indirect cost.

Catering:

Menú 1: 30 € direct + 22,85 € indirect = 52,85 € cost completed

Menú 2: 40 € direct + 22,85 € indirect = 62,85 € cost completed

What are these figures for?

To control the sale prices and know if we are going to make money or we are going to lose it.

Catering for special celebrations

Its direct cost is 30 euros for the cheap menu and 40 euros for the expensive one. Selling below that price would not cover even the direct costs of raw materials, labor and transportation. Lose money directly

Its full cost is € 52.85 and € 62.85. Selling below those prices gives us some money per menu, but not enough to cover the company's expenses. If we sell the 60 menus below those prices we lose money.

3

Keep the accounts

We are going to explain an account system, so you can keep track of what you are earning or losing and how you can calculate the annual benefits.

To make it easier, we present in the following pages some formats to keep track of the accounts of each day, each month and the year.

All formats are simply proposed for us to take them as ideas and with them as a basis you can elaborate our own way of keeping the accounting of our project.



The steps detailed are to get an annual income statement, to know if the economic activity of the company is profitable or not. There are other accounts to keep (contributions from members, credits, balance, etc.). We explain the benefits account because it seems the clearest and most important for the projects to which this material is directed.

KEEP THE ACCOUNTS

We are going to explain it to you in steps. Each one corresponds to a file to fill out.

1

Daily income

Writing down in a file all the income that you have throughout the day.

[illegible]

At the end of the day you add all the rows to calculate the total.

The file can have as many lines as you want in our case

If you want you can also point them by product types (the columns on the right), to know how much you sell from each one.

If you had a skimmer, for example, you could separate sales into cream, cheese and milk. In the case of a carpentry between cabinets, doors and decorative items, for example.

This system is valid for businesses where there are not many sales per day. Perhaps, this system would give too much work to a grocery store that sells a lot.

2

Monthly income

You can pass the totals of each day to a sheet that summarizes those of the month. It consists simply of writing them down in their corresponding row and adding the totals at the end of the month. The sheet goes from 1 to 31, but on the sheet it is cut in half only to fit the sheet well.

VENTAS DEL MES:

COPIAR DEL TOTAL DE CADA DÍA							
DÍA DEL MES	CANTIDAD	VENTA	GRUPO 1	GRUPO 2	GRUPO 3	GRUPO 4	GRUPO 5
1							
2							
3							
4							
5							
6							
7							
8							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
TOTAL DEL MES							

--	--	--	--	--	--	--	--

COPIAR AL MES CORRESPONDIENTE DE LA HOJA DEL AÑO

3

Yearly income

VENTAS DEL AÑO:

COPIAR DEL TOTAL DE CADA MES							
MES	CANTIDAD	VENTA	GRUPO 1	GRUPO 2	GRUPO 3	GRUPO 4	GRUPO 5
Enero							
Febrero							
Marzo							
Abril							
Mayo							
Junio							
Julio							
Agosto							
Septiembre							
Octubre							
Noviembre							
Diciembre							
TOTAL DEL AÑO							

COPIAR AL CUENTA DE LA HOJA DE BENEFICIOS DEL AÑO							
---	--	--	--	--	--	--	--

And at the end of each month, you write the totals of the month on a sheet that summarizes the year.

As the months go by, you will fill it out. When you have December totals, you can add up every month and calculate what you have sold for each product during the year.

4

Daily expenses

You can do the same with the daily income. You are pointing them in the column of expenses and also, you put the same figure in the column of the type of expense that corresponds. If it is an expense to buy raw material, for example, you put it in the expense column and also in the "materials" column. At the end of the month, you add the totals.

[illegible]

5

Monthly expenses

GASTOS DEL MES:

COPIAR DEL TOTAL DE CADA DÍA							
				GASTOS VARIABLES	GASTOS FIJOS		
DÍA DEL MES	CANTIDAD	GASTO	MATERIALES	MANO DE OBRA DIRECTA	OTROS VARIABLES	MANO DE OBRA FIJA	GASTOS GENERALES FIJOS
1							
2							
3							
4							
5							
6							
7							
8							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
TOTAL DEL MES							

GASTOS DEL AÑO:

COPIAR AL MES CORRESPONDIENTE DE LA HOJA DEL AÑO							
				GASTOS VARIABLES	GASTOS FIJOS		
DÍA DEL AÑO	CANTIDAD	GASTO	MATERIALES	MANO DE OBRA DIRECTA	OTROS VARIABLES	MANO DE OBRA FIJA	GASTOS GENERALES FIJOS
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
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31							
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34							
35							
36							
37							
38							
39							
40							
41							
42							
43							
44							
45							
46							
47							
48							
49							
50							
51							
52							

Write down the total of each day in the corresponding row of the month sheet.

When the month ends, you add every day and you get what you have spent on each item during the month.

6

Yearly expenses

You pass each month's totals to the summary sheet of the year. In December, you will have every month and you can add and calculate how much you have spent on each concept throughout the year.

Yearly Budget Planner Vertex42
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[HELP](#)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Avg
Starting Balance														
Total Income														
Total Expenses														
NET (Income - Expenses)														
Projected End Balance														

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total	Average
INCOME														
Wages & Tips														
Interest Income														
Dividends														
Gifts Received														
Refund of Prepaid Expenses														
Rental Income														
Other Income														
Total INCOME														
ED SAVINGS														
Emergency Fund														
Retirement Fund														
College Fund														
Health Fund														
Taxes														
Vehicle Fund														
Total TO SAVINGS														
CHARITY/GIFTS														
Tithing														
Charitable Donations														
Religious Donations														
Gifts														
Other														
Total CHARITY/GIFTS														

7

Profit account

This is the final account, where with all the information you have accumulated, you can calculate whether the economic activity of the company is profitable or not, if it has benefits or losses.

As it is a very important account, we explain line by line.

BENEFICIOS DEL AÑO	AÑO	
CONCEPTO		
VENTAS	<div></div>	← COPIAR EL TOTAL DE LA HOJA DE VENTAS DEL AÑO
	—	
MATERIALES	<div></div>	
MANO DE OBRA DIRECTA	<div></div>	← COPIAR EL TOTAL DE LA HOJA DE GASTOS DEL AÑO
OTROS GASTOS VARIABLES	<div></div>	
	=	
MARGEN DE CONTRIBUCIÓN	<div></div>	→ LO QUE APORTA LA VENTA PARA PAGAR GASTOS FIJOS
	—	
MANO DE OBRA FIJA	<div></div>	
GASTOS GENERALES FIJOS	<div></div>	← COPIAR EL TOTAL DE LA HOJA DE GASTOS DEL AÑO
	=	
DINERO GENERADO	<div></div>	→ EL DINERO QUE GENERA EL NEGOCIO
	—	
INTERESES DE PRÉSTAMOS	<div></div>	← COPIAR DEL CUADERNO DE PRÉSTAMOS
	=	
BENEFICIO EN DINERO	<div></div>	→ EL DINERO QUE GENERAMOS - EL COSTE DE PRÉSTAMOS
	—	
DEPRECIACIONES	<div></div>	← HACER EL CÁLCULO SEGÚN CAPÍTULO ANTERIOR
	=	
RESULTADO DEL AÑO	<div></div>	→ EL BENEFICIO O PÉRDIDA DEL NEGOCIO EN ESTE AÑO

CONCEPT
SALES

COPY THE TOTAL OF THE SALES SHEET OF
THE YEAR

In this box you put the total sales of the year, which come from the table.

You must have added in the daily income sheets the income from the economic activity of the company. It is not necessary to add neither the possible subsidies, nor the money that they give us for loans. These two things are part of the financing of the activity. The income statement tells you whether raising pigs (for example) as you do is economically profitable or not.

If you also receive a grant or have many or few loans, it is a matter of financing. The activity, what is earned by spending on concentrate and labor and selling pork meat is the same with or without subsidy.

MATERIALS
DIRECT WORKMAN
OTHER VARIABLE EXPENSES

COPY THE TOTAL OF THE EXPENSE SHEET OF THE YEAR

The income is subtracted from the variable expenses, which you have added to the sheet.

Here you must have added only expenses, not investments. If you don't know the difference, check the previous chapter.



By subtracting sales minus variable expenses, you get the contribution margin.

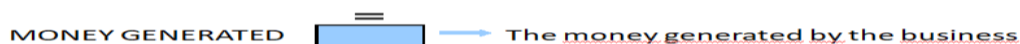
It is the money generated by sales to support the company's fixed expenses. Here it is usually seen that if you sell very little, or with little benefit each sale, you do not generate enough money to pay the cost of renting premises, salaries of office staff, etc.

If you sell well and with good profit, this box shows that the company is generating money to pay fixed costs.



To the margin of contribution you subtract the fixed expenses, that come from the totals of the sheet.

Here, you also have to put only expenses, not investments. These concepts are explained in the previous chapter.



The contribution margin minus the fixed expenses, gives us the money generated by the economic activity of the company.

LOAN INTERESTS



← COPY FROM THE LOAN NOTEBOOK

Now you have to subtract the money you pay for loan interest. But not everything you pay to repay the loan, but only what corresponds to interest. You have not controlled this with the tables explained. You will have to have a notebook where you are writing down the loans that you ask for and the interests that you are paying throughout the year.

MONEY
PROFIT



→ The money we generate -
The costs of loans.

If the money generated, you subtract the interest you have paid for the loans we have, it gives us the benefit that our company has generated in money.

DEPRECIATIONS



← MAKE THE CALCULATION ACCORDING TO
THE PREVIOUS CHAPTER

But, very important, to the benefit in money you must subtract the depreciations of machinery, vehicles, facilities. This is a concept explained in the previous chapter.

Result of the year



→ The profit or the lost of the business in this
year

And once the profit in money is subtracted from depreciation, you finally get the result of the economic activity of our company.

example **2**

MONTHLY INCOMES

Monthly sales _____

Sales person _____

DÍA	PRODUCT	QUANTITY	PRICE	SALES	GROUP 1	GROUP 2	GROUP 3	GROUP 4	GROUP 5
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
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22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
	TOTAL								

example 3

ANNUAL INCOMES

Annual sales _____ Sales person _____

	PRODUCT	QUANTITY	PRICE	SALES	GROUP 1	GROUP 2	GROUP 3	GROUP 4	GROUP 5
January									
February									
March									
April									
May									
June									
July									
Agoust									
September									
October									
Noviember									
Deciember									
	TOTAL								

example

5

MONTHLY COSTS

Month _____ Person who pays _____

Day	PRODUCT	QUANTITY	PRICE	SALES	Recording depending the type			Fix Labour cost	Others General
					Materials	Variable Labour costs	Others Variables		
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
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19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
	TOTAL								

example

6

ANNUAL COSTS

Annual _____

Person who pays _____

					Recording depending the type			Fix	Others
PRODUCT	QUANTITY	PRICE	SALES		Materials	Variable Labour costs	Others Variables	Labour cost	General
January									
February									
March									
April									
May									
June									
July									
Agoust									
September									
October									
November									
Deciember									
TOTAL									

example











7

RESULTS

Year result	
Concept	
SALES	
materials	
Indirect labor	
Other variables	
GROSS MARGIN	
Fixed labor	
Other fixed generals	
BUSINESS RESULT	
Interests	
DISCOUNTED INTEREST RESULT	
Depreciation	
RESULT OF THE YEAR	

Let's see an example:











Again with our four cheeses pizza from "Justpizza" What costs do you think now that there are included in the price?

	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____



Now, your turn:

What costs do you think you have to include now in the price of your product or service ?

	_____		_____
	_____		_____
	_____		_____
	_____		_____
	_____		_____

Wedding catering

What if it is a food company that serves weddings (is that business called catering?)

What will be the direct cost if the raw material costs € 20. and the cooks 5?

The company serves 100 daily menus to a school 70 km away

The celebration

We assume that the total direct cost is € 30

Well, the menu costs € 30. The competition sells it for € 45. We can offer a better and cheaper product. We are going to do an extraordinary commercial launch campaign. And we will offer the menu for € 35. With that price we continue to earn money with each menu and move on to the competition at a stroke.



The commercial campaign has relative success. The price is not the only buying criterion and such a low price from someone unknown creates distrust among the couple. Despite these customer resistances our entrepreneurs are happy. They rate the campaign of success. In their first year they have removed the careers of the wedding competition, and have reached a total 40,000 menus a year.



They are so happy that they have organized a great dinner among the members to celebrate the first year of success. They decide to do it on the day that the consultant is going to prepare the accounts for the year, in which they will know how much they have earned.

Is it time for Champagne?

Discuss in groups what do you think about the campaign..

The accountant, so calm, presents these accounts:

Aaaaaaagh!!!



+	INCOME	1,400,000 €
-	Purchases raw material	827,826 €
-	Human Resources	639,130 €
-	Vehicle expenses	322,609 €
-	Supplies	76,087 €
-	Equipment maintenance	30,435 €
-	Local rent	273,913 €
-	insurance	15,217 €
-	Advertising	45,652 €
-	Landline and mobile phones	32,870 €
-	Travel allowances and expenses	76,087 €
-	Tributes	30,435 €
-	Financial expenses	54,783 €
-	Amortization	60,870 €
-	Expenses (sum)	2,485,913 €
=	Outcome	-1,085,913 €

They have lost 1,085,913 euros, almost as much as they have sold.

But what happened?



**TRAINING CONTENT AND PLAN FOR THE E-ENTREPRENEURSHIP
MODULE FOR MIGRANTS AND REFUGEES**

TRAINING PLAN

MODULE 3

WORKING WITH QUALITY

UNIT 14

**HOW TO MANAGE WITH THE PUBLIC AND OTHER
EXTERNAL PROCEDURES**

HOW TO MANAGE WITH THE PUBLIC AND OTHER EXTERNAL PROCEDURES

TOPIC	Plan for the entrepreneurship module for migrants and refugees
CLASS	EMMR
UNIT	14 How to manage with the public and other external procedures
SUBJECT	Handling situations quickly and flexibly
TIMING	2,5 h
AIMS	<ul style="list-style-type: none"> • Make decisions in the face of uncertainty and risk

ENTREPRENEUR**ENTREPRENEURIAL COMPETENCES**

COMPETENCES	AREAS	LEVEL
Motivation and perseverance	Resources	Foundation level 1 and 2
Mobilizing resources	Resources	Foundation level 1 and 2
Ethical and sustainable thinking	Ideas and opportunities	Foundation level 1 and 2
Taking the initiative	Into action	Foundation level 1 and 2
Coping with uncertainty, ambiguity and risk	Into action	Foundation level 1 and 2

BUSINESS PROJECT

KEY CONCEPTS	CONTENTS	ACTIVITIES
Procedures to start up the company	What It is supposed to be done in this country to run a business?	Activity Unit 14 HOW TO MANAGE WITH THE PROCEDURES
Systems to certify quality	If we need to certify the quality of our project, do we know the existing systems to do it?	

RECOMENDATIONS FOR THE TEACHER**GLOSSARY**

- Legal form
- Legal personality
- Constitutional procedures
- Direct taxes
- Indirect taxes

SPECIAL TIPS

- It is convenient to know the responsibility that each one acquires according to the established legal form



MODULE 3

WORKING WITH QUALITY

HOW TO MANAGE WITH THE PUBLIC AND OTHER EXTERNAL PROCEDURES

ACTIVITY

14

OUR OPINION

1

¿La forma jurídica?



AL FINAL

The legal form of the project is better defined at the end, when we already have a lot of clearly defined data.

The most appropriate specific legal form will vary depending on each case and the national laws of the moment. In general, if you are going to make a large investment and take certain risks, it is best to seek a form of limited liability. So you only risk the capital you put in. If the liability is not limited and you accumulate a lot of debts, the creditors and the banks may also demand our personal property.

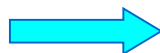
COOPERATIVE

If you are in a project with a social nature, with partners and you want to function democratically, you can form a COOPERATIVE.



2

Important?



Not that much

The legal form is important, but it is not the most important thing. Having one legal form or another will not make the project viable.

The company will be sustainable if you work well as a team, offer a desired product, get satisfied customers and organize the production and financing of the company well.



**The money is
obtained thanks to
customers**



**Not because your
legal form**

QUALITY CONTROL

To control quality you have two systems that you can use at the same time:

1. PROCESS

Define the company's processes as much as possible. For example, how long the bread should be in the oven



It is best to write the procedure in detail, so that no one will forget it. A good idea is to stick it to the wall or the machine where it will be done. For example, next to the oven in the case of bread



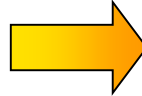
We must comply with the procedures accurately

2. PRODUCT CONTROL

You can control the quality of the products, see if they meet the quality characteristics that you have defined. :

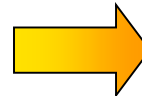
RAW MATERIAL

Check that it is okay and avoid doing all the work with faulty material.



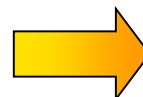
PRODUCT IN PROGRESS

Do some checks during production. Check when a process is finished



FINISHED PRODUCT

Check the quality characteristics before giving it to the customer



**You must decide what to do
with the defective products.**

LEGAL FORM

Do you agree with these phrases?

1

To create a business, the first thing you
you have to do is decide the legal form

☐

Agree

☐

Do not agree



The legal form is one of the most important
things for the project to be viable

2

☐

Agree

☐

Do not agree

3

"Once the positions of each member of
the team have been chosen, we are
organized to function as a company""

☐

Agree

☐

Do not agree



If the treasurer does his job well, the
company's accounts will be clear

4

☐

Agree

☐

Do not agree

TEAM WORK

Together in groups we will work exposing reasons for and against these same phrases

- 1 "To create a company, the first thing to do is decide the legal form"

<p>Reasons YES</p> 	<p>Reasons NOT</p> 
--	--

- 2 "The legal form is one of the most important things for the project to be viable"

<p>Reasons YES</p> 	<p>Reasons NOT</p> 
--	--

Together in groups we will work exposing reasons for and against these same phrases

3

"Once the positions of each member of the team have been chosen, we are organized to function as a company"

Reasons YES



Reasons NOT



4

"If the treasurer does his job well, the company's accounts will be clear"

Reasons YES



Reasons NOT



BUSINESS PLAN

Entrepreneur:

Project 's name	
Center	
Date	



INDEX

- **ENTREPRENEURIAL TEAM**
- **IDEA**
- **MARKET**
 - Customer Analysis
 - Competition Analysis
 - Supplier analysis
 - Business cooperation
- **MARKETING PLAN**
 - Market analysis
 - Product or service
 - Price
 - Distribution
 - Equipment
 - Promotion
 - External communication
- **HUMAN RESOURCES PLAN**
- **ECONOMIC AND FINANCIAL PLAN**
 - Investment
 - Financing
 - Costs
 - Income
 - Results prediction
- **LEGAL FORM**
 - Legal aspects
- **THE CREATION OF THE COMPANY**
- **FINAL PROJECT ANÁLYSIS (SWOT)**



ENTREPRENURIAL TEAM

Names

How does each member of the team contribute to the project?

Training, experience, skills ...

Names	Contribution of each team member



Perform a SWOT analysis of the promoting team, showing its strengths and weaknesses, as well as the aspects and conditions of the environment that favor or hinder it.

<p>Weaknesses (weaknesses of the promoting team)</p>	<p>Threats (harmful aspects of the environment)</p>
<p>Strengths (strengths of the promoting team)</p>	<p>Opportunities (favorable aspects of the environment)</p>

Conclusions of the analysis. Do we have training needs to develop the business idea? Do we need to hire outside agents? ...

IDEA

Briefly describe the business idea

How did this business project idea come about?

(For observing the needs of the market, for having imported ideas observed elsewhere, through hobbies, through your training....)

Briefly describe the product or service



MARKET

Customer analysis

Who are our products or services aimed at?

Try to classify them in market segments

Product o service	Customer characteristics	Evaluation of customers and conditions

Is it possible to make any difference between consumers and buyers of our products or services?



Competition Analysis

Who is our competition in the market?

Name of competing company	Characteristics of its products or services	Image that it offers on the market	Market value	Quality-price ratio	FINAL ASSESSMENT

Strategy used to compete in the market

Supplier analysis

Do we know the supplier companies we need to supply our company with goods or services?

Name of company	Characteristics of its products or services	Quality-price ratio	FINAL ASSESSMENT



Business cooperation

Will we establish a business cooperation agreement with other small companies in the environment that will help us achieve the commercial objective?

What characteristics should these agreements and companies have?

Basic points of purchase	Company



MARKETING PLAN

Market Analysis

Is our market a local, regional, national or international market?

Features of Nuestro Estudio de Mercado

What was the sample analyzed?



Final conclusions obtained from the market study



Product or service

Briefly describe the product or service

What characteristics do these products or services have that differentiate them from others?
What advantages and novelties do these products or services present in relation to those that already exist in the market?



When defining the product or service, what kind of actions were taken with regard to corporate social responsibility (CSR)? (safety, traceability, quality, environmental regulations ...)

Is there any type of regulation or specific regulation to be taken into account in the activity sector? What are the regulatory bodies or institutions?



Price

What will our pricing policy be?

What factors will influence our pricing?



Distribution

What type of channel are we going to use to distribute the products or services?

Direct sales to end customers	
Small retail sales	
A wholesale distribution channel	
Information and Communication Technologies	
Other alternatives. Which are?:	

If it is necessary for one or more people to carry out commercial tasks in the company, who will be in charge of selling our products or services?

Remember that they must be taken into account in the organization chart of the company.



Equipment

What needs do we need for machinery, vehicles, computer equipment, furniture elements, etc.?



Promotion

What will be the business name of the company?

What will the company logo be? What message are we going to convey with our image?



External communication

How are we going to make ourselves known? Will we do some kind of advertising campaign?
What means are we going to use?

Written press (newspapers, specialized magazines, ...)	
Radio	
TV	
Information and Communication Technologies. INTERNET	
Others:	

What other advertising actions will we carry out?

(Issuance of business cards and brochures, design / decoration of the storefront and point of sale, ...)



Will we develop a web page or a blog to communicate the company and / or its products or services? How will we do it?




HUMAN RESOURCES PLAN

What roles and responsibilities in the company will each member of the promoting team have?

Name	Roles and Responsibilities

What will the corporate chart look like?

Remember that the work of all the people that make up the company must be reflected: both the promoter part and the hired personnel, in case there is a hiring of personnel.



ECONOMIC AND FINANCIAL PLAN

Investment

What and how much is the investment needed to start our company?



Financing

What financial resources does the team of promoters have to finance the company?

Is this amount sufficient to cover the needs of the initial investment plan?

If not, what additional amount would be needed?



What other financing formulas are most interesting to the company? What investments would they finance?

Is it foreseen to request some kind of subsidy and help for the formation of the company? If so, what kind of subsidies and public aid are there?



Cost of products or services

What estimated cost would each company product or service have?

Product or service	Estimated coast

In order to calculate the previous costs, it is possible to use the method of observing the prices of competing companies to discount an estimate of the profit margins they use.

In this case, how was this cost estimate made?

What benefit margin do you plan to apply to the sale of products or services? At what prices will they be offered in the market?

Product or service	Gross margin	Price



Income

What will be the forecast for income and expenses for the first year?

Expenses	Income

Results prediction

How much does the economic result for the first year of business activity light up?
(Income before taxes = Income - Expenses)

If the economic result is negative, what could it be owed?

If profit has been made, what are the causes that led to such a favorable result in the first year of business?

How much does the amount payable as a direct profit tax in the first year of activity light?



LEGAL FORM

Legal aspects

Which legal form is the most suitable for the entrepreneurial initiative? What are the reasons for choosing this legal form?

The choice of this legal form, what legal responsibility does it imply for the partners?

What tax regime will we be subject to?



THE CREATION OF THE COMPANY

What start-up procedures do we have to carry out and in which institutions?

Procedures	Institution that does it



FINAL PROJECT ANALYSIS

Carry out a SWOT Analysis of the entrepreneurial initiative, showing the strengths and weaknesses of the same, as well as the aspects and conditions of the medium that favor or prejudice us

<p>Weaknesses (weaknesses of project)</p>	<p>Threats (harmful aspects of the environment)</p>
<p>Strengths (strengths of project)</p>	<p>Opportunities (favorable aspects of the environment)</p>



Assessing the future of the business project





ENTREPRENEURIAL BASIC TERMS



ADVERTISING

Form of paid and impersonal communication made by an identified sponsor in which ideas, goods or services are presented in order to persuade, inform or increase sales



AMORTIZATION OF ASSETS

Recognition of the gradual loss of value of an asset throughout its physical or economic life, giving a percentage of its value as an expense for the year.



AMORTIZING A LOAN

Any total or partial payment of the principal of a debt. Amortization can be made in a single final payment, or in terms that can be equal and periodic, increasing or decreasing.



BALANCE

State of the assets of a company on a fixed date. It reflects in separate columns the properties and rights on the one hand, and the debts and objections on the other.



BUSINESS PLAN

Summary of the forecasts of expenses and of the estimates of future income of a business



BRAINSTORMING

Teamwork procedure to search for ideas or solutions. The difference with other procedures is that here the participants can only present ideas or variations on ideas presented by other colleagues, but without criticizing or rejecting them



BUDGET

Summary of the forecasts of the expenses and of the estimates of the future income of a business. They are made in regular periods, which normally coincide



BUSINESS IDEA

Economic activity to which I want to dedicate myself



BUSINESS PROJECT

Detailed summary of the objectives of a new activity. It must include: description of the product or service to be offered, potential market, consumer analysis, manufacturing plan, marketing actions, balance sheets and accounts of provisional financial needs, and how to cover them.



CAPITAL SUBSIDY

Economic assistance granted by the Administration to companies, and individuals, in order to promote a certain activity..



CHECK

Heel issued by a bank against its own funds. It is a promise of payment from the registered or bearer bank.



CLIENT

It is the person who has made a purchase recently. It is usually the subject of advertising campaigns and promotions.



CHARGES

The entry or receipt of money or means of payment (transfer, check, bill of exchange) as consideration for a sale or service executed.



COLLECTIVE AGREEMENT

Agreement between management and workers of a company or sector on working conditions. Employers and labor unions usually intervene.



COMMERCIAL COMMUNICATION

All the activities I could do to publicize my business proposal among potential clients



COMMERCIAL CONTRACT

Written agreements I reach with other companies to buy products for the company or sell them.



COMMERCIAL OFFER

Conditions in which I offer a product or service to a customer. It can be wider than the price, includes delivery method, additional services, etc.



CONSTITUTIONAL PROCEDURES

Procedures aimed at the creation of the company



CONSUMER

Natural person who will be the one who enjoys good or service, at the end of the chain



CREDIT ACCOUNT

Short-term banking product that guarantees the availability of funds for the company, with a limit.



DELIVERY NOTE

Document that accompanies the sales document in which the number of units sent is sent, its reference number and other details about the specific products sent to the client.



DEPRECIATION

Decrease in the value of an asset. It is calculated in the company, for all properties with a lifespan greater than the year, in terms of annual depreciation.



DIRECT TAXES

Taxes that directly encumber the performance of the company, the benefit that it annually obtains.



DISBURSEMENTS

Payments that the company makes or will make in the future. A quarterly payment forecast is usually made.



DISCOUNT

Lowering the normal price of the asset or service. It is usually associated with some purpose that the company seeks: recruitment of new customers, departure of products that are going to expire, etc. They are usually temporary.



DISTRIBUTION CHANNELS

Ways to get the products to the final customer, to the consumer: through our own means of transport, through other distributors, through companies in another sector (hospitality...), etc.



DISTRIBUTOR

Company that its activity consists in selling products from other companies. Normally your customers are not end customers



ECONOMIC FORECAST

Company that its activity consists in selling products from other companies. Normally your customers are not end customers



ECONOMIC PLANNING

Part of economic planning that is usually included in business or business plans



EFFECTS DISCOUNT

An expression that is used when the bank advances the amount of a bill of exchange or promissory note.



ENTREPRENEUR

Person who is going to create his own company. It is also used as a synonym for businessman.



ENTREPRENEURIAL SKILLS

Skills we develop when we undertake: observation, exploration, creativity, initiative, risk-taking, decision making, motivation, leadership, communication, planning, perseverance.



EXCLUSIVE

The right given to me by a manufacturer or distributor to sell his products in a certain area without any other company being able to do so.



EXPENSES

Business expenses, consumables, purchases of assets and services of less than one year's duration. They are usually controlled monthly.



FACTORING

External service provided by another company for the collection of our invoices.



FIXED COST

Company expenses that are constant, the same, every month: rentals, insurance premiums, hosting, etc.



FRANCHISE

Agreement to transfer to another company the know-how of another company in exchange for a price



HUMAN RESOURCES

Group of workers of the company. Synonym for "Human Team".



HUMAN TEAM

Group of workers of the company. Synonym for "Human Resources".



INCOME ACCOUNT

Part of the receivables and payables account that refers to receivables



INCOME AND EXPENSES ACCOUNT

Annual account that reflects the monthly liquidity of the company, including collections and payments of all kinds.



INCOME STATEMENT

An annual account that exactly includes sales, expenses, and the result obtained in the financial year.



INDUSTRIAL PROPERTY

INTELLECTUAL PROPERTY

INTEREST RATE

INTRA-ENTREPRENEUR

INVESTMENTS

LEASING

Rental of assets, with the obligation to acquire them at the end of the contract.



LEGAL FORM

Type of entity chosen to operate in the market: natural person, commercial company, or cooperative.



LEGAL PERSONALITY

Ability to legally contract. In natural persons the age of majority; in legal persons who have completed their constitution (it has several phases)



LOAN

Money left to us by another company, usually a financial services company, which we have to return to you within certain periods of time. It has a cost called interest, and may have other expenses.



LOGISTICS

At present, this is the name given to the activity of transporting goods and services carried out by the company, the means of transport it uses, the routes they carry out, etc.



LONG FINANCING

Loans we have with repayment terms greater than one year.



LONG TERM

In economic forecasts, forecast from the 5th year onwards. Medium term, 3 years. Short term, 1 year.



MACROENVIRONMENT

Non-market aspects that can influence the success of entrepreneurship: technology status, environmental, demographic, employment, cultural, legal, social, and political aspects.



MARGIN ON SALES

The difference between the selling price of a product and its cost of production. It is calculated as % of sales.



MARKET

A way of calling the group of companies in the same economic sector and their customers: steel market, technological products market, sports footwear market, etc.



MARKET STUDY

Analysis of the agents that influence the specific sector in which I want to undertake: competitors, potential clients, prescribers, etc.



MARKETING PLAN

Business marketing strategy: includes definition of service, potential customer, competition, pricing, and communication.



MEDIA PLAN

Within the communication activities, those that refer to mass media (press, radio, television).



MEDIUM TERM

Number of years for which forecasts are made. In general, 3 years, 3 financial years.



MERCHANDISING

Product promotion activities at the point of sale.



MICROCREDIT

Loan without complementary guarantees whose guarantee is the business project itself



MICROENVIROMENT

Internal aspects that influence the market in which the company will move: suppliers, competitors, and customers.



PARTICIPATORY LOAN

A form of loan that has its own financing elements, the lender assumes greater risks, does not compute for risk purposes, and its cost is associated with the company's performance.



PAYMENTS

Part of the collection and payment account that refers to PAYMENTS.



POLL

Questionnaire used to gather information in interviews with potential clients, to prepare companies.



PRESCRIBER

Person or company that recommends our products, even if they are not customers.



PREVENTION OF OCCUPATIONAL HAZARDS

Activity carried out by the company to prevent accidents in the workplace



PRICE

Quantity for which we sell the products or service we offer.



PROCEDURE

Way in which the company performs certain activity, within the company: purchasing process, customer service process, etc.



PROCESS OF SERVICE PROVISION

How a service is provided: how the customer is informed, what he has to do to hire the service, how we organize to be able to provide it, how we bill and charge, etc.



PRODUCT

Goods we manufacture for sale



PRODUCT LIFE

Duration that the product is expected to have. It is also called "shelf life" of the product.



PRODUCTION FACTORS

Elements that we have to combine to produce a good.



PRODUCTIVE PROCESS

Phases in the manufacture of a product.



PROFITABILITY THRESHOLD

Sales figure from which we get benefit



PROFORMA INVOICE

Budget of singular assets: proforma invoice of a vehicle, proforma proforma of a computer, etc.



PROMOTER

Person who drives a business project. It stands for entrepreneur



PROVIDER

Company that supplies us with the goods we need to produce.



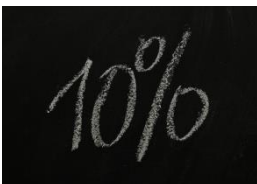
PUBLIC RELATIONS

Communication activity that the company carries out, focused on obtaining personal contacts, preferably influential, who know the brand



QUALITY

In the company, the concept is associated with the idea of "quality standard", and this with another idea that the processes adapt to standards, "standards", to referents.



R&D

Research and Development. This is what the activities and departments of many companies in which new products are called and researched are called.



R+D+i

In the more contemporary version of R&D, the Latin I of "innovation" is added.



STOCK

It refers to the different merchandise accumulated in the company, either elements that are needed for manufacturing, or for selling. Thus the term "stock of raw materials", stock of finished products "is used, for example.



RANGE OF PRODUCTS

List of products and services to be marketed. They are usually divided into "ranges".



REBATE

Payment made by customers when they purchase our products and services



RECEIPT

Proof of payment of the price. It is usually done when the customer pays the cash price.



RENTING

Rent of a good. It is used in cars. Through this contract the use of goods is acquired, and maintenance is included in the price. The vehicle is renewed from time to time.



RESULT OF EXPLOITATION

Annual difference between billing and company expenses. Result of the fiscal year.



SALARY

Amount that the worker receives periodically for his work. It is usually monthly



SALES

Revenue that the company obtains from customers in exchange for products or services



SALES FORCE

Human team dedicated to marketing, within the company



SEGMENT (TO)

Separate potential customers, based on similar characteristics



SERVICE

What companies offer that do not sell physical products (transport, hospitality, intermediation, advice, etc.)



SHORT FINANCING

External financing with repayment terms less than a year



SHORT TERM

Forecasts made up to one year maximum



SOCIAL COSTS

Expenditures generated by the labor force, in a broad sense, not reduced to salary: salary, social security costs, compulsory insurance for personnel, clothing, adjustments to adapt work space and training, among others.



SOCIAL ENTREPRENEUR

People with innovative ideas that produce social change, instead of being motivated by the spirit of profit.



START-UP PROCEDURES

Mandatory procedures to be carried out in various public bodies to communicate the start-up of a company.



STOCK

Account or accounts of current assets that include raw and auxiliary materials, semi-finished products, finished products pending sale, etc.



STRATEGIC PLAN

General forecast that the company makes on the objectives to be achieved in a given period



SWOT MATRIX

It is the analysis of 4 variables (opportunities, threats, strengths and weaknesses). It allows to analyze the characteristics of the company in relation to the environment that surrounds it, compensating opportunities with threats and strengths with weaknesses.



SYNERGY

Set of factors that allow the cooperation of people or organizations to perform a function is more effective than if they kept their activities independent.



TREASURY PLAN

Plan or budget that reflects the payments and payments of a period and the initial and final position.



TURNOVER

Term used in commercial activities. Refers to the number of times when stocks are replenished during a given period.



UNDERTAKE

Rush and start a work or company. It is most commonly said of those that contain difficulty or danger.



USER

Natural or legal person who enjoys a service



VARIABLE COST

Cost that is directly proportional to the quantity of products manufactured or sold. It is fixed per unit and variable in its entirety.



VENTURE CAPITAL

Investment in the capital of a new company. It is usually considered a high risk activity.



WORK CONTRACT

Agreement between a person and a company, to provide services in this organization in exchange for a monthly fee.