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DanubeChance 2.0

Embracing failure to facilitate second-chance entrepreneurship in the Danube region

**Deliverable**

# Output 5.3 Methodology for Workshops and Mentoring Meetings for Restarting Entrepreneurs

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# 1 Content



## List of Abbreviations

| | |
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| DanubeChance 2.0 | D.C 2.0 |
| AF | Application Form |
| WP | Work Package |
| AN | Activity Number |
| CCIS | Chamber of Commerce and Industry of Serbia |



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## 2 Executive Summary

Methodology for Workshops and Mentoring Meetings for Restarting Entrepreneurs[1] is a methodology explaining how to organize and manage multispectral educational group work that supports honest failed enterprises getting a second chance and re-entering into the market through professional business acceleration. The approach constitutes of mix of up to five classroom workshops and five mentoring meetings, which focus on main entrepreneurial and managerial skills, with the outcome of delivering action plans on effective financial and operational re-structuring.

The DC2.0 project Methodology for Workshops and Mentoring Meetings set a target number of people trained through workshops and its mentoring meetings:

- 20 Second-chance entrepreneurs or financially distressed entrepreneurs
- 3 Policymakers
- 3 Financial intermediaries/investors

Education during workshops offers 10 topics out of which entrepreneurs are able to select the one they recognise as the most needed based on their current level of knowledge. Educational work needs to have one-on-one approach and needs to include certain amount of hours that will be dedicated for preparation, classroom work and homework, totalling to 130 hours of education. Education provided through both approaches needs to be organised around preparation of personal action plans.

On-site mentoring meetings follow five educational workshops. Mentoring is organised around a single domain (module) and attended by up to 15 trainees. Topics can vary and can consist of a different stakeholder as the main goal is changing attitude and improving framework for 2.0. The trainers are expected to support the trainees' ideas and activities, related to 2.0, give them feedback and register the feedback for the organising project partners.

Based on the conducted mentoring meetings each participant is required to prepare and submit their Personal Action plan (PAP).

As a final output of conducted mentoring meetings, a minimum of 10 Personal Action Plan of second chance entrepreneurs have to be delivered.

[1] Change within the WP 5 deliverable „Instead of having 1 "Learning Camp" each partner country will have from 3 to 5 workshops which will be dedicated to different Modules of the educational program. These workshops will substitute D5.2.3 "Learning camps“. Additionally PPs will organize mentoring meetings between selected entrepreneurs and mentors involved in the educational program which will substitute the D5.2.2 "small virtual meetings““.

The methodology was developed and tested through 10 on-site mentoring meetings, on a bi-weekly basis, held between November 2019 and April of 2020.

# 3 Introduction

Business entry and exit are natural processes as 50% of enterprises do not survive the first 5 years of their life, and bankruptcies account on average for 15% of all business closures. In Europe, 200,000 businesses face insolvency every year, resulting in 1.7 million jobs lost. In the Danube region, the number of business failures rose by 3.6 per cent last year. Even though only 4-6% of bankruptcies are fraudulent, public opinion makes a strong link between business failure and fraud. Many honest entrepreneurs whose businesses have gone bankrupt feel discouraged to re-start due to the stigma and difficulties or discrimination faced after a bankruptcy.

In recent years, the European Commission launched several initiatives in the field of anticipating and managing change and restructuring (e.g. the creation of the Restructuring Forum, where many examples of innovative practices were discussed). The European Commission also financed numerous studies on this topic and supported the Joint European Social Partners' Work Programme which is including also an integrated project on restructuring in the EU27 countries.

The DanubeChance2.0 project aims to create a transnational network of financial investors, policy-makers, academia, who will jointly promote DanubeChance2.0 entrepreneurship for the sustainable economic development of the Danube region. Preliminary research shows that honestly failed entrepreneurs face similar challenges in the Danube region, namely: a) no policy framework to support 2.0, b) lack of financial and non-financial services targeting second chance and c) negative stigma consequently 2.0 are demotivated to re- enter market or are dependent on self-financing.

Motivated by the above facts and figures, WP5 –"Transnational Academy for Re-starting Entrepreneurs" is intended for business support organisation, honest failed enterprises, re, starters, policymakers and government agencies, local, regional, national level. Majority of activities aims to improve environment and to stimulate second chance entrepreneurship.

Academy will consist of 130 hours of educational content which will be implemented during 10 mentoring meetings guided by experience mentors who will use their knowledge to support the development of the mentee. Mentors will be tasked to help mentee to putt plans into action.


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Education during mentoring meetings will offer 10 topics out of which entrepreneurs will be able to select the one most needed based on their current level of knowledge. Education will be organised around preparation of personal action plans. Work will be focus on one approach and will include certain amount of hours which will be dedicated for preparation, classroom work and homework.

# 4 Workshops and Mentoring Meetings

## 4.1 Applied Methodology

The methodology for workshops and mentoring meetings includes 5-day workshops consisting of minimum 3 topics depending on the local entrepreneurs' preferences. Prior to delivering training, the online survey "Training need assessment" (elaborated in Output 5.1. section 3.4.) among potential participants needs to be performed so they can choose modules out of 10 proposed. Selection of the modules shall be based on the participants self-evaluation process and interest in increasing capacities for selected topic.

The workshops are organized as 1-day or 2-day training focused on peer-to-peer learning of participants as well as developing the personal action plan for himself / herself. Additional educational/training material is available on-line[2] under free access terms to all interested entrepreneurs or stakeholders.

As a final output the conducted workshops need to produce:

- 130 hours of "blended learning experience" on the consortium level, meaning that all PP will have to deliver minimum 5-day workshops for the selected Modules (from 3 to 5 depending of entrepreneur's' needs). Delivery of training consist of preparatory work/homework and interactive classroom work. Total amount of deliver training hours has to be 130 but the number of hours per individual modules/workshop can be different.
- The workshops within selected Modules have to encompass a minimum of 20 second chance entrepreneurs, 3 policymakers and 3 financial institutions
- As a final output of conducted workshops and mentoring meetings, a minimum of 10 Personal Action Plan of second chance entrepreneurs have to be delivered

The workshop can be organized together for all target groups (second chance entrepreneurs, policymakers and financial institutions) and as such, serve for sharing experience and networking.

[2] http://www.interreg-danube.eu/approved-projects/danubechance2-0/section/be-better


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The mentoring meetings are conducted within established Transnational Academy for Re-starting Entrepreneurs. The academy represents the practice-oriented knowledge base of the entrepreneurial skills and competences divided into ten modules. Each module introduces a distinct topic, and together they provide the trainees of the educational programme with a systematic and coherent introduction to second chance entrepreneurship, and support them in mastering their business plans, preparing for exploiting new form of financing as well as exhibiting new markets in close cooperation with other stakeholders, mainly businesses. On the other hand, Academy brings together different stakeholders which will lead to a supporting environment to second chance and will change negative stigma. The modules envisaged to be delivered within Academy are the following:

1. Why start over? Overcoming fears and heading towards
2. Access to finance for those with failed business plan
3. Business planning with benefits of past experience
4. Practical hints for establishing another business
5. How can we support re-starting entrepreneurs?
6. Legislations
7. Financial Management
8. Company resource management
9. Negotiation and Communication Skills
10. Motivation of people around you

Mentoring meetings can vary in topic and can consist of a different stakeholder as the main goal is changing attitude and improving framework for 2.0. For example, if the mentoring meetings are organised around modules dealing with finance literacy participation of the banks would be an asset. They are adding value by providing perspective of the available investor. This can be similarly adapted to all 10 modules. The trainers are expected to support the trainees' ideas and activities, related to 2.0, give them feedback as well as registering those feedbacks for the organising project partners.

Target groups:

- Financially distressed enterprises
- Honest Non-fraudulent failed enterprises
- Policymakers (incl. PAC members)
- Financial intermediaries, financial service providers
- Accelerators and incubators on main aspects of (second chance) entrepreneurship.

The approach and methodology underpinning the delivery process was driven by the fundamental tenet of adult learning - that adults do not learn by being lectured to. Learning is best achieved when the methodology is driven by self-learning.


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The trainings, therefore, need to focus heavily on Participative Training Techniques (PTTs) and included, at its' core, the concept of "action learning":

- Participants "learn by doing"
- They learn from each other
- They learn from exercises – individual, pairs and groups.
- They learn from discussions – by sharing knowledge, ideas and experiences
- They learn from tutor inputs, interventions and learning point extractions

Having all of this in mind, the programme content, delivery, pace and documents were adjusted accordingly. In addition, a tool named the **"Personal Action Plan"** needs to be provided to each of the participants in order to facilitate better their learning process and take it beyond the classroom, and back to their workplace.

## 4.2 Personal Action Plan

At the end of "Transnational Academy for Re-starting Entrepreneurs" each participant is required to prepare and submit their Personal Action plan (PAP).

Participants will write an individual reflection paper. In first part they will assess their current entrepreneurial performance and identify their needs of further knowledge. In second part they will describe their business/new business idea and plan how to implement it.

It is advised to present this Personal action plan template at the beginning of "Transnational Academy for Re-starting Entrepreneurs " module(s), so the participants have enough time to go through "self-realization journey" during the academy performance. In elaboration of Personal Action Plan, professional mentoring of participants is advised.

A common concern among entrepreneurs, entrepreneurs to be and those thinking about restarting business (second chance) is whether they have the right personalities, characteristics or skills necessary to own and run a successful business.

The PAP form will help participants to identify skills and knowledge needed to achieve their set business objectives.

This checklist should be suitable for:

- re-starters,
- distressed entrepreneurs,
- start-up entrepreneurs
- and any entrepreneur that would like to check their own strengths and weaknesses

The PAP is conceived as a self-assessment tool aiming to help the final beneficiaries to analyse their skills and knowledge in the key business areas and identify in which areas, they need improvements.

The key areas of self-assessment covered by PAP are following:

- Product and production
- Sales
- Marketing
- Finances
- Administrative
- Personnel Management
- Personal business skills
- Intangibles

In addition to self-assessment, the second part of PAP envisage Implementation plan. In this part of the PAP, the final beneficiaries should write an action plan for the business idea implementation. The implementation plan form helps to re-starter to define necessary steps and resources for achieving defined business objectives. It is provided by answering simple questions which are defined as a separate part in the implementation plan.

1. Describe your business/business idea and what kind of problem(s) is the business/business idea solving?
2. What I will do/change now?
3. How I intend to apply my ideas?
4. Where I need help?
5. Where to get support for my ideas?

### 4.3 The Mentoring Meetings - Content and Scope of Work

The objective of the mentoring meetings is learning, practicing and testing out the key business operations and financial postulates and creating frameworks for sustainable business management. Together with mentor, the final beneficiaries shall analyse the main pain points in their business, assess previous fails and lessons learned, devise and elaborate the key pillars of their business. The main focus of mentoring meetings needs to be on entrepreneurial and managerial skills development and to develop action plans on effective financial and operational restructuring.



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Mentoring meetings address the topics which are covered by previously conducted trainings for the final beneficiaries. Participants shall not be forced to attend all training modules, but are expected to attend those which they find that are in line with their needs. Based on attended training/workshops they will all have to deliver action plans which will be developed with the support of a mentor-trainer as a result of their applied learning and understanding and which can include also restructured business plans that would be a base and a road map for their future market re-entry activities.

Within mentoring meetings, the final beneficiaries will finalize their action plans together with mentors. The action plan (together with implementation plan which its integral part) is the key pillar and required final output of overall programme process. The re-starters will start to fill their action plans before chosen training sessions, continuing filing during the training and finally finalize during the mentoring meetings. In addition to training, in order to apply acquired knowledge and skills during the trainings, the participants will have homework within their Personal Action Plan and Implementation plans.

After developing and completing the action plan by applying acquired skills and knowledge, within mentoring meetings, the final beneficiaries will present the key items and defined actions that they will implement aiming to re-enter to market or overcome existing business difficulties.

The mentoring meetings will be conducted one to one with the final beneficiaries, but also in the form of group sessions. As an ultimate objective of the group sessions is exchange of knowledge and experience between program participants. In that sense, the final beneficiaries will present their final action plan publicly, in front of other participants and mentor. This concept provides opportunity for applying "triple feedback" approach. The "triple feedback" envisage three level of feedback:

- Self-reflection
- Peer review and comments
- Mentors feedback

All envisaged level of feedback aims to provide additional support to the final beneficiaries to improve their action and implementation plans. In addition, exchange of experience, knowledge, challenges which the re-starters face on, will provide synergy and increase level of mentoring meetings quality.

## 4.4 Application procedure of the mentees

The call for application of mentees is public, 12 weeks before the start of the training. It is of paramount importance to spread the call through each of the available channels (mail lists, social media, etc.) to all of the relevant audiences. Training providers can approach directly the organisations which are relevant for the envisaged scope and purpose of the trainings (e.g. the local representatives of the entrepreneurial networks, financial organisations, chambers, etc.) asking them to disseminate the information within their networks. In general, the training providers are expected to compile a list of relevant organisations, and to publicize the call to as wide of a relevant audience as possible upon publication of the call.

After the publication of the call, trainees are going to have 2 weeks to apply until the start of the first mentoring meeting. The mentoring programme will have a schedule.

For the on-site trainings the organisers reserve the right to select from the applicants in order to ensure a diverse set of trainees in terms of skills reported, sectors and experiences, actual organisation represented (i.e. curbing over-representation if there are more trainees from a single organisation), and dedication. Trainees need to submit their application for the on-site training 5 calendar days (120 hours) prior to its start; and shall be informed about the success of their application 3 days (72 hours) prior to the start of the on-site training by the organisers / course managers.

## 4.5 Selection criteria of mentees:

The DC2.0 project devised methodology sets a target number of people trained:

- 20 Second-chance entrepreneurs or financially distressed entrepreneurs
- 3 Policymakers
- 3 Financial intermediaries/investors

The minimum requirements of the mentees are:

- to have registered legal entity or proof of previous business operations
- to represent policymakers
- to represent business support organisations (business incubators, accelerators, etc)

Organisers and training providers need to be aware, that very different engagement / learning strategies and behaviour could be expected from the trainees. In order to attain the target number of trainees set in the Application, the selection criteria and other entry requirements have to be kept reasonably wide.


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In order to facilitate the highest possible outreach for trainees and their eventual finishing rates, it is essential to open up accessibility. Especially, different backgrounds and interests of the target groups need to be acknowledged. Certain domains (topics) could be more relevant to certain trainees than others, and the project shall keep the modules differently organised in terms of length and the approach in order to serve them the best. That also means that the sequential order of the modules shall not be turned to a precondition, i.e. no prior completion of modules that are of lesser relevance for a trainee shall be required for any later modules. Trainees should be entitled to choose as many mentoring meetings as they want, on the sole condition that a completion of preoperational activities on topics are done as well as to work on action plans tasked a homework activity. On site events should serve to deepen their knowledge and to ask specific questions.

Regarding the on-line part of the mentoring all modules should be published on the learning platform selected by training provider (Basecamp, Trello, etc), and accessible free-of-charge to everyone who are interested in 2.0 entrepreneurship.

Regarding the training, the 2.0 project primarily focuses on the capacity improvement of target groups (key stakeholder): honestly failed entrepreneurs and SME which are facing difficulties in running operations. Optionally, the training sessions are also open to further target groups interested in 2.0 such as:

1. Policymakers responsible for enabling 2.0 entrepreneurship;
2. Financial investors and intermediaries who are looking for further investment opportunities that result in supporting 2.0;
3. Business support organisations such as chambers, incubators, hubs, accelerators, etc

Considering the difference between partnering countries, the formation of stakeholder groups and their roles as well as the status of legal, financial and cultural contexts may render the above classification less adequate. It means that the educational programme conveys may attract different kinds of target groups in different territories, and its possible impact on the 2.0 ecosystem could also differ by countries. The lectures may help to attract new people into the ecosystem, ensuring a sustained 'personnel' supply to it and by reaching the critical mass of people involved in the ecosystem even promoting a disruptive systemic change in how social challenges are addressed.

The organizers need to do their best to ensure a healthy mix of stakeholders' types in terms of sectors and experience in each working group during the on-site training seminars and camps in order to establish a multidisciplinary environment. Each seminar shall be organized locally with up to 25 participants per territory. The on-site trainings are organised on a bi-weekly basis, and each of them will elaborate one domain (topic).


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## 4.6 Terms of reference for trainers/mentors

The on-site part of the DC2.0 educational programme needs to be led by competent trainers/mentors who are hired after an open call. Depending on their experiences and skills, trainers/mentors could apply and be selected for more than one module.

The trainers have a complex role, as they are teachers, facilitators and motivators at the same time. The objective of their work is twofold: 1) to deepen and shape the trainees' knowledge about the particular domain concerned and its relevance for their job or other endeavour; and 2) to adapt the modules developed by partners in the project to the local and policy contexts, and in particular to situate it in the local 2.0 ecosystem.

The trainers are expected to extend the trainees' understanding in the 2.0 domain especially when it comes to the one failing in the first attempt. As the participants – trainees- mentees have by default failed in the past or are in high risk of failing currently (in distress), a special focus of the trainers should be given in approaching change management, revision of the strategies and motivation, meaning that each of them needs to assess rationally the reasons for failure and NOT replicate the same activities in the future expecting a different outcome, but rather embracing the best practices and lessons learned in each module and embed them in the future activities (summarized within one's personal action plan)

Their job is also to foster common understanding among the trainees who have different backgrounds representing various types of stakeholders whether they are trying to re-enter market, or they are facing difficulties in doing business or holding a position as employer or employee. Mainly through presentations and management of smaller team-based works of the trainees, the trainer is facilitating peer-learning and collaboration.

## 4.7 Scope of the trainers/mentors work

In line with the scope of the activity, selected mentors/consulting agencies or other providers need to complete the following:

- Develop contents for the respective module they will be delivering for the mentees/trainees, according to the specifics of the module (presentation, exercises, case studies), in line with the materials available
- handouts for each module/topic
- mentoring schedule with topics
- training agenda for participants and trainers
- propose additional reading materials

- Support minimum 10 mentees in formulating their individual learning plans and action plans which can include also restructured business plans that would be a result of applied learning
- Training evaluation form

Mentors are expected to compile a training/mentoring report following their assignment. The report should include but not be limited to the following items about their mentoring insights for the organisers, elaborating on these topics:

- Description of the mentoring/training activity including topics covered, methodology used and key points addressed (along with the training/mentoring materials)
- Mentoring/training evaluation results – a summary qualitative and quantitative analysis of the feedback obtained from the participants (mentees-trainees) – based on the respective forms as outlined in annex XXX
- Key observations and conclusions obtained by the mentor during the assignment regarding the participants:
- Their level of understanding of the key items (covered during the assignment)
- Their level of motivation, and commitment to move forward.
- Key success factors for the re-starters market re-entry from the realm of the topic covered
- What can be said about the local 2.0-ecosystem (re-starters support framework in the respective country in the specific area) in general based on the insights obtained during the mentoring activity preparation and delivery?
- Any other interesting lessons learnt.

Based on training providers' in-house knowledge-base and know-how on the topics defined as important start to boost 2.0, trainers might be in-house and/or external experts working in the frame of the training programme in a paid and/or unpaid manner.

## 4.8 Mentors / trainers eligibility criteria:

General criteria that all candidates must fulfil:

- Minimum of 10 years of professional experience in designing training programmes in line with adult learning techniques,
- A minimum of 10 years of professional expertise in the relevant field
- An excellent and demonstrated track record in the respective field of expertise

- At least 10 references of successful assignments delivered in the respective field of expertise
- Sound knowledge of the training methodologies and training techniques,
- Experience in writing reports,
- sufficient working knowledge of English; fluent knowledge of the local language;
- lecturing, coaching or mentoring experience;
- University degree
- Working knowledge of the national business and financial related practices, policies and procedures
- Good communication and presentation skills

For individual experts delivering the policy segment of the training programme:

Assessment at the interview stage:

- experience in the development of programs for SME capacity building;
- strong people skills – able to actively involve different stakeholders in a group;
- experience in a multi-stakeholder or multicultural SME development programmes / projects;
- research experience in the field of expertise is a plus;

In addition, the domain-specific experiences will be assessed, where applicable:

- in-depth knowledge of the policy framework, restructuring and bankruptcy procedures; policymaking procedures, European Union second chance projects, policies and processes;
- change management;
- entrepreneurial mentorship;
- business planning;
- organizational and HR development;
- stakeholder engagement

All of the above-mentioned criteria elements are going to be assessed based on the application form in a unified document, in Annex 2 of this document.

## 4.9 Application procedure of the trainers/mentors

The call for application of mentors shall be published 12 weeks before the start of the training. It is of paramount importance to spread the call through each of the available channels (mail lists, social media, etc.) to all of the relevant audiences. Organizers of the training and mentoring can approach directly the organisations which are relevant for the call (e.g. business consulting agencies, chambers; business incubators, accelerators, hubs, local partners, etc.) asking them to disseminate the information within their networks. Organisers are expected to compile a list of relevant organisations, and to publicize the call to as wide of a relevant audience as possible upon publication of the call. To ensure that all of the relevant potential candidates are reached, organisers could approach potential applicants individually to inform them about the call. However, such individual approaches shall not result in preferential treatments during the evaluation process of the applications itself.

After the publication, trainers are going to have 6 weeks to apply, and the assessment is dedicated 2 weeks as well before the announcement of the results. The applicants are going to be notified via email about the success of their application. The 8 weeks between the announcement of the successful applicants and the start of the training are dedicated to the collaborative compilation of the on-site training material.

# 5 Conclusions

Comprehensive approach of delivering workshop that were followed by mentoring meetings, prove to be satisfying and effective for the participants. They achieved the goals in motivating business to strategically rethinking business operations as varieties of modules and topics introduced perspective that was neglected during previous operation. Moreover, it strengthen them to increase missing skills rather than to give up on entrepreneurship.

Having a joint educational sessions with representatives of policy makers and investors/financial institutions also contributed in two tracks. On one side participants learned framework and steps needed to be taken when thinking about accessing finance in different stages of business maturity or when considering legal measures. On the other hand, policy makers they got an idea what the needs are and which support should be offered.

Workshops were followed by mentoring meetings that proved to be even more effective as includes customized approach to each mentee. Entire educational methodology was developed around preparation of personal action plans, which additionally motivated


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participants as they learned for weakest segments of previous business operation. It also allowed each mentor to prepare in advance and to target needed support.

The approach included 5 on-site mentoring meetings, on a bi-weekly basis between November 2019 and April of 2020. At the moment of preparation of this document, it is likely that some Project Partners will organize additional workshops till the end of September 2020. based on this Methodology.

The Methodology for Workshops and Mentoring Meetings for Restarting Entrepreneurs was designed and consequently tested through its implementation. After the implementation of workshops and mentoring meetings in Hungary, Serbia, B&H, Slovenia, Romania and Croatia, the partners provided feedback on the design of workshops and mentoring meetings. Feedbacks contain information regarding: the quality of the training material that was delivered, outreach to the target group, the logistic aspects of the workshop (best location, time frame), pre-training communication and organisation, engagement of mentors and mentees and feedback of the participants.

Conclusions from the delivered workshops and mentoring meetings are:

1. Delivered workshops and mentoring meeting discovered participants great desire and need to improve their internal capacities and be encouraged to overcome existing business difficulties with greater self-confidence or to take the first step to return to the market;
2. The conclusions drawn from the training sessions and mentoring meetings clearly indicate the need to promote a second chance entrepreneurship ecosystem. The participants expressed a great need to improve their knowledge in business management key areas;
3. The workshops and mentoring meetings were intensive, challenging and ambitious for the participants - restarters with different background. The style of the training - interactive and participative - was enjoyed and commented upon favourably by all the participants that were ready to share experiences and participate in all the tasks and exercises during the trainings. In other words, listening to each other was deemed as valuable, as listening to the facilitator. Participants of all training Modules showed a great interest in the trainings topics.

During the methodology delivery, at the very beginning of the WP preparation, it envisaged to have five on-site mentoring meetings covering one training module and to be attended by up to 15 trainees. Due to the restrictions imposed by the COVID-19 epidemic present at the time of the development of the methodology, all partner countries had to change the form of mentoring meetings from physical meeting to online video conferences while the restrictions for public meeting were in place. Similar to face-to-face meetings, online mentoring meetings can be organised as individual or group work depending on the participants need.

Because of the thorough preparation of modules it was easier for PP to select and engage proper personnel and experts for the training session(s) / implementation of the Academia. Experts were engaged from internal capacities of each PP or externally depending on the topic.

PP applied transparent application procedure for the mentees. The call was on the dedicated national web and sub sites of the involved Project Partners' website, and additionally supported by the direct communication through PP network.