

## Good practices to facilitate work reallocation for unemployed adults

Country: Italy

Good practices for the re-employment of people over 30 Entrepreneurship



## Entrepreneur

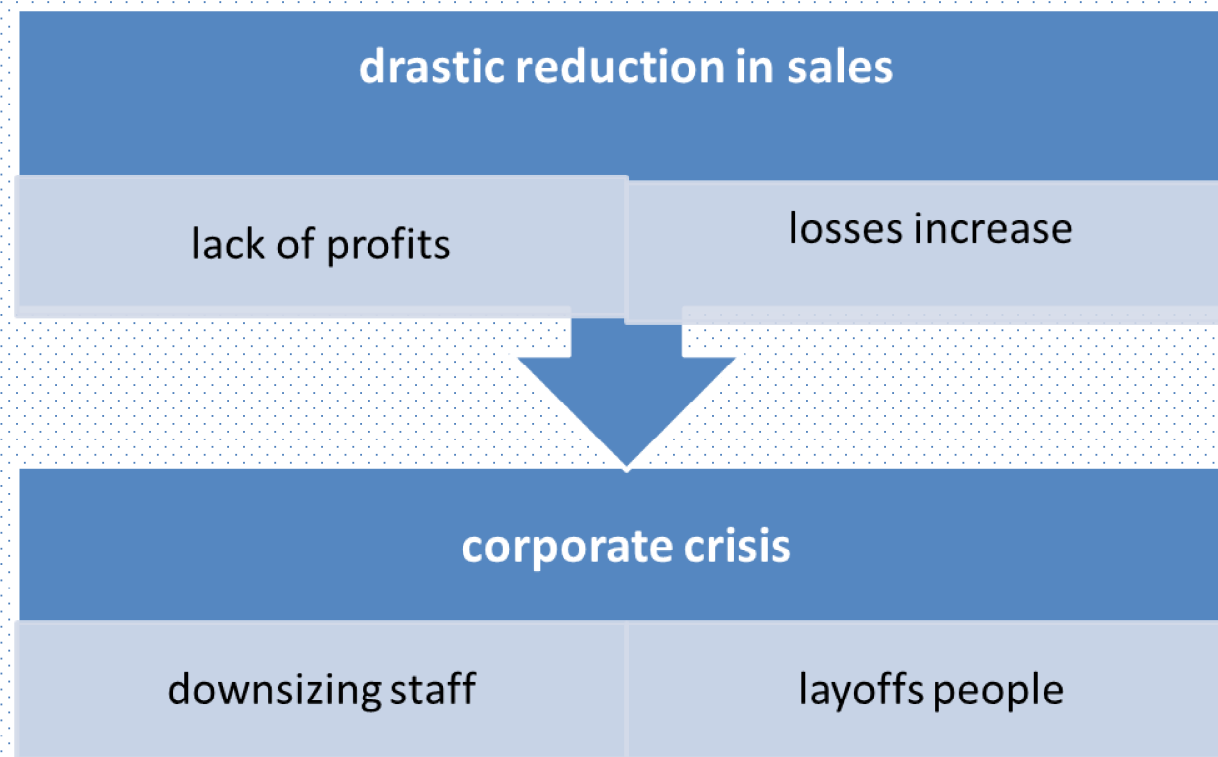
- Individuals who take initiative to establish business and work for themselves on their own risk.
- A key figure in economic growth
- The word entrepreneur has its origin in French language which refers to organizer of musical or other entertainment

## Entrepreneurship

The practice of embarking on a new business or reviving an existing business by pooling together a bunch of resources, in order to exploit new found opportunities



# Why: Since the crisis started...



How to solve the problem: 3  
examples





# Key questions



**Needed To Answer Before Starting  
On The Path Of Entrepreneurship**

**I want to be an entrepreneur or not?**

**Which business I should start ?**

**How my business will earn revenue?**

**When I will reach my break even?**



## Toner-lab: recovery and reuse of toner and printer cartridges

- two unemployed friends decided to start a business: retrieve toner exhausted to recharge and resell.
- As the sales decrease because of the crisis (the offices close, companies close down and drops the request of toner) the partners decided to redefine their business and:
  - change headquarters
  - buy stationery goods for sale
  - associate their business with virtuous companies that are inspired by the zero waste movement
- <http://www.tonerlab.eu/>

La cantina della Padula: sale of bulk

wine

Massimo, unemployed adult, started his own business in 2012.

He decided to sell bulk Tuscan wine.

He attended a training course – 120 hours, compulsory in Italy for the sale of beverages and foods.

In 2014, in response to the crisis (which caused a decline in profits) he introduced new products for sale: olive oil, honey, bottled wines and spirits.

In 2016 he will also offer tastings, appetizers, with local cheeses and cold cuts.

Every step has been planned, with analysis of costs and advantages



## Rethink the enterprise instead of closing

- when companies are in crisis it is possible to rethink the business with the help of workers.
- we can propose workers buyouts, partial or total.
- we can ask some employees to become consultants, changing tasks and responsibilities
- all this to allow the company to continue its activity.

## ***Il messaggero marittimo***

specialist magazine dedicated to the transport of goods by ship

Crisis □ reducing the number of ads and subscriptions

Increase of losses □ what to do to save employees (all over 50 years)?

Solution:

□ re-think the business : from printed paper to on-line magazine

□ re-model the organization : enlarge the activities offering customers not only advertisements but also promotional films for their businesses

□ re-shape the organization chart: from employees to freelancers, instead of sacking people. Training on the job and on-line to get new competences (skills)

□ <http://www.messaggeromarittimo.it/>

## Entrepreneurship fosters

- Employment generation
- National income
- Dispersal of Economic power
- Balanced Regional development
- Harnessing Locally available resources and Entrepreneurship
- Reducing unrest and social tension amongst youth
- Innovations in enterprises
- Improvement in living standards
- Economic independence

## HOW TO FINANCE ENTREPRENEURS Microcredit

**Progress Microfinance** increases the availability of micro-credit - loans of less than **€ 25,000** - for the creation or development of small businesses.

The Progress Microfinance is supported by the European Commission and the European Investment Bank and managed by the European Investment Fund.

Microfinance "Progress Microfinance", established in 2010, grants microcredits to **those who have lost their jobs and want to start their own business** or those who want to develop an existing business, but is unable to obtain financing from traditional banking sector.

Progress Microfinance does not fund, then, entrepreneurs directly, but allow a variety of intermediaries microcredit EU to increase the volume of loans:

- Issuing guarantees to cover the risk of potential losses;
- By providing additional funds for micro-finance supply.

[http://www.eif.org/what\\_we\\_do/microfinance/progress/](http://www.eif.org/what_we_do/microfinance/progress/)

**JEREMIE** (Joint European Resources  
for Micro to Medium Enterprises)

is an initiative of the European Commission together with the European Investment Fund (EIF) and allows EU countries to use EU structural funds to support small and microenterprises. In some EU countries, microcredit intermediaries benefiting from guarantees, loans and equity.

This initiative allows:

- The creation of new businesses or the expansion of existing ones;
- Access to investment capital by the company (in particular SMEs) to modernize or diversify their business, launch new products, expand market access in a secure manner;
- Research and development business oriented, technology transfer, innovation and entrepreneurship;
- The technological modernization of the production structure in order to support businesses with low energy consumption;
- Productive investments that create and safeguard sustainable employment.

**JASMINE** (Joint Action to support  
microfinance institutions in Europe)

Is addressed only to the **intermediaries** of micro- credit to improve their skills and help them become sustainable and viable operators in the credit market.

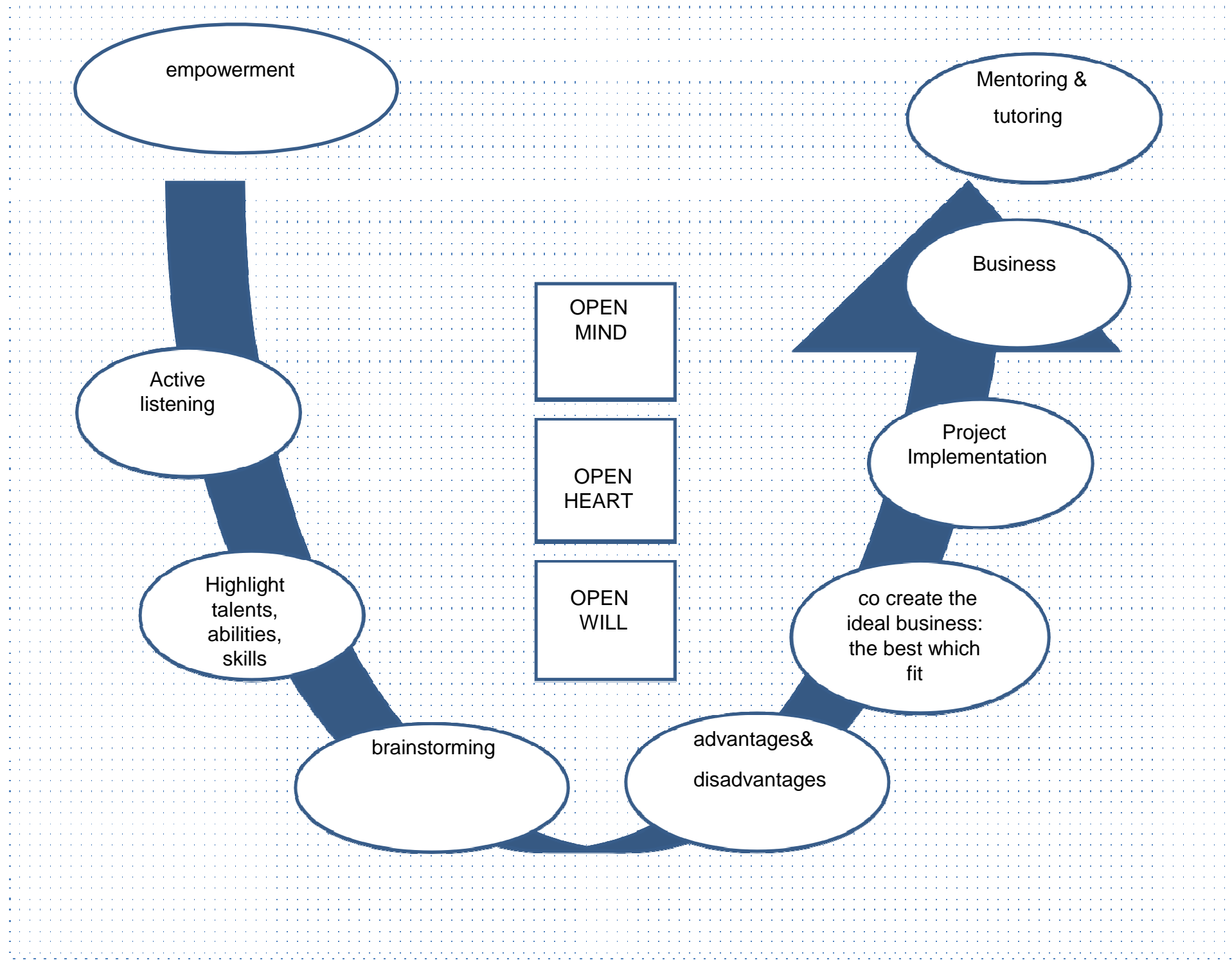
JASMINE is a joint initiative of the European Commission, the European Investment Bank (EIB) and European Investment Fund (EIF), developed as part of the JEREMIE microcredit together.

The objectives:

- To disseminate good practice in the EU relating to microcredit loans;
- Support the development of micro-credit intermediaries active in the European Union in various fields, as well as institutional governance, information systems, risk management and strategic planning (capacity building).

What we do

- We listen to people and try to understand how we can respond to their needs. We highlight their talents, their abilities, their skills.
- each person is different and needs a customized solution.
- together we study how to start the business, how to finance it, how to implement it.
- we evaluate the legal form to be given to the company
- we offer assistance for all the **paperwork** to be done
- we follow the business management, month by month, considering any corrective actions to be made



## Caregiver Agencies

This project, launched in 2008, is focused on the centralized management of different agencies spread all over the Lucca district area. These agencies, based on trained professionals, provide different services for families and seniors: special personal needs and household assistance.

### Purposes:

- to support the matching between demand (families) and offer (caregivers),
- to promote the regularization in the field of home care assistance,
- to provide information about the local professional training opportunity in the field of home care assistance,
- to collect needs and availability of users, from both caregivers and families,
- to advise caregivers in a professional way



### Achievements:

The highest added value of this kind of agencies is the possibility of connecting demand support (contributions, counseling, etc....) to offer support thus becoming a place where needs meet services.

### Strengths points:

The increasing “ageing” of our society entails the presence of people (with mental or physical disability) in family units. Moreover, families have frequently to look for help autonomously, often without the required skills or being very tight on time, for the right person to become a suitable caregiver. Thus this service meets a real critical and current need.

### Weakness points:

Our experience tells us that the simply intermediation between demand and offer can only answer to a portion of total amount of the requests, without considering the unexpressed needs/expectations dimension. This peculiar aspect can be fulfilled only by paying special attention to the listening, advising and professional counseling.



## **Own entrepreneurship services how to create company**

The potential entrepreneur needs reliability and concreteness, as entrepreneurs starting a business requires the expertise and professionalism that cannot be improvised. Many people nowadays compete in services for business creation. However, how many really know about the world of small and medium-sized enterprises?

Market changes, new ICT and the increasing number of regulations for start-ups requirements, have produced the development of more specialized consulting services. That's the reason why over time CNA has designed and built a range of services to meet entrepreneurs needs.

Since 2003, CNA has created an excellent service point aiming to young entrepreneurs, called "*Creaimpresa*" service, which has had in a single year 310 contacts by aspiring young entrepreneurs, with the establishment of 65 companies. A free initial consultation follows the new Start-up since their first constitution. The consulting areas range from craft world of SMEs to self employment (non-business).

### **SERVICES OFFERED FOR THOSE WHO WANT TO START A BUSINESS ENTERPRISE:**

- Advice for the start of the business
- Corporate advice for finding the appropriate legal form
- Budget Assumptions for new businesses and self-employed
- Market information
- Training for the creation of enterprise / self employment
- Request permissions, registrations in the Chamber of Commerce and social security framework
- Consulting and Services for access to credit
  - Management Consulting, tax and bookkeeping
- Service books pays
- Advice on privacy legislation
- Legal and legislative advice, drafting contracts (lease, contract, etc)
- Advice on environmental legislation and safety at work

## **ATTIVAMENTE. Integrated actions for training and outplacement of workers / employees**

The project ATTIVAMENTE stands for integrated interventions for training and outplacement of employees / workers. It was funded by the Province of Lucca with the European Social Fund (F.S.E.). Partners actuators are training agencies of the Province of Lucca.

### **Purposes:**

Establishment of integrated interventions, articulated in tightly integrated and consequential phases, guidance, training and joint actions of targeted research support for a new job, directed to at least 200 workers / unemployed workers from businesses affected by company and sector crisis Lucchese territory.

These integrated actions consisted of three distinct phases:

STEP 1 - Information and promotion activities for the identification of the workers; group orientation and the first individual interview aimed at building a skills assessment.

STEP 2 - Training activities for at least 200 subjects (50% women), identified in previous courses, aimed at increasing the basic skills to facilitate re-entry into the labor market.

STEP 3 - Summary of the final expertise and support to the relocation and eventual business creation.

### **Results:**

1) An effective methodology. ATTIVAMENTE operated simultaneously in two directions, which represent the strenght point: on one hand it works on people, on the level of awareness, self-esteem and motivation to work, directing and shaping it to provide a more suitable methodology; on the other hand, it worked on the land and on the companies, by finding job opportunities (scouting) to facilitate the redeployment of trained subjects by reducing their reintegration times.

2) The support for workers in hard time. ATTIVAMENTE has aimed to people who had lost not only the work, but also motivation and encouragement and hope to reposition themselves in the labor market. In an extremely delicate moment of their lives, the project comes to help, intercepting this path. Operators who were able to work primarily on the reception, on the re-motivation and orientation, it has helped restore their hope and self-esteem, a prerequisite for getting into the game and meet the challenge of an active search of the best suitable work, prepared and confident.

3) Encourage the relocation, through a number of actions that would facilitate the subjects treated in the relocation within the labor market

### **Activities :**

a) Individual guidance interviews

b) final balance skills.

c) personal cards.

For scouting the companies contacted in total we have been over 200, of which only a part was made available to a depth conversation to better understand the aims and objectives of the project. All of these activities has been reflected in guidance interviews and reorientation aimed at 125 people.

If we consider the people for whom the scouting activity ended (125 units), the result of stabilization is equal, approximately, 27.2% of the charge taken. While 21 people have left the path because they have found a work placement in an autonomous way.

The project was for them an important stimulus to regain the ability and the inner strength to actively seek a new job and a new life expectancy. In fact, the subjects were people who had lost not only motivations and stimuli, but also hope to put itself back in the labor market. In an extremely delicate phase of his life he had intercepted education backgrounds, able to increase their skills undoubtedly helped to restore their hope and esteem, a prerequisite for getting into the game and meet the challenge of an active search for the best equipped work, and prepared confident.