

- Welcome !
- While you wait, please use chat to say hello and say who you are and if you have or planning to start your own business !



Project Presentation and Start

03/11/2022



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Description



Project Type: Erasmus + KA210-ADU - Small-scale partnerships in adult education

Title: Promoting Resilience of Refugees by Developing their Digital Marketing Skills.

Duration: 18 months

Project Language: English

National Agency: Nationale Agentur Bildung für Europa beim Bundesinstitut für Berufsbildung



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Session Agenda

- Welcome & Agenda
- **Part 1:** Global Sustainable Goals and Entrepreneurship
- **Part 2:** Entrecomp, DigiComp and GreenComp
- **Part 3:** Financial Literacy skills
- **Part 4:** Erasmus for Young Entrepreneurs programme



Part 1

- <http://worldlargestlesson.globalgoals.org/>
- <https://vimeo.com/144354623>

THE GLOBAL GOALS For Sustainable Development



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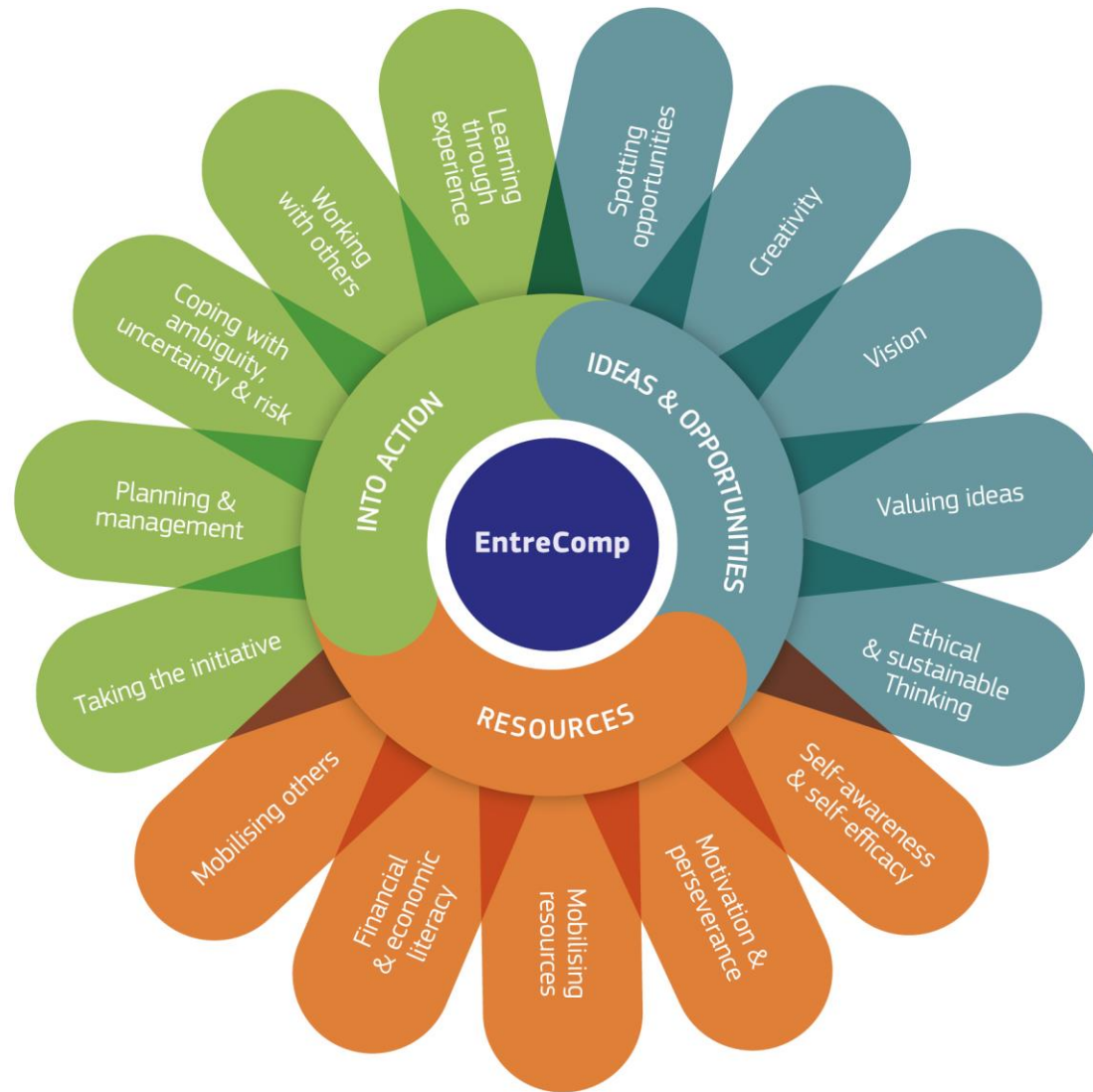
A graphic on the left side of the slide. At the top left is a yellow sun. Below it, the text 'Catalyst 2030' is underlined, followed by 'Theory of Change' in a larger font. Below the text is a stylized tree with a brown trunk and green foliage. The foliage consists of various circular icons: a green circle with a white leaf, a blue circle with a white speech bubble, a yellow circle with a white butterfly, a blue circle with a white brain, a red circle with a white puzzle piece, and a blue circle with a white heart. The tree is set against a light blue background with white clouds and a green hill at the bottom.

Catalyst 2030 Theory of Change

The Problem

- According to the Social Progress Index (SPI), the SDGs will not be achieved until 2082. The COVID-19 pandemic has likely delayed SDG achievement by a further ten years.
- Many global, regional and local institutions and governments do not have the means to address the complexity of societal problems at scale.
- There is minimal coordination among social entrepreneurs and other social innovators who have the capability and freedom to influence system actors and build their capacities.
- The pace of adoption of financial and funding models to advance systems change has not accelerated to match demand. The system in which we operate is one with severely unequal power dynamics and outdated practices.

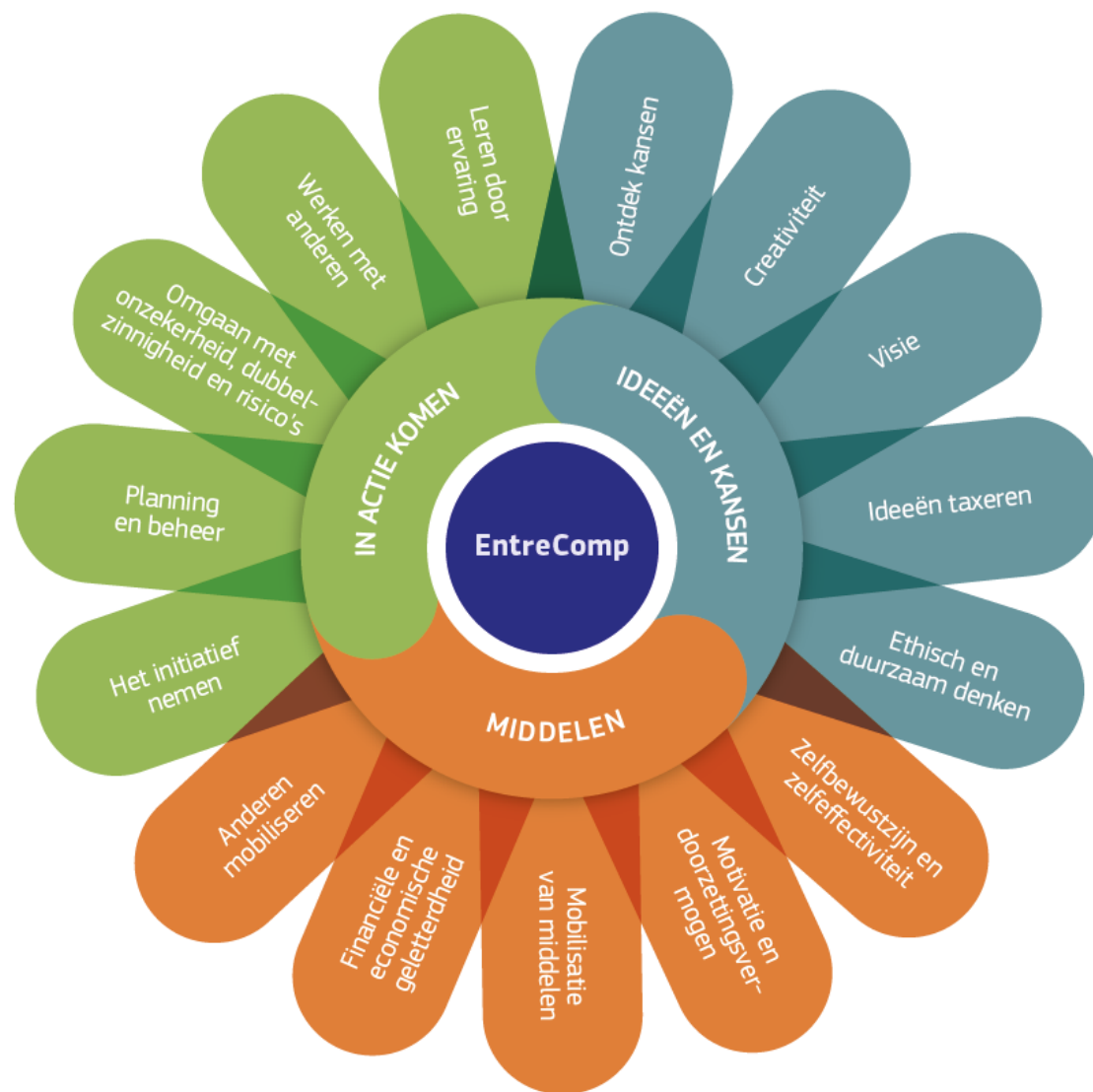
Part 2



EntreComp: The entrepreneurship competence framework



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EntreComp: The entrepreneurship competence framework



DigComp 2.2



DigComp 2.2: The Digital Competence Framework for Citizens - With new examples of knowledge, skills and attitudes



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GreenComp Conceptual Reference Model



Let's Chat



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Sales revenue
– Variable expenses
– Fixed expenses
Profit



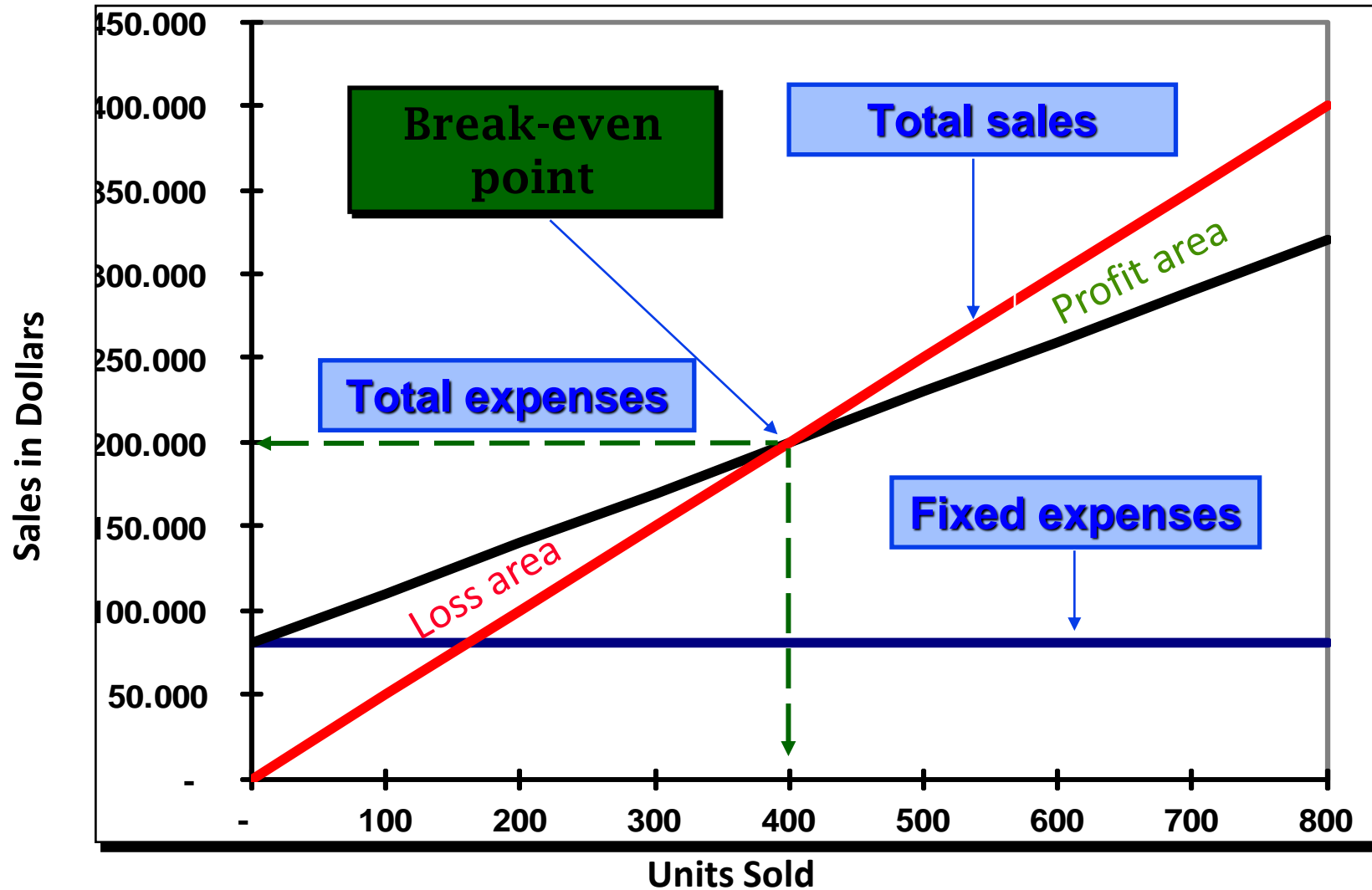
Break-Even point

The break-even point is the point in the volume of activity where the organization's revenues and expenses are equal.

Sales	\$ 250,000
Less: variable expenses	150,000
Contribution margin	100,000
Less: fixed expenses	100,000
Net income	\$ -



Break-Even point Graph

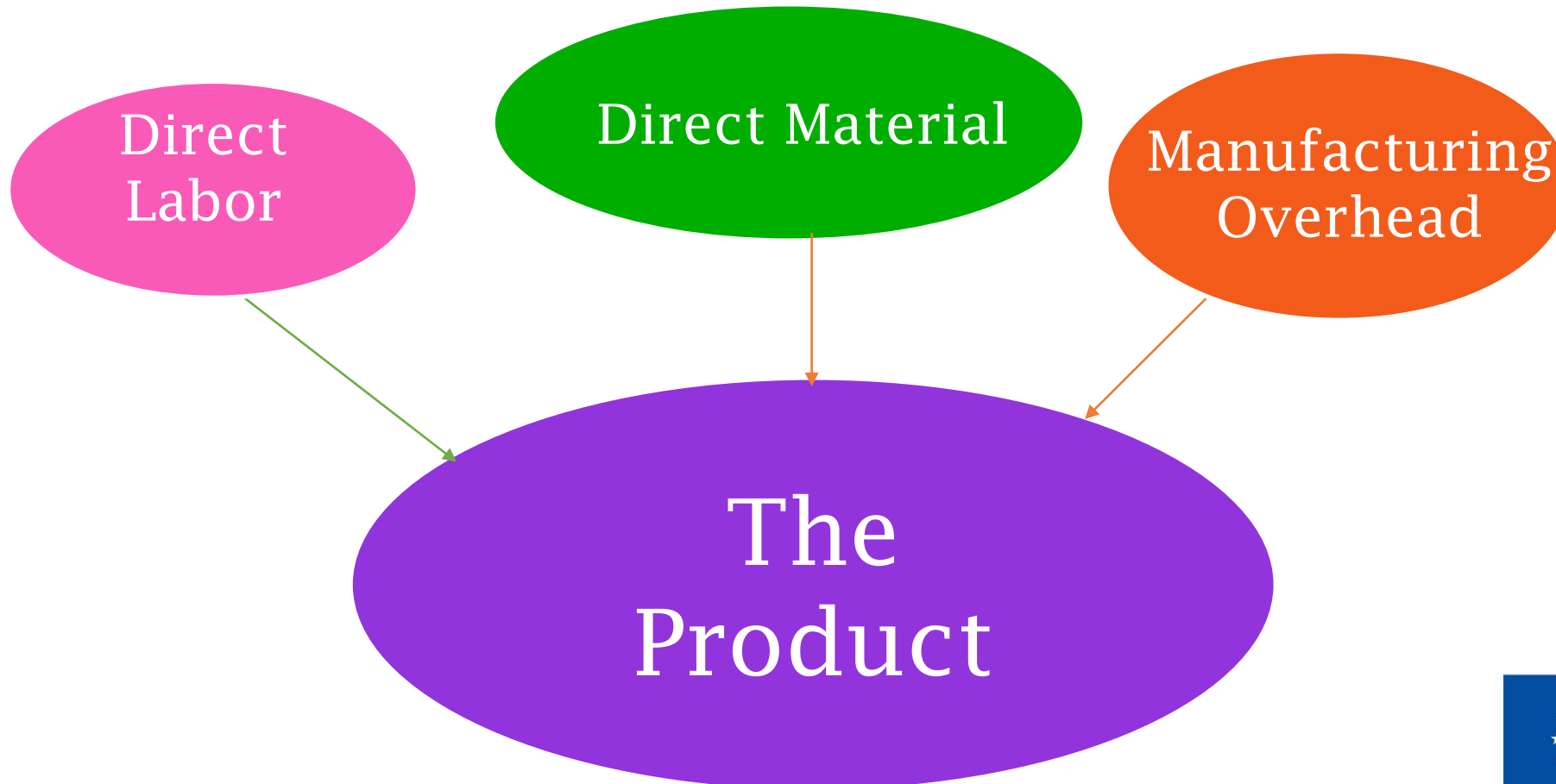


What Do We Mean By a Cost?

A Cost
is the measure of
resources given
up to achieve a
particular purpose.

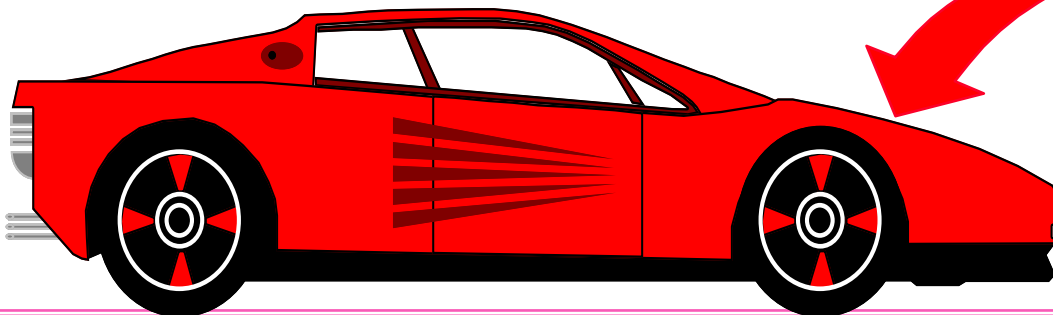


Manufacturing Costs



Direct Material

Cost of raw material that is used to make, and can be conveniently traced, to the finished product.



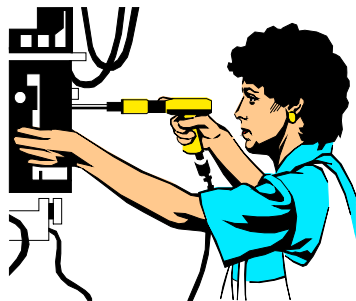
Example:
Steel used to
manufacture
the automobile.



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Direct Labor

Cost of salaries, wages, and fringe benefits for personnel who work directly on manufactured products.



Example:
Wages paid to an automobile assembly worker.



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All other manufacturing costs

Indirect
Material

Indirect
Labor

Other
Costs

**Materials used to
support the production
process.**

**Examples: lubricants and
cleaning supplies used
in an automobile
assembly plant.**



All other manufacturing costs

Indirect
Material

Indirect
Labor

Other
Costs

**Cost of personnel who
do not work directly on
the product.**

**Examples: maintenance
workers, janitors and
security guards.**



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All other manufacturing costs

Indirect
Material

Indirect
Labor

Other
Costs

**Examples: depreciation on
plant and equipment,
property taxes, insurance,
utilities, overtime premium,
and unavoidable idle time.**



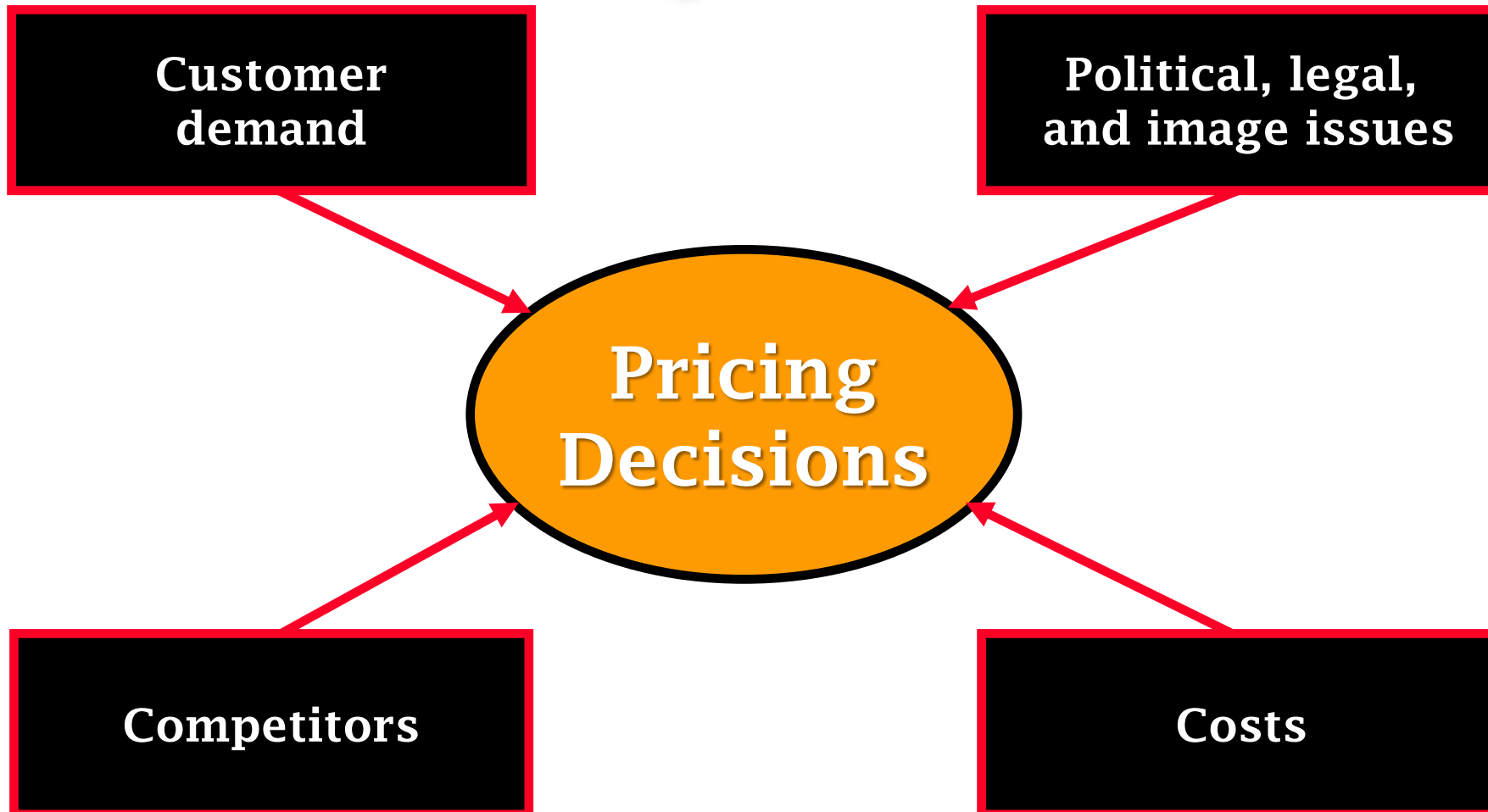
Cost Behavior Patterns

Summary of Variable and Fixed Cost Behavior

Cost	In Total	Per Unit
Variable	Total variable cost changes as activity level changes.	Variable cost per unit remains the same over wide ranges of activity.
Fixed	Total fixed cost remains the same even when the activity level changes.	Fixed cost per unit goes down as activity level goes up.



Major Influences on Pricing Decisions



Improve you Cash Inflow

1. Fast Invoicing
2. Tight Accounts Receivable policy
3. Communicate payment terms throughout the process, from proposal to collection
4. Make deposits quickly (IBAN Number)
5. Offer incentives for payments on time
6. Add recurring revenue models to your offerings
7. Diversify product/customer mix, and expand existing service packages
8. **Connect with your customers (loyalty effect !)**



Improve Cash Outflow

1. Pay bills as slowly as possible (without losing your credibility)
2. Proper use of Credit lines
3. Create a rolling 12-month budget
4. Expense management (Does incurring this expense help us in any way increase value for our customers ?)
5. Outsourcing non-core task
6. Reduce debt – Cash Flow management planning
7. Inventory management
8. **Keep your toys out of the business !**
9. **Keep your personal expenses out of the business !**
10. Tax planning



Let's chat and give an example of a:

- **Direct or Indirect Cost**
- **Variable or Fixed Cost**







Part 4

ERASMUS FOR YOUNG ENTREPRENEURS





Erasmus for Young Entrepreneurs is a **cross-border exchange programme** which gives new or aspiring entrepreneurs the chance to learn from experienced entrepreneurs running small businesses in other participating countries. The **exchange of experience** takes place during a stay with the experienced entrepreneur (**1-6 months**), which helps the new entrepreneur acquire the skills needed to run a small firm. In 2018, the programme launched three destinations out of Europe (**Singapore, S. Korea, Canada, Taiwan, Israel and the USA – New York & California**), all available for exchanges of **1-3 months**.



APPLICATION STEPS -> NEW ENTREPRENEURS

-  Complete your registration online
-  Choose a local contact point in your country of residence (more than 6 months of stay in the course of the last year)
-  Answer the questions in a clear and concrete way, submit your fully updated CV (preferably Europass)
-  Submit a viable and complete business plan of your company or idea

APPLICATION STEPS -> HOST ENTREPRENEURS

-  Complete your registration online
-  Choose a local contact point in your country of residence
-  Answer the motivation question in the application and submit your fully updated CV
-  Be prepared to share your experience with a new entrepreneur who can contribute to your business with new skills and fresh ideas

Select your country

Germany



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Q&A

<https://academy.akep.eu/course/erasmus-entrepreneurs>

<http://www.erasmus-entrepreneurs.eu/>





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