



Entrepreneurial Mom HUB

2020-2023



FOREWARD

The road to women's empowerment remains challenging—particularly when it comes to the nuanced ways gender intersects with class, sexuality, and societal expectations for parenting. Women still face stereotypes and constraints in the labor market because of their family status, age, or health situation. Women still tend to be paid less than men, choose part-time work, and concentrate on lower-level occupational positions. As a result, their earnings are smaller, and their future allowances and pension will be lower as they are directly dependent on their salary.



Photo courtesy of Marge Swindt

A network of four partners, consisting of two NGOs from Lithuania (*Versli mama*) and Iceland (*Skref fyrir Skref*), and two academic institutions from Latvia (*Latvijas Lauksaimniecības universitāte*) and Estonia (*Tallinna Tehnikakõrgkool*), united by a strong belief that it is worth training adult women of any age, background or social status on how to create a workplace for themselves to make it easier to balance work and family life, started a challenging yet inspiring and rewarding journey to female entrepreneurship in 2020.

Entrepreneurial Mom HUB (#EMH), the developmental project by a joint Icelan-dic-Baltic partnership, accumulated good practices in the socio-economic empowerment of women in the Nordic and Baltic regions in a unique methodology and curriculum that has been developed in 2020–2023 and consists of 4 modules, 40 hours each. Digital entrepreneurship, better financial skills, business law basics, the ability to make a sustainable business network, time management, and leadership were among the main tasks of the #EMH. In order to be truly useful, the curriculum has been developed in close cooperation with 40 female participants attending piloting sessions and representing the project's target groups, including but not limited to, women 40+, single, and multi-child mothers, especially those from regional and remote rural areas, women with special needs, or having children with special needs.

In Estonia, the project participants were contributing to the development of **the Business Law and Finance module**. In Latvia, the **Digital Literacy module** has been tested, and in Lithuania, the **Personal Effectiveness module** was on focus. Icelandic women, who have a history of building strong professional networks, sought to transfer their own successful business collaboration or **networking** practices into theory and share them with participants in the Baltic countries.

#EMH lived up to the *Nordplus* objective of the development of quality and innovation in the educational systems for lifelong learning through cooperation in education and training in the participating *Nordplus* countries.

However, #EMH has not only been about making women stronger. Women are already strong. #EMH has been about changing the way the world perceives that strength. Let's take a closer look at how it works.

Skaidrė Vainikauskaitė-Tomaševičienė

#EMH Project Manager



Project team



Photo by Marge Swindt (Estonia)

Entrepreneurial Mom HUB project team from left to the right: dr. Janina Radvile (Lithuania), Anna Hognadottir (Iceland), Virve Transtok (Estonia), Eva Vahtramae (Estonia), Skaidre Vainikauskaite-Tomaseviciene (Lithuania), Natalja Sterhova (Latvia).

THE PARTNERSHIP

The 36-month-long development project Entrepreneurial Mom HUB, NPAD-2020-100/14, has been coordinated by Lithuanian NGO Versli Mama and funded by the Nordplus Adult Education Programme.









MAPPING THE PROJECT TRIAL GROUP NEEDS

A needs assessment or *mapping* has been conducted in the form of a collaborative process used by a project team to identify gaps between the current and desired conditions of project participants, their strengths, and weaknesses.

A needs assessment allowed the project team to identify and address project trial group needs that are the most pressing on their way to entrepreneurship, understand how existing services and supports are meeting their needs, identify and leverage strengths, and inform priorities and actions for project curriculum and methodology development.

The Trial Group Questionary has been prepared in the form of a 5-point Likert scale for assessing participant attitudes and views. Its answer options include two utmost poles and a neutral option linked with intermediate answer options.

Reasons behind choosing the Likert scale include its simplicity in understanding and usage. It takes less time and effort to complete than higher-point scales and also fits the mobile device screens better than higher-point scales.

The project team was fully aware of Likert scale limitations, such as influence by the wording, order, and number of statements, as well as the context and culture of the respondents. In order to capture the nuances, reasons, and emotions behind respondents' ratings, an additional method, a qualitative interview, has been also conducted.

Trial Group Questionary

I. Sociodemographic profile

Your name:

Contact information (e-mail, FB, etc.):

Age:

Family profile: (single mother, married, widow....)

Education: *primary, high,*

Professional background (area of studies): hospitality, tourism, agriculture, [in case there is no professional background a blank space is left]

Working experience (in years): motherhood for 20 years; running a home; working for some 1, 3, 10 years...



II. Motivation

1. We would like to find out more on Your expectations towards starting business. Please tick an option that reflects Your opinion the best:

- o I need the idea first
- o I've started thinking about it only recently

If You have chosen this option, please elaborate more on Your answer

- o I've lost my job (*underline as appropriate* due to COVID | other reasons)
- o I've seen a possibility in a COVID-19 world
- o I've got inspiration from others
- o I've got the idea finally I trust
- o I've been thinking about it for at least 1 year
- o I've already tried before and I am looking for another chance
- Other (indicate)

2. Evaluate Your agreement with the statement on a scale by putting a tick on the appropriate score:

o I believe starting a business is an important personal challenge

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
I think business is a self-realization				
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1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree

o I think business is a possibility to improve person's financial state

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I think business provides with independence

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I am motivated to do business in the professional area I am familiar with

	l I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I think I understand how entrepreneurship works

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I think my knowledge is sufficient for doing business

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I enjoy collaboration, cooperation and networking

1 I do not agree	2 Rather disagree	3 Hard to say	4 Rather agree	5 Agree
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o I expect my personal business will provide me with a flexible schedule

1 I do not agree 2 Rath	her disagree 3 Hard to say	4 Rather agree	5 Agree
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3. What does make an impression on You in business? *Please, mark the appropriate answer with a tick.*

- o 3.1. Being my own boss (independency in general)
- o 3.2. Better family and work balance
- o 3.3. Financial independency
- o 3.4. Self-fulfillment
- o 3.5. Social status of being a businesswoman
- o 3.6. Success stories of others
- o 3.7. Leadership
- o 3.8. Optional

4. How soon You would like to get your own salary?

- o 6 months
- o 1-2 year
- o 3-5 years

5. Please indicate 3 main obstacles that prevent You from starting Your own business in the nearest future:

- o Need for specific knowledge
- o I don't know how to show up in business
- No initial capital
- o Not enough time for entrepreneurial activities
- o Insufficient social / professional network
- o Communication and/or networking issues
- Low support from family members/friends
- o Doubts concerning personal business idea
- o I am afraid I can't make my salary in a short period of time
- o I don't want to take financial risk
- o Optional



III. Needs

. In which fields would You	like to get more	knowledge? Indicate	the option with a tic
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- o Entrepreneurship
- o Business plan making
- o Financing / funding
- o Management
- Communication
- Marketing
- Networking
- o E-commerce
- Accountancy
- o Business language skills
- o Business law
- o Optional

2. Would You like to participate in EMH project?

- o Yes
- o No
- o I need more information
- 2.1. If You answer 'No' / 'I need more information' elaborate a bit more on Your answer

3. Choose the appropriate time You can attend lectures:

- Workdays (Monday-Friday)
- Weekends
- \circ 1st part of the day (8-12 AM)
- o 2nd part of the day (2-9 PM)
- o Online

4. Which follow-up pattern You prefer more:

- Weekly homework individually
- Weekly homework in groups
- o Individual consulting with a lecturer (F2F or online)
- o Group consulting with a lecturer (F2F or online)

5. Do You expect to be awarded with a certificate?

- o Yes
- o No
- o I'll decide later

PROJECT PARTICIPANT FAMILY PROFILE

SINGLE MOTHER

10%

80%

COHABITING /
MARRIED AND WITH
CHILDREN

COHABITING /
MARRIED AND
WITHOUT CHILDREN

10%



PROJECT PARTICIPANT WORKING EXPERIENCE

1-4 YEARS

10%

20%

5-9 YEARS

10-14 YEARS

10%

40%

15 OR MORE YEARS

AN IMPRESSION IN BUSINESS

29%

BEING MY OWN BOSS

BETTER FAMILY AND WORK BALANCE

18,5%

11,1%

FINANCIAL INDEPENDENCY

SELF-FULFILLMENT

22,2%

3,7%

SOCIAL STATUS
OFBEING A BUSINESSWOMAN

SUCCESS STORIES
OF OTHERS

3,7%

7,4%

LEADERSHIP

OPTIONAL

3,7%



THE 3 MAIN OBSTACLES TO STARTING THE OWN BUSINESS IN THE NEAR FUTURE

NEED FOR SPECIFIC KNOWLEDGE

14,3%

28,6%

NO INITIAL CAPITAL

LOW SUPPORT FROM FAMILY MEM-BERS/FRIENDS

4,8%

4,8%

DOUBTS CONCER-NING PERSONAL BUSI-NESS IDEA

I AM AFRAID I CAN'T MAKE MY SALARY IN A SHORT PERIOD OF TIME

19%

14,3%

I DON'T WANT TO TAKE FINANCIAL RISK

OPTIONAL

14,3%

IN WHICH FIELDS WOULD YOU LIKE TO GET MORE KNOWLEDGE?

15,4%	MARKETING
ENTREPRENEURSHIP	7%
1,9%	BUSINESS PLAN MAKING
FINANCING / FUNDING	11,5%
9,6%	BUSINESS LAW
BUSINESS LANGUAGE SKILLS	7,7%
7,7%	MANAGEMENT
ACCOUNTANCY	15,4%
9,6%	NETWORKING
E-COMMERCE	5,8%
3,8%	COMMUNICATION



QUALITATIVE INTERVIEWS

Explanation on qualitative interviews concept

Data obtained from Likert scales and continuous (1-5) rating scales in the previous chapter were quantitative. Sociodemographic and unidimensional data from which respondents picked the best option representing their views on a topic needed qualitative insights. For analysis in-depth, the project partnership used qualitative interview tool provided by Estonian partner TTK.

At the beginning, please introduce yourself, say few sentences about you. This should nicely open the meeting in a friendly atmosphere and might motivate the respondent to talk more openly about herself.

Explain also the project and shortly describe the study they participate in – what are we doing and why.

During the interview we will focus on four aspects. Firstly, we will ask general questions about you and your company, secondly – questions on entrepreneurships, then – questions on innovativeness/digital skills and finally – satisfaction and plans. It should be also mentioned that the interview will be recorded, (if you plan to do so). Please remember to have a consent from the respondent – that she agrees to participate in the study and that the results will be published and the interview described as a case study (written consent preferable).

At the end, you can ask: Do you have any questions before we begin the interview?

The interview should not last longer than 30 minutes, so the number of questions should be limited. For discussion: should we focus on first three parts and delete fourth? Or keep four parts? The plus of having fourth part is that we can promote good examples and show satisfaction / consequences / plans / general gender issues. The minus is that it is not directly related to the aim of the study and the interview will last longer then estimated. If we want to keep fourth part, maybe we should choose most important questions from each section?

The first part of the questionnaire focuses on collecting demographic data about the interviewee. The second part of the questionnaire focuses on entrepreneurship, and the third part of the questionnaire focuses on innovativeness (including digital skills). The fourth part of the questionnaire focuses on the interviewee's satisfaction and plans. Below are examples of the questions that might be used during the interview.

Example of the question used in the first part of the questionnaire:

I would like to ask you to shortly characterize yourself and your company.

Examples of the questions used in the second part of the questionnaire:

- What, in your opinion, characterizes an entrepreneurial person? What features should such a person have?
- Which of those features do you have? Which features would you like to work on?
- How did the process of establishing the company look like? How do you evaluate this process in retrospect? Was it easy or difficult?
- What are the obstacles to become an entrepreneur? Are there different obstacles for women and men?

Examples of the questions used in the third part of the questionnaire:

- Would you characterize your company as an innovative one? Why?
- What are the barriers to innovation?
- In your experience, do you find the physical infrastructure, such as transports and digital facilities, sufficient for developing your company?
- Have you had access to a social infrastructure enabling you to combine your family and professional life?

Examples of the questions used in the fourth part of the questionnaire:

- In your opinion, have your company succeed? Why? What factors contributed to this success?
- What motivates you? What gives you the greatest satisfaction?
- What frustrates you? / What are the disadvantages of running your own business?
- If you were to decide to establish an own company, would you take this step again? Why?
- Did the quality of your life improve thanks to the fact that you run an own company? Or is it the other way around? Please explain this and give examples that characterize the quality of life and changes in this sphere.
- What future for your company do you see?

The number of questions depends on many factors, one of them is how detailed information we want to obtain. Types of questions should also be tailored to the aim of the research, local environment, etc.

One of the most crucial parts of interview-based data collection is to obtain the most accurate and relevant data. The authors used a few techniques to achieve a high-level accuracy and relevancy. The number one technique was to make a cordial relationship with the interviewee. The number two technique was briefing about the project. Technique number three was to allow the interviewee to ask questions before starting the actual interview.

The authors made a prior appointment to conduct the interview. All interviews were conducted in a peaceful environment. During the interview, the interviewee was free from other works and tasks. The authors recorded all the discussions after getting the written consent from the interviewee. Moreover, the authors captured pictures of the interviewee, pictures of her workplace, pictures of her products after getting the written consent from the interviewee.

FINANCE AND LAW







Module 1



FOREWARD

Passing the module 1, Finance and Law, learners get knowledge about starting a business; forms of entrepreneurship and types of companies; legal procedure for formation of companies, entry in the commercial register and registration with the Tax Board; creating and formatting documents inc digital They also get knowledge about procedures for payment of fixed capital and state fees. Legislative organisation. Contractual employment relationships. Remuneration and social guarantees. Special requirements, restrictions. Working register. Voluntary winding-up. Compulsory winding up of a company. Bankruptcy proceedings.

They get knowledge about principles and methods of financial accounting and financial management, accounting legislation; cash flow forecast, return on investment calculation, day - to - day financial management of a small business, methods of analysis of financial statements inc digital literature (ICT).

After completing the module, students are able to start with own company in accordance with the law and acquire practical skills in accounting and finance management.



Photo courtesy of Marge Swindt

Virve Transtok Arausa Lecturer at TTK University of Applied Scienses Leader of Module 1

MODULE CURRICULUM

Module abstract Female adult learners get knowledge about starting a business; forms of entrepreneurship and types of companies; legal procedure for formation of companies, entry in the commercial register and registration with the Tax Board; creating and formatting documents inc digital They also get knowledge about procedures for payment of fixed capital and state fees. Legislative organisation. Contractual employment relationships. Remuneration and social guarantees. Special requirements, restrictions. Working register. Voluntary winding-up. Compulsory winding up of a company. Bankruptcy proceedings. They get knowledge about principles and methods of financial accounting and financial management, accounting legislation; cash flow forecast, return on investment calculation, day-today financial management of a small business, methods of analysis of financial statements inc digital literature (ICT). After completing the module, students are able to start with own company in accordance with the law and acquire practical skills in accounting and finance management. Module aim The **aim** of the module is to provide students with the necessary basic knowledge and skills for starting business in the areas of finance and law. Learning Knowledge outcomes 1. Demonstrate a comprehensive knowledge about legislation related to the establishment and termination of a company. 2. Demonstrate knowledge and understanding of accounting as an integral part of the company's management. 3. Demonstrate knowledge and understanding the principles of financial management in accordance with the requirements provided by law. Professional skills 1. Analyse different possibilities and ways of starting a business, based on legislation. 2. Create and formalise the documents necessary for starting a business based on the requirements of the Commercial

technology solutions.

legislation (Accounting Act).

Code and the business plan and using various information

3. Organise the company's accounting in accordance with



Soft skills

- 1. Cooperate with others, doing team work.
- 2. Define and give their own solutions to problems and identify the causes of the problems (problem solving skills).

Competence

- 1. Assess the fulfilment of contracts and obligations, including tax obligations, in accordance with legislation.
- 2. Analyse the compliance of accounting documents with legislation.
- 3. Plan financial management that takes into account the specifics of the company, taking into account the requirements provided by legislation.
- 4. Plan the investments necessary for the company's business activities, based on the company's business plan, goals and opportunities.
- 5. Using digital skills in this process.

Module plan (total: 40 hours)

Establishment of a company – different options and ways, based on legislation. The key aspects of business creation and growth. Establishment of a company. (**lecture** 4 hours, complex task – preparation of necessary documents for starting business – group work 6 hours).

Financial accounting principles and methods. Explanatory **lecture** – accounting legislation, Accounting Act (4 hours). Distinguish the elements of the company's financial accounting (assets, liabilities and equity, income and expenses); describe the content of asset and liability accounts; record economic transactions and prepare a trial balance; distinguish between income statement and cash flow statement items – **practical work** 8 hours.

The company's financial management plan in accordance with the legislation. Analysis of the principal financial statements (balance sheet analysis, income statement analysis, cash flow statement analysis), solvency, efficiency and cost-benefit

ment analysis, cash flow statement analysis), solvency, efficiency and cost-benefit analysis. Drawing conclusions from the analysis and making suggestions for improving the financial situation (**lecture** 8 hours). Preparation of financial statements, assessment of a company's solvency, analysis of the efficiency of the use of the company's assets, analysis of the company's profitability (**group work** 10 hours).

Requirements for passing module	The module provides case studies , practical work , group work and individual work , which must be passed and done within the deadline for submission.
Description of the organisation and tasks of students' individual work	Within the framework of the module description for independent work is given 12 hours. Individual studies (work) are organised as follows: preparing necessary documents for starting business (6 hours); plans the organisation of the company's accounting and investments (6 hours).

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Estonian entrepreneurial mom Ülle Vahtra



In the beginning, I would like to ask you to shortly characterize yourself and your company.

My name is Ülle Vahtra. I am 58 years old, a zootechnician by profession, married, I have two adult children and three grandchildren. In my free time I take care of my grandchildren, family, house and garden. The name of my company is Lõnga Liisu OÜ, founded in 2000, sector is handicraft. https://longaliisu.ee/ylle@longaliisu.ee

What do you understand under the concept of entrepreneurship? What does this term mean to you?

The basis of entrepreneurship is that a company is created to run. Entrepreneurship is for the enterprising person who wants to fulfill himself, take responsibility, dare to make decisions and put himself to the test.

What, in your opinion, characterizes an entrepreneurial person? What features should such a person have?

An entrepreneurial person can also be a non-entrepreneur, who also undertakes privately, they simply have the same qualities.

Which of those features do you have? Which features would you like to work on?

I've been doing something all the time, from a young age, I've always thought ahead, that I have to do something all the time, and I think about what I'm going to do next,

The opening of the company came as a logical natural course of events, because I liked to look for new challenges.

and that when I have a goal, I think about how to achieve it. I have to do it. I still have to develop in company management, I need to develop communication with people, communication in the work environment, it seems to me that I have already developed a lot, for example I used to think that people could think like me to be positive and tolerant of others. If you start helping, you will help him for the rest of his life, but that is not my goal. I realized that people are different, their understandings are different.

The biggest obstacle was money. I haven't been a man, I don't know, but I don't perceive any gender barriers.

Can you describe a situation in which you needed to prove yourself as an entrepreneurial person?

Similar I have been involved in handicrafts since I was young, I have liked to do handicrafts, as a child I liked to knit socks for dolls, sewed folk costumes from start to end, knitted fabrics, embroidered, I did everything similar before starting the company.

Why did you decide to open your company?

The opening of the company came as a logical natural course of events, because I liked to look for new challenges. The company grew out of me because I did handicrafts all the time besides my main job. At the beginning we worked for another entrepreneur in Tallinn. And then one day we thought why to work for another person, we can try it ourselves. Even though we did not foresee how complicated and difficult these things are, but in fact it was not difficult at all then. In the beginning we were sole proprietors, we knitted at home and finally we couldn't fit the piles of sweaters, we went to fairs, we were very curious. Everything was exciting and when the offer for these premises came in 2000, we came here. We formed the company in 2004, so far we were sole proprietors who worked together. I got the legal company name Lõnga Liisu in 2004. Until 2017, we owned and ran the company as partnership, the two of us. Since 2017 I am alone, because our paths were divided, the understandings were more compatible, I wanted to develop the company, my partner preferred status quo situation. I currently have 5 employees at work. Now I don't need anyone else to prove anything, only to myself what must come of it.

How the process of establishing the company looked like? How do you evaluate this process in retrospect? Was it easy or difficult? (What difficulties occurred?)

The establishment process was not difficult at all. It was my own time. Others thought it was hard, but when I was young, it wasn't hard at all. It is not difficult to start a company in Estonia at all, it is very easy and there are many supporters where you can get support as a start-up entrepreneur. Enterprise Estonia and the Unemployment fund offer benefits and we also used start-up assistance from Enterprise Estonia and it was a very big help, we used it and later we used benefits from The Agricultural Registers and Information Board (ARIB). In 2019 I applied for a project, completely renewed my fleet of machines, knitting machines, buttonhole machines, etc. immediately went into circulation. Even my husband said to finish the "craft club" and go to work where



money can be made. But we didn.t stop. We still went to fairs and markets. There is not always a direct benefit, but there is an indirect benefit, for example, we went on a contact trip with the development center to St. Petersburg. We did not get any contact immediately, but left the data at the embassy and only a year later came a Russian partner who wanted to take sweaters to Russia. It lasted for 4 years, but then the duties became so high that it was no longer worth selling to Russia.

I go to Christmas fairs in Germany, in 2000 for the first time thanks to a women's society, we went by bus - 3 women with 7 sports bags to Lübeck, accommodation was at home, we went like this for 2 years. Then later we got acquainted an Estonian entrepreneur who sold mulled wine on the German Christmas markets and they were looking for woolen products in addition to wine. At one fair they contacted us, we gave them our products, they already visited several cities. Later, they offered me a separate pavilion. I was there for 4 weeks and it developed and now in addition to Lübeck I also go to Lüneburg.





Unfortunately, due to the pandemic situation, it has not been possible to go to the fair self. The goods go to Germany in cooperation with them and are also returned. At the moment they want to buy, but too large quantities at too low a price.

Until 2017, we were two owners of the company, when more and more I had the feeling that our "marriage" was no longer working, the partner did not want to develop and renew, and thus began to hinder the development of the company. I made an offer to buy out his share and he was very willing to do so.

What were the first three things you took care of when becoming the owner of your company?

Quality, most importantly is quality. It is important when I offer a product, that it looks good. We do not put it in a plastic bag. Secondly accounting. This service I buy in. Marketing is important, - where to sell, how to sell, your website is needed. E-shop was already in 2005, but he was very rudimentary, if someone wanted to order, he had to write to us, now you can go directly, through a bank link. Covid 19 has taken the business to the e-shop. In conditions of pandemia 100% of the orders disappeared. Subsidies were paid in Estonia, so in order to receive the subsidy, everything must be in order in the company, that there are no debts, that you are well-known and that you are still a really functioning company.





The state subsidy is a big help for a small businesses. Thanks to it I could keep my employees. Two of them left themselves because there were no more jobs. It is necessary to pay rent every month. The premises are rented by the municipality, which reduced the rent by half for 2 months.

What are the obstacles to become an entrepreneur? Are there different obstacles for women and men?

The biggest obstacle was money. I haven't been a man, I don't know, but I don't perceive any gender barriers.

Would you characterize your company as an innovative one? Why? Could you describe your innovative process? Are employees involved (if you have any?

Innovation – machines, especially workshop machines. In the beginning I had used machines, sewing machines, knitting machines were used machines, Two years ago I used ARIB support to purchase new machines. They improved the working environment - the room is quiet, needle sticks can only be heard. The old machines were noisy, the new ones are ergonomic, you also upgraded the work processes.

For example, a skinning machine, we used to do this by hand, now we got the work process on the machine. Knitting machines have digitized, they work with programs. The most innovative is e-shop updating and website development constantly and marketing this e-shop. I do sponsored advertising on Facebook as well. At first there are no results, but I will not shake hands. The biggest force in buying is the formation of a chain - when one starts to buy, the information starts to spread and so the annual buyers are formed and the circle grows bigger all the time, that it is necessary to be in the picture for a long time and constantly. The employees are involved, we discussed what to buy with the knitters and they were not at all against the innovations. When we bought a digital buttonhole machine, we still got training on how to work with a new machine.

What are the conditions for innovations to take place?

The condition was the available ARIB support. At the beginning I had to buy them out myself, but I invested as it was possible to get support, otherwise I would not have been able to renew the machinery to such an extent.

What are the barriers to innovation?

The obstacle is money. There's not that much money. I think I did the fleet renewal on time, I can't do it right now in a pandemic situation. On the one hand, money, on the other hand, time. I could do a lot for computer marketing, digital marketing, but there



is no time to deal with it at all. And an obstacle is also the lack of ICT skills, I have a webmaster on the website to make it work. A complete update of the website and e-shop is planned for the autumn. The new support measure will also open again, and I fit in and want to use it. I have to watch and look for what is being offered all the time, but to do that you have to be active. Life pushes things forward. I am also a member of the evaluation committee of these applications, I am a founding member of Visit Virumaa. I work to ensure that tourism in our municipality is honored, that cruise tourists come here, I have big plans for Finland and Russia. If you have a circle of acquaintances, then you also run information. Communication and networking and cooperation are important. The opportunity for small business innovation is cooperation and networking. I work with another small business that provides embroidery services. She embroids the emblems and I put them on the hats. If he buys a big embroidery machine, let's see how to use it so that he starts embroidering on my products.

Have you ever needed financial support to implement any innovations? If yes, did you receive one?

ARIB subsidies.

Do you contribute to the economic growth of your country? How?

As I am a small business, every small business does its job, it will probably help Estonia as well. My contribution is small, I am a taxpayer and an employer for five people, I am part of the country's economic system, there are many such small businesses.

In your experience, do you find the physical, such as transports, and digital infrastructure sufficient for developing your company? Have you had access to a social infrastructure enabling you to combine your family and professional life?

The digital possibilities are limitless, they are very good. Much more meetings can be held over Zoom and Meet. Thanks to this there is no need to travel to meetings, it saves time and money, the physical infrastructure is ideal, access to everywhere is very good. Social infrastructure, family and working life, family members fully support my business. At the same time, the company is as a member of the family. If I'm in Germany myself, the daughter in law makes packages and my husband takes them to destination. The children have helped in every way, the daughter has been helping with homework since she was a child and they have become more independent. Unfortunately, children have not become entrepreneurs themselves, they are still employees. But maybe they'll start in future, but they're very two-legged on the ground. I see that my own mistakes are now coming back, that as an entrepreneur alone you don't depend on another person. If you need to work sometimes through the night, it is no problem and sometimes the partner may think does the partner working and contributing the same amount.

I depend on purchasing power, my product is a niche product. I think I have no competitors, time has picked out who does what.

In your opinion, did your company succeed? Why?

I think my business is successful. This is also shown by the fact that even in Covid 19 conditions, my company is still alive. I have never taken too many risks that I cannot manage on my own. For example, if there is a concern or problem that can be solved, everything is fine. Problems must not be taken against you, but something new and useful can come of them. Must be two feet down, rational. Entrepreneurship and the need to achieve, I am looking for new things, I try to take it easy, to select what is necessary, what is not necessary and the necessary things just need to be grasped and move forward together, to take advantage of all the opportunities that life has to offer. Taking advantage of opportunities, an opportunity in St. Petersburg, an opportunity in Germany - that you can always think about whether to go or not. Now the customer base is Estonian tourists and there are no foreign tourists due to the pandemic at the moment. I am wondering whether to go to the Middle Ages fair in Tallinn. There are costs - space, transport, accommodation - whether it is worth it, because there are no tourists in Tallinn today. Also consider such risks. Time also, if not selling, you might rather spend time with your grandchildren or improve the website instead. But I go to small fairs, I like to show my products, communicate with people, introduce my company.

In your opinion, what hinders the development of your own business the most?

Currently, the biggest obstacle is Covid. 100% of orders fell, 3 large customers from the US are waiting, because there are also stores that have gone bankrupt, and wholesale customers there are also cautious at the moment. Global problems, everything is really locked in the world and probably it will pass, need to be endured.

In Estonia, the legislation is very good. There are problems that the official is so official that it is difficult to do things. For example, through the Unemployment Insurance Fund, trainees used to be four months in the company, now it has been so short period. Of course, I depend on people's purchasing power, my product is a niche product. I think I have no competitors, time has picked out who does what. We often direct people to others rather than knowing that I can't do it myself. The business model has also changed, the product is already so much more specific that not everyone at home does it anymore. I want to still have a handy part on the products, not just machine work.

What motivates you? What gives you the greatest satisfaction? What are your driving forces and joy in your entrepreneurship? / What are the advantages of running your own business?

Keeps work and offers joy when you come to work in the morning and don't know what will happen in the evening, it's the most exciting. Of course there is routine too, flexibility, if someone wants to fast, skip it. Satisfaction is that I am my own master, I take responsibility. But I always have the opportunity to do what I want.

Sometimes I think I'm too lazy, the phone is on all the time, 24/7, I'm also an entrepreneur at home, the company still comes home with me.





The driving force is networking, communicating with people, doing things differently, going somewhere, seeing what others are doing, interacting with other entrepreneurs. Flexibility is my management advantage. If the order is pending and someone wants 3 sweaters quickly by Saturday, we will leave the order pending and finish quickly.

What frustrates you? / What are the disadvantages of running your own business?

My lack of management is pure time management skills, lack of time. Sometimes I think I'm too lazy, the phone is on all the time, 24/7, I'm also an entrepreneur at home, the company still comes home with me, I have not been able to finish it. But I don't answer emails at weekend. Work and family life cannot be separated, Lõnga Liisu is like a family member.

Have you any met resistance as a woman in business life? (Additionally: Have you ever met the issue of gender equality when establishing your company, searching financing or conducting your business?)

As a woman there are no problems, on the contrary, in the case of partners, men have even helped, for example, in Germany for large cars my products boxes are still delivered to me.

How to deal with family life while conducting an own company?

My children live by themselves. If necessary then the spouse in theory talks about how to manage the company ③.

How to increase women's opportunities to increase social capital?

Several times I was invited to the local government but still I prefer not to be a politician, but as I told, communication, networking is important.

Let's try to look at your company from the perspective of time. I would like to know how conducting a business influenced your life – both in the economic and non-economic sphere.

If you were to decide to establish an own company, would you take this step again? Why?

Certainly, these experiences have been positive. If I didn't do handicrafts, I'd probably do something else, but that handicraft came, I've grown animals, grown plants, etc.

Have you been able to become economically independent through your gainful work in your company? Do you estimate that your income will give you economic safety during retirement throughout life?

I am financially independent, I don't think much about money, it comes and goes, next month's salaries get paid. I live one month at a time, but this does not worry me anymore. I can't hold on like that, I've done everything for myself. It used to be more stressful for me, I hope things will start to ease in the world and orders will increase, and if it doesn't, let's see what happens. When I retire, I believe I can cope.

Did the quality of your life improved thanks to the fact that you run an own company? Or is it the other way around? Please explain this and give examples that characterize the quality of life and changes in this sphere.

The quality of life has definitely improved. I rushed about terribly at the beginning, it affected my health. Now I take it more easily, I believe it has come with age. So much experience has been gained. As a young person, a person searches for and grinds corners and eventually begins to think about what is more important in life. If the quality of life had not improved, otherwise I would have closed the business, or done something else or something that would have improved my quality of life. I have time to go to the theater, to a cafe with friends, I have a big house, a garden, I have children, three grandchildren are 3 years old, my business does not prevent me from living my private life, I am the master of my time.

Do you see a bright and prosperous future for your company?

YES, the children probably won't take over the business, but I hope my grandchildren maybe take over. I don't really think about what's going to happen next. I live now and I'm thinking about what will happen now, but I'm not worried about things I can't change, like this pandemic situation is.

Benefiting from starting knowledge, I hadn't learned anywhere in the courses that the best teacher is life itself, I had no business or business plan trainings. How will I see my business in 4 years? How do I know? In 2020, profits fell by 60% due to the pandemic. Positive is, that the President of Estonia named my company as one of the good sample in the anniversary speech of Estonia.

Interviewed by Virve Transtok in May 2022 Estonia, Lääne Virumaa, Pajusti

DIGITAL LITERACY



Module 2



FOREWARD

Nowadays the digital literacy skills needed to succeed in modern society and study module Digital Literacy can help you to identify your own digital competencies by inviting you to consider your strengths and weaknesses in the digital environment.

Digital technologies, as well as the digital information involved, are equally important to digital literacy. Around as are many possibilities to use digital information and social and business environment offers the digital material to be acted upon. Our capabilities demonstrated through our interaction with this digital environment, determine our level of digital literacy.



Personal archive photo

A digitally literate person is someone who:

- possesses the variety of skills technical and cognitive
- required to find, understand, evaluate, create, and communicate digital information in a wide variety of formats;
- is able to use diverse technologies appropriately and effectively to retrieve information, interpret results, and judge the quality of that information;
- understands the relationship between technology, lifelong learning, personal privacy, and stewardship of information;
- uses these skills and the appropriate technology to communicate and collaborate with peers, colleagues, family, and on occasion, the general public; and uses these skills to actively participate in civic society and contribute to a vibrant, informed, and engaged community. Digital literacy is now recognized as a keystone for civic engagement, educational success, and economic growth and innovation.

Prof. Andra Zvirbule

MODULE CURRICULUM

Module abstract

Adult female learners get knowledge about information as economic, management and power resource, its legal basis and types of information protection. Learners get understanding about importance of information and the main types of acquiring information in business environment and can use available e-platforms and tools in the development of e-commerce solutions, as well as skills in developing digital communication plan. After completing the course, learners are able to acquire information in databases. Learners acquire practical skills in delivering information by using various presentation methods of e-commerce, organizational principles and technologies, social commerce, product and order flow, payment systems, e-payment methods, digital signature, development principles of e-commerce system and mobile applications, as well as their integration possibilities with other information systems. The module can be adapted to the needs of refugee women from Ukraine as a study aid to start a business using e-tools.

Module aim

The **aim** of the course is to provide learners with knowledge and skills in the digital literacy, for creation of digital information system for the e-commerce system, using methods and tools for digital readiness improvement.

Learning outcomes

Knowledge

- 1. Demonstrate a comprehensive knowledge in a various e-commerce problem situations, design and develop an e-commerce solution.
- 2. Demonstrate the knowledge and understanding of the legal framework for information and the ways of protection of information.
- Demonstrate a broad knowledge and understanding of digital communication and development of and prospects for e-commerce.

Professional skills

- 1. Manage processes regarding business information search the information in databases and select, analyse, process and use it.
- 2. Apply information technologies and use of social networks to promote a product in the digital market and set up the business using numerous e-commerce tools.
- 3. Identify and analyse digital communication problems.
- 4. Explain and present (using digital tools) to others the results of their own work.



Soft skills

- 1. Cooperate with others in the digital environment.
- 2. Manage business information based on the acquired theoretical knowledge.
- 3. Define and give their own solutions to communication problems and identify the causes of the problems.
- 4. Organise a meeting in according to the agenda, applying meeting management tools.

Competence

- 1. Draw up a digital communication plan or information plan based on the theoretical knowledge acquired.
- 2. Do business, comprehending and complying with the relevant e-content and technical requirements.

Module plan (total: 40 hours)

The essence of information and digital literacy – data, information, knowledge and knowledge capital. Information as a power resource – the most common ways and methods of manipulating information (lecture – 2 hours, practical task – 3 hours).

Legal aspects of information management. Legal and illegal methods of obtaining information. Information security and ways to protect it (lecture – 2 hours, practical task – 3 hours, case studies – 3 hours).

Information management and digitalisation in different situations. Social media – a tool for monitoring business information. Organization and management of meetings and discussions. Acquisition of business information in databases (lecture – 2 hours, practical task – 3 hours, independent work – 4 hours, group work – 4 hours).

Information structuring and digital principles. E-commerce platforms and the opportunities they provide. Display of information in spreadsheets Principles of formation Processing of chronological data and information. (lecture – 2 hours, practical task – 4 hours, independent work – 2 h hours).

Representation of information. Development of e-commerce systems. Domain name. Hosting services. Presentation skills using different digital tools (independent work – 6 hours).

for passing module	The module provides case studies , practical work , group work and individual work , which must be passed and done within the deadline for submission.
Description of the organisation and tasks of students' individual work	Within the framework of the study course description for independent work is given 12 hours. Independent studies (work) are organized as follows: preparing the search the information in databases and select, analyse, process for content (4 hours); preparing explanation and present (using digital tools) to others the results of their own work (6 hours); prepare solutions to communication problems and identify the causes of the problems (2 hours)

Compulsory literature

- 1. Lankshear, C., & Knobel, M. (2008). Digital literacies: Concepts, policies and practices / Colin Lankshear & Michele Knobel, editors. (New literacies and digital epistemologies; vol. 30). New York: Peter Lang.
- 2. Turban E., King D., Lang J. Introduction to Electronic Commerce, 3/E, Prentice Hall, 2011, 928 pp.
- 3. Stebbins, L. (2005). Student guide to research in the digital age: How to locate and evaluate information sources / Leslie F. Stebbins. Westport, Conn.; London: Libraries Unlimited.
- 4. Atherton Julie. Social Media Strategy: A Practical Guide to Social Media Marketing and Customer Engagement. London: Kogan Page, 2019. 272 p.
- 5. Lindgren, S. (2017). Digital Media & Society: Theories, topics and tools / Simon Lindgren. (1st ed.).
- 6. Loader, B. (2021). Routledge Handbook of Digital Media and Communication / edited by Leah A. Lievrouw, Brian D. Loader. (Routledge international handbooks).
- 7. Carillo, E. (2019). MLA Guide to Digital Literacy / Ellen C. Carillo.

Recommended literature

- Delfanti, A. Introduction to digital media / Alessandro Delfanti and Adam Arvidsson. Hoboken, New Jersey: John Wiley & Sons, 2019.
- 2. Siemens, Schreibman, Siemens, Ray, & Schreibman, Susan. (2007). A companion to digital literary studies / edited by Ray Siemens and Susan Schreibman. (Blackwell companions to literature and culture; 50). Malden, MA: Wiley-Blackwell.
- 3. Eyman, D. (2015). Digital rhetoric: Theory, method, practice / Douglas Eyman. (Digital humanities). Ann Arbor: University of Michigan Press.
- 4. 4Georgakopoulou, A., & Spilioti, T. (2020). The Routledge Handbook of Language and Digital Communication / edited by Alexandra Georgakopoulou and Tereza Spilioti. (Routledge handbooks in applied linguistics).

Periodicals and other sources of information

- Harward Business Review: Harvard Business School Publishing ISSN 0017-8012
- International Journal of Marketing & Business Communication. ISSN: 2277-484X. Pieejams: http://manuscript.publishingindia.com/index.php/IJMBC
- Journal of Business Communication. Published by Sage Publications. ISSN (printed) 0021-9436. ISSN (electronic) 1552-4582.
- 4. https://online.maryville.edu/blog/what-is-digital-media/

Latvian entrepreneurial mom Marina Potjomkina



In the beginning, I would like to ask you to shortly characterize yourself and your company.

My name is Marina Potjomkina, I am 39 years old. I received a Bachelor's and then Master's degree in Entrepreneurship at RISEBA (Riga International School of Economics and Business Administration). I live in Riga, I am married and have a son of 10 years old. In my free time I like to spend with my family, I am fond of photography and travel a lot. I am the founder of "Marissa Fleur" art studio and "Marissa Fleur Jewelry" brand owner. According to the scheme of my business activity, I am a serial entrepreneur. https://www.marissafleur.lv/

What do you understand under the concept of entrepreneurship? What does this term mean to you?

If we talk about the concept of entrepreneurship, this is a person who takes responsibility for creating, organizing and running a business, as well as the risks associated with it.

Entrepreneurship is an opportunity to turn your business idea into reality, take responsibility, constantly learn and look for ways to further develop your business.



For me, entrepreneurship is an opportunity to turn your business idea into reality, take responsibility, constantly learn and look for ways to further develop your business. A very interesting moment in entrepreneurship is the search for a business idea. In this case, it is possible to transform a hobby into a business, a business idea contributes to the solution of some of the problems existing in society, and an idea can also be transferred from another industry or from another country.

An enterprising person is characterized by the ability to catch a business idea that can be transformed further into a business.

What, in your opinion, characterizes an entrepreneurial person? What features should such a person have?

In my opinion, an enterprising person is characterized by the ability to catch a business idea that can be transformed further into a business, the ability to communicate with people, find like-minded people, partners, build a team, delegate authority, and be in constant search of new opportunities for developing one's business.

The features that such a person should have are as follows: analytical mind, initiative, responsibility, independence, mobility, ability to take risks, readiness to constantly learn, discover something new, catch trends, work in a team.

Which of those features do you have? Which features would you like to work on?

In my opinion, I naturally have many of the features that an entrepreneur needs. Moreover, my father was quite a well-known and successful businessman in Latvia, who launched his first business in the 90s. At home, various issues of doing business were discussed quite often, including those related to fairly serious risks, which also contributed to the development of my entrepreneurial basis.

The features that I would like to develop in myself are, first of all, the delegation of authority, the rejection of the approach "no one will do better than me", "I will do everything myself". It is necessary to learn at an early stage of the problem to identify it and select the right people. Also, I can get so carried away with a new idea that I don't properly assess the potential risks. Now I even developed a risk matrix for myself and carefully analyze each situation.

Why did you decide to open your company? What was the start of your business like?

In 2008, I had already been working for two years as an Assistant Director in an international marine company in Riga. Stable and well-paid job, great colleagues. However, suddenly I realized that I would prefer doing something else but had a hard time understanding what it was. Several years in a row, I was making a wish on New Year's Eve: "To find my favourite occupation or let it find me!" Yes, I do believe in the power of thought! Following my friend's advice, I started paying attention to things I had fun doing. While surfing artistic forums on the Internet, I once noticed a truly gorgeous bunch of flowers. What was my surprise when I realized that it had been made out of polymer clay leaf by leaf. I had a strong desire to buy this beauty, but I could not find a crafter who







would sculpt a bouquet for me. Then, I accidentally discovered that it was possible to acquire flower modelling skills using such kind of material. That became my dream!

The closest school where I could study flower creation according to a programme of the Japanese DECO Clay Craft Academy turned out to be in St. Petersburg, Russia. I took a two-week vacation at work without any hesitation. Already after the first lesson, I was ready to sculpt flowers day and night. I was sleeping for four hours and using every minute of my vacation to get new knowledge. When flying back to Riga, I clearly realized that my life will never be the same.

I was feeling happy like never before! My friends and acquaintances saw my bouquets I brought home from St. Petersburg and started making orders. Thanks to the word of mouth, I also got requests from people I did not know. However, I was determined to move forward and to sell my products abroad.

It was at that moment that I made the decision to open my own company, it was a completely natural step. At the same time, I wasn't ready to quit my job and just run my own business.

In September 2010, I launched my first online shop "Marissa Fleur" on etsy.com, the most popular platform in the world, where one can sell and buy handmade works. At





that time, there we very few crafters offering flowers made out of polymer clay. During just one year and much to my astonishment, I got around 100 orders from America, Scandinavia, South Korea, Australia and Mexico. They included both small items, such as hairpins and brooches, and massive wedding products – bouquets for brides and their maids, floral arrangements for table decoration, flower gifts for guests.

Alongside with my business, I was still working as an Assistant Director. My evenings, nights and weekends were dedicated to flowers, clients and my etsy shop. I often replaced lunch with a visit to a post office to send parcels to my clients, left parties and gatherings early to fulfil orders on time. During sunny summer weekends, I could afford a stroll at the seaside only late in the evening.

In one year, I came to the conclusion that such schedule was too tough for me to handle any longer. There was an important decision to make. Should I stay in the office and only accept the number of orders that will not impact my night's sleep or become a full-time entrepreneur?

The beginning of 2012 was characterized by financial crisis aftermaths, unstable economy and other demotivating factors, which did not give me much confidence. However, support of family and friends, as well as a steady growth of clients helped me make a choice. I quit my day job!

I still recall how surprising it was to wake up in the morning and not hurry anywhere. Now I could read a book or watch TV in the evening instead of sculpting orders. I started a completely new life! I had time for so many things I could not do before. I often attended exhibitions and lectures and developed a deeper interest in the creative world.

I can say that my business has two birthdays. The second came just when I was able to happily deal with it alone.

How the process of establishing the company looked like? How do you evaluate this process in retrospect? Was it easy or difficult?

The process of establishing my company was easy for me. By the nature of my activity as an Assistant Director, I was involved in the preparation of documents for the establishment of subsidiaries and all the necessary steps were well known to me. As required, I opened a bank account and deposited the necessary amount of money into it, which I then used to purchase materials. At the initial stage, I managed with my own savings, but it should be noted that even then my parents were ready to help me if necessary. In this case, the well-known formula 3F (family, friends and fools) could work already on the first letter F. Then I prepared a package of documents, samples of which were presented on the website of the Latvian Register of Enterprises and submitted them for consideration. Two weeks later I received my registration certificate and my business was up and running!

If I look back, I wonder if I did the right thing then, that for the first 3 years I combined work in a marine company with running my own business. It was really difficult, I didn't have any free time for my family, for self-development, for rest. Now I think that I should have made a tough decision earlier and quit the company. After all, it was a time when this type of business was just developing and I had an excellent potential to capture a much larger niche in the business space.

There was an important decision to make. Should I stay in the office and only accept the number of orders that will not impact my night's sleep or become a full-time entrepreneur?

What were the first three things you took care of when becoming the owner of your company?

The first point that I took care of then was the involvement of professionals in those areas in which I did not plan to deepen my knowledge: accounting and legal issues. I observed many start-up entrepreneurs who planned to independently understand, for example, the accounting system and maintain it. I decided that it would be wiser to concentrate my working time on those issues in which I understand and which I plan to develop further, and entrust these areas of business to professionals.

The second point is quality. I decided to make every effort to ensure the high quality of my company's work at all stages of interaction with the client: the offer of goods, correspondence, work on the preparation and placement of the order, its execution, packaging and delivery, as well as receiving feedback. I can remember one order for a wedding bouquet, where the client wanted to see bright red tulips. At the same time, working with Japanese DECO Clay does not allow obtaining such a color. Whatever I did to achieve the desired result, but nothing worked. I contacted my former teacher from St. Petersburg, who told me that in this case, you can only paint ready-made tulips. I spent almost 3 working days on these 9 flowers, but I was happy when I saw how my client liked my creation.



And another aspect of this decision of mine is the work with individual orders. As a beginner entrepreneur, I was happy to receive custom orders. Even though it was quite risky, I managed to build a communication process in a way that would guarantee customer satisfaction in the end. None of my products were rejected or criticized! I did not always like my clients' choice, but individual orders allowed me to better understand target audience's preferences and create items that would be embraced by many in the future. As a result of such approach, I created an impressive portfolio, which attracted more and more new buyers.

And the third point is marketing. Word of mouth is a good move for the very start of your business, but then you should take care of more effective tools. After all, if your potential customers do not know anything about your products, how can they order them? I attended seminars, read and received advice from more experienced entrepreneurs, and then developed my own marketing strategy, some elements of which I still use today.

Word of mouth is a good move for the very start of your business, but then you should take care of more effective tools.

What are the obstacles to becoming an entrepreneur? Are there different obstacles for women and men?

There were no obstacles for me to start my own business. I had a limiting factor for more active development of my business, when I could not decide to quit my job and do it alone.

In my experience, I cannot say that there are any gender restrictions on developing your own business.

Would you characterize your company as an innovative one? Why?

Yes, I am ready to characterize my company as innovative. First of all, we are focused on the use of innovative technologies in our activities, both in the process of manufacturing products and their sale, as well as on tracking current trends in our field and their implementation in the company's activities.

Could you describe your innovative process? Are employees involved (if you have any?)

I would like to start with my company's work to analyze the handicraft market and highlight the most popular and innovative trends. After all, this market is in constant motion, if you crochet the same boring bear cubs year after year and sell them in the same markets, it is difficult to talk about a serious business development. I started with making Japanese DECO Clay products, the next step was to conduct courses on making flowers from it, then we included master classes for bridesmaids in our portfolio, then master classes for children in modeling clay toys, the next steps were conducting master classes for the production of botanical bas-reliefs and candles, as well as sales on etsy.com. My company is a living organism that must be in constant motion in order to live and develop.



And each of our new directions for the manufacture of products required the study of new technology and its implementation. In some cases, the purchase of modern equipment or premises was also required.

Additionally, I pay great attention to such an aspect as digital literacy. More in September 2010, I launched my first online shop "Marissa Fleur" on etsy.com, the most popular platform in the world, where one can sell and buy handmade works. Since then, we have been actively using this platform in different variations, regularly creating our own e-shops as needed, and also operating on Facebook and Instagram platforms.

Of course, our entire team (including employees) is involved in all aspects of innovation processes, colleagues consider this factor as motivating both for their personal and professional growth.

What are the conditions for innovations to take place?

In my opinion, in our business, the condition for innovation is the desire of the owner to stay in line with modern trends and continue the development of his/her company. It is important not to plunge into the current work, but to be able to stop, analyze the current situation and evaluate what is important for you to do in this direction in order to be successful. In my case, the availability of free funds was not a prerequisite for the use of innovative tools.

In my opinion, in our business, the condition for innovation is the desire of the owner to stay in line with modern trends and continue the development of the company.





What are the barriers to innovation?

To a certain extent, for me, the barrier to innovation (etsy, e-shops) was a lack of ICT skills. Despite the fact that my education provided me an excellent base is for developing my own business, I had to additionally attend seminars, read and communicate with like-minded people. I especially want to emphasize the importance of such communication. Indeed, at the initial stage of doing business, the problems are quite similar and it is extremely important to be able to discuss them with those who are ready to hear you. And even hear yourself. In our case, we invited an experienced specialist to launch our website and e-shops.

And time! It is necessary to plan the possibility of working on innovations.

Have you ever needed financial support to implement any innovations? If yes, did you receive one?

Yes, I needed investments in order to start a new direction of my business, the relevance of which I determined. It was a master class on making products from Japanese DECO Clay. I needed a suitable room and equipment. We managed to find a room, but it needed renovation. By that time, I already had a certain reserve of funds, I regularly set aside them precisely for the further development of the business. But they were not enough and my parents helped me in that situation. Moreover, my father gave me furniture from his office.

Do you contribute to the economic growth of your country? How?

I am a representative of a small business and, of course, I cannot have a big impact on the economic growth of Latvia. But in my company today 5 people are employed, all of them receive an official salary and we pay all the necessary taxes. I would like to note separately that we conduct master classes that help people start their own business or become more successful (for example, a master class for selling on Etsy).

It is necessary to plan the possibility of working on innovations.

In your opinion, did your company succeed? Why?

Yes, I believe that my company is successful. Since its launch, it has grown steadily. Of course, during Covid-19 I had a decrease in turnover due to restrictions that did not allow us to conduct master classes and work in the studio. At that time, I was trying to restructure my business to stay afloat, we were doing webinars, I was developing a new line of leather jewelry, for example, that was selling successfully on Etsy.

I am pleased that I regularly find new opportunities and open new directions for my business. The business is constantly developing, enthusiastic and interested employees come to work, together we are a real team that is interested in common results and achievements. Moreover, my mother also now works in my company, she found an opportunity to realize herself by conducting polymer clay modeling classes for children. Here her knowledge in the field of psychology and, in particular, in child psychology, was very useful.

There was a bright period in the life of my company when I was just starting to make products from Japanese DECO Clay, which was then an innovative material. Articles were published about me and my products in Latvian newspapers and magazines, I was invited to speak on radio and television.

And I once heard that Alexander Vasiliev, a famous world fashion historian, collector and Russia's TV host, would visit Riga with a lecture. I simply could not miss this event! I did not want to go there empty handed and I got an idea to give him one of my brooches as a gift regardless of having doubts. In just 1.5 month I saw Alexander wearing my brooch in a popular TV show "Modny prigovor" broadcasted on the Channel One. That was an incredible feeling! I was looking at the screen with tears of joy and ear-to-ear smile. Unbelievable!

And now our company is known in Latvia, those who have already cooperated with us before, purchased our products or attended our master classes are returning to us.

I am motivated by the joy that I see on the faces of our customers or clients who take part in our workshops.

What motivates you?

I am motivated by the joy that I see on the faces of our customers or clients who take part in our workshops. We are motivated by words of gratitude, emotional positive responses that are said to our team or written on Etsy or Facebook. This is what gives us a sense of satisfaction from our work, pushes us to new discoveries and makes us move forward.

In your opinion, what hinders the development of your own business the most?

Of course, the situation with Covid-19 has had an impact on the development of my business. But my team and I have tried to do everything possible to minimize the losses caused by the restrictions associated with the pandemic. From the point of view of legislation and the fiscal system, favorable conditions have been created in Latvia for the development of small businesses.







What are the advantages of running your own business?

First of all, it is freedom in decision-making, in choosing directions for the further path for your business. In addition, the opportunity to create your own team, invite interesting people to cooperate, communicate with large communities, achieve excellent results, be happy and proud of them.

What are the disadvantages of running your own business?

Among the disadvantages, I would like to include the risks that you must foresee, minimize or quickly respond to critical situations when they occur. It is also the responsibility that you bear both for the development of your enterprise and for the specific people who work for you and trust you.

Do you see a bright and prosperous future for your company?

Yes, of course, I am sure that my company will continue to develop successfully. I have a great team, whose members are also interested in developing this business and come to me with new ideas and suggestions. In addition, I see myself as a serial entrepreneur who finds possible niches in related fields and generates ideas for the development of new lines of business.

Our company has an excellent reputation both in Latvia and among buyers on Etsy, we are ready to develop, learn and discover new things!

Interviewed by Natalja Sterhova #EMH project researcher and trainer

PERSONAL EFFECTIVENESS







Module 3





FOREWARD

The third module, Personal Effectiveness, is for those whose whole life matters. Those who want to take responsibility for their life, lead it, live it with their own goals, and pursue them, by observing, recognizing what is getting in the way, and trying to change it.

Those who are proactive, who expand their circle of influence because they realize that no one else will have more influence on their lives than themselves.

Those who want to make the most of their time on earth and experience as much joy as possible, whether it is in their family, their professional life, or their own business. I am a lecturer in leadership, personal effectiveness, and other management training. I took this path quite late in life (probably like most of the participants in this program) when as a university lecturer and associate professor in information technology I felt that I was no longer enjo-



Photo courtesy of Marge Swindt

ying my job. So, well into my fifties, I did a Master's degree in Management and Leadership, because I was becoming more and more interested in people than in computers.

And in management, I became more and more interested in human relationships. To what extent do people's actions and decisions, whatever they do, depend on themselves, on how they manage themselves? This topic took me even further, into the study of how to lead oneself. After all, it is possible to moan, to feel unhappy, to feel wrong, to feel unappreciated. Or we can try to do what we can, what our strength and our health allow us to do, to live and feel our best.

Every event has its consequences. What they are depends on our reaction to the event, which is the only thing we can change.

Therefore, I reiterate a truth we all know: no one else will live our lives for us and no one will take care of them as well as we do. I wish that the learning program developed by the project team under my leadership will empower each one of you to plan independently and to act boldly in creating your own business or self-employment practice.

Dr. Janina Radvile

MODULE CURRICULUM

Summary of the module

Female adult learners get knowledge about personal effectiveness as self-employed persons as well as the necessity and importance of setting their own work and life goals.

They get knowledge about principles and methods of setting and achieving both personal and professional goals as well as proper time planning in business, including, but not limited to, defining the priorities, planning daily activities and workloads, managing time constraints and deviations, maintaining healthy self-employment and family balance, changing limiting attitudes and habits.

After completing the module, female adult learners are able to start their own company/self-employment practice in accordance with the best management and personal effectiveness tools and practices, and in compliance with local social welfare as well as labor laws, also acquiring practical skills in the proper documenting of the time and workload management/balancing.

Module aim

To provide the learners with knowledge about goal setting, time planning and management, workload balancing, tools, and methods used in recognizing and adjusting their personal values, attitudes, and habits to their entrepreneurial goals.

Learning outcomes illustrating achievement of the competences

Knowledge

- 1. Demonstrate knowledge in defining entrepreneurial goals, recognizing/distinguishing priorities, limiting attitudes and habits, and developing plans for short-term and long-term goal achievement.
- 2. Demonstrate knowledge in time and short-term and long-term activity management as a necessity for the successful implementation of entrepreneurial tasks.
- 3. Demonstrate knowledge in properly balancing business/professional and personal/family tasks in accordance with local social welfare and labor legislation.

Professional skills

- 1. Planning and managing short-term and long-term activities and their deadlines using classical and digital tools.
- 2. Apply time management/saving tools and methods in daily entrepreneurial practices.
- 3. Identify and analyze performance time effectiveness in accordance with performance targets.
- 4. Explain and present personal effectiveness as well as personal time management plans and their results to others using both classical and digital tools.



Soft skills

- 1. Cooperate with others in setting goals/agendas/deadlines in the digital environment using classical and digital tools.
- 2. Improve personal effectiveness and work/family balance based on the acquired theoretical knowledge.
- 3. Identify the causes of personal effectiveness and work/family balance issues and find their own solutions.

Competence

- 1. Develop charts, timesheets, activity timelines, and other relevant time management documents based on the theoretical knowledge acquired.
- 2. Pursue self-employment or personal business activities in compliance with the local legal requirements.

Module duration: (total: 40 hours)

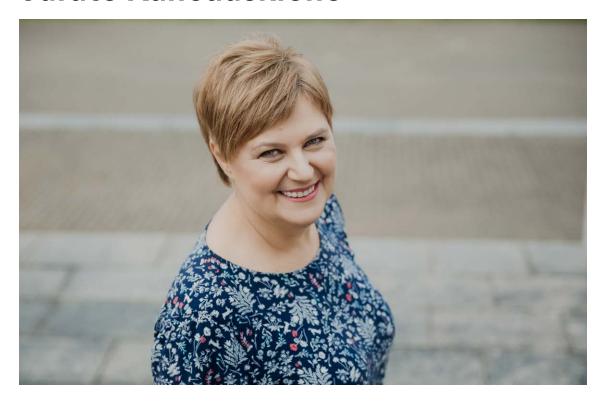
Module design:

- **1. Soft skills for better effectiveness.** Concepts of social and emotional intelligence. Self-imaging, self-confidence, and self-perception issues. Identification of personal limitations using SWOT analysis. Assertive communication practices (lecture 2 hours, practical task 2 hours, individual work 4 hours).
- **2. Techniques for personal effectiveness.** Pomodoro technique. Time-flow technique. Eat that frog! technique. Personal productivity methodology ©Getting Things Done. Task prioritization schemes. Priority/urgency matrix (lecture 2 hours, practical task 2 hours, individual work 4 hours).
- **3. Monotasking and multitasking.** Monochronic and Polychronic time concepts. Multitasking examples, pros, and contras. Multitasking and monotasking skill development practices (lecture 2 hours, practical task 2 hours, individual work 4 hours).
- **4. Digital means for personal effectiveness.** Most popular time management apps/platforms, their pros, and contras. Interruption log. Internet access limiting tools. Digital mindfulness practices (lecture 2 hours, practical task 2 hours, individual work 4 hours).
- **5. Time management in business.** To-do lists. Development of time schedules. Activity timelines for short-term and long-term projects. Timesheets and their correlation with activity plans and payslips. Legal requirements for proper time management in self-employment practices and private business (lecture 2 hours, practical task 2 hours, individual work 4 hours).

Module maintenance requirements	The module provides case studies , practical work , group work and individual work , which must be passed and done within the deadline for submission.
Description of the organization and tasks of learners' inde- pendent work	Within the framework of the study course, the description for independent work is given 20 hours. Independent studies (work) are organized as follows: studying, analyzing, and practicing the content of the lecture on a private basis (10 hours); preparing explanations and presentation of the results of their own work using digital tools (5 hours); identifying problems and preparing solutions (5 hours).
Compulsory literature	 Stephen R. Covey (1989). The 7 Habits of Highly Effective People. Free Press; Revised edition (November 9, 2004). Peter F. Drucker (2006). The Effective Executive: The Definitive Guide to Getting the Right Things Done. Harper Business. Brian Tracy (2007). Eat That Frog!: 21 Great Ways to Stop Procrastinating and Get More Done in Less Time. Berrett-Koehler Publishers. Jack Canfield, Janet Switzer (2006). The Success Principles: How to Get from Where You Are to Where You Want to Be. William Morrow Paperbacks, 2006. Og Mandino (1983). University of Success. Bantam, 1983. Ken Blanchard, Susan Fowler, Laurence Hawkins (2017). Self Leadership and the One Minute Manager. Harper Collins Publ. USA, 2017. David J. Schwartz (1959). The Magic of Thinking Big. Random House UK Ltd, 2016. David Allen (2015). Getting Things Done. The art of stressfree productivity. Penguin Books, 2015. 21 Time Management Tips for Entrepreneurs in 2023.
Recommended reading	 Peter F. Drucker, Rick Wartzman, et al. (2012). The Drucker Lectures: Essential Lessons on Management, Society and Economy. The Drucker Institute (P), 2010 McGraw Hill-Ascent Audio. James M. Kouzes, Barry Z. Posner (2017). The Leadership Challenge: How to Make Extraordinary Things Happen in Organizations. 5th edition, Jossey-Bass. Richard Templar (2011). The Rules of Management: A Definitive Code for Managerial Success. Prentice Hall Business. Robert Anthony (1988). Beyond Positive Thinking. Morgan James Publishing, 2004. David Allen: The Secret to Stress-Free Productivity Fifteen Seconds Festival 2019, Graz, Austria



Lithuanian entrepreneurial mom Jurate Kancauskiene



I would like to ask you to shortly characterize yourself and your company.

I am Jurate Kancauskiene, a mother of three children. I have been in business since 1993. Since 2007, I have been teaching the art of selling through public speaking. I have conducted more than 1,000 job interviews for salespeople and telephone interviewers.

Since 2014, I have been organizing and conducting online trainings such as Effectiveness Academy, Butterfly Effect, 1 minute video, Business video CV. I can also be introduced as an influencer on the social network TikTok and a volunteer of the Silver Line for seniors. I also sing in the mixed choir Sonorus. However, the main and most well-known activity of my business is tropical butterfly exhibitions.

In 2024, it will be ten years since tropical butterflies and their exhibitions appeared in my life. Organizing an exhibition of tropical butterflies was not easy at first. We had to invest quite a lot of money and time. We learned from our mistakes. How much anxiety was in the hearts, how much everything was unexperienced, unknown, but at the same time how much there was a desire to see and feel everything, and most importantly to share it with others!

Despite the success of the tropical butterfly shows, I was well aware of the need to improve in order to remain attractive.





Photo courtesy of Vilma Dainiene

On this day, butterflies also travel to kindergartens and schools. The education prepared by us is included in the program Lithuanian Culture Passport, a tool that allows students to use various cultural and artistic services at the expense of the state, including but not limited to attending performances, concerts, and exhibitions, and participating in other educational cultural activities.

We travel all over Lithuania. In nine years, we have organized fifteen exhibitions in various cities and contributed to the creation of several more. We are glad that every day we keep meeting visitors who have visited us in various places. We are grateful to people for loving nature, being interested in it, and showing that love to their children.

Why did you decide to start a business? What was the very beginning?

My first workplace, the Computing Center of the Lithuanian Academy of Sciences, did not impress me at all. On Mondays, it was necessary to perform the prevention of the clumsy first computer in those days. And for the rest of the days of the week, there was no more serious activity. Therefore, when I returned home, I sewed children's clothes from old men's shirts. In the long run, I realized that this way I could earn more than going to work for hire. Therefore, I decided to engage in domestic activities and give birth to one more, our third child. Today our youngest Aiste is my main helper in organizing tropical butterfly exhibitions.

Then came Perestroika which also brought more business opportunities. In 1993, a relative who managed a then-state-owned store decided to quit and open his own private one. He invited my family to join the business. For me to work as a shop atten-

I am glad that those pieces of training helped several hundred participants to become more confident in front of the camera and to speak freely and share their knowledge and experience.





dant-to work at the store-I don't know how to sell thoughts like these kept running in my head. It took more than half a year for me to give up and join the business as a shop attendant. My little daughter Aiste was in her third year at that time. The shop and a car that we used to deliver goods became her first kindergarten, and a block of flour packages was used as a bed during the afternoon nap.

After ten years of this kind of work, I got fed up with everything. Mainly because of accounting stuff in the trade business. Also, every three months the hygiene inspectors used to come to visit us and regularly demanded money in multiple ways, both official and unofficial. By the way, another colleague of ours always had a dream about inspectors' visit the night before exactly when they would come. Even though everything was thoroughly checked in the morning, the hygienists still found something to fine for.

And then I got an invitation to join an international active sales company. At first, it didn't seem like my job at all. Although it was also about sales, these were completely different from those in a local store where people come with a specific need to buy food. And the prices were different, and the product was different. But I really wanted something new so I decided to give it a try.

I memorized 20 pages of sales text and finally saw what I would have to sell. It was an ironing system, extremely expensive for those times. I probably couldn't have been offered a worse thing because I just hate ironing. But I started doing sales events, and the strangest thing happened: people bought the system. I didn't even understand why because I thought I couldn't sell. I was just telling them stories about the system, and they were paying the money for it.

After a year and a half, I realized that it is much easier to make money from active sales. I closed the doors of the family store forever. Three years later, I received an offer to become the head of the company's department abroad.



The moment of saturation in the post of manager, however, eventually also came. It was accompanied by the feeling that there was absolutely no time and energy left for the family. I would return from abroad once a month, but soon I felt that I no longer had the energy to communicate, especially with my aging, sick mother. Therefore, one fine day I announced that I was leaving my job. Especially since I had 100 days of unused vacation.

At the request of the company, in 2014 I agreed to implement the last short-term training project. On that occasion, I visited my former employee and saw her exhibiting butterflies. Word after word, we agreed to make such an exhibition in Lithuania as well. The first exhibition, held in the same year in Vingis Park, attracted thousands of curious people. The exotic news caught on in the market immediately. It also helped that tickets were offered cheaper by a discount platform that was extremely popular at the time, which also advertised the exhibition.

The beginning of the butterfly exhibition business was accompanied by many interesting signs. First, in the autumn of the same year, my mother passed away. And the popular saying states that butterflies are the souls of the dead. Second, I experienced a kind of flying sensation for the only time in my life while visiting a place famous for its supernatural phenomena. There were more circumstances that showed that I needed to do this. Especially since we managed to agree that I will pay all the expenses after I receive the income.

What difficulties do you face when organizing butterfly exhibitions?

I admit I've been working at a loss for the first year. Expensive premises, intensive publicity and, of course, staff wages required bigger sums than planned.

When the exhibition is open permanently, it is necessary to have at least two permanent employees. Volunteering would seem like a solution, but due to the current laws of Lithuania, it is difficult to formalize it. Especially since a person does not find time to volunteer at an exhibition that is open all the time and keeps putting it off.

What innovations are you implementing in your business?





Despite the success of the tropical butterfly shows, I was well aware of the need to improve in order to remain attractive. Already from the fifth season, we fundamentally updated the concept and started traveling around schools and kindergartens with butterflies ourselves. Most educational institutions do not have their own vehicles and cannot come to us. And a local hall or even a classroom is enough to show butterflies. It is important that the ceiling is no higher than 4 meters, otherwise, it is difficult to catch butterflies.

Our next innovation was caterpillars. They eat all the time, but each species prefers only the leaves of certain types of plants. That is why in the exhibition you can see potted olives, cannas, ba-

nanas, and all their leaves are pierced with holes. Then, after adding enough, they turn into pupae, which are placed in a special incubator. Through its glass, the curious can observe the birth of a butterfly.

With the outbreak of the COVID-19 pandemic, butterfly farms around the world have stopped supplying pupae. The quarantine that started in Lithuania resulted in the fact that the main visitors of the exhibitions, kindergarteners and schoolchildren, found themselves between the four walls of their homes for an indefinite period of time. However, we still found a way to customers: in the spring of 2020, butterfly exhibitions were hatched with online video tutorials.

At first, my assistant daughter Aistė thought of creating lessons for only one week. But after talking to several people, she decided to film them every day until the end of the quarantine. That's how 30 video tutorials were born, although there are enough ideas to create twice as many.

Short video lessons of about 5-6 minutes tell about butterflies in a way that is interesting for both children and adults. We try to use terms that everyone can understand. If a word is not very clear, it is shown in pictures.

Butterfly tutorials are mainly aimed at those children who want something useful but at the same time fun. There are also many adults in the audience who are happy with the opportunity to broaden their horizons. We think the video tutorial format itself is even more suitable for watching with the whole family.

However, one feature of the live tropical butterfly exhibition has remained unchanged - we always try to tell visitors as much as possible about butterflies. We collect information in various languages and try to present it as attractively as possible. We have noticed that if no one tells the visitor anything, he turns around and leaves very quickly.

The exhibition is also always accompanied by a butterfly drawing competition, and both big and small participate in it. It was my idea. The idea was born after noticing that butterflies are often even more interesting to adults than to children. In addition,





when drawing together with children, mutual communication changes, and emotions are remembered for a longer period of time.

What qualities do you think an entrepreneur needs?

I think the most important thing in both business and family is to talk. Now I spend more time on it than when I worked in active sales. Working abroad has taught me to enjoy short moments of togetherness. Before, I didn't find time for this during work. Being away from family, from relatives, and maybe communicating with foreigners helped to become a slightly warmer person. Because until then, even if I felt that I wanted to hug someone, I didn't dare and resisted. Now I'm brave.

What are the pros and cons of owning your own business?

When I was twelve, I got my hands on the then-revolutionary and deficit Dale Carnegie's book How to Win Friends and Influence Others. It opened my eyes as a modest teenager. I realized that I can change and create a new, different self. At the same time, I learned another important lesson that I must follow my own wishes, not my friends' wishes.

I follow this principle even now. But when you work for yourself, you often stop only after you are physically unable to continue working, no matter how nice it is to do it. Even though I have been working for myself for many years and I hardly remember paid work, I am still often happy that I can plan my own time, I can work in Klaipėda, I can work in Vilnius, I can work even abroad.

Our next innovation was caterpillars. They eat all the time, but each species prefers only the leaves of certain types of plants.





And as a shortcoming, I would mention the feeling of bitter happiness. It comes whenever the end of the exhibition is near. The feeling is mixed because you want the exhibition to end but at the same time you know that it will be very empty and difficult to get into a new routine without butterflies.

I really have a lot of activities (after all, we haven't done an exhibition at all for two and a half years), but that feeling, uniquely strange and sometimes quite pleasant, remains and only gets stronger until the last moment.

Have you experienced burnout? How are you healing?

The freedom that business brings is both amazing and terrifying. It's a wonderful feeling when everything is in your hands: free time, busyness, overwork, and illnesses. More and more I am convinced that it is necessary to plan our leisure. And even better to have several options. Otherwise, I go back to the household or the same activity, and then it seems that I have not rested at all, although I have given myself a day off.

Sometimes when I want to do a lot of work, my body stops me. I used to berate myself for such a lost day, when you suffer from pain, lie down and do nothing. Now I'm learning to accept it as a help, thank you and try to be at peace. And in such cases, our cat, which my daughter brought back from Greece, where she studied and lived for a long time, always helps me. He snuggles up where you want him most.

What challenges do you face trying to balance family and business?

Butterfly exhibitions became a home for our family business, where not only myself but also my husband Alfonsas and children found a place for themselves, discovered new unexpected things, peace of mind, and constant joys of life. My daughters create a website and social network accounts, my son helps as a manager, and my spouse replaces me at the exhibition from time to time. Whatever challenges arise, we meet them all and overcome them as a team.

What is efficiency for you?

For me, efficiency means escaping from the squirrel's circle. And I escaped to the Tik Tok social network. Contrary to what is believed, it is not created for children's rampage, but for advertising and income through the video without frolicking, big advertising budgets, and wasting time.

I can name three reasons why every business needs to be on this social network. The first is that people read less and less, especially long texts. Second, there are no complicated secrets to success on TikTok. If your content is interesting, you will be able to attract followers. Now, while there is not much Lithuanian content, this is extremely important. The third is high availability for free. Your videos are shown to a wide audience that is interested in your topic. TikTok has a special algorithm, according to which your video is first shown not to friends and followers, but to a new audience that is interested in your content. This is how complete strangers learn about you.

So, my work on TikTok is the best example of efficiency: being the first where there is little competition, taking advantage of the opportunity to reach a huge audience for free, and boldly starting with what you know. Efficiency always leads to success, but there is no need to look for complex reasons for that success.

What motivates you?

I am interested in talking, specifically with women. Maybe because there are already plenty of men everywhere. Conversations are interesting for me, I learn a lot of new things. I am happy when a person tells me after the conversation that he was also interested. Also, it's another source of energy for me. Although it sometimes takes time to get ready to start an activity, when you start doing it, a burst of energy comes from somewhere, it's like I'm recharging from somewhere.

Some time ago, I had the opportunity to learn something that I wanted to learn for years: acting, rhetoric, persuasion, or how to speak so that people listen and hear, a little bit of journalism, and how to do interviews. Although I was not completely unfamiliar with the interview genre as I had to conduct many job interviews while selecting people for work in a sales company.

Some time ago I announced that I was doing the last 1 minute video training. I am glad that those pieces of training helped several hundred participants to become more confident in front of the camera and to speak freely and share their knowledge and experience. But I wanted something new. However, I've had a lot of people keep asking me when I'll be doing them again. And only this year, everything finally merged in a new video training course Business VIDEO CV which is balanced for women who have their own beloved activity or business. So, business and life go on.

Interviewed by Skaidre Vainikauskaitė-Tomasevicienė #EMH project researcher and trainer

NETWORKING



Module 4



FOREWARD

The COVID-19 pandemic evidently disclosed the importance of meeting someone face-to-face and then building a relationship with them. For the EMH team, the networking is that of the people-to-people type that so many of us want to do and for which most of us have had no formal training.

Networking is not just about meeting new people; it is also about maintaining existing relationships. This involves staying in touch with contacts, sharing updates on work, and offering support and assistance when needed. Building connections with the right people at the right time could be the key to taking a career or business to a higher level.

Networking is a mutually beneficial interaction that involves exchanging ideas and information among indi-

viduals who are connected by a common career, industry, or different interests.

However, the key word here is relationships. Successful networking of any kind always begins with a genuine desire to build relationships for the purpose of giving and receiving business. When someone is networking only to gain and not to give, they will never be successful.

At networking events, we enable participants to practice being interested, rather than interesting. Asking others about their business and their current projects, instead of talking about yourself. This is how mutually beneficial relationships begin.

Master networkers know that networking events are about moving through the process and NOT about making a sale or closing a deal. Skipping through the phases and asking for business without establishing a relationship will almost always result in a NO answer.

Effective business networking takes time AND money. The best way to network is to connect with people. Get to know them. Build a relationship and learn about their business so you can help them get more business. Successful networking is about taking the time to cultivate relationships, always with an attitude of giving.

After completing the module 7, "Networking" learners will know the fundamentals of building networks both online and offline and how to design, ways to network professionally, how to become great at networking, and plan and execute a well-designed and effective networking strategy.

We wish all female adult learners to become professionals in networking as the process of developing and activating relationships for increasement of their self-employment practices, enhancement of their knowledge, and expanding their sphere of influence as well as serving both their family and community.

Anna Högnadóttir Trainer at Islandic NGO Skref fyrir Skref Leader of Module 4



Photo courtesy of Marge Swindt

MODULE CURRICULUM

Module abstract

Female adult learners will gain knowledge about networking and its importance in business. Networking element in growing as an entrepreneur: establishing business relationships with the right people in the right place. Business networks for discovering new opportunities and standing out from the crowd. Principles and methods of creating business contact networks. LIP (live interaction with people). Organization of networking events and taking part in networking. Professional networks and business associations. Offline and online networking email via email, LinkedIn, etc.

After completing this module, the female adult learners will know the main principles of offline and online networking, enabling them to create, plan, and implement a well-prepared and effective networking strategy.

Module aim

To provide students with basic knowledge and fundamentals of building personal and professional networks.

Learning outcomes illustrating achievement of the competences

Knowledge

- 1. Demonstrate a deep knowledge of the importance of the development of personal and professional networking.
- 2. Demonstrate theoretical and practical knowledge of the principles of offline and online networking.
- 3. Analyze numerous possibilities and methods of applying networking for business development.
- 4. Develop and coordinate the business networking plan and strategy.

Soft skills

- 1. Ability to cooperate with others and work in a team.
- 2. Development of self-confidence through participation in networking activities and events.
- 3. Identifying and analysing offline and online networking performance problems (problem-solving skills).

Professional skills

- 1. Ability to analyze the development of a networking quality plan and its implementation.
- 2. Management of processes related to business networking information, its search, selection, analysis, processing, and use.
- 3. Applying information technologies and using social networks for online networking purposes.



Competence

- 1. Assessment of the fulfilment of effective networking.
- 2. Analysis of the compliance of network policies.
- 3. Planning and using methods for supporting network growth.

Course plan (total: 40 hours, including 6 academic hours for contact trainings and 34 academic hours for group/practical/individual training).

Module design:

Business networking and basics of the development of business networks. The main business networking elements and practice. Contact lecture (2 hours). Independent work: application of personal management methods in planning and establishing a company (4 hours). Group work (4 hours).

Improving business networking skills. Basic components of networking and good practices: why networking is such a powerful tool. Differences between personal and professional networking. Using different platforms and devices in online networking. Development of a networking plan. Contact lecture (2 hours). Practical work (8 hours). Independent work (4 hours).

Developing expert networking skills. Setting performance goals and objectives for personal and business networking. Planning and implementation of an efficient and potentially profitable business network. Developing an individual plan for both personal and professional networking. Contact lecture (2 hours). Group work (10 hours). Independent work (4 hours).

Requirements for passing the module	The module provides case studies , practical work , group work and individual work , which must be passed and done within the deadline for submission
Description of the organisation and tasks of students' individual work	Within the framework of the module description, 12 hours are given for independent studies. Individual studies are organized as follows: using self-management techniques in planning and starting the company (4 hours); using different platforms and tools in networking (4 hours); development of individual plan for both personal and professional networking (4 hours).
Compulsory literature	 Ivan Misner, Greg Davies, Julian Lewis. Infinite Giving: The 7 Principles of Givers Gain. 2020 Ivan R. Misner, Jeff Morris. Givers Gain: The BNI Story. Paradigm Publishing, 2014. https://www.investopedia.com/terms/n/networking.asp https://harappa.education/harappa-diaries/business-networking-meaning-types-and-examples/ https://www.businessballs.com/conflict-negotiation-and-influencing/networking/
Recommended reading	https://www.zenbusiness.com/blog/networking/ https://connects.world/business-network/

Recommended listening	Networking podcast carreersmart on proactive and reactive networking: https://careersmart.org.uk/your-career/career-development/networking-podcast
Periodicals and other sources of information	Top 10 Books on Networking: https://www.spiceworks.com/tech/networking/articles/top-10-books-on-networking/



ICELANDIC NETWORKING METHODOLOGIES

Based on Step by Step experience with Icelandic women in business



LIP, or live interaction with people is a like a method, that means mee-ting and seeing people in their own environment, gives us higher level of understanding, deeper know-ledge, it creates trust, that led to stronger and more sustainable network.



The LIP method means that people are able to create stronger networks when they have the opportunity of interacting with people face-to-face in their own environment. Training in efficient networking is mostly based on storytelling as a methodological approach.

In the next pages, You will find thoughts on networking from the interviews with several Icelandic businesswomen. They elaborate on what kind of knowledge and strength women need to start up their own businesses and what subjects are important to discuss in training the networking.





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Its about daring to do something else, trying to get some independency, making a living, after divorce. Meeting other women who are in a similar situations made my strong and resilient. The discussion and the social time was the most important – the NETWORK, just begin able to call to someone that I could trust if there was something – that was valuable.

Inger Helgadottir, ages 70, mother of 3 girls and 20 foster child, still running her own Laundry service

Oddný Anna Bjornsdottir, mother of 3 – running her business in East of Iceland as a farmer, journalist a nd active environmentalist



To have a clear global visons, know how to market and brand your product and firmly belive in what you are doing "





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In my experience – I value most the support though network and have the courage to get more educations and to know where to get the right educations as well. Its all about the understanding the market.

Birna, 61, mother of 4, running her own small business as journalist, farmer and writer







I have been running my own business in Child Day care in my home for more than 40 years. Working more or less alone, seminar and meeting with other in similar situations and getting new knowledge's in the field has been my lifeline all this years. The professional network for me has the biggest value, because it provides a opportunities for discussions and development.

Elsa Sigtryggsdottir, mother of 2, grandmother, still running a Day care center in her home

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First this is a matter of courage's, then this is about hanging in there, don't let them thorn your apart – then there is the importance of the support and network, and then, finally learning to cope with mistakes.

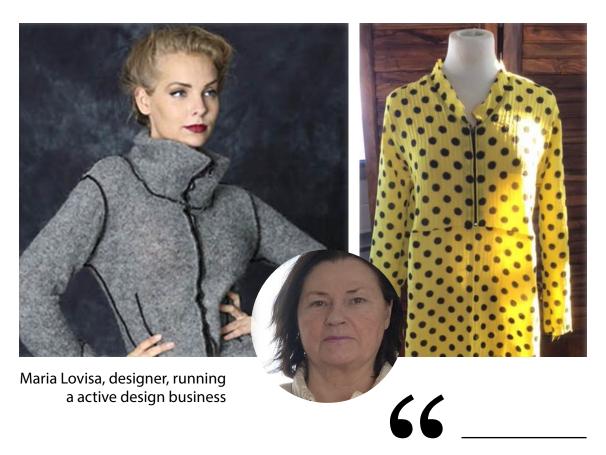
Svafa, ages 67, mother of 3, still running her business, coffeehouse, restaurant and gift shop.



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I have been running my own business for more that 40 years, and loosing that in my late 60 was difficult experience, but valuable. I understood that my knowledges was still there, that helped my on the feet again and gave my courage's to participate in learning and starting over, on line – it never to late – if you only set your mind to that

Guðrún Ingólfsdóttir, Gurra, 78 years old – just recently started new business on line – selling health product from Norwegian



For my running a design business, this has always been about professional knowledge's, creating a solid customer groups and listen to what they need and making them feel good about them self. My clothes, my design should represent a comfortable lifestyle, in good material for smart women in all ages.





In August 2021, the EMH project team paid a networking visit to an Agricultural university of Iceland. Representatives of the university administration welcomed the EMH team with the highest respect, raising up an Icelandic flag. Mrs. dr. Áshildur Bragadóttir, Innovation & Development Manager as well as mother of 4, gave a welcome speech at the very entrance to the facilities.





"

When you invest in your relationships — professional and personal — it can pay you back in dividends throughout the course of your career.









Networking moments of Lithuanian network VERSLI MAMA that unites entrepreneurial moms of different ages.



EXEMPLARY CURRICULUM FOR ADULT FEMALE TRAINING



VERSLI MAMA SUMMER ACADEMY'2023

The VERSLI MAMA Academy invites to a 12-week continuous training all women who for various reasons are unable to return to the paid labor market and want to learn how to create an individual self-employment practice.

The Academy provides its participants with theoretical knowledge and practical skills in business management and finance, digital literacy, personal effectiveness, and business networking. After 12 weeks of consistent and focused work, with the support of the lecturers and mentors, participants get a realistic business plan that enables them to start their own business.

The Academy is run by experts in a wide range of fields who have successfully created personal jobs or businesses from their practice. Their main goal is to share with participants their knowledge, experience, and recipes for everyone's success and to build the most vibrant community of small female businesses possible.

The total duration of the Academy is 168 academic hours. It consists of theoretical lectures, and networking sessions where guest speakers share their inspiration and self-employment stories.

The academic week looks like this:

- 4 contact hours (2 weekly lectures),
- 2 hours for a business networking session (B2B conference),
- 8 hours of individual work

The Academy graduation thesis is developed in the form of a presentation of a comprehensive personal business plan. All graduates of the Academy are awarded a certificate of completion of the training course in entrepreneurship.



MODULE I. BUSINESS LAW AND FINANCE

Summary of the module

Adult female learners will learn about starting a business, forms of entrepreneurship and types of enterprises, the legal aspects of setting up an enterprise, the procedures for registering with the Registry Centre and the State Tax Inspectorate, and the creation and formatting of documents. They will also gain knowledge of the requirements for the authorized capital of legal persons and the procedure for payment of state fees, contractual employment relations, wages and social guarantees, special requirements and restrictions, the register of employment contracts, voluntary and compulsory liquidation of a business or enterprise, personal bankruptcy and the bankruptcy of a legal person.

Participants will gain knowledge of financial accounting and financial management principles and methods, project finance, accounting legislation, cash flow forecasting, calculating return on investment, day-to-day financial management of small businesses, and methods of analysing financial statements.

Participants will gain knowledge of the principles and methods of financial accounting and financial management, project finance, accounting legislation, cash flow forecasting, calculating return on investment, and through practical exercises using financial statement analysis techniques, they will be able to analyze the finances of their business, assess cash flows and calculate return on investment.

Upon completion of the module, participants will be able to set up their own company in accordance with the law and apply accounting and financial management skills in practice.

Module objective

To provide participants with the financial and legal knowledge and skills needed to start a business.

Learning outcomes illustrating achievement of the competencies

Theoretical knowledge

Comprehend the main legislation relating to the establishment and dissolution of a sole proprietorship and/or a legal person.

Demonstrate knowledge of accounting as an integral part of business management and an understanding of financial management principles in accordance with statutory requirements. Understand the budgeting and financial management of a business project.

Professional skills

Analyze the different options and methods of starting a business, based on the legislation.

Create and process the documents needed to start a business in accordance with the requirements of legislation and the business plan, using a range of IT solutions.

Manage and/or supervise the accounting records of the business in accordance with the procedures laid down by law (Law on Accounting of the Republic of Lithuania).

Soft skills

Collaborate with others, as part of a team, and to solve problems creatively.

Identify business problems, and their causes and propose solutions (problem-solving skills).

Competences

Apply knowledge and skills in finance and law needed to start a business.

Plan financial management in line with business specifics and statutory requirements.

Understand regulatory compliance of accounting documents, contracts, and other obligations, including taxes, their fulfilment in accordance with the applicable legislation, as well as investments required for the company's economic activity based on the business plan, objectives, and opportunities available.

Module duration: 16 contact hours and 32 hours of independent work. **In addition:** business networking (four B2B conferences of 2 hours each).

Module design:

- **1. Options and methods for setting up a company under the law.** Key aspects of business establishment and growth. Contact lecture (4 hours). Self-employment: preparation of the necessary documents for starting a business (8 hours).
- **2. Principles and methods of financial accounting.** Contact lecture on accounting legislation and the Law on Accounting of the Republic of Lithuania (4 hours). Individual work: identify the elements of financial accounting of an enterprise (assets, liabilities, equity, income, and expenses); describe the content of asset and liability accounts; record economic transactions and prepare a trial balance; distinguish between items in the profit and loss account and the cash flow statement (8 hours).
- **3. Business financial management plan in line with legislation.** Contact lecture on analysis of basic financial statements (balance sheet analysis, profit, and loss account analysis, cash flow statement analysis), solvency, efficiency, cost-benefit analysis, drawing conclusions from the analysis, and making proposals to improve the financial situation (8 hours). Individual work: preparation of financial statements, assessment of the solvency of the company, analysis of the efficiency of the use of the company's assets, analysis of the profitability of the company (16 hours)



Module maintenance requirements	The module includes case studies , practical work , group work , and individual work to be completed and defended by the submission deadline.
Description of the organiza- tion and tasks of the self-directed work	32 hours of individual work within the module outline. It is organized as follows: preparation of the necessary documents for starting a business (8 hours), organization of the financial accounting of a business (8 hours) and a financial management plan for a business (16 hours).
Compulsory literature	 Cornwall, J. (2019) Entrepreneurial Financial Management: an applied approach. New York: Routledge (5th ed.). Hague, P. (2019) The Business Models Handbook: templates, theory, and case studies. London: New York: Kogan Page. Hatten, T. (2018) Small Business Management. Creating a Sustainable Competitive Advantage. Colorado Mesa University. Hillier, D. (2020) Corporate Finance. London: McGraw-Hill Education (4th ed.). Schroeder, R. (2014). Financial Accounting Theory and Analyses: text and cases. Hoboken Wiley (11th ed.).
Recommended reading	 Yanis Yaroufakis. Talking to my daughter about the economy: Brief History of Capitalism. Kindle Edition, 2013. Stephen R. Covey. 7 habits of highly effective people. Running Press, 2000. Grzeskowitz I. Think it. Do it. Change it.: How to Dream Big, Act Bold, and Get the Results You Want. iUniverse, 2016.
Periodicals and other sources of information	Law on Accounting of the Republic of Lithuania Law on financial accounting Labour Code Law on the bankruptcy of natural persons Law on Insolvency of Legal Persons

MODULE II. DIGITAL LITERACY

Summary of the module

Adult female learners will gain knowledge of information as a resource for the economy, governance, and power, the legal basis for its creation and access, and types of information protection. Participants will learn to understand the importance of information, the main ways of obtaining it in a business environment, and how to create an active and revenue-generating business account on social networks, a business website, and/or an e-shop. Participants will gain practical skills on how to present information in a clear and engaging digital way and will learn how to develop a digital communication plan. Upon completion of the module, participants will be able to search, target, analyze and process information in databases using appropriate computer applications, use various digital signature platforms, and actively develop their business on various online resources.

Module objective

To equip participants with the digital literacy knowledge and skills needed to start a business.

Learning outcomes illustrating achievement of the competencies

Theoretical knowledge

Comprehend the importance of information in business, the main ways of obtaining it in a business environment, and the need for a proactive and revenue-generating digital business infrastructure.

Demonstrate knowledge of the legal framework for creating and receiving information and types of information protection. **Understand** the delivery of digital information and digital communication planning.

Professional skills

Manage business information processes by searching databases, selecting, analysing, processing, and putting information into practice. Generate income from e-commerce tools and SEO. **Identify and analyze** digital communication problems, identify their causes, and propose solutions.

Explain and present the results of their work to others using digital tools.

Soft skills

Work independently, creatively, and collaboratively with others in a digital environment.



Manage business information using the theoretical knowledge and practical skills acquired.

Plan and organize business meetings using meeting management tools.

Competences

Planning a digital marketing communication for the business, using the theoretical knowledge and practical skills acquired. **Conducting** business and commercial activities by digital means best suited to the nature of the activity and the technical requirements for it.

Module duration: 16 contact hours and 32 hours of independent work. **In addition:** business networking (four B2B conferences of 2 hours each).

Module design:

- **1. The essence and importance of digital literacy in business. Information in the form of data, knowledge, and capital.** The main sources and ways of obtaining business information. Legal aspects of obtaining and managing information. Digital signature platforms. Contact lecture (4 hours). Self-assessment: development, customization, and benchmarking of digital resources for business start-up (8 hours).
- **2. Digital e-commerce tools: social media accounts, websites, and e-shops.** Social media as a platform for business revenue generation and integrated digital communication. Creating a business account/website in WordPress. E-shop account management. SEO. Contact lecture (8 hours). Individual work: a qualitative and comparative analysis of existing personal/business social media accounts; creation of a trial version of a business social media account/website; upload of personal products to a training e-shop; configuration of the business SEO; development of a 6-month integrated digital communication plan for the business (16 hrs).
- **3. Digitization of business results.** Digital management of business results documents and planning of business meetings. Programming spreadsheets. Preparation of digital reports and presentations. Contact lecture (4 hours). Individual work: development of a digital register of business documents; development of online templates for business surveys using the most popular digital planning tools; programming the financial accounting spreadsheet(s) for a business/business project and explaining the principles of its operation; development of a digital business report/presentation (8 hrs).

Module maintenance requirements	The module includes case studies , practical work , group work , and individual work to be completed and defended by the submission deadline.
Description of the organizati- on and tasks of the self-directed work	32 hours of individual work within the module outline. It is organized as follows: development, customization, and benchmarking of digital resources for business start-ups (8 hours); qualitative and comparative analysis of personal/business social media accounts, development of pilot business social media accounts/websites, uploading of products to the e-learning e-shop and SEO configuration of business resources (16 hours); digitization of business results (8 hours).

Compulsory literature

- 1. Lankshear, C., & Knobel, M. (2008). Digital literacies: Concepts, policies and practices / Colin Lankshear & Michele Knobel, editors. (New literacies and digital epistemologies; vol. 30). New York: Peter Lang.
- 2. Turban E., King D., Lang J. Introduction to Electronic Commerce, 3/E, Prentice Hall, 2011, 928 pp.
- 3. Stebbins, L. (2005). Student guide to research in the digital age: How to locate and evaluate information sources / Leslie F. Stebbins. Westport, Conn.; London: Libraries Unlimited.
- 4. Atherton Julie. Social Media Strategy: A Practical Guide to Social Media Marketing and Customer Engagement. London: Kogan Page, 2019. 272 p.
- 5. Lindgren, S. (2017). Digital Media & Society: Theories, topics and tools / Simon Lindgren. (1st ed.).
- 6. Loader, B. (2021). Routledge Handbook of Digital Media and Communication / edited by Leah A. Lievrouw, Brian D. Loader. (Routledge international handbooks).
- 7. Carillo, E. (2019). MLA Guide to Digital Literacy / Ellen C. Carillo.

Recommended reading

- 1. Delfanti, A. Introduction to digital media / Alessandro Delfanti and Adam Arvidsson. Hoboken, New Jersey: John Wiley & Sons, 2019.
- 2. Siemens, Schreibman, Siemens, Ray, & Schreibman, Susan. (2007). A companion to digital literary studies / edited by Ray Siemens and Susan Schreibman. (Blackwell companions to literature and culture; 50). Malden, MA: Wiley-Blackwell.
- 3. Eyman, D. (2015). Digital rhetoric: theory, method, practice / Douglas Eyman. (Digital humanities). Ann Arbor: University of Michigan Press.
- 4. Georgakopoulou, A., & Spilioti, T. (2020). The Routledge Handbook of Language and Digital Communication / edited by Alexandra Georgakopoulou and Tereza Spilioti. (Routledge handbooks in applied linguistics).

Periodicals and other sources of information

- 1. Harward Business Review: Harvard Business School Publishing ISSN 0017-8012
- 2. International Journal of Marketing & Business Communication. ISSN: 2277-484X. Available at: http://manuscript.publishingindia.com/index.php/IJMBC
- 3. Journal of Business Communication. Published by Sage Publications. ISSN (printed) 0021-9436. ISSN (electronic) 1552-4582.
- 4. https://online.maryville.edu/blog/what-is-digital-media/



MODULE III. PERSONAL EFFECTIVENESS

Summary of the module

Adult female learners will learn about the necessity, importance, and most effective methods of setting key personal and professional goals; distinguish between dreams and desires and actual needs; become aware of attitudes and habits developed early in childhood that hinder the achievement of a fulfilling life and professional success; and learn attention management practices. Using the latest methods of organizational psychology, participants will learn how to set strategic business goals, plan tactical steps for their implementation, assess and select reliable business partners; learn how to balance family and business responsibilities while avoiding burnout syndrome; and acquire the basics of business intercultural communication and etiquette.

Upon completion of the module, participants will be able to plan their time effectively in the short and long term, prioritize and avoid unnecessary activities, know how to avoid time interruptions and toxic personal/business relationships, and be able to recognize and prevent the first symptoms of burnout; they will also be able to observe business etiquette in a business and/or intercultural situation.

Module objective

To equip participants with the knowledge and skills they need for business start-ups in business communication and personal effectiveness.

Learning outcomes illustrating achievement of the competencies

Theoretical knowledge

Comprehend the importance of clear goal-setting, personal beliefs, and attitudes in business.

Demonstrate knowledge of attention management, effective time management, and balancing family and business.

Understand the principles of psychological state assessment and business etiquette.

Professional skills

Formulate and plan strategic business objectives and tactical milestones.

Evaluate and select reliable business partners.

Maintain a balance between family and business commitments, avoiding burnout syndrome.

Observe business etiquette in business and/or cross-cultural situations.

Soft skills

Work independently and collaboratively with others in a business/subject matter environment, including a cross-cultural environment.

Effectively manage business processes over time, using acquired theoretical knowledge and practical skills.

Recognize and assess personal problems, their causes, and the credibility of business partners and propose solutions.

Maintain a good balance between family and business commitments.

Competences

Develop a strategic and tactical timeline for the business, using the theoretical knowledge and practical skills acquired.

Manage personal time **effectively**, using the tools best suited to the nature of the business.

Module duration: 16 contact hours and 32 hours of independent work. **In addition:** business networking (four B2B conferences of 2 hours each).

Module design:

- 1. The essence and importance of personal effectiveness in business. Goal setting and its differences between dreams and wishes. The nature and impact of habits and attitudes on personal effectiveness and practices for changing them. Acceptance and Commitment Therapy (ACT). Deferred needs. Calculating the cost of personal time. Burnout syndrome. Contact lecture (8 hours). Individual work: identify and benchmark short- and long-term goals, desires, and dreams; identify limiting habits and attitudes and their possible nature; carry out a personal analysis of family and professional commitments; calculate a personal hourly and daily rate, explain the principles used and provide an analytical evaluation of the results (16 hours).
- **2. Strategic and tactical time management. Basic principles, methods, classical and digital tools.** Business/project timeline (GANTT chart). Time thieves and their management tools. Contact lecture (4 hours). Individual work: identify the main time thieves by practical application of time tracking methods and tools and develop a short-term (3 months) and a long-term (12 months) habit change plan; draw up a timeline for your business/project (8 hours).
- **3. Subject and/or intercultural communication and basic etiquette.** Features of national and intercultural communication in business. Business etiquette: manners, dress codes, written and oral communication. Decision-making techniques. Contact lecture (4 hours). Individual work: create a digital register of business documents; create online templates for business surveys using the most popular digital planning tools; program the financial accounting spreadsheet(s) for a business/business project and explain the principles of operation; create a digital business report/presentation (8 hours).

Module maintenance requirements

The module includes **case studies**, **practical work**, **group work**, and **individual work** to be completed and defended by the submission deadline.



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Description of the organizati- on and tasks of the self-directed work	32 hours of individual work within the module outline. It is organized as follows: clarification of personal goals to be set at the start of a business and the limiting factors affecting the balance between family and business and the cost of personal time (16 hours); strategic and tactical time planning (8 hours); analysis of business and intercultural communication and etiquette situations (8 hours).
Compulsory literature	1. Covey, S. R. (1989). The 7 Habits of Highly Effective People. Free Press.
	2. Drucker, P. F. (2020). Management Essentials. Harvard Business Review Press.
	3. Tracy, B. (2017). Eat That Frog!: 21 Great Ways to Stop Procrastinating and Get More Done in Less Time. Berrett-Koehler Publishers.
	4. Canfield, J. (2006). The Success Principles: How to Get from Where You Are to Where You Want to Be. William Morrow Paperbacks.
	5. Mandino, O. (1983). University of Success. Bantam.
	6. Kouzes, J. M., Posner, B. Z. (2017). The Leadership Challenge: How to Make Extraordinary Things Happen in Organizations. (6th ed.).
	7. Allen, D. (2004). Ready for Anything: 52 Productivity Principles for Getting Things Done. Penguin Books.
	8. Eyal, N., Li, J. (2019). Indistractable. How to Control Your Attention and Choose Your Life. Dallas, TX: BenBella Books, Inc.
Recommended reading	1. Templar, R. (2015). The Rules Of Work: The Unspoken Truth About Getting Ahead In Business. Pearson.
	2. Blanchard, K., Fowler, S., Hawkins, L. (2017). Self Leadership and the One Minute Manager. Harper Collins Publ. USA.
	3. Schwartz, D. J. (1987). The Magic of Thinking Big. Touchstone; Reprint edition (April 2, 1987).
	4. Anthony, R. (2004). Beyond Positive Thinking: A No-Nonsense Formula for Getting the Results You Want. Morgan James Publishing.
Periodicals and other sources of information	1. Harward Business Review: Harvard Business School Publishing ISSN 0017-8012
	2. International Journal of Marketing & Business Communication. ISSN: 2277-484X. Available at: http://manuscript.publishingindia.com/index.php/IJMBC
	3. Journal of Business Communication. Published by Sage Publications. ISSN (printed) 0021-9436. ISSN (electronic) 1552-4582.

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The organizers of the training do not accept any responsibility for participants' personal learning achievements and business results.

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