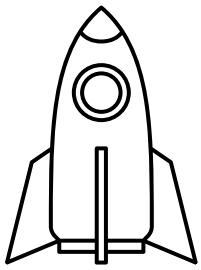
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Business Pride Handbook

Practical Support Guide for LGBTQIA+ Youth Entrepreneurs, Their Allies, and Youth Workers



Highlights e.V.
MIND, TECH, LIFELONG LEARNING

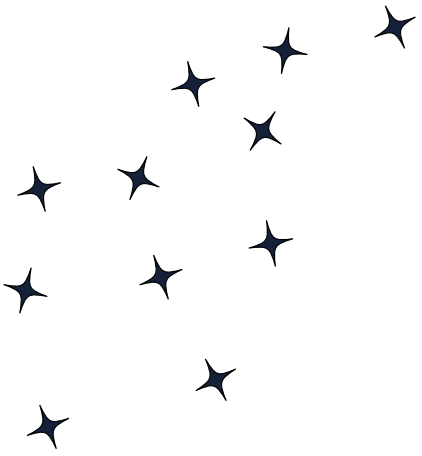
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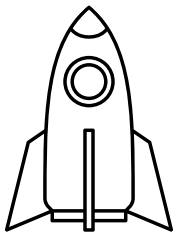
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2022-3-DE04-KA210-YOU-000099662



“Diversity: the art of thinking independently together.”
– Malcolm Forbes





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Special Thanks to Authors: Rajesh Pathak, Riya Raj, Diana Galeeva, Anna Chrzanowska, Sylwester Karnas
AND
all the participants involved in focus groups, testing and editing!

Designed and compiled by Riya Raj and TIR team

www.businesspride.eu

This handbook is also available in an interactive digital format, accessible through the link above, and offers more resources and and dynamic features for enhanced learning and engagement.

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share your feedback with us!

INTRODUCTION 01

Starting a business can be both an exciting and challenging journey, especially for LGBTQIA+ youth who may face unique obstacles. This handbook is designed to provide ***practical advice, resources, and encouragement*** *to help LGBTQIA+ youth entrepreneurs thrive.*
Whether you are just starting out or looking to grow your existing business, this guide offers valuable insights and tools tailored to your needs.

In addition to serving young entrepreneurs, this handbook is also a **vital resource for youth workers and allies.** By understanding the specific challenges and opportunities faced by LGBTQ+ youth, they can better support and guide them on their entrepreneurial paths. This collaborative approach ensures that LGBTQIA+ youth receive the comprehensive support they need from a network of dedicated individuals and organizations. This comprehensive guide aims to empower LGBTQ+ youth and their supporters by fostering an inclusive and supportive environment.

This handbook is not just a guide; **it is a call to action for all of us to support and uplift LGBTQIA+ youth entrepreneurs**, ensuring they have the tools, resources, and community they need to thrive. Let's work together to create a more inclusive and equitable entrepreneurial landscape.

This handbook, created as part of the Business Pride project, is complemented by an online platform.



How Youth Workers and Allies Can Use This Handbook:

- Organise workshops based on the sections of this handbook.
- Use the handbook to help LGBTQIA+ youth and other learners identify their passions and skills.
- Assist in setting realistic and achievable business goals.
- Use interactive activities, such as exercises, checklists, videos and templates, to engage young learners.
- Foster an inclusive environment within youth programs and organizations.
- Advocate for policies and practices that support LGBTQIA+ youth, ensuring they have equal opportunities to succeed.
- Educate allies/others on the importance of supporting LGBTQIA+ youth in entrepreneurship and workplace.
- Provide tools and strategies for allies to actively contribute to a more inclusive and supportive entrepreneurial ecosystem and workplace.
- Serve as mentors or connect LGBTQIA+ youth with experienced entrepreneurs who can provide guidance and inspiration.



PHOTO BY ELYSSA.FAHNDRICH ON UNSPLASH

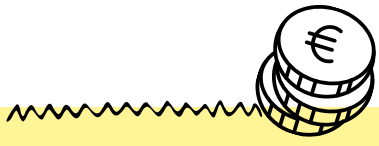
GETTING STARTED WITH FINANCE 02

In this chapter, we'll guide you through the initial steps of starting your own business, with a special focus on building a ***solid foundation of financial literacy.***

Financial Terms-must know!

Understanding key financial terms is crucial for managing your business effectively. Here's a **handy glossary of must-know financial terms** that will empower you to speak the language of business with confidence.





- **Amortization:** Amortization is the process of spreading the cost of an intangible asset over its useful life. Intangible assets include trademarks, patents, copyrights, or franchise agreements.
- **Assets:** Items owned by your business that provide future economic benefits. Cash, inventory, real estate, office equipment, or accounts receivable. There are two types:

Current Assets: Can be converted to cash within a year (e.g., inventory, accounts receivable).

Fixed Assets: Tangible items that cannot be quickly converted to cash but are used to generate long-term income (e.g., real estate, machinery).

- **Asset Allocation**: The strategy of spreading your investments across different asset classes.

Bonds: Lending money to the government or a corporation in exchange for periodic interest payments and the return of principal at maturity.

Stocks: Ownership shares in a company, providing dividends and potential appreciation.

Cash and Cash Equivalents: Assets in cash or easily convertible to cash.

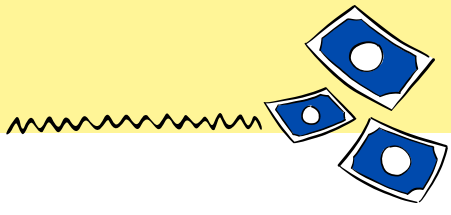
Getting Started With Finance 02

- **Balance Sheet:** financial statement that communicates an organisation's worth or "book value". ***Equation: Assets = Liabilities + Owners' Equity. Components: Assets, liabilities, and shareholders' equity.***
- **Capital Gain:** The increase in value of an asset or investment above the original purchase price. Example: Selling stock at a higher price than the purchase price.
- **Capital Market:** A market where buyers and sellers trade financial assets like stocks and bonds. Participants: Companies, institutional investors, mutual funds, and hedge funds.
- **Cash Flow:** The net balance of cash moving in and out of a business at a specific point in time.

Categories:

- Operating Cash Flow: Cash generated from normal business operations.
- Investing Cash Flow: Cash from investing activities like purchasing assets.
- Financing Cash Flow: Cash from financing activities like debt payments and equity financing.

- **Cash Flow Statement:** A financial statement detailing what happened to a company's cash during a given period. Components: Overview of cash flows from operating, investing, and financing activities.
- **Compound Interest:** Interest earned on both the initial principal and the accumulated interest from previous periods. Impact: Can significantly grow savings over time or increase debt.
- **Depreciation:** The decrease in an asset's value over time. Example: Annual reduction in value of company equipment.
- **EBITDA:** Earnings Before Interest, Taxes, Depreciation, and Amortization, measuring a company's ability to generate cash flow. Calculation: Net profit + interest + taxes + depreciation + amortization.



02 Getting Started With Finance

- **Equity:** The amount of money that belongs to the owners of a business after all assets and liabilities are accounted for. Calculation: Total assets - total liabilities.
- **Expenses:** Costs incurred in the process of earning revenue. Example: Rent, salaries, utilities, and supplies.

Types:

Fixed Expenses: Costs that do not vary with the level of production or sales (e.g., rent, salaries).

Variable Expenses: Costs that vary directly with the level of production or sales (e.g., materials, production supplies).

- **Income Statement:** A financial statement summarizing a business's income and expenses during a given period. Also Known As: Profit and Loss (P&L) statement.
- **Liabilities:** Obligations your business owes to others.

Types:

Current Liabilities: Due within a year (e.g., accounts payable).

Long-Term Liabilities: Financial obligations not due within a year (e.g., long-term loans).

- **Liquidity:** How quickly your assets can be converted into cash. Note: Cash is the most liquid asset; real estate is less liquid.
- **Net Worth:** The difference between what you own (assets) and what you owe (liabilities).Calculation: Assets - Liabilities.
- **Profit Margin:** A measure of profitability.

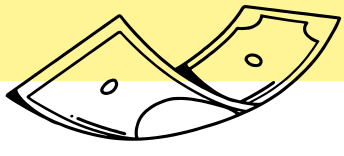
Types:

Gross Profit Margin: Applies to a specific product or line item.

Net Profit Margin: Represents the profitability of an entire company.

- **Return on Investment (ROI):** A calculation used to determine the expected return of a project or activity compared to the cost of the investment. Equation: ROI = [(Income - Cost) / Cost] * 100.
- **Revenue:** Income generated from normal business operations. Example: Sales from products or services.





Getting Started With Finance 02

Types:

- Operating Revenue: Income from primary business activities.
- Non-Operating Revenue: Income from secondary sources like investments or asset sales.

- Valuation: The process of determining the current worth of an asset, company, or liability. **Importance**: Regular valuation helps prepare for opportunities like mergers, sales, or seeking funding.
- Working Capital: The difference between a company's current assets and current liabilities. **Importance**: Indicates operational efficiency and short-term financial health.



THE GIANT EURO SIGN IN FRONT OF THE EUROPEAN CENTRAL BANK IN FRANKFURT AM MAIN, GERMANY.

PHOTO BY MIKA BAUMEISTER ON UNSPLASH



Basic Accounting- should know!

● ACCOUNTING PERIOD

An accounting period defines the length of time covered by a financial statement or operation. For example, some businesses might look at money matters for a whole year, from January to December, while others might do it every three months or even every month.
The accounting cycle is an **eight-step system** accountants use to track transactions during a particular period. (see fig. in page 14)



ACCOUNTS PAYABLE ●

Accounts payable (AP) is like a list of IOUs a business has to pay to people or companies it owes money to. These could be things like bills, invoices from suppliers or vendors, or even money borrowed from a bank or using a credit card.



● ACCOUNTS RECEIVABLE

Accounts receivable is the opposite of accounts payable. It's like a list of money that others owe to the business. For example, when a company sells goods or services on credit, the money they're owed by customers becomes accounts receivable.

ACCRUAL BASIS VS. CASH BASIS: ●

- Accrual Basis: Revenue and expenses are recognised when earned or incurred, regardless of when cash is exchanged. For instance, a company recognizes revenue when it delivers goods to a customer, even if payment is received later.
- Cash Basis: Revenue and expenses are recognised only when cash is received or paid. For example, a company recognizes revenue when it receives payment from a customer, regardless of when the goods were delivered.

DOUBLE-ENTRY ACCOUNTING

Double-entry accounting is a system in which every transaction has equal and opposite effects on at least two accounts. For example, when a company purchases inventory for cash, it records a debit to the inventory account (increasing assets) and a credit to the cash account (decreasing assets).

Identifying Transactions

Recognising and documenting all business transactions.

Recording Transactions

Entering transactions into the appropriate journals, such as the sales or purchases journal.

Posting to the General Ledger

Entering transactions into the appropriate journals, such as the sales or purchases journal.

Unadjusted Trial Balance:

Creating a trial balance to ensure debits equal credits.

Adjusting Entries

Making necessary adjustments for accrued and deferred items.

Adjusted Trial Balance

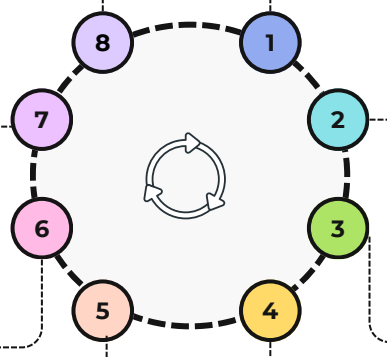
Preparing a trial balance after adjustments.

Financial Statements

Generating financial statements, including the income statement, balance sheet, and cash flow statement.

Closing Entries

Closing temporary accounts, such as revenues and expenses, to prepare for the next accounting period.



Eight steps cycle of Accounting

Activity: Financial Terms Matching Game

OBJECTIVE:
To reinforce understanding of essential financial terms and concepts introduced in the "Financial Terms: Must Know" and "Basic Accounting: Should Know" sections through an interactive matching game.

MATERIALS NEEDED:
Cards or slips of paper with financial terms written on one set and their definitions on another set (one term and definition per card).
Can also download the card sets from businesspride.eu/ and print it.

Time: 45 minutes

INSTRUCTIONS:

- Preparation:

Prepare the cards with financial terms and their corresponding definitions. Ensure each term has a matching definition. Shuffle both sets of cards separately and lay them face down on a table.

- Game Setup:

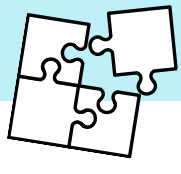
Divide participants into pairs or small groups, depending on the group size.Each pair or group will work together to match the financial terms with their correct definitions.

- Game Rules:

One participant from each pair or group flips over one card from the term set and one card from the definition set.
The pair or group collaboratively decides if the term and definition match.
If they match, the pair or group keeps the matched cards and gets a point.
If they do not match, the cards are returned to their original positions, and it's the next pair or group's turn.
The game continues until all the terms and definitions have been correctly matched or until a predetermined time limit is reached.

- Scoring:

Keep track of each pair or group's points. The pair or group with the most matched pairs at the end of the game wins.



Getting Started With Finance 02

DISCUSSION:
After the game, review any terms and definitions that were challenging for the participants.

Encourage participants to ask questions and discuss any concepts they found confusing.



PHOTO BY MIKA BAUMEISTER ON UNSPLASH

Resources: Budgeting Templates and Financial Planning Tools

Excel Budget Summary Template

In this template you can find sections for various business expense categories and a handy chart summarizing budgetary details. It allows you to track income and expenses, project revenue, and more

Some alternatives:

Small Business Budget Templates (SMATSHEET):
https://www.smartsheet.com/content/small-business-budget-templates

Startup Budget Templates (GUSTO):
https://gusto.com/resources/articles/business-finance/best-small-business-budget-template

Project Budget Templates (MONDAY):
https://monday.com/blog/project-management/budget-template-google-sheets/

Business different types of budgets templates (EXCEL):
https://create.microsoft.com/en-us/search?query=budgets

Financial tools

- Moneyfarm: **Moneyfarm** is a UK based digital wealth management platform that provides investment advice and portfolio management services. It offers personalized investment plans based on users' risk profiles and financial goals, helping them build and manage diversified portfolios.
- Tink: **Tink** is a Swedish financial aggregator platform that allows users to connect their bank accounts, credit cards, and other financial accounts to track spending, categorize transactions, and analyze their financial behavior. It offers insights and personalized recommendations to help users improve their financial well-being.
- e-Građani: **e-Građani** is an online platform provided by the Croatian government that offers various services, including financial management tools. Users can access their tax information, apply for financial assistance programs, and perform other financial transactions online.

- Buxfer: a popular online personal finance management tool that helps users track their spending, manage budgets, and analyze their financial data. Users can link their bank accounts, credit cards, and other financial accounts to **Buxfer**, allowing the platform to automatically categorize transactions and provide insights into their spending habits. Buxfer also offers features such as bill reminders, budget forecasting, and collaborative budgeting for shared expenses.
- Finanzblick: **Finanzblick** is a German personal finance management app that helps users keep track of their finances. It allows users to connect all their bank accounts, credit cards, and investment accounts and provides tools for budgeting, expense tracking, and financial planning.
- Mint: **Mint** is a popular choice for budgeting, offering comprehensive features to track income and expenses, set financial goals, and create customized budgets. Its ability to sync bank accounts, credit cards, and bills in one place provides convenience, and personalized insights help users understand their spending habits better.

CASE STUDY: GERMAN LGBTIQ+ BUSINESS CHAMBER (GGLBC)[1]

Introduction:
The German LGBTIQ+ Business Chamber (GGLBC) is a pioneering organization dedicated to promoting supplier diversity and fostering inclusivity within the German business landscape. Founded with the vision of empowering LGBTIQ+ individuals and businesses, the GGLBC plays a pivotal role in advocating for diversity and equality in the corporate sector.

Background:
The GGLBC operates within the framework of supplier diversity, a strategic approach that seeks to engage and support businesses owned and operated by diverse communities, including those within the LGBTIQ+ spectrum. By championing supplier diversity, the GGLBC aims to create opportunities for LGBTIQ+ entrepreneurs, drive innovation, and enrich the business ecosystem in Germany.

1. https://www.gglbc.de/en/#ueberuns

Key Initiatives:

1. Supplier Diversity and LGBTIQ+ Inclusion:

- Supplier diversity is integral to the GGLBC's mission, as it actively encourages businesses to source goods and services from LGBTIQ+ small and medium-sized enterprises (SMEs). This proactive approach not only fosters innovation but also reflects the diversity of the community and expands the customer base of businesses.

2. Benefits of Diverse Supply Chains:

- The GGLBC recognizes the value of diverse supply chains in providing multiple channels for sourcing goods and services. These diverse networks foster healthy competition, enable SMEs to adapt to changing consumer needs, and align with corporate responsibility initiatives, such as the Supply Chain Act of 2023, which emphasizes respect for human rights, including LGBTIQ+ rights.

3. Supplier Registration and Certification:

- To formalize their position in the supply chain, LGBTIQ+ SMEs can register and obtain certification as diverse suppliers through the GGLBC. This certification verifies the presence of LGBTIQ+ individuals in management positions and ensures compliance with legal standards within the sector.

4. Collaboration and Impact:

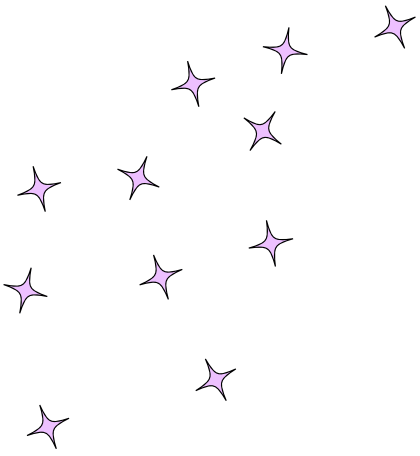
- The GGLBC actively collaborates with other Chambers of Commerce, both domestically and internationally, to share best practices and support the establishment of new Chambers.

As a founding member of the European LGBTIQ Chamber of Commerce (EGLCC), the GGLBC contributes to a broader European network dedicated to promoting inclusivity and diversity in business.

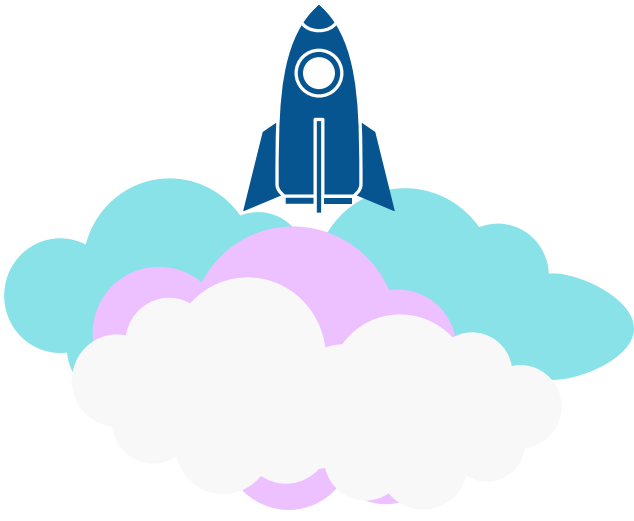
- In Germany, the GGLBC partners with the Prout At Work Foundation, an organization focused on increasing awareness of LGBTIQ+ inclusion in the workplace. This partnership facilitates the exchange of knowledge and resources, furthering the GGLBC's mission of creating a more inclusive business environment.

Conclusion:

The German LGBTIQ+ Business Chamber (GGLBC) stands at the forefront of **supplier diversity** and LGBTIQ+ inclusion in Germany. Through its innovative initiatives and strategic partnerships, the GGLBC continues to drive positive change, **empowering LGBTIQ+ entrepreneurs and fostering a culture of diversity and equality within the corporate sector.** As the GGLBC expands its reach and influence, it remains committed to advocating for a more inclusive and equitable business landscape for all.

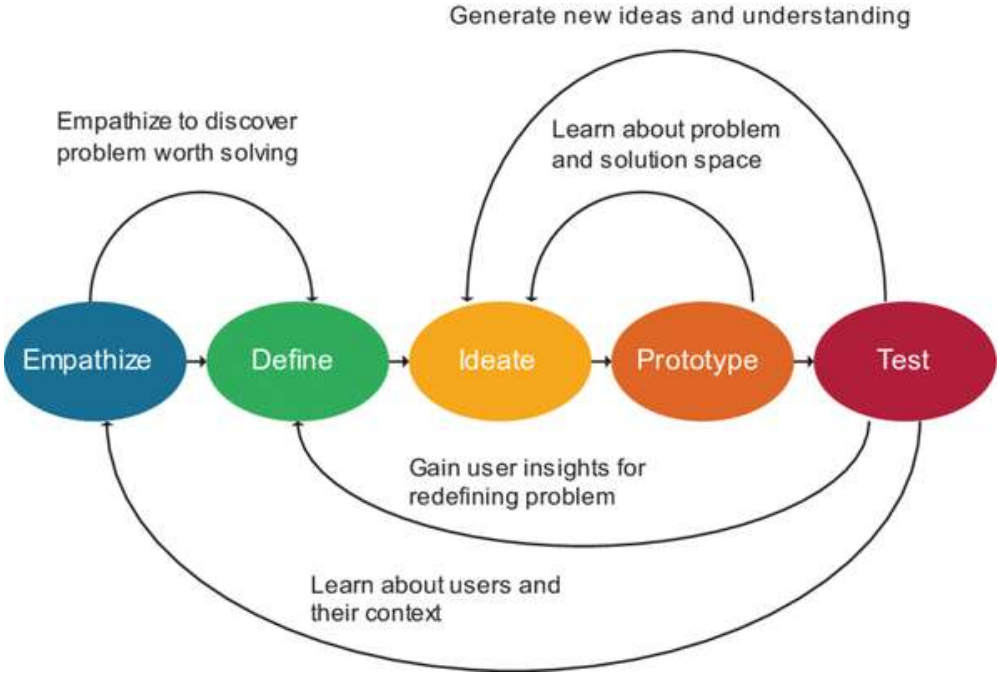


"Equality means more than passing laws. The struggle is really won in the hearts and minds of the community, where it really counts."
– Barbara Gittings



DESIGN THINKING FOR ENTREPRENEURS 03

*Design thinking is a **human-centered approach to innovation and problem-solving.** It asks, "What do people really need from this product, method, process, or service?" Understanding people and figuring out how to best serve them is key to any successful business. Design thinking helps you **see your business from the customer's perspective**, allowing you to understand their desires and needs, and create ideas to meet them.*



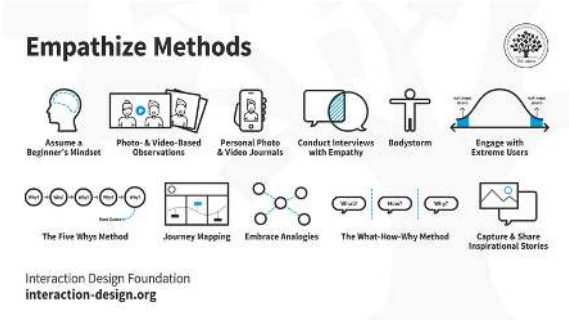
THE DESIGN THINKING PROCESS

A non-linear design thinking process (Lahdenperä et al., 2022)[1]

1. Photo source: https://www.researchgate.net/publication/361366100_Design_thinking_in_HAMK_Design_Factory

Phase 1: Observe & Empathise

In the first phase of design thinking, the focus is on understanding the users and their needs deeply. This involves observing and empathising with the users to gain insights into their experiences and challenges.



Observation:
- Spend time watching and listening to users in their natural environment.
- Take notes on their behaviors, interactions, and any challenges they face

Interviews and Conversations:
- Conduct one-on-one interviews with users to hear their stories and perspectives.
- Ask open-ended questions to encourage detailed responses.

Empathy Mapping:
- Create empathy maps to organise and visualise the information gathered.
- Include sections for what users say, think, do, and feel to get a holistic view of their experience.

Phase 1: Steps

User Personas:
- Develop user personas based on the collected data to represent different types of users.
- Include demographic information,background, goals, challenges, and needs for each persona.

Journey Mapping:
- Create a journey map to outline the steps users take when interacting with a product or service.
- Identify key points, pain points and areas for improvement along their journey.

Example: Navigating Inclusive Employment Opportunities for LGBTQIA+ Youth.

Imagine you are developing a new service to help LGBTQIA+ youth find employment opportunities in inclusive workplaces.

Consider presenting your research and design efforts through the utilisation of these graphic tools:
User persona
Empathy map
Journey map
Storyboard

1 **Observation:**
You visit job fairs and career centers, observing how LGBTQ+ youth interact with potential employers. You notice that many seem hesitant to ask questions about company culture and inclusivity policies.

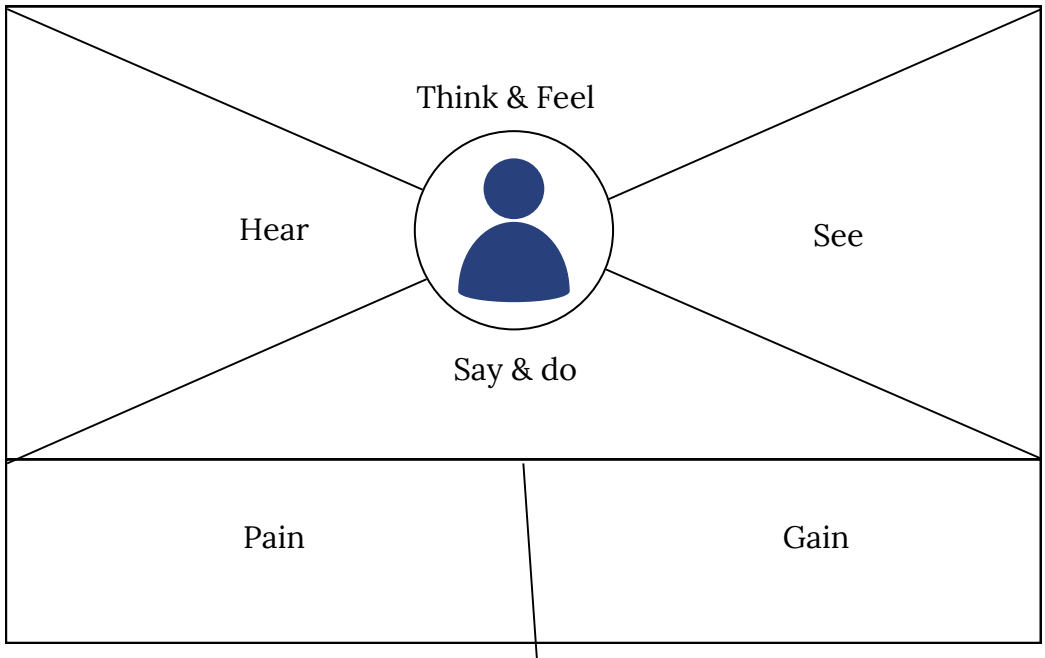
2 **Interviews and Conversations:**
You conduct interviews with a diverse group of LGBTQIA+ youth. Here are some example questions and responses:

- Question: "*Can you tell me about a time when you applied for a job and were concerned about the company's inclusivity?*" *Response: "I was worried about how open I could be about my identity. I didn't know if the company was truly inclusive or just said they were."*
- Question: "*What challenges do you face when looking for a job?*" *Response: "It's hard to find out which companies genuinely support LGBTQ+ employees in continuous professional development."*

3 **Empathy Mapping:**
Based on your observations and interviews, you create an empathy map for one of your interviewees, Jamie:

- Says: "I want to work somewhere that accepts me for who I am."
- Thinks: "Will I be safe and accepted at this workplace?"
- Does: Researches companies online, reads reviews, checks company policies.
- Feels: Anxious, uncertain, hopeful.

Design Thinking For Entrepreneurs 03



Try this empathy map!

4 **User Personas:**

From your empathy maps, you develop a user persona:

Name: Jamie

Age: 22

Background: Recent college graduate looking for their first full-time job.

Goals: Find a supportive and inclusive workplace, build a career

Challenges: Difficulty identifying truly inclusive employers, fear of discrimination and bias.

Needs: Reliable information on company inclusivity, safe and supportive work environment.

5 **Journey Mapping:**

You create a journey map for Jamie's experience trying to find an inclusive workplace:

1. *Awareness:* Hears about various companies but is unsure about their inclusivity.
- Pain Point: Lack of clear information on company culture and policies.
2. *Search:* Spends hours researching companies and reading employee reviews.
- Pain Point: Overwhelmed by the amount of conflicting information.
3. *Application:* Applies to jobs at companies that seem inclusive but remains unsure.
- Pain Point: Fear of discrimination/unconscious bias during the hiring process.
4. *Interview:* Attends interviews and asks about company culture.
- Opportunity: Needs more confidence and resources to ask the right questions.

Phase 2: Define

In the Define phase of the design thinking process, you'll ***synthesise*** the insights gathered during the Observation & Empathise phase to define the core problem statement and establish clear objectives for your design challenge. This phase is crucial for setting a ***strong foundation for the ideation and prototyping stages*** that follow.

01

Problem Statement Formulation:

- **Condense the insights from the Observation & Empathise phase into a clear and concise problem statement.**
- **Ensure that the problem statement is focused on addressing the needs and challenges identified during empathy activities.**

02

Establishing Design Objectives:

- **Define specific goals and objectives that your design solution should achieve.**
- **Consider the needs and desires of your target users when setting these objectives.**

03

Affinity Diagramming:

- **Organise and categorise the insights and observations collected during the Empathize phase.**
- **Look for patterns, themes, and connections to identify common challenges and opportunities.**

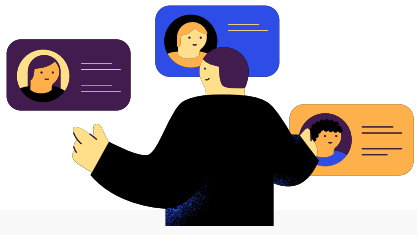
04

Point of View (POV) Creation:

- **Develop a POV statement that frames the problem from the user's perspective.**
- **Use the POV statement to guide your ideation process and keep the focus on user-centered solutions.**

Example: Defining Inclusive Employment Challenges for LGBTQIA+ Youth

After conducting research and interviews with LGBTQIA+ youth, it is evident that there is a lack of easily accessible and trustworthy resources for finding inclusive employment opportunities. Many LGBTQIA+ individuals face uncertainty and anxiety when navigating the job market due to concerns about workplace inclusivity and potential biases.



1. **Design Objectives:**
   - Develop a user-friendly platform that provides LGBTQ+ youth with reliable information about inclusive employers.
   - Create a supportive community where users can share their experiences and support each other in their job search journey.
   - Empower LGBTQIA+ individuals to make informed decisions about potential employers and confidently pursue their career goals

2. **Affinity Diagram:**
   - Categories: Information Accessibility, Workplace Inclusivity, Community Support, Decision Empowerment.
   - Insights: *Lack of centralised resources, fear of discrimination, desire for peer support, need for transparency in employer policies.*

3. **Point of View (POV) Statement:**
   - As LGBTQIA+ youth navigate the job market, they struggle to find reliable information about inclusive employers, leading to uncertainty and anxiety about workplace acceptance. They need a platform that provides accessible resources and fosters a supportive community to empower them in their job search journey.

Phase 3: Ideate

In the Ideate phase of the design thinking process, you and your team will g***enerate creative solutions to address the problem defined*** in the previous phase. This phase encourages ***out-of-the-box thinking*** and embraces diverse perspectives to come up with innovative ideas.

01 Brainstorming Sessions:

- Facilitate brainstorming sessions to generate a wide range of ideas.
- Encourage all team members to contribute without judgment, fostering a collaborative environment.

02 Divergent Thinking:

- Facilitate brainstorming sessions to generate a wide range of ideas.
- Encourage all team members to contribute without judgment, fostering a collaborative environment.

03 Idea Generation Techniques:

- Use mind mapping to visualize connections between different concepts and generate new ideas.
- Apply SCAMPER (Substitute, Combine, Adapt, Modify, Put to another use, Eliminate, Reverse) to prompt creative thinking and idea generation.
- Explore forced connections by combining unrelated concepts to spark innovative solutions.

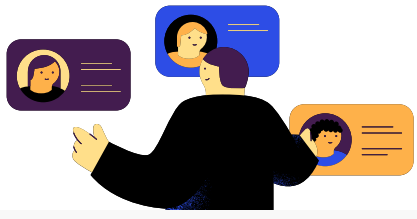
04 Prototyping Ideas:

- Create low-fidelity prototypes using paper sketches, digital wireframes, or physical models.
- Prototype multiple ideas to test different approaches and identify the most promising concepts.
- Solicit feedback from target users and stakeholders to refine and improve your prototypes iteratively.

Once you have generated and tested multiple ideas through prototyping, you can then **start considering the business model** that aligns best with the most promising concepts.

Example: Ideating Inclusive Employment Solutions for LGBTQIA+ Youth

After defining the challenges faced by LGBTQIA+ youth in finding inclusive employment opportunities, the focus is on developing innovative solutions to address these issues. The problem statement highlights the need for accessible resources and a supportive community to empower LGBTQIA+ individuals in their job search journey.



1. **Brainstorming Sessions::**
   - Team Diversity: Invite LGBTQIA+ youth, allies, career counselors, and HR professionals to participate in brainstorming sessions.
   - Open Environment: Create a safe and inclusive space where all participants feel comfortable sharing their ideas without judgment.
   - Idea Generation Techniques: Utilise techniques like "*brainwriting*" and "*round-robin brainstorming*" to encourage equal participation and generate a wide range of ideas.

2. **Divergent Thinking:**
   - Challenge Assumptions: Encourage team members to question assumptions and explore unconventional approaches to solving the problem.
   - Think Wild: Embrace the mindset that no idea is too wild or unconventional during the ideation phase.
   - Encourage Creativity: Inspire creativity by asking provocative questions and encouraging playful experimentation.

3 **Idea Generation Techniques:**

- Mind Mapping: Visualize connections between different concepts, such as job search strategies, community-building activities, and employer engagement initiatives.
- SCAMPER: Apply SCAMPER techniques to existing solutions, such as online job boards, career fairs, and mentorship programs, to generate innovative variations and improvements.
- Forced Connections: Combine unrelated concepts, such as social networking platforms and gamification elements, to spark new ideas for engaging and empowering LGBTQIA+ youth in their job search.

4 **Prototyping Ideas:**

- Low-Fidelity Prototypes: Create paper sketches or digital wireframes to visualize potential solutions, such as a user-friendly online platform or a mobile app for connecting LGBTQ+ job seekers with inclusive employers.
- Feedback Loop: Solicit feedback from target users and stakeholders to refine and iterate on prototype designs iteratively.
- Iterative Testing: Prototype multiple ideas and conduct user testing to evaluate usability, functionality, and effectiveness, iterating rapidly based on feedback to refine and improve the solutions.

During the Ideate phase of the design thinking process, a wide range of creative solutions can be generated that can be merged with prototypes to address the challenges identified in the Define phase and then business model can be decided.

Phase 4: Prototype

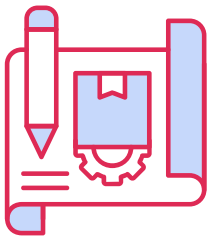
In the first phase of design thinking, the focus is on understanding the users and their needs deeply. This involves observing and empathising with the users to gain insights into their experiences and challenges.

Prototypes can be created in earlier phases of the design thinking process, especially during the Ideate phase. However, in the Prototype phase, the focus shifts to refining and iterating on these initial prototypes based on feedback gathered from testing and evaluation. This phase involves more structured testing and refinement processes to ensure that the prototypes effectively address user needs and are ready for further development or implementation.

In the **earlier phases, prototypes are often rough and conceptual, serving primarily to explore and communicate ideas.** The Prototype phase builds upon these initial prototypes, refining them to a higher level of fidelity and functionality before moving forward with implementation or production.

Refining Initial Prototypes:	• Take the rough prototypes created in earlier phases and refine them to a higher level of fidelity and functionality. • Develop rough prototypes or mock-ups of your ideas using low-cost materials or digital tools. • Fine-tuning the business model
Iterative Testing:	• Conduct structured testing sessions with users to gather feedback on the prototypes and identify areas for improvement.
Gathering Feedback:	• Collect feedback from users, stakeholders, and team members to understand their perspectives and identify pain points or areas of confusion. • Questions about the feasibility of the business model, its alignment with user needs, and potential revenue streams.

Iterative Refinement:	• Based on feedback gathered from testing sessions, iterate on the prototypes to address identified issues and improve usability and effectiveness.
Collaborative Iteration:	• Involve stakeholders, team members, and end-users in the refinement process to ensure diverse perspectives are considered and incorporated into the prototypes.
Documentation:	• Document the changes made to the prototypes and the rationale behind them to maintain a record of the iterative refinement process.
Finalising Prototypes:	• Once the prototypes have been refined and validated through testing, finalise them for further development or implementation.



Example: EmpowerLGBTQ+ Career Hub: A Prototype for Inclusive Employment Support.

After identifying the challenges faced by LGBTQ+ youth in accessing inclusive employment opportunities, the focus is on developing innovative solutions to address these issues. The problem statement emphasizes the need for accessible resources and supportive communities to empower LGBTQ+ individuals in their job search journey.

The main prototype agreed after ideation is a comprehensive online platform or mobile app designed to provide holistic support for LGBTQ+ individuals in their job search and career development journey. This platform integrates various features such as an online networking platform, an inclusive job board, virtual career fairs, peer support groups, skills training workshops, employer and mentorship programs, a resource directory, diversity recruitment initiatives, and awareness campaigns. The prototype serves as a centralized hub where LGBTQ+ job seekers can access a wide range of resources, connect with supportive communities, gain valuable skills, explore job opportunities, and engage with inclusive employers and mentors.

Fine-tuning the Business Model:

We fine-tune the business model to ensure that it aligns with the evolving prototypes and supports our objectives. Our business model for the EmpowerLGBTQ+ Career Hub includes several key components:

Revenue Streams:

- Subscription Fees: Offer premium membership options with additional features and benefits for users willing to pay a subscription fee.
- Sponsorships and Partnerships: Collaborate with inclusive employers, organizations, and allies to sponsor the platform or provide funding in exchange for visibility and access to talent.
- Advertising: Generate revenue through targeted advertising opportunities for companies seeking to reach LGBTQIA+ job seekers.



Cost Structure:

- Platform Development: Allocate resources for the ongoing development, maintenance, and improvement of the EmpowerLGBTQ+ Career Hub platform.
- Marketing and Outreach: Budget for marketing campaigns and outreach efforts to attract users, engage sponsors, and promote the platform's mission.
- Operational Expenses: Cover operational costs such as hosting, customer support, and administrative overhead.

Value Proposition:

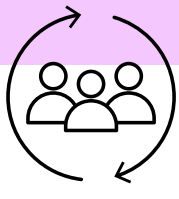
- Comprehensive Resources: Provide a one-stop platform offering job search resources, networking opportunities, mentorship programs, and skill-building workshops tailored to LGBTQ+ individuals.
- Inclusive Community: Create a supportive and inclusive online environment where LGBTQ+ job seekers can connect, share experiences, and access guidance from peers and professionals.
- Access to Inclusive Employers: Partner with diverse and inclusive companies committed to supporting LGBTQ+ employees and fostering inclusive workplace cultures.

Customer Segments:

- LGBTQIA+ Job Seekers: Tailor the platform to meet the specific needs and preferences of LGBTQ+ individuals searching for inclusive employment opportunities.
- Inclusive Employers: Attract employers who prioritize diversity, equity, and inclusion in their hiring practices and seek access to a diverse talent pool.

User Interface Wireframes:

- Low-fidelity sketches or digital wireframes illustrating the layout and navigation of the platform, showcasing key features such as the homepage, job search interface, community forums, and resource directory.



Interactive Demo:

- A clickable prototype or interactive demo allowing users to navigate through different sections of the platform and interact with basic functionalities, such as browsing job listings, joining peer support groups, and accessing training workshops.

Content Samples:

- Samples of content and resources that will be available on the platform, including job postings from diversity-committed companies, educational materials for skills training workshops, success stories from LGBTQIA + professionals, and informative articles on LGBTQIA+ workplace issues.

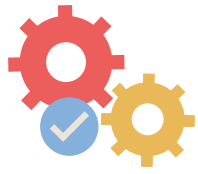
Feedback Forms:

- Prototypes of feedback forms or surveys to gather input from users and stakeholders on their preferences, needs, and suggestions for improving the platform, ensuring that it meets the diverse needs of the LGBTQIA+ community.



Phase 5: Test

During the Test phase of the design thinking process, the prototypes developed in the previous phases are put to the test with real users. This phase focuses on gathering feedback, evaluating usability, and refining the prototypes based on user insights.



FINALISING THE PRODUCT:

- **Refinement:**

1. Incorporate all final changes and enhancements identified during the testing phase.
2. Ensure the product is polished, fully functional, and user-friendly.

- **Quality Assurance:**

3. Conduct thorough quality assurance testing to identify and fix any remaining bugs or issues.
4. Ensure the product meets all technical, usability, and accessibility standards.

DEPLOYMENT:

- **Launch Planning:**

1. Develop a comprehensive launch plan, including timelines, marketing strategies, and communication plans.
2. Prepare all necessary documentation and support materials, such as user guides and FAQs.

- **Technical Deployment:**

3. Deploy the product to the live environment, ensuring all systems and servers are properly configured.
4. Conduct a final round of testing in the live environment to ensure a smooth launch.

TRAINING AND SUPPORT:

- **User Training:**
  1. Provide training sessions or tutorials for users to help them understand how to use the product effectively.
  2. Develop training materials, such as videos, webinars, and written guides.

- **Support Systems:**
  1. Establish support channels, such as help desks, chat support, and email support, to assist users with any issues or questions.
  2. Ensure that support staff are well-trained and prepared to handle user inquiries.

MARKETING AND PROMOTION:

- **Marketing Campaigns:**
  1. Launch marketing campaigns to promote the product and attract users.
  2. Utilize various channels, such as social media, email marketing, and partnerships, to reach the target audience.

- **Community Engagement:**
  1. Engage with the community through events, webinars, and online forums to build a strong user base.
  2. Encourage user-generated content and testimonials to increase credibility and visibility.

MONITORING AND EVALUATION:

- **Performance Monitoring:**
  1. Continuously monitor the performance of the product using analytics and user feedback.
  2. Track key metrics, such as user engagement, retention, and satisfaction.

- **Evaluation and Iteration:**
  1. Regularly evaluate the product's performance and make data-driven decisions to improve and enhance it.
  2. Plan for future updates and iterations based on user feedback and changing needs.

Implementing the design

It is about taking the refined and validated product from the test phase and launching it into the market. This phase focuses on finalizing the product, ensuring it is fully functional and user-friendly, deploying it to a live environment, and providing the necessary training and support to users. It also involves marketing and promoting the product, monitoring its performance, and continuously improving it based on feedback and data.

Example: Launching EmpowerLGBTQ+ Career Hub

1. **Finalising the Product:**
   - Ensure the platform is user-friendly, with all features working seamlessly.
   - Conduct extensive QA testing to ensure there are no bugs and the platform meets all accessibility standards.

2. **Deployment:**
   - Develop a detailed launch plan with clear timelines and promotional strategies.
   - Prepare user guides, FAQs, and other support materials.
   - Easy accessibility in which countries etc.
   - Deploy the platform to the live environment, ensuring all servers and systems are correctly configured.

3. **Training and Support:**
   - Offer webinars and video tutorials to help users navigate the platform.
   - Provide detailed written guides and FAQs for additional support.
   - Set up a help desk and live chat support to assist users with any issues.
   - Ensure support staff are well-prepared to handle user queries.

4 **Marketing and Promotion:**

- Launch a marketing campaign targeting LGBTQ+ youth and inclusive employers.
- Use social media, email newsletters, and partnerships with LGBTQ+ organizations to promote the platform.
- Host webinars and online forums to engage with the community and build a user base.
- Encourage users to share their success stories and testimonials.

2 **Monitoring and Evaluation:**

- Continuously track platform performance using analytics tools.
- Monitor user engagement, retention rates, and satisfaction levels.
- Create an expansion plan.

CASE STUDY- KONZUM: A RETAIL GIANT'S STRATEGY FOR SUCCESS

Company Overview:
Konzum, a prominent Croatian retail chain, traces its roots back to 1957 when it opened its first self-service store in Zagreb. Since then, Konzum has expanded its presence to over 600 stores across Croatia, serving an impressive half a million customers daily. Additionally, it has extended its reach to Bosnia and Herzegovina, operating 165 stores and catering to over 100,000 loyal customers.

As a leading retail chain in the Balkans, Konzum boasts an extensive network of stores across Croatia, Bosnia and Herzegovina, and Serbia, with its headquarters located in Zagreb, Croatia. Since April 2019, it has been part of the Fortenova[2] Group, further solidifying its position as a market leader. On May 31, 2024, Konzum achieved a significant milestone by being awarded the prestigious "Best Place to Work in Croatia" certificate.

1. Becoming a regional powerhouse in food retailing | McKinsey
2. https://fortenova.hr/en/portfolio/konzum-4/

Business Model:

Konzum's business model revolves around convenience, loyalty, and community support. Key components include:

- **Self-Service Stores:** Konzum's extensive network of self-service stores offers a convenient shopping experience, catering to customers' everyday needs.
- **Online Food Retail:** As the sole Croatian company providing online food retail services, Konzum covers over 70% of Croatian households, allowing customers to shop online and have their groceries delivered to their doorsteps.
- **Loyalty and Identity:** Konzum is deeply ingrained in Croatian culture, fostering a strong sense of loyalty among customers who view the brand as an integral part of their lives.
- **Local Producers:** Konzum supports the local economy by collaborating with local producers, offering fresh and quality products sourced from Croatian fishermen, fruit growers, and milk producers.
- **Expansion:** Konzum's expansion into Serbia & Bosnia and Herzegovina reflects its commitment to providing a pleasant shopping experience to a broader customer base.

Challenges: While enjoying success, Konzum faces industry-specific challenges:

1. **Competition:** Intense competition from supermarkets, discount stores, and online retailers necessitates continuous innovation to attract and retain customers.
2. **Supply Chain Management:** Ensuring an efficient supply chain, including sourcing, inventory management, and waste reduction, poses significant challenges.
3. **Changing Consumer Preferences:** Rapidly evolving consumer preferences demand adaptation to trends such as organic products, healthier options, and sustainable packaging.
4. **Labor Costs and Staffing:** Balancing labor costs while providing exemplary customer service requires effective staff training and retention strategies.
5. **Economic Uncertainty:** Economic fluctuations impact consumer spending, requiring Konzum to devise strategies to navigate uncertain economic conditions.
6. **Online Competition:** The rise of e-commerce and online grocery shopping necessitates investment in online presence and delivery services to remain competitive.
7. **Regulations and Compliance:** Adherence to food safety, health, and environmental regulations is critical for maintaining customer trust and compliance.

KONZUM

Strategies for Addressing Challenges: Konzum employs various strategies to overcome these challenges:

1. **Innovation and Diversification**: Continual innovation and diversification of product offerings cater to changing consumer preferences, including an emphasis on organic and locally sourced products.
2. **Supply Chain Optimization:** Investment in efficient supply chain management, technology utilization, and supplier collaboration ensures product availability and minimizes waste.
3. **Customer Experience:** Prioritizing excellent customer service through well-trained staff, clean stores, and personalized experiences enhances customer satisfaction and loyalty.
4. **Digital Transformation:** Expansion of the e-commerce platform and offering online ordering and home delivery services address the growing demand for online shopping convenience.
5. **Community Engagement:** Active involvement in local communities through social initiatives, event sponsorships, and collaboration with local producers fosters loyalty and goodwill.



Additional Initiatives:

- **Mobile App:** Konzum's mobile app, available on Apple and Google Play stores, enhances customer convenience and accessibility to services.
- **Employee Testimonials:** Konzum shares testimonials from employees, showcasing a positive work culture and fostering trust among customers.
- **Career Opportunities:** The Konzum website features information about open positions, offering opportunities for job seekers to join the Konzum family.
- **Football Lexicon & Reckilopedija**: Konzum promotes football and targets plastic waste reduction through innovative initiatives like Football Lexicon and Reckilopedija. They continue to carry “Jedna manje/ One less” campaign to promote the use of reusable ecological shopping bags and reduce plastic waste in Croatia.
- **Zero Waste & Special Product Promotion:** Initiatives to reduce plastic waste and promote special products from Istria and Kvarner regions as well as Taste of Baranja reflect Konzum's commitment to sustainability and supporting local communities.
- **Own Brands:** Konzum offers its own brands, such as K Plus, providing customers with unique and quality products.

Loyalty Program - MultiPlusCard: Konzum's loyalty program, MultiPlusCard, rewards customer loyalty with various benefits, including bonus euros, additional rewards on select products, and discount coupons accessible through the MultiPlusCard app. Customers can opt for paperless receipts, accessing their E-receipts in PDF format within the app. These E-receipts are available for up to 9 months from the transaction date, providing a convenient and eco-friendly way to manage purchases.

STARTING AND RUNNING A BUSINESS 04

After exploring the innovative problem-solving methodology of design thinking in the previous chapter, we now shift our focus to the tangible steps involved in turning creative ideas into successful ventures. Design thinking equips entrepreneurs with the mindset and tools necessary to identify opportunities, empathise with users, and generate innovative solutions. In this chapter, we delve into the nuts and bolts of starting and ***running a business in Germany, Poland, and Croatia.*** *Building upon the insights gained from design thinking, we examine the practical considerations, legal requirements, and strategic decisions entrepreneurs must navigate on their journey to entrepreneurial success.*

STARTING IN GERMANY



Legal Structure: Choose a legal form:
Common forms include:

- GmbH (Gesellschaft mit beschränkter Haftung): A limited liability company, popular for small and medium-sized businesses.
- UG (haftungsbeschränkt) (Unternehmergesellschaft): A form of mini-GmbH, suitable for startups with low initial capital.
- AG (Aktiengesellschaft): A public limited company, suitable for larger businesses.
- Einzelunternehmen: A sole proprietorship, simplest form, suited for individuals.
- GbR (Gesellschaft bürgerlichen Rechts): A partnership, suitable for small businesses with two or more founders.

Short explanation on all forms: **https://www.youtube.com/watch?v=vHCdt2tJUDI**

Registration:

- Register with the Trade Office (Gewerbeamt): Submit the necessary documents, including your business plan and proof of identity. You will receive a trade license (Gewerbeschein).
- Register with the Commercial Register (Handelsregister): This applies to GmbH, UG, and AG. Notary services are required for the registration.

Video on Gewerbeanmeldung (in German): **https://www.youtube.com/watch?v=Yxy8P2tzbLY**

Tax Registration

- Register with the Tax Office (Finanzamt): Obtain a tax number and VAT ID (if applicable). You will need to submit a questionnaire for tax registration.

Social Security and Insurance

- Register for social security: This includes health insurance, pension insurance, unemployment insurance, and accident insurance.
- Obtain business insurance: Consider liability insurance, property insurance, and any industry-specific insurance.

Open a Business Bank Account

Open a separate business bank account: This is required for managing business finances and transactions.



Social enterprises blend business principles with social goals, aiming to create positive societal impact while remaining financially sustainable. Know more about essential information on its *legal structure, funding options, compliance, and registration.* https://www.businesspride.eu/startingacompany

STARTING IN CROATIA



Legal Structure: Choose a legal form:
Common forms include:

- d.d. (public limited company): Dioničko društvo (d.d.) a public limited company where shareholders participate with contributions in the share capital divided into shares.
- d.o.o. (Limited Liability Company): A d.o.o. is the equivalent of a limited liability company and is the most common business in Croatia. A d.o.o. can be owned by one or multiple persons.
- j.d.o.o. (Simple Limited Liability Company): Similar to a d.o.o. but with lower start-up capital requirements. Can have up to 5 founders.
- j.t.d. (General Partnership): Joint company where each member is jointly liable for the company's obligations.
- k.d. (Limited Partnership): Commercial company with both general and limited partners, offering a combination of unlimited and limited liability.
- Obrt (Trade Business): Individual business connected to a specific person and craft specialization, with liability carried by the owner.
- OPG (Family Farm): Agricultural business operated by family members, utilizing own or leased production resources.
- Predstavništvo (Branch Office): Branch established by a foreign entity to conduct economic activities in Croatia.

How to open a d.o.o/ j.d.o.o in Croatia ?



1. https://www.businesspride.eu/startingacompany
2. https://start.gov.hr/st/index.html

STARTING IN POLAND

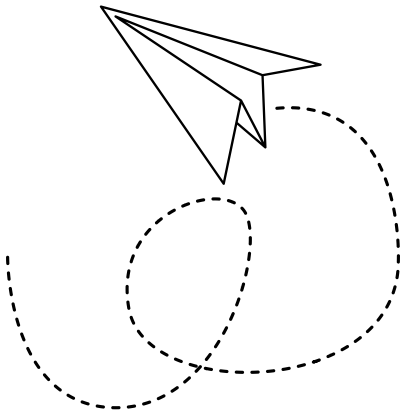


Legal Structure: Choose a legal form:
Common forms include:

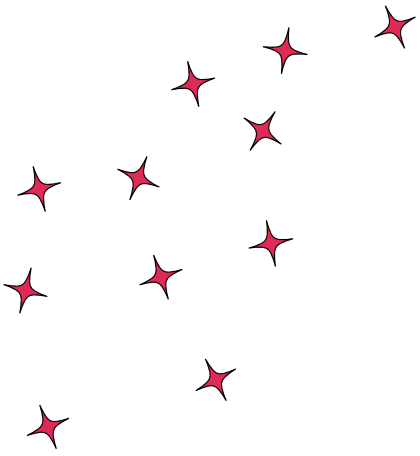
- Sole trader - this is the simplest form of business where one person is responsible for all aspects of the business. This form is popular with small entrepreneurs and freelancers.
- Civil partnership - is a form of business run by two or more people who run a business together. All partners are liable for the partnership's obligations
- General partnership - is a type of company in which all partners are liable for the company's obligations. However, the partners may enter into an agreement governing their shares and obligations.
- Partnership - this is a special type of company for certain liberal professions, such as lawyers, doctors or architects.
- Limited Liability Company. - is a legal form that limits the liability of the partners to the amount of their contribution to the company's capital. It is a popular form for larger companies.
- Public limited company - this is a legal form for large companies that wish to raise capital through the public sale of shares.
- Limited partnership and limited joint-stock partnership - these are legal forms that combine features of a partnership and a capital company. In a limited partnership, at least one partner (the general partner) is liable for the company's obligations without limitation, while the liability of at least one partner (the limited partner) is limited to the amount of the limited partnership, i.e. the amount he or she undertook to pay into the company.
- Simple company - a new form of company that has existed since 2021. Minimum of bureaucratic barriers and poor recognition among financial institutions.

Before setting up a company, it is worth preparing the necessary information to help with the registration process.

Necessary information to register your company in Poland

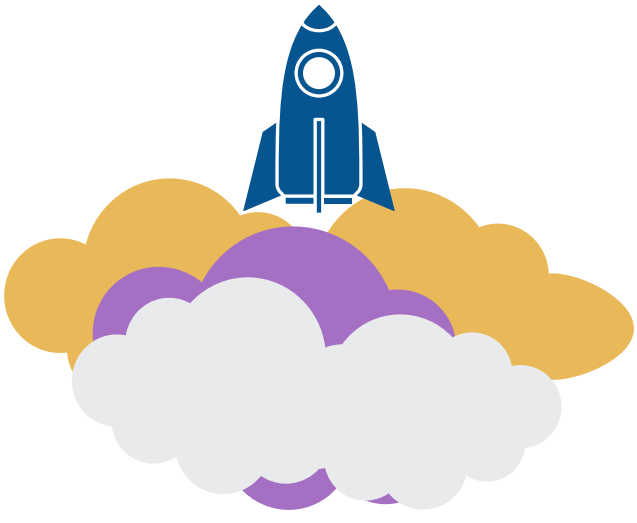


1. https://www.businesspride.eu/startingacompany
2. www.ceidg.gov.pl
3. https://www.trade.gov.pl/en/support/how-to-set-up-a-company-in-poland/
4. https://www.google.com/url?sa=t&source=web&rct=j&opi=89978449&url=https://www.biznes.gov.pl/en/portal/0621&ved=2ahUKEwiSk9nNu-iGAxViGxAIHfYMAlQQFnoECBwQAQ&usg=AOvVaw3X9hy0wgn8U3qOvnYA9BCC



"The beauty of standing up for your rights is others will see you standing and stand up as well."

– Cassandra Duffy



CULTURE, DIVERSITY, REPRESENTATION AND LGBTQIA+ LEADERSHIP 05

Why Inclusive language matter?

*Inclusive language refers to the **use of words and expressions that avoid bias, stereotypes, and discriminatory assumptions.** It aims to respect and acknowledge the diverse identities, experiences, and perspectives of all individuals. Inclusive language is crucial in creating an environment where everyone feels valued and respected.*

The Importance of Inclusive Language

- ***Promotes Respect and Dignity***: Using inclusive language shows respect for individuals' identities and experiences. It helps to affirm their dignity and worth, making them feel recognised and valued.
- **Fosters Inclusivity:** Inclusive language contributes to building a culture of inclusivity by acknowledging and embracing diversity. It signals that an organization values all employees, regardless of their background or identity.
- ***Reduces Marginalization:*** *Language has the power to either marginalize or empower individuals. Inclusive language helps to reduce feelings of exclusion and marginalization by avoiding terms that perpetuate stereotypes or discrimination.*
- ***Improves Communication:*** Clear and inclusive language facilitates better communication by ensuring that messages are understood and appreciated by a diverse audience.

05 Culture, diversity, representation and LGBTQIA+ leadership

Entrepreneurial Context: In entrepreneurship, using inclusive language is crucial. It helps create a workplace where everyone feels like they belong. When we use words that people use to describe themselves, it makes everyone feel valued and welcomed to be who they are. It's important to know that the words we choose can either include or exclude those around us, even if we don't mean to.

Practical Strategies for Using Inclusive Language

- **Gender-Neutral Terms:** Use gender-neutral terms such as "they/them" instead of assuming gender-specific pronouns. For example, use "chairperson" instead of "chairman" and "spouse/partner" instead of "husband/wife."
- **Avoid Stereotypes:** Avoid language that reinforces stereotypes or assumptions about individuals based on their gender, race, ethnicity, sexual orientation, or other identities.
- **Respect Preferred Pronouns:** Always use individuals' preferred pronouns and names. If unsure, ask respectfully. Not everyone identifies strictly as a man or woman. Individuals who are gender non-conforming or non-binary might prefer gender-neutral pronouns like *"they/them/their" or a title such as "Mx."*
- **Inclusive Job Descriptions:** Write job descriptions that are inclusive and free from gendered language or biases. Highlight the organization's commitment to diversity and inclusion.
- **Cultural Sensitivity:** Be mindful of cultural differences and use language that is respectful and inclusive of all cultural backgrounds.
- **Person-First Language:** Use person-first language like "persons of all abilities," "person with <identity, e.g., low vision, disability>," "person who is <identity, e.g., deaf or hard of hearing>," or "person without disability." Some individuals may prefer identity-first language, such as "autistic person." It's crucial to respect the language people use for self-description.

Take Scenario-Based Inclusive Communication Test!

Practical Strategies for Using Inclusive Language

- **Enhanced Employee Engagement:** Employees who feel respected and included are more likely to be engaged and committed to their work. Inclusive language can contribute to a positive workplace culture, leading to higher job satisfaction and productivity.
- **Attracting Diverse Talent:** Organisations that use inclusive language are more likely to attract diverse talent. Prospective employees are drawn to workplaces where they feel they will be respected and included.
- **Legal and Ethical Compliance:** Using inclusive language aligns with legal and ethical standards for non-discrimination. It helps organizations comply with anti-discrimination laws and demonstrates a commitment to ethical practices.

Examples of Inclusive Language:

Gender Inclusivity

- Instead of: “Ladies and gentlemen”
- Use: “Everyone,” “All,” or “Folks”
- Instead of: “He/she will be responsible for the project.”
- Use: “They will be responsible for the project.”
- Instead of: “Mr./Mrs. Smith”
- Use: “Smith” or “Mx. Smith” (for those who prefer a non-binary title)

Disability Inclusivity

- Instead of: “Handicapped parking”
- Use: “Accessible parking”
- Instead of: “The disabled person”
- Use: “Person with a disability”
- Instead of: “Crippled by the disease”
- Use: “Impacted by the disease”

Sexual Orientation Inclusivity

- Instead of: “Homosexual”
- Use: “LGBTQ+” or “Same-sex attracted” (depending on context)
- Instead of: “Straight” or “Normal”
- Use: “Heterosexual” or “Different orientations”

Common Pitfalls and Learning Opportunities

- **Unintentional Exclusion:** We may unintentionally use language that is not inclusive, often without realizing it can make others feel excluded. The situation and the individual you are talking to should influence how you communicate. With a growth mindset, we are constantly learning how to be more inclusive. If you make a mistake, see it as a chance to learn for the future. It's essential to recognize that what might be socially appropriate may not be suitable in a work setting.
- **Context Matters:** Consider the context and focus on the individual. Pay attention to the language they use to describe themselves, and if uncertain, don't hesitate to ask.

Interactive Worksheet: Cross-Cultural Communication Competence

Instructions: Utilise the following worksheet to enhance your cross-cultural communication skills as an entrepreneur. Reflect on your target market and strategise effective communication approaches.

Section 1: Understanding Cultural Context
Target Market: [Specify the country/region]

- Cultural Awareness:
  - Identify key cultural norms, values, and traditions influencing communication in your target market.
- Contextual Cues:
  - List non-verbal cues commonly used in the culture and their interpretations.
- Communication Styles:
  - Understand whether communication is direct, indirect, high-context, or low-context in the target culture.

Section 2: Language and Verbal Communication
Target Market: [Specify the country/region]

- Language Proficiency:
  - Assess your proficiency in the local language. If needed, outline plans for language improvement.
- Use of Humor:
  - Understand cultural nuances related to humor. Note whether humor is commonly used in professional settings.
- Expressing Agreement/Disagreement:
  - Explore common phrases and expressions used to convey agreement or disagreement respectfully.

Section 3: Written Communication
Target Market: [Specify the country/region]

- Formality in Writing:
  - Note the level of formality expected in written communication. Identify appropriate salutations and closings.
- Email Etiquette:
  - List cultural expectations for email communication, including response times and formatting.
- Documentation Style:
  - Understand preferred styles for presenting data and information in written documents.

Section 4: Digital Communication Channels
Target Market: [Specify the country/region]

- Social Media Use:
  - Identify the most popular social media platforms in the target culture. Note the preferred content types.
- Professional Networking:
  - Explore cultural norms related to online professional networking and relationship-building.
- Virtual Meetings:
  - Understand expectations for virtual meetings, including scheduling and participation norms.

Section 4: Section 5: Conflict Resolution
Target Market: [Specify the country/region]

- Approach to Conflict:
  - Identify the preferred approach to handling conflicts. Note whether confrontation is direct or indirect.
- Resolving Misunderstandings:
  - List strategies for addressing misunderstandings promptly and effectively.
- Building Consensus:
  - Explore cultural norms related to consensus-building and decision-making processes.

Reflection Questions:

How will your improved cross-cultural communication skills contribute to the success of your business in the target market?

.....

.....

.....

What specific steps will you take to adapt your communication style based on cultural nuances?

.....

.....

.....

How can effective cross-cultural communication enhance your relationships with local partners and customers?

.....

.....

.....



Inclusivity beyond Pride Month:

Inclusivity goes beyond celebrating Pride Month; it requires ***continuous effort and commitment throughout the year.*** *It's about creating an environment where every individual feels respected, valued, and included, regardless of their sexual orientation or gender identity. To truly foster inclusivity, organisations must integrate inclusive practices into their core values and everyday operations. This involves implementing comprehensive policies, promoting diverse hiring practices, offering ongoing training, and engaging with the community. It's essential to understand that* ***inclusivity is a journey, not a destination, and requires constant reflection, learning, and adaptation to ensure that all employees feel safe, supported, and empowered to bring their authentic selves to work.*** *Beyond tokenism, inclusive marketing aims to authentically represent and engage with the multifaceted identities that make up our global society.*

Checklist for Inclusivity Beyond Pride Marketing

This checklist aims to ensure that inclusivity is embedded into every aspect of your organisation, fostering a culture where everyone feels valued, respected, and empowered to bring their authentic selves to work every day. It is a continuous journey of ***learning, reflection, and improvement.***

Inclusive Workplace Policies

- **Anti-Discrimination Policies:**
  - [ ] Ensure policies explicitly prohibit discrimination based on sexual orientation, gender identity, and gender expression.
  - [ ] Communicate these policies to all employees and incorporate them into the employee handbook.
- **Equal Benefits**
  - [ ] Provide benefits for same-sex partners and families.
  - [ ] Ensure health insurance plans cover gender-affirming care.
- **Support for Gender Transition:**
  - [ ] Develop and implement guidelines to support employees undergoing gender transition.
  - [ ] Offer resources and support for transitioning employees.

Diverse Hiring and Retention Practices

- **Inclusive Job Descriptions:**
  - [ ] Use gender-neutral language in job postings.
  - [ ] Highlight the company's commitment to diversity and inclusion.
- **Bias-Free Recruitment:**
  - [ ] Train hiring managers on unconscious bias.
  - [ ] Implement blind recruitment practices where possible.
- **Retention Strategies:**
  - [ ] Offer mentorship and career development programs for LGBTIQ+ employees.
  - [ ] Conduct regular employee satisfaction surveys to identify and address inclusivity issues.

Culture, diversity, representation and LGBTQIA+ leadership 05

Employee Resource Groups (ERGs)

- **Formation and Support:**
  - [ ] Encourage the formation of LGBTIQ+ ERGs.
  - [ ] Provide resources and funding to support ERG activities.
- **Leadership and Participation:**
  - [ ] Involve ERGs in company decision-making processes.
  - [ ] Recognise and celebrate the contributions of ERG leaders and members.

Training and Education

- **Awareness Training:**
  - [ ] Conduct mandatory diversity and inclusion training for all employees.
  - [ ] Include modules on LGBTIQ+ issues and allyship.
- **Continuous Learning:**
  - [ ] Offer ongoing educational opportunities related to LGBTIQ+ topics.
  - [ ] Encourage employees to participate in external workshops and conferences.

Inclusive Language and Communication

- **Language Guidelines:**
  - [ ] Develop and distribute guidelines on using inclusive language in the workplace.
  - [ ] Encourage the use of gender-neutral pronouns and titles.
- **Feedback Mechanisms:**
  - [ ] Create channels for employees to provide feedback on inclusivity efforts.
  - [ ] Actively address any concerns or suggestions raised by employees.

Community Engagement

- **Partnerships with LGBTIQ+ Organisations:**
  - [ ] Collaborate with local and national LGBTIQ+ advocacy groups.
  - [ ] Sponsor and participate in LGBTIQ+ events and initiatives.
- **Volunteering and Philanthropy:**
  - [ ] Encourage employees to volunteer with LGBTIQIA+ organisations.
  - [ ] Allocate a portion of the company's philanthropic budget to support LGBTIQIA+ causes.

Inclusive Marketing and Communication Year-Round

- **Diverse Representation:**
  - [ ] Ensure marketing materials feature diverse representations of gender and sexuality.
  - [ ] Avoid stereotypical portrayals and promote authentic LGBTIQ+ narratives.
- **Consistent Messaging:**
  - [ ] Maintain inclusive messaging in all marketing and communication efforts, not just during Pride Month.
  - [ ] Highlight stories of LGBTIQ+ employees and customers.

Measurement and Accountability

- **Employee Feedback:**
  - [ ] Conduct anonymous surveys to gather employee perceptions on inclusivity.
  - [ ] Use feedback to continuously improve diversity and inclusion efforts.

- **Public Accountability:**
  - [ ] Publish an annual diversity and inclusion report.
  - [ ] Share successes and areas for improvement with stakeholders and the public.

Creating an Inclusive Culture

- **Celebrating Diversity:**
  - [ ] Recognize and celebrate diverse cultural and identity-related events and holidays.
  - [ ] Promote a culture of respect and inclusion through company-wide initiatives.

- **Inclusive Leadership:**
  - [ ] Ensure leadership reflects the diversity of the workforce.
  - [ ] Hold leaders accountable for fostering an inclusive environment.

Authenticity in Pride Marketing: Tips for Meaningful Engagement

In today's marketing landscape, brands have recognised the significance of aligning themselves with social causes, including the celebration of Pride Month and support for the LGBT+ community. However, simply slapping a rainbow on a product or sharing a pride-themed post is no longer enough to resonate with audiences. **Authenticity is paramount in Pride marketing, ensuring that brands engage in meaningful ways that genuinely support and uplift the LGBT+ community.** Here are some key tips for crafting authentic Pride marketing campaigns:



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- **Understand Rainbow Washing:** Before diving into Pride marketing, it's crucial to familiarize yourself with the concept of rainbow washing. Rainbow washing refers to the insincere or superficial use of LGBT+ symbols or themes for marketing purposes without genuine support or action behind them. Avoid falling into this trap by ensuring that your Pride initiatives are backed by authentic support and tangible efforts to promote equality and inclusivity.

- **Involve the LGBT+ Community:** Authentic representation is essential in Pride marketing. Instead of tokenizing or exploiting LGBT+ identities, involve members of the community in all aspects of your marketing campaigns. This includes hiring LGBT+ individuals as talent, consultants, or contributors to ensure that their voices and experiences are accurately portrayed and respected.

- **Appreciate, Don't Appropriate:** When incorporating LGBT+ culture into your marketing campaigns, it's essential to tread carefully to avoid cultural appropriation. Respect the cultural significance of symbols, language, and traditions within the LGBT+ community and ensure that your messaging is authentic and respectful. Choose language and imagery that celebrate diversity and inclusivity without appropriating or stereotyping.

- **Promote Year-Round Allyship:** While Pride Month is an excellent opportunity to amplify LGBT+ voices and issues, genuine allyship extends beyond a single month. Incorporate messages of support for the LGBT+ community into your brand's values and actions year-round. Consider partnering with LGBT+ organizations, sponsoring events, or implementing diversity and inclusion initiatives within your company to demonstrate ongoing support.

- **Educate and Advocate:** Use your platform to educate your audience about LGBT+ issues, promote acceptance, and advocate for positive change. Share resources, stories, and testimonials from members of the LGBT+ community to raise awareness and foster empathy. Encourage your audience to become allies and take action to create a more inclusive world.



Leading with Diversity: Embracing LGBTQIA+ Perspectives (for allies)

Learning resource: https://www.youtube.com/watch?v=2GYOx1PF3Bc **(Why we need more diversity to solve complex problems)**

Activity 1: Reflect on Your Awareness

Instructions:

1. Set aside 10-15 minutes in a quiet space where you can focus.
2. Take out a piece of paper or open a document on your computer.
3. Write down three things you already know about LGBTQ+ inclusion.
4. Reflect on your personal experiences, knowledge gained from education or training, and any biases you may hold.
5. Next, write down three areas where you feel you could learn more about LGBTQIA+ inclusion.
6. Consider topics or issues that you may not be familiar with or where your understanding may be limited.
7. Once complete, review your reflections and consider how you can further educate yourself in the areas where you feel less knowledgeable.

Activity 2: Empathy and Understanding

Instructions:

1. Choose a scenario or experience commonly faced by LGBTQ+ individuals, such as coming out to family, navigating workplace discrimination, or facing societal stigma.
2. Take a moment to imagine yourself in that situation, experiencing the thoughts, feelings, and challenges that someone in that position might encounter.
3. Write a short narrative (1-2 paragraphs) describing your imagined experience, focusing on the emotions and obstacles you would face as an LGBTQ+ individual.
4. Consider how societal norms, personal relationships, and institutional policies may impact your experience.
5. Reflect on the insights gained from this exercise and consider how you can apply them to enhance your empathy and understanding of LGBTQ+ perspectives in your leadership role.

Activity 3: Advocacy Action Plan

Instructions:

1. Brainstorm three concrete actions you can take in the next month to advocate for LGBTQIA+ inclusion within your organization or community.
2. Consider initiatives such as hosting a training session, advocating for policy changes, organising allyship training or participating in a pride event.
3. Write down each action along with specific steps you will take to implement it.
4. Set deadlines for each action and identify any resources or support you may need to carry them out.
5. Once complete, share your action plan with a trusted colleague or mentor for feedback and accountability.
6. Encourage others to join you in supporting LGBTQ+ inclusion efforts and discuss potential actions they can take as allies.

Activity 4: Creating Safe Spaces

Instructions:

1. Review your organisation's current policies and practices related to LGBTQ+ inclusion.
2. Identify one policy or practice that could be implemented or improved to create a safer and more affirming environment for LGBTQ+ individuals.
3. Develop a plan for implementing the proposed change, including specific steps, timelines, and stakeholders involved.
4. Consider factors such as training needs, communication strategies, and potential barriers to implementation.
5. Present your proposal to relevant decision-makers within your organization and advocate for its adoption.
6. Monitor the implementation process and gather feedback from LGBTQIA+ employees to ensure the effectiveness of the changes.



Practical Leadership Tips for LGBTQIA+ Youth

● DEVELOPING A PERSONAL BRAND:

- Create a strong online presence through platforms like LinkedIn, Twitter, or Instagram, where you can showcase your skills, experiences, and achievements.
- Craft a compelling personal narrative that highlights your unique strengths, values, and aspirations. Use storytelling to engage your audience and build authentic connections.
- Consistently share content related to your industry or interests, such as articles, blog posts, or videos, to establish yourself as a thought leader and build credibility within your niche.
- Network strategically with professionals in your field, both online and offline, to expand your reach and opportunities for collaboration and mentorship.

CHALLENGING STEREOTYPES: ●

- Advocate for LGBTQIA+ representation and visibility in your industry by speaking out against stereotypes and misconceptions.
- Use your platform/organisation/business and voice to challenge discriminatory practices and promote diversity and inclusion in the workplace.
- Lead by example by demonstrating professionalism, competence, and leadership skills in your interactions with colleagues, clients, and stakeholders.
- Seek out opportunities to share your expertise and experiences as an LGBTQ+ individual in your field, whether through speaking engagements, panel discussions, or media interviews.
- Mentor and support other LGBTQ+ individuals who are navigating similar challenges or seeking guidance on their professional journeys.

05 Culture, diversity, representation and LGBTQIA+ leadership

● BUILDING A SUPPORTIVE NETWORK:

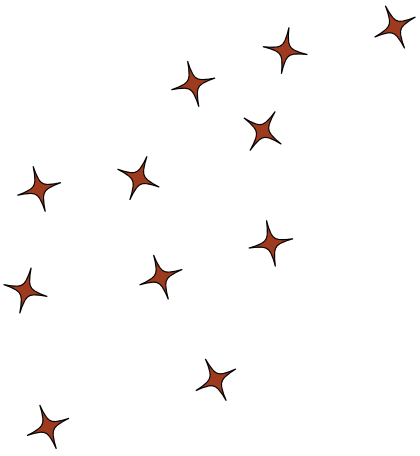
- Surround yourself with mentors, peers, and allies who share your values and can offer guidance, support, and encouragement.
- Join LGBTQ+ professional networks, affinity groups, or business associations where you can connect with like-minded individuals and access resources and opportunities tailored to your needs.
- Cultivate relationships with mentors and sponsors who can provide valuable insights, advice, and career opportunities.
- Attend networking events, conferences, and workshops to expand your network and learn from industry leaders and experts.
- Actively participate in online communities and forums where you can engage with others, ask questions, and share knowledge and experiences.

CONTINUOUS LEARNING AND SKILL DEVELOPMENT: ●

- Invest in your professional development by seeking out learning opportunities, such as workshops, webinars, and online courses, that align with your career goals and interests.
- Stay informed about emerging trends, technologies, and best practices in your industry through reading industry publications, attending conferences, and networking with peers.
- Develop a growth mindset that embraces challenges, feedback, and lifelong learning. View setbacks as opportunities for growth and improvement, and be proactive in seeking out ways to develop new skills and competencies.
- Seek out mentors, coaches, or advisors who can provide guidance and support as you navigate your career path and pursue your goals.

● ADVOCATE FOR CHANGE AND SOCIAL JUSTICE:

- Use your platform and voice to advocate for social justice, equality, and human rights for LGBTQIA+ individuals and other marginalized communities.
- Get involved in activism, advocacy, or community organising efforts that align with your values and passions.



"You don't have to be gay to be a supporter, you just have to be human."
– Daniel Radcliffe



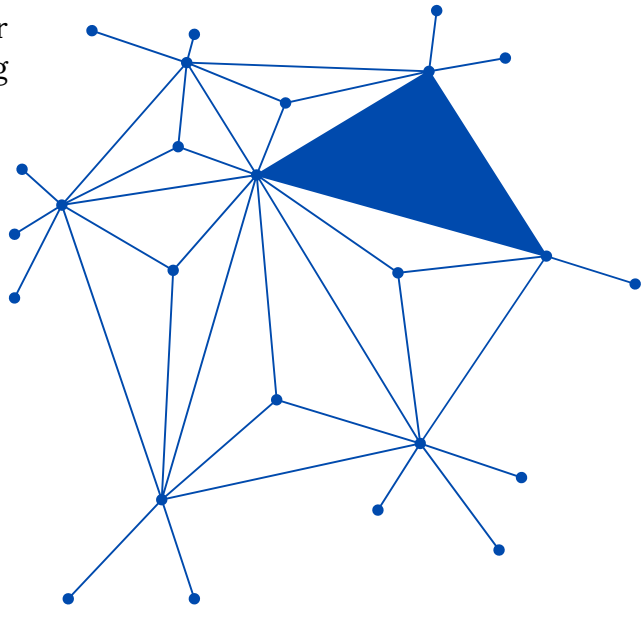
DIGITAL ENTREPRENEURSHIP ESSENTIALS: MUST-HAVE TOOLS FOR SUCCESS 06

In today's digital age, entrepreneurs rely heavily on various online tools and platforms to streamline their operations, reach their target audience, and drive growth. Here's a curated list of essential digital tools every entrepreneur should consider incorporating into their toolkit:

- **Website Building Platforms:** Platforms like WordPress, Wix, or Squarespace allow entrepreneurs to create professional websites without extensive coding knowledge, enabling them to establish a strong online presence.
- **Customer Relationship Management (CRM) Software:** CRM tools like HubSpot, Salesforce, or Zoho CRM help entrepreneurs manage customer interactions, track leads, and nurture relationships to drive sales and revenue.
- **Email Marketing Platforms:** Services such as Mailchimp, Constant Contact, or ConvertKit enable entrepreneurs to create and automate email marketing campaigns, engage with their audience, and drive conversions.
- **Social Media Management Tools:** Tools like Hootsuite, Buffer, or Sprout Social help entrepreneurs schedule posts, manage multiple social media accounts, analyze performance metrics, and engage with their audience effectively across various platforms.
- **Project Management Software:** Platforms such as Asana, Trello, or Monday.com assist entrepreneurs in organizing tasks, collaborating with team members, setting deadlines, and tracking project progress efficiently.
- **Search Engine Optimization (SEO) Tools:** SEO tools like SEMrush, Moz, or Ahrefs help entrepreneurs optimize their website content, conduct keyword research, track rankings, and improve their visibility in search engine results.
- **Content Creation and Design Tools:** Tools such as Canva, Adobe Creative Cloud, or Piktochart enable entrepreneurs to create visually appealing graphics, presentations, and marketing materials to enhance their brand identity and attract customers.
- **Analytics and Reporting Platforms:** Services like Google Analytics, Google Data Studio, or Microsoft Power BI provide entrepreneurs with valuable insights into website traffic, user behavior, and marketing performance, empowering them to make data-driven decisions and refine their strategies.
- **Online Payment Solutions:** Tools like PayPal, Stripe, or Square enable entrepreneurs to securely accept online payments, manage transactions, and integrate payment processing into their websites or e-commerce platforms.
- **Customer Support and Live Chat Tools**: Platforms such as Zendesk, Intercom, or LiveChat provide customer support solutions, including live chat, helpdesk ticketing, and automated responses, ensuring prompt and effective customer service.

06 Digital Entrepreneurship Essentials: Must-Have Tools for Success

- **Cloud Storage and File Sharing:** Tools such as Google Drive, Dropbox, or OneDrive offer secure cloud storage, file sharing, and collaboration features, enabling entrepreneurs to access and share documents from anywhere.
- **Marketing Automation Platforms:** Solutions like Marketo, Pardot, or ActiveCampaign automate marketing tasks, such as email campaigns, lead nurturing, and customer segmentation, improving efficiency and targeting.
- **Online Survey and Feedback Tools**: Platforms such as SurveyMonkey, Typeform, or Google Forms enable entrepreneurs to gather customer feedback, conduct market research, and measure customer satisfaction.
- **Social Media Advertising Platforms:** Tools like Facebook Ads Manager, Google Ads, or LinkedIn Ads allow entrepreneurs to create, manage, and analyze paid advertising campaigns across various social media platforms.
- **Learning Management Systems (LMS)**: Tools like Teachable, Thinkific, or Kajabi help entrepreneurs create and sell online courses, providing a platform for sharing knowledge and generating revenue.



Interactive Exercise: Create a Social Media Strategy for an LGBTQIA+ Business

This exercise will guide you through creating a comprehensive social media strategy for an LGBTQIA+ business. Follow each step, answer the questions in the spaces provided, and build your strategy piece by piece. At the end, you'll have a detailed plan to implement.

Instructions:
Set aside a dedicated notebook or document for this exercise.
Read each step carefully and answer the questions in the provided spaces.
Be as detailed and specific as possible with your answers.
Review your answers at the end to ensure they align with your overall objectives.

Step 1: Define Your Objectives
Objective Setting

QUESTION	YOUR ANSWER
What are your primary goals for your social media presence? (e.g., Increase brand awareness, Drive website traffic, Generate leads or sales, Build community engagement, Support LGBTQ+ advocacy and awareness)	
What specific outcomes do you want to achieve with your social media presence? **How will these goals support your overall business objectives?**	

06 Digital Entrepreneurship Essentials: Must-Have Tools for Success

Step 2: Identify Your Target Audience
Audience Identification

QUESTION	YOUR ANSWER
Who are your ideal followers? (e.g., Age range, Gender identities, Locations, Interests and behaviors, Challenges and pain points)	
Who is most likely to benefit from and engage with your content?	
How do their interests align with your business offerings?	

Step 3: Choose your platform

Which social media platforms will you focus on? (e.g., Facebook, Instagram, X, LinkedIn, TikTok, YouTube)	
Where does your target audience spend their time online?	
Which platforms best suit your content type and goals?	

Digital Entrepreneurship Essentials: 06 Must-Have Tools for Success

Step 4: Choose your platform
Content Planning

QUESTION	YOUR ANSWER
What types of content will you create? (e.g., Inspirational stories, Educational posts, Product showcases, User-generated content, Event promotions, Advocacy and awareness campaigns)	
What content formats (images, videos, articles) will you use?	
How can you balance promotional and value-driven content?	

Step 5: Develop Your Posting Schedule

How often will you post? (e.g., Daily, Several times a week, Weekly)	
What times and days is your audience most active?	
How can you maintain consistency without overwhelming your audience?	

06 Digital Entrepreneurship Essentials: Must-Have Tools for Success

Step 6: Engage with Your Audience

QUESTION	YOUR ANSWER
How will you interact with your followers?	
What methods will you use to foster a sense of community?	
How can you encourage followers to engage with your content?	

Step 7: Measure and Adjust

How will you track your performance?	
What key metrics will you track?	
How will you use data to refine your strategy?	

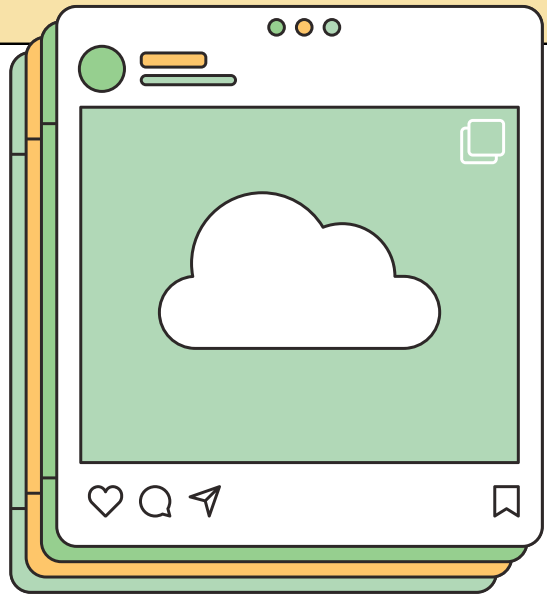
Digital Entrepreneurship Essentials: 06 Must-Have Tools for Success

Final Review

- Go through all your answers and ensure they align with your overall business goals.
- Share your completed strategy with a peer or mentor for feedback.
- Implement your plan, monitor its performance, and be ready to adapt as needed to achieve the best results.

Exercise Summary

By following these steps and answering the questions, you've developed a detailed social media strategy tailored to an LGBTQIA+ business. Remember, the key to success is consistency, engagement, and staying true to your brand's values and mission.



ANNEXES



Celebrating LGBTQIA Diversity in Leadership

TIM COOK

- Position: CEO of Apple Inc.
- Achievements: Tim Cook became the first openly gay CEO of a Fortune 500 company in 2014. Under his leadership, Apple has continued to innovate and thrive, becoming the world's first trillion-dollar company. Cook is a vocal advocate for LGBTQIA rights and inclusion in the workplace.



PETER THIEL:

- Position: Co-founder of PayPal, Venture Capitalist
- Achievements: Peter Thiel is a highly influential venture capitalist and entrepreneur, known for co-founding PayPal and being an early investor in companies like Facebook. Thiel, who was born in Germany and later moved to the United States, has been openly gay throughout his career.

LEANNE PITTSFORD



- Position: Founder & CEO of Lesbians Who Tech
- Achievements: Leanne Pittsford is a visionary leader and the founder and CEO of Lesbians Who Tech, a global community of LGBTQIA women and non-binary individuals in technology.



SAM ALTMAN:

- Position: CEO of OpenAI, Former President of Y Combinator
- Achievements: Sam Altman is a notable figure in the tech industry, recognized for his leadership as the CEO of OpenAI and his previous role as President of Y Combinator, one of the most prestigious startup accelerators in the world. As an openly gay entrepreneur and investor, Altman has made significant contributions to the tech ecosystem, fostering innovation and supporting the growth of numerous successful startups.

LGBTQIA+ Support network: Organisations in Germany, Croatia and Poland

1. CSD Erlangen
c/o Fliederlich e.V.
Sandstraße 1, 90443 Nürnberg
info@makeyourtownqueer.de

2. WORKING GROUP QUEER
Turnstraße 7 Erlangen, Germany
stuve-queer@fau.de

3. Coordination group "SOGI - Sexual Orientation and Gender Identity" of the Nuremberg Metropolitan Region.
Office for Equal Opportunities and Diversity / International Relations
https://erlangen.de/en/aktuelles/sogi
Address
Rathausplatz 1, 91052 Erlangen
+499131862375

4. Fliederlich e.V. Nürnberg
E-Mail: verein@fliederlich.de
www.fliederlich.de
Breite Gasse 76, 90402 Nürnberg



Annex: Business Pride Handbook

1. Zagreb Pride
Andrije Žaje 43a
10000 Zagreb
Hrvatska
franko@zagreb-pride.net
ivan.adam@zagreb-pride.net

2. Iskorak
Šenoina 34 (3rd floor)
Zagreb, Croatia
info@iskorak.hr

3. kolekTIRV
Ilica 139, 10000 Zagreb
info@kolektirv.hr



1. Stowarzyszenie Miłość Nie Wyklucza
Address: ul. Wspólna 61/102, 00-687 Warszawa
Contact: kontakt@mnw.org.pl
Website: mnw.org.pl

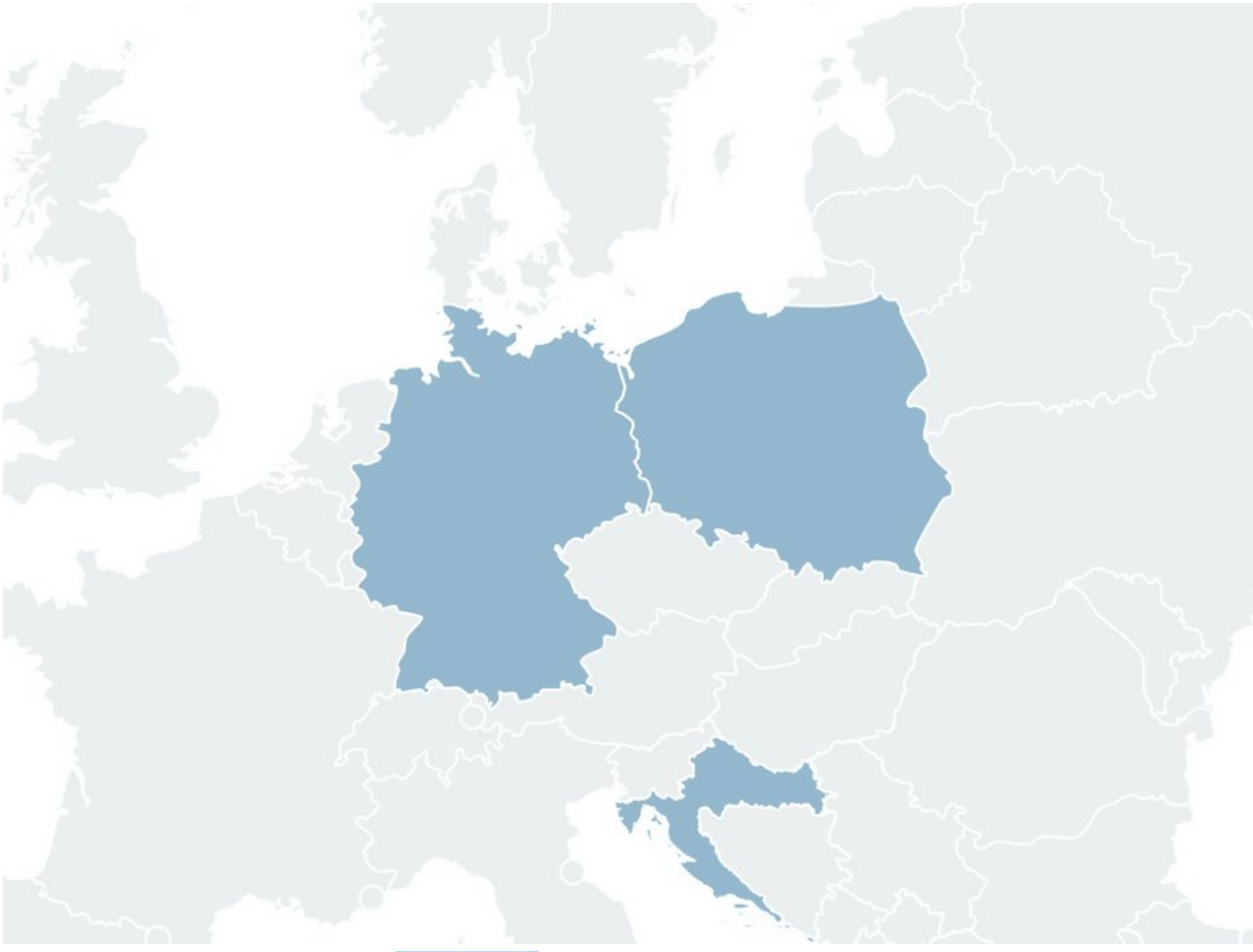
2. Fundacja Lambda Polska
Address: Rayskiego 25/2, Szczecin
pomoc@lambdapolska.org
lambdapolska.org



3. Fundusz dla Odmiany
Address: ul. Nowogrodzka 7/9 lok. 35, 00-513 Warszawa
kontakt@dlaodmiany.org.pl
dlaodmiany.org.pl

Refreneces

1. https://www.sciencedirect.com/topics/social-sciences/entrepreneurship
2. https://hbr.org/topic/subject/entrepreneurship
3. https://online.hbs.edu/blog/post/finance-for-non-finance-professionals-finance-terms-to-know
4. https://www.interaction-design.org/literature/article/5-stages-in-the-design-thinking-process#:~:text=Design%20thinking%20is%20an%20iterative,%2C%20Ideate%2C%20Prototype%20and%20Test.
5. https://www.linkedin.com/advice/0/what-key-challenges-benefits-applying-design-thinking
6. https://gov.hr/en/registration-and-starting-a-business-in-croatia/2447
7. https://www.biznes.gov.pl/en/portal/02170
8. https://www.unternehmensregister.de/ureg/?submitaction=language&language=en
9. https://wislgbtchamber.com/blogs/the-keys-to-succeeding-as-an-lgbt-entrepreneur-in-a-competitive-business-world/
10. https://www.gglbc.de/en/
11. https://www.eglcc.eu/en/
12. https://equality.leeds.ac.uk/support-and-resources/inclusive-language-guidance/
13. https://www.ccl.org/articles/leading-effectively-articles/when-inclusive-leadership-goes-wrong-and-how-to-get-it-right/#:~:text=Inclusive%20leaders%20are%20individuals%20who,collaborate%20more%20effectively%20with%20others.



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Highlights e.V.
MIND. TECH. LIFELONG LEARNING

CONSULTING GROUP

BUSINESS
PRIDE

Business Pride Handbook

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