



C.A.R.E. Ceramic Artworks to Raise Esteem and Employability

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(R6) Manual on Entrepreneurship for the V.I. community.

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Ceramic Artworks to Raise Esteem and Employability-C.A.R.E.



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About C.A.R.E. Ceramic Artworks to Raise Esteem and Employability

Action type	KA220-YOU - Cooperation partnerships in youth
Priority	YOUTH: Strengthening the employability of young people

Vision is the most complex and most objective of all senses. It administers us the most detailed feedback of the external world and registers simultaneously the position, the distance, the size, the colour and the shape of things. Yet, our vision does not work in total isolation since it is developed physically and psychologically in close correlation to other sensitive activities, in particular with tact and kinaesthesia, that is "a sense mediated by receptors located in muscles, tendons, and joints and stimulated by bodily movements and tensions (or the sensory experience derived from this sense)". As children gain confidence in performing fine and gross motor skills and build a sufficiently diverse movement repertoire, they acquire a high level of movement proficiency that is positively associated with the quality of their psychomotor and cognitive health.

According to EBU (European Blind Union), there are estimated to be over 30 million blind and partially sighted persons in geographical Europe, which means an average of 1 in 30 Europeans experience sight loss. The average unemployment rate of blind and partially sighted persons of working age is over 75 percent, and lower quality of life due to disabling vision loss costs 130 billion Euros each year in the EU. Lost productivity in society due to higher unemployment among people with a disabling vision loss costs 45 billion Euros each year in the EU.

In children affected by visual impairment, the lack of one of the sensory ducts causes a delay in their main developmental phases. Usually, the blind children achieve quite late the consciousness of their own individuality due to the necessary, yet often excessive, support and mediation of their parents with the surrounding environment. Furthermore, the absence of visual information inevitably brings mobility problems as regards posture and balance. As a consequence, when socializing with people, disabled people tend to perceive themselves as not-enough and less interesting, which leads to the crumble of social identity.

To cover this gap, this project arises as a key opportunity for young people with visual impairment to unlock their potential as individuals, as artists, and as employees, through ceramic workshops and the enhancement of their psychomotor skills, as one of the foundations for development. After all, postural control brings new parts of the environment into view and into reach; locomotion makes the larger world

accessible; manual skills promote new forms of interactions with objects, and motor skills involving every part of the body enhance opportunities for social interaction. Thus, motor skills can instigate a cascade of developments: perception and cognition, language and communication, emotional expression and regulation, physical growth and health, functional and flexible behaviour.

INTRODUCTION

CARE project overview

The European project **C.A.R.E. (Ceramic Artworks to Raise Esteem and Employability)** aims to empower young people with visual impairments (V.I.P.) by enhancing their potential as individuals, artists, and employees through ceramic workshops. By developing their psychomotor skills, the project seeks to foster their personal growth, creativity, and employability prospects across various fields, including art, culture, social work, and manual professions.

The project is built upon the understanding that ceramic art holds immense potential for promoting both intrapersonal and interpersonal skills. Through tactile engagement with clay, participants can enhance their fine motor skills, spatial awareness, creativity, and confidence. Beyond artistic expression, the project aims to strengthen their self-esteem, social inclusion, and labor market integration.

Objectives of the manual

The current Manual primarily aims to provide practical guidance and inspiration for young people with disabilities, with a particular focus on Visually Impaired Persons (V.I.P.), who wish to pursue entrepreneurship. The Manual aims to empower young individuals to identify gaps within their communities and leverage their skills and creativity to establish their own enterprises. While the focus is primarily on V.I.P., the Manual also includes valuable insights applicable to the broader disabled community.

Ultimately, the Manual seeks to strengthen the employability of young people with disabilities in various sectors, including art, culture, social, and manual work, by providing insights into key competencies and skills, supporting integration into the labor market, and promoting social inclusion. The Manual aligns with the project's commitment to inclusion and diversity by enhancing outreach and opportunities for individuals with disabilities.

CHAPTER 1: Entrepreneurship definition and importance

Entrepreneurship and disability: the social value of entrepreneurship for Visually Impaired (VI) and blind people

Entrepreneurial thinking for people with disabilities is a powerful tool to overcome daily challenges and create opportunities for personal and professional fulfillment. The entrepreneurial mindset is not only the ability to generate business opportunities but includes a series of skills and abilities that are also related to the strictly personal and emotional sphere of the individual (the so-called soft skills which include both intrapersonal and interpersonal skills). In fact, the entrepreneurial mindset is based on a set of qualities that not only apply to the business world, but also to life in general, making it an opportunity even for those with disabilities. It follows, therefore, that the entrepreneurial mindset is a mix of both technical (hard skills such: financial management, business planning and strategy, marketing etc.) and social skills (soft skills such as creativity, critical thinking, empathy and emotional intelligence, interpersonal relationships). If applied to people with disabilities, the entrepreneurial mentality, in all its complexity of skills, can bring new benefits not only at an economic level, in terms of income generation, but also at a social level, allowing to overcome the interpersonal challenges that people with disabilities often experience.

Below are some of the skills that are part of entrepreneurial thinking with specific reference to people with disabilities:

Creativity: For people with disabilities, creativity becomes essential to find alternative solutions to the physical, social, or economic barriers they may face. The entrepreneurial approach allows them to look at difficulties as opportunities to innovate, developing customized solutions that meet specific needs.

Resilience: Resilience is a quality that allows those with a disability to face difficulties with determination. Entrepreneurship requires the ability to learn from failures and adapt to challenges. People with disabilities often develop a high level of resilience in their daily lives and can also apply it to entrepreneurial ventures, seeing every obstacle as a new opportunity for growth.

Result orientation: People with disabilities who adopt an entrepreneurial mindset can act decisively and quickly, taking control of their lives and creating projects or initiatives that respond to their

needs, overcoming any physical or environmental limitations. Action-oriented allows them to pursue their dreams and implement innovative ideas, without getting caught up in thinking and waiting.

Passion: Passion for what you do is a fundamental engine for entrepreneurship, and for people with disabilities this can translate into the desire to break down barriers and demonstrate their skills. Other than passion, determination becomes a powerful resource, boosting the perseverance necessary to face daily difficulties.

Lifelong learning: Entrepreneurship also involves a constant commitment to learning new skills and strategies to improve oneself and one's business. For people with disabilities, lifelong learning and continuous training are not only about acquiring professional skills, but also about building skills to overcome disability-related challenges, such as accessibility and inclusion.

Benefits of entrepreneurial thinking for people with disabilities:

Adopting entrepreneurial thinking allows people with disabilities to pursue career paths that respect their rhythms and needs, promoting greater autonomy and independence (intrapersonal skills). Moreover, an entrepreneurial approach helps to overcome social and cultural barriers, allowing people with disabilities to actively contribute to society through projects that respond to specific needs and create value for the community (interpersonal skills).

In general, the entrepreneurial mindset allows people with disabilities to take control of their lives and professional destinies, identifying tailored business opportunities. To this regard, an entrepreneurial approach can generate job opportunities that do not depend on traditional employers, creating flexible professional solutions that are adapted to the needs of people with disabilities. Consequently, self-employment will stimulate the development of soft skills such as time management, problem-solving, and the ability to make quick decisions. To conclude, all these competences refer to both intrapersonal and interpersonal skills.

And what about entrepreneurial thinking for visually impaired and blind people?

When referring to visually impaired and blind people, entrepreneurial thinking is enriched with additional considerations based on research and concrete cases. Generally, as for the other disabled

people, the main motivations for undertaking a business are: greater personal independence (30.5%), overcoming a personal challenge (27.1%), increasing income (33.9%) - Ortiz García P and Olaz Capitán ÁJ (2021). For blind people, as for many other people with disabilities, entrepreneurship offers a unique opportunity to manage their lives independently, avoiding discrimination in the workplace and creating accessible workspaces.

Entrepreneurship, for people with disabilities, is not only about individual success, but also has a significant social impact for the whole business sector. In fact, companies and businesses run by people with disabilities, such as those of the blind, contribute to:

- ⇒ Social inclusion and improvement of quality of life
- ⇒ Job creation for other vulnerable groups
- ⇒ Reducing dependence on government subsidies and allowing people to be autonomous from an economic point of views.

Skills to develop based on EntreComp 3 competence areas

Contrary to popular belief, visual impairment and blindness are not obstacles to entrepreneurship, but rather opportunities to develop unique skills. Visually impaired and blind people often develop problem-solving, critical thinking, adaptability, and effective communication skills more than others, all of which are closely linked to the EntreComp framework (entrepreneurial skills framework) – [see video](#). The three main fields of study of EntreComp are:

- A. **Ideas and opportunities** – Recognise and transform market opportunities into concrete projects.
- B. **Resources** – Effectively manage financial, human and technological resources.
- C. **In Action** – Translating ideas into action through strategic planning and leadership.

The life experiences of these people prepare them to think strategically and creatively, qualities that are reflected in successful business practices.

Despite the opportunities, visually impaired and blind people face significant barriers, including difficulties in self-confidence, access to capital, and the fear of losing government subsidies due to the benefits trap (it is highly suggested to improve access to financial resources for disabled

entrepreneurs). Moreover, access to training and entrepreneurial support is often limited by the lack of accessible materials. However, technology and assistive tools such as screen readers, speech recognition software, and AI assistants play a crucial role in breaking down these barriers, allowing visually impaired and blind people to run their businesses efficiently (for e.g. thus enhancing the accessibility of online services for business registration and operations first). For that aim, targeted training programs that meet specific needs and financial support for the purchase of assistive technology are essential to ensure success.

To conclude, entrepreneurship is not just a possibility for visually impaired and blind people but it is a field in which they can excel due to their unique critical thinking, problem-solving, and leadership skills. It is crucial to foster an inclusive entrepreneurial culture that recognises persons with disabilities, and particularly the visually impaired and blind, as entrepreneurs, innovators and value creators.

If we apply the EntreComp framework (with its three key areas) to the field of ceramics and disability, the benefits would be multiple and significant, thus transforming the tactile abilities of V.I and blind people into a powerful entrepreneurial asset. The ability to perceive shapes, textures, and details through touch, allows blind ceramists to develop a distinctive and innovative design style, often characterised by highly detailed surfaces. Techniques such as hand modelling, wheel throwing, and relief carving can be adapted using tactile tools, making ceramics more accessible. Moreover, when applying EntreComp to ceramics and disability, the benefits become even more significant. Key competencies such as opportunity identification, resource management, and strategic action can further enhance the skills already developed by blind ceramists. For instance, their heightened tactile sensitivity, combined with creative thinking, can lead to innovative design and production approaches in the ceramics industry. The management of resources, both economic and material, becomes more strategic as they adapt to different challenges, including access to assistive technologies and overcoming social and cultural barriers. Additionally, communication skills, which blind ceramists often develop to share their work and engage with audiences, can be strengthened through the framework, enabling them to effectively market their creations and establish strong networks of customers and collaborators.

To conclude, by integrating entrepreneurial skills, V.I and blind people not only advance their professional growth but also contribute to a broader social and cultural impact, opening new pathways for inclusion and career development. Here's a table that combines entrepreneurial skills,

concrete applications, and potential occupations in the ceramics sector for blind individuals. The ceramic industry offers various opportunities where blind people can be involved, both in production and artistic contexts, utilising technologies and approaches that overcome visual barriers.

Entrepreneurial skills	Concrete applications	Potential jobs
Product design and development	Designing ceramics and create tactile textures and artworks	Ceramic designer, product developer
Innovation and technology	Integrating technologies such as 3D printing to create customised models for blind people	Ceramic designer, product developer
Training and education	Creating accessible ceramic training courses with tactile aids and voice guidance, managing of accessible ceramic workshops for other blind people	Trainer for blind people in ceramics and in the field of arts and crafts more in general

CHAPTER 2: State of the art regarding youth entrepreneurship in each partner country (including young entrepreneurs who are disabled)

ITALY

Existing policies on entrepreneurship

Entrepreneurial education at school and post-school level:

In recent years, youth entrepreneurship in Italy has declined sharply, aggravated by the economic crisis caused by the Covid-19 pandemic. Between 2019 and 2020, the number of entrepreneurs under 30 years of age decreased by 3.9%, while those over 50 increased by 2.7%, indicating an ageing entrepreneurial class and a reduction in generational turnover. Between 2011 and 2020, the number of self-employed workers under 30 decreased by 124,000 (-27.9%), reducing the rate of replacement between young and old from 153 to 85, signalling serious difficulties in business continuity. This phenomenon has particularly affected the craft sector, with a 41.9% reduction in owners under 30 of individual craft businesses. Although Italy has the highest number of self-employed workers in Europe, the number of young entrepreneurs is constantly decreasing, representing a problem for the country's economic growth and for the transmission of skills in traditional sectors.

At an educational level, the European Union has defined eight key competences for lifelong learning, which every citizen should acquire to promote personal development, active citizenship, social inclusion and full employment (European Commission, 2007). Among these, the one concerning the sense of initiative and entrepreneurship plays a particularly important role, as it implies the ability to transform ideas into concrete actions. Entrepreneurship is fundamental not only in the workplace, in employment or self-employment, but also in every other area of life, such as in study, sport and private life. According to a document from the European Commission (2015), entrepreneurship education concerns all those initiatives that aim to prepare individuals to be responsible and enterprising, equipped with the skills, knowledge and attitudes necessary to achieve their goals and live a full life.

A fundamental issue in addressing the topic of entrepreneurship education concerns its definition. Adopting a perspective that considers social impact beyond the economic one, entrepreneurship is

not understood in a narrow sense, but rather as a broader concept, including all the skills, knowledge and experiences that make a person enterprising. In this vision, training in entrepreneurship does not simply mean providing technical or regulatory information on starting a new business, nor is it limited to analysing traditional areas such as strategy and marketing. Rather, it is also about focusing on transversal skills, such as problem solving, communication and the ability to work in a team, which are fundamental for personal and professional development, and represent the basis for success in any context of life.

Studies and research conducted by organisations such as the OECD and the European Commission emphasise the importance of entrepreneurial training and its positive impact in the long term. A significant example at international level is the Entrepreneurial Skills Pass (ESP) project, which shows that students who receive entrepreneurial training are more likely to consider entrepreneurship as an attractive employment option.

Entrepreneurial training not only prepares students to create new start-ups but also contributes to the development of fundamental skills for life and career, making them protagonists of innovation and economic growth.

The main results that highlight the positive impact of entrepreneurial training include:

Development of transferable skills: Entrepreneurial training programmes that promote the development of soft skills in students encourage the emergence of skills related to personal intelligence, going beyond the simple measurement of IQ.

Employment and career: Entrepreneurial training can increase employment opportunities, as students acquire skills that make them more competitive in the job market. Furthermore, they may decide to start their own business in time.

Socio-economic impact: The value of entrepreneurial projects is increasingly evaluated in terms of their impact on employment and improvement of indicators related to social well-being, such as integration, youth employment and social inclusion.

Academic performance: Participation in entrepreneurial programmes and the development of emotional skills (e.g. listening to oneself, interacting with others and being motivated towards goals)

can encourage a more concrete and responsible approach to studying, ultimately improving academic performance.

Soft skills, such as communication, creativity, leadership and problem-solving, are fundamental in the entrepreneurial environment. Entrepreneurial training helps students develop transversal skills, such as risk management, critical thinking and the ability to work in a team. In particular, the concept of distributed leadership promotes the sharing of decision-making power, while active listening and negotiation are essential for resolving conflicts and reaching agreements. These skills are crucial for personal and professional success, fostering a positive and productive work environment.

In 2019, the Directorate-General for School Regulations and Evaluation of the Italian National Education System sent a circular to all secondary schools with the aim of structurally introducing entrepreneurship education into the Italian school system.

Thanks to a specific syllabus, schools will be supported in the creation of training courses that will allow students to transform their ideas into actions, developing skills such as creativity, innovation, risk assessment and management, and the ability to plan and manage entrepreneurial projects. The aim of introducing entrepreneurship education is to encourage the development of attitudes, knowledge, abilities and skills that not only prepare students to undertake entrepreneurial activities but are also useful in any work environment and for an active engagement in society. These are therefore transversal skills, fundamental for life.

This initiative is in line with the European objective of promoting and developing entrepreneurial skills, as outlined by the European Commission in the 2012 Communication 'Rethinking Education: Investing in skills for better socio-economic outcomes' and confirmed in the 2016 Communication 'A new skills agenda for Europe'. The aim is that entrepreneurial skills can be integrated with disciplinary skills, making young citizens creative, active and endowed with a spirit of initiative.

For the first time, entrepreneurship education is structurally entering Italian schools, thanks to a specific syllabus created with the contribution of about 40 stakeholders, including national representatives, foundations, companies, organisations from the world of innovation, cooperation and other actors from civil society. Through the National Coalition for Entrepreneurship Education, these organisations have adopted the Syllabus and are committed to implementing school activities that are consistent with it.

The Syllabus is divided into five main subject areas:

- Forms and opportunities in starting a business
- The generation of ideas, the context and social needs
- From idea to enterprise: resources and skills
- The enterprise in action: dealing with the market
- Economic citizenship

Italy is among the first countries in Europe to adopt the 'EntreComp' conceptual model (Entrepreneurship Competence Framework), the Reference Framework for Entrepreneurial Competence developed by the European Commission, whose Italian translation, edited by ADI (Association of Italian Teachers and School Managers), was attached to the circular sent to schools.

Thanks to the syllabus, the examples of activities for each area and the 'EntreComp' model, schools will be able to enrich their educational offer with specific courses, promoting teaching methods that encourage practical, student-centred learning based on concrete cases, and stimulating interdisciplinary connections between different subjects.

Government processes & policies:

Youth Entrepreneurship in Italy: Regulations, Incentives and Best Practices:

Youth entrepreneurship in Italy is supported by various regulations and incentives aimed at promoting the creation and development of new businesses. Particular attention is paid to young people up to 35 years of age, women and people with disabilities, to ensure opportunities for inclusion and economic sustainability.

Regulations and incentives for Young Entrepreneurs:

1. **Legislative Decree 185/2000 - Self-entrepreneurship:** This decree aims to encourage the start-up of micro and small enterprises by young people up to 35 years of age and women of all ages, offering interest-free loans and outright grants to support productive investments.
2. **Guide on 'Starting your own business: the business plan':** a guide divided into activities, idea, planning the project, financial resources, economic feasibility and sustainability of the project and the system of rules, developed by the Chamber of Commerce.

3. **ON - New Zero-Interest Enterprises:** An initiative that supports young people up to 35 years of age and women of any age in setting up new businesses, covering up to 90% of eligible expenses with a combination of zero-interest loans and outright grants.
4. **Resto al Sud:** A programme managed by Invitalia to encourage the creation of new businesses in the regions of Southern Italy and in the areas affected by the earthquake in Central Italy. The subsidies cover both investment costs and working capital.
5. **More Enterprise:** Measure dedicated to young people and women who wish to start an agricultural business or take over the running of an existing one, with facilities for access to land and financial instruments.
6. **Generation Land (ISMEA)** The ISMEA Generazione Terra programme is designed for young agricultural entrepreneurs, with the aim of facilitating the purchase of land to expand or start agricultural activities. Advantages: Access to land ownership, tax breaks and support in the growth of the agricultural enterprise.

Best Practices for Youth Entrepreneurship:

1. **Training and Support:** Programmes such as 'Yes I Start Up' provide specific training to young NEETs to help them create an effective business plan and manage their own enterprise.
2. **Access to Subsidised Financing:** The use of available tax breaks, such as the flat-rate scheme and zero-interest financing, reduces initial costs and improves financial sustainability.
3. **Networking and Mentorship:** Participating in entrepreneur networks and mentorship programmes helps young people receive advice, support and collaboration opportunities to grow their business.

Conclusions: Youth entrepreneurship in Italy benefits from numerous funding and support opportunities, both for young people in general. Consulting official sources such as the Ministry of Youth Policies and Invitalia is essential to access the most up-to-date information and available benefits.

Opportunities

Entrepreneurship Stakeholders

1. **Camera di commercio:** in the Italian legal system, the chambers of commerce, industry, crafts and agriculture (CCIAA), commonly known as chambers of commerce, are local public bodies

with functional autonomy that are not territorially defined. In accordance with Law no. 580 of 29 December 1993, they carry out functions of general interest for the business system within the territorial district of competence and on the basis of the principle of subsidiarity referred to in Article 118 of the Constitution, taking care of its development within the local *economies*.

2. **Junior Achievement (JA)** is a nonprofit organization that promotes economic-entrepreneurial education to help young people make future choices. Since 2015, thanks to more than 1,000 volunteers, JA has supported more than 300,000 students in Italy. The programs target students between the ages of 11 and 18 and offer hands-on experiences in entrepreneurship, financial literacy and job orientation. JA offers several initiatives to develop entrepreneurial skills:
 - *"Crescere che Impresa!"* is an initiative ("Personal growth is a challenge!") for young people aged 11-14 to boost their entrepreneurial competences
 - *"10X Challenge"* is a 4-weeks training on how to start a micro enterprise with a small budget
 - *"Idee in azione"* is a digital activity for students on how to generate an idea and then realise a prototype of a product
 - *"Impresa in Azione"* is an initiative for young people to simulate the management of a mini business, promoting operational roles and managerial skills

All these programs aim to develop skills such as teamwork, problem solving, planning and public speaking among young people.

Entrepreneurship funding schemes

Regulations and Incentives for Young Entrepreneurs with Disabilities:

1. **Regional Fund for the Employment of the Disabled:** This provides grants for companies and private employers who hire people with disabilities, financing the adaptation of the workplace and the removal of architectural barriers.
2. **Incentives for the Employment of People with Disabilities:** Law 68/1999 offers incentives to companies that hire people with disabilities, recognising a contribution equal to 70% of the salary for 60 months in the case of permanent or fixed-term contracts of at least 12 months.

3. **Incentives for the Start-up of Companies with a Majority Presence of People with Disabilities:**
Some regions, such as Emilia-Romagna, provide grants of up to 75% of eligible expenses to encourage self-employment for people with disabilities.
4. **Single fund for the inclusion of people with disabilities:** It is a simplification and rationalisation measure that will support the creation of interconnected and integrated lines of intervention, overcoming the current fragmentation of resources that penalises people with disabilities and families, but also the work of local authorities and third sector organisations.
5. **Fund for inclusive suburbs:** It aims to promote the inclusion of people with disabilities and to combat marginalisation in the outskirts of large cities.
6. **Incentives for the labour market inclusion of people with disabilities:** Incentives for organisations that provide intermediary services and support for the job placement of people with disabilities. Contributions for intermediary agencies and third sector organisations that provide intermediary services for the job placement of people with disabilities and that follow them in the period following placement as disability managers.
7. **Revenue Agency:** the organisation responsible for financial administration in Italy, which provides all the detailed and updated information on financing.
8. **'Fund for credit to young people: 'Fondo studio')** which allows deserving young people, who lack sufficient financial means, to undertake a course of study or complete their education thanks to a loan guaranteed by the State.

Mentorship & Training programmes

New generations of students are experimenting with innovative forms of learning and 'entrepreneurial inspiration'. Traditionally, project-based learning followed a model in which students attended physical school, followed a curriculum set by the teacher, and completed an assigned project. However, education is evolving thanks to new technologies and dedicated software, which offer access to a vast amount of online content, often free of charge.

These new methods of 'online inspiration' allow students to explore their passions, develop the 'build/test/iterate' mentality typical of entrepreneurship and start projects, while continuing to educate themselves in an autonomous and personalised way. In this way, students can explore topics that are not part of the traditional school curriculum, but that encourage the creation and active realisation of ideas.

Some examples of platforms and communities that support this type of learning are:

- Reddit
- Discord
- Roblox
- Codeverse
- EYE Platform

Entrepreneurship is not treated as a continuous school subject, and as a result many young people do not have a clear vision of what it means to be an entrepreneur. According to historian Anton Howes, it is not an innate human capacity, but is transmitted through inspiration. The social context plays a fundamental role, as demonstrated by a study that highlights how people who interact with entrepreneurs are more likely to become entrepreneurs themselves. This suggests that the entrepreneurial ecosystem, if it grows, can inspire and positively influence more young people to pursue an entrepreneurial career.

In Italy, several initiatives fuel this 'entrepreneurial inspiration', creating opportunities for young people to get in touch with entrepreneurs and strengthen the innovative ecosystem.

1. **WeDo Academy**, launched in 2021 by teacher Daniele Manni, promotes an innovative teaching approach that encourages young people to develop an entrepreneurial mindset. The project offers extracurricular initiatives for students aged 10 and over, divided into four modules: Kids, Teen, Over 18 and Summer Camp. The pilot project, a Summer Camp held in Lecce in July 2021, involved 26 students aged 10 to 19 in an intense 35-hour full immersion.

2. Among the emerging initiatives, there is '**MaBasta**', a start-up against cyberbullying founded by Mirko Cazzato, a Manni student, selected for the Global Student Prize 2021 and named student of the year for the Puglia Region.

3. **Aurora Fellows**, founded in September 2020, is a non-profit organisation that offers a programme of personal growth and soft skills development to young Europeans aged between 15 and 20, with the aim of introducing them to the world of business. Unlike other programmes, the Fellowship does not focus on traditional educational content, but allows participants to customise their three-year training programme, interact with international mentors and access entrepreneurial programmes with partner companies. In addition, participants can receive a scholarship of 10,000 euros to develop their idea. Among the fellows are Chiara Schettino, founder of ContHackto, and Riccardo

Russo, growth manager of Blink. Students also participate in events such as the FAO's Food & Climate Shapers Boot Camp.

4. **Vento – Venture Originator** is an innovative programme inspired by venture building initiatives such as Entrepreneur First and Antler. Created by the SEI – School of Entrepreneurship & Innovation team in 2018, Vento has involved around 500 young people aged between 17 and 26, with the creation of several start-ups that have raised 1 million euros. Vento selects young talents with technological and entrepreneurial skills, and matches them with challenges from Italian companies interested in innovation. The teams work intensively on these challenges for 4 months, receiving compensation. At the end of the programme, the startups are presented to investors, but Vento does not require commissions or shares in the companies created.

Challenges of the entrepreneurial ecosystem

Young entrepreneurs in Italy, like in many other countries, face a variety of challenges when starting and growing their businesses. Some of the main obstacles they may encounter include access to initial financial capital, obtaining funding for a new venture can be difficult. Banks are often hesitant to lend money to young, unproven entrepreneurs, and Italy has a relatively low rate of venture capital investment compared to other European countries.

Furthermore, Italy has a reputation for bureaucratic inefficiency, with complex procedures and regulations that can be difficult to navigate, especially for new entrepreneurs.

Access to talent could be a challenge, while Italy has a highly educated workforce, attracting and retaining top talent can be difficult due to high unemployment rates, especially among younger Italians, and the competitive global job market. Also, in some regions of Italy, there can be a more risk-averse culture, which may lead to a lack of entrepreneurial spirit. Additionally, the fear of failure can discourage young people from pursuing their own ventures.

In summary, while young entrepreneurs in Italy face a range of challenges, many of these obstacles can be overcome through strategic planning, leveraging available resources like government support programs, and using modern tools such as digital platforms and networking opportunities. Adaptability and persistence are key for success in Italy's entrepreneurial ecosystem.

Case studies - Successful stories of entrepreneurs with disabilities

In Italy we had the great chance to interview:

Roberta Gatto: Roberta is affected by low vision, and despite this disability, she successfully completed studies in foreign languages and communication. She is now dedicated to writing articles for the weekly magazine of Ierfop Onlus. The topics covered in the magazine mainly focus on social issues such as disability, inclusion, and accessibility.

and

Alessandro Cossu: Alessandro is a visually impaired young man who believed in his potential and, thanks to the non-profit organisation Ierfop, was able to graduate as a switchboard operator and pursue his dream of becoming a photographer.

The short interviews with Roberta and Alessandro have been published on the CARE YouTube channel as reels to maximize engagement and project impact. Their experiences provide invaluable insights into the entrepreneurial process for young people with disabilities.

To view the interviews, visit the CARE YouTube playlist "[Entrepreneurship beyond limits](#)".

IRELAND

Existing policies on entrepreneurship for people with Visual Impairments

Ireland has made strides in recent years in promoting entrepreneurship and entrepreneurial education, but there is a noticeable gap in support for individuals with visual impairments. While general policies encourage entrepreneurship among people with disabilities, tailored initiatives for those with visual impairments are lacking. For example, no specific government supports are available for disabled entrepreneurs, leading some to close their businesses due to inadequate assistance. Vision Ireland has asked the government for €490,000 each year to fund essential services for people with sight loss, such as the [Eye Clinic Liaison](#) service which [Vision Ireland](#) introduced in 2019. This service provides emotional and practical support for service users from. Currently in Ireland targeted policies for visually impaired entrepreneurs remain underdeveloped, but hopefully this is changing.

Entrepreneurship policies for people with disabilities

In 2021, [Technological University Dublin](#) launched the "Entrepreneurship for People with Disabilities Programme", a 12-week online course aimed at individuals with disabilities interested in entrepreneurship. This course covers essential topics like business planning and financial projections, offering mentorship and credits upon completion. Since its launch there has been a great interest, with an average of 40 applications annually and three startups emerging each year.

Entrepreneurial education at school and post-school level:

Primary level: Programs like the [Junior Entrepreneur Programme](#) and BizWorld Ireland aim to develop entrepreneurial skills among young children. The Junior Entrepreneur Programme runs courses during the school year, for 12-16 weeks, this aims to teach the children valuable entrepreneurial skills and allow them to engage in activities nurture their creativity and entrepreneurial skills.

Secondary level: In Ireland, the 4th year of Secondary school is optional. It is called Transition Year. The Transition Year (TY) allows students to engage in entrepreneurship-related activities, such as work experience and creative projects. The [Student Enterprise Programme](#) involves over 22,000 students in running their own businesses.

Tertiary level (Further Education, College, University): Many of the Higher education institutions offer entrepreneurship programs and summer camps, supported by the Higher Education Authority, to foster innovation and business skills. There is support available for people with disabilities. DARE, which stands for Disability Access Route to Education, had a scheme which allows for reduced points needed to gain access to specific courses, and lots of other supports.

Lifelong learning: Lifelong learning includes various formal and informal learning opportunities that aim to enhance skills, knowledge and personal development. The Entrepreneurship for People with Disabilities Programme supports adults with disabilities in pursuing entrepreneurial ventures. This is a fantastic opportunity for anyone with a disability who would like to start their own business (It is important to note that this is only open to people who have not already started their business) This initiative was co-founded by the [Open Doors Initiative](#).

Government processes & policies:

[Citizens information Ireland](#) offers detailed guidance on starting a business in Ireland. They will advise you on some topics such as planning, registration, and financial considerations. These are great places to go to find out about more specific places you can go to get the information you are looking for. Their advice is always confidential and generally Irish people will go to their local Citizens Advice for many different reasons. They are a great starting point when you have questions, but you don't know where to begin.

[Work and Access](#) is another great source of support and information. It provides financial support for employers and employees to reduce workplace barriers for people with disabilities.

[Vision Ireland Services](#) for businesses offers many supports to businesses in becoming more accessible and inclusive to customers with visual impairments. Vision Ireland's mission is "To enable people who are blind and vision impaired to overcome the barriers that impede their independence and participation in society" They have many trainings and services on offer that can help both employers and employees. Vision Ireland trainers are experts in their field and have so much to offer. Please see the link below for more information.

Social Entrepreneurship policies:

Ireland has developed policies to support social enterprises, such as the National Social Enterprise Policy for Ireland 2019-2022 and the upcoming 2024-2027 Policy. These policies aim to promote awareness, growth, and impact measurement in the social enterprise sector. While no specific legal form for social enterprises exists, the legislative framework supports their operation, offering a foundation for individuals with visual impairments interested in social entrepreneurship.

Opportunities

Entrepreneurship Stakeholders and support

There are many entities and organisations in Ireland that support entrepreneurs, including government agencies, private organizations, NGOs, and educational institutions. Organisations such as **Enterprise Ireland** provide financial support, mentorship, and market access for startups.

Government Organisations:

[The Local Enterprise Offices \(LEOs\)](#) are all over Ireland and are well known for offering advice, funding, grants, and networking events for small businesses.

[IDA Ireland](#) supports businesses aiming to scale and access international markets.

[Enterprise Ireland](#) also offers a very Competitive Start Fund, which is funding for high-growth startups.

Private Organisations:

[The Guinness Enterprise Centre](#) & [Dogpatch Labs](#) Provides office space, mentorship, and support to startups.

[The Chambers of Commerce](#) has Local and regional chambers like the Dublin Chamber which provides networking and business resources.

Non-Governmental Organisations (NGOS):

[StartUp Ireland](#) is a national network offering business development programs and mentorship.

[Social Entrepreneurs Ireland](#) has great supports for social impact ventures with funding and mentorship.

[Business in the Community Ireland \(BITCI\)](#) is a great place to make contact with for anything that involves social initiatives in business. They aim to actively connect businesses with social initiatives.

Private Sector & Investors:

There are other business options and investors such as the **Venture Capital Firms & Angel Investors**.

These provide funding and mentorship through networks like **Halo Business Angel Network (HBAN)**.

Educational Institutions:

Universities such as **UCD Innovation** and **Trinity College's Tangent** offer innovation programs and business support.

Social & Community Actors:

Local networks often have Youth Entrepreneurship Programs like the **Young Social Innovators (YSI)**, and then there are the EU-wide support systems like **Horizon Europe** that offer resources and mentorship.

Entrepreneurship funding schemes

Ireland offers several grants and funding opportunities for youth and entrepreneurs with disabilities:

For young entrepreneurs:

The **Competitive Start Fund (CSF)**: This offers grants up to €50,000 for innovative startups.

The **Young Entrepreneur Programme (YEP)** offers mentorship, funding, and networking for entrepreneurs under 35.

The **Student Entrepreneur Awards** offers cash prizes and mentorship for third-level students.

Entrepreneurs with disabilities:

The [Disability Activation Project \(DAP\)](#) provides funding for people with disabilities to start businesses.

[Social Entrepreneurs Ireland \(SEI\)](#) offers social impact grants which aim to support social enterprises, including those by people with disabilities.

[The Local Enterprise Office](#) offers business supports for disabled entrepreneurs and

The [Social Inclusion and Community Activation Programme \(SICAP\)](#) offers funding and support to various groups, including and focusing on those with disabilities

EU Grants:

There are some great EU grants that are available for people with disabilities to avail of, such as:

Horizon Europe supports innovative ventures, especially those in technology and social impact.

Erasmus for Young Entrepreneurs which offers a Cross-border exchange program for young entrepreneurs with EU funding.

The European Disability Forum (EDF) is a great place to find out more information that will help entrepreneurs with disabilities access EU funding.

There is also some great Private & Non-Governmental Funding such as **Bank of Ireland's Begin to Succeed** which offers mentoring and funding for young and disabled entrepreneurs.

There are also different Startup Competitions and awards such as the Social Enterprise Awards Ireland which recognises social enterprises, including those led by young or disabled entrepreneurs and the Enterprise Awards by IDA & Enterprise Ireland which includes categories for young and disabled entrepreneurs.

Additional support available:

There are also Mentorship Programs provided by organizations like Enterprise Ireland and SEI.

[Microfinance Ireland \(MFI\)](#) offers small loans for entrepreneurs who can't secure traditional funding.

These programs provide financial support, mentorship, and resources to help youth and disabled entrepreneurs start and scale their businesses.

Mentorship & Training programmes

Ireland offers a range of training programs and workshops tailored to support young entrepreneurs, including those with disabilities, to develop essential business skills and access mentorship. Some key programs include:

Disability Activation Project (DAP)

Through Training & Workshops participants focus on business skills like planning, marketing, and financial management and can avail of mentorship to help guide business growth. Participants can also learn about Funding and how entrepreneurs can apply for relevant grants.

Social Entrepreneurs Ireland (SEI)

[Social Entrepreneurs Ireland](#) offer lots of support in the form of mentoring and training programmes and opportunities for people with disabilities. They have different programmes such as the Impact Programme, which aims to support “social entrepreneurs strengthen their foundations and scale their solution for long-term impact” Through their programmes they can offer funding, mentorship, coaching, community building and marketing, legal and finance advice.

They also have an Ideas Academy, where you if you have an idea or a solution that can help make a change, you can avail of training, funding, mentorship and advice to help turn this idea into a reality.

And in their own words, they align with the Equal status Acts of 2000-2018 in which “ we welcome applications from all backgrounds and are committed to providing equal opportunities regardless of gender identity, marital status,family status,age,disability, sexual orientation,race,ethnicity or religion”

Local Enterprise Offices (LEOs)

These offer great mentorship, especially on their Start Your Own Business Course, which covers all the business essentials like market research and financial management but also offers one to one mentorship and training programmes. They also offer Digital skills training in the form of workshops. In these they focus on leveraging your digital platforms for marketing and customer engagement. They will also have the knowledge of what is available in terms of courses, programmes and support available for people with disabilities in relation to entrepreneurship.

Vision Ireland.

Vision Ireland is a great place to check in with to find out what is available nationwide in terms of mentoring and training programmes, such as the courses offered in Entrepreneurship training programmes offered by TU Dublin. They will often have the information about different trainings available at different times throughout the year.

Enable Ireland

Enable Ireland often offers Workshops on Self-Employment that Focus on exploring self-employment options and practical business skills including Coaching & Mentorship.

National Disability Authority (NDA)

The National Disability Authority “was established in June 2000. We are the independent statutory body that provides information and advice to Government on policy and practice relevant to the lives of persons with disabilities”

They are a wealth of information and offer Entrepreneur Training that includes self-employment and business management workshops.

They also offer Guidance on Accessibility and resources to navigate legal and accessibility challenges in business.

Online Platforms

Platforms such as **Enterprise Nation**, **Skillsnet**, and **Coursera** provide accessible online courses on entrepreneurship, social media marketing, financial planning, and more.

These programs are aimed at equipping entrepreneurs, especially those with disabilities, with the skills, mentorship, and resources needed to succeed in business.

Challenges of the entrepreneurial ecosystem

Young entrepreneurs with disabilities in Ireland face various challenges when starting and growing their businesses. Some of the main challenges include things like access to physical premises. A lot of the times workspaces can be inaccessible, or have limited availability, or limited availability of adaptive equipment. Transportation can be a huge challenge and can be very limiting. Possible solutions could be to look for accessible coworking spaces, government grants, and remote work options.

Accessing funding and lack of knowledge about available grants and financial products can also be another big challenge. Some possible solutions to this are to research government grants, microfinance options, crowdfunding, and specialised networks like angel investors.

Legal and compliance issues regarding accessibility and disability-related accommodation can also prove to be quite challenging. Some possible solutions could be to seek legal advice from organisations like the National Disability.

Authority and access resources from Local Enterprise Offices (LEOs). These will be able to provide you with all the information you need. Sadly, social stigma and discrimination is still a part of our world and negative biases from investors or partners can potentially limit networking opportunities. Some possible solutions for this are to build supportive networks with the likes of Social Entrepreneurs Ireland and try online platforms to expand your reach.

Even though there is a lot more available now than there used to be, a lack of tailored training programs for entrepreneurs with disabilities can still prove to be a challenge. A possible solution for

this is to seek out and participate in disability-focused training programs or take online courses that accommodate specific needs.

For some Entrepreneurs there are some challenges that are health related and it can be difficult balancing health conditions with the demands of running a business. Some possible solutions are to try and adopt time management strategies, delegate tasks whenever you can , and be sure to access wellness resources and support for your own wellbeing.

By utilising available programmes and supporting available young entrepreneurs with disabilities in Ireland can hopefully successfully navigate the entrepreneurial ecosystem.

Case studies - Successful stories of entrepreneurs with disabilities

Case study 1: Dermot Asple

Dermot Asple has achieved the dream, defied the odds, and is now a published author. His book entitled 'My Life' was launched in the Wexford Arts Centre" in December 2023. For the full newspaper article, please click on [this link](#).

Please find below some of Dermot's answers to the interview questions:

Can you tell us about your journey, and what inspired you to write your book and documentary?

Dermot: "I always had an idea in my head about writing a book. It has been in my head since I was a teenager. I wanted to prove to people that I can do anything I put my mind to. I wanted to tell my story. I decided to start writing it during lockdown."

*What are the biggest challenges you have faced as a person with a disability in writing your book?
How did you overcome these challenges? What key supports did you have?*

Dermot: "For years people didn't believe in me and didn't think that I could actually write a book. I had to prove to them and to myself that I could do this project. I needed to find help. I needed someone with proper experience to guide me in the right direction. And I found this in the Author Eamon Colfer."

What can society and institutions do to better support artists with disabilities?

Dermot: “Believe in us. Give us access to the tools and information to achieve our dreams! Let us be Heard!”

Where can people find your work?

Dermot: “My book is called “My Life” by Dermot Asple. It is currently on sale in Red Books Wexford and the Red Kettle Wexford for 10 Euro. It can also be purchased online via the link:

<https://theirishbookshop.com/products/my-life-dermot-asple>

I am currently in the middle of filming a documentary with film maker Michael Benson. This short film documentary should be finished and ready to be shown in theatres before the end of 2025.”

Case Study 2: Sharon Colgen

After a car accident in 2004 that caused a spinal injury, Sharon Colgen would then become a full time wheelchair user. Despite this, Sharon was determined that she would still live her life to its best. Sharon knew she was still here for a reason and really wanted to continue to live her life in the best way. Sharon also really wanted to help other people with disabilities, and to this day she does so actively. Sharon said “If you take the D out of disability, what you have “Is Ability” Sharon wants everyone with disabilities to know that “you have the ability to do whatever you want to do, its just you do it in a different way and that’s the only difference” Sharon presents a radio show, under the name of ‘Speedy Wheels’ two nights a week. Its a Celtic culture radio show and it's called the Country Jive.

To view the interviews, visit the CARE YouTube playlist “[Entrepreneurship beyond limits](#)”.

CYPRUS

Existing policies on entrepreneurship

Entrepreneurial education at school and post-school level:

Entrepreneurial education in Cyprus lacks a centralized strategy at the **primary and secondary Education levels**. While there is no dedicated curriculum for entrepreneurship, the [Cyprus Ministry of Education, Sport, and Youth](#) has integrated digital skills development into the education system, aligning with the 2020 Strategy on the [Digital Education Action Plan \(2021-2027\)](#). This approach aims

to cultivate a digital culture within schools, potentially fostering entrepreneurial competencies indirectly.

The [2021/2022 Global Entrepreneurship Monitor \(GEM\) report](#) identified gaps in teaching creativity, market economics, and business startup preparation in schools. To address these issues, the GEM report recommended enhancing curricula to include activities that foster creativity, self-sufficiency, and personal initiative; introducing courses on financial management and market economic principles; promoting group work on business idea development; and encouraging female participation in STEM fields.

According to the [2024/2025 Global Entrepreneurship Monitor \(GEM\) report](#), the quality of Entrepreneurial Education at School, although still regarded as very poor (<3.0), has shown improvement from 2.1 to 2.9 over the past year. This indicates positive momentum towards enhancing entrepreneurial education at the foundational level.

While there are no mandatory entrepreneurial courses in the standard curriculum, organizations like [Junior Achievement \(JA\) Cyprus](#) offer programs to instill entrepreneurial skills among students. For example, the ["Our Community" program](#) introduces third-grade students to the roles of citizens and businesses in a community, and the ["Company" Programme](#) allows students aged 15 to 18 to experience running a real business. It is also worth noting that some private schools in Cyprus have begun integrating entrepreneurship-related courses or activities into their own curricula, aiming to address this gap in early-stage entrepreneurial education.

At the **tertiary level**, Higher Education Institutions in Cyprus have started incorporating entrepreneurship courses and initiatives to promote entrepreneurial mindsets among students. However, these efforts are institution-specific and not part of a unified national strategy. The [2021/2022 Global Entrepreneurship Monitor \(GEM\) report](#) suggests integrating courses on business and financial management, as well as on starting and growing new firms, into all academic programs. It also recommends involving entrepreneurs as guest lecturers, promoting student internships in startups, and offering short courses to graduates interested in entrepreneurship.

Life-long learning programs in Cyprus offer various workshops and seminars on entrepreneurship, primarily facilitated by private organizations and non-governmental organizations (NGOs). These programs aim to equip individuals with the skills necessary to initiate and manage their own businesses.

The [Cyprus Lifelong Learning Strategy 2021–2027](#) aims to establish a comprehensive framework for lifelong learning. More specifically, to establish a comprehensive framework focusing on reducing youth unemployment, upskilling the workforce, increasing adult participation in lifelong learning, and aligning learning opportunities with labor market needs, particularly in view of digital and green transitions.

Despite the lack of systematic integration of entrepreneurial education across all educational levels in Cyprus, there are continuous efforts and recommendations aimed at enhancing its presence, particularly through extracurricular initiatives and targeted strategies.

Government processes & policies:

National sources of information for starting a business:

Cyprus offers several official resources to assist individuals in starting a business. Key sources of information include:

1. Serving as the Point of Single Contact, the **Business in Cyprus Portal** provides comprehensive information on planning, starting, running, and funding a business in Cyprus. It includes details on permits, legal requirements, and sector-specific guidelines. (businessincyprus.gov.cy)
2. The **Department of Registrar of Companies and Official Receiver** manages the registration of companies, partnerships, business names, and other legal entities. Their website offers e-services for business registration and access to official forms and fees. (companies.gov.cy)
3. The **Government Portal (Gov.cy)**, as the central web portal of the Republic of Cyprus, hosts a wide array of digital services and information related to various governmental departments, including business-related services. (gov.cy)

The aforementioned platforms collectively provide essential resources for entrepreneurs navigating the process of starting a business in Cyprus.

Social entrepreneurship policies in Cyprus:

In 2020, Cyprus introduced the Social Enterprises Act (Law 207(I)/2020), which lays the legal foundation for social enterprises in the country. The law allows private limited liability companies and cooperatives to register as social enterprises, with the requirement to allocate a significant

portion of profits to social causes. This is part of a growing recognition of the role social entrepreneurship can play in fostering social inclusion and addressing societal challenges.

The [Cooperative Societies Service \(SCS\)](#) is the governmental body responsible for overseeing social entrepreneurship in Cyprus. The law also ensures fair remuneration within social enterprises to promote equity and sustainability.

However, social entrepreneurship policies remain limited, and further support for marginalized groups, including youth and individuals with disabilities, is needed to ensure these groups can thrive as entrepreneurs.

Recent government policies to improve access to finance:

The Cypriot government has also implemented new policies aimed at improving access to finance for entrepreneurs. This includes equity fund solutions designed to provide financing for entrepreneurs to research, assess, and develop initial business concepts. Additionally, follow-on financing is available for successful graduates of the Acceleration Compartment, helping entrepreneurs take their businesses to the next level. This initiative is part of a broader government effort to stimulate entrepreneurial activity and support business growth within the country.

Opportunities

Despite various challenges, there are promising opportunities for entrepreneurship in Cyprus. The [2024/2025 GEM report](#) notes that the proportion of adults intending to start their own business in the next three years has increased from less than one in five to almost one in four. Furthermore, entrepreneurial awareness and confidence remain high, with two in three adults knowing someone who has started a business in the past two years and three in five considering themselves to have the skills and knowledge to start their own.

New policies aimed at improving access to financing, such as those related to the Acceleration Compartment, are designed to assist entrepreneurs in developing their concepts and advancing their projects. Additionally, the recognition of the need for more structured entrepreneurial education at various levels could further boost opportunities for aspiring entrepreneurs.

Entrepreneurship Stakeholders

In Cyprus, several stakeholders play a crucial role in supporting entrepreneurs, particularly young and aspiring individuals, through various services, resources, and mentorship. These stakeholders include both governmental and non-governmental entities:

1. Governmental agencies:

Through various programs, the [Ministry of Energy, Commerce, and Industry](#), provides funding programs, grants, and incentives for startups, SMEs, youth-driven, sustainable, and competitive businesses.

Moreover, the [Cyprus Chamber of Commerce and Industry \(CCCI\)](#) supports entrepreneurs by providing information, networking opportunities, and advisory services.

Additionally the, [Human Resource Development Authority of Cyprus \(HRDA\)](#), supports entrepreneurship by providing training programs, vocational education, and initiatives that enhance the skill sets of the workforce, including programs tailored to small businesses and start-ups. These initiatives help entrepreneurs develop the necessary skills for business creation and growth.

2. Incubation and support entities:

[IDEA](#), a non-profit organization that offers training programs for start-up businesses in various sectors, including culture. Their programs focus on developing entrepreneurial mindsets, digital transformation, and business innovation.

[Cyprus Entrepreneurship Competition \(CyEC\)](#), is a platform for early-stage entrepreneurs to receive guidance, mentorship, and the opportunity to launch their businesses. The competition aims to help start-ups with the resources they need to grow.

3. NGOs and social enterprises:

[Creative Europe Desk Cyprus](#) provides information on opportunities under the Creative Europe Programme, specifically for entrepreneurs in the cultural and creative industries.

The [Youth Board of Cyprus](#) offers various initiatives supporting young people, including resources for starting businesses and social enterprises.

Entrepreneurship funding schemes

Cyprus provides several grants and funding opportunities aimed at supporting young entrepreneurs and start-ups, including individuals with disabilities:

1. [Thalia Program \(2021-2027\)](#) is a government funding initiative aimed at promoting the creation of new, sustainable businesses focusing on youth. The program assists entrepreneurs with funding for the early stages of their business, helping them develop ideas into viable and competitive ventures.
2. Part of the government's broader strategy to improve access to finance, the [Cyprus Equity Fund](#) supports entrepreneurs in researching, assessing, and developing their initial concepts. It also provides follow-on financing to graduates from acceleration programs who have shown promise in their entrepreneurial ventures.
3. The [Creative Europe Program](#), while not specifically for people with disabilities, helps entrepreneurs in the cultural and creative industries access funding and resources.
4. The [Cyprus Entrepreneurship Fund \(CIF\)](#) provides financial support for start-ups and early-stage businesses in Cyprus. The fund aims to encourage innovation and entrepreneurship by offering both equity and debt financing to emerging companies in various sectors.
5. Various EU funding schemes are available to Cypriot entrepreneurs, particularly for innovative and high-tech start-ups. [Horizon Europe](#) is one of the main EU research and innovation funding programs, targeting organisations rather than individuals. It requires the formation of international consortia and supports large-scale, collaborative projects with a strong emphasis on research, development, and innovation. On the other hand [Erasmus for Young Entrepreneurs](#) is accessible to individuals and supports aspiring or newly established entrepreneurs by offering them the opportunity to spend time abroad in another European enterprise to gain practical knowledge and skills to strengthen their own business. In addition, Cyprus is eligible for various EU grants under the [European Social Fund \(ESF\)](#), which support social entrepreneurship, youth employment, and the inclusion of individuals with disabilities.
6. [JA StartUp Programme](#) offers university students aged 18 to 30 the opportunity to run their own company. Over a period of three months, participants work in teams to develop a business idea with guidance from academics, mentors, and an online platform. The top teams present their businesses in a national competition, and the winners represent Cyprus at Gen-E, Europe's largest entrepreneurship event.

7. Founded by Sir Stelios Hadji-Ioannou, [Stelios Awards for Young Entrepreneurs](#), offer €100,000 to young Cypriot entrepreneurs under 35 who have started a business within the past five years. This competition recognizes innovative entrepreneurial ventures and acts as a catalyst for economic development in Cyprus, with a particular focus on youth-led enterprises.

These funding schemes, combined with mentoring and training programs, create a supportive environment for entrepreneurship in Cyprus, providing essential financial resources to help young entrepreneurs, including those with disabilities, grow and succeed.

Mentorship & training programmes

Cyprus offers a variety of entrepreneurship training and mentorship opportunities, catering to different needs across sectors and industries. These programs are facilitated by both public and private organizations, aiming to support the growth and development of aspiring and existing entrepreneurs.

The [Cyprus Chamber of Commerce and Industry \(CCCI\)](#) provides several training programs that include workshops on business planning, marketing, and financial management, as well as mentorship programs that connect entrepreneurs with experienced business leaders. The CCCI also organizes seminars focused on digital transformation and innovation in business.

The [Youth Board of Cyprus \(ONEK\)](#) focuses on youth entrepreneurship, offering workshops designed to help young individuals develop entrepreneurial skills, alongside startup support programs that provide guidance on launching and managing businesses. Additionally, ONEK's mentorship programs aim to build connections and facilitate networking opportunities for young entrepreneurs.

[IDEA Innovation Centre](#), one of the largest startup incubators in Cyprus, provides intensive entrepreneurship bootcamps, one-on-one mentorship with industry professionals, and workshops on leadership, investment pitching, and business scaling. These programs are tailored to help entrepreneurs grow their startups and improve their business management skills.

[Junior Achievement Cyprus \(JA Cyprus\)](#) offers a range of programs aimed at schools and universities, including the **JA Company Programme**, which enables students to create and manage their own businesses, and the **JA StartUp Programme**, which targets university students with business ideas and offers them the opportunity to develop and run their own company.

The [Cyprus University of Technology \(CUT\)](#) provides courses in entrepreneurship and innovation for both students and graduates. The university also offers mentoring and funding opportunities as well as business acceleration programs in partnership with industry leaders.

The [European Institute of Innovation & Technology \(EIT\)](#) – Cyprus Hub runs entrepreneurial training and startup acceleration programs focused on climate innovation, sustainable entrepreneurship, and digital entrepreneurship. It also facilitates funding opportunities and networking events with European investors.

The [Cyprus Productivity Centre \(KEPA\)](#), under the Ministry of Labour, offers workshops on business management, finance, and digital marketing, along with entrepreneurship training for unemployed individuals and free consultations for startup owners. These services aim to equip individuals with the essential skills to start and manage a business.

The *Erasmus for Young Entrepreneurs* program, an EU-funded initiative, provides young entrepreneurs the opportunity to train abroad with experienced entrepreneurs for periods ranging from 1 to 6 months. This program offers mentorship on business growth strategies and access to European funding opportunities. More information about this program can be found on the official [EYE Platform](#).

The [Center for Social Innovation \(CSI\)](#), through its Erasmus+ funded projects, supports social entrepreneurs and youth empowerment. It organizes training programs on entrepreneurship, innovation, and digital skills, with workshops on social entrepreneurship, sustainable business models, and networking events for startups and NGOs.

Challenges of the entrepreneurial ecosystem

Young entrepreneurs in Cyprus face several persistent challenges despite recent improvements. According to the [2024/2025 GEM Policy Roadmap](#), the overall entrepreneurial environment remains less than satisfactory, with a National Entrepreneurial Context Index (NECI) score fluctuating between 4.0 and 4.2 over the past four years. Although the score rose slightly in 2024 due to progress in entrepreneurial education and social norms, critical issues remain.

Key challenges include inadequate entrepreneurial finance conditions, ineffective government programs, and poor research and development transfers. Women's access to resources remains insufficient, contributing to low female entrepreneurship rates. Early-stage entrepreneurship has declined, partly due to limited funding opportunities, ineffective government support, and inadequate entrepreneurial education.

Fear of failure continues to be a significant barrier—more than half of those who identify good opportunities avoid starting businesses due to fear of failure. Additionally, sustainability is not prioritized, with only one in three entrepreneurs valuing social or environmental impacts over profitability.

While social entrepreneurship is gaining recognition, targeted policies supporting marginalized groups, such as youth and individuals with disabilities, are still lacking. A more cohesive and inclusive ecosystem is essential to address these issues and enhance entrepreneurial growth in Cyprus.

Case studies - Successful stories of entrepreneurs with disabilities

In Cyprus, two interviews were conducted, with two inspiring young entrepreneurs who are overcoming challenges related to their disabilities and have built successful careers in their respective fields. Their stories are testaments to resilience, and powerful examples of how disability can coexist with professional excellence and social impact. They aim to motivate and guide other young people with disabilities who wish to embark on entrepreneurial journeys.

Vasiliki Charitonos – Fashion Designer

Vasiliki Charitonos is a talented fashion designer living with muscular dystrophy. Despite the challenges posed by this, she has pursued her passion for fashion design and successfully established her own brand. Through her work, she not only expresses her creativity but also advocates for inclusivity and accessibility in the fashion industry.

During her interview, Vasiliki discussed her journey as an entrepreneur, the obstacles she faced, and the resources that helped her succeed. She also shared valuable advice for aspiring young entrepreneurs with disabilities, emphasizing the importance of resilience, creativity, and persistence.

Website: www.vasilikiofficial.com/, Facebook: @[Vasiliki](#), Instagram: @[vasiliki_official](#)

Christos Xiourouppas – Registered Clinical Psychologist

Christos Xiourouppas is a Registered Clinical Psychologist with visual impairment. Despite obstacles, he remained committed to his goal and successfully completed his studies in Psychology, eventually establishing his own clinical practice.

In his interview for the CARE project, Christos shared valuable insights into his experiences navigating the mental health profession as a person with a disability. He reflected on the societal attitudes towards disability in professional environments, underlining the need for greater awareness and inclusive policies.

Christos encouraged young people with disabilities who aspire to enter professional fields to follow their dreams and advocate for their needs with confidence.

Facebook: @ [Χρίστος Ξιούρουππας Κλινικός Ψυχολόγος](#) Instagram: @[christosx_clinicalpsych](#)

The short interviews with Vasiliki and Christos have been published on the CARE YouTube channel as reels to maximize engagement and project impact. Their experiences provide invaluable insights into the entrepreneurial process for young people with disabilities.

To view the interviews, visit the CARE YouTube playlist “[Entrepreneurship beyond limits](#)”.

GREECE

Existing policies on entrepreneurship

Entrepreneurial education at school and post-school level:

In recent years, Business Education actions and programs have been implemented in schools all over the country. In Greece, entrepreneurship is supported at various levels of education to develop skills for young people and adults:

Primary and Secondary Education: Entrepreneurship is not a compulsory subject, but there are programs such as “Apprenticeship and Entrepreneurship” and “Junior Achievement Greece” that develop students' entrepreneurial skills.

Universities: Entrepreneurship is taught through courses and specialized programs and many institutions offer Entrepreneurship Centers and partnerships with companies.

Lifelong learning: Training and entrepreneurship skills development programs for young people and adults are supported through the European Social Fund and Erasmus+.

Overall, Greece promotes entrepreneurship through educational actions and subsidized programs to support young entrepreneurs. In Greece, the major gap is mainly due to the absence of a comprehensive national plan for the development of entrepreneurial skills through school education, as highlighted by the [Hellenic Federation of Enterprises \(SEV\)](#).

Government processes & policies:

There are several national sources of information on starting a business in Greece:

The [gov.gr](https://www.gov.gr/) platform provides digital services for starting a sole proprietorship, allowing citizens to complete the process online. (<https://www.gov.gr/>)

The National Register of Administrative Procedures (NRAD) “Mitos”: registers and standardizes all administrative procedures of the state, facilitating access to information on starting a business, as provided through the [official Mitos platform](#).

A guide for foreigners: Provides information on starting an economic activity in Greece by non-EU citizens, including the required documents and permits, as outlined on the [official website of the Ministry of Migration and Asylum](#).

Social Entrepreneurship Policies in Greece

In Greece, social entrepreneurship is supported by Law 4019/2011, which defines social enterprises and their operating principles. Social enterprises aim at social benefit and the production of goods or services of a collective nature. Greece follows the European policies for the social economy, encouraging the development of business ideas with a social mission. There are also subsidies and educational programs that support social entrepreneurship.

The Greek state is promoting measures to support new entrepreneurs, the modernisation of existing enterprises, the facilitation of access to finance, the improvement and simplification of procedures and rules for the operation of the business environment, support for information structures and support for business activities (creation of networks of “onestop shops”). The State is also aiming at a more favourable tax environment through the reform of corporate taxation and investment incentives. The strategic objective of the policy for entrepreneurship and SMEs is to unleash their enormous potential to improve competitiveness, increase employment, enhance economic

development and social cohesion. The main instrument for implementing entrepreneurship policy is the Operational Program “Competitiveness” which distinguishes 43 lines of action, 19 of which concern support and direct assistance to enterprises, as detailed on the [General Secretariat for Public Investments and NSRF website](#).

Opportunities

Entrepreneurship Stakeholders

In Greece, governmental bodies and public authorities play an important role in supporting entrepreneurs, especially potential entrepreneurs.

Hellenic Development Bank (HDB): The Hellenic Development Bank (HDB) has created a framework of support for new entrepreneurs, through consultancy and courses as well as funding opportunities.

OAED (DYPA - Public Employment Service): provides subsidies for unemployed people to start a business.

ESPA: The Partnership Agreement for the Development Framework (ESPA) 2021-2027 is implemented through Operational Programmes. Operational Programmes are multiannual programmes linked to sectors and/or specific geographical regions at international, national or local level. They concern support to existing enterprises or financing to new enterprises, of different categories per time period.

Chambers of Commerce and Professional Associations:

Athens Chamber of Commerce and Industry: Athens Chamber of Commerce and Industry provides assistance to young entrepreneurs and start-ups by organising consultancy and professional skills training seminars and informing them about sources of funding.

The Hellenic Confederation of Professionals, Craftsmen, and Merchants (GSEVEE): GSEVEE is a third-level employers' organisation across Greece and among the major national social partners. It aims to defend, promote, and consolidate the professional, economic, and social interests of professionals, craftsmen, and merchants of Greece.

Hellenic Government Initiatives:

Elevate Greece: Elevate Greece is an initiative of the Hellenic Government, which aims to map start-ups and support their development, with the ultimate goal of creating a strong innovation ecosystem.

Egg-enter Grow Go ('Eurobank' and 'Corallia Clusters Initiative' collaborative action): The egg - enter grow go is a leading incubation-acceleration programme. It offers opportunities for appropriate startup funding, mentoring, commercial activity, networking and extroversion with 2 platforms for Start ups and New Companies who need to speed up their development.

Entrepreneurship funding schemes

Social Cooperatives of Limited Responsibility (KoiSPE): With the (KoiSPE) , "social enterprises" for the socio-professional integration of people with mental health difficulties were institutionalised for the first time in Greece (1999). In this context, this initiative is presented as entrepreneurial structures, which are called upon to set up and operate with a different, alternative culture for the process of promotion in employment. To date, 25 such social enterprise units have been successfully established and are operating, creating sustainable jobs for over 700 people.

The People's Trust (NGO): The People's Trust supports new and existing businesses in Greece, especially those with limited access to finance, by offering micro-grants and interest-free loans up to €15,000. At the same time, it provides business guidance through mentoring, coaching, access to incubators and networking with professionals.

Through training programmes, it strengthens the entrepreneurial ecosystem across the country, promoting youth entrepreneurship and regional development.

DYPA: DYPA implements a programme of grants to enterprises for the employment of unemployed people belonging to special and vulnerable social groups and unemployed people facing obstacles *to their integration or reintegration into the labour market.*

Mentorship & Training programmes

EYE (Erasmus for Young Entrepreneurs): The European exchange programme for Entrepreneurs, known as Erasmus for Young Entrepreneurs (EYE), aims to support aspiring European entrepreneurs by providing them with the necessary skills to start and run a small business in Europe.

Global Entrepreneurship Bootcamp: It is an intensive programme that brings together young entrepreneurs from around the world, offering networking opportunities, mentoring and business development. Partial and full scholarships are available on an evaluation basis.

Reload Greece Bootcamp: RG Greece is an UK based organization which provides a new generation of entrepreneurs with the guidance, support and means to create ventures with a social or economic impact. The RG Bootcamp is a seven-day pre-acceleration program held in partnership with ALBA Graduate Business School. It involves training in areas such as product market fit, market research, finance, marketing, and business proposal presentation. Participants can win rewards such as scholarships and access to coworking spaces.

Start-Up Greece: Start-Up Greece is a nonprofit on a mission to promote, connect and advance entrepreneurship for Greeks in tech. The initiative aims to highlight the Greek Startup Ecosystem and maximize its contribution globally. Through the promotion of innovation, it seeks to ensure sustainability and prosperity on a global scale. Several of its services are offered free of charge and some are offered additionally through an annual subscription.

Challenges of the entrepreneurial ecosystem

Young entrepreneurs in Greece encounter several challenges that can hinder the successful launch and growth of their businesses. Understanding these obstacles and exploring potential strategies to overcome them is crucial for fostering a more supportive entrepreneurial ecosystem.

1. Lack of Capital and Funding

Securing capital is one of the main challenges for many startups. Every entrepreneur will have to deal with the cash crunch and work within limited resources. Entrepreneurs often face difficulties in finding funding, either from investors or through bank loans.

Solution: The diversification of funding sources using capital markets, as well as Venture Capital (investing in high-tech start-ups) and Private Equity (investing in unlisted companies), crowdfunding, business angels, and startup accelerators are essential to overcome the difficulties in accessing finance.

2. Bureaucracy and Regulatory Framework

Bureaucracy in Greece can be an obstacle to setting up and running a business. Requirements for permits, tax returns and insurance contributions often make it difficult for new entrepreneurs who are not familiar with the procedures.

Solution: Seeking legal and accounting advice from the outset can help to ensure a proper understanding of the procedures. Participation in support programs for new entrepreneurs can also provide guidance.

3. Lack of experience and business knowledge

It is good to be excited about launching a new venture, but experienced candidates know that more than 90% of new businesses fail. This is because most new business owners need to gain the right business knowledge. You may be an expert in your art, but not in managing books, logistics, people, technology, and compliance. You may not be able to predict risks for your business from your current level of knowledge.

Solution: Reading books, attending seminars, and consulting with experts would support young entrepreneurs to expand business knowledge. Another useful piece of advice would be the hiring of the right people to manage operations.

4. Lack of Physical and Digital Infrastructure

In many regions of Greece, access to modern infrastructure, such as suitable business premises, high-speed internet and technological tools, is limited.

Solution: The use of co-working spaces and the use of digital tools can reduce the cost of physical infrastructure. In addition, NSRF programs and European funds can finance the technological development of new businesses.

5. Competition and Market Entry Strategy

Competition in the markets is fierce, with many startups struggling to stand out. Recognition and differentiation of the offering is critical to success.

Solution: Develop a strong differentiation strategy that focuses on unique selling points and offers value that competitors do not provide. Strategic market research and continuous improvement of your product or service can also help to address the competition.

6. Social and Cultural Challenges

Society's skepticism towards entrepreneurship can create obstacles in finding partners and customers. This is especially true for individuals with disabilities, such as visual impairments, who face additional hurdles due to the lack of accessible services and information.

Solution: Building relationships through networking and engaging in business communities can be beneficial. Additionally, utilizing technology to develop accessible business solutions can offer a competitive edge.

7. Scale and Growth

Scaling the business and expanding into new markets can be challenging, requiring investment in infrastructure, human resources and management. There is a difference between entrepreneurship and running a small business. Startups think of scaling and becoming an established brand. Scaling operations require a change in operational processes, careful planning, resource management, technology, and much more. It is not easy to scale operations.

Solution: Develop a clear growth plan that includes scaling and expansion strategies. Furthermore, consider partnerships or strategic alliances that can help accelerate growth and use cost-effective solutions, as emphasized by platforms like [Greeco](#) and insights from [Robin Waite](#), a business strategist focused on scaling and sustainable growth.

Case studies - Successful stories of entrepreneurs with disabilities

In Greece, several young entrepreneurs with visual impairments have overcome significant challenges to establish innovative businesses. Their journeys serve as powerful examples of resilience, creativity, and the potential for inclusive entrepreneurship.

1. **Konstantinos Mazarakis & Aliko Ragkou – Founders of Pop2See**

Konstantinos Mazarakis and Aliko Ragkou are the founders of Pop2See, an innovative technology startup that enhances accessibility in education for visually impaired students. Their platform provides digital tools that facilitate learning and participation in educational settings.

Pop2See has been recognized for its impact, particularly through its participation in the World Robot Olympiad (WRO 2022). By integrating assistive technology into the learning experience, they help ensure that visually impaired students can fully engage with their education.

Their work highlights the power of technology in breaking down barriers, demonstrating that collaboration and innovation are key to fostering inclusivity.

Website: www.pop2see.gr

Instagram: <https://www.instagram.com/pop2see/>

2. Ioanna-Maria Gertsou – Founder of Lara Guide Dog School

Ioanna-Maria Gertsou is the founder of Lara Guide Dog School, the first guide dog training school in Greece. Recognizing the critical need for mobility assistance for visually impaired individuals, she established the school to train guide dogs and promote their use, enabling greater independence and accessibility.

Lara Guide Dog School has made a significant impact in Greece by raising awareness about guide dogs and advocating for the rights of visually impaired individuals to move freely and safely. Through partnerships with international guide dog organizations, the school ensures high training standards and fosters a more inclusive society.

Ioanna-Maria's work highlights the importance of mobility, independence, and advocacy, proving that accessibility initiatives can transform lives.

Website: www.laraguidedogs.gr

Instagram: <https://www.instagram.com/laraguidedogs>

Short interviews with Konstantinos Mazarakis & Alikí Ragkou (Pop2See) and Ioanna Maria Gertsou (Lara Guide Dog School) were conducted as part of CARE project. These interviews provided valuable insights into the entrepreneurial journey of young individuals with visual impairments, highlighting the challenges they have overcome and the impact of their work.

To view the interviews, visit the CARE YouTube playlist “[Entrepreneurship beyond limits](#)”.

POLAND

Existing policies on entrepreneurship

Poland is pursuing an active policy of supporting entrepreneurship through various programmes and initiatives. The Polish Agency for Enterprise Development (PARP) plays a key role in the implementation of these measures, offering support to companies at various stages of their development. In 2025, the PARP plans to launch numerous calls for proposals, including funding for research and development projects and international promotion activities.

In addition, the Polish government allocates significant funds from the National Reconstruction Plan (NRP) and the European Union's structural funds to support Polish entrepreneurship, with the aim of increasing the innovativeness and competitiveness of companies.

Entrepreneurial education at school and post-school level:

Primary school: In grades 1–3 of primary school, entrepreneurial attitudes are shaped through early school education, where pupils learn about different professions and basic social skills. In grades 4–8, entrepreneurship-related content is taught in various subjects, such as social studies.

Secondary schools: From 1 September 2023, a new subject ‘Business and Management’ was introduced, replacing the previous ‘Basics of Entrepreneurship’. The aim of this change is to teach entrepreneurship in a practical way and to develop financial management skills. This subject will also be available at the school leaving exam from 2027.

Additional initiatives: Extracurricular programmes such as Junior Achievement (Junior Achievement Foundation), School Enterprise Clubs, competitions (e.g. Entrepreneurship Competition, ZUS Competition, Start-up Jump).

Higher education and non-formal education: At the university level and as part of lifelong learning, many universities offer entrepreneurship programmes. For example, the Cardinal Stefan Wyszyński University in Warsaw runs an Entrepreneurship Incubator to support students in developing their own business initiatives.

Government processes & policies:

Sources of information about starting a business: The official government portal that provides comprehensive information on starting and running a business in Poland is Biznes.gov.pl. On this website, you can find guides, advice and current regulations regarding entrepreneurship.

Social entrepreneurship policy:

Poland has a policy in place to support social entrepreneurship, which is enshrined in national and European documents, including:

Key documents:

National Programme for the Development of the Social Economy (KPRES) until 2023 and its continuation until 2030.

Strategy for the Development of Social Capital – supports the development of social economy entities.

Act on Social Economy (2022) – introduced the definition of a social enterprise and the possibility of their certification.

Support:

- OWES (Ośrodki Wsparcia Ekonomii Społecznej, Social Economy Support Centres) – offer advice, training and start-up grants (OWES list: <https://www.ekonomiaspoleczna.gov.pl>).
- Grants from EU funds (e.g. FERS, RPO) for PES and social enterprises.
- Local and regional programmes (e.g. regional strategies for the development of PES, LAGs).

Poland actively supports the development of social entrepreneurship. The programme ‘Warto być Przedsiębiorstwem Społecznym!’ (It's worth being a social enterprise!) for the years 2023–2025, implemented by the Ministry of Family and Social Policy, aims to support social enterprises through various forms of financial and substantive support.

In addition, the programme ‘Resilience and development of the social economy and social entrepreneurship’ for the years 2022-2025 supports social economy entities in the reintegration of people at risk of social exclusion and capacity building for the provision of social services.

All these initiatives demonstrate Poland's commitment to the development of entrepreneurship at various levels and the pursuit of a favourable environment for entrepreneurs and innovators.

Supporting entrepreneurship among people with disabilities in Poland

Framework regulations and policies:

Act on Vocational and Social Rehabilitation and Employment of Persons with Disabilities – provides the basis for supporting the professional and entrepreneurial activity of this group.

Strategy for Persons with Disabilities 2021–2030 – includes measures for equal access to education, the labour market, technology and entrepreneurship.

Forms of support for entrepreneurs with disabilities:

- Grants from PFRON (State Fund for the Rehabilitation of Disabled Persons):

- Subsidies for starting a business (up to approx. 6 times the average salary).

- Reimbursement of workplace equipment costs.

- Training and vocational courses.

- ‘Aktywny Samorząd’ and ‘Samodzielność – Aktywność – Mobilność!’ programmes.

- Information: <https://www.pfron.org.pl>

- Job centre:

- People with certified disabilities can apply for funding to start a business, reimbursement of training costs, as well as advisory assistance.

- The activities are often tailored to individual capabilities and needs.

- Foundations and NGOs:

- Fundacja Aktywizacja, Fundacja Integralia, Fundacja Pod Aniołem, Fundacja FRAME – offer mentoring, workshops, psychological support and the development of soft and professional skills.

- Programmes based on strengthening the independence and entrepreneurship of young adults with disabilities, e.g. the C.A.R.E. project.

Opportunities

Entrepreneurship Stakeholders

In Poland, entrepreneurship is supported by a wide range of institutions – both public and private or social. People planning to start their own business can count on various forms of assistance – from consulting and training, through subsidies, to access to co-working spaces, mentoring or investors. Below, we present the key types of entities and their role in the support system.

The main source of institutional support are government agencies working for the development of entrepreneurship. These include, above all, the Polish Agency for Enterprise Development (PARP), which implements programmes financed from national and EU funds. PARP offers, among other things, grants for start-ups and small businesses, acceleration programmes and business training.

Another important entity is the Polish Development Fund (PFR) – it supports entrepreneurs financially by offering financial instruments, investment funds and solutions for times of crisis (e.g. anti-crisis shields). In addition, the unemployed can get help from district labour offices, which offer start-up grants, career counselling and courses to develop entrepreneurial skills.

Each province also has an Entrepreneur Service Centre (Centrum Obsługi Przedsiębiorcy, COP), which helps with applying for EU funds and offers advisory support for local companies.

Business incubators play a major role in the development of young companies, especially Academic Business Incubators (ABI), which enable entrepreneurs to run their business without registering their own company. ABI also offer formal support, advice and access to co-working.

Poland also has several acceleration programmes that support the development of innovative business ideas. As part of start-up platforms (e.g. 'Start In Podkarpackie'), young entrepreneurs can benefit from mentoring, training and funding for the development of their product or service.

Chambers of commerce and industry bring entrepreneurs together and offer support in the form of business advice, representation of business interests towards the administration, and organisation of industry events and training. The Polish Chamber of Commerce (KIG) and regional chambers (e.g. the Łódź Chamber of Industry and Commerce) act as integrators and lobbyists, building networks between companies.

Clusters of businesses also operate in specific industries, i.e. associations of companies, scientific institutions and local government units that work together for innovation, technology development and export.

In recent years, the role of foundations and associations that support entrepreneurship in a flexible and group-specific manner has grown. One example is the Youth Business Poland (YBP) Foundation, which offers individual mentoring, online courses and support programmes for young people who want to start their own business.

NGOs often focus on supporting people who are in a more difficult situation on the labour market, such as women returning from maternity leave, people with disabilities or rural residents. Organisations such as the FRAME Foundation, which combine educational, artistic and social activities with the development of entrepreneurial attitudes, also play a valuable role.

Poland has a dynamic social economy sector, which includes social cooperatives, foundations conducting business activities and social enterprises. These entities create jobs for people at risk of social exclusion and combine business activities with a social mission.

Social Economy Support Centres (OWES) are also active throughout the country, offering comprehensive assistance in the creation and operation of social enterprises – from consulting to social animation and investment subsidies.

More and more secondary schools and universities are committed to developing entrepreneurial skills among young people and students. An example of this are entrepreneurship centres at universities, which offer mentoring, advice, assistance in developing start-ups and organise events such as hackathons and Startup Weekends.

A new subject, Business and Management, has been introduced in secondary schools to prepare students for the world of economics and starting their own initiatives.

As you can see, a potential entrepreneur in Poland is not left to their own devices. They have a rich and diverse ecosystem of support at their disposal, which includes both institutional assistance and local social, educational and business initiatives. This makes it possible not only to set up a company, but also to develop it effectively – regardless of age, place of residence or life situation.

Entrepreneurship funding schemes

In Poland, young people and people with disabilities who dream of starting their own business or realising a social idea can take advantage of the many forms of financial support available. Although starting a business may seem like a challenge, there is an entire ecosystem of grants, programmes and tools that can help turn an idea into a real-life action.

One of the most accessible sources of support are district labour offices, which offer non-refundable subsidies for starting a business. They are aimed at, among others:

- young people (up to 30 years of age),
- school and university graduates, and
- people with certified disabilities.

Such a subsidy can amount to as much as 40,000 PLN (~9500 Euros), and obtaining it involves preparing a simple business plan and meeting several formal conditions. Support is often accompanied by training and career counselling. It is a very good choice for people who have a ready idea but lack the start-up funds.

Info: gov.pl/web/rozwój/zalozenie-dzialalnosci

Specialised assistance is also available for people with disabilities, offered by the State Fund for the Rehabilitation of Disabled Persons (PFRON). Under the 'Active Local Government' programme, you can apply for:

- a grant to start your own business (up to 100,000 PLN, ~23 800 Euros),
- support in purchasing hardware and software,
- reimbursement of the costs of adapting the workplace to the needs of a person with a disability.

In addition to the financial aspect, PFRON programmes also very often provide advisory and psychological care, which is extremely valuable for people entering the world of entrepreneurship.

Info: www.pfron.org.pl

It is also worth knowing that many projects supported by the European Union, especially at the regional level, include components to support young people and people with disabilities. These programmes often include:

- courses to prepare for business,
- counselling and mentoring support,
- micro-grants or investment funds.

Such projects are carried out by local NGOs, local governments, foundations and educational centres, among others. It is worth keeping an eye on the announcements in marshal's offices or on portals such as www.funduszeuropejskie.gov.pl.

Not every young person is ready to start a business right away – sometimes they need to test their idea in a safe environment first. This is exactly what programmes such as ‘Equal Opportunities’, implemented by the Polish-American Freedom Foundation, are for.

The programme supports young people from small towns and villages, giving them the opportunity to:

- plan their own initiative,
- receive a grant of several thousand zlotys,
- develop leadership and social skills.

Although the programme is not strictly ‘business-oriented’, it builds social capital that can result in entrepreneurship in the future - especially that based on the needs of the local community.

Info: rownacszanse.pl

In Poland, there are many foundations and associations that comprehensively support the entrepreneurship of young people or people with disabilities. Examples include:

- the Youth Business Poland Foundation, which offers mentoring, support in writing a business plan and preparation for market entry, (ybp.org.pl)
- Fundacja Integralia (<https://integralia.pl/>) and Fundacja Aktywizacja (<https://aktywizacja.org.pl/>) , which support the professional and entrepreneurial activity of people with disabilities.

Such organisations are less likely to offer cash in hand, but they help people gain the necessary skills, contacts and self-confidence - which are just as important as financial resources.

Crowdfunding platforms are available for people with an interesting idea that can gain community support. Services such as Kickstarter, Wish or Patronite make it possible to raise funds for:

- starting a business,
- purchasing equipment or materials,
- organising an event or social campaign.

It is a great option for young creators, craftsmen, artists, educators or people with disabilities who want to combine their project with social engagement.

For more developed ideas or business development plans, you can take advantage of low-interest loans offered by:

- Bank Gospodarstwa Krajowego (BGK),
- regional loan funds (e.g. Fundusz Rozwoju Przedsiębiorczości in Łódź).

Such support often does not require an own contribution or credit history, which makes it more accessible to young people starting their business adventure.

In Poland, there are many financing options for people who want to fulfil their potential as entrepreneurs – including those who are just entering adulthood or facing barriers due to disability.

By combining subsidies, education, mentoring and social support, it is possible to create an environment in which everyone, regardless of their starting point, could act and develop their potential.

Mentorship & Training programmes

People who want to develop their entrepreneurship – both young people and adults – have many free or easily accessible forms of educational support at their disposal in Poland. These include modern online platforms as well as international programmes, local training courses and workshops

run by foundations and public institutions. Importantly, many of these initiatives are also available to people with disabilities.

Here is an overview of the most interesting ones:

EYE - Erasmus for Young Entrepreneurs

This programme is for those who want to learn about entrepreneurship ‘from the inside’ - in practice and abroad. Erasmus for Young Entrepreneurs (EYE) is an international initiative of the European Commission that enables people planning to start a business to go to another EU country and work with an experienced entrepreneur.

For 1 to 6 months, the programme participants work in a real company, learn how it operates, and learn about management, marketing, customer acquisition and solving everyday problems. During this time, they also receive a scholarship to cover the costs of their stay (from 530 to 1100 euros per month, depending on the country).

It is not only an educational programme, but also an opportunity to establish international business contacts, develop self-confidence and prepare for independent action.

Info: erasmus-entrepreneurs.eu

PARP Academy – free online courses for entrepreneurs

PARP Academy is an e-learning platform created by the Polish Agency for Enterprise Development. It offers over 50 free online courses that can be completed at any time and at any pace.

The range of topics is very broad – from the basics of starting a business, through marketing and e-commerce, to project management and soft skills. After completing each course, the participant receives a certificate.

It is an ideal option for people who want to gain a solid foundation without leaving home – for both young people and adults.

Info: akademia.parp.gov.pl

Navoica is a nationwide platform for MOOC (Massive Open Online Courses) run by the best universities in Poland. You can also find courses on entrepreneurship, innovation, economics and future skills.

All courses are free of charge, available remotely and end with the issue of a certificate. It is a great proposition for those who want to develop in a professional academic environment without having to register for full studies.

Info: www.navoica.pl

Startup PFR is an educational programme of the Polish Development Fund, created for people who plan to start an innovative business or want to turn an idea into a real project. The platform offers a series of practical online courses that guide participants step by step through the process of starting a start-up.

Participation in the programme gives access to a network of mentors, business practitioners and investors. It is an ideal path for young people who want to work in the creative, technological or social industries but do not yet know how to get started.

Info: www.startup.pfr.pl

In Poland, many non-governmental organisations run local and national entrepreneurship workshops, especially for young people, women, people with disabilities and rural residents.

For example:

- The Youth Business Poland Foundation runs individual mentoring programmes for young people who want to start a business.
- The Information Society Development Foundation promotes digital education and entrepreneurship based on new technologies.

Such workshops are often combined with funding, advisory support and the opportunity to participate in grant competitions.

In almost every province, there are Centres for Entrepreneur Support, development funds and labour offices that regularly organise training for people planning to start a business. These include

- workshops on writing a business plan,
- meetings with advisors,
- networking sessions and entrepreneurship days.

These activities are particularly valuable for people from smaller towns who want to take advantage of local resources and contacts.

More and more educational programmes are designed with accessibility in mind - courses have subtitles, audio descriptions, the possibility of remote participation, and mentors are trained to work with people with different needs.

Programmes such as 'Aktywny Samorząd' or activities of the Aktywizacja and Integralia Foundations combine vocational training with psychological counselling, which makes participants feel more confident and have a better chance of success.

Regardless of age, place of residence or level of experience, in Poland, anyone who wants to develop their entrepreneurship can find something for themselves. Training courses and workshops are available both online and offline, covering everything from the basics of business to developing a personal brand, digital skills and innovative social services.

Want to get started? The best first step could be... one click – and taking a course that will expand your horizons.

Challenges of the entrepreneurial ecosystem

Starting their own business is a dream of independence, personal development and having an impact on the world for many young people. But before the first success can be achieved, many difficulties often must be faced. A young entrepreneur in Poland – although full of energy, creativity and enthusiasm – may face several barriers that can discourage them even before they have their first customer.

Below, we present the most common challenges that young people starting a business may face – and possible ways to overcome them.

Lack of start-up capital: One of the biggest challenges for young entrepreneurs is the lack of start-up capital. They often have an idea, passion and motivation, but no money to rent premises, buy equipment, create a website or launch their first advertising campaign.

Fortunately, there are real forms of financial support. District labour offices offer subsidies for starting a business – up to several thousand euros. People with disabilities can take advantage of PFRON funds, and young people can take advantage of educational and financial programmes such as ‘Equal Opportunities’ or Erasmus for Young Entrepreneurs (EYE), which offers not only mentoring but also a scholarship to study abroad.

Lack of knowledge about how to set up and run a company: Many young people have great ideas but don't know where to start. Registering a business, choosing a tax regime, accounting, legal issues and marketing can all seem very complicated, especially at the beginning.

Where can you find support? There are many free educational platforms in Poland, such as the PARP Academy or Navoica, which offer courses in entrepreneurship, marketing, management and taxes. They can teach you how to set up a business step by step and run it responsibly. More and more organisations, such as the Youth Business Poland Foundation or business incubators, also offer mentoring, which means you are looked after by an experienced person who shares their knowledge and supports you at the beginning of your journey.

Lack of workspace: Not everyone has the option of working from home – especially if they run a service, handicraft or educational business. Renting a space can be too expensive, and creating a workplace from scratch is unrealistic for a young person.

How can this be solved? Coworking spaces and business incubators are available in larger cities and at universities – spaces where you can use an office, meeting room or equipment, often for a nominal fee or for free. In Academic Business Incubators (ABI), you can even run a business without having to register your own company – under the ‘umbrella’ of the incubator.

Difficulty in acquiring customers and promoting your brand: Even the best product or service will not sell itself if no one has heard of it. For young entrepreneurs, promotion and sales can be the most difficult part of the business. Not only do you have to reach your customers, but you also have to build trust and convince them that your offer is worth using.

How do you promote yourself? The Internet offers a wide range of possibilities. Social media – Instagram, Facebook, TikTok – can become a tool for professional communication and a way to build

a community around a brand. Online courses in online marketing and branding (e.g. at the PARP Academy) are available to teach you how to promote yourself effectively and inexpensively.

Lack of a network of contacts and social support: Young entrepreneurs often work alone, without a team, business partner or environment that understands their challenges. This can lead to discouragement, lack of faith in their own abilities and a feeling of loneliness.

What can help? Various forms of networking and peer support can help here – participation in meetings, workshops, business idea competitions, incubation programmes or events such as Startup Weekend. Many of them bring together young people from different backgrounds who can support and inspire each other. It is also worth looking for a mentor – a person with experience who will share t

Collision with formalities and regulations: Legal uncertainty, incomprehensible forms, constant changes in regulations - these are the elements that can discourage anyone who starts working. Young entrepreneurs are often afraid that they will make a mistake and have to pay for it.

How to find your way around? It is worth using the available tools, e.g. the government portal biznes.gov.pl, which guides you through the process of setting up a company step by step. Many job centres and local organisations also offer free consultations with advisors, which are worth using before a problem arises.

Low self-confidence and fear of failure: Often, it is not a lack of knowledge, but inner blockages that prevent young people from taking action. They are afraid that it will not work out, that they will be judged, that they will compromise themselves. This is natural - especially in a culture that often shows success but does not talk about the path to it.

What can help? Building mental resilience, attending personal development workshops, participating in support groups and listening to the stories of people who have been through a similar journey. Experiences in social projects are also helpful, where young people learn to act, test, make mistakes and learn from them.

Although there are many challenges on the path of a young entrepreneur, today – like never before – there are tools available to help them overcome them. It is not a path for everyone, but for those who want to try, search, act and learn in practice – it is a path full of possibilities.

Because entrepreneurship is not just about starting a company. It is, above all, an attitude: active, courageous, creative. And this attitude - with the right support - can take you far.

Case studies - Successful stories of entrepreneurs with disabilities

Joasia Puchała: Acting beyond the visible

Profile:

Joasia Puchała is a young Polish actress with alternative sensory perception – a term she uses to describe her unique way of experiencing the world as a person with low vision. Thanks to her heightened hearing, Joanna developed a deep passion for Polish dubbing as a child, which later led her into the world of acting.

She completed her training at the 2-year KADR Theatre Studio, where she performed in diploma productions directed by the Brazilian actor André de la Cruz. In 2023 she played in *The Party*, and in 2024 she appeared in the Polish premiere of *The Ballad of Maria Marten*. After her first year of studies, she received the Cristal Illuminate Award in memory of Ewa Ampulska.

Joanna also participated in *Performing Justice* – a theatre piece created by 21 artists with disabilities and neurodivergent identities across Poland, which premiered at Teatr Nowy in Warsaw in cooperation with the US Embassy and Fundacja Kulawa Warszawa.

Her voice and advocacy resonate beyond the stage. She is part of the Youth Performative Coalition for the Time of Chaos, where she co-created the *Podcast for the Time of Chaos*. In March 2025, her episode discussing challenges of theatre education for people with disabilities was featured on Spotify and presented during the *Conference on Professionalisation of Acting with Disabilities* in Gdańsk. She also co-created a powerful conversation about asexuality and the rights of people with disabilities for International Asexuality Day 2025.

Currently, Joasia performs in the play *The Ugly Duckling* at the Pinokio Theatre in Łódź, and continues her artistic education at the ASA Alternative Acting School. She also appears as a background actress in several Polish TV series, and trains in dance (jazz, modern, contemporary), opera singing, and blind tennis.

Joanna's journey has not been without difficulties. She describes how people still often perceive acting as therapy for people with disabilities rather than a valid profession. She has been excluded

from exercises during acting classes, questioned about her vision, and even removed from film sets due to ableist assumptions.

But everything changed when, during her cultural studies thesis defence, she asked herself:

“If nothing was stopping me – what would I really want to do?”

Her answer was immediate: act. That’s when fear turned into action.

“I went to my first acting class with a racing heart, unsure if I was good enough. But I stayed – and kept going.”

Joasia’s advice to other young people with disabilities dreaming of a career in the arts is clear and empowering:

“Limitations exist only in the minds of able-bodied people. If you're constantly told you're weaker, you might start believing it – but it's not the truth. Look for people who support you, not those who build unbreakable ceilings. If someone tells you that you don’t belong – walk away and find a place that welcomes you. Show yourself to the world, apply to castings, and create your own opportunities. Demand accessibility and justice – these are your rights, not privileges.”

Joanna believes that artists with disabilities bring uniqueness to the stage – their movement, perception, and presence create a distinctive expression that should be valued. She dreams of a future where:

- Performances featuring actors with disabilities don’t need to be “announced” as special.
- Every theatre and cultural space is accessible by default.
- Diversity in the arts is no longer questioned – it’s celebrated.

Where to find Joanna:

Live performance: Teatr Pinokio in Łódź

Podcast: “Podcast na Czas Chaosu” on Spotify

Social Media:

[Facebook](#)

[Instagram](#)

Joasia lives by the motto: *“Be afraid and do it anyway”*, and she shows us all that courage isn't the absence of fear – it's the choice to act in spite of it.

To view the interview, visit the CARE YouTube playlist [“Entrepreneurship beyond limits”](#).

CHAPTER 3: Tools and tips on becoming an entrepreneur

Becoming an entrepreneur involves not only identifying a viable business idea but also having the right tools and strategies to develop it effectively. This provides practical tools, templates, and innovative AI-driven solutions to help aspiring entrepreneurs transform their ideas into successful businesses.

Using generative AI to materialise your idea: Find what your passion is and turn it into a monetised business.

Generative AI tools offer valuable support for aspiring entrepreneurs in *developing, refining, and materializing* their business ideas. These technologies serve not only as productivity aids but also as creative collaborators, helping to shape concepts and evaluate business potential from the earliest stages. By using these tools, individuals can explore their passions and turn them into monetized enterprises.

AI platforms like [ChatGPT](#) and [Gemini](#) are especially useful during the ideation phase. They can assist in identifying market needs, generating business ideas, and exploring industry trends. For example, one might prompt: *“Suggest business ideas combining sustainability and digital services,”* or *“What are the risks and opportunities of opening a pet grooming salon in a small urban area?”* These kinds of queries can help aspiring entrepreneurs reflect on feasibility, competition, and innovation.

Generative AI can also assist with basic SWOT analysis and business model development. Prompts like *“Can you help me create a SWOT analysis for a handmade cosmetics brand?”* or *“Generate a lean business plan outline for a food delivery app focusing on vegan options”* allow users to explore strategic planning early on, and will complement the dedicated SWOT section that follows in this chapter.

When moving into execution, tools like [Copy.ai](#) and [Jasper](#) support content generation for websites, marketing, and outreach, while [Canva AI](#) and [DALL-E](#) can help with visual branding, logo design, and promotional materials. These tools enable entrepreneurs to create a cohesive brand identity

without advanced design skills. Meanwhile, platforms like [Notion AI](#) and [Taskade](#) can be used to structure the business development process, outline milestones, and organise tasks. For early-stage prototyping and concept visualisation, tools such as [Runway ML](#) and [Adobe Firefly](#) provide dynamic options for testing and refining product ideas.

Used thoughtfully, these AI tools can accelerate the journey from concept to implementation, boosting creativity, clarity, and confidence. Guidance on the ethical use of AI in entrepreneurship, along with practical SWOT templates, is provided in the next sections to ensure responsible and structured application of these technologies.

Guidance on the ethical use of generative AI in professional and business practice

In the age of dynamic technological development, when including generative artificial intelligence (AI), the question of its ethical use is becoming increasingly important. In fact, AI technologies unlock significant potential, but we have to ensure their fairness, inclusivity and responsible use, thus protecting the rights of all individuals including those with disabilities such as V.I young people as the main target group of the CARE project.

This guide is a compendium of good practices aimed at supporting professionals and businesses in the responsible and transparent use of AI.

1. Principle of transparency and openness

- Always indicate when content has been generated by AI.
- Mark automatically generated material, especially sensitive content (e.g. deepfakes, opinions, advice).
- Make it easier for customers to identify the sources of content and the intentions behind messages.

Every AI user, regardless of industry, should openly disclose when content has been generated by artificial intelligence. This applies in particular to content published publicly, such as articles, graphics, videos, podcasts, marketing offers or product recommendations.

Transparency also means disclosing the purposes of AI use: whether it is customer service automation, data analysis or content creation. In a world where deep fakes and manipulated information are being created, it is crucial to build trust by openly declaring the role of AI in creating the message

2. Verify and combat disinformation

- Check AI-generated content with independent sources before publication.
- Use AI tools for fact-checking, but verify their results manually.
- Maintain high standards of reliability, especially in public communication and marketing.

Generative AI can create realistic sounding but untrue content. Therefore, every piece of material should be checked before it is published. It is recommended to use different sources for fact-checking, not only AI-based ones.

Ethical responsibility here lies in preventing the spread of false information that can influence consumer decisions, public opinion or the reputation of companies and individuals. This is particularly important in industries such as PR, media, health, education and finance.

3. Protect privacy and personal data

- Comply with GDPR and local regulations.
- Obtain informed consent for the processing of personal data.
- Minimise data collection and apply anonymisation where possible.

AI-based activities often involve the processing of personal data. Every company must comply with applicable regulations such as the GDPR, but also follow the principle of data minimisation.

An ethical approach means only processing data that is necessary, as well as ensuring the possibility of withdrawing consent and transparency in informing users about how their data is processed. Protecting privacy is the foundation of trust in a brand.

4. Recognise bias and promote inclusiveness

- Audit algorithms and content for bias (gender, racial, cultural)
- Ensure that training data reflects social diversity

- Design messages and products to be accessible to different audiences.

AI can reproduce existing biases, e.g. gender, racial, cultural, if it has been trained on biased data. It is essential to regularly audit and test AI tools for this.

Promoting diversity means designing systems and messages with all social groups in mind. This is not only an ethical aspect, but also a development strategy that helps to reach a wider audience.

5. Respect copyright and intellectual property

- Do not publish AI-generated content without verifying the legality of its sources.
- Mark materials inspired by someone else's creativity.
- Follow the rules for licensing AI content and do not copy without permission.

6. Human supervision and the possibility of intervention

- Ensure human involvement in the content creation process – AI must not be allowed to operate completely autonomously.
- Establish intervention and correction procedures – e.g. in the event of an error or unethical behaviour of the model.

AI-generated content may use existing copyrighted works. Therefore, it is important to consciously check whether an AI model violates someone else's rights.

Companies should educate employees on content licensing, the use of open resources, and the principles of fair use. Promoting respect for intellectual property is a sign of a responsible and modern organisation.

7. Understanding context and personalisation

- Analyse for whom and for what purpose the content is generated.
- Adapt AI to local cultural and linguistic contexts.
- Make sure the message is consistent with the company's mission and values.

Even the best algorithm cannot replace ethical human judgement. It is therefore essential to ensure that all automatically generated content is checked and corrected by humans.

It is recommended that AI be a supporting tool and not an autonomous decision-maker, especially when it comes to health, finance, education, employee evaluations or product recommendations.

8. Responsible automation

- Automate only those activities that do not violate ethical boundaries (e.g. spam, fake reviews).
- Test AI systems for their impact on customer relationships.

AI-generated content should be adapted to the cultural, social and linguistic context of the recipient. The ethical use of AI means avoiding formulaic, mass communication in favour of personalised and relevant content.

Personalisation should not lead to manipulation, but to an improvement in the quality of communication and the building of valuable relationships with recipients.

9. Education and development of AI competence in the team

- Regularly train the team in the ethical use of AI.
- Promote a culture of responsibility and technological awareness.
- Learn from case studies and share good practices.

Automation should only be used for processes that really require it. It is unethical to automate responses that are important to customers, such as complaints or credit decisions, without the possibility of contacting a human being.

AI should support people's work, not replace them in areas that require empathy, judgement and responsibility.

10. Continuous monitoring and evaluation

- Conduct regular AI ethics audits (data analysis, algorithmic actions, impact on society).
- Collect feedback from customers and employees on how AI systems are performing.
- Publish transparency reports on the use of AI in the company.

The ethical use of AI requires continuous team education. Training in AI ethics, data privacy and legal aspects should become standard in organisations.

It is worth building a culture of innovation and reflection in which employees understand not only 'how' to use AI, but 'why' it needs to be done responsibly.

Key benefits of an ethical approach to AI

Adopting ethical AI principles not only fulfils the requirements of responsible management, but also brings concrete, long-term benefits to the organisation:

- Greater trust from customers and business partners – transparency, fairness and respect for user rights make consumers more willing to use the company's services and products, and partners are more inclined to cooperate.
- Improved brand reputation and competitive advantage – companies that apply ethical practices stand out positively from the competition. Customers increasingly choose entities that act in accordance with social and environmental values.
- Compliance with regulations and minimising legal risks – complying with data protection rules, respecting intellectual property and avoiding discrimination helps to avoid costly legal disputes and sanctions.
- Building a socially responsible image of the organisation – the ethical use of AI supports the development of responsible business that cares not only about profits but also about the impact on people and the environment. This is a capital of trust that translates into customer loyalty and long-lasting business relationships.

The ethical use of generative AI is not only a choice, but the duty of a responsible leader. Adhering to the principles of transparency, data protection, diversity and human oversight builds trust, protects against legal risks and supports sustainable technological development.

This guide is intended to inspire reflection and the creation of individual ethical policies in every company and organisation.

In addition, ethical AI should include a series of standards to meet the needs of people with disabilities. Need to include V.I young people in the design process and ensure that AI contents and tools are tailored to their specific needs in terms of accessible texts (screen readers available, voice interactions) and Web Content Accessibility Guidelines (WCAG) for the AI, in order to overcome possible barriers.

SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) templates

In this section you will learn how to make a SWOT analysis of your business and identify their strengths and weaknesses and use them to achieve success.

The aim of the SWOT analysis is to thoroughly examine an entity's environment for opportunities and threats, as well as ascertaining any strengths and weaknesses, to determine strategies for further action that are in line with the organization's goals.

This technique is designed for use in the preliminary stages of decision-making processes and can be used as a tool for evaluation of the strategic position of an organization. It is intended to specify the objectives of the business venture or project and identify the internal and external factors that are favorable and unfavorable to achieving those objectives. The letters in SWOT stand for:

Strengths

Weaknesses

Opportunities

Threats

Practical tips for implementation

It applies to the SWOT analysis that you should be involving people from all important areas of your company if possible. This will lead to better results. At the initial stage, however, you can feel free to carry out an analysis on your own. If you complete your SWOT analysis as a team, you can go about it in the following way:

1. PESTLE analysis involves describing the influences on any organisation, political, economic, social, technological, environmental and legal area in which the organisation operates. This analysis is helpful in preparing strategic development plans, which often requires taking a closer look at your institution in terms of the processes taking place within it. Group the results of PESTLE analysis (external factors from the six areas of the PESTLE analysis) into opportunities and threats. Begin by identifying all the positive impacts from external factors that have a score of 12 or more points. These are the opportunities that have been already identified.

Then identify all the negative impacts from external factors that have a score of 12 or more points. These are the threats that you have already identified.

Have a think about whether there are further opportunities or threats that you have left out until now. The following questions can help you with this:

Opportunities:

- Where do opportunities in the market develop from that could support our company goals?
- Which trends can be observed now and in the future?
- Which legal and political circumstances are in line with our core business?

Threats:

- Where do threats in the market arise from that could endanger our company goals?
- Which market trends are not being given sufficient attention in our company?
- Which trends are endangering our competitive advantage?
- Which political and legal decisions / tendencies could have a damaging impact on our business?

Strengths:

- What makes our company better than the competition?
- What is our unique selling point?
- What dynamic skills does our company possess?
- To what extent is the company appreciated by our employees?

Weaknesses:

- Where are we working below average compared with our competitors?
- Which areas are we lacking important expertise in?
- Which departments / teams / positions are understaffed?
- Which recurring mistakes have we made in the past that should not have been allowed to take place?

2. Now compare the four fields containing your results for Strengths – Weaknesses – Opportunities – Threats with each other and use this to determine the strategy that you need to implement.

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CHAPTER 3: Tools and tips on becoming an entrepreneur

Guidance on the ethical use of generative AI in professional and business practice

-Związek Firm Public Relations (ZFPR) – *Warsaw Principles: Zasady etycznego wykorzystania AI w PR*

Źródło: Dokument „dane na temat etyki w korzystaniu z AI.docx” (na podstawie publikacji ZFPR i ICCO, 2024).

-ICCO (The International Communications Consultancy Organisation) – *The Warsaw Principles for Ethical AI Use in Public Relations*, 2023.

-European Commission (Komisja Europejska) – *Ethics Guidelines for Trustworthy Artificial Intelligence*, 2019, <https://digital-strategy.ec.europa.eu>

-Future of Life Institute – *Asilomar AI Principles*, <https://futureoflife.org/ai-principles> Coursera / Uczelnia Łazarskiego – Kursy nt. etyki AI i wykorzystania AI w biznesie

-Reuters (2018) – *Amazon scraps secret AI recruiting tool that showed bias against women*
Dostęp: <https://www.reuters.com>

-ALK – Akademia Leona Koźmińskiego (2023) – *The invisible women: uncovering gender bias in AI-generated images of professionals*.

-How to use AI ethically in marketing www.widoczni.com

-Ethical AI in communication and customer service: www.engage-ai.co

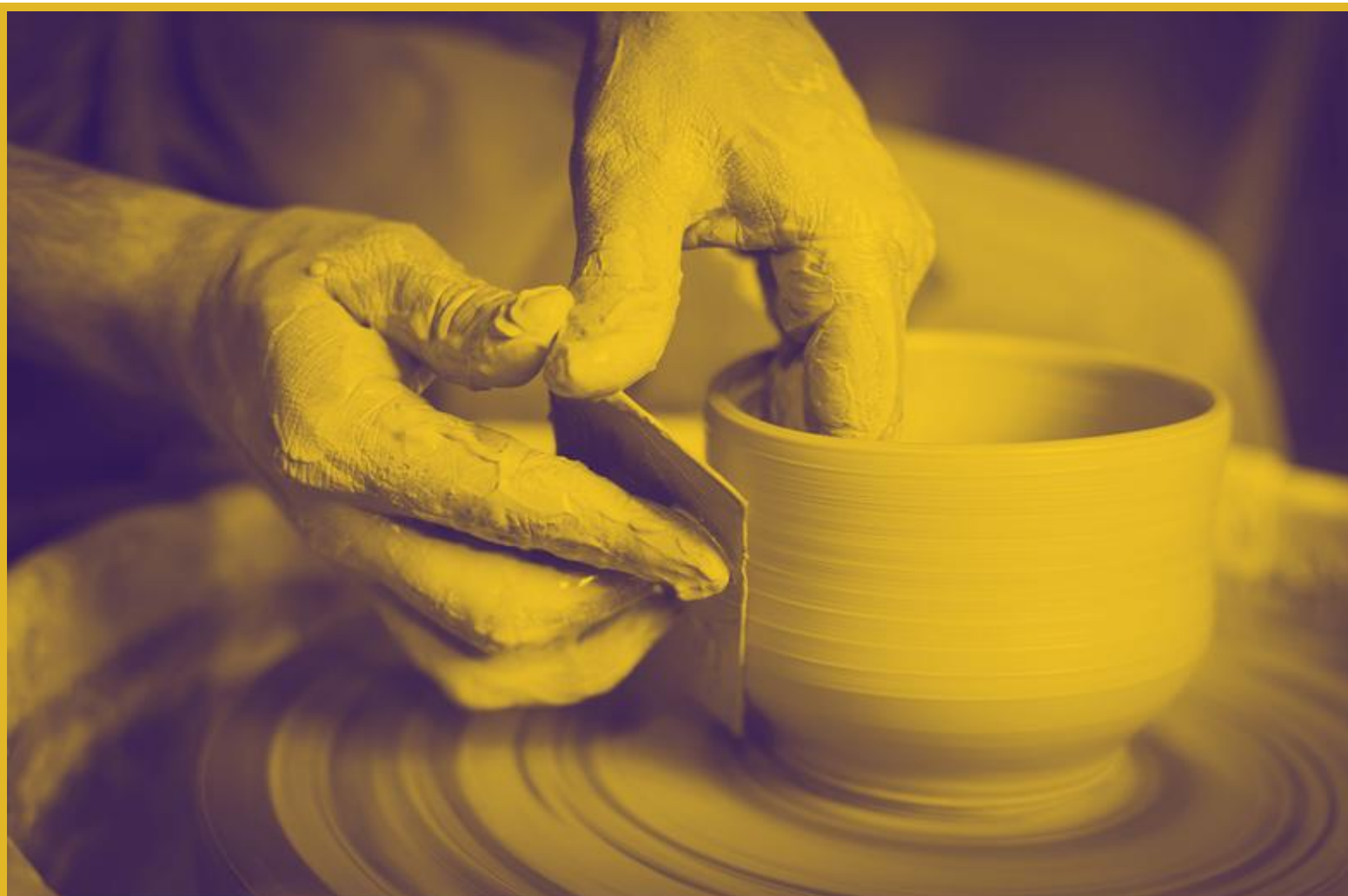
SWOT analysis (Strengths, Weaknesses, Opportunities, and Threats) templates

-Asana: SWOT Analysis: <https://asana.com/resources/swot-analysis>

-Aegean Journal of Environmental Sciences (Hovardas, 2015): https://www.env.aegean.gr/wp-content/uploads/2015/06/Hovardas_AEJES_2015.pdf

-European Commission Wiki: SWOT Analysis:
<https://wikis.ec.europa.eu/spaces/ExactExternalWiki/pages/50109063/SWOT+Analysis>

-Investopedia: SWOT Analysis: <https://www.investopedia.com/terms/s/swot.asp>



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