



**„BEST PRACTICES –
SUPPORTING WOMEN ESTABLISHING AND RUNNING
BUSINESSES IN BERLIN AND ITS PARTNER CITIES”**

**International Conference
Berlin Town Hall
1 to 3 December 2003**



DOCUMENTATION



INDEX OF CONTENTS

| | |
|---|-----------|
| Greeting of Mayor and Senator for Economics, Labour and Women’s Issues, Harald Wolf..... | 3 |
| Conference Programme..... | 4 |
| Speeches and Presentations..... | 7 |
| Speech by the Permanent Secretary for Federal and European Affairs, Monika Helbig | 7 |
| Speech by the Secretary of State for Labour and Women’s Issues, Susanne Ahlers, on the topic „Women starting businesses – the situation of women entrepreneurs and business owners in Berlin” | 8 |
| Speech by the Managing Director of BGZ – Berlin Development Corporation Agency Ltd., Dr. Hilde Hansen | 9 |
| Presentation by Heidemarie Kollatz, German Women Entrepreneurs Forum Association: The situation for women starting businesses in Germany | 10 |
| Presentation by Dr. Petra Münch, ERIC Berlin of the Berlin Business Development Corporation: Women Entrepreneurs in the European Union: Problems – Support Options – Networks | 12 |
| Results of the Workshops | 15 |
| Outlook / Summary..... | 19 |
| Practical Visits: Presentations of women entrepreneurs in Berlin, support and consulting institutions as well as innovative projects, to promote women entrepreneurs..... | 21 |
| First Focus: Investment and Capital Needs | 22 |
| ▪ Goldrausch Women Network Association Berlin | |
| ▪ Labour Agency Berlin South 96 | |
| ▪ IBB - Investmentbank Berlin: Economic Support | |
| Second Focus: Coaching and Training for Women Entrepreneurs | 26 |
| ▪ District Administration Marzahn-Hellersdorf of Berlin: HABOUR Centre for Women Entrepreneurs | |
| ▪ Akelei Association | |
| ▪ Economista Association | |
| ▪ ISI Association Initiative of self-employed Women Entrepreneurs | |
| Third Focus: Innovative Projects to Support Women Entrepreneurs | 33 |
| ▪ IBB – Investmentbank Berlin: Advise for Entrepreneurs | |
| ▪ BGZ – Berlin Development Cooperation Ltd.: Equal-Project: ProInteCra, Integration of Immigrants in Trade | |
| ▪ IQ – Association for innovative Qualification: Equal-Project: Compound Enterprise – Young people on their way to self-employment | |
| Practical Visit | 36 |
| ▪ Women Entrepreneur Centre WeiberWirtschaft Cooperative | |
| Presentations of Partner Cities | 38 |
| ▪ Poland: International Women Forum Warsaw | |
| ▪ Hungary: Women and Entrepreneurship in Hungary | |
| ▪ Turkey: KAGIDER Women Entrepreneurs Association KÜP – Women’s Project to market handcrafts in Turkey | |

Contacts

Greeting



Entrepreneurship and self-employment are essential to economic growth and job creation. More than 33,000 new businesses were registered in Berlin in 2002, making this city-state the second most popular German state in which to start a new business.

Unfortunately, however, the tremendous economic potential of women entrepreneurs has not yet been realized. Currently, only half as many women as men start their own businesses. There are many reasons for this gender gap, ranging from the banking sector's lack of willingness to help to the scarcity of information specific to women entrepreneurs.

In spite of this, women who take the plunge into self-employment pursue and achieve their goals more consistently and successfully than most men. Because women all over the world – not just in Berlin – face the same disadvantages in getting started, we decided to hold a conference in cooperation with the Senate Chancellery and the Berlin Cooperation Development Agency Ltd. (BGZ) to address this issue head on. It was funded by the European Commission – Directorate-General for Education and Culture – and the participating partner cities.

I am pleased to announce that the “Best Practices” conference, which took place in Berlin from 1-3 December 2003, proved to be informative, pertinent, and beneficial. Over the course of three days, participants from the partner cities of Budapest, Prague, Warsaw, and Istanbul were able to address a wide variety of topics related to women's entrepreneurship and to learn from one another.

The conference goal was to share, discuss, and exchange experiences and ideas on how women's entrepreneurship can be supported and encouraged.

The participants came not only from different countries but from different backgrounds, such as business, academia, city administrations, and women's organizations. These specialists discussed plans and proposals for various projects and further initiatives that will extend the dialogue beyond the conference.

These include another city partnership conference, the initiation of transnational research, and arrangements for networks and projects to be set up by individual participants. Further details are given in this brochure.

I hope that the exchanges initiated by this conference will give rise to a network of support for women entrepreneurs across Europe.

Harald Wolf

Senator for Economics, Labour and Women's Issues, Berlin Senate

A handwritten signature in black ink that reads "Harald Wolf". The signature is written in a cursive style.

Conference programme

Best Practices - Supporting Women Establishing and Running Businesses in Berlin and it's Partner Cities Berlin Town Hall, 1st to 3rd December 2003

Monday, 1st December 2003: Looking at European Regions

- 09:00 - 10:00** Registration of participants, handing out of conference documents
- 10:00 - 10:30** Opening and welcome, introduction to the program:
- Berlin and its tradition of city partnerships with the accession countries
Senate Chancellery: Secretary of State Monika Helbig
 - Women founding a new business – Situation of women starting enterprises and women entrepreneurship in Berlin
Senate Department for Economics, Labour and Women's Issues: Secretary of State for Labour and Women's Issues, Susanne Ahlers
 - BGZ – Berlin Development Cooperation Agency Ltd.
Dr. Hilde Hansen
 - Introduction to the program and the agenda of the conference,
Moderation: Birgitt Wählisch
- 10:30 - 11:30** **Situation of women founding businesses in Germany and in Berlin**
Key factors for promoting the founding of businesses by women, the Profile of women founding businesses in Germany, overview of the regional and national support programs and initiatives for women founding businesses
*Speakers: Heidemarie Kollatz, Vorstand "Deutsches Gründerinnen Forum e.V.
Discussion and question*
- 11:30 - 12:00** Presentations of German participants
- 13:00 - 14:00** **Women entrepreneurial activities in the European Union**
EU programs and actions to promote women entrepreneurial activities, The Green Paper on "Entrepreneurship in Europe", Euro-barometer survey on entrepreneurship in Europe
Speaker: Dr. Petra Münch, ERIC BERLIN, Euro Info Centre in Economic Development Cooperation International Berlin
Discussion and question
- 14:00 - 16:00** **Women founding businesses in Poland, Hungary, Turkey, and the Czech Republic – Taking stock**
Guests from partner cities present their national delegation
- 16:30 - 18:00** **Plenary discussion Expectations for the conference days and outlook**
Moderation: Birgitt Wählisch.
- 20:30 - 22:00** **Reception at Berlin Town Hall**
Senate Department for Economics, Labour and Women's Issues, Mayor and Senator Harald Wolf

Tuesday, 2nd December 2003: Institutions from Berlin providing support and advice introduce themselves

- 9:00 – 13:00** **Institutions from Berlin providing support and advice introduce themselves**
- Participants will visit public institutions from Berlin that provide support and advice for women founding businesses. Here the participants will find examples of successful activities that take into account specific regional features. The participants can choose their own best practice program from among the following focuses:
- 1st focus: Capital investment and funding needs:**
- Meeting at: Investmentbank Berlin, Bundesallee 210, Room B1220*
Presentation of different approaches, instruments, and support measures that help women entrepreneurs gain access to funds
- Gold Rush Women's Network Association (Goldrausch Frauennetzwerk e.V.)
Gold Rush Women's Network is a regional financing network for women. It supports women's associations and companies in Berlin through interest-free loans and subsidies
Speaker: Barbara Hedke
 - A State employment office (Arbeitsamt)
The state employment office will present support measures and instruments for the promotion of unemployed women founding new businesses
Speaker: Doris Meyer, Arbeitsamt Berlin Süd

- IBB- Investment Bank Berlin
IBB is the support instrument of the federal state of Berlin. It offers financial support and advice on issues such as the founding of a new business, growth, consolidation, innovation, and reorganization for founders of new businesses, investors, and companies. In addition, IBB coordinates the business plan competition, which awards the best business concepts and supports participants through coaching and expert advice.
Speaker: Renate Loga, IBB

2nd focus: Advice, coaching, and training for women founding businesses:

Meeting at: I.S.I. Initiative of self-employed women immigrants, Reichenberger Str. 175, 10999 Berlin
Presentation of different approaches for the training of women founding businesses

- Marzahn-Hellersdorf Borough Office
Marzahn-Hellersdorf Borough Office offers a wide variety of services and advice for women founding new businesses
Speaker: Liane Berendt, Commissioner for Women's Issues
- Akelei Association
Akelei Association is a non-profit-making organisation, that helps women plan their professional career. It offers advice, training, and support in the areas of: starting up a business, consolidation, marketing, and the development of strategies for women founding businesses and women entrepreneurs.
Speaker: Mrs. Skrzeczek
- economista Association
Economist Association was founded by women entrepreneurs. It offers start-up seminars of several weeks under the title "Founding women's enterprises by ourselves". It advises women start-ups on issues such as taxes, legislation on non-residential tenants, accounting, and marketing.
Speaker: Mrs. Cummerow
- I.S.I- Initiative of Self-Employed Women Immigrants (Initiative selbstständiger Immigrantinnen)
I.S.I. is a project of immigrant women. I.S.I. supports unemployed women immigrants in implementing their start-up projects and further educates self-employed women immigrants.
Speaker: Mrs. Remzyie Ünal

3rd focus: Innovative projects for the promotion of women founding new businesses:

Meeting at the Chamber of Industry and Commerce (IHK), Fasanenstr. 85, 10623 Berlin, Room IC 04

The participants will be introduced to different support initiatives that are financed with European funds, such as the Community initiative EQUAL. This initiative is part of the European Union's strategy for creating more and better jobs and ensuring that each person will have access to employment.

- Equal- Project: Enterprise Compound – Young people on their way to self-employment
Speaker: Ms. Norbert Kunz, iQ-Consult
- Equal- Project: ProlnteCra - Integrating women immigrants into crafts industry
Speakers: Mrs. Uta Beyer
- IBB- Investment Bank Berlin
Speaker: Dr. Edith Brickwell

15:00 - 17:00 Visit to WeiberWirtschaft eG - Centre for Women Start-ups

The day will be concluded with a joint visit to a centre for women start-ups. Germany's largest women's cooperative and operator of a centre for women start-ups will present itself.

Speaker: Dr. Katja von der Bey

Wednesday, 3rd December 2003: Contact and partner market

09:00 - 11:00 Overview about national situation

Moderation: Birgitt Wählich.

11:30 - 16:30 Four workshops

Participants could choose one of the following four workshops. Topics suggested were discussed in the individual workshops and action plans and ideas for joint projects were developed:

- Political framework for founding activities
Moderation Czarina Wilpert
- Do women found businesses differently –What is the situation in other countries?
Moderation Christa Janssen
- How to combine family and self-employment
Moderation Gaby Struck
- Inter-European networks – how can we establish them?
Moderation Brigitta Schilk

16:30 Presentation of results

Participants will present the results of their discussions and their ideas for networking or joint projects:

17:30 Summary of results of the conference and outlook into the future

Moderation: Birgitt Wählich

06:00 p.m. End of the conference

Expectations of the participants of the conference

We expect from the conference the following:

Networking

Define networks

Network all the women in Europe – how?

Get to know one another

Contacts for future activities

Informal discussions

Cooperation with other associations

Exchange of experiences

List of the participants' e-mail addresses

Joint projects

Find partners for joint projects and identify fields of cooperation

Assistance in obtaining EU funds

Cooperation within the framework of EU projects, e.g.,

- training for women with a high school diploma
- another conference for women entrepreneurs
- identification of the sectors in which more businesses need to be started
- service companies supporting women entrepreneurs (babysitting, shopping, cleaning)

New contacts

Possibility to organise the branch of Polish firm in Berlin (bilateral project)

Establish new contacts in, for instance, the education/tourism sector

Information on how women entrepreneurs are organized in the accession countries

Things to do together

Picture of all participants

Get to know Berlin

Women in the European Parliament

How to offer support

Help increase the number of women

Trips made by women entrepreneurs to facilitate an exchange of ideas

Exchange of experiences

Cooperation between businesses run by women in different countries

Room for all participants' concerns and interests

Learn from one another: problems/difficulties and solutions/practice

Get to know other women's situations

Information about the situation of other women in other countries

Role of the modern Turkish woman, her educational opportunities, her opportunities to start a business, support from the family, the state, etc.

Pass on one's experience with starting a business to young women entrepreneurs

Why do women organize themselves in entrepreneurs' associations?

Types of public support in other countries

regional, national and European support programmes

Conditions in different countries for starting a business

Speeches and Presentations

Speech by the Permanent Secretary for Federal and European Affairs, Monika Helbig, welcoming the participants of the conference “Best Practices – Supporting Women Establishing and Running Businesses in Berlin and Its Partner Cities”



Distinguished guests and participants from Berlin's partner cities,

I would like to extend a very warm welcome to you here at the Berlin Town Hall.

Today we are exactly five months away from one of the greatest events of the year 2004. On May 1, 10 European countries will accede to the European Union.

We will join the heads of state of our neighbours in a grand celebration of this day here in Berlin. With this event, the division of Europe will come to an end. For many of us, a long-cherished dream will come true.

This dream is linked not only to the vision of life in a Europe without border controls. It is a deep yearning for a Europe that promises better living conditions, freedom of movement, a single market, security, democracy, human rights, and, above all, lasting peace.

When we speak of better living conditions in a shared Europe, our focus is on working together to make Europe a dynamic, competitive, and successful economic area. That is a lofty goal. We have already gotten off to a good start, we have set up an active exchange of specialists within the framework of the Twinning Program, we have intensified contact on all levels, and we have used the city partnerships to develop joint projects.

But I am firmly convinced that the resources and potential of this enormous economic area must be utilized better and more effectively. And that brings me to today's topic: many of our national economies still permit themselves an alleged luxury. They permit themselves the luxury of structurally disadvantaging half of the population on the job market. That is not only a violation of the principle of equality and a violation of our sense of fairness, it is also economically very ill-advised.

Europe needs its women! And its women need Europe!

I am therefore delighted that you have come here today to discuss best practices in the field of women's entrepreneurship. I am glad that our city partnerships provide a forum in which we women can exchange ideas and experiences. And I am sure that this type of exchange offers a recipe for success for all of Europe.

City partnerships are for us in Berlin an essential aspect of our city's internationality. Most of all, they serve as a framework in which long-term contacts grow – through school partnerships, through cooperative projects undertaken by city administrations, and, more and more, through joint representation of interests and joint lobbying of national governments and the EU Commission.

I would be delighted if this conference were also to serve to promote the establishment of strong women's networks in the partner cities. That would benefit the women in our cities, and it would put the partnerships on a broader footing.

With this in mind, I wish you all an interesting and productive conference and a few wonderful days in Berlin. I hope you will also have some time to enjoy this exciting city, especially its multifaceted cultural offerings. Taking a look at the city's cultural calendar will definitely be worth your while!

Thank you very much!

Monika Helbig

Speech by the Secretary of State for Labour and Women's Issues, Susanne Ahlers, on the topic „Women starting businesses – the situation of women entrepreneurs and business owners in Berlin”

Dzien dobry, Günaydin, Jo napot, Dobry den, Guten Tag!

Ladies,

You have come from far away in order to exchange ideas with one another over the course of the next three days about the situation and prospects of women establishing and running businesses in a “global” economy.

At the same time, however, we should not forget that globalization is not a “force of nature.” It requires that we act responsibly in shaping policy on both the national and the international level.

Our task is therefore to develop new policy instruments that are appropriate to the changing business environment.

This conference is intended to serve as a clear sign of support for the entrepreneurial work of self-employed women in Poland, Turkey, the Czech Republic, and Hungary. Your business and economic achievements are to be acknowledged and honoured here.

I would like to tell you a little about the situation in Berlin. While the situation does not, of course, differ greatly from conditions in the rest of Germany, we at the Senate Department for Economics, Labour and Women's Issues recognize the challenge and the necessity of supporting women entrepreneurs. After all, our departmental duties require us to pay special attention to this topic. I would like to tell you more about how we do that in just a minute.

There are various reasons why self-employed work now offers many women an important professional opportunity. It can be:

- a way to escape unemployment,
- a way to balance the demands of career and family,
- or simply a way to assert oneself on the market with one's own ideas, thereby also creating jobs.

This is of course true not only in Berlin. At approximately 33%, the percentage of women entrepreneurs in Berlin is somewhat higher than the national average in Germany.

Even though men continue to start two-thirds of all new businesses, women often play a significant role in these:

In the early years of a business venture, wives often perform vital services for the business's founder and are a kind of “invisible capital” that even banks take into consideration when evaluating a business proposal.

This is particularly clear in the case of the wives of master craftsmen, but women play an important role in ensuring the success of a husband's new business in many other fields too..



Unfortunately, however, women entrepreneurs confront prejudices also in Berlin. Because they are women, consulting organizations – and banks in particular – tend to be less favourably disposed toward their business plans, and customers and employees may share these prejudices.

In order to be able to overcome these hurdles on the path to starting a business, it is important that women have access to competent and impartial advice before establishing their businesses.

The Senate Department for Economics, Labour and Women's Issues wants to improve the situation for women entrepreneurs and business owners and to assist women in making the transition to self-employment and in consolidating their businesses.

We do that by, for instance, providing or supporting a range of services that include information, advice, continuing education, crisis intervention, a women's network offering expert advice, and start-up loans.

From 1 January to 30 September 2003, a total of 687 people received start-up loans. Of these, 299 – or 43.52% – were women.

Other services include:

- advice provided to small businesses in economic crisis situations,
- the “Meistergründungsprämie” (a subsidy for master craftsmen starting a business within three years of being certified) (given to 648 people, 144 – or 22.22% – of whom were women)
- the second Berlin Women Entrepreneurs Day, planned for September 2004, to network the activities of female entrepreneurs and business owners,
- the establishment of an information centre, “Women in Trade,” and
- the development of guidelines for ensuring economic parity of treatment for men and women.

Networks are of vital importance to entrepreneurs, since women too should and must exchange ideas with one another more often and be able to learn from other women. Here, too, there are already a wide variety of options available to interested parties in Berlin, such as the activities in various boroughs like round tables ("Stammtische") for women business owners and four start-up centres for women. These options are available only to women; in addition, women are contacted directly as part of the attempt to close the gender gap in this sector. While women entrepreneurs – some of whom are very successful – now take the role they play in the economy more for granted than they used to, public perception and government policy have not yet accepted them as a normal part of the business world. It is thus very important that their business competence and their contribution to the economy as a whole – including creating jobs and contributing to the process of structural change (moving from a dependence on industry to a focus on technology and services) – be made clear. Self-confident and competent women starting and running businesses also serve as role models for other women.

We are interested in strengthening and promoting Berlin as an economic location. That means that we want to – and must – activate and use the great number of qualified and motivated women to help propel the city's own further development. In order to encourage women to become actively involved in the economic process, the federal state of Berlin, using its economic policy instruments, is targeting the issue of women who are self-employed or interested in starting a business. Our policies aim at monitoring and analyzing the entrepreneurial behaviour of women in Berlin and at coordinating it with existing economic assistance measures. Europe's emphasis on the issue of economic equal opportunity is growing.

Germany and Berlin still lack a "culture of self-employment." There are too few access paths available to help prepare those interested in self-employment and to assist young entrepreneurs. That is why current economic and structural policies must also address the changes in gender relationships. For a long time now, career opportunities – rather than marriage – have determined the life choices made by many women. This conference will contribute to building additional networks, thereby promoting the flow of information from women to women and from women entrepreneurs to women entrepreneurs – and across national borders.

I wish all of you a productive, interesting, and thought-provoking day at the Berlin Town Hall and in Berlin!

Susanne Ahlers

Speech by the Managing Director of BGZ – Berlin Development Cooperation Agency Ltd., Dr. Hilde Hansen

Dear guests from partner cities,

I would like to welcome you in Berlin as the representative of BGZ - Berlin Development Cooperation Agency Ltd., being the co-organiser and coordinator of this conference.

We are a joint private and public sector institution, funded by the Berlin Senate Department for Economics, Labour and Woman's Issues, the Berlin Chamber of Small Business and Skilled Crafts and the Chamber of Industry and Commerce of Berlin. We were established 20 years ago in order to promote international cooperation of Berlin. In view of this we initiate projects, coordinate them and participate in the implementation.

What has BGZ to do with the topic of this conference, with you as the target group and with the cities you come from? A specific closeness of our projects to the economic sector comes from our shareholder structure – besides the VET sector the focus of our cooperation projects is the promotion of small and mediums sized enterprises.

The countries we cooperate with are the same to which Berlin has a special relationship. Throughout the world,

Berlin is the largest Turkish town outside the border of Turkey. BGZ can count on 20 years of experience with Turkey and on close cooperation contacts to its sister organisation, the MEKSA foundation. The cooperation with Middle and Eastern Europe is based on the geographic position of Berlin, which understands itself as a "Gate to the East". BGZ has a branch office in Poland and is above all engaged in cooperation in the crafts sector.

The international orientation of our work is also reflected in the composition of our team.

I wish you an interesting and convenient stay in Berlin and hope, that this conference will be a foundation stone for a network that will bear a large amount of other projects in the future.

Dr. Hilde Hansen

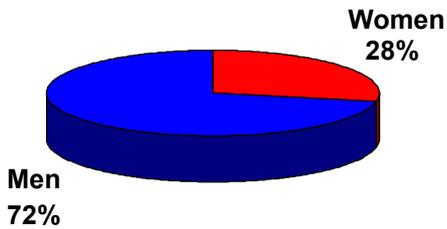


*Participants of the conference at the reception
of Mayor and Senator Harald Wolf*

**Presentation by Heidemarie Kollatz, German Women Entrepreneur Forum Association (Deutsches Gründerinnen Forum e.V.):
The situation for women starting businesses in Germany**

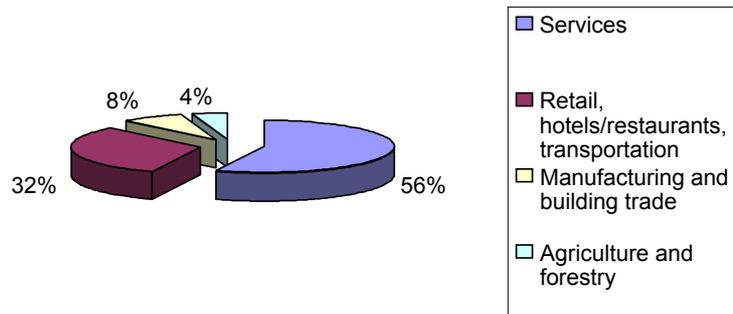
Self-employed people in Germany

(Source: Statistisches Bundesamt 2003)



- Total of 3.65 million self-employed people
- 1.026 million self-employed women (28%), 311,000 of whom are freelancers
- Self-employment rate among women: 6.3%
Self-employment rate among men: 12.7%
☞ Gender Gap

Self-employed women according to sector



Businesswomen: Facts and figures as of 2000

- 520,000 businesses headed by women (18.9%)
- Turnover: €231.5 billion (10.6%)
- Employees: 1.9 million (12.6%)
- Trainees: 114,000 (11.9%)

Prerequisites for the success of women start-ups:

Individual factors

+

Favorable atmosphere for women entrepreneurs

Businesswomen's qualifications

- Men and women tend to have similar educational qualifications nowadays,
- but: there are clear gender-specific differences in professions requiring vocational training & university courses,
- and in addition: a lack of or insufficient work and management experience.

Women's start-ups: Characteristics

- Women are less interested in self-employment than men
- Women start their businesses only in certain sectors
- Women tend to start small businesses
- Women's businesses start with less capital and grow more slowly

Approaches to offering strategic support to women entrepreneurs

- Qualification
- Access to equity
- Combining entrepreneurial activities and family duties
- Recognition of their economic potential

Initiatives, networks, associations for women entrepreneurs

- Networking and lobbying at the national and regional level
- Services:
 - information and transfer of know-how
 - advice and coaching
 - mentoring

Financial support programs in Germany

- "Startgeld" (seed capital, max. €50,000, 80% release from liability)
- Micro-loans (max. €25,000 €, 80% release from liability)
- ERP business start-up and equity support program
- Support for newly founded technology companies
- Support for particularly innovative, technology-oriented start-ups during the initial phase
- Start-up loans
- Federal Employment Agency assistance for the unemployed:
 - bridging allowance; me, inc. (micro-enterprise "ICH-AG"); consulting, mentoring, continuing education; wage subsidies

Key support factors for women entrepreneurs

- Easier access to equity:
 - Adapting the support criteria to women's special needs, promoting part-time start-ups, micro-loan programs
- Enhancing human resources:
 - Better preparation, information, and mentoring at all stages through better qualification, advice and coaching. Improving the situation of working mothers.
- Highlighting the economic potential:
 - Making potential visible through targeted public relations work involving female role models.

Weaknesses of Germany's financial support programs

- Oriented towards male needs and behaviour when starting businesses (sectors, form of business organization, volume)
- Do not take into consideration the specific needs of women entrepreneurs (qualifications, sectors, equity needed)
- Business banks are stumbling blocks

What should support look like?

- Targeted coordination of programs & initiatives as part of business promotion efforts
- Mainstream and women-specific organizations must get together in order to:
 - Optimize services for women
 - Use funds and resources in a targeted way
 - ⇒ Women's economic potential must be better tapped.

Presentation by Dr. Petra Münch, ERIC Berlin of the Berlin Business Development Corporation Ltd.: Women Entrepreneurs in the European Union: Problems – Support Options – Networks

At 15.4 percent, almost twice as many men as women in the European Union (EU) are self-employed. HOWEVER: The total number of women entrepreneurs has increased exponentially since the mid-1990s.

The Commission comprises 24 Directorates-General (DG) and employs 16,000 people. While over 40% of the current staff are women, women make up only around 19% of those with management positions (civil service group A), although 25% of those at the highest level (i.e., 5 out of 20 Commissioners) are women:

- Loyola de Palacio – Energy and Transport; Relations with the European Parliament; Vice-President of the Commission
- Viviane Reding – Education and Culture
- Margot Wallström – Environment
- Anna Diamantopoulou – Employment and Social Affairs
- Michaele Schreyer – Budget

The European Parliament

is both a legislative and a supervisory body and is being given authority in an increasing number of areas. In addition, the Parliament has the right of co-decision regarding support programs and plays an important role in the drafting of the budget. On average, the percentage of women in the European Parliament is higher than in the national parliaments. In the current legislative period, 188 (or 30%) of the 626 members of parliament are women, and the president of the European Parliament during the last legislative period was also a woman, Nicole Fontaine.

The European Economic and Social Committee

is an advisory body and includes representatives from both management and labour, as well as from other interest groups. Of the EESC's 222 members, 38 are women. Interestingly enough, the percentage of women representing management interests has risen from 10.4% to 17.4%.

The Committee of the Regions

was founded in 1994 and is composed of representatives of regional and local authorities. It represents the interests and ideas of the regions in the legislative process and monitors compliance with the subsidiary principle. 14% of the members of the Committee of the Regions are women (31 out of 222). The highest percentages are from the member states of Finland and Ireland (44.4% each) and France, the United Kingdom, and Sweden (25% each).

How the European Union Promotes Women's Interests:

Unit for Equality for Women and Men – Directorate General for Employment and Social Affairs:

All EU citizens may send their questions regarding equal treatment to this unit, which will forward them to the appropriate offices and authorities.

The newsletter "Women of Europe" is published in all the European languages.

Responsibilities: Continuation and implementation of equal rights policies; promoting the integration of women on the labour market; coordinating programs specific to women

Address: European Commission / DG Employment and Social Affairs / Unit for Equality for Women and Men; Contact: Mary Donnelly; 200, Rue de la Loi (J-37), B-1049 Brussels; Tel: +32/2/2995183 Fax: +32/2/2963562;

E-mail: mary.donnelly@cec.eu.int or eqop@cec.eu.int; Internet:

http://europa.eu.int/comm/employment_social/equ_opp/index_en.htm

Green Paper on "Entrepreneurship in Europe" of the Enterprise DG

is a comprehensive investigation of and recommendations on how to strengthen entrepreneurship in Europe. "Entrepreneurship should be widely promoted, with particular focus on women and other underrepresented groups." The Commission has simplified the exchange of best practices on measures to promote women's entrepreneurial initiative with the European Network to Promote Women's Entrepreneurship (WES), which unites administration representatives involved in promoting female entrepreneurship. <http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm>

European Women's Lobby (EWL)

founded in 1990, the European Women's Lobby is the largest coordinating body for non-governmental women's organizations. Its members include more than 2700 organizations from all of the countries of the EU. Its goal is the elimination of all forms of unequal treatment of women and men. It monitors the legislative process on the European level and mounts a response when necessary. It functions as a link between political decision-makers and women's organizations. It also represents the interests of its member associations to European institutions and carries out relevant information campaigns.

Address: European Women's Lobby (EWL); 18, rue Hydraulique; B-1210 Brussels; President: Denise Fuchs; Tel: +32/2/217 90 20 Fax: +32/2/219 8451; E-mail: ewl@womenlobby.org

The European Women's Foundation

helps women contribute to build new democracies in Central and Eastern Europe (CEE). Its most important activities include seminars and study trips, establishing contacts between women's groups in Central and Eastern Europe, and helping to create networks.

Address: European Women's Foundation; Via Ludovica 29; I-20135 Milano; Secretary-General Ambra Poli; Phone: +39/02/55 19 10 25

New Approach: Gender Mainstreaming (Treaty of Amsterdam 1999, Art. 2&3 Sect. 2)

(Re)organization, improvement, and evaluation of political processes with the goal of taking the issue of gender into account in all plans, on all levels, and in all phases of the political decision-making process and of including the parties involved in all political decisions.

Funding possibilities: Community Programme on Gender Equality (2001-2005)

The strategic goals are:

- Equality in the economic sphere
- Equal representation in all decision-making bodies
- Equality in the social sphere
- Overcoming gendered roles and stereotypes
- Equality as citizens: Basic, civil, and human rights
- Equality in the Community's foreign relations (including development policy) and sensitizing jurists to issues of equality

The introduction of gender mainstreaming meant that support for women entrepreneurs was given priority in all programs:

- Structural Funds (EFRD and ESF)
- Community Initiatives (especially EQUAL, INTERREG, URBAN)
- Sixth Research Framework Program
- Educational programs

Community Initiative EQUAL

The Community Initiative EQUAL, which is co-financed by the European Social Fund (ESF), is designed to test new ways to fight discrimination and inequality experienced by workers and those looking for jobs.

Funding is provided to "Development Partnerships" in nine areas related to the four pillars of the European Employment Strategy: employability, entrepreneurship, adaptability, and equal opportunities, plus the social and vocational integration of asylum seekers. The implementation of projects within the framework of EQUAL takes place through networks, called "Development Partnerships," and in four Actions or Phases.

Horizontal Mainstreaming: Exchange of experiences and the dissemination of results on the operational level

Vertical Mainstreaming: Transfer of experiences and results to the political, legal, and institutional level, such as ministries, unions and management, and so on

Using funds from the ESF, the European Union spends a total of €2.973 billion on the Community Initiative EQUAL. The total for Germany in the 2000 - 2006 funding period will be €514.4 million from the ESF. With national funding provided as co-financing, the sum almost doubles to €982.1 million. 40% (€205.8 million) of the ESF funding will be spent in the first funding period (2002 - 2005). Of the €514.4 million, 40.6% go to Objective-1 areas (the new German states) and 59.4% to non-Objective-1 areas (the old German states).

Information and contact persons can be found under: <http://www.equal-de.de/en/index.php>



Participants in the plenum on the first day of the conference



Women entrepreneurs from Poland in conversation with German partners



Mrs. von der Bey of Weiber-Wirtschaft e.G. (Women in Business Cooperative) discussing options of cooperation and entrepreneurial networks with participants



Meeting of Cornelia Reinauer, Mayor of the Berlin district Friedrichshain-Kreuzberg With the Turkish delegation

Results of the Workshops

Workshop I: „Situations in which women found businesses: What are the starting points for our approaches? What are the situations of women whom we represent? “

Women from Poland, Berlin, and Hungary participated in this workshop. These women were representatives of interest groups (such as the Women's Forum in Poland) or self-employed women who own a company. One representative each from the administrative, research, and consulting sectors was also present. All participants were interested in how businesses are started, because of the lack of jobs suited to women's requirements, structural unemployment, and the shift from a centrally planned economy to capitalism. Conditions under capitalism are particularly difficult for women from former socialist countries who had been used to being employed, due to the high employment rates for women in these countries. Women for whom it used to be normal to work in the areas of technology, engineering, or natural sciences are facing a special phenomenon entailed by the new economic order: gendered segregation on the labour market by profession.

What all approaches to solving these issues had in common was the need to overcome the social barriers women are facing. Women are at greater risk of unemployment than men and they face additional barriers due to their social responsibilities as mothers, wives, and daughters. Since women are more likely to be responsible for taking care of the family, they are obliged to make sure that their families and children are taken care of before they go to work or think about starting their own business. As a consequence and against the backdrop of a general process of economic restructuring, more and more women who have a recognized degree also have to undergo retraining or further training. The chances of being integrated into the labour force are particularly poor for women over 40.

All projects/approaches represented agreed that self-employment does not work for all women; rather, the individual's professional orientation, her preparation for, and her suitability to self-employment must be scrutinized. Women should also get a chance to obtain practical experience and to attend continuing education courses that aim at social and professional integration.

Addresses of contact partners and of Web sites offering practical examples of the issues mentioned above and taking into consideration the special conditions for female self-employment were exchanged, as were approaches helping unemployed women start a business.

The chairwoman related her experience with her work for the Initiative Selbständige Immigrantinnen (I.S.I., an institution preparing immigrant women for self-employment) and explained that there was a need to offer support during the first three years of self-employment in the form of, for instance, professional advice in times of a crisis or access to interim financing.

Micro-loans have also been a political issue for quite some time, but this approach also requires consultation and mentoring in order to help women get settled in sustainable self-employment.

The following Web sites were recommended for further information:

- *Association pour le Droit à L'Initiative Economique (ADIE)- www.adie.org*
- *International network of social finance organisations – www.inaise.org*
- *Centre de Promotion de l'Emploi par la micro.entreprise (CPEM) www.cpem-marseille.com*

Workshop II: „Do women start their businesses differently – what is the situation like in other countries? “

The workshop participants were from Germany, Turkey, Hungary, and Poland. After a brief round of introduction, they examined the practical steps in the process of starting a business and the start-up conditions in the different countries.

Budapest

- Emotional and financial support from the family
- Financing provided by private parties
- Situation for women starting businesses in rural areas different from situation in the cities
- Shift from dependent employment to more and more bogus self-employment
- Social insurance is expensive for the self-employed, too
- NGOs support people wishing to start a business in the cities
- Training for business founders is only offered once they have started their business

Warsaw

The “learning by doing” approach is prevalent, i.e., there is no extensive planning phase before a business is started, almost no seminars are offered to prepare the entrepreneurs, and support is only sought once the business has been started.

The difficult economic situation is a major reason for starting a business. Women are fully accepted by society as entrepreneurs, but they face practical problems when trying to reconcile work and child care. On the other hand, traditional role models also act as a barrier: women are meant to stay at home. There is a lack of information about the requirements for and possibilities of founding a business, taxes are high, and legislation is complicated and sometimes confusing. It is difficult to obtain equity from the banks. Often family and friends provide the necessary financing.

Istanbul

For economic reasons, many women are forced to contribute to a family’s livelihood. Networking plays a prominent role and families are very cohesive.

Day care for children under the age of four is rarely offered. Instead the children are sent to babysitters or private day-care centres. Both options are very expensive, however.

In the course of the discussion, the Turkish delegation presented the “KÜP” project in more detail and answered the other participants’ questions.

Further information in English can be obtained under www.kuprojesi.org. The participants found this project interesting and raised the question of whether similar projects could be initiated in other countries.

The workshop’s chairwomen were able to answer some questions about the support instruments offered in Berlin from their own experience with self-employment. They also presented a “real” business plan, which is needed if you wish to, for instance, apply for public funds. This met with great interest among the participants.

In summary, the workshop contributed to establishing practical links that will help the participants in their search for contacts with research institutes in Berlin/Germany. They are looking for these contacts in order to initiate possible projects/comparative sociological studies about the situation of women/women entrepreneurs in different countries.

Berlin

A diverse range of support is available here, including start-up seminars and a longer preparatory phase for people planning to start a business. Much support is provided to unemployed people who wish to become self-employed. Publicly funded loans, including micro-loans, are available for this purpose. New types of micro-loans are being developed.

Workshop III: „Reconciling family obligations with self-employment“

The participants in this workshop were from Hungary, Poland, and Germany. They first explained what their expectations for the workshop were. They were interested in finding out what **instruments** are available in Germany to **support** working women. After a brief explanation of the Maternity Protection Law, child-rearing benefits, parental leave, and the right to a place in a day-care centre for one’s child, particularly for working women, it became obvious that there are only minor differences between Hungary and Germany. It also became clear that existing support measures are tailored more to women in dependent employment than those who are self-employed.



The group soon agreed that one of the main problems in the attempt to combine family duties and self-employment is the question of **role conflicts**. It is difficult for a woman to reconcile her role as a mother and wife with her role as an entrepreneur. Role conflicts can be solved only partially by time management – a solution that is often suggested. These role conflicts arise from the idea of **preserving values** in both the family and society. The question of how fathers could also in part assume the role of the mothers and thus support them and of how important a mother’s permanent “presence” is for children was also discussed. Men would have to give up certain “**privileges**” if parents’ roles were to change. The family would benefit from this renunciation in terms of a change in the woman’s role - she would become her husband’s “partner”, rather than “service provider” - and because the family’s income would most likely increase.

In the end, what is needed is a **change** in the **attitude toward values**, which can only be brought about in cooperation with men. Housewives and mothers play a secondary role in society and have no special status. A housewife and mother must first take care of her children; everything else is less important. The different roles should, however, be recognized as being equal, and this equality should be mirrored in society. This would mean that men would have to assume the same attitude towards values and their preservation as women, otherwise there will be no equality of roles.

In conclusion, the participants agreed that this issue was a societal conflict and that woman have been left with responsibility for finding a solution. However, it would be necessary for all of society to participate in the process of finding a solution, which would also require state support.

The following solutions were proposed:

- Taxes should be raised that help provide adequate support for parents during parental leave (parental leave tax),
- Existing attitudes should be exposed and efforts should be made to change these in order to improve the situation for working mothers,
- Seminars for women starting businesses should be offered that address this problem and take it seriously,
- Special services must be offered for people in self-employment that take into account their working hours, e.g., child care
- A debate should be initiated about the way a woman's role is perceived and what it means to "live up to" the requirements of one's role.

The **results of the workshop** can be summarized as follows:

- Being a **woman makes more of a difference than being Hungarian or German**.
- Problems for Hungarians and Germans are surprisingly similar.
- „I'm responsible for changing my situation“.
- The situation may change only slowly, but it can change, and there are good examples of this.
- Women should turn to women's initiatives to obtain support.

And an issue for further debate was raised: "How do we make men become interested in processes of change?"



Workshop IV: "Inter-European networks – How can we establish them?"

The participants were from Poland, the Czech Republic, Hungary, and Germany. The discussion was initiated with a presentation of...

...the term "networking":

Networking in general means an exchange of ideas and experiences and is based on the principles that people who know one another help one another.

Networking means using one's own creative skills in order to help others attain their goals. It means that someone establishes a well thought-out network of people that helps her pursue her goals ... and the network does not expect a service in return!

Networking requires both integrity and responsibility. If one member of the network helps others to achieve what they want, each member will in the end get what she herself is looking for.

A network has the following internal structure:

- Relationship pool: The number of relationships that a person currently has, used to have, or would have to activate
- Common basic intention: Selection of a certain number of partners from the relationship pool who have the same aim or goal
- Specific trigger: Activates the relationships and thus the network for a certain period of time

Networks are:

- loose links between many different people
- without hierarchy or hub
- without a fixed period of existence
- made up of reliable relationships
- partnership and trust

The idea of a network is a potentially endless structure of loosely knitted connections – loose enough for autonomy – and of closely knitted links for solidarity, cohesion, and relationships.

The most important rules in a network

Defining common goals.

Examining what each member can contribute to the network – competencies, skills, knowledge.

Comment:

It became obvious during the discussion that terms and ideas such as networking and networks are not very common in the accession countries. We were not able to discuss these topics on a theoretical level to the extent needed. Rather, we worked along the lines of existing experiences and practices.

In what type of NETWORKS have the participants been involved?

- Working groups,
- Job-based networks,
- Women's associations,
- Networks of businesswomen,
- Citizens' initiatives
- Cultural networks.

What are the NETWORKS' goals?

- Receiving EU funds,
- Exchanging information and tips,
- Improving the flow of information,
- Receiving support for structural issues,
- Solving current problems,
- Formulating political demands.

Participants' suggestions for future fields of action to be developed:

- Creating inter-European networks with the help of the following measures:
 - 1) How is gender mainstreaming being introduced in the new EU member states?
 - 2) Follow-up conference in one of the other partner cities
 - Joint applications for support for the conference to the EU,
 - Distributing the conference documents in advance by e-mail.
 - 3) Continuing education project "woman entrepreneur as a profession"
 - Joint application submitted by several countries in order to promote the founding and consolidation of women's businesses
 - Germany should coordinate the application process.
 - 4) Promoting economic relations with the participating countries
 - Exchange of women entrepreneurs
 - Organizing reciprocal visits to the women entrepreneurs' home cities.
- Development of a mutual web page of the participating projects and entrepreneurs in order to exchange information, to exchange with existing networks and to further share experiences

Comment:

The participants very much wished to continue and further expand their contact. The proposal to hold a follow-up conference in one of the other participating countries met with approval from all sides. The participants from the accession countries need assistance with their applications for European Community programs. They would like to submit joint applications with assistance of Berlin.

Outlook / Summary

by Birgitt Wählisch

The conference on “Best practices – supporting women entrepreneurs in Berlin and its partner cities,” held in Berlin from 1 to 3 December, was a successful exchange of experiences across national borders. Getting to know the situation of self-employed women in the participating countries was the main focus of the conference. In addition to a description of the different situations, a number of projects for the promotion of women entrepreneurs in Poland, Hungary, the Czech Republic, and Turkey were presented. During on-site visits, the participants from Berlin’s European partner cities were able to acquire new ideas, establish contact with projects in Berlin, and find answers to many practical questions.

In principle, the specific problems of women entrepreneurs turned out to be quite similar in the different countries. The following issues apply to all countries involved in the conference:

- less women than men found new businesses,
- for women, access to equity is more difficult,
- women tend to start smaller businesses,
- segregation on the labour market can also be found in the start-up sector, i.e., women tend to found fewer businesses in the production-related and technology-oriented sector,
- women have to deal with the specific challenges of combining family duties and their jobs.

The different projects presented focussed on the issues mentioned above. Of course, the way priorities are set depends heavily on the general economic and social situation in the specific countries. The participants from Istanbul, for instance, explained that in their country relief projects to fight poverty and illiteracy have priority over the goal of equal opportunity in the area of founding businesses.

Getting to know one another and exchanging ideas and experiences were the most common expectations that the participants had of the conference. This type of encounter played a vital role in the plenary sessions, the workshops, and also the informal discussions. Thanks to the diverse opportunities to establish new contacts, all participants were able to take home many new insights.



Only a few of the conference participants were familiar with the European support instruments from their own experience. A majority of the delegations therefore became acquainted with these support measures for the first time. The foundation for staging a joint project was laid in this context. Initial plans were made during the conference. Cooperation will be further expanded and planned in more detail in a second step. The difference between developing a joint project and the participating entrepreneurs’ desire to establish cooperation at the business level became particularly apparent. Greater attention has to be paid to this difference with regard to future developments in the cooperation for which the foundation has been laid.

The participants emphasized that it was important to them not to let this conference be a one-time event, but to continue their exchange of ideas and experiences in the future. To this end, they were very interested in the topic of networking. The list of e-mail addresses that was drawn up could pave the way for achieving this goal. The participants also indicated that they would like to further pursue their exchange via a Web site and during more conferences of this kind, if possible, also in other countries in order to further get to know one another and to develop the options for joint activities.

Reception in the Berlin Town Hall on 1 December 2003



Mayor and Senator for Economics, Labour and Women's Issues, Berlin Government, Harald Wolf, welcomes the participants of the conference from Budapest, Prague, Warsaw, Istanbul and Berlin.



Mayor and Senator Wolf together with the Consul General of Turkey in Germany, Mr. Durusoy and his wife and Turkish women entrepreneurs



The Hungarian delegation



Participants from Poland

Practical Examples: Presentation from women entrepreneurs in Berlin, support and consulting institutions as well as innovative projects, which promote women entrepreneurs

First Focus: Investment and Capital Needs

Place: Investmentbank Berlin

Speakers: Barbara Hedke, Goldrausch Frauennetzwerk e.V.; Doris Meier, Arbeitsamt Berlin Süd (Labour Office Berlin South); Renate Loga, IBB Investmentbank Berlin

Participants: Mrs. Wawdysz, Berlin; Mrs. Cicharska, Berlin; Mrs. Puchalska, Warsaw; Mrs. Socalova; Prawda; Mrs. Grochowska-Zierski, Warsaw; Mrs. Przybylo, Warsaw; Mrs. Goreck-Pajack, Warsaw; Mrs. Cetlova, Prague, Mrs. Wittgen, BGZ

Summary:

As it is of great interest for women entrepreneurs and women beginning to start a new business the question of investment and capital needs is of great interest, these group enjoyed great popularity. The participants could inform themselves extensively about financial support for women entrepreneurs in Germany. Thanks to a well-balanced depiction of governmental (Labour Office Berlin South) as well as non-governmental (banks, Self-help groups of women) programmes and instruments to support founders they were able to gain insight into the spectrum of financial support in Germany. Especially the Polish participants had noticed the variety with great astonishment. They wished for such supports in Poland.

Second Focus: Coaching and Training for Women Entrepreneurs

Place: I.S.I. Initiative of Self-Employed Women Immigrants

Speakers: Mrs. Behrendt, district administration Marzahn-Hellersdorf; Mrs. Skrzeczek, Akelei e.V. (registered association) - Career planning for women; Mrs. Cummerow, economista e.V. (registered association); Mrs. Unal, I.S.I- Initiative of self-employed immigrants

Participants: Mrs. Dolezelova (Prague), Mrs. Fabisiak (Warsaw), Mrs. Stribrna (Prague), Mrs. Tomaszewska (Warsaw), Mrs. Siarkiewicz, (Warsaw), Mrs. Sajgal (Budapest), Mrs. Steinberg (Budapest), Mrs. Nagy (Budapest), Mrs. Koscielska (Warsaw), Mrs. Reich (Senate Department for Economics, Labour and Women's Issues, Berlin)

Summary:

The participants were introduced to institutions in Berlin, that offer support and consulting to women entrepreneurs. The first focus was on the project "HABOUR" of the Marzahn Women and Girls Association. It supports women entrepreneurs with low cost business space, consulting, discussion forums and general help in starting a business. The second focus was on the Akelei Association, that offers training, consulting and monitoring for women founders. The group continued by hearing the third focus on Economista Association, offering courses for women in many relevant topics, such as marketing, financial planning, management etc. Lastly, the group was introduced to the ISI Association, an organization for self-employed women immigrants.

Third Focus: Innovative Projects to Support Women Entrepreneurs

Place: Chamber of Commerce and Industry (IHK), Fasanenstr. 88, 10623 Berlin, Room IC 04

Speakers: Mrs. Dr. Brickwell, IBB - Investmentbank Berlin; Mrs. Beyer, BGZ (Equal-Project: ProInteCra - Integration of Immigrants in Trade); Mr. Kunz, IQ Consult (Equal-Project: Compound Enterprise – Young adults on the way to Independence)

Participants: Mrs. Wosniakowa, Warsaw; Mrs. Svastics, Budapest; Mrs. Kuslowska, Warsaw; Mrs. Przybylo, Warsaw; Mrs. López, Berlin; Mrs. Zoltan Szalay, Budapest; Mrs. Zsuzsa Szalay, Budapest, Mrs. Krzekotowska, Warsaw; Mrs. Staib, BGZ

Summary:

Three speakers presented their projects in the field of business start-up. Participants had the opportunity to ask questions after each presentation. The discussion was very interesting and vivid, also between the participants. Especially financial and creative opportunities, revealed by the different programs presented, inspired the participants.

First Focus: Investment and Capital Needs

GOLDRAUSCH Women's Network Association Berlin

Bare facts: Goldrausch is an independent feminist funding network that uses donations and membership dues to support women's projects and businesses in Berlin. Around €788,000 in the form of interest-free loans or grants has been spent so far to help more than 434 women's projects and businesses (and since 1991 in all of reunified Berlin). Compared to public funding programs or bank loans, these are modest sums. They are of enormous significance to women's projects, however, since they are often the only available source of funding.

By concentrating on small businesses, which are of less interest to traditional investors and to banks, GOLDRAUSCH addresses what the European Venture Capital Association referred to as a huge discrepancy in the funding available to new businesses. In times of high interest rates, a sluggish economy, and record failure rates for small businesses, access to affordable capital is more important than ever for new businesses. (*The Wall Street Journal Europe*, 19 February 1993)

What is GOLDRAUSCH Women's Network Association?

The association GOLDRAUSCH Women's Network Association was founded in 1982 by committed feminists in Berlin. Its goal is to help women entrepreneurs both get started and make new investments using interest-free loans. In addition, grants for activities focusing on women's issues can be applied for.

How is GOLDRAUSCH Women's Network Association funded?

GOLDRAUSCH Women's Network Association is funded by membership dues and donations. Women who want to support women and women's projects can become members of GOLDRAUSCH, and women's projects can also join the association. The minimum monthly contribution is €5.50 for individuals and €3.00 for organizations. We would, of course, be delighted if you would like to contribute more. GOLDRAUSCH Women's Network Association does not receive state support of any kind. Rather, it is funded entirely by membership dues and donations, making it unique in Germany.

How does GOLDRAUSCH Women's Network Association work?

GOLDRAUSCH Women's Network Association consists of two bodies, the executive board and the advisory council. GOLDRAUSCH is a regional operation, which means that applicants must work in Berlin. Applications for loans and grants can be submitted to GOLDRAUSCH Women's Network Association; there is no prescribed form for these applications, but adequate information about the proposed project/plan must be provided. The advisory council meets every first Wednesday of the month and discusses, reviews, and decides on applications.

Can any woman entrepreneur apply for a loan?

In compliance with the association's founding idea, only women may be a part of the business that is being started. The association made a conscious decision in this respect in order to ensure that only women benefit from these loans. You can find the criteria for loans and grants on our Web site.

What services does GOLDRAUSCH Women's Network Association offer?

GOLDRAUSCH Women's Network Association offers members a special service. GOLDRAUSCH has entered into agreements with two printing shops: members receive a discount on flyers, invitations, posters, and even books. At least twice a year, members are sent information about the association's activities.

What else is a part of GOLDRAUSCH Women's Network Association?

Two other projects are a part of GOLDRAUSCH Women's Network Association the GOLDRAUSCH artists' project and GOLDRAUSCH "KonTour." GOLDRAUSCH "KonTour" designs projects and qualification measures for organizations offering education and training for women in Berlin, taking the support programs in Berlin, Germany, and the European Union into account. This project is funded in part by the Senate Department for Economics, Labour and Women's Issues. The GOLDRAUSCH artists' project offers courses that teach women artists what they need to know about starting and consolidating their own businesses. These courses are offered once a year. An exhibition featuring the work of these artists takes place at the end of the course and has become a popular event on Berlin's cultural calendar. The project is financed by the Senate Department for Economics, Labour and Women's Issues and the European Social Fund (ESF).

What has GOLDRAUSCH Women's Network Association supported in the past?

Over the years, GOLDRAUSCH Women's Network Association has paid out around €228,000 in grants and €560,000 in loans. Because of the increasing cuts in funds provided to women's projects, GOLDRAUSCH is receiving more and more requests for funding for women's project activities. For instance, we have approved grants to rent space for events, for flyers and posters, and even for computers. The loans, too, have gone to women working in very different sectors: e.g., women's bookstores in Berlin, a women's publishing company, a natural foods store, hairdressers and goldsmiths, cafés and restaurants, and even the field of erotica.

Can I work with GOLDRAUSCH Women's Network Association?

GOLDRAUSCH Women's Network Association elects a new executive board and advisory council every year. We welcome any woman who

- wants to get to know the association's work from the inside
- has always wanted to become involved in supporting women's issues
- enjoys developing and implementing new ideas
- wants to use her own skills to help other women

In addition, GOLDRAUSCH has also established an "Arbeitsgemeinschaft Öffentlichkeit" (Public Relations Working Group). Women who enjoy the creative work of writing articles, organizing parties, and advertising can get involved in this group.

How do I become a member of GOLDRAUSCH Women's Network Association?

Download the membership form, fill it out, and send it to GOLDRAUSCH Women Network Association. By joining us, you are supporting a unique idea. Your membership dues help to keep women's projects alive in Berlin and help women take the plunge into self-employment.

Agency for Labour Berlin-South 96

The labour office introduced support and instruments to promote entrepreneurship of unemployed women.

1. Short balance in numbers – How do labour offices support potential women entrepreneurs in Berlin?

- January - October 2003:
Labour offices supported more than 13 000 women and men financially when stepping out of unemployment into self-employment.
- 32 percent where women = approximately 4 300 unemployed women have obtained support services from labour offices in Berlin.
- Aid is given not for investments or to cover the costs of materials, but for living expenses and social security as a "push" during the first phase of starting a new business.

2. Which instruments are available according to the Code of Social Law III (Employment Promotion Legislation; "SGB III")?

- **Bridging Money ("Überbrückungsgeld")**
Precondition is that the person has paid into the social security system before getting unemployed. Amount: Same as the unemployment benefit or unemployment support plus allowance for the private pension insurance, sickness allowance, and compulsory long term care insurance (68.5% or 42.5 % depending on unemployment benefit or unemployment support).
Duration: 6 month
Example: if the unemployment benefit amounts 800 €, the Bridging Money would be approximately 5 300 €.
- **Start-up allowances or „ICH-AG“ ("I - Consortium")**
New since the year 2003; support for 3 years.
Precondition: Fringe benefit remuneration according to SGB III at the labour office is needed.
Level and Length: 600 € monthly in the first year,
360 € monthly in the second year, and
240 € monthly in the third year.
Notice: Not more than 25 000 € income per year may be attained.
It serves above all the social protection (compulsory annuity insurance, health insurance, compulsory long term care insurance, accident insurance).
- **ESF Coaching - Means**
In the first phase of entrepreneurship means of the ESF are available for accompanying assistance, e.g. business advising.
Amount: maximum 1 500 €
- **Seminars for Business Starters**
Munitions for successful founding,
For participants free of charge, labour offices carry costs,
Support is possible for a maximum of three weeks.

3. Extent of financial services - Labour office Berlin South as an example

January - October 2003: 1 730 sponsorships, percentage of women approximately 30 %
Amount: 13.5 Million € for Bridging Money and entrepreneurial allowances, 165 000 € for coaching

4. Which women participate?

- For most women the step towards self-employment is an alternative to unemployment. They come from all branches with differing work biographies.
- The Berlin labour market is very complicated – not sufficient employment with compulsory insurance coverage, high unemployment.
- These women have bravery, take a lot of risks, often have children and family and carry a special responsibility.
- Some examples of the structure
Of these 4 300 women in Berlin:
 - > 480 are over 50 years old,
 - > 200 are under 25 years old,
 - > 730 are since more than a year unemployed,
 - > 23 come directly from raising children.

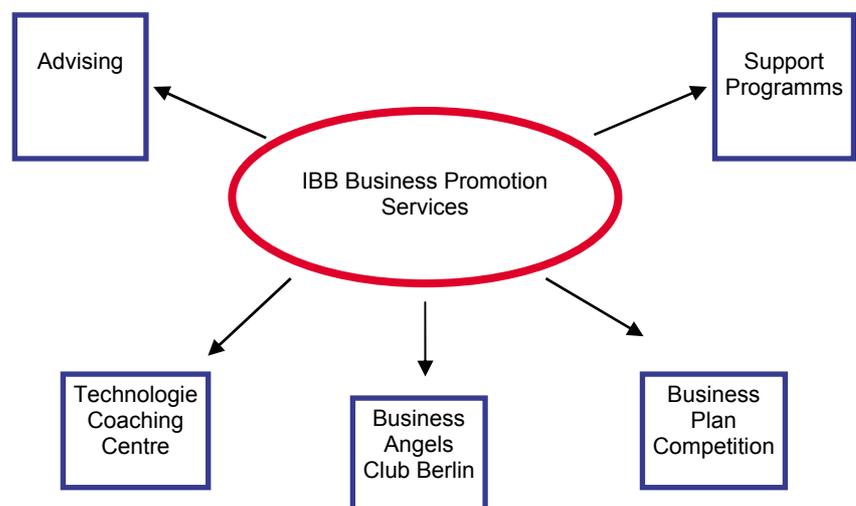
5. Possible services of labour offices for women entrepreneurs (after start-up)

- Labour offices don't offer economic development, but aid for the development/expansion of a business is possible.
- For example:
Employment allowances for new start-ups (within the first two years),
Integration grants.

IBB- Investmentbank Berlin: Business promotion services provided by IBB – Financing options for start-ups



Business Customer Service Centre (Kundenzentrum Wirtschaft)
Bundesallee 210, 10719 Berlin
Phone: (0 30) 21 25 - 47 47 (Hotline)
Fax: (0 30) 21 25 - 33 22
www.investitionsbank.de
kundenzentrum.wirtschaft@investitionsbank.de;



What we do

- General advising
- Advice on funding
- Assistance with questions about business plans
- Assistance with submitting an application
- Tips on finding network partners

Basic conditions of support

- Partial financing
- Maximum available public funding is usually 75%
- Berlin location required for state programs
- Depending on program, application must be submitted to borrower's own bank or to the institution providing the support
- Application must be submitted before project begins

Financing or subsidy options in general

- Loans: KfW Mittelstandsbank (SME Bank), IBB, one's own bank
- Grants: IBB, other institutions
- Participating interest: Venture capital firms, IBB

Source of funding

- The federal state of Berlin
- The German government
- The European Union: European Regional Development Fund (ERDF), European Social Fund (ESF)

The most important lending programs for new businesses

- ARP (Berlin's framework program for labour market policy) loans : up to €15,000; application submitted through IBB
- Micro-loans from the Mittelstandsbank: up to €25,000; application submitted to borrower's own bank or IBB
- Start-up funding from the Mittelstandsbank: up to €50,000; application submitted through borrower's bank or IBB
- ERP equity capital assistance program (EHK) and the ERP business start-up program; business loans: for large projects; application submitted through borrower's bank

| | <i>ARP loans</i> | <i>Micro-loans</i> | <i>Start-up funding</i> |
|--|--|--|--|
| Who is eligible for support? | Unemployed persons, persons soon to be unemployed, and cooperative associations located in Berlin and planning to hire in Berlin | Individuals, especially unemployed persons, foreign nationals, and immigrants. The business to be funded may be planned as a second job at first. | People starting new businesses in the area of trade and industry and in the professions. The business to be funded may be planned as a second job at first. |
| What can be funded? | Investments and operating funds for a maximum of 6 months, based on the business's liquidity plan | Investments and operating funds for a maximum of 6 months, based on the business's liquidity plan | Investments and operating funds for a maximum of 6 months, based on the business's liquidity plan |
| How is support provided? | Loans of usually up to €15,000 for individuals 10-year term, including a 2-year grace period for repayment Interest: 3.5% nominal, fixed 2% processing fee (to be paid before money is received) No collateral for individuals | Loans of up to a maximum of €25,000 5-year term, including a 6-month grace period for repayment Interest: 8.90% nominal, 9.20% effective (as of 24 Oct. 2003) Paid out: 100% 80% release from liability is mandatory, but collateral customary in banking can also be required | Loans of up to a maximum of €50,000 10-year term, including a 2-year grace period for repayment Interest: 6.95% nominal, 8.02% effective (as of 24 Oct. 2003) Paid out: 96 % 80% release from liability is mandatory, but collateral customary in banking can also be required |
| What requirements must be met in order to receive support? | Sector eligible for funding Economic feasibility of business plan Sector-specific and business qualifications of business founder(s) Formal application submitted before beginning of project | Maximum external financing required: €25,000 Economic feasibility of business plan Sector-specific and business qualifications of business founder(s) Application submitted before beginning of project | Maximum total financing required: €50,000 Economic feasibility of business plan Sector-specific and business qualifications of business founder(s) Application submitted before beginning of project |



Info-Centre of the KfW Mittelstands-bank (SME Bank):

Tel.: (01 801) 24 11 24

Advising centre

Behrenstrasse 31, Berlin-Mitte

To make an appointment:

+49-(0)30-2 02 64 51 87

www.kfw-mittelstandsbank.de

Faxback number for information on terms and conditions:

+49-(0)69-74 31 42 14

| Schwerpunkt | Idee und Gründerteam | Marktanalyse und Marketing | Unternehmen und Finanzplanung |
|-----------------|--|--|--|
| Einsendeschluss | 22.01.2004 | 18.03.2004 | 19.05.2004 |
| Prämierung | Februar 2004 | April 2004 | Juni 2004 |
| Preisgeld | 1. Preis 3.000 € 2. Preis 2.000 € 3. Preis 1.000 € | 1. Preis 6.000 € 2. Preis 5.000 € 3. Preis 4.000 € | 1. Preis 15.000 € 2. Preis 11.000 € 3. Preis 8.000 € |

Second Focus: Coaching and Training for Women Entrepreneurs

District Administration of Marzahn-Hellersdorf, Berlin (Bezirksamt Marzahn-Hellersdorf)

Services and supervisory offers for women entrepreneurs

Liane Behrendt, Equal Opportunity Commissioner, (district administration of Marzahn-Hellersdorf, Berlin)

Allow me to introduce myself. My name is Liane Behrendt and I am an equal opportunity commissioner of the district of Marzahn-Hellersdorf. I have been asked to introduce to you today a district project that promotes women entrepreneurs beyond the usual offers of district administrations. Like in other Berlin districts it is the duty of the economic office to run various gender-neutral programs for female and male entrepreneurs. Beyond that Marzahn-Hellersdorf has been successful bringing along a district centre for female entrepreneurs, which has just celebrated its opening.

With the preparation of today's speech I became aware how long this path was that my colleges had taken already before the fusion of the two districts – the path was long and full of hurdles.

I would like to introduce to you the **project of the Marzahn Women and Girls Association—the HARBOR.**

In the middle of 1997 the Marzahn Women and Girls Association accepted its work, by women for women, in a former nursery - initially on 173 m² of over 2000 m². Ideas were developed, partners looked for, and funding for the refurbishment of the space was needed. The building is found less than 100 meters away from one of a few Quarter Management Areas in the eastern part of the city.

In order to receive from resources of the Senate Department for Urban Development; here the "Social City – residential environmental measures for the large eastern settlement" - reconstruction resources for a "house for women and girls and a centre for women entrepreneurs". For the goal to be achieved it needed a clear political commitment of the former district administration of Marzahn. Not until three years later, in the middle of the year 2000, this could be achieved. The district secured for the women a 10-year rental contract with freedom from rent without service costs for this time period.

From then on the path was free for the refurbishment of the building and the conceptual further development of the HARBOR-project. The interior construction ended up costing approximately 1,5 Million DM (0,75 Million €), and it allowed handicapped access for women's entrepreneurial projects to the space. In the second step of construction the roof and outer façade were refurbished for additional 500,000 €.

Our partner here is the city development organization STATTBAU Ltd. The district administration participated with contributions for the building construction to reduce the costs.

After the fusion of the districts of Marzahn and Hellersdorf the current district administration took on the legal responsibilities. The budget situation of the state had however further worsened and the political commitment of the district administration of Marzahn was not assured.

So there were new blocks to clear from the path. At the same time this was also the time that I got to know the women who wanted to construct a centre for women entrepreneurs. Then it was again time to find partners that would support this plan both at the district level as well as at the state level.

Another year passed until the current contract signature for a 10-year rental contract was formed and with it the creation of favourable conditions for women entrepreneurs.



Frau Behrendt (Mitte) mit Unternehmerinnen aus Berlin

The next step pertained to the inner design of the project. In cooperation with the non-profit organization TÜV Bildungswerk mbH (technical training work Ltd.), the proposal for the sponsoring of a pilot project in the framework of a commitment of technical help from the EFRE for the objective 1 region of Berlin was presented in the summer of last year. You may know the TÜV at the mostly only as a technical service provider. The TÜV Bildungswerk, a subsidiary of the TÜV Academy Ltd., had established itself for many years in the fields of training and further education.

The project – WOMEN CAN DO IT – aims at strategic advising and coaching for women entrepreneurs and small businesswomen in networks.

The unique situation of the house, the union of for- and non-profit organizations for the cause of women, forms the condition for the desired network structure. The house offers the possibility to integrate social services such as childcare.

Offers:

1. Coaching and consulting from women entrepreneurs and small-business owners, training and seminars to accompanying consulting in the phase of the starting of a new business and in all fields of running a business; corporate marketing; conflict solution strategies as well as the building of a network.
2. Eight women entrepreneur forums should create optimal conditions for the start-ups as well as to women business owners in crisis situations.
3. Under aegis of the municipal councillor for economics, Dagmar Pohle, once a month public discussion rounds (“RE(E)DERE!-evenings”) take place. Thus a many year tradition of entrepreneurial women discussion rounds that the participants known from other Berlin districts could be carried on.
4. The project is scientifically accompanied by the chair of general business studies and marketing at the FHTW (University of Applied Sciences Berlin), who’s “Start-Up Information Centre” supports the women business owners with the formulation of sales and marketing concepts.

After the end of the 2 years of support the concept of the HARBOR - centre for women entrepreneurs - should be so far developed that the centre management can go further without public assistance.

On what conditions can women start their own business?

The new women entrepreneur centre on Schwartzburger Street commands over office space in the size of 920 m² and is with an initial rent of 1 € per m² very favourable. The offer focuses primarily on women entrepreneurs and small business owners from the service field and should in particular offer women in the eastern part of the city an environment to begin the journey to economic independence. In the 2-month phase before the official opening, seven women entrepreneurs had already settled themselves. Between the district administration and the “Marzahn Women and Girls registered association” a scaled rent was agreed upon. Every entrepreneur pays in the first year 1 € per m² plus additional costs. The rent will rise by 0,55 € per m² every year. When the women settle themselves at another place, the used space returns to be available for an entrepreneur at 1 € per m². Every entrepreneur closes her rental contract with the Marzahn Women and Girls registered association, while the district administration remains the owner of the building.

I hope that I can make it clear, that it required many partners in order to bring this project along its way. A 10-year rental contract for a women’s project that unifies non-profit work and promotion of women entrepreneurs under one roof is an exception in Berlin.

I would wish that also for other women’s projects these types of favourable conditions could be agreed upon. Worryingly, I see the claim not to forgo rental incomes from public real estate properties, while grants for women are being drastically cut.

If you are interested in the project presented, we have some flyers available for you. Beginning in January 2004 you can get a picture for yourself in the truest sense of the word by accessing the information on our website of the centre for women entrepreneurs (www.hafen-frauenzentrum.de/grz.htm).

I thank you for your attention!

HABOUR – Centre for Women Entrepreneurs

Centre for women entrepreneurs in Marzahn: A safe harbour for women entrepreneurs:

On 05.11.2003 the HABOUR – Centre for Women Entrepreneurs opened on Schwarzburger Str. 10, 12687 Marzahn. It is the fourth centre for women entrepreneurs in Berlin. Women entrepreneurs and young business women can find, on a total space of 920 square meters, low priced rents and many consulting offers for their first steps towards economic independence. During the two-month phase before the official opening, seven women have already settled in.

Administrator of the HABOUR – Centre for Women Entrepreneurs is the non-profit organization TÜV Bildungswerk (TÜV Training Work), a subsidiary of the TÜV Rhineland Berlin Brandenburg. The Senate Administration for Economics, Labour and Women's Issues supports the project for two years with 485.000 € (75% of it comes from the European Fund for Regional Development). The centre for women entrepreneurs offers individual coaching and advice for women entrepreneurs. In forums the women can inform themselves about topics such as "knowledge management" or "network building". The chair of general business studies and marketing of the FHTW Berlin (University of Applied Sciences Berlin) accompanies the HAFEN academically.

Senator Harald Wolf on the topic: "We want to encourage more women to build themselves a financially independent existence. HABOUR is an innovative and interesting project, because it supports women entrepreneurs with a holistic approach that integrates advising along with social services such as childcare. I hope that from HABOUR soon a whole fleet of centres for women entrepreneurs will break out in the Berlin economy.

Source: www.berlin.de/landespressestelle/archiv/2003/11/05/16299/index.html

In those centres for women entrepreneurs the women that chance to make the step into self-employment come upon good conditions for entry into the market.

Favourable initial rents and a comprehensive advising program are the two pillars of the project. Wolf ranks these as particularly important, so that the businesses are stable. Now there are four centres for women entrepreneurs in Berlin. Because of the sound foundation of the project it is valued as an example for the promotion of economic activities in Berlin.

This centre is supported by the Senate Department for Economics, Labour, and Women's Issues and the European Funds for Regional Development. It is invested in a way that it can carry itself on after two years.



Dr. Steffi Zoor from TÜV Bildungswerk, Project Leader Ines Hecker, municipal councilor for economics of Marzahn-Hellersdorf Dagmar Pohle and Senator for Economics, Labor and Women's Issues Harald Wolf (from left to right) steer the center for women entrepreneurs into the Marzahn "HARBOUR".

The service offers stretch from the first idea to the start-up of the business. But also for existing entrepreneurs there are considerable training offers. They can be accomplished also with the "House of Business Partners". As a special feature for the entrepreneurs, after school child care or recreational programs for older children are offered.

Seven women entrepreneurs from the service field have already rented a space in the initial phase of the project, including a painter, a quarter service, a lawyer and a psychotherapist.

Experience shows that women starting a business are more successful than men. This can be attributed to better preparation by women. But with regards to the allocation of credit, women are handled in a discriminatory manner. That should change in Berlin through the founding of a bank association, which should engage itself exclusively with credits for small and medium sized businesses. The success rate of women is higher. The banks must also recognize that.

Text und Photo: PR-Agentur Wortsalat,
Klaus Teßmann, www.berliner-wortsalat.de
Source: <http://www.linie7.de/berichte/cp227.php4>

Gründerinnenzentrum Hafen,
Schwarzburger Straße 10,
Phone 93 66 99 28,
e-mail: ines.hecker@de.tuv.com

Akelei Association

Akelei e.V. – Career planning with women. Akelei e.V. assists women with questions of starting a business, consolidation, marketing, and strategy development. Speaker: Mrs. Skrzeczek, Rhinstr. 84, 12689 Berlin, Phone: 030 – 54 70 30 48, E-mail: Akelei-@t-online.de, Internet: www.akelei-online.de

Entrepreneurship through women

For over twelve years the Akelei Association has facilitated career planning with women, business start-ups and entrepreneurship in small businesses and is confronted with the personal, technical, and financial problems that come with founding a business. Our experience has shown that women, even in times of economic downturn, can take themselves out of unemployment and become self-employed.

As a support mechanism the Akelei Association has developed in Berlin a one of a kind building block system in order to lead women entrepreneurs through consulting, training, and monitoring to economic success. The path is rocky to economic success; therefore we place a great value on continual and competent monitoring. Stabilization and development of the business is the goal.

In the start-up phase entrepreneurial or conceptual advising as well as courses in the principles of self-employed existence are particularly relevant.

For women that have already started a business, security and development of their business stand in the foreground. Strategic, financial, or marketing advising and, if necessary, crisis advising are necessary.

The following can be selected out of a course program to consolidate fundamentals: sales training, basic accounting, PC-accounting with Lexware, advertising, rhetoric, telephone marketing, conflict management, NLP for entrepreneurs.

Normally our clients are not carrying out their great dream of their own business; rather they want to be economically independent.

They see entrepreneurship as a possible alternative to unemployment.

Through the complexity of the start-up, high demands are placed on the personality of the entrepreneur: strong self confidence, readiness to take a risk, the ability to communicate, to bargain, to sell, make decisions, lead co-workers, cope with defeats, not to give up etc.

A saying states it correctly:

***To be a businesswoman is hard.
She must think like a man,
look like a young girl
and work like a horse.***

Often women must grapple with additional family pressure.
One says not without reason:

***A man has his family behind his back,
A woman sits the family in her neck.***

Women start predominantly small businesses in the service sector. Many self-employed women possess sound training and industry knowledge (for example psychotherapists, psychologists, landscapers). For women with differing fields of expertise it is problematic to start. They must first acquire many technical skills (business ideas: boutiques and other specialized trades, catering, partnership agencies, secretarial offices). Apart from technical skills, business knowledge and entrepreneurial know-how are required. Particularly the later in regard to employee relations is difficult to learn.

An economically sustainable concept decides the success of the business: to find a gap in the intensively competitive market for a particular offer, to locate the target group and to tailor the service program to this group, to formulate a marketing plan in order to make yourself known and to bring the service to the customers, to choose the correct location as well as to draw up a financial plan that guarantees the profitability of the business.

Our clients are predominantly women unemployed or threatened by unemployment who possess only a small amount of capital and seldom possess securities. They predominantly start businesses in fields that have low start-up costs, so that the dispersion of low priced public credit is not lucrative for banks. The loans to start a new business according

to the Political Labour Market Framework Program is a state promotion and therefore lays under strong fluctuations and insecurity. Because of this for women entrepreneurs only support from the labour office is left – tide-over money or an entrepreneurial grant (“ICH-AG”). This means for most women that they must reach back for private financing.

That nevertheless many women take the step towards self-employment is an admirable and recognizable value, because the founding of small businesses by women is a burdensome and rocky path to become part of the praised middle class - the motor of the economy.

Concepts:

Akelei Association has existed for 12 years. The target group is women who want to start small businesses. They receive help to help themselves. Training is offered. The women entrepreneurs must take on the realization of the concept themselves. The following three modules are offered: Advising for self-help, trainings courses, and monitoring of the women entrepreneurs.

- 1.) Advising for self-help is for example: Entrepreneurial advising, discussion of the concept of entrepreneurship, marketing planning, financial planning, strategies for existing businesses, crisis advising (search for ways out) etc. Women often come back many years later for further advising.
- 2.) Training courses serve the preparation of starting a business, for example: Concept of entrepreneurship, marketing, financing, legal matters, self marketing, sales training, telephone marketing, creation of texts/advertisements/flyers, basic accounting and information technology, sales management, small talk, rhetoric, time management, letter and claim writing etc.
- 3.) Accompaniment of new businesses comprises of: Entrepreneurs breakfast, meetings with technical lectures (press work in small businesses, self marketing, finance), healthy balance for entrepreneurs, accumulation of debt and health, stress management, risk minimization through economic measures, emergency funds for women in emergency situations from donations to the advising of women in psychological or financial crises (app. 30 € per session).

Financing comes from the EU, the state of Berlin and participation fees from the participants (app. 35 € per course)

Many women entrepreneurs have a very good skilled training as a journalist, architect, interpreter, nurse, graphic designer, physical therapist, engineer, psychologist etc. and make themselves fields independent and self-employed in these fields. Further typical fields in which women start businesses are: dating services, recreation, office services, pedicures, beauty salons, health food stores, second-hand stores etc.

Women entrepreneurs must bring certain skills with them: a strong personality, good specified knowledge, good financial foundation, strong self-confidence and poise. With unemployed women frequently the problem is that their self-confidence has sunk due to being unemployed. For marketing and acquisitions good self-confidence is necessary. Women entrepreneurs must be willing to make decisions. Frequently too many products are offered in order to please every customer, out of worry that they are not pleasing them. Women entrepreneurs must bring a willingness to take risks and bravery. Frequently there exist fears of making decisions, becoming over indebted, or falling into poverty. It is important that they learn to deal with their employees. When a woman suddenly becomes the boss, she must make decisions, and also must be able to chuck someone. This is very hard for some. A high resilience is another condition (personal, familiar).

The women who come in are mostly well trained and have good specified skills but they are often missing entrepreneurial know-how (formation of a business concept etc.). Many times too little own capital is available. Consequently women start small businesses, which means these are very risky, and because of that there are problems getting credit from banks, thus it is difficult to start a business.

The women who are successfully starting a business must be strong, know where they can obtain financial resources and be able to further train themselves. The women obtain information about whom they have to turn to, and then they must do it themselves.

Akelei Association reaches women entrepreneurs, for example, over the Internet, the equal opportunity commissioner in the districts, the economic offices in the districts and mouth-to-mouth propaganda.

economista Association

Entrepreneurial classes on “Women business created by oneself”, tax questions, commercial law, accounting, and marketing



Ideas realized in action – About us

The Economista Association was founded in 1989 from women entrepreneurs in order to pass on to other women their technical knowledge and particularly their practical experiences of self-employment. Since then we offer an entrepreneurial course “Women businesses - created by oneself” of several weeks duration. It is tailored support and advising for women on the path of self-employment. We offer the chance to deal intensively with the idea of independence, with the juggling with economic and personal demands and to further develop perspectives for the business ideas. Since 2002 we offer seminars for women entrepreneurs and those who want to found. The goal of Economista Power Skills is to train more professional, independent women and to further develop their entrepreneurial skills.

Entrepreneurship course for women from women

Business and sales knowledge, corporate law and forms, cost counting and calculation, principles of accounting, marketing and advertising, financial planning, investment planning, taxes, business and personal security, communication and interaction training, human resource training, negotiations, personal management, personal aspects of starting a business, time management, dream vacations, money, business surveys, discussions with experts, group and one on one consulting.

Cost: only an example: 4 days a week, 9.00 - 15.00, 10 weeks, incl. reading material: 150,- €
The course is sponsored by the Senate Department for Economics, Labour, and Women's Issues and by the European Union (ESF).

Power – Skills Seminars: Women entrepreneurs on the rise

The Economista Association helps women that want to become self-employed with economic know-how and comprehensive preparation. Since the founding of the group in 1989 women entrepreneurs have passed on their specific skills and practical experiences with starting a business. Self-employment means also personal development. Therefore the course concept from Economista Association spans from business skills to “soft skills” such as communication, time and self-management and it caters to the specific needs of women.

New: Power Skills – Seminar for women entrepreneurs (and those who are interested).

Independent women can further develop their business power skills in the service sector, freshen up their fundamental skills and qualify themselves in specific areas:

- **Weekend seminars:** An expert from the Economista team offers the possibility to intensively dive into topic areas that are easy to forget in everyday life, but essential for the business development. The participants deepen their knowledge, develop ideas, test reactions; Productive exchanges of experience with other entrepreneurs and inspiring stimulations for the business will give the participants and their business new power.

Themes: Marketing communication in the service sector, a path to corporate design, accounting, effective customer acquisition and sales, business presentation.

- **Seminars on Monday evening:** In each seminar one aspect of the participants business work is illuminated: Due to the productive exchange of experiences with other entrepreneurs and the dialog with an expert from the Economista team the participants can obtain helpful suggestions and new power for their business.

Themes: Marketing strategy, self presentation, work with the media, advertising, a path to corporate design, taxes for the self employed and entrepreneurs, rental law, students & taxes, creative organization, insurance, how to master conflicts, copyright law

ISI Association - Initiative of self-employed women immigrants



Project efi – Entrepreneurship for Women Immigrants

A project from immigrants for immigrants to support and train towards self-employment and entrepreneurship.

ISI Association is a non-profit association by women immigrants for women immigrants. The training centres "**efi - Entrepreneurship for women immigrants**" is the project that the association runs. Crucial for the founding in 1991 was the increasing unemployment that was (and still is) particularly widespread among women immigrants. For the most part their educational degrees and work experience from their home country were not recognized or shorted in Germany. Their many talents, competencies and skills lay idle. This gap between qualifications on one hand, and chances in the local job market on the other hand is for many not only a painful experience, rather it also had as a consequence financial dependency on state institutions. Thanks to their intercultural experience and competence possessed by women immigrants, they have now a fine grasp for the changing needs of a society and can out of it – with effective support – develop innovative ideas and realize them entrepreneurial. Entrepreneurship often represents for women immigrants today the only possibility to find work and thus become economically independent.

The educational project efi applies to female immigrants who possess engagement, self-initiative, and who are orientated towards success. Per year approximately 25 women are trained in a full time class e.g. in the field of business (specialized for founders), computers, accounting, business German, intercultural and social expertise, rhetoric and communication. With the courses there are expert discussions about various topics. An important part of the training is the business surveys and a two-month internship that all participants make during the qualification phase. At the end of the training the students will have acquired not only the important business know-how, but also they will have worked on a detailed business concept. At graduation they obtain a detailed certificate.

The training concept is based on comprehensive research in the field of entrepreneurship and is constantly brought up to date based on new developments. A deciding aspect of the efi-concept is that everyone – the participants as well as the teachers – share the experience of being an immigrant, thus dealing with social, economic and cultural barriers in the society, and this brings closeness and bond between the learning and the teaching women. The teachers, who thanks to their self-initiative and professionalism succeeded in a foreign country, offer a model for identification – as models of independence in a wide sense – to the participants.

From the work of efi the necessity has arose to offer individual consulting in the fields of starting a business, which legal issues pertain to the women, or helping with financial questions.



Photo: ISI e.V.

It is self understood that entrepreneurship is an extremely difficult undertaking. Many women, who possess by all means skills, ideas, and know-how, are missing, for example, the necessary start-up capital. Therefore a wish of efi is to question the participants in order to determine their respective living situation, and to see to what extent steps towards self-employment are therefore allowed at all and how to minimize the risk. From this background the success balance, that the project efi from I.S.I. Association. can produce after twelve years of practice, is substantial: From the total of 270 participants, 15% have made themselves financially independent, and now run cafes, copy shops, businesses in the textile and food industries, a natural health firm, a software firm, a language school and many others. 75% of the graduates have found –frequently through the internship – a permanent position or are complementing their training, in order to gain for instance a master craftsman's diploma (high skill certification for a specific trade). Only 10% of the women are currently at home due to family reasons. That means that most participants have accomplished, with help of the training at efi, the step towards self-employment or towards a career in an enterprise.

An important aspect is also the networking with similar projects. In 1996 the efi project of ISI united with other initiatives and networks for women entrepreneurs to create the German forum for women entrepreneurs (Deutsches Gründerinnen Forum), that at the same time is a lobby and think-tank at the regional, national and European level through exchange of experiences and mutual support to create better conditions for the investment plans from women.

The efi project of the ISI Association is sponsored by the Senate Department for Economics, Labour, and Women's Issues and by the European Social Fund (ESF).

Third Focus: Innovative Projects to Support Women Entrepreneurs

IBB - Investmentbank Berlin

The Investmentbank Berlin (IBB) offers among other things free business start-up consulting, which is available to everyone and includes the following services:

- General business start-up consulting
- Preparation for the bank interview
- Help for drawing up a sound business plan
- Support for liquidity planning

Beyond that IBB is involved in numerous initiatives:

- The Business-Plan Contest is supported by IBB. It advises entrepreneurs on drawing up their business plans.
- For the Business Angels Club Berlin IBB provides experienced businesswomen and men as mentors. They pass on their know-how to innovative technological small enterprises and participate financially on these new businesses.
- The Technology Coaching Centre Ltd. (TCC) is a consulting and supervisory centre for technologically orientated business entrepreneurs and young business owners in Berlin. To their array of services belongs, along with financial consulting, also consulting over development, production, and marketing, as well as carrying out seminars.
- GSG Business Establishment Association Ltd. (GSG Gewerbesiedlungs-Gesellschaft mbH), a subsidiary of IBB, offers entrepreneurs high-value and low-priced business space at 50 locations in Berlin. With its 800 000 m² of business space it is the largest business space supplier in Berlin. Approximately 1 200 small and middle sized businesses as renters and more than 10 000 employees make up the GSG network with multi-layered expertise ranging over all sorts of different branches.
- Especially for entrepreneurs there are numerous subsidies available from the federal government of Germany and from the Berlin state. IBB helps founders to use different support options perfectly for their start-up plans.
- Future funds of the Investmentbank - issued in September 1997 – provide venture capital to promote low-interest loans and subsidies for innovative entrepreneurs in Berlin.
- In the frame of the joint task "Improvement of the regional economic structure" (Gemeinschaftsaufgabe) investments of entrepreneurs in the industrial economy are supported.
- Founding of small businesses is supported by entrepreneurial loans according to the Labour Market Framework Program (Arbeitsmarktpolitisches Rahmenprogramm) and by entrepreneurial loans from the DtA-Starting Loan Program (DtA-Startgeld Programm).
- As a first source of information on the path to self-employment an entrepreneurship-guide of IBB (Existenzgründerleitfaden) is available.
- The marketplace of cultures, which was initiated as a subproject in the context of the European-wide pilot project "Equal Credit", gives a glimpse into the multi-faceted and creative spectrum of support offers. Entrepreneurs from various cultures and different branches were presented, who had with little credit and help achieved self-employment.
- The EU project S-Mart aims to support newly created networks as well as qualified consulting offers. A virtual experience exchange of entrepreneurs gives the opportunity to form networks and to profit from the experiences of others.

BGZ – Berlin Development Cooperation Agency Ltd. Project "ProInteCra: Professional Integration of Immigrants into Skilled Crafts"

BGZ

BGZ - Berlin Development Cooperation Agency Ltd. is a Berlin-based joint private and public sector institution set up to carry out international cooperation projects. It is backed by the Country of Berlin, the Chamber of Skilled Crafts of Berlin and the Chamber of Industry and Commerce of Berlin. BGZ is a non profit organisation and is funded by the Country of Berlin through the Ministry of Economy, Labour and Women. Our promoters support our works by providing us with the assistance and expertise their institutions have to offer.

This makes BGZ integrated in a network that includes the Berlin state institutions, vocational training centres and over 160,000 Berlin businesses.

Main areas of activity are:

- Promoting small and medium-sized enterprises, business consultancy as part of enterprise promotion schemes, setting up business self-help institutions and promoting the cooperation of companies
- Planning and implementing vocational training measures, supporting improvement of education and training standards in the VET sector, executing pilots, supporting set up of training institutions
- Supporting access to the education and the labour market for disadvantaged population, providing support schemes regarding anti-discrimination, gender equality, integration of immigrants

BGZ has 20 years of experience in professional project management, in conception, execution and implementation of projects and in the development of partnerships between business sector and public sector (Public-Private-Partnership), as well as in cooperation und networking.

Since 1983, BGZ executes international cooperation projects. Our work focuses on vocational education and training and on promoting small and medium-sized enterprises. Target countries are Turkey and Poland, but also other countries in Middle and Eastern Europe. The projects are financed through programmes of the EU, federal ministries and private donors. Until now, about 50 projects have been carried out, with a total budget of 25 million Euro.

Cooperation partner in Poland is the Polish Craft and Small Business Association ZRP (Zwiazek Rzemiosla Polskiego).

ProlnteCra: Professional Integration of Immigrants into Skilled Crafts (Project duration: 16.05.2002 - 30.06.2005)

The project ProlnteCra is an action in the framework of the EQUAL programme. It aims at supporting immigrants' integration into skilled crafts as well as the reduction of integration obstacles.

The project is to bring together two target groups facing particular problems in the labour market: immigrants threatened above average by unemployment and craft enterprises suffering from an increasing lack of qualified workforce. Thus the activities turn particularly on immigrant employees and job-seekers with industrial skills and on instructors working in the craft's sector.



ProlnteCra is a German wide sectoral development partnership for the integration of immigrants into skilled crafts and for the reduction of integration obstacles (e.g. poor knowledge of German language, insufficient professional qualification, racism and xenophobia in everyday work life). The programme aims at the attraction of new skilled workers for craft enterprises. Thus, the project makes a contribution to the strengthening of craft sector, promoting SMEs and to employment growth.

On the basis of a sectoral network each of the partners develops a tailor-made concept and implements it through a pilot project adapted to the specific demands of the target groups:

- pilot project 1: motivation of young immigrants to train as skilled craft workers (increase of their readiness to train and retrain in skilled craft professions and to improve their intercultural skills);
- pilot project 2: enhancement of immigrants' specific professional language knowledge (E-Learning for professional-related communication and coaching-modules);
- pilot project 3: business training and coaching for setting up of self-employed in craft sector (immigrants' integration in preparatory courses for the master's degree examination, coaching-modules);
- pilot project 4: SME-management qualification courses for female immigrants from craft and allied to craft enterprises (teaching tailor-made qualification modules in commercial and office management, computer skills and master' degree qualification courses);
- pilot project 5: Chance 40+: training courses adapted to the demands of elderly immigrants with many years of professional experience (teaching qualification modules in niche sectors such as energy, environment and quality management, protection of labour and health protection);
- pilot project 6: intercultural training for instructors and multipliers (avoiding and combating racism and xenophobia in the training process)

ProlnteCra needs the support of strategic partners to spread and establish the use of successfully tested model projects. The development partnership is built with the cooperation and encouragement of partners such as the Federal Government Commissioner for Migration, Refugees and Integration, the Initiative Centre for Vocational Qualification of Immigrants IBQM, the Institute for Labour Market and Vocational Research IAB, the Initiative for Occupational Qualification of Management Trainees from Migrant Families BQN Köln, DGB (Alliance of German Unions), MEKSA Foundation/ Turkey and the German Confederation of Skilled Crafts ZDH.

Trans-national component: Initiated in action 1 trans-national network with the development partnerships "Living Together" (Austria) and "Persona" (Italy) ensures an EU-wide exchange of experience and facilitates the dissemination of project outcome and the sustainability of results.

The expected results include:

- trained immigrants in craft sector
- better motivation of immigrants to upgrade their qualification and set up their own businesses
- enhanced intercultural skills with the target groups, sophisticated consciousness for combating xenophobia and racism among instructors
- produced filmlet against racism
- consolidated trans-national network



The project partners for transnational cooperation are the Austrian Trade Union Association, Executive Body of Upper Austria, and the organisation F&M s.r.l., Italy. Project partners on national level and execution bodies of the pilot projects (PP) are the Centre for Qualification in Crafts e. V. in Düsseldorf (PP 1); the Chamber of Crafts Aachen (PP 2); the Chamber of Crafts Berlin (PP 3); the Chamber of Crafts Lüneburg-Stade (PP 4); the Vocational Training and Technology Centre Weiterstadt (PP 5) and the Vocational Training and Qualification Centre of Construction Sector e. V. Erfurt/Weimar (PP 6).

In the framework of development partnership BGZ is responsible for the total project management (including finance management, transnational office, reporting), the co-ordination of the partners' co-operation between the six projects, the supervision and mainstreaming. Further, BGZ organises the production of a filmlet and the dissemination of project results.

IQ - Association for Innovative Training, Berlin-Brandenburg - Equal-Project: Network Enterprise - Young people on the way to independence



The path to financial independence can be a chance and a real perspective for young people. The project Compound Enterprise ("Verbund Enterprise") supports them with individual consulting and training offers, micro financing up to a maximum of 7 000 € and the integration into a network of multifaceted support offers within the state of Brandenburg. The project Network Enterprise has a model in Great Britain. For more than ten years the "Prince Youth Business Trust" helps young, economically unprivileged adults founding small businesses. Responsible body of the project is the non-profit organization "IQ - Association for innovative training" in Berlin/Brandenburg. The project Network Enterprise offers:

- Easement of business start-up for young adults with insolvency prevention
- Individual supervision before, during, and most importantly after start-up
- Competent practical advice
- Practice oriented qualification
- Digital learning material
- Micro-financing based on a silent partnership with contractual regulated paybacks into the fond "New Labor – Project Enterprise" (maximum of 7 000 €) or small credits (maximum of 5 000 €)
- Communication with other founders
- Network of honorary advisors and support offers from business and society

Target group

Unemployed young adults in Brandenburg aged 18 to 27 (in exceptional cases up to 30), who want to make themselves self-employed. They are economically disadvantaged in that sense, that they cannot obtain credits and/or financial support from public programs.

Implementation

In the frame of the individually moulded support process potential entrepreneurs are practically advised, trained, and supported to formulate and implement their business plans independently step-by-step. After founding their businesses the young entrepreneurs are looked after by the project and the supporters on a long-term basis.

1. Orientation: The First Contact

In the first personal talks the starting situation and the approach of each young adult is reflected. Can the approach be developed into a sustainable business idea? Does clarity exist, which requirements a business start-up demands professionally, physically and mentally? What is a business plan, what do you need one for and

what must it reveal? Which are the first steps of its development and which support is needed by the project? Already at this point the potential entrepreneurs are to find a “godfather” in their personal field whom they could win for their idea and who will additionally accompany them in the start-up process.

2. **Supervision Phase 1: Qualification and Preparation of the Business Plan**

The first phase of supervision aims at the acquisition of important legal and commercial knowledge. Therefore, the young adults are advised personally and in addition an internet-community is available with relevant self-learning materials, texts of laws, sample contracts etc. Additionally, Project Enterprise offers compact seminars on selected topics and suitable regional training options. The business plan is determined by target agreements between the young adults and the economic advisors of the project. They contain small manageable stages and make clear: Which product, which service do I want to offer? Who will be my customer? Who could be my competition? What is special about my offering? Etc. At the end of the second phase, the business plan displays the idea and its commercial foundation.

3. **Supervision Phase 2: Allocation Committee and Contract for Promotion**

With their business plan in hand the young entrepreneur introduces him/herself to the project committee: Competent partners from business, institutions, and youth culture judge the feasibility of the concept and convincingness of the presentation. In the context of their assessment they decide on grants and the size of micro financing. A sponsoring contract with Project Enterprise further specifies the instruments of the follow-up assistance.

4. **Supervision Phase 3: Founding of the Business and Coaching**

After the founding of their businesses the young entrepreneurs are cared for by Project Enterprise further on. Monthly economic assessments evaluate positive and negative business developments. Strengths can be promoted and unfavourable tendencies can be recognized and corrected in time. Additionally to further qualification and communication offers, a mobile consultant and supporters of Enterprise Project are on site for the young entrepreneur, if necessary. Aftercare operations are conceived for three years.

Similar to the model of Project Enterprise, the British “Prince’s Youth Business Trust”, it could be shown with the Project Enterprise that economically disadvantaged young adults can be successful entrepreneurs of small businesses.

- In spite of mostly non-existent relevant and/or long term work experience, the realization of an original idea is of high value and motivating for young adults.
- The independent preparation of a business plan promotes the sustainable and intensive development of needed professions.
- For economically disadvantaged young adults, the founding of small businesses, present an attractive and sensible life and career plan.
- Micro financing is a sensible and effective instrument of support.
- Networks of communication between young entrepreneurs, supporters, “godfathers” etc. facilitate synergy effects and motivate potential entrepreneurs.



Practical Visit

Women in Business Cooperative - **WeiberWirtschaft eG**

WeiberWirtschaft eG is located in the middle of Berlin, only three subway stops away from Alexanderplatz. It is the largest centre for women entrepreneurs in Europe. WeiberWirtschaft eG, a women’s cooperative, proprietor and administrator of the project, opens a new path of promotion for women: Packaging the initiative power, the economic potentials, and above all the entrepreneurial spirits of women – Giving this idea a name and a space: WeiberWirtschaft – The place for women business owners.

Photo: Fotoflugzeug.de

Around 1500 cooperatives and no single “alibi women” – that is WeiberWirtschaft. The first women’s cooperative since the Weimar Republic, that has improved the starting conditions of women businesses and women projects by offering business space in a centre for women entrepreneurs, creating and securing employment for women as well as strengthening women on economic, social, and cultural grounds. This is the task of WeiberWirtschaft, and written in its statute. And as a matter of fact: Starting as a small association, that began

its work in the middle of the 80's, after a decade of persevering and creative work it has become a model project that offers unequalled opportunities.

In 1992, after tough negotiations, the cooperative acquired office space of a former VEB Berlin Cosmetic (public-owned cosmetic enterprise). A tricky financial concept consisting of one-time support for investments ("GA-Mittel"), loans from the state of Berlin, bank credits, and capital of the constantly growing cooperative. This made a basic overhauling and modernization of the old factory possible. With a total investment of 18.6 million € around 5 900 m² of office, service, and production space was renovated and rebuild according to the needs of women entrepreneurs up to the year 1996. Ecological criteria and technologies were integrated, so that now WeiberWirtschaft is entitled to be called "first ecologically renovated office space in Berlin". This concept reflects not only the ambitions of the cooperative, but also it proved itself to be a positive location factor for the residential entrepreneurs. The architectural ensemble was supplemented by a publicly supported newly built apartment with thirteen 2- and 4-room apartments and three shops.

WeiberWirtschaft rents out the completely modernized office space for a fair rent and if desired long-term contracts for entrepreneurs, business owners and women projects can be offered. In the first year of rent additional rent advantages are given for women establishing new businesses ("Milchmädchen Tarif"). The first renters moved into the building in 1994. Today there are around 60 women entrepreneurs and women associations located here, active in service, trade, gastronomy, culture, and production, and more than 160 jobs have been created.

Our keywords are: Know-how transfer, short distances (to work, stores, home, and childcare), lots of offers regarding the establishment and leadership of businesses, common advertising and marketing opportunities. Every renter is as a member of the cooperative at the same time owner of the property and can take part in the general assembly to share the decision making of the cooperative.

The infrastructure of the centre for women entrepreneurs was also designed to be particularly women friendly. Next to a cafeteria (restaurant) and a common conference room there is also a childcare centre.

Currently WeiberWirtschaft is also trying to influence politics and other societal groups. In the federal-wide network of women entrepreneurs/founders centres, we are active and exert ourselves to produce a know-how transfer from already successful centres to those currently being founded. For many new centres and initiatives domestically and internationally the cooperative has become a model. The centre is frequently a motivation for women and girls to plan one's future from a new perspective. Up to 50-guided tours take place in the centre per year.

Today the building is at near full capacity, with around 80% occupancy rate, but there are also further new rental spaces or expansion spaces available.

The greatest crises have already been passed. But in spite of that: The interest rates for the high bank credits greatly stress the cooperative. Every square meter of useable space in the centre still carries a mortgage of 736 €. The largest centre for women entrepreneurs in Europe only has a future, if WeiberWirtschaft continually gives out cooperative shares or acquires donations and quickly writes off the debts on the property. Everyone can take part through a subscription in the cooperative (women only, starting at 103 € plus an entrance fee of 30 €) or participate via a donation. Then we can work towards our goal also in the future:



Photo: Weiberwirtschaft e. G.

More economic power for women!

Presentations of Partner Cities

International Women Forum Warsaw

Motto: Money follows value. Create the value, and then the money will follow (Steve Marshall Cohen).

The situation of Polish women

The participation of women in a total number of business owners is about 40%. It is a significant expression of women's activity on the labour market as well as their input into the households and domestic economy. At the same time women's businesses access to venture capital is very small. Why it is so? Where is a problem?

What investors expect from small businesses?

What does it mean "good risk"? Three points are taken into account:

1. PEOPLE - reputation, qualification, management skills, experience of an owner and his team - whom are we dealing with;
2. IDEA and COMPANY - industry, company's history, structure of income and costs, phase of development, prospects, competition - name of the game;
3. PLAN & FINANCE - business plan and financial analysis- the winning numbers and ways.

The first point includes two issues. First one relates to the effects of one's professional activities. Those could be easily checked. Second, relates to the personality traits such as integrity, leadership skills, team building skills, management skills, open attitude for innovations, good communication skills. Those traits create a base for a reputation which can make or break a career. Women's firms have a communication problem with the world of finance. Why? Well, the financial institutions are frequently perceived by women as aloof and hostile. Dry and logical financial language does not go well with sometimes emotional women's language. Setting up the seminar "Talking to investor" carried out by financial representatives experienced in business negotiations could lead to a change in those relations. It really comes down to passing the simple rule: "if you would make money I would too."

The other cause of communication problems is the fact that up to 1990 most of the managerial positions in Poland was held by men, regardless of formal equal opportunity status for both sexes. Men were promoted according to so called "nomenclature" which was a list of party's protégés. Businesswomen are therefore going against tradition established in people's mind for over 50 years. Some women are doing well leading so called "man's company". It can be done by entering a conversation subject usually reserved by men. I spoke to the woman who was managing the transatlantic transport company. When asked how is she coping in such a "men's world", she answered: "I know sports". One more point regarding communication relates to the frequent lack of solidarity between women in power and starting women-entrepreneurs. It is difficult but not impossible to go through "glass ceiling" created by men for women. It is also very difficult and sometimes nearly impossible to go through "powder cloud" created by women in power for other women. Description of this obstacle as the "cloud of powder" relates to the women's version of the famous book "Corridors of power". The book was entitled "Corridors of powder". Those important women, so called "bee-queens", could play a crucial role of facilitators for those starting in business.

The help could be given in a form of advice: "Your business plan doesn't show how good you are, sister. Put yourself in a spotlight. Tell what you can do." Coming to the second criterion of a good risk one has to ask a question: Which industries are attractive for investors?

Industries attractive for investors:

- IT - software & e-commerce
- leading edge biomedical & physical science technologies
- process control
- instrumentation
- fast transportation
- specialized medical care
- logistics
- new building materials & construction
- Telecommunication, commercial radio network , cable TV
- environmental protection & ecological packaging manufacturing
- finance & banking machines
- energy- traditional & alternative energy powered systems

When looking at the list of industries sought after by the venture capital one can see certain regularity. About 90% of those financial institutions offer seed money and first-round financing for companies involved in science and technology, it is: IT, generally leading edge technologies based on life-science or biomedical ventures, process control and instrumentation, communication and health care.

At the same time a list of women -owned businesses concentrate in the following industries:

- business to business services - advertising, marketing, accounting & bookkeeping, training, recruitment
- consulting
- retail & wholesale
- educational services
- basic care- health services
- ladies apparel manufacturing
- arts & crafts manufacturing
- beauty & hairdressing services

It is clear that there is virtually no overlapping of the above two lists. Companies like the cosmetics producers Dermika, Dr. Eris, coffee company - Mokate Cappuccino or publishing house-Didasko are the exceptions. It must be said that the Polish tax system prefers trade and services over production. That is why most of the start-ups owned by women with a small capital cannot afford an initial investment into production.

Now we are coming to the third criterion of a good risk, it is: Evaluation of business plan and financial analysis. The evaluation depends, to large degree, by whom and how it has been done. It is known from the history that the large structures are passing critical point after which they are splitting up. This is a natural centrifugal tendency which prevents petrification and which brings a renewal of adaptation skills. The same applies to the financial institutions. Smaller investment companies have a better grasp of the promising risks that the large firms. They can have their piece of financial pie by offering seed money to start-ups and by controlling their growth.

The saying "birds of a feather flock together" and in this case "small attracts small", confirms, that a similarity has a pulling power and leads to a mutual understanding. Just like "he whose belly is full believes not him who is fasting" so a large one does not understand the small one and a gigantic institution - the small business. Computerized credit ability scoring is a typical example of an impersonality of services provided by larger banks. The importance of small business cannot be underestimated. It is the only hope for a change for the better on the shrinking employment market in Europe. In Poland green light was given to small business by 1999 Law of Enterprise, but a red light is still in force in tax policy and bureaucratic reality. Venture capital companies see clearer than traditional banks the chance to make a profit. That is why by investing in small companies, influencing changes and earning money they can also help to grow those promising ones. So there are opportunities for active business-women and women in science and technology for development of small companies in co-operation with the financial institutions. The point is to set up a meeting and start talking to each other.

(Danuta Kasprzyk)

INTERNATIONALES FRAUENFORUM
Warsaw School of Economics (Wirtschaftsschule Warschau)
Al. Niepodleglosci 162, 02-554 Warsaw, Poland
Phone: (+48-22) 849-50-84; Fax: (+48 22) 646 61 15
E-mail: elaw@sgh.waw.pl, ewael@poczta.onet.pl

Women and Entrepreneurship in Hungary

'Woman founding a new business' Berlin Town Hall, 1-3 December 2003

Compiled and presented by Beáta Nagy PhD, Budapest University of Economic Sciences and Public Administration

Women's situation has improved a lot, but there are still things to do....



Basic trends in gender equality

- Changes on the labour market
- Basic attitudes towards gender roles moved only inconsiderably
- High ratio of 'forced' entrepreneurs

Number and ratio of employed in male and female working-age population (KSH, 1998; 2000)

| | 1990 | 1995 | 2000 |
|--------------------------------|--------|--------|--------|
| Men Number (thousands) | 2587.0 | 2008.2 | 2099.0 |
| Ratio (per cent) | 83,3 | 63,5 | 65,3 |
| Women Number (thousands) | 2151.8 | 1615.6 | 1690.2 |
| Ratio (per cent) | 75,5 | 55,4 | 55,4 |

Status in employment (thousands) (KSH, 2003)

| | | 1992 | 2000 | 2002 |
|-------------------------------|--|---------|---------|---------|
| Male | | | | |
| <i>Employee</i> | | 1 643,9 | 1 709,2 | 1 753,8 |
| <i>Member of co-operative</i> | | 154,0 | 26,4 | 14,5 |
| <i>Member of partnership</i> | | 159,2 | 93,0 | 76,3 |
| <i>Self-employed</i> | | 188,6 | 268,4 | 260,8 |
| <i>Unpaid family worker</i> | | 15,5 | 8,8 | 7,1 |
| Total | | 2 161,2 | 2 105,8 | |
| Female | | | | |
| <i>Employee</i> | | 1 559,5 | 1 566,9 | 1 583,4 |
| <i>Member of co-operative</i> | | 71,0 | 11,6 | 8,0 |
| <i>Member of partnership</i> | | 98,7 | 36,2 | 33,6 |
| <i>Self-employed</i> | | 101,5 | 117,9 | 116,3 |
| <i>Unpaid family worker</i> | | 33,8 | 17,8 | 16,8 |
| Total | | 1 864,5 | 1 750,4 | |

Ratio of men and women among entrepreneurs

| | Men | Women | Total |
|---------------------------------|------|-------|-------|
| Businesses launched before 1990 | 70,7 | 29,3 | 100,0 |
| Business launched since 1990 | 58,9 | 41,1 | 100,0 |

Motivations to set up a business

| | Men | Women | Total |
|-------------------|-------|-------|-------|
| Positive decision | 52,4 | 45,1 | 49,7 |
| Pressure | 21,5 | 26,2 | 23,3 |
| Source of living | 26,1 | 28,7 | 27,0 |
| Total | 100,0 | 100,0 | 100,0 |

Entrepreneurial form

| | Men | Women | Sample mean |
|----------------------------|-------|-------|-------------|
| Artisan | 38,4 | 21,8 | 32,2 |
| Retailer | 20,8 | 38,2 | 27,3 |
| Self-employed intellectual | 18,2 | 24,6 | 20,6 |
| Cooperative | 1,0 | 0,2 | 0,6 |
| Ltd. | 10,4 | 5,8 | 8,8 |
| Commandite partnership | 8,4 | 6,6 | 7,7 |
| Small private group | 2,0 | 1,4 | 1,8 |
| Other | 0,8 | 1,4 | 1,0 |
| Total | 100,0 | 100,0 | 100,0 |

Family status of entrepreneurs

| | Women | Men |
|----------|-------|-------|
| Single | 12,6 | 7,6 |
| Married | 72,9 | 86,4 |
| Divorced | 11,5 | 5,4 |
| Widowed | 3,0 | 0,4 |
| Total | 100,0 | 100,0 |

Gender Policy of the Hungarian Government

1. Government Office for Equal Opportunities
2. Priorities of the Hungarian Gender Policy

Government Office for Equal Opportunities

- Office for Roma Issues
- Office for Civil Issues
- Office for Equal Opportunities
 - Gender Equality Coordination Office
 - Coordination Office for the Disabled
 - Coordination Office for Equality Networking

Priorities of Hungarian "Gender-Politics"

Main task: Form, Implement, Mainstream and Monitor the policy on gender equality in the sense of Gender Mainstreaming

Priorities

- Legislation and law enforcement
 - Act on Equal Treatment and Anti-discrimination
- Awareness-raising through training, disseminating information, publications
- Network of crisis intervention centres
- Positive Actions
 - (e.g. exhibition on Roma women – June 2003, conference „Together for the future in Europe” – September 2003 etc.)
- Preparation for EU accession
 - (Structural Funds, PHARE, Framework Strategy on Gender Equality (2001-2005), and Community Initiative EQUAL etc.)
- Disaggregated data-collection, statistics, research
- Networking of Women's Non-Governmental Organizations

Small and Medium-sized enterprises in Hungary

- The majority of businesses (96.2%) belong to the micro-enterprise category (less than 10 persons). The average enterprise in the EU employs 6, while in Hungary only 4 persons.
- Exceptionally high number of self-employed entrepreneurs
- Instead of creating new enterprises or boosting their numbers, the primary goal must be to consolidate going concerns, and increase their performance and growth potential
- Small and medium-sized enterprises play an ever-increasing role on the employment market
- the emphasis from basic competencies required for business start-ups must be shifted to advanced company management and enterprise organisation

The Széchenyi Enterprise Development Program

- 2002: the government approved the Széchenyi Enterprise Development Programme „To create an environment in which a high number of stable, competitive enterprises, which are capable of sustaining their operation for decades, exist, with satisfied owners, and happy employees, increasing in numbers”
- shift the focus from non-repayable grants to concession schemes available to a wider scope of enterprises (tax concessions, favourable loan and guarantee schemes)

Tools:

- tax concessions promoting investment,
- tenders supporting modernisation and development,
- loan and guarantee schemes promoting better access to financial services and
- EU preparation programs.
- Economic Competitiveness Operative Programme
- State supported loan financing is made available for Small and Mediums sized Enterprises (SMEs).

Multi-Stage Lending Program

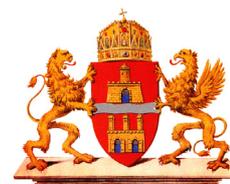
- Stage 1: Micro Credit
A financing package of up to 3 million HUF (approximately 11600 Euros) is available to micro enterprises, which are not capable of accessing funds on the financial market
- Stage 2: Széchenyi Card
Cards up to the value of 2, 3, 4, and 5 million HUF were issued. As part of this scheme, an enterprise may have access to funds of up to nearly 20 thousand Euros.
- Stage 3: Medium-Size Loan (Midi-Loan)
Long-term development loans of up to 10 million HUF (38500 Euros)
- Stage 4: Europe Loan
The scheme offers enterprises loans of between 10-500 million HUF (i.e. up to nearly 2 million Euros)

NON-GOVERNMENTAL ORGANISATIONS

- Budapest Enterprise Agency (BEA) <http://www.bvk.hu>
- SEED (Small Enterprise Economic Development) <http://www.vallalkozo.hu/seedcom>
- Research: Gender and Cultural Studies Centre at the BUESPA <http://gender.bkae.hu>

(i) **BUDAPEST ENTERPRISE AGENCY - <http://www.bvk.hu> E-Mail: info@bvk.hu**

- Founded: 1993, General Assembly of Budapest
- Public Benefit Foundation (non-governmental non-profit organisation)
- Main objective: support and develop SMEs in Budapest
- Clients: 8 000 p.a.



Programmes:

Budapest Small Credit Facility

- Budapest Subsidised Factoring Integrated Service
- Consulting
- Training
- Internet Based 'Integrator Subcontractor Database'
- Matchmaking
- International Relations

Women entrepreneurs programme

- Club of Women entrepreneurs (1996)
- Events:
 - White Whitsun Days 96
 - Beauty from Nature, conference 1996
 - Secrets of Successful Women entrepreneurs (presentations 1998)
 - Prevention 2000 women doctors entrepreneurs
 - Preparation for EU accession 2003 (regional programmes)

International Relations

European Commission:

- DG Enterprise, DG Enlargement
- Transnational, interregional cooperation (ECOS-OUVERTURE, PRECO)

European Institutions:

- Member, EUROCI-TIES EDURC
- Observatory status, RIOST
- Observatory status, EBAN

EU countries:

- Belgium: Region of Brussels-Capital
- France: DATAR, Ile-de-France, Conseil des Hauts-de-Seine
- Germany: Frankfurt, Munich
- UK: Greater London Enterprise, Aberdeen College, Scotland



(ii) FOUNDATION FOR SMALL ENTERPRISE ECONOMIC DEVELOPMENT; Budapest, Hungary
<http://www.vallalkozo.hu/seedcom>

SEED was founded in 1990 by the following Hungarian institutions:

- Ministry of Finance
- Ministry of Industry
- Ministry of Agriculture
- National Committee for Technical Development
- National Council of Industrial Cooperatives
- National Insurance Control
- National Association of Artisans
- National Association of Small Retailers
- National Association of Entrepreneurs
- Hungarian Chamber of Commerce
- Karl Marx University of Economics
- Merkantil Bank
- International Management Centre

MISSION

- Promote the development of small and medium size enterprises
- Facilitating the establishment of family businesses
- Help disadvantaged groups (unemployed women and Romany) to re-integrate to the labour market or being self-employed

TARGET GROUP

- Youth
- Women entrepreneurs
- Family business owners and participants
- Romany entrepreneurs
- Local municipalities
- Non-governmental organization
- Innovation centres and incubator houses

CORE COMPETENCIES

- EDUCATION (TRAININGS)
- CONSULTATION
- RESEARCH
- CONFERENCE ORGANIZING

REFERENCES – COURSES

- 1994-1999 Family training programs
- 1994-1998 Teacher trainings
- 1995-2000 Events for women entrepreneurs
- 1997-1998 Business planning course for Canadian and Hungarian youth
- 1999 Training for Romany women
- 2000 Rural tourism as an enterprise in local areas near borders
- 1999-2000 Training series for employees of Romany NGOs and minority local government
- 200-2001 Study tours and training programs for special groups from Central and Eastern Europe
- 2002-2003 Growth management course for SME's
- 2003 Environmental awareness course for SME's
- 2003 Course for unemployed Romany
- 2003 Re-integration project of unemployed women in Zala County

(iii) Gender and Cultural Studies Centre
<http://gender.bkae.hu>



Women Entrepreneurs in Turkey - KAGIDER

Who is KAGİDER?

KAGİDER aims to contribute to economic and social development of Turkey,

- by increasing the number of women entrepreneurs who create additional economic value;
- by providing existing women entrepreneurs with support to enhance the value of their businesses and
- by creating opportunities for Turkish women entrepreneurs to integrate with the women entrepreneurs from all over the world.



KAGİDER's main activities

Existing Programmes

- Support for Women Entrepreneur Candidates: training and mentorship
- Solidarity and cooperation mechanisms among member women entrepreneurs: training, several meetings and other communication tools

Projects in preparation

- Incubator for women entrepreneurs
- Women's Fund
- Women's Entrepreneurship Program be organized in June 2004 parallel to the OECD Ministerial Conference on Entrepreneurship to

Situation in Turkey for Working Women

- Participation in the labour force according to gender: 26 % women, 74 % men
- Women constitute:
 - 23 % of the public sector employees
 - 16 % of the private sector employees
- Working women constitute 11-12 % of the population
- Women constitute 3.4 % among all of the employers (whereas this figure is between 16-40 % among EU members).

Sources: SIS, 2001; Tusiad report

Distribution of Employed People according to Employment Status (Turkey/Urban/Rural, Women/Men, 2000)

| Employment Status | TURKEY Women | TURKEY Men | URBAN Women | URBAN Men | RURAL Women | RURAL Men |
|-----------------------|--------------|------------|-------------|-----------|-------------|-----------|
| Waged or salaried | 31.7 | 41.7 | 72.0 | 57.7 | 6.7 | 18.0 |
| Casual employees | 4.6 | 11.9 | 7.9 | 12.0 | 2.5 | 12.0 |
| Employers | 0.7 | 9.9 | 1.7 | 9.8 | 0.0 | 2.6 |
| Self-employed | 11.6 | 29.5 | 8.7 | 17.3 | 13.7 | 47.5 |
| Unpaid family workers | 51.1 | 9.9 | 9.6 | 3.2 | 77.0 | 20.0 |
| TOTAL | 100 | 100 | 100 | 100 | 100 | 100 |

51 % of women participating in the labour force work in the agricultural sector, as un-paid family workers. Among the 2-3 million women, constituting the remaining 49 %, only 0,7 % work as employers.

Source: SIS/HLFS. 2001/II:92-94

Underlying Reasons:

- Lack of education /basic education and skills
- Traditional gender roles
- Lack of women “role models” and/or “mentors” in the society
- Lack of supportive/corrective measures to facilitate women’s involvement in the economy

Additional obstacles for women’s entrepreneurship:

- Traditional approach in dividing inheritance in family businesses
- Obstacles to attain financial means/ Lack of developed capital markets according to women’s needs

Existing Programs to Support Women’s Entrepreneurship

There are no national governmental programs available designed specifically to support women entrepreneurs in Turkey. Institutions that provide support and services to entrepreneurs in general:

- KOSGEB (Small and Medium Industry Development Organization, Ministry of Trade and Industry)
- Undersecretary of Treasury and Undersecretary of Foreign Trade
- Chambers of Commerce and Industries
- Private companies participating in KOSGEB tenders provide education programs to entrepreneurs
- Several public and private banks provide credits to entrepreneurs

KAGIDER is the first nongovernmental institution targeting women entrepreneurs nationally.

Other existing NGOs and programs targeting women entrepreneurs:

- Foundation for the Support of Women’s Work (local organizing, micro credit and other economic empowerment projects; local areas in Istanbul, Marmara earthquake region, Southeast Turkey)
- Women’s Solidarity Foundation (economic empowerment projects; 1999 Earthquake area)
- EU-TESK (Turkish Craftsman Confederation) cooperation - women’s entrepreneurship project (targeting 1500 women entrepreneurs candidates in 5 cities)
- Other local programs by local administrations and/or NGOs
- Several local women’s cooperatives

Policy Recommendations for Turkey

Concerning entrepreneurship in general:

- Entrepreneurship should take its place among the top government priorities.
- Bureaucratic barriers in the establishment and closing of firms should be removed.
- Regulations for intellectual property rights should be improved and enforced.
- Tax operations need to be simplified.
- New and specialized organizations are needed to perform technology transfer activities.
- Credits given to SMEs (small and medium sized enterprises) should be increased.
- New financial institutions such as venture capital should be established.
- Nationwide supporting platforms that will create information flow among institutions and individuals interested in entrepreneurship should be formed.
- The role of entrepreneurship in social and economic development should be well communicated to public.
- Investment in education should be increased.
- A strong scientific infrastructure has to be established.
- Government should reduce budget deficit so that the burden of debt, interest rate, and inflation on entrepreneurship can be reduced.
- Political stability has to be established. This will also bring sustainability in economic policies.

Concerning women’s entrepreneurship particularly:

- National qualitative and quantitative data is required to be gathered on women entrepreneurship
- Increased access to credit (specially targeting women)
- Increased access to information
- Legal and societal measures to overcome the difficulties stemming from gender roles
- Inexpensive child and home care facilities
- Measures for girls to acquire schooling and skills
- Institutional local mechanisms to offer consultancy for women
- Networking among relevant institutions
- Establishing women’s commissions in all business associations, chambers of commerce and chambers of professions

Sources: Kader, Tusiad report, 2003



Women's Handwork Marketing (KÜP) Project Ladies' Training and Culture Foundation (HEKVA)

CONTACT

Phone and fax : +90 212 530 45 44 / +90 212 632 69 76

email: kupprojesi@yahoo.com

The KÜP Project established by the Ladies' Training and Culture Foundation (HEKVA) and supported by the Rainbow Istanbul Women's Platform (GIKAP) communication network of 36 Women's Civilian Society Corporate Body (Association, Foundation. Enterprise Group, Women's Career Group) has been approved as a partner project.

THERE IS ROOM FOR EVERY WOMAN IN THE KÜP PROJECT WE ALL KNOW:

Our country is in the midst of an economic crisis to which solutions must be found. Women who make up half of our population are most affected by this and have been forced to find new ways to earn an income

Rampant unemployment is a grim reality and employers prefer to hire male candidates for work. For housewives who wish produce handwork and therefore earn a guaranteed income:

- Raw materials are not guaranteed
- Markets for their products are unable to be found
- Products are sold at a far smaller price than their actual worth
- Products cannot be sold, therefore no materials are supplied, production stops and poverty increases

Girl Career Schools, Community Training and other organizations' students and graduates are forced to search for markets for their goods and, in time, their skills which are not being used, diminish with lack of use. Women in rest homes, prisons and training centres are not guaranteed a market for their goods and only symbolic pieces are produced. Poverty, malnutrition, family violence, illness, dependence on harmful substances is a few of the reasons for the psycho-social problems that result.

THE PURPOSE OF THE KÜP PROJECT

To stimulate women's entrepreneurship and potential - to preserve traditional handwork and its production methods, to teach women new skills, to increase the quality, amount and scope of work that is produced and to guarantee markets for these products and income for the producers.

Every woman has a place in KÜP!

OBTAIN A PRODUCER'S APPLICATION CARD and benefit from all of the Markets

Sell your own or have someone else sell your products and you keep the income.

If you find any stage of this process difficult, you can receive help from the Project, including its affiliates (civilian institutions, foundations, societies, municipalities, etc), You will be aided and advised by KÜP workers.

HOW CAN WOMEN BENEFIT FROM THE KÜP PROJECT?

I THE PRODUCER

The producer will use her own and partially-manufactured materials to produce handwork with the intention of generating an income.

She will, upon taking her place in the project, work diligently to produce and market her goods through the KÜP marketing system. As long as quality work is consistently produced she will receive an income.

If producers cannot leave their homes for any reason to market their work, they may benefit from this project by having a representative (proxy) or a supporter of the project sell their goods for them.

II THE REPRESENTATIVE (PROXY)

If any producer who wishes to participate in the project cannot leave her home to sell her products, the representative will be responsible for all processes including guaranteeing the transport and sale of the producer's goods.

The person chosen as a proxy representative is generally a relative or a trusted acquaintance of the woman who is producing the goods.

This representative must enter into a written agreement with the producer and the agreement must be approved by KÜP. The proxy cannot represent more than 7 producers at any given time.

If the representative wishes to sell her own goods as well as those of the producer she represents, she must apply for separate producer status with the KÜP Project.

III THE ENTREPRENEUR

This person must meet the same requirements as those of the proxy representative but may serve numerous producers with the organization she has established. The entrepreneur and the producers must be approved by and audited by the sponsoring organization.

IV THE SUPPORTER

This woman aids producers who need assistance with any difficulties they may encounter at stages such as filling out application forms, bringing goods in for quality control, pricing products, labelling, marketing, etc). Supporters may be assigned to one or all of these stages mentioned.

V SALES PERSONNEL

If the producer, proxy, entrepreneur or the supporting women, for any reason fail to sell their goods at a KÜP marketing place, paid sales personnel will be hired. These saleswomen must be approved by the KÜP team and can be recommended by the producer who is then responsible.

REMEMBER! Women who work together are more productive, work faster and are more successful than those who work alone.

How to become a producer:

1. Obtain and fill out an Application Form and a Producer's Proof of Circumstances Form from the nearest sponsoring organization (civilian institution, foundation, society, municipality, etc).
2. A Proof of Application Card and necessary documentation will be given to you. Your Proof of Application Card will be valid until your Producer Identification Card is issued.
3. In case you wish to assist others, you will be asked to fill out a Support Form.
4. Make an appointment with our specialists to determine the quality of your product, a fair price for your goods and to label your products for sale. Bring the following with you to your appointment:
 - a) a photocopy of your TC Identification Card
 - b) a proof of address
 - c) 2 photographs
 - d) your Proof of Application Card issued by the sponsoring organization
 - e) an example of the product you wish to market, tagged with a temporary price tag attached by the KÜP TEAM Headquarters (KÜP-E Headquarters where you originally established communication with KÜP staff)
5. Keep your KÜP Identification Card and your CODE Number in a safe place so that it won't be lost. If you have a different card issued by a sponsoring organization, please show it.
6. After your products have been price-tagged, get them back from the temporary daily KÜP markets for sale. (If permanent or mobile markets are chosen, you will have to leave your products there).
7. Learn your temporary KUP Market date and table number.
8. Along with your KÜP Identification Card and KÜP-labelled goods, you will be given a date when you can start to sell your products and begin to earn an income from your hard work.
9. For each item sold you must tear off one section and give it to the person on duty at your sales table.

If you aren't earning sufficient income you can contact the KÜP team to participate in the **NEW SKILLS, PRODUCT QUALITY IMPROVEMENT OR WORKSHOP-TYPE PRODUCTION.**

As your products improve in quality, you may reach other markets such as tourist sites, chain stores, home and overseas marketing opportunities, etc. and thus increase your income.

IF YOU ASK, "WHAT CAN I DO TO BRING THE KÜP PROJECT TO LIFE? " WE SAY, "THERE ARE LOTS OF THINGS YOU CAN DO!"

- You can introduce us to or help us to locate those who produce quality handwork but who cannot reach the marketplace. Direct them to the nearest sponsoring organization.
- Bring handwork to sponsoring organization's KÜP TEAM headquarters to have it assessed for quality. You can help determine the value and participate in attaching a reasonable price to the article.
- You can assist producers who are unable to reach the markets physically by becoming a proxy representative, a supporter or an entrepreneur.
- You can volunteer to be a saleswoman, even temporarily, for a needy woman who can't participate physically in the selling of her own goods.
- By researching the market you can help determine which goods are more apt to sell well and participate in designing a marketing strategy.
- You can help get a successful design for an expensive article into mass production in a workshop atmosphere and establish communication between the producers, KÜP and the other staff..
- Your donation can guarantee the producers always have a stock of materials and supplies to work with.
- With the support of the KÜP Project you can be a producer by participating in marketing new and valuable second-hand articles.
- To increase the skill of the producer or the quality of articles produced, you may want to share your valuable knowledge on a one-to-one basis.
- Your participation can be of great importance in preserving the historical and cultural richness of our country and its various regions. Examples and pictures of obsolete or rare traditional items of handwork may be gathered, preserved and rediscovered by bringing them to the attention of the KÜP Project and its sponsoring bodies.
- To ensure continuing and increasing production, you may wish to take place in one of the project's KÜP TEAMS. You can be an active KÜP member.

ORGANIZATION AND MANAGEMENT OF THE KÜP PROJECT

From a woman's first application to the last stage in her membership, a standard procedure (KÜP SYS) is employed. This system is common to all departments and will be adhered to by them.

The Women's Handmade Product Marketplace Project Standard Management System Organization (KÜP SYS) is a standard process to be followed during all stages. The model for the organization and management of the KÜP project was the "The Standard Emergency Management System Organization" (SAYS).

The KÜP Project was established by the Ladies' Training and Culture Foundation (HEKVA) and has been approved as a partner project by the Rainbow Istanbul Women's Platform (GIKAP) communication network of 37 Women's Civilian Society Corporate Body (Association, Foundation, G. Group, etc.).

Our Project is a legal private community organization and is dedicated to serving and supporting the women and other people in the community.

CONTACTS:

Organizations:

| | | |
|---|---|--|
| Senatsverwaltung für Wirtschaft, Arbeit und Frauen - Internationale Kooperation, Landesstelle für Entwicklungszusammenarbeit | Martin-Luther-Str. 105 D-10820 Berlin | Tel. +49 (30) 9013 7409 Fax. +49 (30) 9013 8466 stefani.reich@senwiarbfrau.verwalt-berlin.de www.berlin.de |
| Akelei e.V. - Berufswegplanung mit Frauen Ute Skrzeczek | Rhinstraße 84 D-12681 Berlin | Tel. +49 (30) 54 70 30 48 Fax +49 (30) 54 70 19 98 akelei-@t-online.de; www.akelei-online.de |
| Arbeitsamt Berlin Süd Doris Meyer | Sonnenallee 282 D-12057 Berlin | Tel. +49 (30) 555 577 2596 Fax +49 (30) 555 577 4444 doris.meier@arbeitsamt.de, Berlin.Sued.BCA@arbeitsamt.de www.arbeitsamt.de |
| Bezirksamt Marzahn-Hellersdorf Liane Behrendt Gleichstellungsbeauftragte | Alice-Salomon-Platz 3 D – 12627 Berlin | Tel. +49 (30) 90 293-2050 Liane.Behrendt@ba-mh.verwalt-Berlin.de www.berlin.de/ba-marzahn-hellersdorf |
| BGZ – Berliner Gesellschaft für entwicklungspolitische Zusammenarbeit mbH Uta Beyer (Projekt "ProInteCra: Integration von Migrantinnen ins Handwerk") | Pohlstraße 67 D-10785 Berlin | Tel: +49 (30) 8099 4113 Fax +49 (30) 8099 4120 info@bgz-berlin.de; www.bgz-berlin.de, www.prointecra.de |
| economista e.V. Angelika Cumberow | Urbanstr. 116 D-10967 Berlin | Tel./Fax +49 (30) 692 92 39 info@economista.de www.economista.de |
| Goldrausch Frauennetzwerk e.V. Barbara Hedke | Potsdamer Str. 139 D-10783 Berlin | Tel. +49 (30) 215 75 54 info@goldrausch-frauennetzwerk.de www.goldrausch-frauennetzwerk.de |
| HAFEN-Gründerinnenzentrum Ines Hecker | Schwarzburgstraße 10 D-12687 Marzahn | Tel: ++49 (30) 9 93 66 99 28 ines.hecker@de.tuv.com , www.hafen-frauenzentrum.de/ |
| IBB - Investitionsbank Berlin Renate Loga, Firmenkundenberaterin im Kundenzentrum Wirtschaft | Bundesallee 210 D-10719 Berlin | Tel. +49 (30) 21 25 - 46 09 Fax +49 (30) 21 25 - 33 22 kundenzentrum.wirtschaft@investitionsbank.de renate.loga@investitionsbank.de, www.investitionsbank.de |
| IBB- Investitionsbank Berlin Dr. Edith Brickwell | Bundesallee 210 D-10719 Berlin | edith.brickwell@investitionsbank.de www.investitionsbank.de |
| IQ Consult (Projekt: Verbund Enterprise – Junge Menschen auf dem Weg in die Selbständigkeit), Norbert Kunz | Muskauer Str. 24 D-10997 Berlin | info@iq-consult.com www.iq-consult.com, www.iq-enterprise.de |
| ISI e.V. - Initiative selbstständiger Immigrantinnen Remziye Ünal | Reichenberger Str. 175 D-10999 Berlin | Tel. +49 (30) 611 33 3 6 Fax +49 (30) 612 12 56 info@isi-ev.de; www.isi-ev.de |
| Weiberwirtschaft e.V. Dr. Katja von der Bey | Anklamer Straße 38 D-10115 Berlin | Tel. +49 (30) 440 223-0 Fax +49 (30) 440 223-44 infos@weiberwirtschaft.de; www.weiberwirtschaft.de |

Participants:

BUDAPEST

| | | | |
|-------------------|--|--------------------------------------|--|
| Rózsa Sajgál | BUDAPESTI SZOCIÁLIS FORRÁSKÖZPONT | Vározház u. 9-11 HU-1052 Budapest | Tel.: +36 (1) 327-1419 Fax: +36 (1) 327-1864 rsajgal@budapest.hu |
| Johanna Steinberg | Oberbürgermeisteramt Budapest – Budapest Center for social Resources | Vározház u. 9-11 HU-1052 Budapest | stjohanna@freemail.hu |
| Beáta Nagy, Ph.D | Budapest University of Economic Sciences and Public Administration | Fővám tér 8 HU-1093 Budapest | Tel.: +36 (1) 217 5172 Fax: +36 (1) 217 4482 beata.nagy@bkae.hu |
| Zsuzsanna Szalay | Stúdió' Zs. Kft. | Orom u. 10. HU-1016 Budapest | Tel.: +36 20 9 256 006 Fax: +36 (1) 202 3815 |
| Carmen Svastics | Government Office for Equal | Vigadó u. 6. | Tel.: +36 (1) 235 4687 |

| | | | |
|-----------------|--------------------------------------|------------------------------------|--|
| | Opportunities Gender Equality Office | HU-1051 Budapest | Fax: +36 (1) 235 4503 Svastics.carmen@meh.hu |
| Zoltanné Szalay | Budapest Enterprise Agency | P.O.B. 226. HU-1072 Budapest 4. | Tel.: +36 (1) 269 6869 Fax: +36 (1) 268 1800 info@bvk.hu; www.bvk.hu |

PRAG

| | | | |
|---|------------------------------|-----------------------------------|--|
| Linkeschova, Dana | Technical University of Brno | Rybkova 1 CZ-602 00 Brno | Fax +420 (5) 4114 8632 linkeschiva.d@fce.vutbr.cz www.fce.vutbr.cz |
| Sokacova, Linda; Dolezelova, Alexandra | Gender Studies O.P.S. | Gorazdova 20 CZ-120 00 Praha 2 | Tel/Fax: +420 (2) 24 915 666 gender.office@ecn.cz knihkupectvi.feminismus.cz |
| Stribrna, Iveta | Market Link S.R.O. | Kosikova 2 CZ-628 00 Brno | Tel: +420 (5) 4423 9184 Fax: +420 (5) 4421 3411 iveta@marketlink.cz www.marketlink.cz |
| Cetlova, Helena | STAMP Forum of Women | Táboritká 23 CZ-130 00 Praha 3 | Tel.: +420 (6) 04 269 898 helena.cetlova@stredoceske- podnikatelky.cz www.stredoceske-podnikatelky.cz |

WARSCHAU

| | | | |
|---|--|---|--|
| Małgorzata SIARKIEWICZ | Europejskie Forum Właścicieli Firm (Europäisches Forum der Firmenbesitzerinnen) | Ul. Międgalowa 4 PL-02-796 Warsaw | Tel. + 48 (22) 645 14 64 forum@efwf.org www.efwf.org |
| Małgorzata SIARKIEWICZ | MAGIT | Ul. Wystawowa 1 PL-51-618 Wrocław | Tel: + 48 (71) 3482704 , 3477330, 3477331; Fax: + 48 (71) 348-34-67 gosias@magit.pl, magit@magit.pl www.magit.pl |
| Alina TOMASZEWSKA | Büro für Wirtschaftsangelegenheiten beim Bezirksamt Warschau-Bielany | | Tel.: +48 669 29 52 579 Fax: +48 669 58 73 Tomaszewska_a@urząd.bielany.waw.pl |
| Małgorzata PUCHARSKA, Direktorin – Abt. Marketing | CS-GmbH (Consulting) | Ul. Grabowa 51 PL-54-115 Wrocław | Tel.: +48 0502 024 633 Fax: +48 (71) 35 31 348 |
| Alizja Moszynska, stv. Geschäftsführerin) | Międzynarodowe Forum Kobiet (Internationales Frauenforum) | Al. Niepodległości 164 PL-02-554 Warsaw | Tel./Fax : +48 (22) 649 34 54 alimos@wp-pl |
| Joanna FABISIAK (Vorsitzende der Kommission Soziales und Prävention im Warschauer Stadtrat) | Przewodnicząca Komisji Pomocy Społecznej i Przeciwdziałania Patologiom w Radzie Warszawy | Krakowskie Przedmieście 32 PL- 00-927 Warsaw | Tel.: +48 (22) 55 21 532 Fax: +48 (22) 55 21 555 www.polon.uw.edu.pl |
| Elżbieta WOZNIAKOWA, Geschäftsführerin | Gesellschaft der aktiven und kreativen Frauen, Mitglied im Internationalen Frauenforum | Podwole 74a/33 PL-50-449 Wrocław | Tel.: +48 (71) 34 32 937 e.wozniakowa@skat.org.pl |
| Dr. Krystyna KRZEKO-TOWSKA, Direktorin | Internationales Institut für Rechts- und Wohnungswesen | Ul. Gombrowicza 17 PL-01-682 Warsaw | Tel./Fax: +48 (22) 833 11 60 jurysta@free.ngo.pl |
| Barbara GOBIS, Geschäftsführerin | Firma GAB-RAT | ul. Sucha 20 Gdańsk, PL | Tel. +48 (58) 343-24-38 Fax. +48 (58) 342-14-33 biuro@gabrat.com.pl |
| Krystyna KOSCIELISKA | AU-Pair-Vermittlungsbüro | ul. Dabrowszczaków 39/614 Olsztyn, PL | Tel.: +48 (89) 535 51 21 Fax: +48 (89) 535 51 21 info@biurorodzina.pl |
| Danuta L APKIEWICZ, Elżbieta KUSKOWSKA Elżbieta GORECKA-PAJAK | Internationales Frauenforum | Al. Niepodległości 164 PL-02-554 Warsaw | Tel./Fax : 0048 22 649 34 54 alimos@wp-pl |
| Danuta PRZYBYŁO; Geschäftsführerin | Bierbauerei „Amber“ | Warsaw, PL | |
| Ewa WALAT, Geschäftsführerin | Firma WALAT | Warsaw, PL | |

ISTANBUL

| | | | |
|--|------------------------------------|---|--|
| Reyhan GÜRTUNA, Gattin des Istanbuler Bürgermeisters | Woman Coordination Centre | | |
| Prof. Dr. Ümit MERICİ | Istanbul University HEKVA | Tufan Cad.Yesiltepe, Evkri III / 20 Talimhane Gengelköy, Istanbul | Tel.: +90 (212) 5426265537 umit_meric@hotmail.com |
| Yasemin TUTAL stv. Vorstandsvorsitzende | KAGIDER | Ortaklar Cad., Aksu Apt. Mecidiyekay, Istanbul | yasemintutal@makrodegisim.com |
| Peйда TALUK Dozentin | Kadir Has University | Hisaralti Cad. Unkapani Istanbul | |
| Ýclal TUNCAY, Director of Protocol | Istanbul Metropolitan Municipality | Merter Istanbul | |
| Kamer GEBECELY | Istanbul Metropolitan Municipality | Merter Istanbul | kamergebeceli@yahoo.com |
| Prof. Dr. Edibe SÖZEN, Tuđba TAB, Gila Benmayor, Nuriye Ural | | | |

Berlin

| | | | |
|---|--|--|--|
| Nazan Häsker | Lipara Mittelmeerspezialitäten | Samariterstr. 36 D-10247 Berlin | Tel. +49 (30) 486 241 73 |
| Mariola Cicharska-Lampka | Deutscher Herold der Deutschen Bank, Finanzberatung | Saatwinkler Damm 42 A Hs. 1 D-13627 Berlin | cicharska@web.de |
| Ayten ASian-Cakar | Pro-Vital Pflegedienst | Schleiermacher Str. 12 D-10961 Berlin | Tel. +49 (30) 695 977 80 Fax +49 (30) 695 977 81 |
| Dale Carr | BrokenEnglish | Körtestr. 10 D-10967 Berlin | Tel. +49 (30) 691 12 27 Fax +49 (30) 690 406 97 |
| Yasemin Byraktar | Sultan Hamam | Bülowstr. 57 D-10783 Berlin | Tel. +49 (30) 217 533 75 |
| D Düzgün | Up Art Maßdesign | Friedrichstr. 172 D-10117 Berlin | Tel./Fax +49 (30) 226 516 70 |
| Albena Dimitrowa | Dipl. Juristin | Mollstr. 14 D-10178 Berlin | Tel. +49 (30) 247 254 54 Fax +49 (30) 247 454 56 |
| Sonsoles Cerviro Lope | Agencia Ele – Agentur für Spanisch | Waisenstr. 2 D-10179 Berlin | Tel. +49 (30) 247 818 23 Fax +49 (30) 247 818 18 |
| Tülay Cinar | Familienberatung | Belziger Str. 12-14 D-10823 Berlin | Tel. +49 (30) 788 54 64 |
| Katarzyna Langewitsch | RA Langewitsch, Bechert & Wurtler | Körtestr. 10 D-10967 Berlin | Tel. +49 (30) 691 12 27 Fax +49 (30) 690 406 97 |
| Bozena Pietrzak | BoMedservice | Flererhof 2 D-14163 Berlin | info@bomedservice.de |
| Christa Janßen | shift Betriebsberatung | Platanenstr. 70 D-15366 Hönöw | cm.janssen@t-online.de |
| Birgitt Wählich | ERGOLOG - Institut für angewandte Ergonomie und Kommunikationsdesign | Pettenkoferstr. 16-18 D-10427 Berlin | waehlich@ergolog.de |
| Alina Winiarski | Winiarski Poland Germany Consult | Rudower Chaussee 29 D-12489 Berlin | Tel. +49 (30) 219 660 38 Fax +49 (30) 21966174 |
| Elke Koll | Organisationsentwicklung | Puschkinallee 34 D-15569 Woltersdorf | E.Koll.OE@t-online.de |
| Kirsten Heidler | Fwz Neukölln | | Fwz-neukoelln@gmx.de |
| Teresa Wawdysz | Polenreisebürodienst | Segenheimer Str. 16 D-10627 Berlin | |
| Brigitte Maas Finanzberaterin | GLS Gemeinschaftsbank eG (Gemeinnützige Treuhandstelle) | Rosenthaler Str. 34 D-10178 Berlin | Tel. +49 (30) 694 47 88 brigitte.maas@t-online.de www.microlending-news.de |
| Havva Korkmaz | Naturheilpraxis | Rubensstr. 114 D-12159 Berlin | Tel. +49 (30) 855 17 91 |
| G.Tör | Hair Design | Anklamer Str.38 10115 Berlin | Tel. +49 (30) 484 938 34 |
| Jutta Overmann Diplom-Betriebswirtin | Selbständiger Beraterin beraten – begleiten – umsetzen | Sültstr. 17 D-10409 Berlin | Tel: +49 (30) 49854736 Fax: +49 (30) 4401 7683 overmannj@aol.com |
| Zofia Grochowska-Zierska, Claudia Brestrich, Gabriele Sawitzki, Rita Scherf | | | |

Berlin, January 2004

Acknowledgments

This brochure contains conference papers and photos. The conference was funded by the European Commission – Directorate-General for Education and Culture – and organized by the Berlin Senate Department for Economics, Labour and Women's Issues and the Berlin Development Cooperation Agency (BGZ). Partners in the participating cities were: in Budapest, the Mayor of Budapest – Office for European Integration and International Relations; in Prague, the Magistrat of Prague; in Warsaw, the Office of the President of Warsaw; and in Istanbul, the Istanbul Metropolitan Municipality – Department of International Relations.

Imprint

Compiled by: Senate Department for Economics, Labour and Women's Issues, Press Office, Martin-Luther-Strasse 105, 10820 Berlin, Germany, pressestelle@senwiarbfrau.verwalt-berlin.de, www.berlin.de/wirtschaftssenat.

This brochure is part of the public relations work of the federal state of Berlin. It may not be sold or used by political parties for advertising purposes.

Photo Copyrights: BGZ mbH, Fotoflugzeug.de, WeiberWirtschaft e. G., ISI e.V.



This publication has been produced with the assistance of the European Union. The contents of this publication is the sole responsibility of the above mentioned author and can in no way be taken to reflect the views of the European Union.