



The project Imagining Growth has been funded with support from the European Commission.

This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

<http://www.imaginggrowth.com>

In October 2012 the second Leonardo programme TOI (Transfer of Innovation) led by the Women's Business Development Agency started. The name is Imagining Growth 2, and it involves four countries:

The United Kingdom - the Lead Partner WBDA and Birmingham University

Italy - APID Imprenditorialità Femminile and NBJ Associates

Poland - Polish Chamber Of Commerce

Spain - AFAEMME, Association of Organizations of Mediterranean Businesswomen

The aims of the project are:

The transfer of WBDA *start up and investment readiness programmes*. Partners will be trained in both.

Central to the project is the transfer and development of the WBDA blueprint for a EU quality standard for the assessment of mentors supporting women's business and an action plan for accreditation. So far no such standard exists anywhere in Europe and recently the EU recognised the recruitment of mentors for women's business as a priority.

This newsletter will keep you informed about what is happening in the partners' countries regarding the programme and publish news about Women's Entrepreneurship generally. We hope you will follow us in this journey that will take us on the right path to help economic growth.



To read the latest news from the Partners: press Control and Click on the logos.

AFAEMME is the largest federation of businesswomen's associations in the Mediterranean basin. It comprises 41 member organisations from 22 Mediterranean countries. It co-ordinates ground-breaking research in the field and manages several Euro-Mediterranean projects. AFAEMME offers a unique networking platform for women-owned businesses and the professionals who support them and acts as Euro-Mediterranean lobby organisation.



In this edition:

[ABOUT AFAEMME](#)

[EVENTS](#)

[THE V MEDA WOMEN
ENTREPRENEURS FORUM](#)

[DOING BUSINESS BEYOND
BORDERS](#)

[FIRST AFAEMME
DISSEMINATION EVENT
ABOUT THE "IMAGINING
GROWTH 2" PROJECT](#)

[DISSEMINATION EVENT
ABOUT THE IMAGINING
GROWTH 2 TRAINING AND
MENTORING PROGRAMS.](#)

To read more about these
events: press Ctrl and Click
on the headline.

ABOUT AFAEMME:

AFAEMME, the Association of Organisations of Mediterranean Businesswomen, has been founded by its current President, Mrs. M^a Helena de Felipe Lehtonen, in 2002. The official inauguration took place in Barcelona and was honored by the presence of Mr. Rodrigo Rato, former Director of the International Monetary Fund; Mr. Artur Mas, current President of the Catalan Government; and Mr. Joan Rosell, President of the Spanish Confederation of Business Organizations (CEOE).

AFAEMME has been founded as a quadruple-oriented organisation:

- a) As a federation of Mediterranean businesswomen organisations (AFAEMME is the largest federation of this kind in the area)
- b) As a platform for gender and business projects and ground-breaking research
- c) As a networking platform for women entrepreneurs
- d) As a Euro-Mediterranean lobby organisation

AFAEMME currently comprises 44 member organisations from 24 Mediterranean countries. It's headquarter is located in Barcelona.

AFAEMME is a member of the *European Commission's Network of Women in Decision-Making in Politics and the Economy*; member of the *Association of Mediterranean Chambers of Commerce and Industry (ASCAME)*; member of the *ANIMA Investment Network*; international partner of the *Global Summit of Women*; member of the *Anna Lindh Foundation*; organization in special consultative status with the *United Nations Economic and Social Council (ECOSOC)* since 2011; member of the *European Women's Management Development International Network (EWMD)*; and of the *Spanish Federation of Women Entrepreneurs (OMEGA)*, organisation of which AFAEMME's President is Vice-President.

Projects:

AFAEMME's work is mainly focused on the application to international, national, regional and local calls for project proposals. With the Association's know how and by relying on the results of several researches which have been done by AFAEMME and its members, projects are being developed

and tailored to the real needs of the projects' beneficiaries. When looking for the perfect project partners AFAEMME always bears in mind its member organisations since they usually know better than anybody else the situation of women in the corresponding country. This enables AFAEMME to guarantee effective and efficient results in situ and local ownership.

One of the most representative AFAEMME projects for 2013 is the "Young Women as Job Creators" project. It was labeled by the Senior Officials of the Union for the Mediterranean in September 2011 and will start in February 2013. The project promotes self-employment and entrepreneurship among young women university students who are about to graduate in Jordan, Morocco, Palestine and Spain through organizing different Women Entrepreneurship Days in these countries and by providing women university students with free advice to create new businesses. The Women Entrepreneurship Days will consist of seminars offering useful training, advice, key basics for setting up a company, involvement of role models and support while putting a special focus on women-related issues. By implementing this project, talented women in universities would be assisted in becoming successful future businesswomen. The project will contribute towards the sustainable development of the countries' economies by having talented women business owners and equality in terms of women/men-led companies.

EVENTS:

Another fundamental activity of AFAEMME is the organization of- and the participation in several conferences, workshops, meetings and other key events related to women and business.

Together with ASCAME, once a year AFAEMME organizes the MEDA Women Entrepreneurs Forums, a major economic event for businesswomen and women entrepreneurs in the Mediterranean region. The first edition of this Forum took place in November 2009 in Barcelona (Spain); the second edition was celebrated in July 2010 in Beirut (Lebanon); the third edition took place in November 2011 again in Barcelona (Spain); the IV MEDA Women Entrepreneurs Forum took place on the 18th of June 2012 in Algiers (Algeria); and the fifth edition will be celebrated in November 2013 in Barcelona (Spain). The MEDA Women provides businesswomen and women entrepreneurs from the Mediterranean area with the opportunity to make business contacts in key sectors for the economic development of the region as well as to explain success stories, share good practices and know-how and to analyze the role of women in the development of Mediterranean economies. The Forum is an annual platform for dialogue, discussions, sharing of experiences and networking that brings new business opportunities.

In the framework of the MEDA Women Entrepreneurs Forum, AFAEMME is also organizing each year the Association's Annual Meeting, a get together of the different member organisations. During these meetings, the Board votes on membership requests, future meetings, common projects and other main operational decisions. At the same time, AFAEMME and its members use

to present outcomes and results of common projects and activities and to discuss about goals to be achieved and other improvements to be made.

THE V MEDA WOMEN ENTREPRENEURS FORUM

AFAEMME is going to organize, together with ASCAME (Association of the Mediterranean Chambers of Commerce and Industry) and the Barcelona Chamber of Commerce, the 5th edition of the MEDA Women Entrepreneurs Forum, which will be held on the 21st and 22nd of November 2013 in the framework of the VII Mediterranean Week of Economic Leaders.

The Forum wants to provide women entrepreneurs from the Mediterranean area with the opportunity to make business contacts in key sectors for the economic development of the Mediterranean as well as to explain success stories, share good practices and know-how and to analyse the role of women in the development of the region economies.

The key issues of this edition of the Forum will be (provisional titles):

- The power of women in business organisations
- Women growing their businesses
- Women's access to finance
- Being a successful businesswomen in the Mediterranean

During the session about "Women Growing their Businesses", Ms. Ackley, Director of the Women Business Development Agency (UK) will present the project "Imaging Growth 2" in which AFAEMME is collaborating as a partner organisation.

DOING BUSINESS BEYOND BORDERS (ONLINE B2B COMMUNITY)

In the framework of a project collaboration with the ANIMA Investment Network AFAEMME has created an online tool for doing business abroad. The online community for businesswomen and women entrepreneurs from European Countries and from South Mediterranean Countries (with

focus on Egypt, Morocco, Lebanon and Tunisia) will function as a business to business virtual meeting point where users can register, upload their professional profile and publish their business demands and offers.

If you are a businesswoman or woman entrepreneur from the Mediterranean region who is looking for doing business beyond your country's borders please visit <http://www.afaemme.org/business-business-meetings> and publish your offer or demand and search for new business contacts and networking relations. It's free!

Furthermore, AFAEMME will organize a notarized raffle among the online community users to award one trip to Barcelona, to participate in the V MEDA Women Entrepreneurs Forum.

In fact, as Pre-Forum Event, AFAEMME is going to organize a Workshop about doing business beyond borders in order to provide businesswomen and women entrepreneurs from all over the Mediterranean with skills and tools for a successful internationalization and growth. After the workshop participants will have the opportunity to implement the recently acquired skills and to participate in business to business meetings.

FIRST AFAEMME DISSEMINATION EVENT ABOUT THE "IMAGINING GROWTH 2" PROJECT (18th July 2013)

On the 18th of July AFAEMME held an informative event about the "Imaging Growth 2" project and the training and mentoring sessions which will be delivered in the framework of this project.

The aim of the event was to spread information among women about this opportunity, so that they can register and participate in the selection of future beneficiaries of the training and mentoring sessions which will be delivered in early 2014.

The format of the event was an evening cocktail party, which took place in a restaurant terrace from 21 to 23 p.m. The first part of the event consisted of a workshop about empowering women and engaging men and the second part of the event provided the participants with specific information about the training and mentoring sessions of the "Imaging Growth 2" project.

DISSEMINATION EVENT ABOUT THE IMAGINING GROWTH 2 TRAINING AND MENTORING PROGRAMS.

On the 18th of July AFAEMME organized an informative session about the IMAGINING GROWTH 2 project and the project related training courses for business start-ups and access to finance.

AFAEMME gathered 80 Spanish entrepreneurs and provided them with specific information about the training and mentoring programs which will be delivered by AFAEMME in 2014, through its member the Catalan Association of Business and Executive Women (ACEE).

The selection of participants will take place in September 2013.



APID is an employers' association created by the Association of SMEs of the province of Turin and the National Confederation of Small Industries.

It has 3,200 members and offers advisory services to SMEs. It operates across Italy.

APID's aims are: to promote the development of women's enterprise; to support women-owned businesses from pre-start to growth and to act as a lobbying and advocacy service for women's entrepreneurship.

APID is an experienced partner in European projects.



In this edition:

[LE IMPRESE FEMMINILI
REGISTRATE IN PIEMONTE](#)

[I BILANCI DELLE SOCIETÀ DI
CAPITALE FEMMINILI PIEMONTESE](#)

[INTERVENTI PER L'INSERIMENTO
QUALIFICATO E IL
REINSERIMENTO AL LAVORO
DELLE DONNE GIOVANI E ADULTE](#)

[VOUCHER DI CONCILIAZIONE
VITA-LAVORO](#)

[CONFERENZA INTERNAZIONALE
WOMEN
& TECHNOLOGIES®: E-NUTRITION](#)

[TORNA A TORINO IL 5° SALONE
DELL'IMPRENDITORIA FEMMINILE
E GIOVANILE. 1-2-3 OTTOBRE](#)

[MEET@TORINO, INIZIATIVA DELLA
CAMERA DI COMMERCIO DI
TORINO](#)

To read more about these events: press Ctrl and Click on the headline.

LE IMPRESE FEMMINILI REGISTRATE IN PIEMONTE

Despite the recession, women-owned businesses registered in Piedmont remain at approximately 25% of the total.

Sole traders are the great majority at 61.5% but this is the sector that shows the greater decrease in business while joint stock companies (8.8%) are the only sector to show growth.

Women's businesses are concentrated in traditional service sectors, commerce, agriculture and tourism which is the only category to remain buoyant.

Il numero delle imprese femminili registrate presso il Registro Imprese delle Camere di commercio piemontesi al 31 marzo 2013 ammonta a 110.195 unità, per un tasso di crescita su base trimestrale pari a -0,83%. Sebbene la base imprenditoriale femminile piemontese continui a subire gli impatti della fase recessiva iniziata a fine 2011, essa mantiene costante la propria quota sul totale delle imprese registrate, pari al 24,2%, dato lievemente superiore a quello nazionale (23,5%).

Le imprese femminili si costituiscono prevalentemente sotto forma di imprese individuali (61,5%) e di società di persone (27,9%), mentre soltanto il 9,1% predilige la forma delle società di capitale (quota in lieve aumento rispetto a fine marzo 2013, quando era pari all'8,7%) e l'1,5% quella delle altre forme (che comprendono i consorzi e le cooperative). Sono soltanto le società di capitale a registrare un tasso di crescita positivo (+0,59%), mentre risulta negativa la performance delle altre classi di natura giuridica, in particolare delle imprese individuali (-1,18%).

Le imprese femminili operano soprattutto nei settori del terziario tradizionale, vale a dire negli altri servizi (32,4%), nel commercio (27,3%) e nel turismo (8,8%). Il 15,5% opera nell'agricoltura, il 7,5% nell'industria in senso stretto e il 3,9% nelle costruzioni. Valutando le variazioni trimestrali dello stock di imprese femminili per settore di attività economica, si osserva come soltanto il comparto del turismo sia rimasto stabile, mentre la base imprenditoriale di tutti gli altri settori ha registrato una contrazione.

A livello territoriale, il peso delle imprese femminili è sostanzialmente omogeneo: il gap tra Biella e Alessandria - province in cui la concentrazione di imprese femminili sul totale è rispettivamente la minore e la maggiore - è infatti di lieve entità.

(fonte Unioncamere Piemonte)

I BILANCI DELLE SOCIETÀ DI CAPITALE FEMMINILI PIEMONTESE

Womens' businesses in Piedmont show significantly better liquidity and better performance but lower productivity when compared with the average.

Concentrando l'attenzione sulle società di capitale femminili con sede legale in Piemonte, si osserva come nel 2011 il relativo volume d'affari sia aumentato del 4,6% rispetto al 2010, a fronte di un incremento del 2,3% dei ricavi delle vendite delle società di capitale piemontesi nel loro complesso.

Le società di capitale femminili piemontesi si contraddistinguono per una liquidità sufficiente (indice di liquidità immediata), nettamente migliore rispetto a quella conseguita dall'aggregato complessivo regionale, che manifesta, al contrario, una situazione di lieve squilibrio finanziario.

L'incidenza del costo dell'indebitamento finanziario sul volume d'affari (oneri finanziari sul fatturato) si colloca su livelli bassi e risulta nettamente inferiore rispetto a quella che grava sul complesso delle società di capitale piemontesi. Sul fronte del grado di solidità patrimoniale, le società di capitale femminili finanziano con mezzi propri il 37,55% delle proprie attività (indice di indipendenza finanziaria), quota inferiore rispetto a quella dell'aggregato complessivo regionale.

La performance reddituale delle società di capitale femminili appare, nel complesso, migliore rispetto a quella concretizzata dall'insieme delle società di capitale piemontesi. L'incremento del volume d'affari generato tra il 2010 e il 2011 si è tradotto in una redditività lorda delle vendite positiva: nel 2011, il rapporto tra l'EBITDA e il fatturato delle vendite si attesta al 7,66%, livello che, seppure lievemente inferiore rispetto agli anni precedenti, risulta nettamente superiore al dato medio regionale. Nel 2011, inoltre, le aziende femminili sono riuscite a trasformare in utili i ricavi delle vendite (il valore dell'indice ROE si colloca su un livello positivo e pari al 2,42%), mentre l'aggregato delle società di capitale piemontesi ha conseguito una perdita di esercizio. Anche la redditività del capitale investito (ROA) è risultata positiva e in linea con quella realizzata nel 2010, passando dal 2,84% al 2,89%, attestandosi su livelli decisamente superiori rispetto a quelli medi regionali.

La produttività delle società di capitale femminili piemontesi, misurata attraverso il valore aggiunto pro capite, risulta, invece, inferiore a quella dell'aggregato regionale e in diminuzione rispetto al 2009 e al 2010.

(fonte Unioncamere Piemonte)

INTERVENTI PER L'INSERIMENTO QUALIFICATO E IL REINSERIMENTO AL LAVORO DELLE DONNE GIOVANI E ADULTE

A series of custom designed strategies to help qualified young women into business and rehabilitate older women is being prepared. The Province's Equal Opportunities director will be involved in initiatives to combine ventures with both public and private sectors and the sharing of innovation and good practice.

AZIONE 3

Periodo 2011/2013

L'azione prevede la realizzazione di: Interventi personalizzati finalizzati a sostenere l'inserimento qualificato nel mercato del lavoro per le giovani donne, mediante l'utilizzo di strumenti, servizi e strategie anche di tipo innovativo per l'incontro con il mercato del lavoro;

Interventi personalizzati finalizzati a favorire la valorizzazione e il reinserimento delle donne adulte nel mercato del lavoro, attraverso il riconoscimento delle esperienze e il rinforzo delle competenze, mediante azioni di ri-motivazione ed empowerment e l'utilizzo di strumenti, servizi e strategie anche di tipo innovativo per l'incontro con il mercato del lavoro.

Gli interventi da attivare da parte delle Province, con il coinvolgimento delle Consigliere di Parità regionale e provinciali, mirano a contrastare sia le difficoltà che le giovani donne incontrano per l'inserimento qualificato nel mercato del lavoro, sia il rischio di esclusione delle donne in età adulta. Potranno prevedere la creazione di partnership tra Enti pubblici e privati, nel cui contesto un ruolo rilevante potrà essere svolto dai Centri per l'impiego con la proposta di servizi innovativi per l'avvio al lavoro.

Si prevede un raccordo tra i referenti dei diversi progetti e programmi, finalizzato alla condivisione delle esperienze innovative realizzate a livello provinciale, nonché alla individuazione e scambio di buone pratiche.

VOUCHER DI CONCILIAZIONE VITA-LAVORO

The Piedmont Region gives a voucher to women who are actively seeking work through the Employment Centres. It can be used to pay for essential services the women need while they are pursuing work opportunities.

Il voucher di conciliazione vita/lavoro è un buono spendibile per l'acquisto di servizi alla persona pubblici e privati, mediante il quale viene autorizzato il rimborso delle spese sostenute e regolarmente documentate, destinato alle donne coinvolte in percorsi per l'occupazione dai Centri per l'Impiego.

(vedere depliant informativo e voucher nei pdf allegati)

(Fonte Regione Piemonte)

Per maggiori informazioni:

http://www.regione.piemonte.it/lavoro/pari/dwd/voucher/voucher_conc.pdf

CONFERENZA INTERNAZIONALE

WOMEN&TECHNOLOGIES®: E-NUTRITION

International conference on Women&Technologies®: E-Nutrition

Milan, 5 November 2013

Milano, 5 novembre 2013, Camera di Commercio di Milano, Sala Conferenze, Via Meravigli 9/B, Milano. Programma: <http://www.womentech.eu/index.php/conferenza-2013/programma-wt-2013.html> e allegato in pdf

Il Premio Internazionale "Le Tecnovisionarie®", parte integrante della conferenza internazionale "Women&Technologies® 2008-2015", viene attribuito ogni anno a donne che nella loro attività professionale hanno testimoniato di possedere visione, privilegiando l'impatto sociale, la trasparenza nei comportamenti e l'etica. Sono "Le Tecnovisionarie" nel settore della ricerca, dell'innovazione e dell'impresa. Le segnalazioni per la VI edizione 2013 del Premio possono essere effettuate tramite il modulo a questo sito

http://www.womentech.eu/index.php/component/option,com_chronocontact/chronoformname,Tecnovisionaria_2013/ entro il 13 ottobre 2013.

(fonte Women&Technologies)

TORNA A TORINO IL 5° SALONE DELL'IMPREDITORIA FEMMINILE E GIOVANILE. 1-2-3 OTTOBRE

THE ART OF REINVENTING ONESELF

This is the challenge that GammaDonna has taken on and will illustrate during the 5th Women and Youth Enterprise in October, because they believe that in women and young people there is a potential to jump-start the country's economy and its society through a precious skill: the ability to reinvent oneself.

L'ARTE DI RE-INVENTARSI.

Come rompere gli schemi e riprendersi il futuro.

Rimettersi in gioco. Sul lavoro, nel modo di fare impresa, nella propria vita.

Oggi la sfida al futuro passa da qui, la sfida di chi vuole costruire nuovi modelli di business, di chi cerca percorsi di carriera alternativi o magari un nuovo tipo di impiego.

Una sfida raccolta e rilanciata dalla 5° edizione del Salone GammaDonna, perché nelle donne e nei giovani c'è un potenziale in grado di rimettere in moto l'economia del Paese e la sua società. Attraverso un'arte preziosa: la capacità di re-inventarsi.

Il 2 e 3 ottobre a Torino affronteremo il tema avvalendoci della partecipazione attiva del pubblico e di numerose testimonianze di successo, dando vita a un programma concreto e fortemente interattivo, rivolto all'innovazione e alla collaborazione di rete.

Una due giorni introdotta, la sera del 1° ottobre al BasicVillage, da un particolare atelier creativo, il cui protagonista sarà lo strumento espressivo del collage. Una metafora artistica dell'atteggiamento imprenditoriale del reinventarsi grazie a nuove connessioni. Un lavoro di gruppo che preparerà il terreno al Salone e porterà alla realizzazione di un'opera di "instant art", parte integrante della scenografia dell'evento.

QUANDO: 2-3 ottobre 2013.

DOVE: Torino, Centro Congressi Torino Incontra.

CHI: Imprenditrici e imprenditori, manager, professionisti, giovani, associazioni, enti ed istituzioni.

Sito del Salone http://www.gammadonna.it/gammadonna_2013/index.php

(fonte Associazione Gammadonna)

MEET@TORINO, INIZIATIVA DELLA CAMERA DI COMMERCIO DI TORINO

Meet@Torino

The Turin Chamber of Commerce is establishing the first network of professionals, originally from Piedmont but living abroad and the most innovative technology companies in Turin and Piedmont.

This is a unique opportunity to make privileged contacts with companies from over the world, where people from Piedmont occupy senior positions.

Dal 21 al 22 ottobre 2013

La Camera di commercio di Torino sta costituendo il primo network tra professionisti di origine piemontese che vivono all'estero e le più innovative imprese tecnologiche di Torino e Piemonte.

Un'occasione per avere contatti privilegiati con aziende di tutto il mondo, dove nostri connazionali occupano posizioni di rilievo.

Il primo evento di network e di business di Meet@Torino si terrà a Torino, dal 21 al 22 ottobre 2013.

Saranno invitati a partecipare fino a 50 professionisti di origine piemontese che vivono stabilmente all'estero e che occupano posizioni di rilievo in aziende o università scientifiche del paese di residenza.

La Camera selezionerà professionisti che lavorano in aziende straniere di punta, per le quali l'innovazione tecnologica è un asset per lo sviluppo aziendale.

Le aziende piemontesi potranno incontrarli personalmente nell'ambito di un ricco programma di network.

Abbiamo bisogno anche del vostro supporto nell'identificare profili di professionisti di origine piemontese che lavorano all'estero.

Meet@Torino è un'iniziativa della Camera di commercio di Torino - Partner scientifico: Politecnico di Torino - Partner tecnico: Ceipiemonte - Sponsor: BasicNet

(Fonte Api Torino)

The PCC is a national organisation which oversees the individual chambers across Poland. It is a major provider of training and consultancy in corporate management and international operations, leading trade missions and organising international fairs and exhibitions. The PCC is a highly-experienced deliverer of European projects; for example, between 2006-2008 it ran over a dozen projects with a total budget of over 40 million euros. Amongst the most important projects was "new qualifications, employment and entrepreneurship for unemployed women". The PCC was part of the original partnership on which this project is based.

THE POLISH CHAMBERS OF COMMERCE (PCC)

The PCC is the biggest national organization of business self-government in Poland which oversees the individual chambers across Poland. The PCC associates 150 business organizations: regional, sectoral, bilateral chambers and other business associations. Thanks to that the PCC has the knowledge about the needs of Polish SMEs and difficulties they meet. The PCC has its headquarter in the downtown of Warsaw.

The Polish Chamber of Commerce is a member of Eurochambres Association of European Chambers of Commerce and Industry, ICC - International Chamber of Commerce in Paris

It is a major provider of training and consultancy in corporate management and international operations, leading trade missions and organizing international fairs and exhibitions.



POLISH CHAMBER
OF COMMERCE



In this edition:

[THE POLISH CHAMBER](#)

[WOMEN
ENTREPRENEURSHIP IN
POLAND](#)

[THE BIGGEST EVENT
FOR SMALL MEDIUM
ENTERPRISES 16/18 SEPT
2013](#)

[ORGANIZATIONS
SUPPORTING WOMEN
ENTREPRISE IN POLAND](#)

[GUIDES AND TUTORIALS
ON LINE](#)

To read more about these events: press Ctrl and Click on the headline.

The Polish Chamber of Commerce conducts activity related to internationalisation of Polish enterprises and promotion of Polish export. Agreements concluded with partner organizations abroad and contacts with numerous international business organizations allow us to provide active support for Polish enterprises by offering them various forms of promotion and finding foreign partners

The PCC is a highly-experienced deliverer of International and EU projects e.g: EAST INVEST, INVEST IN MED, PIEMONTE DESK, KIGNET INNOVATIONS - chamber system of support for enterprise innovation, KIGMED.eu – incubator of innovative technologies for e-medicine.

PCC has also the experience in implementing the projects co-financed by the European Social Funds. One of project dedicated for young unemployed women interested in running the own business was: "New skills, work, entrepreneurship for unemployed women.". The PCC as the leader of the project cooperates together with other partners: Warsaw school of Economics, Polish Press Agency and the European Centre for Entrepreneurship.

The Polish Chamber of Commerce is a partner in Imagining Growth 2 Project – the continuation of the first Programme implemented in 2009 - an European initiative to help women sustain and grow their businesses.

WOMEN ENTREPRENEURSHIP IN POLAND

Four of ten companies established in Poland are companies founded by women!

The Center for Economic Information (COIG) informed that only in the last year (2012) in Poland 120 000 new businesses was established with the participation of women. 40.2 % of single economic activities established in 2012 are created by women.

According to research on women's entrepreneurship conducted by PARP (Polish Agency for Enterprise Development), Polish woman running her own business is generally young and well educated; . before setting up the business activity , she worked under an employment contract. The motive of creating her own business, is gaining independence and financial autonomy. Women deciding to running up its businesses are most often in a stable relationship, but have not children. The need to combine family and work responsibilities is a major barrier to women running their own businesses.

PARP recommended in the conclusions of the study the importance of individual support for women starting their own businesses i.a ensuring assistance for a particular individual entrepreneurs. Such assistance would have to rely on the completion of the procedures for

conducting business, assistance in setting goals and achieving them. The fund, PARP is working on now, will be dedicated for loans to entities that would be able to provide such assistance

THE BIGGEST EVENT FOR SMALL AND MEDIUM – SIZE ENTERPRISES 16TH – 18TH SEPTEMBER 2013 IN KATOWICE, POLAND

Small and medium-size entrepreneurship is the most important sector of the Polish economy. It is also the main subject of the European Congress of Small and Medium-Size Enterprises. Third edition of the most important meeting of small and medium-size companies will take place on 16th – 18th 2013 in Katowice, Poland. The Polish Chamber of Commerce is one of the co-organiser of the event.

One of the Plenary session on the Congress titled “Entrepreneurship is a Women” will take place on 16th of September 2013 and will be dedicated to discussion on women entrepreneurship in Europe.

The PCCI is going to disseminating the project Imagining Growth 2 during the Congress in Katowice by distributing the leaflets and other materials.

<http://www.kongresmsp.eu/en/programen#entrepreneurship-is-a-woman>

ORGANIZATIONS SUPPORTING WOMEN ENTREPRENEURSHIP IN POLAND

Club of Entrepreneurs and Experts at the National Board of the Polish Economic Society
<http://www.pte.pl>

The Congress of Women www.kongreskobiet.pl/en-EN

International Forum for Women www.mfk.org.pl

European Association of Mentors – Mentoring Without Borders

Centre for the Advancement of Women Foundation <http://www.promocjakobiet.pl/eng>

Foundation for Creating Entrepreneurship Be First <http://www.befirst.com.pl>

Akademia Kobiet Sukcesu <http://www.kobietyisukces.pl/o-akademii>

International Women’s Fundation <http://www.fundacja-kobiet.pl>

GUIDES AND TUTORIALS ONLINE

www.mambiznes.pl

MamBiznes.pl is the first service in the Polish Internet devoted entirely to a young business. The mission of the website is to contribute to the development of entrepreneurship by providing free, professional, and comprehensive knowledge of setting up and running a business

www.jejsukces.pl/biznes/biznes.html

Portal for active and enterprising women

<http://www.kobietysukcesu.eu>

Portal of active women

Newsletter 1

WBDA is one of the longest-standing and best-known women's enterprise support agencies in the UK. In the last 21 years we have helped many thousands of women to start and grow their businesses, some into multi-million pound concerns.

We offer training, mentoring and support in access to finance for women from pre-start through to high-growth business development and we have developed specialist women's leadership courses for both women-owned enterprises and large corporate clients.

We work in the UK and in Europe to help business support professionals adapt and develop their services to maximise their relevance and effectiveness for women-owned businesses.

WBDA also works with schools and other educational institutions to develop confidence, leadership skills and enterprise awareness in girls, particularly those suffering socio-economic challenges.



In this edition:

[**WBDA LAUNCHES WE, THE WOMEN'S ECONOMY**](#)

[**PARTNERS MEETING IN TURIN**](#)

[**PARTNERS MEETING IN BIRMINGHAM**](#)

To read more about these events: press Ctrl and Click on the headline.



The Women's Business Development Agency, which is the lead partner in our Imagining Growth project, is pleased to announce a new brand and new services. At the Women's Economy our mission is to ensure that women and girls have free access to as many resources as possible to help them to make confident decisions about their economic future and to become well-informed about the economy of the 21st century; particularly about how it impacts upon their lives.

Our Website

WE will collect and publish information, news, research and topical debate on career, finance, business, money management and wider economic issues – all viewed from our perspective, as women.

WE will link you to specialist advice and support in your area of interest and offer you our own expertise on business start-up and growth, access to finance and increasing financial awareness.

Our Services

WE helps the finance sector and organisations supporting women in business and in corporate management to develop products and services which are relevant and inclusive and which reflect the needs of women in today's economy.

WE works with schools in helping to raise the financial awareness and entrepreneurial aspirations of girls.

WE is developing a network of Women's Economy Forums across the UK and Europe for women to meet and discuss the issues of the day and hear the economic news –from the people who make the news.

For further information please go to www.womenseconomy.com, or contact admin@womenseconomy.com

PARTNERS MEETING IN TURIN



Thanks to Maria Helena for these photographs.

Partners from Barcelona, Biella, Birmingham, Coventry and Warsaw travelled to Turin on 13th/14th June for the second Partners Meeting which was hosted by Giovanna Boschis and Giulia Chinnici of APID. All agreed that it had been very successful with a great atmosphere of friendship, mutual respect and co-operation. Giovanna and Giulia were wonderful hosts and, in the words of Maria Helena " The meeting was very informative and fruitful. Sally was splendid and the last supper was fantastic."

PARTNERS MEETING IN BIRMINGHAM



Sally Arkley, director of WBDA the lead Partner, hosted the first partners' meeting of the new Imagining Growth Project in Birmingham on 14th January 2013. Representatives from Barcelona, Turin and Birmingham joined partners from Warsaw and Biella who had taken part in the first project.

In 2009 the Women's Business Development Agency launched its innovative women's business programmes across Europe. Partners from Italy, Poland and Bulgaria helped to change the way women sustain and grow their businesses across the European Union.

The Birmingham-based 'Imagining Growth' Initiative has now been funded for a second time by the Leonardo da Vinci Lifelong Learning Programme to support women to finance their businesses successfully and to help banks and other financial institutions to be more receptive to the needs of their female business clients.



Newsletter 1

NBJ and her associates offer a wide spectrum of project expertise.

This includes women's enterprise support, education, co-ordination and dissemination of European projects and website development.

NBJ Associates were partners in the original LDV knowledge transfer project on supporting women's enterprise, which led to our current partnership.

The dissemination of the Imagining Growth 2 programme is under way and there have been three dedicated events so far, in Barcelona, Turin and Biella.

The event in Biella was linked with the Annual General Meeting of the Biella based association, Women@Work Italia. Nicoletta B.Jones who is president of the association was able, with the help of Marina Buratti of APID, to present the new Imagining Growth programme to the women members present, five of whom will be taking part in the project.

Women@Work Italia was set up in 2012 as a direct result of the first EU project, Imagining Growth. Originally it had been designed to share the long standing work in helping women entrepreneurs done by the Women's Business Development Agency in Coventry, which has developed a program of support to businesses women, particularly those with high growth potential. The partners in the project were: Great Britain, Italy, Bulgaria and Poland.

During the project all the difficulties that European women face in

In this edition:

[DISSEMINATION IN
BIELLA](#)

[DISSEMINATION IN
BARCELONA](#)

[DISSEMINATION IN
TURIN](#)

To read more about these events: press Ctrl and Click on the headline.

managing their businesses did emerge very clearly and it became apparent what are the critical issues that go to undermine the growth of this entrepreneurial force that has great potential and that, if properly supported, will contribute to the economic growth of each country.

The association currently has 35 members and it is trying to address all that is inherent to the business culture, especially for women, through the setting up of events, informal- educational meetings, training, research, lobbying and networking especially, starting from the members; this is one of the activities that the associates appreciate most and they have learned to use very effectively. It was learned through the first Imagining Growth project. Experts, amongst which there are the mentors trained with the material supplied by WBDA for the project, are called in to talk about topics that W@W Italia finds most useful, interesting and stimulating. At the moment the topic is: communication seen from the point of view of a SME (Small Medium Enterprise). The future will see seminars on: Micromarketing, Financial Awareness, The Social Network, The difference between Publicity and Information for SME.

The regular meetings that the association organizes aim to provide mutual support between women entrepreneurs as well as to stimulate business growth through the exchange of different skills that each entrepreneur has in its own sphere. This creates a very important synergy that gives strength to the individual participants, help self-awareness, vision, determination and the most important growth of self-esteem.

The association has been exploiting what has been learned from the first Imagining Growth programme because the members believe that these are the basic ingredients to grow businesses and with them the country economy!

Future newsletters will carry reports from different, individual members of the association describing their activities

To follow the project and participate to the forum sharing information and ideas, go to:

www.imagininggrowth.com

B2B DISSEMINATION EVENT IN TURIN



During the 2nd Partners meeting in Turin, Apid held a dissemination moment for the Project IG2

within the B2B, a regular event created as a business opportunity organised by Apid in collaboration with Api

Torino and the Chamber of Commerce of Turin. The idea is to create a market through one-to-one meetings between enterprises; the meetings are previously fixed online after the participants' registration on the web portal and are organized according to an agenda that will match supply and offer.

Sally (first left) introduced the Imagining Growth 2 Project to the entrepreneurs present.