"CO-OP for Empowering Youth" Project

O5 Start – up tools Handbook
Intellectual Output 5
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1.Introduction

The following Start-up tools Handbook has been elaborated in the framework of the European Project "Coop for Empowering Youth" financed by the Erasmus + Programme – KA2 Strategic partnership of educational and vocational training, Cooperation for innovation and exchange of good practices (Project № 2015-1-RO01-KA202-015094).

The Co-op Project aims to create new tools for business start-ups for young unemployed people and to mainly transfer a model already established in France and Belgium and already tested in Slovakia: the Employment and Activity Cooperative (*Coopératives d'Activités et d'Emploi- CAE* in French).

This Handbook has the general purpose of collecting useful tools for starting-up a new business activity. Moreover, by this document, the Co-op partnership aims to:

- give useful support to young unemployed people in creating or running their own business;

- introduce basic tools for becoming more competitive in business environment;

- provide information for business development;

- provide useful information for selecting the right start-up loan or micro financing for covering the expenses;

End users of this guide are young people, particularly young unemployed people, young self-employees and employers, and young people who are thinking on starting-up their own business.

The information included in the Start-up tools Handbook has been elaborated and collected according to the results of the surveys on entrepreneurial spirit among young people and difficulties and challenges of SMEs of new creation and SMEs already established in the market carried out in the first phase of the Co-op Project (Intellectual Output 1). Moreover, it will be used in a complementary way together with the *Support for start-ups guide* (Intellectual Output 2), *Repository "CAE Co-op" services guide* (Intellectual Output 3) and *Self-assessment guide* (Intellectual Output 4).

2.Tools for starting-up

When creating a new business activity or either when working for growing it, it is important to recognize and to know the different tools there are in the market, in order to select and to use the most appropriate ones according to users' different needs. When starting-up, it is important to choose and invest in tools that can help to optimize, automate and even improve the daily tasks of the business activity.

The following tools for starting-up have been classified according to their utility and use in 11 main categories:

Business Plan	Marketing
Sales	Data/Analytics
Project Management	Productivity
Back-Office	Social
Collaboration and Communication	Learning
Financing	

2.1 Business Plan Tools

Creating a well-crafted business plan is not an easy task, and it takes time to do it in a proper way: developing the business idea is not enough to elaborate a professional business plan, but having a deep understanding of the different aspects of running a business can help to make it correctly. There are several tools available on Internet to make this arduous task a little bit easier for future entrepreneurs.

In the following pages, a collection of business plan templates, App and services is presented in order to help project holders to start a business in a professional way.

Business Plan Templates	Business Plan APP	Business Plan Services

By using business plan templates, the project holders can exactly know what a business plan is supposed to look like, what goes in each section, according to the different type of business plans: simple business plans that cover the essentials, comprehensive ones that cover every aspect of a business, and those designed for a specific purpose, such as to raise funding or find business partners.

SCORE is dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. It provides a collection of free PDF and Word business plan templates for start-ups, established businesses and even nonprofits. The organization also offers additional types of business planning resources and templates, such as financial projections, market research, sales forecasts, SWOT analysis and more.

More info: Business Planning & Financial Statements Template Gallery

Bplans offers a wide range of samples of business plan for all types of businesses, including retailers, online businesses, service providers, restaurants and more. These sample templates come complete with a table of contents and sections like executive summary, company summary, products and services, financial planning, market analysis and other standard business plan sections. Bplans.com offers more than 500 sample business plans that can be downloaded as Word, PDF and other file formats.

More info: http://www.bplans.com/

To create a business plan is not necessary to be glued to the office desk. There are several business plan mobile APPs that make possible to write a business plan anytime, anywhere right on a Smartphone or a tablet.

It is one of the top business plan apps available for iPad, and it offers a wide range of business planning resources, such as strategic business planning tutorials, professionally made sample business plans, financial projections and other reports. Business plans created on StartPad can also be exported as high-resolution PDFs or printed out. The basic version of StartPad is free to download and use, but requires in-app purchases for additional features.

More info: StratPad Free

Business Plan & Start Startup

It is the Android App for creating a business plan, helping users start a business in the right way with a well-crafted business plan, keeping the user motivated and on track and providing a community of fellow entrepreneurs, small business owners and experts to help guide users in creating their business plan and running their businesses.

The app helps the project holder by teaching him/her how to think about each section of a business plan, and empower him/her to not only create a great business plan, but also start his/her small business or startup the best way possible; by providing software tools to help him/her create a small business plan, stay on track and motivated, and plan his/her business with friends and co-founders; by providing an entrepreneur community to whom the project holder can get help or ask questions about his/her business plan.

More info: Business Plan

Business Plan Templates	Business Plan APP	Business Plan Services

In case of not wanting to use the abovementioned tools and APP, a solution could be the business plan services. Business plan services for guiding users throughout the business plan writing process. They offer similar tools as business plan software (i.e. chart generator, document collection, templates, etc.) with the difference being that they typically offer business and legal specialists who can help you better understand complex aspects of your business and business plan.

LivePlan, a cloud-based business plan service that offers everything from document generation to planning tools, financial calculators, guidance resources and more. It works for any type of business, at any stage in its development, providing a guided and step–by–step process taking the stress out of starting a business.

More info: https://www.liveplan.com/

In case of needing free sample business plans, Bizplan is a step-by-step guide to help project holders build their business plan and optimized it for investors. Business plans can also be completely tailored to a business with logos, graphics, layouts and custom designs to fit the brand. After building the business plan, the user can share and publish it on other sites such as: startup.co's crowdfunding site, fundable.com, where he/she can connect with investors and add elements like photos and videos to highlight his/her business.

More info: www.bizplan.com

2.2 Marketing Tools

Promoting a business, selling products or services and raising awareness among future clients and increasing traffic to the website is always a hard task. In the following pages, tools available on Internet for increasing brand awareness are presented:

SumoMe	Kissmetrics	Adwords	Optimezely	Mailshake

For capturing and nurturing website leads, boosting traffic, and increasing brand awareness.

It is a web-based platform providing a suite of free online tools that can be used to grow website's traffic of its users. It provides tools that will make it easy for users' readers to join the email list, share articles and optimize with analytics.

The free tools include:

List Builder: for creating a fancy lightbox pop up to build email subscriptions;

Share: for sharing on mobile or web all of users' content.

Welcome Mat: it displays a full-screen call to action that shows when visitors land on users' site.

Heat Maps: it helps users see where people are clicking (or not) on their website.

Scroll Box: it is an email collection box triggered by how far users' reader makes it down the screen.

Google Analytics: it makes it easy to view users' Google Analytics directly on their site.

Discover: it gets users free traffic.

Smart Bar: it is a Floating Bar that can appear at the top or bottom of users' website. Users can encourage people to subscribe to their newsletter, go to a specific page or follow them on their social networks.

Highlighter: it makes it easy to click to tweet about users' article by selecting popular parts of their writing (like Kindle and Medium).

Image Sharer: for sharing users' images (with a link to their post) on Pinterest, Facebook and Twitter.

More info: https://sumo.com/

SumoMe	Kissmetrics	Adwords	Optimezely	Mailshake

For increasing website conversions, tracking analytics, and personalizing experiences in order to optimize marketing.

Kissmetrics

When a project holder understands his/her customers, he/she understands how to grow his/her business.

Kissmetrics tracks real people—where they come from, what they do, and who purchases. This tool helps project holders to discover where their best customers originally come from, learn how to improve their site and apps, track people across multiple devices and more.

Kissmetrics is run by a team of designers, developers and entrepreneurs that are passionate about helping online businesses measure, grow and monetize. The team's experience comes from previous ventures including ACS, Crazy Egg and Product Planner.

As a result, the team has hands-on experience understanding and developing analytics solutions for high-end web properties.

More info: https://www.kissmetrics.com

For spreading the word about users' business on Google through advertising.

Adwords

Adwords is Googles' online advertising program which let users create online ads to reach people exactly when they are interested in the products and services that users offer.

By this tool, project holders can promote their business, help sell products or services, raise awareness and increase traffic to their website.

The accounts are managed online; therefore users can create or modify their campaign at any time.

When users advertise alongside search results on the Google Search Network, they select keywords to help target their ads to people searching for related terms. It is also possible to choose to show ads at certain times of day, and specify a location and language.

More info: https://adwords.google.com/home/#

For running A/B tests that help you optimize your website and influence interactions.

Optimizely

Optimizely is a website optimization platform that makes A/B and multivariate testing incredibly easy and powerful.

Optimizely enables users with and without technical expertise to make dynamic changes to their websites, test the variations to live traffic, gather immediate results, and start achieving goals.

Over 5,000 enterprises have adopted Optimizely, including Starbucks, Disney, eBay, Weather.com, Demand Media, and Crate & Barrel. Approximately 190,000 experiments have been run on the Optimizely platform and the number is growing rapidly, as more individuals and businesses alike realize the power of data-driven decision-making.

More info: https://www.optimizely.com/

| SumoMe | Kissmetrics | Adwords | Optimezely | Mailshake |

For promoting users' blog content, connecting with influencers, building relationships, and increasing traffic.

Mailshake is a simple email outreach tool for teams of all skill levels. Whatever users are working on, Mailshake has got them covered.

Users can select from the collection of pre-written messages (or save their own). The tool will ask them a few simple questions and generate a personalized email for their campaign.

Moreover, project holders can follow-up how their messages are doing by analyzing generated charts and stats: they can scroll through recent activity or view any recipient to get a complete history including sent emails and replies users have received.

More info: https://mailshake.com/

2.3 Sales Tools

In order to carry out efficient sale campaigns, future entrepreneurs have at their disposal tools for creating e-mail campaigns based on clients' preferences, platforms assisting global sales and marketing teams to organize, store, share, present, and track interactive sales media and content. In the following pages, selected sales tools are presented.

Drip	Close.io	Yesware	AppDataRoom

For sending trigger-based and educational-based email campaigns.

Drip is an email service provider that allows users to set up visual automations for their subscribers. By using this tool, project holders can:

Build workflows and getting results: creating in short time dynamic and effective e-mail campaigns based on subscribers' actions, decisions, goals, delays and exits: in this way, users will always send the right e-mail message at the right time.

- Understand their customers better and personalize campaigns.

- Gather insightful reports

- Integrate Drip with users' tools to build smarter e-mail campaings. Users can also easily import existing opt-ins into Drip, or use Drip's built-in email forms to collect new opt-ins.

More information: https://www.drip.co/

For automating the tedious tasks associated with closing deals.

Close.io

Close.io is an inside sales CRM combining customer management with built-in calling and email synchronization. Close.io allows sales people to spend more time communicating with their customers and less time on data entry.

The software includes the ability to make and receive calls, while taking notes, without leaving the application or picking up a desk phone. The platform includes a built in phone system through which sales people can simply click on a lead to call.

Their software is available for Mac, Windows and the web.

More info: https://close.io/

| Drip | Close.io | Yesware | AppDataRoom |

For automating the tedious tasks associated with closing deals.

Yesware

Yesware is an e-mail tracking tools which tell users who opens their messages, links and attachments in real time, so project holder can plan his/her next steps.

By using this tool, users can create e-mail templates in their Gmail or Outlook account to spend less time rewriting their most commonly used messages. Open and reply rates are tracked automatically, so users can A/B test templates and learn which emails get the best results.

Users can also automatically send a series of personalized e-mails to prospects over time from their inbox, and run multi-channel sales campaigns using phone calls, social selling, e-mail, another custom outreach.

There is also the option of following up e-mails and quickly dialling someone from the inbox, the moment the user sees a customer opens his/her email.

More info: http://www.yesware.com

| Drip | Close.io | Yesware | AppDataRoom |

For designing sales presentations that can be used on-the-go.

APP DATA ROOM

App Data Room is the sales enablement platform assisting global sales and marketing teams to organize, store, share, present, and track interactive sales media and content.

Optimized for global organizations, App Data Room puts the right content in the hands of the right user, wherever in the world they need it. The platform is highly intuitive and integrates natively with many CRM and marketing automation systems.

Enterprise sales & marketing teams appreciate the usage analytics generated from the platform to provide the latest content to their networks of sales reps, distributors and channel partners in an efficient manner.

More info: http://appdataroom.com/

2.4 Data/Analytics Tools

In the following pages data and analytics tools are presented in order to analyze and driving web site traffic and marketing effectiveness, improving search rankings and getting new customers.

Google Analytics	Moz	Chartio	CrazyEgg

For tracking web traffic and goals and for optimizing experiences.

Google Analytics is the enterprise-class web analytics solution that gives rich insights into the website traffic and marketing effectiveness. Powerful, flexible and easy-to-use features let the user see and analyze his/her traffic data in an entirely way.

With Google Analytics, the user will be more prepared to write better-targeted ads, strengthen his/her marketing initiatives and create higher converting websites. Its Premium offering has all the power and ease user expect from Google Analytics plus extras that help him/her optimize and get the most from its robust capabilities.

More info: https://www.google.com/analytics/

| Google Analytics | Moz | Chartio | CrazyEgg |

For quickly data interpretation and action upon complex location-based data.

Moz offers a range of products to improve search rankings, drive traffics and getting new customers.

For one hand, Moz Pro will get users some of the juiciest data on Rankings, On-Page SEO, Site Crawl diagnostics, Link Metrics and Traffic from Search, all-in-one website SEO.

On the other, Moz Local does more than simply help users submit business listing data to publishers and hope that the updates complete successfully. Every aspect of Moz Local is designed to help users improve their local search performance. With best in-class capability and value, Moz Local maximizes the marketing power of local search for your business.

More info: https://moz.com/

Google Analytics	Moz	Chartio	CrazyEgg

For organizing and understanding business intelligence data.

CHARTIO

Chartio is an award-winning interface to data. Simple to set up and easy to use, explore the world's most popular data sources in real-time by working with users' database, not a data warehouse. With Chartio, anyone can build beautiful dashboards and visualizations and share them across the organization.

By using this tool, users can connect and integrate disparate data, from Amazon Redshift to CSV files in minutes, explore data and build complex queries with interactive or SQL Model, immediately blend and transform their data via Data Pipeline Chartio tool, and visualized Live, auto-refreshing dashboards and interactive charts anyone can use.

More info: https://chartio.com/

| Google Analytics | Moz | Chartio | CrazyEgg |

For getting an understanding of how users' visitors engage with their website.

Crazy Egg allows website owners to create tests to figure out what people are doing on their website, and gives users the competitive advantage to improve their website in a heartbeat without the high costs. CrazyEgg's Confetti and Heatmap features are simple and affordable heat mapping tools that allow them to visually understand users' clients' behaviour.

The Heatmap is a picture of where people clicked on users' site. This lets entrepreneurs see what is going well or and what's not, so they can make changes that increase conversions. With Confetti, users will be able to distinguish all the clicks they get on their site segmented by referral sources, search terms & more.

Once they know where their most valuable click traffic is coming from, they have uncovered the exact traffic sources that bring high revenue with little effort.

More info: https://www.crazyegg.com/

2.5 Project Management Tools

Project management tools help users to manage their projects in an effective way, organizing users' projects into tasks and milestones, and subtasks. In the following pages, selected project management tools are presented.

Basecamp	Asana	Teamgantt	Blossom

For project management and communication across multiple teams and departments.

Basecamp is a web-based project-management tool that launched in 2004, it's the most popular online tool to manage projects, get everyone on the same page, keep clients in the loop, and do your best work. Basecamp offers to-do lists, wiki-style web-based text documents, milestone management, file sharing, time tracking, and a messaging system.

Basecamp Classic also offers integration with Basecamp' own Campfire product, and features APIs that are used by a host of web and mobile apps. Basecamp Classic's interface is available in different languages (e.g. Spanish, French, Italian, German, Finnish and Japanese). The newer version of Basecamp currently only supports English as the interface language.

More info: https://basecamp.com/

| Basecamp | Asana | Teamgantt | Blossom |

For project management and communication within your company or department.

Asana puts team tasks and conversations together, so users can get more done and rely less on email. Their mission is to empower humanity to do great things. They have re-imagined how work gets done through a fast and versatile web application that connects everyone with what's going on, their shared priorities, and who owns each part of the effort. Asana is free for teams up to 15 people with unlimited projects and tasks.

More info: https://asana.com/

| Basecamp | Asana | Teamgantt | Blossom |

For having access to the easiest way to plan, track, and communicate on projects.

teamgantt

TeamGantt allows for easy, visual project management through the use of gantt charts. Other users can be invited to view, edit and update progress on users' gantt charts. It's a great tool for collaborating with co-workers and/or clients as well as creating quick simple gantt charts on their own.

TeamGantt has 1000s of customers, including teams from Fortune 500 companies, creative agencies, startups, construction companies, and many other types of companies big and small.

More info: https://www.teamgantt.com/

Basecamp	Asana	Teamgantt	Blossom

For managing software projects in an efficient way.

blossom

Blossom helps hundreds of organizations to manage software projects as efficiently as possible. Among them are well known brands like Facebook, Twitter, Spotify, Netflix & Apple. In a nutshell Blossom is a lightweight project management tool for Lean & Agile Software Development.

Blossom shows tailored and relevant information for every individual on the software development team. It supports users in taking the right action at the right time in the day-to-day of creating software.

More info: https://www.blossom.co/

2.6   Productivity Tools

Project holders can take advantage of productivity tools in order to tracking their time, eliminating distractions, and therefore optimising their daily productivity. In the following pages, a selection of productivity tools is given.

Sanebox	Do	Assistant.to	1Password

For having prioritized which emails are important to users and filters out which are not.

Sanebox automatically filters users' unimportant email out of their Inbox and gives them tools to make their email life more productive.

This service analyzes their email and social network relationships to decide which emails in their Inbox are important and which are not. They then use that information to file their Inbox mail into folders, so that all that is left their Inbox is Inbox-worthy.

A SaneBox user feels a physical sense of relief when opening their Inbox instead of… dread. Remember when it was exciting to get a new email. It can be that way again.

More info: https://www.sanebox.com/

For running productive meetings.

Do is used by more than a thousand companies to run productive meetings. Through a collaborative digital workspace for every meeting, Do helps companies be more efficient and employees escape the dread of unproductive work meetings. With Do, you can easily and delightfully see what users have going on.

Meetings, participants, and the important info all at users' fingertips. One place for all the notes, presentations, docs, and all other collateral to live together. No more emails back and forth. Frame the discussion, ensure things get done, and make decisions clear.

More info: http://www.do.com/

Sanebox	Do	Assistant.to	1Password

For scheduling in seconds all within e-mails.

Assistant.to is a personal scheduling assistant that completely transforms the process of scheduling a meeting for both organizer and participant. Assistant.to is a personal assistant, making it dramatically easier to schedule meetings.

No more toggling between calendar and inbox. No more emails back and forth checking on times. Assistant.to handles it all and for Gmail seamlessly integrates with users' calendar, allowing them to easily schedule meetings right from their compose window.

More info: https://www.assistant.to/

Sanebox	Do	Assistant.to	1Password

For having a password manager and secure wallet for Mac, Windows, iOS, and Android.

1Password is the best way to stay secure online and the fastest way to use the web. 1Password makes users more productive while simultaneously increasing their security with strong, unique passwords for all their accounts and keeps all of their important information encrypted and secure.

1Password also provides protection against web-based phishing attempts. It goes beyond password management by adding web form filling and strong password generation. 1Password is available for Mac, Windows, iPhone and iPad, or Android devices.

More info: https://1password.com/

2.7 Back-Office Tools

Managing the accountability of a company is a hard task, above all during the first years of the business life. In the following pages, some tools for making hiring staff, payrolls and taxes are presented:

Recruitee	Namely	Workable	Free Invoice Generator	Indinero

For organizing users' hiring in a collaborative hiring platform.

Recruitee aims to help users' streamline their hiring efforts and stay sane while growing their talent pool.

Recruitee's first product, an employer branding editor, helps users' style and brand their site in no time to set up the right candidate experience.

Recruitee helps users find the best places to promote their jobs. Learn where the best candidates come from and make data-driven decisions. Integrated with 800+ job boards, Recruitee makes sure that there's always a right fit for your jobs.

The third product is a sourcing plugin for users' browser. It helps them import passive candidates directly into their Recruitee account. Scout or forward candidates from various web sources – LinkedIn, Dribbble, GitHub, Stack Overflow, Facebook, Twitter.

The applicant tracking software allows you to focus on finding the right candidate, not on administration. An intuitive drag & drop interface of Recruitee gives a continuous overview of all candidates and hiring stages. Send bulk emails, @-mention colleagues, and review candidates together.

More info: https://recruitee.com/

For taking advantage of a HR, payroll, and benefits platform for growing companies.

Namely

Namely is the leading end-to-end HR, payroll, and benefits platform for growing companies. Offerings include payroll, benefits, performance management and human capital management. Each solution can be purchased à la carte, or as one integrated solution.

In addition, each company is assigned its own account manager, available 24/7 for ongoing support and training for each of Namely's features. Namely is used by some of the world's most innovative and exciting companies from many industries, including media, technology, commerce, and professional services.

More info: https://www.namely.com/

Recruitee	Namely	Workable	Free Invoice Generator	Indinero

For advertising jobs and making better hiring decisions with users' own team.

Workable is a simple tool to advertise jobs, track candidates, schedule interviews and make better hiring decisions with user's team. Workable helps manage recruiting pipeline in one designed software.

Reach out to the best talent using job sites, social media & external recruiters. Workable helps companies organize and improve their requiting by simplifying the most time consuming tasks: posting jobs to job boards, managing candidates and collecting interview feedback.

More info: https://www.workable.com/

By using this tool, users can generate invoices in PDF for free, without making registration on the platform and making use of the readymade template to create professional invoices and download them in PDF.

Users can invoice their customers and get paid fast saving time.

More info: https://www.free-invoice-generator.com

| Recruitee | Namely | Workable | Free Invoice Generator | Indinero |

For managing accounting, taxes and payrolls.

Indinero

InDinero helps small businesses manage their finances with accounting, payroll, and tax services. They're an one-stop-shop solution that takes care of all the back office needs that a business can have. They're servicing businesses as small as two employees with no revenue all the way up to businesses with 100 employees and 8-figure revenues.

Indinero aims to provide its users with instant insights into the finances of their companies, leading them to save on unnecessary expenses and to earn more money for their companies.

More info: https://app.indinero.com/

2.8   Social Tools

Dealing with and managing social media is not so an easy-task when creating a business. In the following pages, some social tools are presented for managing social media in one tool, growth followers, analyzing what content perform best for any topic, etc.

| Buffer | Buzzsumo | Narrow | Hootsuite | Twitter counter |

For publishing on social media in an easy way and scheduling social media updates.

Buffer helps users manage multiple social media accounts at once. Quickly schedule content from anywhere on the web, collaborate with team members, and analyze rich statistics on how users' posts perform.

Users can share pictures, links or videos on Facebook, Twitter, LinkedIn and Google+ and just drop everything worth sharing in their Buffer and it will be posted for them well spaced out over the day, at a better time. It works from anywhere, with lots of app integrations, browser extensions and shortcuts.

More info: https://buffer.com/

| Buffer | Buzzsumo | Narrow | Hootsuite | Twitter counter |

For analyzing what content performs best for any topic or competitor.

BuzzSumo is a helpful search tool that tracks content on all social networking sites and ranks them based on the number of shares on Facebook, Twitter, LinkedIn, Google+, and Pinterest. It monitors content by topic or user and uses an advanced search engine to deliver accurate results.

Users can discover what people are sharing the most in their niche, analyzing what topics, headlines, and content formats work, getting content alerts, finding interesting content to curate, discovering guest post and interview opportunities and analyzing competitors' top content.

More info: http://buzzsumo.com/

Buffer	Buzzsumo	Narrow	Hootsuite	Twitter counter

For building a targeted following on Twitter.

NARROW

Narrow helps users build a targeted Twitter following by making it effortless for them to interact with users that are likely interested in their product, service, cause or business.

It's quick and easy to use. Simply enter keywords or hashtags and they will identify a relevant audience for the user and start building their following.

Users can discover what people are sharing the most in their niche, analyzing what topics, headlines, and content formats work, getting content alerts, finding interesting content to curate, discovering guest post and interview opportunities and analyzing competitors' top content.

More info: http://www.narrow.io

| Buffer | Buzzsumo | Narrow | Hootsuite | Twitter counter |

For managing all social media marketing in one place.

Hootsuite is a social relationship platform that empowers users to execute social media strategies across their organizations. Their vision is to revolutionize communications, and their mission is to empower their customers to transform messages into meaningful relationships. Hootsuite is the world's most widely used social media relationship platform. More than 10 million users, including 744 of the Fortune 1000 companies, trust Hootsuite to manage their social media programs across multiple social networks from one integrated dashboard.

More info: https://hootsuite.com

For having access to detailed statistics into users' Twitter activity and followers growth.

Twitter Counter is Feedburner for Twitter. Twitter Counter is the biggest provider of user statistics on Twitter. It provides insight statistics on users Twitter activity and followers growth. Tracking the activity of more than 94 million users, Twitter Counter is the best source of insights into your Twitter presence. It helps you gain new followers and boost your Twitter visibility and influence.

Next to that it offers Pro Twitter Stats for even more powerful statistics and sells featured spots on its website to people who want to gain more followers. Twitter Counter also offers a variety of widgets and buttons that people can add to their blogs, websites or social network profiles to show recent Twitter visitors and number of followers. Every day it generates more than 4 million of those widgets on thousands of websites all over the web.

More info: http://twittercounter.com/

2.9 Collaboration and Communication Tools

The way of companies connect, communicate and collaborate is changing and project holders need to adapt their business to new tools and ways of acting. In the following pages, selected collaboration and communication tools are presented to improve and make effective the team communication.

| Slack | Yammer | RealtimeBoard | Sneek | Podio |

For communicating with the team and departments.

Slack is a new platform for team communication, imagine the team communication in one place, instantly searchable, available wherever you go. Slack brings all communication together in one place. It's real-time messaging, archiving and search for modern teams.

Available for Mac, PC, iOS and Android, Slack is used daily by tens of thousands of people, including teams at Stripe, Rdio, Medium, Airbnb and Buzzfeed.

More info: https://slack.com

| Slack | Yammer | RealtimeBoard | Sneek | Podio |

For helping employees collaborate across departments, locations and business apps.

Yammer is a private social network that helps you and your company stay on top of it all. Yammer collaboration software and business applications allow you to get connected to the right people, share information across teams and organize around projects so you can go further – faster.

Yammer is used by more than 500,000 organizations worldwide – including approximately 85 percent of the Fortune 500 – to connect and communicate. Yammer brings together employees, content, conversations, and business data in a single location.

More info: https://www.yammer.com/

Slack	Yammer	RealtimeBoard	Sneek	Podio

For having access to a whiteboard for remote team collaboration.

Realtime Board

RealtimeBoard is an online whiteboard where the user collaborates freely and visually on his/her business processes or everyday life. It's unlimited — user can use it to draw, make sticky notes, write text, upload PDF files, even from Google Drive. Invite your friends and colleagues to work together, discuss in mini-chats. All the changes are displayed and saved in real time for every participant.

Creative process, project management or concept development can become an exciting journey when you bring them to an endless canvas and use the power of visual collaboration. Create, collaborate and share your brilliant ideas using RealtimeBoard and discover the new possibilities for both personal planning and remote teamwork.

More info: https://realtimeboard.com/

Slack	Yammer	RealtimeBoard	Sneek	Podio

For seeing the staff all day and starting instant video chats with a single click.

Sneek

Sneek provides an "always on" video chat for teams. Bringing human contact back to remote teams, with team snaps, instant video, Slack integration and more.

Users can see their colleagues' faces on one screen as Sneek takes photos at a regular interval (which user can control), click on colleagues' face to start an instant video chat in chat head or full screen mode, without waiting, click on additional faces to add others for a group chat and click on their own face to hang up.

More info: http://www.sneek.io/

| Slack | Yammer | RealtimeBoard | Sneek | Podio |

For communicating, organizing and getting work done in teams.

Podio

With Podio users can organize and connect everything they work with, managing their projects and customers. Work is structured – so everyone knows what they're supposed to do, while always keeping sight of the bigger picture.

Podio removes the three main pain-points of modern collaboration: unmanageable email traffic, unstructured documents, and inflexible, disconnected software systems. In doing so, Podio helps over 500,000 organizations run company departments and manage projects more efficiently.

Podio users create workspaces to collaborate with specific groups of people, and get their work done using Podio Apps. Anyone can build their own Podio Apps – using drag-and-drop, without a single line of code.

More info: https://podio.com

2.10 Learning Tools

Keeping up with the times and acquiring updated knowledge is essential for an entrepreneur. In the following pages, learning tools are presented:

Startupsanonymou	Clarity	Google Ventures	EU-Startups.com

For sharing stories and asking questions anonymously.

StartupsAnonymous

StartupsAnonymous is a place for startup founders, employees and investors to candidly share their stories, ask/answer questions and vent. They don't know your identity and neither will anyone else. Speak your mind or learn from others. It's anonymous because often times, it's hard to find people who are willing to talk openly about their struggles and failures.

Anonymity provides a sense of security, which allows the person to speak openly and honestly. The result benefits everyone. Anyone who has a desire can submit. Stories and questions are reviewed before they will appear on the site.

More info: https://startupsanonymous.com/

| Startupsanonymou | Clarity | Google Ventures | EU-Startups.com |

For receiving mentoring and coaching by experts.

Clarity is a service that helps users find, schedule and pay for expert advice over the phone to help them be more productive and grow their business. Clarity has over 10,000 experts across a wide variety of business categories to help users, having at their disposal numerous caterogies of experts, such as social media, marketing, fundraising for starting-up, advertising online, sales, business development, etc.

By using Clarity, users can find an expert by browsing Clarity's comminuty to find the right one, requesting a call, being pre-carged for the estimated length of the call, based on the expert's per-minute rate, and connecting directly with the expert. After the call, the charge will be adjusted to reflect the actual length of the call.

More info: https://clarity.fm/

For getting advice on everything from product management to workspace design, inside the Google Ventures Library.

Google Ventures is the financially motivated venture capital arm of Google Inc. They invest in areas ranging from consumer Internet, software, and mobile to clean tech and life sciences. They aim to invest about $100 million a year, with deal sizes ranging from seed to late-stage investments.

The Google Ventures Library offers practical articles on the following categories: design, user research, marketing, entrepreneurship, hiring, engineering and workshops.

More info: http://www.gv.com/library

| Startupsanonymou | Clarity | Google Ventures | EU-Startups.com |

For being connected with the European startup scene.

EU-Startups.com is one of the leading startup blogs in Europe and was founded in October of 2010.

EU-Startups.com writes about internet and teches startups out of Europe and provides readers with data-driven analysis, interviews and startup-related news. In addition to its focus on young technology companies, EU-Startups.com also publishes other kinds of news out of the tech-space that has a commercial or cultural impact on startups in Europe.

Each month, EU-Startups.com reaches an audience of more than 55,000 startup-interested and tech savvy people from across Europe.

More info: http://www.eu-startups.com/

2.11 Financing Tools

Looking for financing is always the hardest part of the business creation phase and not always is successful. In the following pages, some financing tools are selected for future entrepreneurs to collaborate with the smartest investors and angel investor networks by virtually supporting.

Moreover, information on how future entrepreneurs can get financing in the Co-op project countries (Romania, France, Italy, Spain, Slovakia and Turkey) is presented.

Dealroom	Gust	SeedInvest	The Funded

For having direct and secure access to the world's most sophisticated investors.

Dealroom is the new way investors and tech companies are connected. They operate across all investment stages, from seed stage to late growth stage. Dealroom enables investors to track companies' progress and await the right moment to step in. Entrepreneurs can control incoming investment interest more efficiently, and use Dealroom as their official channel for outgoing information to potential investors.

Dealroom launched in October 2013 and was set up by former investment banking and IT consulting professionals. It was created because the founders experienced first-hand, several challenges in venture capital intermediation. Most market participants will readily identify with the cold-calling, visiting conferences, scouting, courting between investors and entrepreneurs. They believe that huge efficiency gains can be achieved by adding a pinch of automation and transparency to the venture capital industry.

More info: https://dealroom.co

Dealroom	Gust	SeedInvest	The Funded

For connecting startups with the largest collection of investors across the world.

Gust is a global SaaS (Software as a Service) funding platform for the sourcing and management of early-stage investments. Gust enables skilled entrepreneurs to collaborate with the smartest investors and angel investor networks by virtually supporting all aspects of the investment relationship, from initial pitch to successful exit.

The SaaS funding platform is endorsed by the world's leading business angel and venture capital associations, and powers over 1,000 investment organizations in more than 80 countries. More than 200,000 startups have already used the funding platform to connect and collaborate with over 45,000 investors.

More info: https://gust.com

Dealroom	Gust	SeedInvest	The Funded

For helping start-ups raise capital online in a simple, streamlined way; it is a leading equity crowdfunding platform.

SeedInvest provides investors with inside access to highlyvetted startup investment opportunities and makes investing in startups as easy as buying a share of stock. Since launching in 2013, SeedInvest has attracted thousands of investors who are collectively looking to invest over $330 million in startups.

More info: https://www.seedinvest.com

For having access to a guide to help entrepreneurs find the perfect funding source for their business.

The Founded

The Founding Member of TheFunded experienced a bad funding situation and wanted to help others avoid a similar fate. As the idea grew, the Original Members saw real potential for TheFunded to bring some transparency to the venture funding world, which is largely governed by secrecy.

TheFunded is a guide to help entrepreneurs find the perfect funding source for their business. Imagine if you had a comprehensive database of funding sources with practical insights from entrepreneurs who have dealt with the funds…that's TheFunded Search for any fund in the world by name, and the list of funds on the left side of the website will dynamically update, showing the top rated funds first.

Browse for funds by choosing "Geography" and/or "Funding Level", and the fund list will update accordingly.

More info: http://thefunded.com

2.12 Partner countries' tools

| Romania | France | Italy | Spain | Slovakia | Turkey |

In Romania, entrepreneurs have a variety of resources, they can access to get financing by sector of activity at local, regional and national level.

At National Level, Government financing:

1. Ministry for Business, Trade and Entrepreneurship which promotes national programs such as:

• Development Program for marketing for products and services market;

• Multiannual program for entrepreneurship development addressed to women in small and medium enterprises sector;

• Multiannual program for creation and development of small and medium enterprises in rural areas;

• The national multiannual program of micro enterprises;

• The program for stimulating the establishment and development of micro enterprises by entrepreneur beginners in business;

• Start Program;

• National Programme for support trades and crafts;

• Programme for Small and Medium Enterprises Fair organization - TIMM 2016;

• The UNCTAD / EMPRETEC Romania to support the development of SMEs;

• Projects minimis aid scheme subsidized jobs;

•"Start-up Nation – Rumania" Programme, to stimulate establishment of new SMEs: http://sgg.gov.ro/new/wp-content/uploads/2017/01/OUG-3.pdf

National programs: http://programe2016.aippimm.ro/

2. Ministry of European Funds:

• **Human Capital Operational Programme (PO CU)** sets out investment priorities, specific objectives and actions undertaken by Romania in the field of human resources, thus continuing investment through the European Social Fund in 2007-2013 and also contributing to the overall objective of the Partnership (AP 2014-2020) - European Structural Funds default and Investment in Romania, namely, to reduce economic and social development disparities between Romania and EU Member States: http://www.fonduri-ue.ro/pocu-2014

• **Competitiveness Operational Programme (POC)** supports investments aimed at meeting the needs and challenges of the low level of economic competitiveness, particularly in respect of (a) insufficient support for research, development and innovation (CDI) and (b) poor infrastructure ICT services and thus underdeveloped, thus positioning itself as a driver of horizontal interventions in the economy and society, such that there growth and sustainability: http://www.fonduri-ue.ro/poc-2014

• **National Rural Development Programme (RDP)** National Rural Development Programme 2014-2020 (RDP) - a program that grants from the European Union and the Romanian Government for economic development - social rural area of Romania: http://www.pndr.ro

• **Norwegian Financial Mechanism (MFN):** EEA and Norway Grants are contributions of Iceland, Liechtenstein and Norway to reduce social and economic disparities within the European Economic Area and to strengthen bilateral relations with the 15 beneficiary states in southern and central Europe: http://www.eeagrants.ro

3. Financed by bank loans:

1. All banks offer different credit lines

2. The National Credit Guarantee Fund for Small and Medium Enterprises (FNGCIMM) and Romanian Contragantare Fund (FRC) announces relanarea intreprinerilor joint support small and medium enterprises (SMEs). By guarantees granted bank loans are normally more easily accessible being less risky for banks.

Give Guarantees standard ceiling Guarantees Guarantees for the state. SME status ceiling request: https://www.fngcimm.ro/

At regional level:

• **Regional Operational Programme (ROP) 2014-2020** sets the overall objective of economic competitiveness and improve living conditions of local and regional communities by supporting business development, infrastructure and services for sustainable development of regions, so they to be able to effectively manage resources and their potential for innovation and assimilation of technological progress: http://www.inforegio.ro

• **V-A Interreg Programme Romania - Bulgaria** is a program funded by the European Union from the European Regional Development- RDF. The programme aims to support the development of the Romanian-Bulgarian border area, by improving accessibility, promoting institutional cooperation and protection and development of regional assets: http://www.interregrobg.eu/ro/

At local level:

• **Chamber of Commerce and Industry of Romania** by county Chambers of Commerce: http://ccir.ro

• **The territorial offices for SMEs and cooperatives, (OTIMMC),** are organized and operates as a specialized body of public administration, with legal personality, subordinated to the Agency for Implementation of Projects and Programs for Small and Medium Enterprises: http://www.aippimm.ro/otimmc

• **Business Incubators**: http://www.incubat.ro

| Romania | France | Italy | Spain | Slovakia | Turkey |

In France, entrepreneurs can receive aids at local, regional and level.

At national level:

ACCRE

Type: state programmes

Offers financial support to unemployed people who wish to start up a business, through paying reduced social charges. Eligible people include those who are registered as unemployed with the government employment agency Pôle Emploi, or are about to be made unemployed by a bankrupt or liquidated company.

FR: https://www.service-public.fr/particuliers/vosdroits/F11677

NACRE

Type: state programmes

Run by the Ministry of work, employment and health within the framework of a partnership with the Caisse des dépôts, NACRE enables unemployed people or those encountering difficulties of long-term reinsertion in employment to create or take over a company while benefiting from long-term assistance : prior to starting up to deliver the set-up and funding of their project, and then, to be guided in the launch and development of their company for three years.

FR: https://www.service-public.fr/particuliers/vosdroits/F20016

EN: http://en.isoparc.fr/personalized-assistance/92-nacre--programme-of-assistance-for-the-start-up-or-takeover-of-a-company.html

ADIE: Economic Development Association

Type: Associations Comprising Networks

Adie was inspired by the "Banks of the Poors" that emerged in developing countries in the seventies. The aim was to adapt this model to a mature economy and a few years later outside of France (see more on the Adie International section). Adie finances any type of projects. The capacity and motivation of micro-entrepreneurs as well as the feasibility of the project are the main criteria. Loans are granted by a credit Committee composed of volunteers (retired CEOs or entrepreneurs, senior managers, accountants, & bankers) and permanent staff.

FR: http://www.adie.org

EN: http://www.adie.org/microfinance-in-france

France Initiative

Type: Associations Comprising Networks

The largest financing network for business start-ups, development and succession in France, its aim is to maintain and create jobs in all regions by facilitating business start-ups. The purpose is to help any person wishing

to start a business to draw up a sound project and to obtain the funding necessary to achieve and develop it, whether they are starting a new business or taking on an existing one and expanding it. The combination of the mentoring, the loans, and the banking services has helped these enterprises to achieve a 88% survival rate over three years, compared with a national rate of 70 % (source: INSEE).

FR: http://www.initiative-france.fr/

France Active Type: Associations Comprising Networks France Active is a French Microfinance network and a key actor for social impact investments and social impact financing in France. Its mission is to foster job creation in France, especially for groups excluded from the labour market. France Active finances and advises social businesses and supports those excluded from the labour market to help create their own small business. The service is accessible throughout France via the France Active network. The target group is people excluded of the labour market. FR: www.franceactive.org/ EN:http://www.european-microfinance.org/docs/emn_publications/good_practices/10_France%20active.pdf	FRANCE ACTIVE FINANCIER SOLIDAIRE POUR L'EMPLOI
'Entreprendre' network Type: Associations Comprising Networks Its mentoring programme focuses on business starters who, because of their ambition, entrepreneurial potential, experience, and project, are likely to transform their business into a high-potential SME. Laureates accepted to the programme receive funding in the form of loans on trust. These are interest and collateral-free loans that have the added benefit of helping to secure other funds, notably from banks.free mentoring and are granted FR: http://www.reseau-entreprendre.org/ EN:http://www.reseau-entreprendre-international.org/entrepreneurship-mentoring-support/missions-network-entrepreneur-_R_309_309_	reseauentreprendre
Union of Business Incubators Type: Business Incubators The Union of Business Incubators groups together a number of players desirous of helping to promote social solidarity. These business incubators are pilot incubators which concentrate on business creation 'trials' and play an active part in assisting people in the initial stages of trying to get an economic activity off the ground. This enables would-be business creators to test the feasibility and economic viability of their project in the context of a formal agreement and receive training in the role of entrepreneur.	UNION DES COUVEUSES D'ENTREPRISES Tester > Valider > Créer

FR: http://www.uniondescouveuses.com/

ELAN: national association of managers of business incubators

Type: Business Incubators

The aim is to assist member businesses and increase their chances of success and development and their incorporation into the local economic fabric. ELAN business incubators offer various AFNORcertified services on the basis of shared costs.

http://www.pepinieres-elan.fr/

Consular Chambers

Type: **State run- structures**

There are 159 Chambers of Commerce and Industry established throughout France aiming to ensure that the interests of businesses are taken into account when public policies are being drawn up, to participate in the latter process; to facilitate relations between businesses and national and territorial authorities.

Chambers of Trade are responsible for representing tradesmen and artisans in their local political, economic and social environment.

Chambers of Agriculture are public professional establishment which, like France's Chambers of Commerce and Industry and Chambers of Trade are consular bodies.

Chambers of Commerce : http://www.acfci.cci.fr/

Chambers of Trade: http://www.apcm.com/

Chambers of Agriculture: accueil@apca.chambagri.fr

At local/regional level:

INIZIA, incubateur

Type: Business Incubators

The core mission of the Corsican Incubator is to provide project managers with the skills and tools required for the success and growth of an innovative company: coaching, technical and economic expertise, feasibility studies, advice, access to a large network of skills, hosting of innovative project promoters on two sites in Ajaccio and Bastia,...

FR: http://www.innovation.corse.fr/dotclear2/maj/index.php

Agence de Développement Economique de la Corse

Type: State run- structures

The A.D.E.C is a public institution of industrial and commercial nature, which goal is to implement the economic policy for the CTC. The agency, with local chambers of commerce, is notably in charge of implementing the "Entreprendre" programme. The programme aims to support the growth of SMEs, through specific services (training, external expertise, market studies, etc.).

FR: www.adec.corsica/ EN:https://ec.europa.eu/growth/tools-databases/regional-innovation-monitor/organisation/economic-development-agency-corsica	
BGE The association BGE Corse is member of "Les boutiques de gestion" - first independent network of support with the creation of business and companies in France. It provides: Technical support, training, individualized monitoring/mentoring, taking into account the personal dimension of each person …It supports the project leader from the idea of project, to the achievement (economic activity creation) and even two years after the creation. Stages of the overall support: -Reception: from idea to project -Coaching: from project to business creation - Monitoring: the development of business Info: http://www.bge-corse.fr/	
Petra Patrimonia Corsica It provides business support program in direction of unemployed people in general and notably in direction of youth willing to create an economic activity within fields as building, agriculture, maritime, environment. It aims to promoting economic initiative by enabling project managers to create business scale testing economic feasibility of their project while learning responsibility for their own activity and to better understand the functions of the entrepreneurs in real situations.	
Scopara As cooperative of general activities, is specialized in promoting economic activities by supporting people who want to become entrepreneurs and enabling a full-scale test of the activity ensuring a high survival rate of business. The cooperative use shared spaces, methods, tools, pedagogy, individual and collective coaching to: • Guarantee a level of turnover at creation, • Acquire autonomy in business management, decision-making, etc. • Create and develop a professional network. and is offering personalized support, an insurance cover, legal accommodation, administrative and accounting, training and workshops … all in an environment conducive to the transfer and exchange of experiences between entrepreneurs in the community.	
Femu qui : Fond d'investissement Type: investment fund It's an investment fund that helps Corsican start-ups. The company invests in minority interests in all branches of industry, in creativity and the	

development of companies. Femu Quì's objective is to make a concrete contribution to economic development in Corsica, through the mobilization of the popular savings schemes, through job creation in Corsica, while setting priorities such as the reduction of economic dependence and the development of local resources.

Info : http://www.femuqui.com

| Romania | France | Italy | Spain | Slovakia | Turkey |

In Italy, young entrepreneurs have a big variety of aids and services at their disposal, such as:

H-FARM is a digital platform set up in 2005 with the aim of helping young entrepreneurs launch innovation-based initiatives and supporting Italian businesses to implement digital processes.

To date, more than 100 businesses have received funding, mostly from our acceleration programs: H-FARM Acceleration Program, designed for young people seeking guidance for the development of their innovative businesses, and Corporate Acceleration, addressed to the market and the companies trying to enable change through the energy of young people and their start-ups.

Info: http://www.h-farm.com/en/4140-2/

TECHNEST

The "TechNest" incubator of the University of Calabria is a Service Center created within the framework of C.R.E.S.C.I.T.A. (an Italian acronym for "Knowledge, Research and Development for the starting-up of Advanced-Technology Businesses in Calabria, that also means "growth"), a project financed by the Ministry of Economic Development (*Ministerial Decree No. 27/01/2005*), with the aim to support the setting-up, starting and competitive development of high knowledge-content businesses and to contribute to the regional socio-economic development.

The specialized services provided to businesses include:

- Incubator web showcase;
- Access to databases for market research purposes;
- Assessment of competitiveness factors and market analysis;
- Technological assessment of business development;
- Access to databases for patent searching;
- Support in patent filing, licensing/assignment of intellectual property rights;
- Development of liaisons with university labs or with the labs of Project-partner research bodies;
- Information on regional, national and EU funds for the innovation and technology transfer – newsletters and help-desk;
- Specialist training – seminars and advanced courses on cross-cutting themes such as technological management, intellectual property, business management and organization;

Networking for the establishment of technological, operational, commercial and financial partnerships;
Networking with private investors for access to venture capital.

Info:
http://www.unical.it/portale/ateneo/amministrazione/aree/lio/trasftec/startup/technest/

TIMWCAP

Working Capital is TIM's corporate accelerator launched to select, finance and accelerate digital start-ups. It is currently operating in Italy with four accelerators in Milan, Bologna, Rome and Catania with more than 4,000 m2 dedicated to digital innovation. Its corporate policy is to select start-ups in line with TIM's business strategy with the aim to integrate the best solutions in the company's value chain. Up to date, more than 9,000 business ideas have been evaluated and approximately 300 projects supported.

Info: http://www.wcap.tim.it/en/node/600

Talent Garden is the most important co-working network in Europe, connecting hundreds of start-ups, freelancers, web agencies, journalists, inventors, makers, companies and other innovators of the digital age with investors, local authorities, economic operators, individuals and institutions in a single physical platform for the "contamination" of ideas. It has been joined by 1,500 talent, is present in 19 campuses (including the Campus of the University of Calabria), and 410 new businesses have been started within the community, so far.

Info: https://talentgarden.org/en/

Talent Garden's Innovation School was set up to create employment opportunities for the young and not-so-young alike. It is the most important operating digital community in Europe, providing life-long placement services through training programs for students and businesses, such as full-time and part-time masters, workshops and corporate innovation programs, internships and career-building coaching.

Info: https://innovationschool.talentgarden.org/scuola/

Luiss Enlabs "Startup Factory" was set up in 2013, stemming from a joint venture between LVenture Group and Luiss Guido Carli University. It is a start-up accelerator based in Rome and certified by the Italian Government, and is operated by LVenture Group, a publicly listed venture capital company that provides start-ups with funding and networking. Twice a year, it selects a new group of early-stage start-ups for its acceleration program. This five-month program aims to help start-ups enter the market and reach explosive growth, through a micro-seed investment and a balanced mix of management courses, hands-on support and business insights provided by our network of advisors.

Info: http://luissenlabs.com/applications/

012Factory was set up in Caserta in 2014 on the initiative of a group of young entrepreneurs of the SMEs, start-ups and innovative businesses sector to foster and promote innovative entrepreneurship. It is an ecosystem focused on giving support to start-ups during their setting-up and development stages, through specific coaching programs where attention is placed on people from the start. This environment has become the first model of contamination center in Europe. In early 2016, the Caserta's experience was replicated in Rende, province of Cosenza, where the founding members keep on with their mission: seeking out the entrepreneurs of tomorrow.

Info: http://www.012factory.it/

GIFFONI

The company is active on the domestic and international markets, with offices in Giffoni Valle Piana, Naples and Milan, and is a strategic and operational hub for the design, promotion and support of projects, events and formats in the fields of creativity, digital culture and innovation. It selects, assists and promotes young creatives, associations and companies and finances artistic, creative and cultural projects through its crowdfunding platform GiffoniCrowdfunding.com, created and promoted in collaboration with DeRev and the most important cultural operators, investors and stakeholders of the Italian market.

Info: http://giffonihub.com/en

Wind Business Factor is a virtual accelerator and a training program developed by sole-shareholder company Wind Tre S.p.A. in 2011 to favor the birth and the development of Italian start-ups seeking alliances, financial partners and investment funds, help small and medium-sized enterprises to innovate their business model and broaden their markets through the Internet and new digital business models, and orient youngsters in the world of new web-based professions.

Info: http://www.windbusinessfactor.it/

IBAN

They are former business owners, managers in business or retired, who have financial resources (Venture Capital), a good network of knowledge, strong management skills and a good track record available for entrepreneurs and investors who want to build successful companies. The solutions/activities/services provided by the Association and its members include: support for the drawing-up and development of Business Plans; Financial Intermediation; Assistance on strategic choices for the starting-up and development of business ideas.

Info: http://www.iban.it

DeRev is the crowdfunding platform to fund creative and innovative projects for the community. Launched in 2013, this platform has managed and developed projects in five different areas: Art & Culture, Civic Crowdfunding, Non-Profit, Sports, and Technology & Start-ups, providing advice for the creation, launch and promotion of fundraising campaigns for experimental ideas and products.

Info: https://www.derev.com/

Romania	France	Italy	Spain	Slovakia	Turkey

In Spain, entrepreneurs have at their disposal a wide range of financial resources provided by different entities and at different levels: local, regional and national.

At national level[1]: the Spanish Government has designed specific programmes and areas aimed at providing aids to future entrepreneurs' ideas, both for consolidating their new steps and for starting their new careers.

There is an established system of public institutions acting on behalf of the State to provide financial support, mainly to SMEs. These institutions are led by ICO – **Instituto de Crédito Oficial**, Spain's public bank, which has a support line for SMEs and self-employed individuals to provide finance for investments in Spain and liquidity needs. In addition to liquidity, eligible investments include fixed assets, automobiles, acquisition of firms and housing rehabilitation. The maximum amount of the loan is EUR 12.5 million in one or more operations with amortisation in up to four years for liquidity and up to twenty years for investments. These may include a grace period of one or two years, respectively.

At regional level: Spain boasts a system of **Regional Development Agencies**. As of today, there are 17 agencies which are dependent on their respective regional governments and which constitute a more flexible and less bureaucratic form of public policy intervention. Their main tasks adopted have been promotion of entrepreneurship, support to investment, promotion of R&D, development of industrial and technological infrastructures, support of firm internationalisation and advisory to firms regarding financing opportunities.

Concerning **Madrid**, the Autonomous Community does not have a Regional Development Agency and therefore support for entrepreneurs and the productive system is not centralised in one entity as in other Autonomous Communities. Some services for SMEs which are analogous to other regional development agencies are provided by the Directorate-General for Economic and Financial Policy of the Regional Government of Madrid. This DG currently only grants subsidies for SMEs in industrial areas in process of restructuring in the East and South of Madrid.

The entrepreneurship portal of the Regional Government of Madrid also has to be highlighted, since it provides support in different forms for entrepreneurs. Currently, only a bonus for the capitalisation of the unemployment subsidy is in place but the entrepreneurship unit is working on new services that will be disclosed during 2016. A new initiative will presumably launched entitled "Madrid for employment", which will act as an

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[1] The list of aids is not exahustive.

umbrella for different measures such as training, specialised advisory, grants for entrepreneurs, a start-up incubator and a flat rate for social security contributions paid by entrepreneurs. However, the details of the initiative are still unknown at the moment.

AVALMADRID: it is a financial line to boost business creation within the Community of Madrid, facilitating entrepreneurs to access to finance in the best market conditions, providing support to entrepreneurs and improving their access to loans for those business projects which are viable and profitable. (More info: www.avalmadrid.es).

Financing to SMEs of commerce and handcraft sector: it is a financial line aimed at reinforcing solvency and improving coverage of financing operation of SMEs of target sector of the Community of Madrid. The aid is foreseen for modernizing and reforming commercial premises, acquiring commercial or/and technological equipment, developing web pages and other projects related to the commercial activities.

Social microcredit for entrepreneurs: new entrepreneurs can ask for a microcredit until 25,000 €. This line is addressed to people with difficulties for accessing to financing who want to be self-employees, creating little business or micro companies (More info: www.microbank.com).

ICO Line - Companies and Entrepreneurs 2017: financing addressed to self-employees, companies, public and private entities, both Spanish and foreigners which carry out productive investments in the national territory and/or need liquidity. (More info: www.ico.es).

ICO Guarantee SGR/SAECA 2017: financing addressed to self-employees, companies, public and private entities which counts with MSG guarantees applying (SGR in Spanish) or State Limited Company for Agricultural Guarantees (SAECA in Spanish), which carries out productive investment in Spain or outside the Spanish territory and/or want to cover their needs of liquidity. (More info: www.cesgar.es).

ENISA Programme: it provides participation loans to SMEs of recent establishment through two different lines: **Line for Young Entrepreneurs**, addressed to provide access to finance to those entrepreneurs younger than 40 years old and **Line for Entrepreneurs**, without age limit (More info: www.enisa.es).

Cheque Innovation Programme (Programa Cheque Innovación): it is co-financed by ERDF and its objective consists in boosting the use of innovation services in SMEs with the final aim of being contracted by Technological, Research Centres and Universities for specific tasks. (More info: www.madrid.org).

In Slovakia there are several support programs available for persons interested in entrepreneurship and for entrepreneurs. Most of the programs are provided on the state level.

The Slovak Business Agency (until 28th February 2014 called National Agency for Development of Small and Medium Enterprises) represents the crucial and the oldest specialized institution in the SR regarding the SME support. It was established in 1993 by the common initiative of the EU and the SR government. It is a unique platform of public and private sector. www.sbagency.sk

Nowadays the SBA provides the ***Microloan program*** (2 500 to 50 000 Eur with the interest rate from 1.19 % to 9.03 %) mainly for the start but also the development of entrepreneurship. The Microloan program is realized by the SBA through the network of regional and informational consulting centres. The Microloan program is a long-term realized financial tool of the SBA, the aim of which is to make the credit resources accessible to the micro-entrepreneurs, small entrepreneurs and beginning entrepreneurs under more convenient conditions. The goal of the program is to enable the development of small enterprises, to increase the rate of survival of small enterprises and to contribute to the sustaining of employment and creation of new job positions in the particular regions of the SR.

The scope of ***Start-up Support Program*** is the provision of help through the consulting and supporting services and providing help for support and development of interest in entrepreneurship, support of starting entrepreneurship and development of innovating activities of persons interested in entrepreneurship. The goal is to support the start of entrepreneurship and the increase of attractiveness of it as a career choice.

The object of the program ***Support of training and consulting for the selected groups of entrepreneurship applicants*** is building of entrepreneurship competences in persons interested in entrepreneurship. The training and consulting is realized by the network of regional informational and consulting centres.

National Holding Fund, s.r.o. is a provider of the funds of venture capital. The **venture capital** means the financial resources invested by an investor into the capital of companies. The venture capital can be used for the financing of start of business activity, its development or further expansion. As a consideration for providing a certain amount of financial capital, the venture capital investor acquires the share in the capital asset of company, usually a minor one and participates in essential decision making of company.

Among the venture capital funds there are:

• **Start-up Capital Fund** – the financial means can be invested in three basic stages of business life cycle, i.e. seed, start-up and development in the form of equity share or its combination with a loan.

• **SISME fund** designated for innovative projects in the industry field, production and commercial services and new technologies

• **Seed Capital Fund k.s.** Its means are designated mainly for the investments into newly established and innovative small and medium enterprises. www.fundsmanagers.sk/fondy

• **Slovak Development Fund** realizes the investments into the running or starting enterprises that need expansion capital. SRF invests in the form of initial capital in the company capital and becomes a co-owner for a predetermined period. SRF invests also into the running companies that face the financial problems, secondary insolvency or problems with bank financing. www.quadrica.sk

• **Slovak Growth Capital Fund, a.s.** is a partner for financing an entrepreneur in the growth phase. The aim of it is the identification of interesting growth projects/ companies, subsequent realization of investment and exit by required return of invested resources. www.wood.cz

• **Innovations and Technologies Fund, a.s**. The aim of this fund is to support the entrepreneurship initiative and so to develop the entrepreneurship, employment and economy towards the innovative economic system. www.fondfit.sk

The Slovak government established the network of **Regional Development Agencies**, nowadays there are 49 of them, and they operate almost in every bigger town. The role of agencies is besides the regional development in a wide sense, also the support of entry of foreign investments in regions and initiating of building of business incubators and industrial parks, the realization of development projects for the support of creation of conditions for investing in the region from internal and external sources. www.isrra.sk

Also the **Offices of Labour, Social Affairs and Family** have the funds for the support of enterprise establishment mainly by unemployed ones. They provide the subsidy to a citizen for the self-employment activity (§ 49).

On the regional level there is only the **Regional Start-up Capital Fund**, the means of which are determined for the development of small and medium entrepreneurs in the self-governing regions of Banská Bystrica, Žilina, Košice and Prešov (4 regions out of 8 Slovak regions).

In Turkey, entrepreneurs can receive aids at local, regional and level.

At national level.

CREDIT GUARANTEE FUND (KGF) The KGF provides bail for loan applications up to 2.500.000 TRY by enterprises with maximum business duration of 2 years and by young entrepreneurs (who have completed the age of 18 and not exceeded the age of 30) who work based on an entrepreneurial business idea. Info: http://www.kgf.com.tr	KGF KREDİ GARANTİ FONU
TURKISH EMPLOYMENT AGENCY (İŞKUR)) Supporting Tools for Young Entrepreneurs İŞKUR provides 70 hours of practical trainings on entrepreneurship for potential entrepreneurs who are above 18 years old. The trainings are free of charge and the participants are provided with a nationally applicable certificate on entrepreneurship to apply further start-up supporting tools and opportunities. Info: http://www.iskur.gov.tr/	İŞKUR
SMALL AND MEDIUM INDUSTRY DEVELOPMENT ORGANIZATION (KOSGEB) A program has been developed by KOSGEB to support entrepreneurs extend the entrepreneurship culture and establish successful businesses. Small and medium-sized businesses, entrepreneurs and business organizations can benefit from this program. Scope of the program contains; Practical entrepreneurship training, new entrepreneurship supporting tool, business incubation centre (İŞGEM) support and awards for successful business plans. Info: http://www.kosgeb.gov.tr	KOSGEB
SCIENTIFIC AND TECHNOLOGICAL RESEARCH COUNCIL OF TURKEY (TÜBİTAK) BİGG (Individual Youth Enterprise) Programme for Young Entrepreneurs TÜBİTAK has been carrying out a three-phase support programme towards individual entrepreneurs who have completed at least one undergraduate program, not exceeding 45 years of age and have technology and innovation-minded entrepreneurial ideas. Within the scope of the program, TÜBİTAK provides financial support of up to 150.000 TRY for individual entrepreneurs. Info: http://bigg.tubitak.gov.tr	TÜBİTAK BİGG BİREYSEL GENÇ GİRİŞİM

TURKISH UNION OF CHAMBERS AND COMMODITY EXCHANGES (TOBB) Committee of Young Entrepreneurs This committee was established to teach young people the ways of personal development and to create opportunities for career development, training and capacity building as well as supporting young entrepreneurs in establishing business and maintaining their business successfully, and making initiatives in sectors that will contribute to the development of Turkish economy. It also aims to organize educational programs and various social activities aimed at creating awareness of social responsibility in young entrepreneurs and to encourage young entrepreneurs to take part in NGOs, local governments and to establish partnerships with these institutions in their projects. Info: https://www.tobb.org.tr	
ENTREPRENEURSHIP FOUNDATION Fellow Programme All young people aged 17-24 who are residents of Turkey and who are citizens of the Republic of Turkey, who are entitled to enter a university and who have enrolled at universities, and who are studying in Grades 1, 2, 3 and 4, can benefit from this entrepreneurship program. Within the scope of the programme, some specific services are provided to young people namely inspiration, work network, scholarship, activity organization, blogging. Info: http://www.girisimcilikvakfi.org	GİRİŞİMCİLİK VAKFI
At regional/local level:	
East Marmara Development Agency It is a regional public body that aims to provide sustainable development in East Marmara (TR42) and to determine the strategies that will be used to make the most contribution to social and economic resources and to provide coordination and participation of all stakeholders and to carry out qualified and guiding activities within the framework of plans and programs prepared to implement these strategies. It carries out operational programmes to promote the potential entrepreneurs by providing support tools, programmes and services such as trainings, investment subsidies, grant programmes and networks. Info: http://www.marka.org.tr	**MARKA** DOĞU MARMARA KALKINMA AJANSI

Kocaeli Chamber of Commerce **KOTO ACADEMY** It is a sub-committee established under the scope of Kocaeli Chamber of Commerce. KOTO Academy aims to contribute to the development of its members, to provide new horizons, to support business successes, and to raise individuals with the qualities required by the qualified people who can use the knowledge and skills required for business in the international trade environment for business and for the rapid change in the economy. Info: http://koto.org.tr/KAkademi/	
Kocaeli Chamber of Industry **Young Entrepreneurs Committee** In order to enhance the cooperation among the local young entrepreneurs who established their businesses in Kocaeli The Kocaeli Chamber of Industry established a committee named "Kocaeli Young Entrepreneurs Committee". New entrepreneurs can benefit from the networking opportunities and experiences of the committee by being a member of the Chamber. Info: http://kosano.org.tr/	

Incubators (Technoparks, Thecnology Transfer Offices)
 	
There are a few private organizations, which provide incubation services to potential entrepreneurs in Kocaeli. These organizations mostly operate in the sectors based on technology and innovation.
 	
Two primary examples are:
 	
- **Marmara Teknokent – MARTEK**
  http://marmarateknokent.tubitak.gov.tr/)
 	
- **Kocaeli University Teknopark**
  (http://www.kouteknopark.com/)

İzmit Young Entrepreneurs Centre It is another kind of incubation centre specifically aimed at young people between the ages of 18 and 30. The Centre was established in 2015 under the scope of a local municipality (İzmit Municipality). The Centre provides free services on entrepreneurship consulting; financial consulting for tax control, regular financial breakdown and financial strategy, and the provision of training and education services for offices, secretariats, meeting rooms, and business supplies. Info: http://www.gencgirisimcilermerkezi.com/	