



# **START-UP ACADEMY**

## **JOINT REPORT ON THE DEVELOPMENT OF YOUTH ENTREPRENEURSHIP IN THE TARGET CROSS-BORDER AREA**

**District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia**





EUROPEAN UNION

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**Association Tourist Union Strumica**



## PROJECT

# **Enhancing Youth Entrepreneurial and Employment Potential through Networking and Capacity Building (Start-Up Academy Bulgaria - Macedonia)**

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## PROJECT PARTNERS



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UNION  
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**Association Tourist Union Strumica  
(Lead partner)**



**Associaiton Business Information and  
Consulting Center – Sandanski  
(Project Partner 2)**



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## Executive Summary

The present Joint report on the environment related to youth entrepreneurship in the target cross-border area (District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia) summarizes the research work that has been conducted by an external experts engaged by the LP/PP1 Association Tourist Union – Strumica and PP2 Association Business Information and Consulting Center – Sandanski in the framework of Activity 3 “Research and analysis of the existing environment in the cross-border area in relation to development of youth entrepreneurship” of the project “Enhancing Youth Entrepreneurial and Employment Potential through Networking and Capacity Building (Start-Up Academy Bulgaria - Macedonia)”, ref. no. CB006.1.31.018.

As a result of the research two country-specific research reports on youth, entrepreneurship was prepared for the District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia.

The present Joint report is compiled based on the a.m. two country reports. The Joint report on the existing environment in the cross-border target area with regards to the development of youth entrepreneurship provides an input that allows project partners and external consultants to identify better the support services that are provided in the framework of the diverse and elaborate work programme of the project. It also allows understanding better the specific needs of the young people (e.g. related to training and support activities) as well as the available funding and support instruments in both countries, successful project and initiatives to build upon, etc.

The research work was conducted in the period February - May 2017 through different phases – desk research, quantitative online survey and qualitative research by face-to-face interviews with representatives of the target group group (young people, youth NGOs, Business Support Organisations (BSOs), stakeholders and policymakers, Vocational Training Providers (VTPs), educational institutions, universities, etc.) from the target cross-border area.

Nevertheless, many young people face discrimination on the labour market in various aspects which determines the high percentage of youth migration/ emigration, brain drain and the negative tendencies related to the ageing population in the cross-border area. The absence of life experience of young entrepreneurs, along with some deficiencies related to their education and social environment determine to a large extent their lack of qualifications and experience as well as low capacity for cooperation and development.

Addressing these challenges correctly will have a long-term effect and will lay the foundations for building an inclusive environment for young entrepreneurs and business enthusiasts. Target efforts are necessary to combat youth unemployment and promote youth entrepreneurship in all stages of the economic life.

In this project, the target group are young people aged 15-29 years with interest and motivation for starting up a business or considering self-employment.





In Macedonia, the unemployment rate for the young people aged 15 – 29 is 42.5%. Young people in the country face a difficult transition from education to the labour market. The average time to transition from graduation to find a stable job is six years. Only 40% of young people in Macedonia are employed for 1-3 years after leaving the education. In Macedonia, a smaller number of entrepreneurs from 18 to 24 years of age are registered compared to other countries.

According to the data of the National Statistical Institute of Bulgaria in 2016 the unemployment rate for youth aged 15-24 in Bulgaria is 17.2% and for the group of aged 15-29 is 12.2%. In the 2016 country report for Bulgaria, the EC highlighted the importance of improving school-to-work transitions as with almost 3/4 of the young NEETs (not in education or employment) being inactive.

Youth entrepreneurship and employment are the core of many strategic documents that were drafted in both countries to coordinate and concentrate the efforts of national and regional authorities for establishing an economic and social environment that is favourable and supportive for young people who are willing to set-up businesses and embark on the adventurous path of entrepreneurship.

The primary strategic document in Bulgaria is the National Youth Strategy (2010-2020) that has nine strategic objectives which aim to tackle various aspects of the development of young people such as their career options, access to information, social inclusion, crime prevention, volunteership, intercultural and international dialogue. As an EU Member State, Bulgaria is committed to the implementation of the Youth Guarantee which aims to ensure that all young people under the age of 25 years receive a good quality offer of employment, continued education, apprenticeship and traineeship within four months of becoming unemployed or leaving formal education.

The main strategic document in Macedonia is the Youth Strategy of the Republic of Macedonia 2016-2025 with four priorities and nine key areas, one being “Employment and support before employment”.

Today all students in both primary and secondary schools in Macedonia are involved in entrepreneurship education. Each year of the five-year innovation and entrepreneurship course has a particular aim. For example, in the first year, students are asked to design an event that showcases the economic opportunities they have discovered in Macedonia and beyond. In the second year of secondary school, the students develop a business project that connects with global economic opportunities that they have discovered, while in the final year the students are required to apply all of their prior learning to developing a company.

The new courses have been implemented since September 2015. New textbooks were prepared, while training for 1,500 to 2,000 teachers from primary and secondary schools, related to the new programmes, started in June 2015 and ended in October 2015. More than 2,000 teachers from all primary and secondary schools in the country will undergo 2 to 5 days of training on topics related to innovation and entrepreneurship in 2016 and 2017.





In 2011, the National Centre for Development of Innovation and Entrepreneurial Learning established the National Entrepreneurship Educator Network (NEEN). In the second evaluation (2012), 70% of the students, teachers and professors were in favour of the programme.

The current educational environment in the region of Blagoevgrad is rather favourable and provides high-quality theoretical knowledge and basic orientation to post-graduation alternatives regarding carrier and business start-up opportunities. However, at present, the practical aspect and direction of the education are still underdeveloped, or it is completely missing. Entrepreneurship education for young people in the region is organised and provided in secondary schools, universities and externally by the business support and other NGOs. Entrepreneurship classes in secondary schools are insufficient in comparison to other subjects (e.g. one hour per week or only 52 school hours per year) which results in lowering the quality of the provided education and skipping of valuable content. To compensate for this deficiency, in many secondary schools, such classes are further supported by many out-of-class activities, such as the establishment of model companies, participation at entrepreneurship competitions and initiatives, organising of many practical games, simulations of real-life businesses, cooperation with business support organisations and other NGOs, etc. The most of the high-quality and interesting training for entrepreneurs and young people are conducted in big cities such as Sofia, Plovdiv (outside of the region).

Access to finance is the second most important obstacle for entrepreneurship in Bulgaria due to the following reasons: Low financial culture of early-stage entrepreneurs; Lack of adequate funds; Lack of competent fund managers and proficient investors; Conservatism and risk-aversion of more traditional fund providers such as banks, and Lack of a critical mass of angel investors. Personal loans from friends, family and close relatives are prevalent and remain the most efficient source of funding in case a person needs a start-up capital to establish a small business. The financial support from the state institutions for young people is missing or provided for irrelevant activities and target groups. At present, the most popular and reliable source of finance for youth activities and entrepreneurship remain the funding originating for the EU. The most popular funding instruments and grant schemes that finance small business and various youth activities are Operational Programme (OP) "Innovation and Competitiveness" 2014-2020 (OPIC); OP Human Resources Development; Rural Development Programme; Erasmus+; Erasmus for Young Entrepreneurs, etc.

There are various sources of financing that are available to the entrepreneurs in the Republic of Macedonia: Fund for Innovation and Technological Development (FITD); South Central Ventures (ENIF); Innovation Financing Vehicle, Macedonian Business Angels Network, Self-employment programme of the Employment Service Agency (ESA), etc.

Successful initiatives and projects in Bulgaria related to youth entrepreneurship are Webit, Start It Smart, Eleven, LAUNCHub, Sofia Tech Park, Startup Show, the Startup conference, Bulgarian Entrepreneurship Center, etc. There are also several existing organisations active in the field of youth entrepreneurship in Bulgaria: Junior Achievement Bulgaria; Alternativi International; Active Bulgarian





Society; Association "SAVREMIE"; Business Incubator - Gotse Delchev, Entrepreneurship Promotion Centre; etc.

Successful initiatives and projects in Macedonia are: CBC project "Network for creative entrepreneurship" implemented by the Foundation for SME development – Strumica; Seavus education & development center (SEDC); SEDC Business Simulator; Projects Coolinari and Philanthropy for green ideas projects implemented by the Association for development of new options (ARNO); inovativnost.MK; CEED Hub Skopje Accelerator and Co-Working Space; i-Lab.mk; etc. There are several existing organisations which support youth entrepreneurship in Macedonia: Center for development of the South-east planning region - Strumica; Business center for support and consulting services for SMEs within the Center for development of the South-east planning region; Foundation for SME Development – Strumica; YES foundation; Youth Entrepreneurial Support (YES) Network; Association for development of new options (ARNO); Seavus Incubator; New Man's Business Accelerator; SEEU TECHPARK; etc.

An on-line survey of young people aged 15-29 years from the cross-border area was implemented in the period April - May 2017. A total of 45 respondents participated in the online survey in Bulgaria and 67 respondents in Macedonia, or in total 112 respondents from the cross-border area.

Almost 3/4 of all respondents in the South-east region in Macedonia and 65% in the District of Blagoevgrad in Bulgaria stated that they would prefer to have their own business. For 84% of the respondents from the South-east region, the primary motivation for starting own business is triggered by the "Need" while for 54% of the respondents it is an "Opportunity". This statement was also confirmed by the interviewed experts from the South-east region. The main motivation for starting own business in the District of Blagoevgrad is triggered by an "Opportunity" as answered by the majority of respondents (73%). Interviewed experts in the District of Blagoevgrad had opposite opinion and stated that in the most of the cases the main motivation for a person to start-up business is determined by the lack of alternatives and especially job opportunities. According to the majority of interviewed experts, the existing infrastructure in the cross-border area is well-developed and sufficient to support business development in general. The cross-border area lacks the necessary ecosystem in support of entrepreneurship where all institutions are interlinked and contributes through the entire cycle that goes from education, business, R&D, etc. According to interviewed experts, there is a lack of one-stop-shop services - a more complex service package that a young entrepreneur might require in the process of business start-up and development. Also, the most of the young people would need to discuss their ideas with successful entrepreneurs, preferably young entrepreneurs (the so-called "role models"). Therefore there is room for development, as well as a potential market niche for mentoring and coaching services.

The respondents in the survey consider that the possibilities for starting their own business in the cross-border area are somewhat positive which was also confirmed by the interviewed experts. The three most important criteria for starting own business in the two surveyed regions are the same with different order and percentages: Business idea", "Start-up capital" and "Entrepreneurial





knowledge and skills". The two main reasons for not starting own business are the same for the two regions "Fear of taking the risk" and "Lack of funds". This was also confirmed by the interviewed experts from both countries. Experts from Bulgaria added lack of targeted financial and consulting support as the main reason.

There is a difference between the two regions with regards to the primary source of start-up capital. In the South-east region, those are state subsidies and bank loans, while in the District of Blagoevgrad those are personal savings and bank loans. Very high percentage of young people in both regions (84% and 76%) are not familiar with the possibilities for the financing of start-up businesses and self-employment of young entrepreneurs. 82% of the participants in the survey from the District of Blagoevgrad and 80% in the South-east region do not have a business plan to finance their business idea.

All interviewed experts from both regions pointed out the current level and requirements of the available financial instruments and mechanisms neither satisfies nor meets the demands of young people who are seeking to become entrepreneurs or a self-employed. In general, interviewees agreed that the current level of financial support should be increased and improved.

Some 61% of respondents in the District of Bulgaria and 52% in the South-east region in Macedonia stated that they do not have any formal education in entrepreneurship, although this does not exclude any informal trainings or workshops related to entrepreneurship.

Respondents in the cross-border area rated their knowledge and skills for starting their own business with a relatively high grade (2.95 in the South-east region and 2.79 in the District of Blagoevgrad on a scale 1-4), which shows that most of them feel somewhat confident in their entrepreneurship skills and knowledge.

The majority of respondents from the District of Blagoevgrad consider that the ability to spot opportunities on the market and in the society (98%), as well as the pro-activeness, persistence and inner discipline (all with 95%) as the essential skills that each successful entrepreneur should poses. The respondents from the South-east region consider that the three most important conditions for starting their own business are: Persistence; Ability to take risk and Ability for teamwork.

Based on those results it could be concluded that in general young people have a blurred idea on which key skills and knowledge that are needed to successful entrepreneurs. Therefore we find that respondents have equally rated most of the provided skill choices.

Participants in the survey pointed out that the most important management knowledge and skills for starting their own business In the District of Blagoevgrad are decision making, motivation and communication. Very similar in the South-east region, the most essential management knowledge and skills are Motivation; Communication and Marketing.

Some 80% of young people from the District of Blagoevgrad and 62% from the South-east region who have participated in the survey have never received any advisory or support service related to





business start-up and self-employment. Experts stated that in the cross-border area there are both, free and paid, consulting services which are provided either by public institutions/business support organisations (BSOs)/ NGOs or private companies depending on the type of business service that is sought. However, they believe it partially satisfies the demand and needs of the youth in the South-east region. Interviewed experts in the District of Blagoevgrad have the opinion that the present advisory and training services are not sufficient and not tailored to the specific needs of young people.

Participants in the survey from the South-east region stated that they need support for starting their own business and self-employment: counselling/ consulting regarding the management of their own business, information on access to funding, and connections/ liaison with potential funding organizations/funds / programmes. The participants in the survey from the District of Blagoevgrad indicated that they would like to receive: specialized training on a certain topic in order to boost their skills and knowledge in entrepreneurship; expert advice and support for preparing their business plan and assistance in finding appropriate organizations and funding opportunities that will help them to either develop or expand. Respondents in Bulgaria pointed out business planning training and then training on soft skills (such as leadership, creativity and networking). Different needs regarding training were declared in the South-east region: training to start their own business and self-employment; training in finance; training in managerial skills, and training in creativity and innovation.

Interviewed experts from both countries have the opinion that to make advisory and consulting services even more accessible for young people, stakeholders should organise them more attractively by involving more practical examples, soft skills development techniques, networking games and activities, include role models (e.g. successful entrepreneurs), etc. Furthermore, it is also essential that those trainings were provided free of charge but also with high quality to serve their purpose in raising the interest of young people towards entrepreneurship. Also, regarding skills, it is necessary to teach young generations on how to register a company, make a basic plan of their projected expenditures, cash flows, as well as to receive information on the available support regarding starting-up and developing a business in the region where they live.

Based on their practical experience, most interviewees from both countries highlighted that young people require more mentoring and individual support to start their own business and consider self-employment. Some interviewees discuss the legal and financial literacy education and knowledge as a very important aspect of both education and support that is required by young people to consider business start-up and self-employment. More pro-entrepreneurship and start-up support trainings such as those organized in bigger cities of the country are needed in the cross-border area to provide the foundations for developing the entrepreneurship mindset of young people of the region. According to the interviewees, based on their practical experience, young people primarily need support and informal education in the following main areas: 1) Business planning; 2) Financial literacy; 3) Networking and exchange of experience with other young people and possible business partners; 4) Mentoring and advice from successful entrepreneurs and 5) Provision of information on available sources of funding. They have also highlighted the need of young people in terms of finance and equipment.



## Introduction

Project “Enhancing Youth Entrepreneurial and Employment Potential through Networking and Capacity Building (Start-Up Academy Bulgaria - Macedonia)” which is implemented by Tourist Union – Strumica (Lead Partner – LP/PP1) and Association Business Information and Consulting Center – Sandanski (Project Partner 2 – PP2) aims at improving regional business competitiveness and entrepreneurship environment in the cross-border region of Bulgaria and Macedonia through the development of youth entrepreneurship.

The absence of life experience of young entrepreneurs, along with some deficiencies related to their education and social environment determines to a large extent their lack of qualifications and experience as well as their low capacity for cooperation and development. Addressing these challenges correctly will have a long-term effect and will lay the foundations for building an inclusive environment for young entrepreneurs and business enthusiasts.

In this regard and to better understand their needs, as part of the project, a research and analysis of the existing environment in the cross-border area about development of youth entrepreneurship have been implemented. The research results provide valuable information about the needs, possibilities and limitations for developing and supporting young entrepreneurs in the cross-border area. The conclusions from this joint report will be used for identification of concrete measures and activities to support youth entrepreneurship in short and long-term plan.

The present Joint report on the environment related to youth entrepreneurship in the target cross-border area (District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia) summarizes the research work that has been conducted by an external experts engaged by the LP/PP1 Association Tourist Union – Strumica and PP2 Association Business Information and Consulting Center – Sandanski in the framework of Activity 3 of project “Enhancing Youth Entrepreneurial and Employment Potential through Networking and Capacity Building (Start-Up Academy Bulgaria - Macedonia)”, ref. no. CB006.1.31.018.

The project and the research itself are co-funded by the INTERREG - IPA CBC Programme Bulgaria – Macedonia (CCI Number: 2014TC16I5CB006). The research work was conducted in the period February - May 2017 through different phases – desk research, quantitative online survey and qualitative research by face-to-face interviews with representatives of the target from the target cross-border area consisted of District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia.





## Methodology of the research

The common methodology for the implementation of the research was developed through the joint efforts of external experts engaged in the overall research process that took place in both countries. The methodology includes sample guidelines for the implementation of the desk research and a set of methodological guidelines and tools (quantitative and qualitative/interview questionnaires, reporting guidelines (structure of the country reports/ joint final report), etc.).

Based on the developed research methodology the research process has been carried out through the following phases:

- **Phase 1: A desk research** in both countries (District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia) with the aim to provide an overview of the present situation of youth entrepreneurship development policies and deficiencies as well as the available funding and support instruments, successful projects and initiatives to build upon, national and regional business environment, strengths and weaknesses of the regional economies, etc.
- **Phase 2: A quantitative research by online surveys of approximately 40 participants** of the specified target groups in each country (young people, representative of youth NGOs, volunteers, etc.) with the purpose to identify their main needs and deficiencies related to youth entrepreneurship and its development tendencies.
- **Phase 3: A qualitative research by field interviews with at least 5 participants from each country** (NGOs, Business Support Organisations (BSOs), stakeholders and policymakers, Vocational Training Providers (VTPs), educational institutions, universities, etc.) aimed at gaining a more detailed analysis on the needs of the target group according their experience in working with target groups.

As a result of the research two country-specific research reports on youth, entrepreneurship was prepared for the District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia.

The present Joint report is compiled based on the a.m. two country reports. The Joint report on the existing environment in the target cross-border (CB) area about development of youth entrepreneurship provides an input that allows project partners and external consultants to identify better the support services that are provided in the framework of the diverse and elaborate work programme of the project. It also allows to understand better the specific needs of the target group (e.g. related to training and support activities) as well as the available funding and support instruments in both countries, successful project and initiatives to build upon, etc.





## Desk research

### 3.1 Introduction

Increasing business opportunities is of particular importance for improving the business environment in the region and for guaranteeing the survival of local SMEs, especially in the context of the constantly growing competition. As a result of the economic decline in the past several years, many companies closed down which has resulted in higher levels of unemployment. Lack of accumulations and demanding access to financing significantly restricted entrepreneurial initiative among people in the cross-border region. The utilisation of the entrepreneurial potential of young people, which they possess by default, is the most important keystone for boosting the generation of new start-ups.

Nevertheless, many young people face discrimination on the labour market in various aspects which determines the high percentage of youth migration/emigration, brain drain and the negative tendencies related to the ageing population in the cross-border area. The absence of life experience of young entrepreneurs, along with some deficiencies related to their education and social environment determine to a large extent their lack of qualifications and experience as well as low capacity for cooperation and development.

Addressing these challenges correctly will have a long-term effect and will lay the foundations for building an inclusive environment for young entrepreneurs and business enthusiasts. Target efforts are necessary to combat youth unemployment and promote youth entrepreneurship in all stages of the economic life (e.g. educational system, businesses and business support organisations). If this is achieved, it will bring huge benefit to communities by reducing unemployment, brain drain and out-migration.

The main aim of the desk research is to study the existing environment related to youth entrepreneurship in the cross-border area (South-east planning region in Macedonia and District of Blagoevgrad in Bulgaria), as well as to open a discussion on the potential benefits of youth entrepreneurship as a viable career option and a chance for achieving financial and social independence.

### 3.2 General description and definitions of youth entrepreneurship

#### 3.2.1 Definition of “entrepreneur.”

Historically, the term “entrepreneur” initially was used within the business world. The word “*entrepreneur*” is an English word that originated from French back in the 18<sup>th</sup> century. The French loanword was “*entreprendre*” (Bolton, Thompson et al. 2003) which means “*to undertake*” that was used mainly in French to describe a “*manager or promoter of a theatrical production*”, and German word “*Unternehmen*” (Rugimbana and Kojo Oseifuah 2010) which means “*company*”. These concepts refer to the undertaking of a venture, particularly starting-up and growing a business venture (Bolton, Thompson et al. 2003).





Many researchers have given various definitions of the concept “entrepreneurship” within different economic and social theories. Those definitions partly overlap, but they added additional aspects and meaning of the term “entrepreneurship”. Some authors link entrepreneurship with taking business risks, others with organisation and coordination of economic resources, third focus on creativity, while fourth with the provision of equity. However, there is no common definition of entrepreneurship neither for all economic sectors nor for every country. The concept “entrepreneurship” comprises of a wide range of definitions. According to a certain description, an entrepreneur is considered as *“a person with vast abilities, which are typical for only a few people”*. Another definition says that *“anyone who works for themselves is an entrepreneur”*.

An entrepreneur is an individual who sees an opportunity in the market and gathers the necessary resources, which create and expand a venture to meet society’s needs or to solve problems within society. Entrepreneurs bear all the risks associated with establishing and running the businesses and reap all the profit if the businesses succeed (Nieman and Nieuwenhuizen, 2009).

The concept was initially used by the Irish economist of French descent *Richard Cantillon* in 1730. According to Cantillon's original formulation, the entrepreneur is a specialist in taking on risk. He "insures" workers by buying their products (or their labour services) for resale before consumers have indicated how much they are willing to pay for them. The workers receive an assured income (in the short run, at least), while the entrepreneur bears the risk caused by price fluctuations in consumer markets.

Later, this idea was refined by the U.S. economist *Frank H. Knight* (1885-1972), who aimed to define the entrepreneur by distinguished between risk and uncertainty. According to Knight, *“risk implies to recurring events whose relative frequency is known from experience, while uncertainty relates to unique events whose probability can only be subjectively estimated”*.

*Joseph A. Schumpeter* (1883-1950) gazed at the word “entrepreneur” from a different perspective by underlining the role of innovation. Schumpeter believed that the entrepreneur is someone who carries out “new combinations” by such things as introducing new products or processes, identifying new export markets or sources of supply, or creating new types of organisation. Schumpeter presented the entrepreneur as someone motivated by the “dream and the will to found a private kingdom”; the “will to conquer”, “the impulse to fight”, “to prove oneself superior to others”, and the “joy of creating”<sup>1</sup>.

Later, a renowned American business consultant named *Peter Drucker* underlined that the term “entrepreneur” should only apply to people who create something new, something different, i.e. people who change or transmute values. According to Drucker, the entrepreneur always searches for change, responds to it, and exploits it as an opportunity.

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<sup>1</sup> <http://www.econlib.org/library/Enc1/Entrepreneurship.html>





Today the word '*entrepreneur*' is a rapidly evolving and organic term, and it means so many things to so many different people<sup>2</sup>.

In general, in the modern economy, entrepreneurs are particularly important because they generate economic growth and competitiveness of the national economies. Unique products (goods and services), which often result from entrepreneurial activities, have their niche market relatively independent of the international financial situation.

### 3.2.2 Definition of “entrepreneurship.”

Entrepreneurship is an attempt aiming at new business or new venture creation, such as self-employment, a new business organisation, or the expansion of an existing business, by an individual, a team of individuals, or an established business (Reynolds, P. et al., 1999, p. 3).

According to another researcher in the area, Stevenson, entrepreneurship is ‘the process whereby individuals become aware of business ownership as an option or viable alternative, develop ideas for business, learn the process of becoming an entrepreneur and undertake the initiation and development of a business’.

When entrepreneurship is seen as a multistage process, it is possible to evaluate the state of entrepreneurship in various stages. The entrepreneurial process starts with potential entrepreneurs. These are individuals who are not yet entrepreneurs, but who believe that they can start a business, who see business opportunities and who are not discouraged for fear of failure. The intentions of starting a business of some potential entrepreneurs can be supported by the perceptions of society about entrepreneurs, their status in the society and how media positively represent entrepreneurs. The next phase is called entrepreneurial activity at an early stage. Here we distinguish between activities in the first three months and the activities in the period from 3 months to 3.5 years. The first three months are considered the nucleus of the endeavour. Given the challenges they face, a large part of emerging businesses fail in the first few months and do not move to the next stage. With the third month, the inception phase ends thus marking the moment of birth of a new business, which is named as such up to 3.5 years. Nascent ventures and new businesses constitute the total entrepreneurial activity at an early stage - TEA (Total Early-Stage Entrepreneurial Activity), which is a central indicator in GEM. Businesses that exist more than 3.5 years are named established businesses.<sup>3</sup>

### 3.2.3 Definition of “different types of entrepreneurs.”

According to Global Entrepreneurship Monitor (GEM)<sup>4</sup> the following definitions are given for entrepreneurs:

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<sup>2</sup> <https://www.quora.com/What-is-the-origin-of-the-word-entrepreneur>

<sup>3</sup> Source: Survey of needs and challenges of young entrepreneurs in Macedonia Network to support young entrepreneurs, Foundation Euro Center, June 2014

<sup>4</sup> <http://www.gemconsortium.org/>





- a) Potential entrepreneurs – those who see opportunities in their environments, have the capabilities to start businesses and are undeterred by fear of failure.
- b) Intentional entrepreneurs – those who intend to start a business in the future (in the next three years).
- c) Nascent entrepreneurs – those who have taken steps to start a new business, but have not yet paid salaries or wages for more than three months.
- d) New entrepreneurs – those who are running new businesses that have been in operation for between 3 months and 42 months.
- e) Established business owners – those who are running a mature business, in operation for more than 42 months.
- f) Discontinued entrepreneurs – those who, for whatever reason, have exited from running a business in the past year.

### 3.2.4 Definition of “youth.”

The United Nations, for statistical purposes, defines those persons between the ages of 15 and 24 as a youth without prejudice to other definitions by the Member States. The UN Secretariat uses the terms youth and young people interchangeable to mean age 15-24 with the understanding that member states and other entities use different definitions.

The term “youth” in the Republic of Macedonia signifies a separate socio-ethical socio-economic change in the society and which constitute an essential resource category of the population aged 15-24 years, which is primarily vulnerable in society. Considering the consequences of socio-economic crisis in the development of the country, bringing critical thought and impulse to change and future progress which hinders the process of development of active and responsible individual (prolonged time of education, inability to find a job, inability to establish a family, economic dependence on parents or absence of financial and thus personal independence), any serious action or programme for youth should take also into account also persons of 24-29 years, in order to mitigate or eliminate obstacles to their development as individuals and responsible citizens of the Macedonian society (Source: National Youth Strategy of the Republic of Macedonia, 2005).

In this project, the target group are young people aged 15-29 years with interest and motivation for starting up a business or considering self-employment.

### 3.2.5 Definition of “youth entrepreneurship.”

The practical application of enterprising qualities such as initiative, motivation, creativity and risk-taking into the work environment (either in self-employment or employment in small start-up firms), using the appropriate skills necessary for success in that environment and culture (Chigunta, 2002).

Definition of youth entrepreneurship proposed by (Stevenson and Sahlman, 1989) is as follows: it is the process whereby young people become aware of business ownership as an option or viable alternative, develop ideas for business, learn the process of becoming an entrepreneur and undertake the initiation and development of the business.





“Youth entrepreneurship” is defined as the “practical application of enterprising qualities, such as initiative, innovation, creativity, and risk-taking either in self-employment or employment in small start-up firms), using the appropriate skills necessary for success in that environment and culture”<sup>5</sup>.

Youth entrepreneurship promotion has been an important aspect in many strategic documents, as it creates employment and “channels” the energy and potential of young people to create, be creative, innovate and become real “entrepreneurs”. From another perspective, it has a positive and direct influence on employment. Some of the most important benefits of promoting youth entrepreneurship could be summarised as follows:

- Provides employment opportunities for self-employed youth and other young people.
- Brings back the alienated and marginalised youth into the economic mainstream.
- Helps to address some of the socio-psychological problems and delinquency that arise from lack of job perspectives.
- Promotes innovating, creativity and networking among young people.
- Revitalizes local communities as it allows for keeping young people “in service” of their communities.
- Gives the competitive advantage to communities as young entrepreneurs are particularly responsive and adaptive to new economic opportunities and trends.
- Provides young people with a sense of meaning and belonging.
- Entrepreneurship and business ownership provides young women and men with numerous opportunities to develop new skills and experiences that can be applied to many other challenges in life.

### 3.3 Brief overview of the economic situation in Bulgaria and Macedonia

The key macroeconomic indicators for the Republic of Macedonia in the period 2011- 2016 are provided in Table 1 below.

Table 1. Key macroeconomic indicators, Republic of Macedonia, 2011-2016

	2011	2012	2013	2014	2015	2016
Real GDP growth rate (% of change)	2,3	-0,5	2,9	3,6	3,8	2,4
GDP per capita (EUR)	3665	3680	3948	4141	4377	4759
Gross investments (% of GDP)	26,9	28,9	28,8	30,3	31,1	33,6
Industry, real growth rate (%)	10,2	-6,7	3,7	11,5	6,9	-1,3
Inflation (average, in %)	3,9	3,3	2,8	-0,3	-0,3	-0,2

<sup>5</sup> Francis Chigunta, Wolfson College, Oxford University, England, Youth Entrepreneurship: Meeting the Key Policy Challenges)



Exports (annual change in %)	26,8	-2,8	3,6	15,8	9,1	5,9
Imports (annual change in %)	22,1	0,3	-1,7	10,5	5,4	5,3
Budget deficit (% of GDP)	-2,5	-3,8	-3,8	-4,2	-3,5	-2,6
Unemployment rate (average, %)	31,4	31,0	29,0	28,0	26,1	23,7
Employment rate (average, %)	38,9	39,0	40,6	41,2	42,1	43,1

Source: Ministry of finance, Macroeconomic indicators, (<http://www.finance.gov.mk>).

Macedonia may be one of the most accessible places in the world to do business (ranked 12th by the World Bank), but only if there are excellent opportunities. Over half (52.1%) of business owners start out of necessity, rather than out of opportunity. However, the country's falling jobless rate (from 38% in 2006 to 24.6% by February 2016) offers some hope.

SME employment and value-add are steadily growing, having increased by 14% and 9% respectively between 2008 and 2013. However, the productivity of SMEs in Macedonia is 80% below that of the EU average. Although Macedonia has less red tape and better access to finance than most other Balkan countries, firms perform poorly regarding skills and innovation (0,44% GDP invested in R&D in 2013), while few do business outside its borders.

According to the survey of the labour force for 2015, young people aged 15-24 are 17.6% of the total number of unemployed. If the group of young people aged 25 – 29 is added to the group aged 15 – 24, the young people aged 15 – 29 consist already 37.3% of the total number of unemployed persons. It can be noted that the young people are an especially vulnerable group as almost half (47.3%) of the young people aged 15 – 24 are not employed. The unemployment rate for the young people aged 15 – 29 is 42.5%. The unemployment rate per age groups in the Republic of Macedonia is provided in Table 2 below.

**Table 2. Unemployment rate per age groups in the Republic of Macedonia, 2015**

#	Age group	Labour force	Unemployed	Unemployment rate
1	15 – 19	13907	6406	46%
2	20 – 24	78595	37386	47,6%
3	25 -29	125606	49000	39%
<b>Total</b>	<b>15 – 24</b>	<b>92502</b>	<b>43792</b>	<b>47,3%</b>
<b>Total</b>	<b>15 – 29</b>	<b>218108</b>	<b>92792</b>	<b>42,5%</b>
<b>Total</b>	<b>15 – 64</b>	<b>1256726</b>	<b>385518</b>	<b>28,2%</b>

Source: Survey of the labour force 2015, State statistical office, Republic of Macedonia<sup>6</sup>

<sup>6</sup> <http://www.stat.gov.mk/Publikacii/2.4.16.02.pdf>



Young people in the country face a difficult transition from education to the labour market. The average time to transition from graduation to find a stable job is six years. The employment rate among young people is low: only 15% of young people aged 15-24 are employed. One reason for this is the low activity rate among young people which mainly arises from their participation in the educational system. The data shows that some of the young people in the country are both out of education system and the labour market. Thus, in 2014, 25.2% of those aged 15-24 years were neither in the education system nor employed<sup>7</sup>.

The difficulty faced by young people in the transition to the labour market is perceived through the participation of young people with age 15-34 years who found a job 1 to 3 years after completion of their highest degree of education. As shown in Table 3, only 40% of young people in Macedonia are employed for 1-3 years after leaving the education.

**Table 3. Participation of young people 15-34 who found job 1 to 3 years after the end of their education**

Country	2009	2010	2011	2012	2013
EU-28	72,5	71,5	71,5	70,2	69,9
Germany	80,8	81,6	84,8	85,0	86,5
Switzerland	85,0	85,9	84,1	85,7	82,9
Czech Republic	82,2	78,3	76,8	78,3	77,9
Latvia	64,4	59,4	66,0	68,7	75,2
Estonia	60,1	60,8	70,2	70,0	72,7
Slovenia	80,3	77,6	73,6	70,6	71,6
Poland	75,9	74,1	73,2	71,2	71,2
Hungary	71,3	70,9	69,8	69,6	70,1
France	69,4	70,0	70,3	68,8	67,7
Romania	72,2	66,6	65,3	64,8	62,4
Portugal	78,0	76,4	68,8	61,6	61,8
Bulgaria	65,0	57,4	53,5	59,0	60,8
Turkey	48,9	51,2	52,7	52,9	54,0
Spain	60,7	56,5	57,1	52,4	48,9
Croatia	70,2	64,6	57,0	53,0	48,0
Italy	55,5	51,9	51,9	49,0	43,8
Macedonia	40,8	43,6	41,9	39,9	39,3
Greece	61,6	54,6	47,0	38,7	36,3

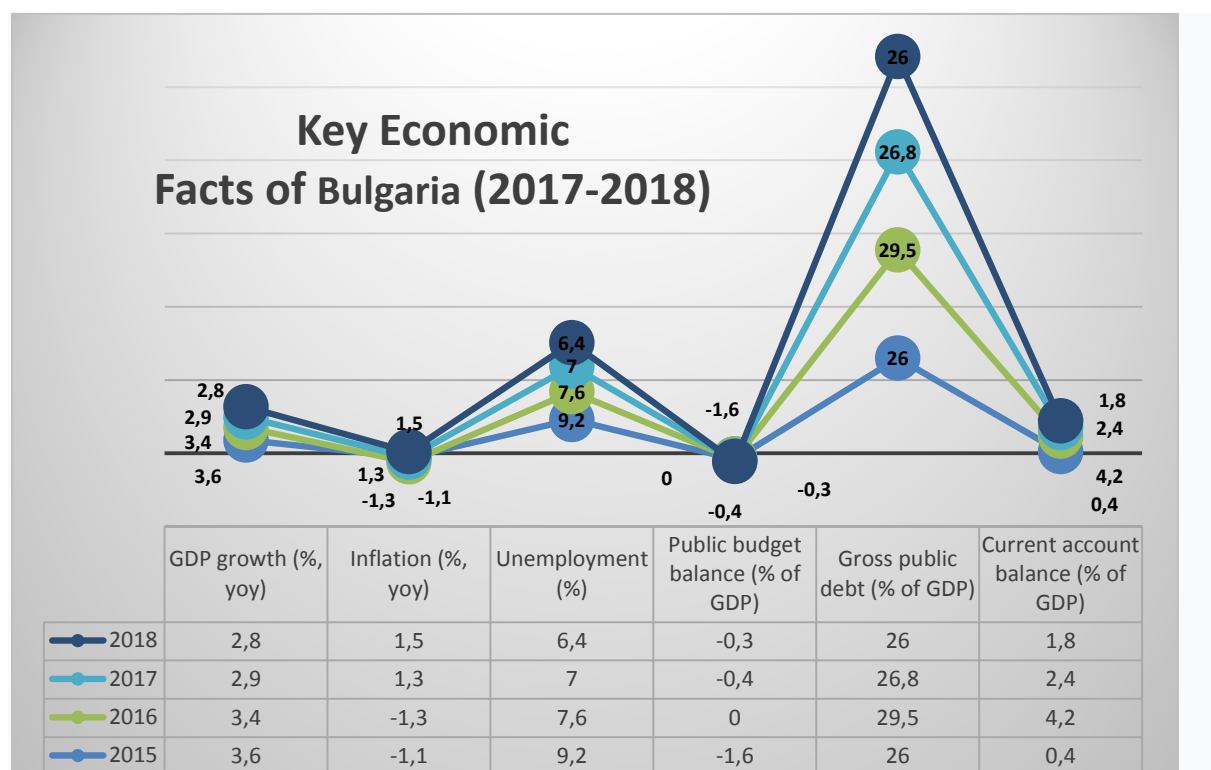
Source: Eurostat, <http://ec.europa.eu/eurostat/data/database>.

The Republic of Bulgaria is a Member State of the European Union since 2007. The country is in a currency board authority (Binding the national currency to the euro) and is characterized by an industrialised, open market economy, a medium-sized private sector and a relatively small domestic

<sup>7</sup> National employment strategy 2016 – 2020



market. Bulgarian economy has experienced rapid growth in recent years reaching estimated gross domestic product (GDP) of \$143.1 billion (2016), GDP per capita of \$20,116 (2016), and an average monthly gross salary of 1,036 leva (530 Euro). In the latest edition of the *Global Competitiveness Report of the World Economic Forum*<sup>8</sup>, Bulgaria is ranked 50th, moving it forward with four positions, compared to the previous report. The improved competitiveness of Bulgaria is a result of actions targeted at the areas that are used to assess the Global Competitiveness Index. The most active sectors in the Bulgarian economy are energy, agriculture and tourism. Primary industrial exports are textile, specialised machinery and food products. The number of active enterprises in Bulgaria for 2015 was 393.460. The number of newly established enterprises in 2014 was 39.333, as the highest was the number of newly formed enterprises in 2012 – 42.136 and in 2011 – 32.109. The recovery of the Bulgarian economy from the Economic crisis of 2008 is affecting the unemployment rate, which although slowly, is gradually decreasing - from 10.2% in 2010 to 7.6% in 2016. Thus, it reaches the levels of unemployment before the economic decline when the percentage of unemployment was as low as 5.6%. Nowadays, youth unemployment is becoming an increasingly pressing issue in the entire EU. Bulgaria is also no exception among the EU countries, registering unemployment of 22.1% for the second quarter of 2015, which is close to the average for the whole EU - 20.7%.<sup>9</sup>



<sup>8</sup> Source: <https://www.weforum.org/reports/the-global-competitiveness-report-2016-2017-1>

<sup>9</sup> Source: Spring 2017 Economic Forecast – Bulgaria [https://ec.europa.eu/info/files/spring-2017-economic-forecast-bulgaria\\_en](https://ec.europa.eu/info/files/spring-2017-economic-forecast-bulgaria_en)



Over the past ten years, there has been a constant trend of reduction in the population of Bulgaria. According to data from National statistical institute, the population of the country in 2004 was 7.761.049, while in 2014 it was 7.202.198, which is a decrease of 7.2% (558.851).

The main reasons for the deteriorating demographic situation in the country are the high level of mortality, negative population growth, lower average duration of life in comparison to other EU countries, and last but not least the high percentages of emigration.

The proportion of the active population (aged 15-64 years) and the number of people above 65 years of age in the country is declining. The active population has decreased by almost 600.000 people, from 5.357.021 in 2004 down to 4.763.673 in 2015. At the same time, for 10 years, the number of people aged 65+ has been increasing by nearly 100.000 or 10.000 per year.

### 3.4 Youth entrepreneurship development in Bulgaria and Macedonia

Entrepreneurship according to age in Macedonia and selected countries is presented in Table 4 below.

**Table 4. Entrepreneurship according to age in the Republic of Macedonia and selected countries, 2013**

Country	TEA 18 - 24	TEA 25-34	TEA 35-44	TEA 45-54	TEA 55-64
Macedonia 2013	7,16	8,50	8,28	5,51	3,03
Macedonia 2012	6,75	9,56	8,67	5,55	3,28
Macedonia 2010	7,62	12,95	6,80	6,76	7,03
Bosnia and Herzegovina	12,77	14,78	11,57	7,40	5,13
Croatia	9,09	15,02	8,47	6,65	2,64
Slovenia	6,32	8,34	9,56	5,04	2,63
Turkey	8,33	14,12	11,35	7,89	4,04
EU	7,59	10,97	9,29	7,02	3,54

Source: GEM, Country report, the Republic of Macedonia for 2013, MEDF, Skopje, 2014.

In Macedonia, the group 25-34 years old is dominant, followed by the group 35-44 years, and then the group 18-24 years. In the region, there are more entrepreneurs in Slovenia (has app. the same size and population as Macedonia) aged 35-44, followed by the group of 25-35 years. In Macedonia, a smaller number of entrepreneurs from 18 to 24 years of age are registered compared to other countries, and only Slovenia has fewer entrepreneurs from the same age group.

**Table 5. Entrepreneurial Behaviour and Attitude in the Republic of Macedonia, 2016**

Self-Perceptions		
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	Value %	GEM Ranking 2016/ 65
Perceived opportunity rates	38,4	39
Perceived capability rate	54,5	38
Fear of failure rate	34,4	38
Entrepreneurial intentions rate	24,9	23
<b>Activity</b>		
	Value%	GEM Ranking 2016/ 65
Total early-stage entrepreneurial activity (TEA) rate	6,5	55
Established Business ownership rate	7,2	32
Entrepreneurial Employee Activity Rate	1,4	45T
<b>Motivations</b>		
	Value%	GEM Ranking 2016/ 65
Motivational index	0,7	64T
<b>Gender equity</b>		
	Value%	GEM Ranking 2016/ 65
Female/Male TEA ratio	39,8	63
Female/Male Opportunity-driven TEA ratio	100,4	23
<b>Impact</b>		
	Value%	GEM Ranking 2016/ 65
High Job Creation Expectation Rate	19	39
Innovation Rate	15,5	58
Business Services Sector Rate	10,2	43
<b>Societal Values</b>		
	Value%	GEM Ranking 2016/ 65
High Status of Successful Entrepreneurs Rate	58,5	51
Entrepreneurship as a Good Career Choice Rate	64,8	27

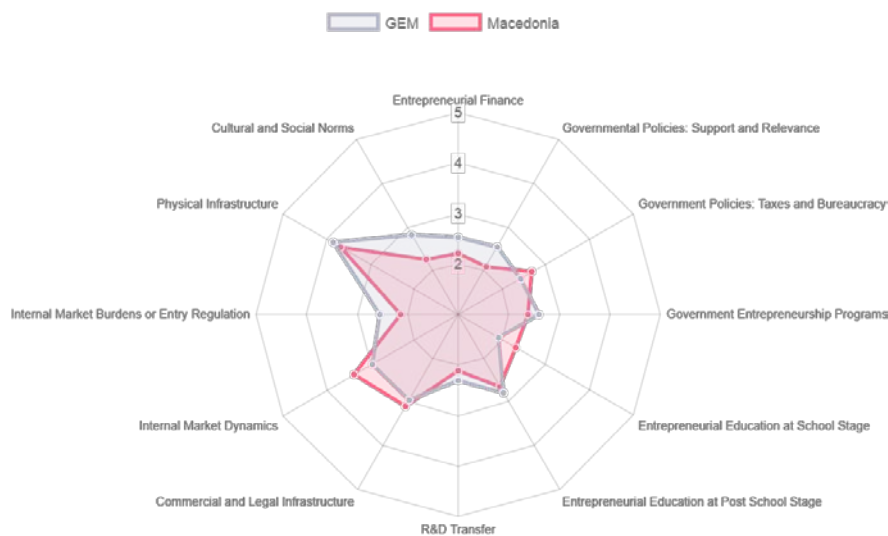
Source: GEM<sup>10</sup>

### Entrepreneurial Ecosystem in the Republic of Macedonia, 2016

Expert Ratings: 1 = highly insufficient, 5 = highly sufficient

<sup>10</sup> Source: <http://www.gemconsortium.org/country-profile/84>





11

Youth entrepreneurship in Bulgaria has been “hot topic” of various projects, strategies and policy papers over the past five years. Numerous strategic documents have been drafted and developed concerning promoting and developing the entrepreneurial capacities of young people. For the most part, those strategic documents have been developed by the requirements resulting from the membership of Bulgaria in the EU.

Over the past 25 years, the youth community in Bulgaria has been shaped by dynamic changes in the political and economic developments in the country. Most young people who fall in the age boundaries that define the term “youth” have formed their core values during the transition period from a totalitarian regime to democratic government, as well as from close to an open market-oriented economy. This has created a specific mindset and culture that shaped the “face” of today’s youth.

The National Youth Strategy of Bulgaria for the period 2010 – 2020 is the primary document that is aimed to develop and support young people aged 15 to 29 years. The strategy and all foreseen measures were designed according to international and EU standards for youth work. According to the Strategy, the most characteristic feature of young people in Bulgaria seems to be their constant strive for independence and self-realisation in the new social and economic realities. However, according to the research work that was carried out in the recent years there is a huge gap between the psychological independence and the economic dependence (e.g. with family, employers, etc.) of young people in Bulgaria.

This gap resulted in some very high levels of youth unemployment that appeared in the period between 1997 and 2001 when political instability and economic stagnation were at their highest peaks. In the period before the economic decline in 2008, the unemployment rate in Bulgaria

<sup>11</sup> Source: <http://www.gemconsortium.org/country-profile/84>

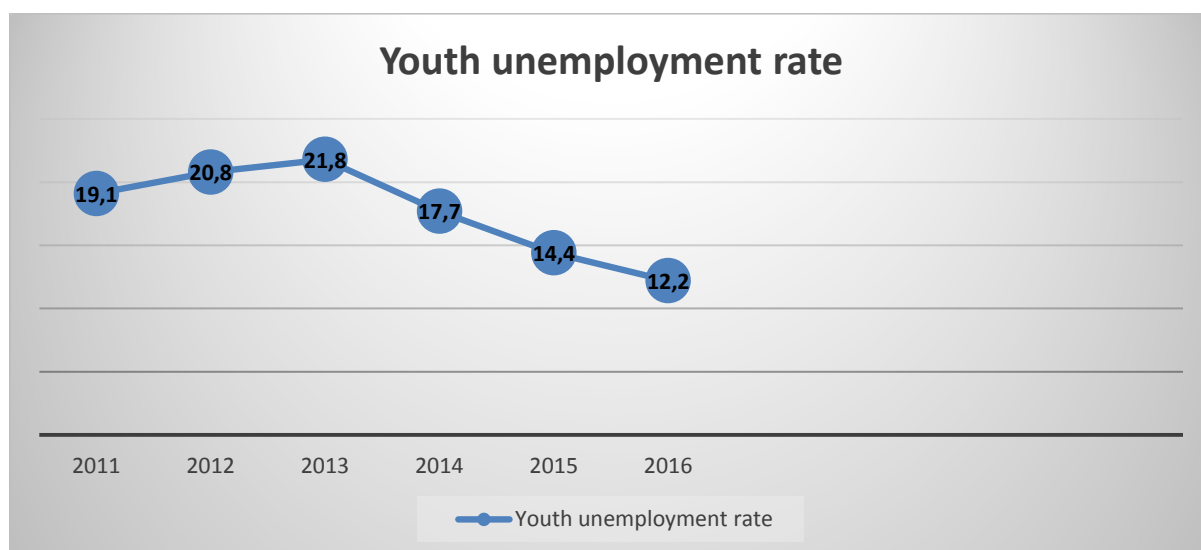




(including youth unemployment) reached its lowest levels of 5.6% which resulted from the steady economic growth and the high levels of investments in the country.

According to data from the National Unemployment Plan for 2016, youth unemployment dropped significantly in 2015. In the first-third quarter of 2015 as compared to the same period of the preceding year the number of the unemployed youth aged 15-24 has dropped by 8.000, down to 40.400 people, while the youth unemployment rate dropped by 2.4%, down to 21.4%. Eurostat data for September 2015 reads that the unemployment rates for youth aged 15-24 years in Bulgaria stands at 21.1% as compared to the EU-28 average of 19.9%. The number of youth aged 15-24 years, who are not in education or employment (NEETs<sup>12</sup>), has been slowly decreasing. Eurostat data for 2014 shows it stood at 20.2%, less by 1.4 percentage points as compared to 2013. During the reported period, the number of the long-term unemployed has dropped by 37.2 thousand to 197.200, while the long-term unemployment rate has dropped by 1.1%, down to 5.9%.

According to the data of the National Statistical Institute of Bulgaria in 2016 the unemployment rate for youth aged 15-24 in Bulgaria is 17.2% and for the group of aged 15-29 is 12.2%. Again, there is a steady downfall in comparison to data for 2015 which shows a decrease of 4.4% and 2.2% for both groups respectively.



As part of the EU, Bulgaria has committed to implement the Youth Guarantee<sup>13</sup> which is an initiative of all EU Member States that aims to ensure that that all young people under the age of 25 years receive proper employment, education, apprenticeship and traineeship within a period of four months of becoming unemployed or leaving formal education.

In the 2016 country report for Bulgaria, the EC highlighted the importance of improving school-to-work transitions as with almost 3/4 of the young NEETs being inactive. In the process of

<sup>12</sup> <https://en.wikipedia.org/wiki/NEET>

<sup>13</sup> <http://ec.europa.eu/social/main.jsp?catId=1079>



implementing the Youth Guarantee Implementation Plan Bulgaria has taken steps to deal with youth unemployment. Such measures include a VET reform, traineeship, legal framework, measures against early school leaving, higher education reform and local partnerships for enhancing outreach. But much remains to be done, especially for the low-skilled, and reaching out to the most vulnerable groups.

According to National Youth Strategy of Bulgaria for the period 2010 – 2020, *“Young people care is the most important national cause to ensure European development of Bulgaria”*. Creating favourable conditions for school and university education, informal education, vocational, social and personal realization of young people, for their participation in social and economic life, for making them part of local, regional and national authorities, including those who study abroad, will make the demographic situation much better, will increase the quality of life, and will help to achieve the objectives of the European Union. The state should take care of the development of young people in an open dialogue by turning them into competent entrepreneurs participating actively in social life.

Entrepreneurial spirit exists amongst Bulgarians, but the real problem is that there is no place for the realisation of entrepreneurship. The support which young people receive from institutions is not satisfactory. There is also neither any early career orientation nor practical experience as well. According to the results of the *Annual Report of the Global Entrepreneurship Monitor Bulgaria*<sup>14</sup> - 57.5% of Bulgarian adults regarded entrepreneurship as a good career choice. Furthermore, more than 70% agreed that in the country, successful entrepreneurs enjoy high status.

Young people who crave to be entrepreneurs face the question what their business should be at the very beginning. Insufficient information, management and accounting experience, as well as lack of financial resources, are one of the most significant problems entrepreneurs come upon at the moment they start anything. The state does almost nothing for the development of youth entrepreneurship, while it should be more active in its dialogue with young Bulgarian business enthusiasts.

### **3.5 Youth entrepreneurship development trends in the target cross-border area (District of Blagoevgrad in Bulgaria and South-east planning region in Macedonia)**

In Table 6 below, several indicators are presented which help to make a comparison between South-east planning region with the other planning regions in the Republic of Macedonia.

**Table 6. Comparative analysis of the primary economic indicators of the South-east planning region with the other regions**

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<sup>14</sup> [http://gemorg.bg/wp-content/uploads/2016/10/GEM\\_Bulgaria\\_1516-Annual-Report-EN.pdf](http://gemorg.bg/wp-content/uploads/2016/10/GEM_Bulgaria_1516-Annual-Report-EN.pdf)



Indicators	South-east region	Skopje region	East region	Pelagonija region	Vardar region	South-west region	Polog region	North-east region
Number of municipalities	10	17	11	9	9	13	9	6
Number of settlements	188	142	217	343	215	286	184	192
Population, Census 2002	171.416	578.144	181.858	238.136	154.535	221.546	304.125	172.787
Estimate of population, 2015	173.560	619.279	177.145	231.137	153.094	219.891	319.916	176.204
Density of population, 2015	63,4	341,6	50,1	49,0	37,9	65,8	132,4	76,3
Total number of dwellings, Census 2002	59.499	188.394	72.248	93.976	61.367	84.627	78.544	59.488
Average number of persons in a household, Census 2002	3,4	3,5	3,1	3,3	3,2	3,8	4,4	3,7
Rate of activity 2015	68,4	54,4	62,5	66,3	60,7	54,9	47,1	54,0
Employment rate, 2015	56,9	40,4	51,6	52,2	45,8	36,2	33,2	30,6
Unemployment rate, 2015	16,7	25,7	17,5	21,1	25,4	33,9	29,6	43,2
Average paid gross salary per employee, 2015	24.829	38.003	23.848	29.794	25.457	28.930	30.276	24.665
Average paid net salary per employee, 2015	16.946	25.861	16.278	20.222	17.402	19.670	20.620	16.848
Number of graduated students, 2015	662	2816	701	971	568	771	1047	580
Number of active business entities, 2015	5889	26197	5692	8071	5470	7127	7554	4139
Number of newly created business	528	2660	532	893	470	757	921	400



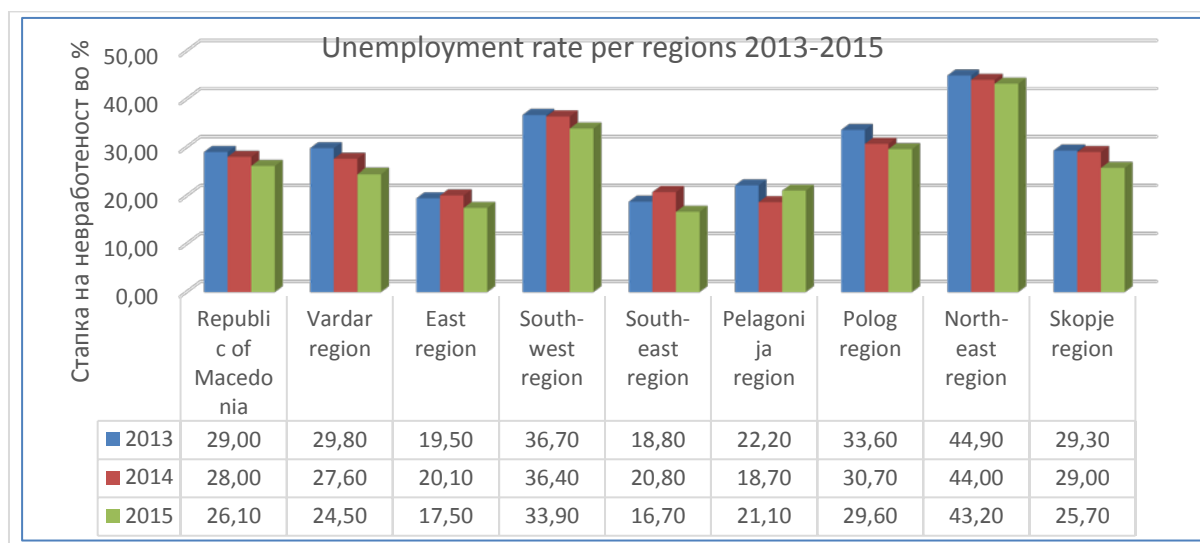
entities, 2014								
Number of closed companies, 2012	773	4332	658	1027	878	1055	855	415
GDP per capita, 2013	266.524	348.915	226.898	243.279	268.819	178.726	118.672	151.462
Number of completed dwellings, 2015	311	2840	314	438	113	500	449	332
Value of completed construction works, 2015, in 000 denars	1.421.037	14.174.250	4.176.346	4.788.052	4.158.385	5.386.551	2.555.666	4.549.361
Number of issued construction permits, 2015	282	947	376	319	280	319	473	147

Source: State Statistical Office, Regions in the Republic of Macedonia, 2016

The Table 6 above shows general indicators for the eight planning regions in the country including the number of municipalities and settlements in each region separately, and basic demographic indicators: total population according the last census conducted in the Republic Macedonia in 2002 and the estimate of the population in 2015, the population density, the total number of dwellings and the average number of residents per dwelling. South-east region has ten municipalities and 188 settlements. According to the population estimates from 2015, the South-east with 173,560 inhabitants is among the least populated areas (7th). The total number of dwellings according to the last census in 2002 is 59,499, and the average number of household members is 3.4 which is approximately similar average in other regions except for Polog. With a population density of 63.4 people per km<sup>2</sup>, the South-east region is the fifth of the planning regions after Skopje, Polog, North-east and South-west.

From the Table 6 above it can be deduced that in 2015, the highest employment rate among the regions in the country has the South-east planning region with 56.9, which is well above the national average of 42.1. At the same time, this region has the lowest unemployment rate of 16.7 which is also well below the unemployment rates in other regions, and well below the national average of 26.1.

### Unemployment rate per regions, Macedonia, 2013 - 2015



The South-east region has the lowest unemployment rate in the period from 2013 to 2015 compared to the other areas, and it has decreased from 18.8 to 16.7.

Comparative analysis of the number of graduate students in 2015 indicates the situation of education in the regions, the structure of the workforce and the available personnel. The following table shows the number of graduate students per 1000 inhabitants.

**Table 7. Number of graduate students per 1000 inhabitants, 2015**

Indicators	South-east region	Skopje region	East region	Pelagonija region	Vardar region	South-west region	Polog region	North-east region
Population, Census 2002	171.416	578.144	181.858	238.136	154.535	221.546	304.125	172.787
Estimate of population, 2015	173.560	619.279	177.145	231.137	153.094	219.891	319.916	176.204
Number of graduated students, 2015	662	2816	701	971	568	771	1047	580
Number of graduated students per 1000 inhabitants, 2015	3,8	4,5	4,0	4,2	3,7	3,5	3,3	3,3

Source: State Statistical Office, Regions in the Republic of Macedonia, 2016

According to the estimate of the population in 2015 the South-east region is seventh, while according to the number of graduate students per 1000 inhabitants, it is fourth. In the Republic of Macedonia, 8116 students graduated in 2015 or on average 3.9 graduated students per 1,000 inhabitants. There were 662 graduated students or 3.8 graduate students per 1,000 inhabitants in the Southeast region



in 2015, compared with Skopje, Pelagonija and East region with 4.5, 4.2 and 4.0 graduated students per 1000 population respectively. This indicator in the context of the lowest unemployment rate of regions, suggests that young people after completion of secondary education are employed in the agriculture, handicrafts and family businesses. For improving their specialization, they use some formats of non-formal education and additional trainings, courses and crafts. However the smaller number of graduated students concerns, because on the one hand there is a greater need for developing an economy based on knowledge and innovation, and on the other hand, the potential of the region is limited. This adversely affects the competitiveness of companies and their export potential.

According to the statistical data, the number of unemployed persons with the lowest level of education ISCED 0-2 in the South-east region has decreased from 7.110 to 4.716 in the period 2013 – 2015. It is the second lowest in the East region. In the same period, the number of unemployed persons with education level ISCED 3 – 4 in the South-east region has increased from 8.561 to 9.129, and it is the second lowest of all regions after the East region. The number of unemployed persons with a level of education ISCED 5 and more, has decreased from 2.868 to 2.285 and it is the lowest of all regions.

In the Municipality of Strumica, more than 30% of the unemployed are young people aged 15 to 29 years. One of the main priorities of the municipality is, therefore, to develop an entrepreneurial culture among young people and to promote the creation of quality jobs in the municipality through upgrading knowledge and skills of young people and initiating continuous education for their successful employment. Despite the presence of measures and activities to involve youth in the local labour market, no significant developments aimed at increasing the number of entrepreneurial oriented young people.<sup>15</sup>

The development trends in the field of youth entrepreneurship in the target region of Blagoevgrad do not differ significantly from the overall situation in the rest of the country.

The region of Blagoevgrad (6449 km<sup>2</sup>) is the third largest region in Bulgaria after Burgas and Sofia regions and comprises 5.8% of the territory of Bulgaria. The population is 343.370 people or 4,3% of the whole population of the country. That puts the region of Blagoevgrad in the sixth place by some populations in Bulgaria. The administrative centre of the region is the city of Blagoevgrad. Other principal towns in the region are Bansko, Gotse Delchev, Melnik, Petrich, Razlog, Sandanski, and Simitli. In general, the region of Blagoevgrad is divided into 14 municipalities, 96 towns and 280 settlements.

The region of Blagoevgrad is part of the South-west (Yugozapaden) planning region of Bulgaria – one of the six planning regions that cover the entire territory of the country. The South-west planning region (Yugozapaden) is the second largest (regarding territory) and the most developed (regarding the economy, GDP, etc.) region where the capital city of Bulgaria - Sofia is located. The region has the largest share of the population, the highest employment and lowest unemployment rates, and the

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<sup>15</sup> Youth strategy of the Municipality of Strumica 2015 – 2020.





highest concentration of national research infrastructure in the country. South-west contributes with 48.6% of Bulgaria's GDP and features the highest GDP per capita of €8,783 compared to the country's average of €5,242. However, there are vast intra-regional disparities between the capital city Sofia and the periphery, in particular regarding incomes and infrastructure.

As being located in a strategic position – in a border area and only 100 km from the capital city of Sofia, the District of Blagoevgrad provides sufficient conditions and well-developed infrastructure for starting-up and developing business activities. The strategic location along with the existing rich natural, climate, cultural and historical resources provide various opportunities for starting up your own business. Young people from the region could start different types of economic activities in the field of the most developed sectors in the regional economy, such as tourism, agriculture (e.g. organic farming), ICT, consulting (e.g. finance, accounting, etc.) or advertising services (e.g. small design, web-development and advertising shops), small crafts, tourism services (i.e. different type of auxiliary services in the field of tourism), etc.

Due to the abundant touristic resources and well-developed tourism potential, the hotel and restaurant industry in the region is blooming. Ecotourism in the mountains (Rila, Pirin and the cross-border Mountains), as well as SPA tourism, are being developed by the available thermal water potential and abundance of mineral springs throughout the region. Also, there are excellent conditions for the development and practising of alternative forms of tourism due to the rich cultural and historical heritage in the area.

The manufacturing and light industries are dominated by the textile industry (Gotse Delchev, Blagoevgrad), and custom-made furniture production. The agriculture has become a particularly important business niche for young people due to various financial incentives and funding mechanisms available under the EU funded Programme for Development of Rural Areas of Bulgaria 2014 – 2020. The organic production in the region is also well known and valued for its traditional growing practices and distinctive taste.

The level of ICT development and broadband infrastructure in the region is high as the development of digital and wireless services is sufficient. The utilities (energy, heating, water and sewage) and transportation are also in excellent condition and provide a favourable environment for doing business. There is still plenty of in arable land for agricultural activities, although many local communities have adopted a moratorium on the selling of municipal-owned land and properties. Office rents, however, are still quite expensive, and there are no incubator services available (or are very poorly developed). There are many organisations and companies that provide a different type of consulting services including services related to business consulting, training, financial and accounting consulting, project development and management, etc.

In general, there are favourable conditions for young people who want to start their own business however but mostly in more significant towns of the region. This imbalance is observed in all areas of Bulgaria, so it is not exclusive only for the Blagoevgrad region. Furthermore, in smaller communities,







it is challenging to find information, apply for a business or investment loan, as well as to receive expert advice and consultation.

The entrepreneurial environment in a region like Blagoevgrad depends on the economic climate of the country, cultural and social values of the population, demographic characteristics, as well as on the level of competence, knowledge, experience, courage and motivation of an individual who has embarked on the rough journey towards self-employment and business ownership.

In most cases, the primary motivation for a person to start-up business is determined by the lack of alternatives and especially job opportunities. However, the majority of young people from the region (and in general in Bulgaria) expect unrealistic high salaries to ensure their financial independence, whether they work for themselves or someone else. The reality, however, is different as the starting wages in most local companies are quite low. As a result, the majority of young people prefer to stay unemployed rather than working for a meagre salary. Furthermore, many young people who decide to set-up a business are confronted by the lack of a sound business idea, financial capital, as well as access to structured and easy to comprehend information on regulatory acts and legal conditions for establishing a business, including the available market opportunities. The reasons mentioned above explain why young people in Blagoevgrad are discouraged when starting a new business.

The overall assessment of the opportunities for youth entrepreneurship in the region of Blagoevgrad is more or less favourable due to various conditions (as stated above). However, in general, the business environment in the region is still influenced by different negative factors that affect young entrepreneurs such as the limited access to financial instruments, lack of targeted incentives, deficiencies in the educational system, etc.

### **3.6 Policies and strategic documents in the field of youth employment, youth entrepreneurship, and innovation in Bulgaria and Macedonia**

#### **3.6.1. Policies and strategic documents in the field of youth employment, youth entrepreneurship, and innovation in Bulgaria**

Youth entrepreneurship and employment are the core of many strategic documents that were drafted to coordinate and concentrate the efforts of national and regional authorities in the field of establishing an economic and social environment that is favourable and supportive for young people who are willing to set-up businesses and embark on the adventurous path of entrepreneurship.

##### *Nation Youth Strategy of Bulgaria for the period 2010 – 2020*

**The National Youth Strategy (2010-2020)** is aimed at achieving the objectives and implementing the measures for young people's development within the European Union. The Strategy is oriented towards building and implementing a unified, consistent and sustainable youth policy in Bulgaria, based on multi-sectoral approach, inter-sectoral collaboration and joint management with young people at national, regional, provincial, municipal level. The first part of the strategy presents the challenges facing the development of young people in Bulgaria. The second part offers strategic





objectives and tasks. The third and final part of the strategy is dedicated to its implementation – principles, institutional environment, resources and information and expected results.

National Youth Strategy (2010-2020) is oriented to young people aged 15 to 29 years, according to international and European standards for youth work. The strategy is formed around nine strategic objectives which aim to tackle various aspects of the development of young people such as their career options, access to information, social inclusion, crime prevention, volunteership, intercultural and international dialogue.

### *The National Youth Guarantee Implementation Plan for the period 2014 – 2020*

**The Youth Guarantee is a commitment by all Member States of the European Union** to ensure that all young people under the age of 25 years receive a good quality offer of employment, continued education, apprenticeship and traineeship within four months of becoming unemployed or leaving formal education.

**As a member of the Community, Bulgaria is also committed to the implementation of the Youth Guarantee's objectives** by following a detailed and complex plan for implementation which covers the period 2014 – 2020. The plan identifies precisely the measures to be taken to implement the Youth Guarantee. It outlines the timeframe for youth employment reforms and actions, the roles of public authorities and other organisations, and how they will be financed. The plan is updated and revised on an annual basis. **In the 2017 country report<sup>16</sup> for Bulgaria** it was highlighted by the European Commission that while labour market conditions have improved, the main challenges remain to be solved. Successive country-specific recommendations to address the high percentage of young people not in employment, education or training have resulted in a variety of measures. However, according to the European Commission, this progress has not yet translated into significant results. The rate of young people not in employment, education or training (NEET) remains well above the EU average, despite the implementation of the Youth Guarantee.

### *Innovation Strategy for Smart Specialization of Bulgaria 2014 – 2020;*

**In the strategic framework for Europe 2020**, the term “Smart Specialization” is in the centre of EU interests and represents a key element for regional development. European Union no longer considers states when talking about local development and planning. Member States have political representation but when it comes to setting the priorities Europe accents on regions. According to the latest NUTS classification applicable of 1 January 2015 which has as one of its significant purposes to divide the economic territory of the EU for the application of the Community's regional policies, **in Europe there 276 regions**. Each region has the unique characteristics and different assets which should be used to foster its competitiveness.

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<sup>16</sup> [https://ec.europa.eu/info/sites/info/files/2017-european-semester-country-report-bulgaria-bg\\_2.pdf](https://ec.europa.eu/info/sites/info/files/2017-european-semester-country-report-bulgaria-bg_2.pdf)





According to the requirement of the Community, each region has to develop its **Strategy for Smart Specialization**<sup>17</sup> which should define and support the most active and most export-oriented sectors of the regional economy.

Through the implementation of the different measures included in the Innovation Strategy for Smart, Specialisation Bulgaria outlines the main steps for overcoming of the existing socio-economic challenges related to low labour productivity, low share of high-tech production, demographic crisis, providing high quality and healthy life.

On the basis of the so-called Entrepreneurial Discovery Process<sup>18</sup> four thematic areas have been identified and specific product and technology niches, services and productions have been specified, as follows: 1) Information and communication technology; 2) Mechatronics and clean technologies; 3) Industries for healthy life and biotechnology (including food); 4) New technologies in creative and recreation industries.

The Strategy aims to answer to the new opportunities and changes in the market by focusing investments in areas that provide increased added value for the economy and its competitiveness on international markets.

**Youth entrepreneurship will be an essential factor of the Strategy's measures** by supporting different innovative start-ups in the field of ICT, green technologies, creative industries, etc.

The Strategy will be implemented through some of the leading **financial instruments that are available to Bulgaria for the funding period 2014 – 2020** such as the Operational Programme “Innovations and Competitiveness” and the Operational Programme “Science and Education for Sustainable Growth”, funds of the National Budget, etc.

#### *The Lifelong Learning Programme Strategy*

**The National Strategy for Lifelong Learning (NSLLL)**<sup>19</sup> sets out the strategic framework of the state policies in the field of education and training during the period 2014 - 2020, which aims at achieving the [European goal for smart, sustainable and inclusive growth](#).

A distinctive feature of Bulgaria's Lifelong Learning Strategy is the comprehensive approach, thus encompassing all areas of learning. The document addresses preschool education and training, general school education, vocational education and training, higher education, continuing adult training, validation of outcomes from non-formal training and informal learning. The strategy is focused on the following main priorities:

- Fostering innovations in education and training;
- Improving the quality of education and training;
- Providing equal access to lifelong learning for all;
- Bridging the gap between economy and education;

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<sup>17</sup> [http://www.mi.government.bg/files/useruploads/files/innovations/ris3\\_22\\_12\\_2014\\_en.pdf](http://www.mi.government.bg/files/useruploads/files/innovations/ris3_22_12_2014_en.pdf)

<sup>18</sup> <http://s3platform.jrc.ec.europa.eu/entrepreneurial-discovery-edp>

<sup>19</sup> <http://www.mon.bg/?h=downloadFile&fileId=5701>





- Expanding the scope and quality of preschool education and training;
- Enhancing the quality of school education and training towards crucial competencies and personal achievements;

### *National Development Programme of the Republic of Bulgaria 2020*

**The National Development Programme Bulgaria 2020 (NDP Bulgaria 2020)**<sup>20</sup> is the main integrated document that outlines the link between the priorities of the Europe 2020 Strategy and the Bulgarian national priorities. It is also the leading strategic and programming document detailing the objectives of the development policies of the country to 2020. The vision, goals and priorities of NDP BG2020 are defined by a socioeconomic analysis drawn up for this purpose as well as on the submissions received as a result of the public discussions of each stage of the drafting of the document.

**The main purpose of the NDP BG2020 is to achieve quality and balanced long-term economic growth.** NDP BG2020 will provide the framework for identification of the priorities for the allocation of public funds (national and European), as well as for mobilisation of private financing. **The priorities of the NDP Bulgaria 2020 are formulated as follows:**

1. Improving access to and enhancing the quality of education and training and the quality characteristics of the workforce.
2. Reducing poverty and promoting social inclusion.
3. Achieving of sustainable integrated regional development and use of local potential.
4. Development of the agricultural sector to ensure food security and production of products with high value added through sustainable management of natural resources.
5. Support of innovation and investment activities to increase the competitiveness of the economy.
6. Strengthening of the institutional environment for higher efficiency of the public services for citizens and businesses.
7. Energy security and increasing resource efficiency.
8. Improving transport connectivity and access to markets.

**Youth employment and entrepreneurship support measures** are concentrated mainly in the various support measures under **Priority 1: Improving access to and enhancing the quality of education and training and the quality characteristics of the workforce.** The areas of impact and the measures envisaged in the priority aim to lead to better educational results of pupils and students; to increase employment, particularly youth employment; to reduce unemployment and related levels of common and youth crime; to better quality health care and to a healthier way of life; to improve educational, training and health characteristics; to higher productivity. The main result will be to provide educated, highly skilled, adaptable and mobile workforce, meeting the needs of the labour market.

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<sup>20</sup> <http://www.strategy.bg/FileHandler.ashx?fileId=2928>



### *Regional Plan for development of the South-west Planning Region*

**The Regional Plan for the Development of the South-west Planning Region<sup>21</sup>** analyses the socio-economic and ecological state of the region and **presents strategic development objectives**. The plan provides a detailed overview of the economic background of the region which is characterised by macroeconomic stability; it has a well-developed transport and ICT infrastructure, as well as many higher education institutions and a highly qualified labour force. **The regional growth strategy for 2014-2020 aims to promote innovations as a key element of competitiveness, by focusing on high-value-added industries and high-tech products**. This will be achieved by facilitating access to funding for export-oriented SMEs and an improved regulatory framework stimulating innovation activities. The strategy also aims at improving energy efficiency and upgrading technologies in SMEs. There are also plans for improving the regional transport and energy infrastructure to use more renewable resources.

### *Regional Strategy for development of Blagoevgrad Region for the period 2014 – 2020*

**The Regional Strategy for Development of the Blagoevgrad Region<sup>22</sup>** covers the planning period 2014-2020 and represents an integrated part of the primary strategic documents of the EU and Bulgaria for development of the region by taking into account the specific characteristics and specific needs of each community that is part of it.

**It is based on a comprehensive analysis of the region** and the current state of all municipalities, their past achievements over the previous programming period, as well as on the future needs and opportunities for development. The main objectives and the strategic visions of the Regional Strategy express the aspirations of local communities to achieve an integrated and balanced development of the region in all aspects of the social, cultural, historical, economic and administrative life.

**The plan envisages activities that are centred around the following five main priorities:**

1. **Developing a competitive and modern economy** based on knowledge, modern technologies and available resources;
2. **Achieving overall improvement of the quality of life** in the region;
3. **Development of tourism as a strategic sector** for the area, using the available natural, cultural, historical and other resources;
4. **Development of international and European synergies** as a factor to achieve integrated and inclusive growth, transfer of good practices and improvement of administrative and economic interaction on a regional scale;
5. **Fostering communication between businesses, civil society and public administration** at all levels to facilitate the achievement of the abovementioned objectives.

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<sup>21</sup> <http://www.mrrb.government.bg/static/media/ups/articles/attachments/68e023250f89abb0dca4cf9d289feac9.doc>

<sup>22</sup> [http://www.bl.government.bg/images/stories/documenti/Strategies/Blagoevgrad\\_v4\\_073113.pdf](http://www.bl.government.bg/images/stories/documenti/Strategies/Blagoevgrad_v4_073113.pdf)



### 3.6.2. Policies and strategic documents in the field of youth employment, youth entrepreneurship, and innovation in Macedonia

In the last few years, increasing attention is devoted to the self-employment of youth and entrepreneurship development through the development of policies for the promotion of entrepreneurial environment.

Institutional framework at national level involves Department for Entrepreneurship and Competitiveness in the Ministry of Economy, National Entrepreneurship and Competitiveness Council (NECC) and the Agency for Promotion of Entrepreneurship in the Republic of Macedonia (APERM).

At more general level, several reforms were implemented in the country to support entrepreneurship and develop the sector of SMEs, such as simplifying and reducing the taxes, fast and simple registration of a company, reducing costs and documents for business operation (regulatory guillotine) and facilitating access to financing for investments.

The main guidelines, with a particular emphasis on support for young entrepreneurs, are set out in the following policies and programmes.

#### *Youth Strategy of the Republic of Macedonia 2016-2025*

The vision in the **Youth Strategy of the Republic of Macedonia 2016-2025** is as follows: “The young people (15-29) are independent, autonomous, active, equitable, progressive and informed participants in all areas of society and to fully develop their potential as responsible citizens enjoy fundamental rights and freedoms. Young people have equal opportunities regardless of differences and substantially involved in the decision-making while developing their potential and actively contribute to the overall development and welfare of the Republic of Macedonia”. There are 4 priorities in the strategy: (1) Providing better living standards and equal opportunities for quality life; (2) Creating conditions for respect and protection of fundamental rights and freedoms, and systematic integration and interaction of different categories of youth; (3) Creating opportunities for youth participation in monitoring and implementing the policies and decisions that affect them; and (4) Equal access to quality education and other forms of personal and professional development.

There are 9 key areas necessary for youth in the strategy: (a) youth participation; (b) youth information; (c) local youth work; (d) education; (e) employment and support before employment; (f) culture; (g) sport; (h) health; and (i) quality of life.

The key challenges identified in the Key area “Employment and support before employment” affecting the level of youth unemployment are a general economic situation in the country that primarily results in lack of adequate supply of jobs regarding volume and quality. It is often emphasised by employers that young people do not possess skills that are demanded in the labour market. Part of the young people believes that there is a need to find long-term and systemic interventions that will help overcome youth unemployment. It is necessary to make efforts to change the significant resignation and demotivation among young people in the process of (self) employment and to increase support for youth entrepreneurship.

Four objectives are defined to address those challenges:



- O1: Creating opportunities available for all young people to gain the competencies (knowledge, attitudes, and skills) that are required in the labour market.
- O2: Promotion of long-term and cross-sectoral approach in policies that support employment of young people.
- O3: Young people are proactive and creative partners in the process of overcoming unemployment.
- O4: Providing systematic and coordinated support for the development of the youth entrepreneurship.

### *National Employment Strategy 2016-2020*

The analysis conducted by the **National Employment Strategy 2016-2020** states that employment rate of young people (15-24) in 2010 was 15.4%, and the target for 2015 was set at 17%. However, only 15.2% was reached in 2014.

The main challenges for young people are low employment rate, difficult transition from education to the labour market. Still, a significant portion of the young people is outside of either education system or employment.

The main objective of the National Employment Strategy 2016-2020 is “To increase the employment, quality of jobs and productivity, with a special focus on the vulnerable groups of the population”.

The primary objective will be fulfilled through achievement of the following Specific Objectives (SOs):

- SO1. To increase the effectiveness and efficiency of the employment policy, with particular support for vulnerable groups of the population (incl. young people).
- SO2. To increase the capacity of the private sector for creating new jobs.
- SO3. To produce knowledge and skills in the education system according to the needs of the employers.

### *Innovation Strategy of the Republic Macedonia 2012-2020*

**Innovation Strategy of the Republic Macedonia 2012-2020** proposes overcoming three key obstacles to the development of enterprises, namely, the capacity for innovation, human capital development and learning of entrepreneurship. Consequently, the policy options which are essential to improve job opportunities for young people are based on the pillars of the innovation strategy and are focused on the diversion of available incentive systems to economic sectors with greater flexibility for youth employment and encouraging entrepreneurship among young people.

### *Strategy for entrepreneurial learning of the Republic of Macedonia 2014 –2020*

**Strategy for entrepreneurial learning of the Republic of Macedonia 2014 – 2020** aims at increasing the confidence for entrepreneurial ventures of all citizens and enabling them to have a full and effective role in the future development of the economy and the community. It states that the primary objective of entrepreneurship education is not enough to give all citizens to open their own businesses, but rather to provide young people the ability to think positively, look for opportunities to realize their ideas, have confidence to achieve their goals and use their talents to build a better society (both from an economic and social point of view).





### *Strategy for development of crafts 2012-2020*

**Strategy for development of crafts 2012-2020** by the Craft Chamber of the Republic of Macedonia aims to boost employment, structured education of existing and potential providers of crafts, and at providing new opportunities primarily for young people.

### *Local Youth Strategies*

Thirteen (13) municipalities have adopted **Local Youth Strategies** to improve the socio-economic situation of young people: Skopje, Prilep, Tetovo, Shtip, Ilinden, Kisela Voda, Sveti Nikole, Kavadarci, Gevgelija, Radovis, Debar, Negotino, Veles, and Bitola. It must be stressed that only half of the strategies include youth unemployment among its priorities, where only three municipalities address youth entrepreneurship, proposing two measures: promotion and subsidies for a young start-up<sup>23</sup>.

### *Youth strategy of the Municipality of Strumica 2015 – 2020*

**The municipality of Strumica** has developed its **Youth strategy 2015 – 2020**. The vision is “Strumica is a municipality in which youth are present”. The concept will be achieved through 4 perspectives:

- (1) Satisfied citizens;
- (2) Providing services;
- (3) Capacity development and
- (4) Budget management.

### *Programme for development of South-east region 2015 – 2019*

In the **Programme for development of South-east region 2015 – 2019** there are measures foreseen that promote youth entrepreneurship and self-employment:

- SO1. Promoting economic growth in the region / Priority 1.1. Institutional support for the business sector and strengthening the capacities of SMEs / Measures 1.1.2. Construction of a technology park and establishing business incubators for young entrepreneurs and 1.1.6. Encouraging entrepreneurship among youth and women.
- SO2. Sustainable development of tourism and culture / Priority 2.3. Development and networking of human resources / Measure 2.3.2. Increasing motivation of young people for work in the tourism sector.
- SO3. Social and economic security in the region / Priority 3.4. Promoting the sport, creating competitive and establishing a system of competition among the youth / Measure 3.4.1. Improving conditions for youth sports.

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<sup>23</sup> Survey of needs and challenges of young entrepreneurs in Macedonia, Young Entrepreneurs Support (YES) network, Foundation Euro Center, June 2014.





## 3.7 Entrepreneurship education in the target cross-border area

### 3.7.1. Entrepreneurship Education in Macedonia<sup>24</sup>

#### 3.7.1.1. *Entrepreneurship in the Curriculum*

Today all students in both primary and secondary schools are involved in entrepreneurship education. Previously, only those that attended special economic schools were included.

In 2013 six regular courses in 9th grade for physics, chemistry, biology, informatics, art and mathematics were revised to include topics in entrepreneurship and two days of training for 300 primary school teachers were provided.

In 2014, with support from the European Training Foundation in 2014, the Government adopted National Strategy for Entrepreneurial Learning 2014-2020 together with an action plan that lays out the redesign of five curricula for courses. The Strategy aims to nurture an entrepreneurial mindset among youth which can help them find a job, take the initiative in their life and start a business if they wish to.

Each year of the five-year innovation and entrepreneurship course has a particular aim. For example, in the first year, students are asked to design an event that showcases the economic opportunities they have discovered in Macedonia and beyond. In the second year of secondary school, the students develop a business project that connects with global economic opportunities that they have discovered, while in the final year the students are required to apply all of their prior learning to developing a company.

The new courses have been implemented since September 2015. New textbooks were prepared, while training for 1,500 to 2,000 teachers from primary and secondary schools, related to the new programmes, started in June 2015 and ended in October 2015.

The team that worked on the redesign of curricula also developed two guides: one for teachers and professors on how to teach entrepreneurship and another for school administrators and educational authorities on how to create an entrepreneurial school.

More than 2,000 teachers from all primary and secondary schools in the country will undergo 2 to 5 days of training on topics related to innovation and entrepreneurship in 2016 and 2017.

Initially, the initiative encountered numerous challenges related to insufficient financial allocation, which meant schools often had to apply for additional monetary resources. This together with lack of appropriate textbooks and training materials, resulted in difficulties and delays in the beginning. Also, the teacher training was initially not appropriately defined regarding content and duration by

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<sup>24</sup> Source: <http://www.gemconsortium.org/country-profile/84>







relevant governmental institutions. However, with reviews held every two years, the problems were detected early on, and potential defects could be fixed.

To enable teachers and professors of entrepreneurship in schools and universities to share experiences and best practices, the National Centre for Development of Innovation and Entrepreneurial Learning in 2011 established the National Entrepreneurship Educator Network (NEEN). The state now aims to strengthen NEEN by developing online tools and resources to help teachers and students and facilitating international networking to enable teachers and students to communicate with peers from other countries and share resources, good practices and other materials.

#### *3.7.1.2. Impact*

In the second evaluation (2012), 70% of the students, teachers and professors were in favour of the programme. Moreover, the initial governmental support was significantly lower at the beginning, due to the state's uncertainty of the initiative's success. At present, the effort is wholly supported by the Government, which has expanded its funding allocation.

Community stakeholders have also reacted positively to the initiative. Since 2014 the Ministry of Education and Science has been developing a database of entrepreneurs that would be willing to be guest speakers or to host study visits. During 2016, the Ministry of Local Self-Government supported the process of development of innovative regional strategies based on smart specialisation in all eight Macedonian planning regions. A significant number of activities are planned towards strengthening entrepreneurial learning at the local (municipality) and regional level, and this should give an additional boost for enhancing local ecosystems in Macedonia.

It's still too early to ascertain what effect if any, entrepreneurship education at schools will have on the country's overall rate and quality of entrepreneurs. Although it could take decades before a clear impact is shown, Macedonia is boldly attempting to ratchet up support for entrepreneurs.

Integral to its success has been the Macedonian government, which together with NGOs, university bodies and international and national donors, helped drive the programme.

#### **3.7.2. Entrepreneurship Education in Bulgaria**

Based on the conducted desk research and interviews with experts in the field of business support and entrepreneurship education, it could be summarized that the current educational environment in Bulgaria and in particular in the region of Blagoevgrad is rather favourable and provides high-quality theoretical knowledge and basic orientation to post-graduation alternatives in terms of carrier and business start-up opportunities. However, because most businesses in the area are not interested in cooperating with educational institutions, at present, the practical aspect and direction of the education are still underdeveloped, or it is entirely missing.





Entrepreneurship education for young people in the region is organised and provided in secondary schools, universities and externally by the business support and other non-governmental organisations (e.g. youth, social, cultural, educational, etc.).

Regarding secondary education system, entrepreneurship training is still insufficient, and there are not many out of school training and activities that are available in the field of entrepreneurship. There are 52 secondary schools in the region of Blagoevgrad where more than 850 teachers and educational staff train more than 20.000 students each year. Entrepreneurship classes in secondary schools are insufficient in comparison to other subjects (e.g. one hour per week or only 52 school hours per year) which results in lowering the quality of the provided education and skipping of valuable content. To compensate for this deficiency, such classes in many secondary schools, are further supported by many out-of-class activities, such as the establishment of model companies, participation at entrepreneurship competitions and initiatives, organising of many practical games, simulations of real-life businesses, cooperation with business support organisations and other NGOs, etc. Each school tries to enhance the entrepreneurial spirit of young people by organising different activities such as participation at entrepreneurship and business contexts, working with local companies, partnering with national entrepreneurship initiatives (e.g. Junior Achievement's "Manager for a day", Innovation camps, projects), etc.

Higher education in the region is provided by two leading universities – American University in Bulgaria and the the Southwest University of Neofit Rilski – Blagoevgrad. Both universities provide education in the field of entrepreneurship and students would receive a rather good quality theoretical knowledge and basic orientation to post-graduation alternatives regarding carrier and business start-up opportunities.

The American University in Bulgaria (AUBG) offers a high-quality education in majors such as "Business administration" that provides the foundation for students who want to work for small and medium-sized enterprises, multinational corporations, start their own business, pursue professional qualifications, or go onto the graduate study. Students have the opportunity to specialise in accounting, finance, marketing, or management. The Economic majors provide both the theoretical foundation and the practical empirical tools necessary to function as an economist in today's complex economic world. These theories and tools are analysed both within the institutional structure of developed market economies and in their specific applications to developing and non-market economies.

Also, AUBG supports and encourages students to develop and utilise their knowledge across areas of study, and the Self-Designed Major (SDM) is designed to allow this by fostering a broader understanding of academic knowledge and methodologies. This major offers students an opportunity for a unique, intensive educational and research experience through a self-designed program.

The Southwest University "Neofit Rilski" also provides high-quality education as it has been granted the highest 9.26 grade (out of 100 by the National Evaluation and Accreditation Agency. The university offers training and education in some of the most famous economic specialities such as





Accounting and Auditing; Finance; Economics in public sphere; Marketing; International Economic Relations, etc. Additional Master's programmes are available in various professional fields, including economics and entrepreneurship. In addition to their regular education activities and curricula, both universities organise various entrepreneurship and start-up contests, events and activities that aim to enhance further and foster the entrepreneurial spirit and mindset of young people.

The non-governmental and non-profit organisations that work in the field of youth, business support and economic development organise many activities, events and cooperative endeavours that provide many opportunities for young people to further enhance their skills and knowledge, network and develop in the field of entrepreneurship and business. Regarding informal education, to improve the employability and post-graduate qualification of young people numerous training were organised with the support of the EU through the Operational Programme "Human resources". However, their efficiency remained quite controversial. There are also many VET training institutions which provide very formal and low-quality training. There are a definite trend and favourable environment for practical training (blended training), networking, etc.

In general, it is evident that the educational systems in the region suffer by the lack of motivation, interest and willingness of young people to participate in training and other activities related to improving certain skills or gaining knowledge in a certain topic. This trend is even more visible in smaller communities and regions. Most of the high-quality and interesting trainings for entrepreneurs and young people are conducted in big cities such as Sofia, Plovdiv (outside of the region). Therefore, the focus should be shifted trainings that are organised outside of big cities to improve the regional competitiveness and to boost the level of awareness and motivation of young people to pursue business start-up and development. This deficiency is further influenced by the lack of access to one-stop shop services and present-day information (written in an appealing language for young people that will enable them to comprehend and apply this information easily) on starting-up and developing a business in the region.

### **3.8 Support mechanisms and available funding for youth entrepreneurship in the cross-border area**

#### **3.8.1. Support mechanisms and available financing for youth entrepreneurship in Bulgaria**

There are many sources of money available in the world, ranging from loans to grants and reaching to more complicated and advance funding instruments such as venture capital funds and crowdfunding endeavours. According to data from the *Annual Report of the Global Entrepreneurship Monitor for Bulgaria (quoted above)*, access to finance is the second most important obstacle to entrepreneurship due to the following reasons:

- The low financial culture of early-stage entrepreneurs;
- Lack of adequate funds;
- Lack of competent fund managers and proficient investors;
- Conservatism and risk-aversion of more traditional fund providers such as banks,





- Lack of a critical mass of angel investors.

The characteristics mentioned above are typical for a poorly developed entrepreneurial environment which is also the case for the region of Blagoevgrad.

As a result, the most common and preferred source of financing among young people when considering self-employment of business start-up is the personal (from friend and relatives) or bank loans. Personal loans from friends, family and close relatives are prevalent and remain the most efficient source of funding in case a person needs a start-up capital to establish a small business. This tendency is observed mostly in the field of services. Bank loans are still very inaccessible for young people due to their restrictive requirements and high-interest rates. The provisions of most bank loans are related to permanent job occupation, clean credit dossier, good company results, etc.

Private investments and alternative funding sources (e.g. business angels, venture capitalists, etc.) are very unpopular in the region of Blagoevgrad. Their mechanism and main benefits are thought only in schools and universities. Crowdfunding which is very popular method for fundraising for different project and activities abroad (e.g. in Belgium, France, UK, USA, etc.) is not familiar to most of the young people of the region, although it gains a lot of popularity in bigger cities, such as Sofia, Plovdiv, Burgas, etc.

The financial support from the state institutions for young people is missing or provided for irrelevant activities and target groups. What many young people require are grants and low-interest loans to start their own business. Smaller subsidies could be provided to small-scale business ideas of young people coming from smaller and isolated communities. Another useful measure that could be initiated by the state could be related to tax exemptions and tax stimulus to young entrepreneurs and business owners.

Regarding education and raising of awareness, funding mechanisms and opportunities (e.g. EU grants, private investors, bank loans, etc.) should be promoted from early ages to explain their mechanism and main priorities to young people. Regarding structure and priorities of support, the funding rules should be facilitated and allow for providing specific youth-targeted programmes that foster exchange mobility (even inside the country itself), traineeships, mentoring, etc.

At present, the most popular and reliable source of finance for youth activities and entrepreneurship remain the funding originating for the EU. Here are the most popular funding instruments and grant schemes that finance small business and various youth activities:

#### *Operational Programme "Innovation and Competitiveness"*

[Operational Programme "Innovation and Competitiveness" 2014-2020 \(OPIC\)](#) is the leading program document at national level outlining the support for Bulgarian SMEs from the European structural and investment funds for the period 2014-2020.

OPIC is focused on addressing the needs, overcoming the challenges and seizing the opportunities for development of the Bulgarian economy. The measures included in the program aim to contribute to the establishment of sustainable, long-term competitive advantages of Bulgarian enterprises and accelerate the transition to a knowledge-based economy. The support is focused on innovation, entrepreneurship, the capacity growth of small and medium enterprises (SMEs), energy and resource efficiency of the businesses.



The total budget of OPIC 2014-2020 is EUR 1.27 billion. The funding from the European Regional Development Fund (ERDF) exceeds EUR 1,079 billion, and the national co-financing amounts to over EUR 191 mln. (15% of the budget).

The programme will strive to achieve its objectives through various interventions grouped into four main priority axes as follows:

- Priority Axis 1: Technological development and innovations;
- Priority Axis 2: Entrepreneurship and Capacity for SMEs growth;
- Priority Axis 3: Energy and resource efficiency;
- Priority Axis 4: Removing bottlenecks in the security of gas supplies

The aim of all actions envisaged under the various priority axes are to provide a joint support for creating sustainable and long-lasting competitive advantages for Bulgarian enterprises and accelerating the transition to a knowledge-based economy, while improving the country's performance under the indicators financial market development, technological readiness, market size, business sophistication and innovation, as well as to improve security of gas supplies to enterprises. Young people with innovative ideas and developed businesses can participate in different projects under PA 1, PA2 and PA3 of the Programme.

#### *Operational Programme "Human Resources Development"*

[Bulgaria's Human Resources Development \(HRD\) operational programme \(OP\)](#) has two overall goals: boosting employment and reducing social exclusion and reducing poverty levels. The total budget of the Programme is over EUR 1 billion, including funding from the Youth Employment Initiative.

The funding is provided in two main directions:

- 1) Employment – which supports projects targeting better access to jobs and helping long-term unemployed and young people, particularly those not in employment, education or training up to 29 years of age.
- 2) Social inclusion – which targets groups such as the young and older members of society, those with disabilities, and minorities such as Roma. Social entrepreneurship and access to vocational training will be promoted, as will better access to health and social care services.

#### *Rural Regions Development Programme 2014 - 2020*

The Bulgarian Rural Development Programme (RDP) is the most significant [financial instrument](#) that supports projects and investments in the field of agriculture. It boasts a budget of € 2.9 billion for the period 2014-2020. Under the first objective of improved competitiveness and balanced development of the

country's agri-food and forestry sectors, approximately 3 500 agriculture holdings and about 120 companies active in the forestry sector are expected to receive investment support. More than 4 000 small farmers will receive help to develop their farms, and 1 630 young farmers will receive start-up aid to launch their businesses. The agriculture has become a particularly important business niche for young people due to various financial incentives and funding mechanisms available under the EU funded Programme for Development of Rural Areas of Bulgaria 2014 – 2020. The programme also supports organic production and traditional agricultural produce growing practices.





### *Erasmus +*

[Erasmus+](#) is the EU's programme to support education, training, youth and sport in Europe. Its budget of €14.7 billion will provide opportunities for over 4 million Europeans to study, train, gain experience, and volunteer abroad. The programme is one of the most popular and most efficient funding instruments that provides a range of opportunities for people of all ages, helping them develop and share knowledge and experience at institutions and organisations in different countries. The programme aims to reduce unemployment, especially among young people by promoting adult learning, especially for new skills and skills required by the labour market; encouraging young people to take part in European democracy; supporting innovation, cooperation and reform; reducing early school leaving; promoting cooperation and mobility with the EU's partner countries. **Erasmus +** in Bulgaria is administered and coordinated by the [Human Resource Development Centre](#) which is the National Agency for the Programme.

### *Erasmus for young entrepreneurs*

[Erasmus for Young Entrepreneurs](#) is a cross-border exchange program which gives new or aspiring entrepreneurs the chance to learn from experienced entrepreneurs running small businesses in other Participating Countries. It aims at helping new entrepreneurs to acquire relevant skills for managing a small or medium-sized enterprise by spending time in an enterprise in another EU country. It contributes to improving their know-how and fosters cross-border transfers of knowledge and experience between entrepreneurs.

The programme is opened to both new and experienced entrepreneurs, as the exchange of experience takes place during a stay with an experienced entrepreneur, which helps the new entrepreneur acquire the skills needed to run a small firm. The host benefits from fresh perspectives on his/her business and gets the opportunities to cooperate with foreign partners or learn about new markets.

### *Territorial and cross-border cooperation programmes*

**Youth entrepreneurship and youth cooperation initiatives** are supported under all territorial and cross-border cooperation instruments that Bulgaria currently implements. For the region of Blagoevgrad the following programmes and initiatives are accessible:

- [Interreg-IPA Cross-border Cooperation Bulgaria-Macedonia Programme](#)
- [Interreg V-A Greece - Bulgaria 2014-2020](#)

### **3.8.2. Support mechanisms and available funding for youth entrepreneurship in Macedonia**

Financing of start-ups is important because finances are the base for the proper functioning of every business. Without financing, a business cannot function, i.e. cannot secure operational functioning and cannot plan growth. Despite the fact that they have good ideas, as a rule, good entrepreneurs, in particular, young ones, always face a shortage of financing. One of the most important things is to







prepare well financial forecasts/ scenarios to secure survival in the difficult phase of starting-up the business.

The most commonly used sources of financing for start-ups are:

- ☐ Personal savings – Those are finances which are secured by the entrepreneur himself/herself.
- ☐ Borrowing from the family members and friends – Those finances are usually interest-free.
- ☐ Organisations which support the development of small businesses – Those are institutions which are founded with an objective to promote entrepreneurship development.
- ☐ Bank loans – Those are usually short-term loans which help to improve financing of the business. Start-ups have difficult access to these funds as legal entities (due to collaterals). As an alternative, the entrepreneur can utilise the possibility of obtaining funds as a physical person.
- ☐ Credit cards of the entrepreneur and his/her family members – This is a more expensive alternative to the bank loans; Funds are available up to the limitations posted on the credit card.
- ☐ Venture Capital – This includes formal and informal types of financing of small, fast growing, but risky firms which are expected in future to increase several times the value of the invested capital.
- ☐ Pooling resources with partners – This is a possibility to pool financing resource and start a business jointly together with relatives, friends, etc., in general, those are known people to the entrepreneur.
- ☐ Business Angels – Those are wealthy individuals who invest their own money, time and expertise, directly in companies which are not quoted on the stock exchange, and with which are not in a family relationship, in expectation to have a financial return.
- ☐ Saving houses – They offer very similar finances like the bank loans. Examples in Macedonia are: Savings house Moznosti ([www.moznosti.com.mk](http://www.moznosti.com.mk)) and Savings house FULM ([www.fulm.com.mk/](http://www.fulm.com.mk/)), both from Skopje
- ☐ Leasing – This involves purchasing/ renting of equipment for which rent is paid to the leasing company on a longer term. The company is not an owner of the equipment until the moment it repays it back the full amount including interest to the leasing company. The company has the option to purchase the equipment.

There are various sources of financing that are available to the entrepreneurs in the Republic of Macedonia.

#### *Fund for Innovation and Technological Development (FITD)*

**Fund for Innovation and Technological Development (FITD)** has the mission to encourage and support innovation activities in micro, small and medium-sized enterprises (MSMEs) in order to achieve more dynamic technological development based on knowledge transfer, development research and on innovations that contribute to job creation, and to economic growth and development, while simultaneously improving the business environment for the development of





competitive capabilities of companies. Financial resources are provided from the loan obtained from the World Bank for 8 Million EUR for three years.

FITD publishes Calls for Proposals for different instruments, where MSMEs apply for financing.

Instruments of the FITD are:

- Grants for start-ups, spin-offs and innovations.
- Co-financing of grants and conditioned loans for commercialisation of innovations.
- Co-financing of grants for technology transfer.
- Technical assistance through business – technological accelerators.

The instruments which are suitable for start-ups are titled “Co-financed grants for newly established enterprises “Start-ups” and “Spin-offs”.

The instrument supports projects that are in the phase of proof-of-concept, up to the close-to market phase. MSMEs from all business sectors are eligible to apply for funds under this instrument. The eligibility criteria that have to be fulfilled by the applicants are available on the website of the FITD (<http://www.fitr.mk/portfolio-item/co-financing-grants-for-start-up-spin-off-companies-and-innovations/?lang=en>).

The instrument aims at encouraging the innovation level in newly-established enterprises by providing the necessary support for R&D activities. The grant is expected to promote a culture of risk-taking and innovation, to provide support for the enterprises that aim to develop new or improved products, processes, and services, as well as to encourage the commercialisation of research results obtained in higher education institutions, i.e. scientific-research institutions.

Under this instrument, the FITD provides financing of up to 85% of the total project budget, in a maximum amount of 30.000 EUR. Projects under this instrument have a 12-month duration with the possibility of extension for up to 6 months.

Criteria for evaluation of project proposals are:

- Level of innovativeness
- Project quality
- The capacity of the project team
- Market potential
- Impact.

Following successful commercialisation, the revenue (not only the profits) derived from the sales of the product/service and any subsequent products/services based on the technology developed within the project financed by the FITD, will become the basis for the royalty payments towards the FITD.

#### *South Central Ventures (ENIF)*

[South Central Ventures \(ENIF\)](#) is a 40 Million EUR Fund, dedicated to investments in start-ups, tech-SMEs in the Western Balkans. The Fund helps the most ambitious start-ups to build the next big things. The Fund is partnering with the most ambitious, dedicated, hard-working and brave teams that dare to build great companies and disturb the status quo. The Fund operates offices in Zagreb, Belgrade and Skopje.



### *Innovation Financing Vehicle (IFV)*

Innovation Financing Vehicle (IFV) is a specialised fund designed to support innovation in SMEs in the country through lending and equity financing. It is funded by USAID and Crimson Capital Corporation and managed by Crimson Development Foundation.

The actual funding is on a commercial basis. Eligible beneficiaries are companies registered in Macedonia that will offer sustainable, innovative product or service for which there is a specific market demand. The innovation should have development potential and has to foster sustainable development and creation of new jobs. Each potential client should have financially and commercially viable product or service that will apparently address the market needs on a competitive basis. It should also present a credible cash flow projection, and thus a clear strategy for repayment of the debt, through profitability or liquidity or any other way of closing the deficit within 12 to 24 months. Preference is given to innovative businesses that create new jobs.

As a priority, the Fund is financing innovative business projects (but not limited to) in the ICT, energy efficiency, environmental protection, agriculture, food processing, manufacturing, logistics, etc..

The duration of the projects is from few months up to two years. Funding amounts range from 5,000 to 100,000 EUR.

Contact and additional information:

Mr Lovre Ristevski, Crimson Development Foundation / IFV

Tel: +389 2 3231 561/ E-mail: [lovre.ristevski@crimsoncapital.org](mailto:lovre.ristevski@crimsoncapital.org) .

### *A network of Business Angels in Macedonia*

The Network of Business Angels connects the entrepreneurs who want to start their own business with investors/investments and mentors. Even in the case when entrepreneurs have excellent business plans, banks are requesting collateral which is several times higher than the value of the newly proposed business. A network of business angels consists of business leaders who can provide financing, know-how, as well as social capital to the entrepreneurs with innovative ideas.

### *CEED Macedonia Business Angels Club*

[CEED Business Angels Club \(CEED BA Club\)](#) was formed as a sub-club from members of CEED Business and Learning Club Gold, in November 2013 and is one of the first clubs of this kind in Macedonia. Since January 2016, CEED Business Angels Club is officially a member of European Business Angel Network (EBAN).

Currently, 16 entrepreneurs are Club members who are willing to invest in business ideas or existing businesses, if they identify the potential for growth or innovation.

The first business ideas were presented to the club members in April 2014.

After three years of existence, CEED Business Angels Club made the first investment in December 2014, the second one in May 2015, and the third one in June 2016. At the moment four potential ideas are being reviewed.

### *Euro-Macedonian Knowledge Innovation Center (EMKICE)*

[EMKICE](#) has the mission to improve and promote Macedonian business and innovation culture, especially entrepreneurs, innovators and business angels.





### *Macedonian Business Angels Network (MBAN)*

[Macedonian Business Angels Network \(MBAN\)](#) is the first official business angels investment network in Macedonia and member of European Business Angels Network (EBAN).

### *Employment Service Agency (ESA)*

[Self-employment programme of the ESA](#) is targeting unemployed active job-seekers and helps them to turn their business ideas into reality.

The programme is providing to the successful applicants a grant in the amount of approx. 4000 EUR, coupled with counselling support and entrepreneurial training.

More information about this programme can be found on the programme website ([http://rabotaimoznosti.mk/samovrabotuvanje/?page\\_id=1394&lang=en](http://rabotaimoznosti.mk/samovrabotuvanje/?page_id=1394&lang=en)) or in the nearest employment centre.

The Programme is implemented by the Ministry of Labour and Social Policy (MLSP) and the ESA, in cooperation with the United Nations Development Programme (UNDP).

### *EU funding*

Entrepreneurs in Macedonia have access to different EU funded programmes subject to eligibility criteria:

- [COSME](#)
- [HORIZON 2020](#)
- [ERASMUS+](#)
- [CIP ECO-INNOVATION](#)
- [INTELLIGENT ENERGY EUROPE](#)
- [LIFE+](#)
- [EUROPE FOR CITIZENS](#)
- [EUROPEAN REGIONAL DEVELOPMENT FUND](#)
- [EUROPEAN SOCIAL FUND](#)
- [EU PROGRAMME FOR EMPLOYMENT AND SOCIAL INNOVATION](#)
- [EUROPEAN AGRICULTURAL FUND FOR RURAL DEVELOPMENT](#)
- [EUROSTARS](#)
- [NER 300](#)
- [URBACT](#)
- [COST ACTIONS](#)
- [EIB LOANS](#)
- [KICs](#)
- [CREATIVE EUROPE](#)
- [CONNECTING EUROPE FACILITY](#)
- [EUROPE AID](#)
- [INSTRUMENT OF PRE-ACCESSION ASSISTANCE](#)
- [TEN-T](#)
- [INTERREG](#)



- [ENPI](#)

### 3.9 Existing organisations and successful initiatives/ projects in the field of youth entrepreneurship in the cross-border area

#### 3.9.1. Successful initiatives and projects in Bulgaria

##### WEBIT

**Webit** stands for a global community and a series of events, the largest of which welcomes over 15 000 attendees from 110 countries. The Webit Global Community consists of over 100 000 policy makers, innovators, entrepreneurs, investors, scientists and experts fascinated by technology and fostering the digital transformation in the business and the society. Webit Foundation is committed to boosting the entrepreneurial ecosystem in EMEA and Asia and improving the state of innovation for a better future. Annually, the Foundation grants over \$1 million to startups from all around the world through our Founders Games and providing awards of over €200,000 for the winning startup. Webit Festival Europe is the leading event for digital economy and technology in Europe with a special focus on the Central and Eastern Europe and the untapped potential of the region. The event gathers 5100+ people from over 90 countries and is organised annually in Sofia, Bulgaria.

##### START-IT-SMART

**Start It Smart** is an entrepreneurship organisation founded in 2009 that was created with the goal to spread and develop the entrepreneurship mindset in Bulgaria while supporting young people in starting and developing their own business. Start It Smart is the founder of the first pre-accelerator educational program in Bulgaria – Start It Smart - Pre-Accelerator and of many other projects with which we support and inspire entrepreneurs – workshops, events, consulting services, pitching competitions, trainings, mentorships, etc.

##### ELEVEN

**Eleven** is an accelerator and venture capital fund for early-stage investments. It provides mentorship, support through its partners, and the critical first round of financing. With €12 million of funding provided by the European Investment Fund (EIF) through the JEREMIE Program Eleven is one of the most prominent early-stage investors in Central and East Europe. Eleven is a very successful initiative that provides a fast-growing ecosystem of entrepreneurs who come together to change the world. Eleven team has access to 150+ mentors and partners bring practical, global experience, counsel and connections to the 50+ companies that accelerate each year. Eleven develops startup teams and ideas into winning businesses – making startup escape velocity (the inspiration behind our name) possible, i.e. the speed needed to break free of local restraints and become truly global. Eleven welcomes close to 50 startups into our accelerator program annually, providing hands-on support and mentorship, collaborative office space, and critical seed funding. The venture capital fund potent ideas by providing up to €200,000 in incremental rounds starting initially with €25-50,000. Eleven is focused on innovative ideas, providing up to €100,000 for proof of concept starting with a 3-month



acceleration program under one roof. The fund is willing to invest €100,000 more usually as part of a follow-on seed round for an aggregate of €200,000 funding by Eleven.

### LAUNCHUB

**LAUNCHub** is a seed fund supporting the most promising entrepreneurs and digital startups in Southeastern Europe. Since 2012, LAUNCHub has invested and committed €7.5 million in 60 startups from 10 countries in the SEE region, including Bulgaria, Romania, Macedonia, Croatia, Greece, Slovenia, Ukraine, Austria and Switzerland. Launchhub has welcomed over 200 founders in our portfolio family and for less than three years and managed to attract over €10.6 million of additional funding for its companies, seeing through a couple of next rounds, including two Series A and a few joint rounds with participation from angels and other seed investors. The LAUNCHub team works with various founders to assist in many ways, other than the investments granted. The initiative acts more like a team member and an engaged partner by offering startup teams access to a network, consisting of experts, tech vendors, successful entrepreneurs and investors. Launchhub provides joint resolution and basis to elaborate together business and product development strategies. On a strategic level, LAUNCHub is partnering with Seedcamp and Mozilla WebFWD and operates under the Entrepreneurship Acceleration and Seed financial instrument of the JEREMIE initiative of the EIF and EC. Each application run is aimed at companies targeting seed financing as investments vary from up to €200,000. Together with co-investors, a company can participate in seed rounds of up to €400,000 Euro. The leading target group of Launchhub are companies and startup teams with a completed product and with some initial traction. Also, Launchhub strives to work with cohesive and committed teams, showing a good understanding of the markets and consumers they are addressing. Each team is provided with the opportunity to communicate their concept and business model in a clear and sound way. For being a successful team you should be creative and passionate, good listeners and responsive to feedback on their way to achieving traction and growth. The LAUNCHub funding opportunities are open also to teams having already participated in accelerator programmes or raised angel money. Intros and recommendations from other startup founders, accelerators, business angels and industry peers are more than welcome to support each application for seed and micro-seed investments with LAUNCHub.

### SOFIA TECH PARK

**"Sofia Tech Park" JSC** is a state-owned company which owns, develops and manages one of the most advanced technological parks in Bulgaria – Sofia Tech Park. "Sofia Tech Park" is the first science and technology park in Bulgaria designed and created to act as a platform for the exchange of knowledge and ideas between academia, business, government and society.

"Sofia Tech Park" provides a working scientific infrastructure for over BGN 20 million in support of the innovative Bulgarian businesses. The park offers 40 000 square meters of new and renovated building space to accommodate applied research laboratories, general incubator, creative lecture /training/ discussion forum, space for a demonstration of new technology, office space and car parking.



### STARTUP SHOW

**Startup Show** is an entertaining and educational show for anyone who considers starting their own business in Bulgaria. The initiative promotes a series of videos focused on how to develop and manage a business in Bulgaria. So far, many examples, books, and educational literature have shown how business is done mostly in the USA. The main aim of the show is to present business examples from Bulgaria, to motivate Bulgarian entrepreneurs and provide them with valuable tips on how to start a business in Bulgaria. The startup is the first and most active organisation in Bulgaria that promotes entrepreneurship. Established in 2007, the StartUP Foundation organised hundreds of events across Bulgaria and helped many young people develop their business ideas.

### FOUNDER INSTITUTE

**The Founder Institute** is the world's premier idea-stage accelerator and start-up launch program. Through a challenging and rigorous curriculum, it provides early-stage and aspiring entrepreneurs with the structure, training, mentor support, and global network needed to start an enduring company. Also, the Founder Institute is the only program of its kind that accepts founders with day jobs and shares equity with all participants.

Since its launch in 2015, the program has helped establish 12 promising technology companies in Bulgaria, including Yatrus Analytics (a Big Data company, adopted at New Media Accelerator in Hamburg), Trevor AI (a productivity application that uses an artificial Intelligent, and is chosen to present Bulgaria at the FounderX conference in Silicon Valley this fall) as well as many others.

### THE STARTUP CONFERENCE

It is one of the most significant annual events for entrepreneurship in the region of Blagoevgrad, Bulgaria. The event has been held for the sixth consecutive year in the American University in Bulgaria. The conference gathers investors, entrepreneurs and students, who were given the opportunity to communicate and exchange inspirational ideas and to start their own business. The main objective of the forum is to present achievements related to business and entrepreneurship. The lecturers are highly trained professionals who help and assist interested students and guests by showing already implemented business ideas and sharing their secrets of success.

### RINKER CENTER

Rinker Center is an Entrepreneurship and Training Center at the BCause Foundation. Founded in 2014 with the financial support of CAF America Foundation. The mission of Rinker Center is to support and develop the spirit of entrepreneurship in Bulgaria. The programs are aimed at creating opportunities for sustainable employment, enhancing competitiveness, adding value and innovation to improve the quality of life in Bulgaria with a focus on rural areas. The Center works to educate and disseminate the spirit of entrepreneurship among children and adults through its core programs. It also supports the upgrading training and qualification of Bulgarian teachers, stimulating the use of the latest technologies, interactive teaching methods and understanding of students with special needs - disabilities, learning difficulties, ethnic minorities. The Center also supports the development of active young people through specific trainings.





### BULGARIAN ENTREPRENEURSHIP CENTER

**Silicon Valley in Blagoevgrad!** On April 26th, 2017 Blagoevgrad became a centre of the IT industry and entrepreneurship. On an official visit to the city, leading figures from Silicon Valley California came to share their experience. The guests worked for people like Bill Gates (Microsoft), Steve Jobs (Apple) and Mark Zuckerberg (Facebook) and the event included lectures, public discussions, questions and answers on topics of investment, entrepreneurship, startups and education. Guests from the U.S. were: Norman Winarsky, Michael Marvin, Jamie Williams, Larry Biehl, Dafina Toncheva, Vassil Terziev.

### BUSINESS WEEK

**Business Week 2017 Vol.1** took place on campus from 27th to 31st of March to ignite a strive for success and knowledge among AUBG students of all majors. The ones who joined AUBG Business Club during those exciting days had the opportunity to explore business, to contemplate on their career path, and to learn more about themselves!

Petar Dyaksov, an experienced specialist in e-commerce and online marketing involved in projects like Venera Cosmetics, JCI Bulgaria, and Tendrik (currently), came on campus to engage AUBGers into the interactive discussion on launching your own business. “Building great team”, “online vs offline”, “local vs international”, “goal setting”, were just a few of the topics that our discussion brought and provided valuable insights for everyone connected to the business world.

### 3.9.2. Existing organisations in Bulgaria

#### Junior Achievement Bulgaria

**The mission** of Junior Achievement Bulgaria is to educate and inspire young people to value free enterprise, business and economics to improve their quality of life.

**JA Bulgaria** offers advanced programs and courses, developing knowledge and skills related to leadership, economy, teamwork, business skills, financial literacy, career guidance, innovation and technology, presentation skills, development of entrepreneurial spirit. The organisation works with young people aged from 6 to 25 years. Teaching methods rely on interactivity, learning by doing, mentoring and involvement of practitioners of different professions in the educational process. Most popular events and competitions that are organised on a regular basis include: “Manager for a day”, “Student company”, “Rising stars”, “Smart start”, “Virtual enterprise (JA Titan)”, “Innovation camp” and many more.

#### ALTERNATIVI INTERNATIONAL

Alternativi International is an organisation that gathers together young people and provides them with best knowledge and technics to make their potential shine, never mind through their great partners or everything organised by them. The organisation offers young people the chance to make a difference through the European Voluntary Service. EVS gives young people the opportunity to express their commitment through full-time voluntary work in a foreign country within or outside the EU. The volunteers and team members of the organisation use their experience and knowledge in





organising different community activities from intercultural sharing to raising awareness of some sombre topics.

#### ACTIVE BULGARIAN SOCIETY

Active Bulgarian Society (ABS) is a youth network based in Blagoevgrad that was created using imagination to improve the potential of young people and surrounding environment with fresh and positive ideas.

**ABS** focuses on networking and determination for future development by applying an innovative approach to develop youngsters through deep involvement in the activities of the organisation. The organisation is very active in the field of the Erasmus + programme and volunteer initiatives. **ABS** cooperates with Bulgarian and foreign youth organisations to exchange experience in the field of education, culture, youth issues in the context of euro integration process, promote dialogue between young people from EU member states and candidate countries.

#### ASSOCIATION SAVREMIE

Association "SAVREMIE" is a non-profit organisation, established in 2004 by young people of the region of Blagoevgrad. One of the main objectives of the organisation is to provide support for the social integration and personal realisation of young people from the region; enhancing the access to education. In this regards the Association has been very active in the past several years by implementing a various project funded initiatives aimed at promotion and development of organic agriculture and support of tourism development of the region. The association was a Lead partner of an International Youth Exchange project financed by the EU Programme "Youth in Action" implemented in 2011 and a project partner within the same Programme in 2012. In both international Youth Exchanges, the other project partners were Macedonian and German NGOs. Both exchanges also had tourism in their primary objectives as being related to the development of the tourism potential along the route of the Iron Curtain Trail.





### BUSINESS INCUBATOR GOTSE DELCHEV

Business Incubator - Gotse Delchev, Entrepreneurship Promotion Centre was established in 1999 as an initiative of UNDP & the municipality of Gotse Delchev. The Incubator works towards encouraging local economic & human resources development. Its main objective is to support start-ups & SMEs within the Gotse Delchev region through providing them high-quality business services: information, consultancy, trainings, & support for micro-financing. BI-GD implemented a large number of projects and measures which improved the skills / staff qualification & competence of SMEs, addressed modernization deficits of SMEs, improved the quality of services provided to business start-ups & SMEs, improved the connection SMEs-education & deliver vocational trainings for new qualification or the improvement of existing ones due to its accreditation of the NA for VET and the Nation Employment Agency to provide vocational trainings & key competences e.g: economics, marketing & management, entrepreneurship. The organisation is very active in the field of providing consulting and mentoring to young people in the area of business and career development.

### ASSOCIATION „WITH AN IDEA FOR THE FUTURE - SPORT, EDUCATION, CULTURE“

"With an idea for the future - sport, education, culture" is a youth non-profit organisation for public benefit which was established in 2006 in the town of Sandanski. The association is focused on raising local competencies and skills of young people in the field of sport, education, culture. It also promotes cooperation with Bulgarian and foreign organisations to exchange good practices in the field of education, social and professional realisation of young people. The organisation's objectives are focused on providing support for activities related to building a better environment for young people.

### **3.9.3. Successful initiatives and projects in Macedonia**

#### FOUNDATION FOR SME DEVELOPMENT – STRUMICA

##### **Project “Network for creative entrepreneurship.”**

Foundation for SME development – Strumica implements the project “Network for creative entrepreneurship” in partnership with the Business Incubator – Centre for entrepreneurship support Gotse Delchev in the frame of INTERREG – IPA CBC Programme Bulgaria – Macedonia.

#### SEAVUS GROUP

##### SEAVUS EDUCATION & DEVELOPMENT CENTER (SEDC)

SEDC is a private company established in September 2010 under the umbrella of the Seavus Group. SEDC Offers post academy specialisation programme which includes lectures and speeds mentoring:

- Vision and ideas, team development
- Business model generation
- Research and customer development, Branding and marketing, Product and user experience design, Competitive Benchmarking of the features
- Sales and Growth hacking
- Finances and Raising Capital



- Developer Problems and Coding
- Basics of Crafting a compelling pitch and company
- Graduation – Watch what you wish for

Total curricula of 100 hours of lectures and speed mentoring sessions where the mentors with the expertise on the subject answer questions and the teams present their idea, progress and thoughts from the “teacher” session.

### **SEDC BUSINESS SIMULATOR**

SEDC Business Simulator is a unique model for advanced practical professional training of students in a special training programme through their direct placement of concrete position - role in the simulated business process under the supervision of the IT company.

### **ASSOCIATION FOR DEVELOPMENT OF NEW OPTIONS (ARNO)**

[Coolinari](#) 2.0 project is a follow-up of the project “Professional youth cuisine – new technologies for social business” designed to reflect the highest social and entrepreneurial values. As part of this initiative, which is the first one of its kind in Macedonia, it is foreseen that ARNO, as an initiator and implementer of the project idea, in collaboration with the Secondary School for catering "Lazar Tanev" organize cooking lessons with top chefs from Macedonia which are then offered in the market at market prices.

[“Philanthropy for green ideas”](#) is an annual competition which supports the development of small, local and sustainable business ideas in Albania, Kosovo, Macedonia, Montenegro and Serbia. The term "green ideas" refers to ideas that contribute to the environment, using resources from the local community and contributing to sustainable development (integration of regional, economic, social and environmental needs and priorities of communities).

### **INOVATIVNOST.MK**

Inovativnost.mk is a web portal which has its separate section that provides information and news with regards to start-ups in Macedonia (“Start-up scene”).

### **CEED MACEDONIA**

#### **CEED HUB SKOPJE ACCELERATOR AND CO-WORKING SPACE**

CEED Hub Skopje accelerator and co-working space, is a place which provides access to innovative and inspiring work environment for entrepreneurs and companies at an early stage, freelancers and individuals who want to start their own business.

CEED Hub Skopje offers desktop - desk, internet access and a meeting room, access to information, access to knowledge, access to potential partners, customers and markets - through B2B and networking events, access to finance – enables presentation to the Club of business angels CEED Macedonia and supports professionals for innovation and creative thinking – provides advice from consultants for innovation and business management.



### I-LAB.MK

i-Lab.mk is an innovation centre within the Knowledge Center, established in 2015 under the auspices of the Central European Initiative (CEI) and KEP Austria 2014.

One of the services offered is Start-up catalyst which assists start-ups, spin-off, SMEs and other organisations in the commercialisation of their ideas and strengthens their businesses through:

- Guidance, support and advice;
- Access to finance; and
- Providing other necessary resources.

### **3.9.4. Existing organisations in Macedonia**

#### **CENTER FOR DEVELOPMENT OF THE SOUTH-EAST PLANNING REGION**

Center for development of the South-East planning region is the owner of the In the Programme for development of South-east region 2015 – 2019 where measures that promote youth entrepreneurship and self-employment are foreseen as well as of the Regional innovation strategy 2016 – 2020.

#### **BUSINESS CENTER FOR SUPPORT AND CONSULTING SERVICES FOR SMES WITHIN THE CENTER FOR DEVELOPMENT OF THE SOUTH-EAST PLANNING REGION**

The regional Business Centre was established in 2014 within the project "Establishment of Business Center for support and consultative services for SMEs in the South-east planning region" to increase competitiveness in the South-east region by supporting SMEs and entrepreneurship.

**The Business Center for support and consulting services for SMEs in the South-East region** within the Center for development of the South-east planning region aims to help and give support to SMEs for their rapid and dynamic development. By identifying current needs, advocacy, informing and networking, the Business Centre contributes towards strengthening the capacities of the SMEs in the region which creates a climate for the development of sustainable and profitable businesses. The scope of work of the Business Centre for support and consulting services for SMEs in the South-east planning region consists of:

- Conducting trainings for capacity building of micro, small and medium-size companies
- Organization of advisory, informational and promotional events for the private sector  
Informing the companies in the region for available open calls and funding opportunities
- Preparation of analysis
- Facilitating partnerships
- Support for participation in fairs and events

Functions:

- Communication with all stakeholders and support them in the preparation of project applications;
- Submission of information and active calls of interest to stakeholders;
- Provision of advisory services to the private sector ;
- Maintenance of advisory and promotional events specialised for the private sector;





- Development of a central database that will contain information on the private sector, institutions and other stakeholders of the South-east region.

**Target groups of the project:**

- Municipalities in the South-east planning region;
- Potential foreign and domestic investors;
- SMEs;
- Traders / economic operators in the region;
- Regional Chambers (Regional Craftsmen's Chamber and Regional Chambers of Commerce);
- Local civil society organisations and foundations.

The Business Center implements innovative projects for the benefit of the stakeholders in the South-east region.

**FOUNDATION FOR SME DEVELOPMENT – STRUMICA****YES FOUNDATION (ПСМ ФОНДАЦИЈА)**

Foundation “Youth Entrepreneurial Service” (in Macedonian language Фондација „Претприемачки Сервис за Млади (ПСМ)“) with the primary component business incubator to support micro, small and medium enterprises (MSMEs) in the field of Information and Communication Technologies (ICT) through the process of business incubation which allows access to services designed to accelerate their growth and development.

Members of the incubator benefit from the following services:

- Subsidised rates for business office space
- The right to use the meeting room, computer lab, rooms for presentations and training
- Advice on everyday operations,
- Trainings for strengthening the capacities of doing business,
- Mentoring by domestic and international top experts, entrepreneurs and consultants,
- Promotion,
- Mediation/ facilitation of contacts with institutions that provide funding
- Connecting with customers,
- Organizing events for networking and internationalisation.

**YES NETWORK**

Youth Entrepreneurial Support (YES) Network (in the Macedonian language „Мрежа за поддршка на млади претприемачи“) aims at strengthening the capacity of civil society organisations (CSOs) in their networking, to create youth entrepreneurship development programmes.

**ASSOCIATION FOR DEVELOPMENT OF NEW OPTIONS (ARNO)**

Association for Development of New Options (ARNO) is an organisation established with the unique mission of development and implementation of social innovation and promotion of new options and contemporary technological approaches for social change. At the moment it functions as a hybrid





organisation (Civil Society Organization with economic activities). Once there is a legal framework for Social Entrepreneurship in Macedonia, the plan is to be officially registered as a Social Enterprise.

#### **SEAVUS GROUP**

##### **SEAVUS INCUBATOR**

Seavus Incubator is a multi-functional workspace committed to supporting entrepreneurs, artists and media. We mentor ideas and provide infrastructure and resources for the startups of the future.

- Dot.up technology – Incubation program that supports startups in the area of IoT, gaming, software and technology development and support.
- Dot.up creative – support of the creative industries and individuals working in areas such as graphic design, industrial design, 2D&3D animation.
- Dot.up media – designed to ensure support in the efforts to encourage and simulate investigative journalism, and free and independent press. It will actively encourage and support debate and encompass

##### **NEW MAN'S BUSINESS ACCELERATOR**

New Man's Business Accelerator provides support to:

- Young and hardworking talents to build career superpowers and become active and independent owners of their future;
- Inspiring experts and mentors willing to maximise the potential of their mentees and to grow exceptional individuals;
- Dedicated and passionate entrepreneurs to flourish and build products that can change industry dynamics;
- Successful local companies bold enough to tackle global markets and inspire others to follow.

##### **SEEU TECHPARK**

SEEU TechPark is a technology park located at South East European University (SEEU) campus in Tetovo, Macedonia. It was opened in May 2013 by the Board of SEEU to create conditions to stimulate the creation of new start-up companies, creating a synergy between the companies and encourage the growth of existing SMEs which in the long term provides new job opportunities.

##### **EURO MACEDONIAN KNOWLEDGE INNOVATION CENTER (EMKICE)**

The Euro Macedonian Knowledge Innovation Center (EMKICE) is a not-for-profit organisation with a goal to support and accelerate the process in which industry engages in the economic development and innovation, using best practice, knowledge sharing and education for (re)placement of new products and services on the EU market.

EMKICE has three primary objectives:

1. To encourage and support Innovation and commercialisation of innovations (inventions), the development of new products and services, through the entrepreneurial approach and innovative technology (by legal or natural person and gender equality protecting their IPR);





2. To support access to finance process, for innovation, applied research, technological development (I + R + T + D) from available EU funds and business angels investors;
3. To support national, regional and transnational cooperation and knowledge sharing. Learning new skills for creative entrepreneurship, leading innovation and change, especially among youth and young people.
1. It also hosts [MACEDONIAN BUSINESS ANGELS NETWORK \(MBAN\)](#) which is the first official Business Angel Investment Network in Macedonia and member of European Business Angels Network (EBAN).







### 3.10 SWOT Analysis

**Table 8. SWOT analysis – Youth entrepreneurship in Bulgaria**

STRENGTHS	WEAKNESSES
<ol style="list-style-type: none"><li>1. Exclusive access to natural resources (mineral springs, clean air).</li><li>2. Favourable geographic location – mountains and sea nearby; proximity to Macedonia, Greece, Turkey.</li><li>3. Well-developed transport infrastructure;</li><li>4. Economically alive region;</li><li>5. Access to foreign markets.</li><li>6. Excellent broadband and IT infrastructure.</li><li>7. Presence of two high-rated universities in the region of Blagoevgrad;</li><li>8. Well-developed auxiliary services (e.g. financial, legal and accounting services);</li><li>9. Existing and well – experienced business support organisations with strong international relations, positive image, database, opportunities for development;</li><li>10. Good theoretical knowledge received in both the secondary and higher education systems.</li></ol>	<ol style="list-style-type: none"><li>1. Low rating and bad reputation of the Bulgarian educational system;</li><li>2. Decrease in the number of educated young people (higher education);</li><li>3. The insufficiently developed system of business angels as a financing source;</li><li>4. Young people hardly ever participate in the decision-making process (e.g. local municipal councils, authorities, etc.);</li><li>5. Undeveloped entrepreneurial culture amongst young people;</li><li>6. Limited access to consultancy services and information;</li><li>7. Limited access to financing for young entrepreneurs and self-employed;</li><li>8. Young people are not prepared to take risks and show lack of self-confidence;</li><li>9. General mistrust in institutions.</li></ol>
OPPORTUNITIES	THREATS
<ol style="list-style-type: none"><li>1. A trend for eco-friendly technologies and innovations; senior entrepreneurs with experience.</li><li>2. Excellent conditions for developing green projects and support services utilising various RE sources;</li><li>3. Organic production potential;</li><li>4. Diverse and favourable geographic location – suitable for tourism;</li><li>5. Social media fosters youth initiatives and</li></ol>	<ol style="list-style-type: none"><li>1. Depopulation;</li><li>2. Migration (to bigger cities) and emigration (abroad);</li><li>3. Young people consider employment as ‘pointless’ and ‘a waste of time’ due to low – costs of labour.</li><li>4. Increased share of young people that engage in illegal activities.</li><li>5. Nearby labour markets (e.g. in Greece) provide better opportunities and</li></ol>



<p>networking;</p> <ol style="list-style-type: none"><li>6. Excellent opportunities for development of social enterprises for young people as an alternative to unemployment;</li><li>7. Excellent conditions for growth of small businesses in the field of tourism and supporting industries.</li><li>8. Available financial resources under Operational Programmes of Bulgaria;</li><li>9. Excellent opportunities for mobility, volunteers, experience exchange, etc. in other EU countries through the Erasmus+ programme.</li></ol>	<p>higher salaries;</p> <ol style="list-style-type: none"><li>6. Age structure in small towns and rural areas is irregular.</li><li>7. The decrease in attractive opportunities for economic initiatives and professional realisation.</li><li>8. Educational system fails to reform and acknowledge the needs of young people.</li></ol>
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**Table 9. SWOT analysis – Youth entrepreneurship in Macedonia**

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Free and fast procedure for opening a new business</li> <li>• Increased government commitment to promote entrepreneurship and entrepreneurial culture (Campaign "Encourage yourself")</li> <li>• Heightened general perception of the benefits of self-employment and entrepreneurship</li> <li>• Increased institutional support for the development of enterprise</li> <li>• Business and Entrepreneurship and Entrepreneurship and innovations introduced as a subject in the secondary education</li> <li>• Competitions in business planning</li> <li>• Business Support Organisations (BSOs)</li> <li>• Events that contribute to the promotion of entrepreneurship involving some stakeholders</li> <li>• GEM – Global Entrepreneurship Monitor report</li> <li>• Voucher counselling for potential entrepreneurs</li> <li>• Innovation Fund</li> <li>• 10% Flat tax rate</li> <li>• Credit lines available through the Macedonian Bank for Development Promotion</li> </ul>	<ul style="list-style-type: none"> <li>• There is still a significant gap between the education and business sector</li> <li>• Lack of business ethics and entrepreneurial culture</li> <li>• Inefficient judicial system</li> <li>• Poor access to finance</li> <li>• High-interest rates</li> <li>• The low amount of support through government programmes to businesses</li> <li>• Extensive documentation to apply to business support programmes</li> <li>• Frequent changes in regulations</li> <li>• Rigorous penalties</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>• Start of building an entrepreneurial infrastructure</li> <li>• Introduction to internships</li> <li>• Intensification of entrepreneurship projects</li> <li>• The offer of free services offered by BSOs</li> <li>• Use of funds from programs to support</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of entrepreneurial spirit and culture</li> <li>• Strong political influence</li> <li>• Grey Economy</li> <li>• A general apathy among youth about the situation in the country</li> <li>• The brain drain of young people to</li> </ul>



businesses	labour market abroad <ul style="list-style-type: none"><li>• Distrust in the system</li><li>• Corruption</li><li>• Still slow administration</li></ul>
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*Source: Survey of needs and challenges of young entrepreneurs in Macedonia, Young Entrepreneurs Support (YES) network, Foundation Euro Center, June 2014.*



### 3.11 Recommendations from the desk research

#### *General recommendations*

1. **Young people** could come up with their small innovative ideas in the field of **renewable energy and energy efficiency**. The eco-friendly technologies trend has become more and more interesting in recent years, especially for young people. Moreover, the climate in the cross-border region of Macedonia and Bulgaria is extremely favourable due to the high number of sunny days, which is a main prerequisite for longevity and efficiency of the systems. Also, there is a considerable number of green energy producers with experience in this area - they could be quite helpful for new entrepreneurs.
2. **Tourism** is another area where young people can focus their entrepreneurial potential. The current information and internet-based services (e.g. Booking.com, Airbnb, etc.) could provide excellent opportunities for developing small businesses in the field of tourism and auxiliary industries. Possible ideas for young entrepreneurs of the cross-border region of Bulgaria and Macedonia include organizing trips in the mountain, rural areas, etc., and offering them on Facebook. Thus, any potential clients could easily know about your business, without even living in the region.
3. **Social media** is one of the best ways for starting up a business because it is cheap, fast, accessible, and user-friendly. They could also benefit from the avalanche effect of social media – people share news, opportunities very fast and beyond boundaries. Social media could be used for starting up any business because it requires no or meager initial capital! It could be used for keeping young ones informed about any available consultancy services and financing opportunities. For example, entrepreneurs could quickly get in touch with potential investors, distribution channels, etc., via Facebook.
4. **Provoking young people by making them part of the decision making the process at local level.** The participation of young people in the real choice – making process and the visible results of their actions and involvement could improve their motivation to become more active and involved in shaping the future of their communities.
5. **Recommendations for coping with the problems of the educational system, bad entrepreneurial culture amongst young people, and the decrease in the number of educated young people:**
  - Transforming the role of the teacher in the classroom – teachers should become facilitators who encourage kids to find answers and solutions to questions and problems they face by themselves;
  - Teachers should have more freedom to decide about the educational resources they use in the classroom;
  - Involving successful entrepreneurs in the process of education and actual realisation of the relation education – business through mentorship and sharing experience of business people, participation in various educational formats, which enable students to talk with professionals freely;



- Active involvement of parents in the process of learning as business professionals or public sectors experts;
- Practically orientated education, where ideas are tested through projects and activities;
- Encourage working in teams to create permanent working habits which are extremely important for further professional realisation;
- Defining and creating inter-discipline relations – entrepreneurship offers a variety of possibilities – a lot of ties could be made with every discipline in school. In that way, entrepreneurial education could boost achieving better results in other subjects, and students would be more enthusiastic about learning;
- Using more interactive and unconventional learning approaches, going “out of the box”, promoting active collaborative work between different schools, planning competitions and other formats which provide young people with the opportunity to express themselves and make new friendships;
- Not only bringing business in schools but also bringing the school in business by educational visits, short-term and long-term internships.
- Entrepreneurial programmes could become a more significant part of the educational process by introducing the following formats:
  1. Compulsory training;
  2. Practical lessons;
  3. Extracurricular activities;
  4. Vocational training.
  5. Participation in projects and other out-of-school activities.

### *Education and training*

- Activities that educate entrepreneurial mindset and skillset can be introduced as early as elementary school level (in Macedonia they are already added);
- Entrepreneurial role models need to enter high schools, where students need to undertake a large number of hands-on projects and initiatives;
- The education must be more market-oriented, and those in charge of educational policies and educational management and regulation understand the market needs, have a distinct map of skills deficiencies – both for knowledge-intensive industries and low tech. Specific measures might include strengthening the STEM (science, technology, engineering, math) disciplines and dual education, for example;
- Provision of training and complementary assessment of high-school graduates and university students in soft skills;
- Enable and promote collaboration between public, private and non-profit sectors to introduce new educational tools, methods and hands-on experiences.





### *Mentorship and business support*

- Introduce specific support programmes for high-growth companies as these are also high-impact companies and have the potential to generate the highest economic value-added in their local environment;
- Generate learning opportunities for active entrepreneurs and allow them to learn best practices and engage in opportunities to exchange experience with foreign entrepreneurs;
- Provide mentorship and support.

### *Finance*

- Stimulate market-based financial instruments and avoid over-reliance on grants;
- Better collaboration with professional business organisations on topics essential for youth entrepreneurship, including funding;
- Facilitate access to finance for young people.





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## 4. Results of the research process in Bulgaria and Macedonia

The present chapter presents the results of both the **quantitative survey** on needs and constraints related to youth entrepreneurship as well as the summary of results that were collected through the **qualitative interviews** conducted with representatives of educational, business support and youth organisations and stakeholders of the target cross-border region in Macedonia and Bulgaria. For the quantitative survey, there are graphic charts of results, accompanied by comments, highlighting interesting data on attitudes and opinions of the participants in the study. For the interviews, results are provided as a summary that follows the questions included in the interview template that was used by project partners in the research process. The overall summary and conclusions of research results are presented in **the following chapter**. The research tools – online questionnaires and interview guidelines are provided as annexes to the present report.

### 4.1. Quantitative online survey

**The online survey of young people aged 15-29 years from the cross-border area consisted of District of Blagoevgrad in Bulgaria and South-east region in Macedonia** was implemented in the period April - May 2017 by the appointed external experts at the Lead Partner Association Tourist Union - Strumica (Contracting Authority in Macedonia) and the Project Partner Association BICC – Sandanski (Contracting Authority in Bulgaria). The external experts relied on the contact database and established cooperation of the Contracting Authorities with the target group and various stakeholders. As a result, a total of **45 respondents** participated in the online survey **in Bulgaria and 67 respondents in Macedonia**, or in total **112 respondents from the cross-border area**. In the text that follows is provided with a summary of the results based on the structure of the online questionnaire and the questions that were asked. The results are presented either in % or as some respondents, and each question is accompanied by a summary. The survey platform that was utilised in the survey process was Survey Monkey™.

**The introductory part** of the online survey aimed to gather some general information on the profile of survey respondents. Based on the answers, a general profile of the respondents from the two regions can be made:

a) The general pattern of the respondents from the District of Blagoevgrad in Bulgaria:

- 60% of the participants have age 15 - 29, while 40% of the respondents fall in the age group older than 29 years;
- 69% of the participants in the survey are women;
- According to the place of residence, most of the respondents are either from the town of Sandanski (45%) or the administrative centre of the District of Blagoevgrad – the town of Blagoevgrad (40%). There were also respondents from the towns of Petrich, Gotse Delchev and Razlog;



- Approximately 78% of the respondents are either currently studying at a university or are engaged in some postgraduate studies;
- 56% of the respondents are employed in a company, while 22% were either students in secondary schools or universities. Some 11 % indicated that they are currently either owning or managing a business.

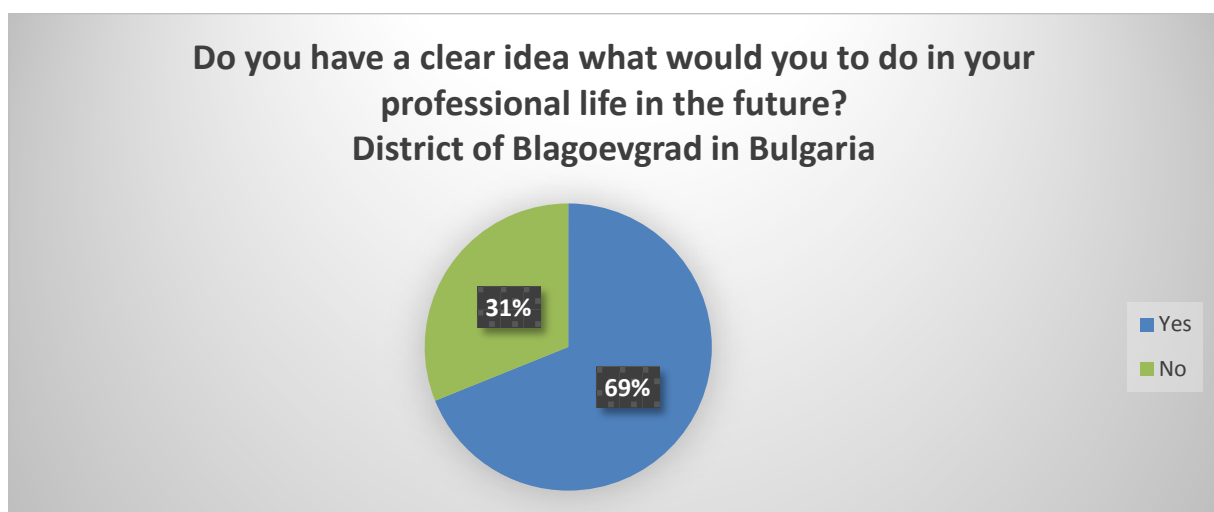
b) The general profile of the respondents from the South-east region in Macedonia

- 35% of the participants have age 25 - 29, and 22% are aged 15 - 19 years, or in total 93% of the respondents fit into the target group 15 – 29 years;
- 78% of the participants in the survey are women;
- According to the place of residence, most of the respondents are from the micro-region of Strumica (Strumica, Vasilevo, Bosilovo and Novo Selo) or in total 56 out of 67 (84%), while from Gevgelija there are seven respondents (10%), and two are from Radovis;
- 55,4% of the respondents are either with completed faculty or have higher education;
- 45% of the respondents are employed in a company, while 31% are secondary school students. Some 9% indicated that they are currently either owning or managing a business.

High degree of similarity can be observed in the general profile of the respondents from the two regions. The more significant difference is found in the age profile of the respondents: 60% of the participants in the survey from Bulgaria fit in the main target group of the project (15 – 29 years), while that percentage for Macedonia is high 93%.

**THE FIRST MAIN PART** of the questionnaire was aimed at analysing the attitudes and opinions of respondents to entrepreneurship and self-employment in general, as well as their primary motivations and thoughts when considering self-employment and starting up a new business. There were a total of **8 (eight) multiple choice questions** that were asked of participants in this section of the survey. A general summary of their responses is provided below.

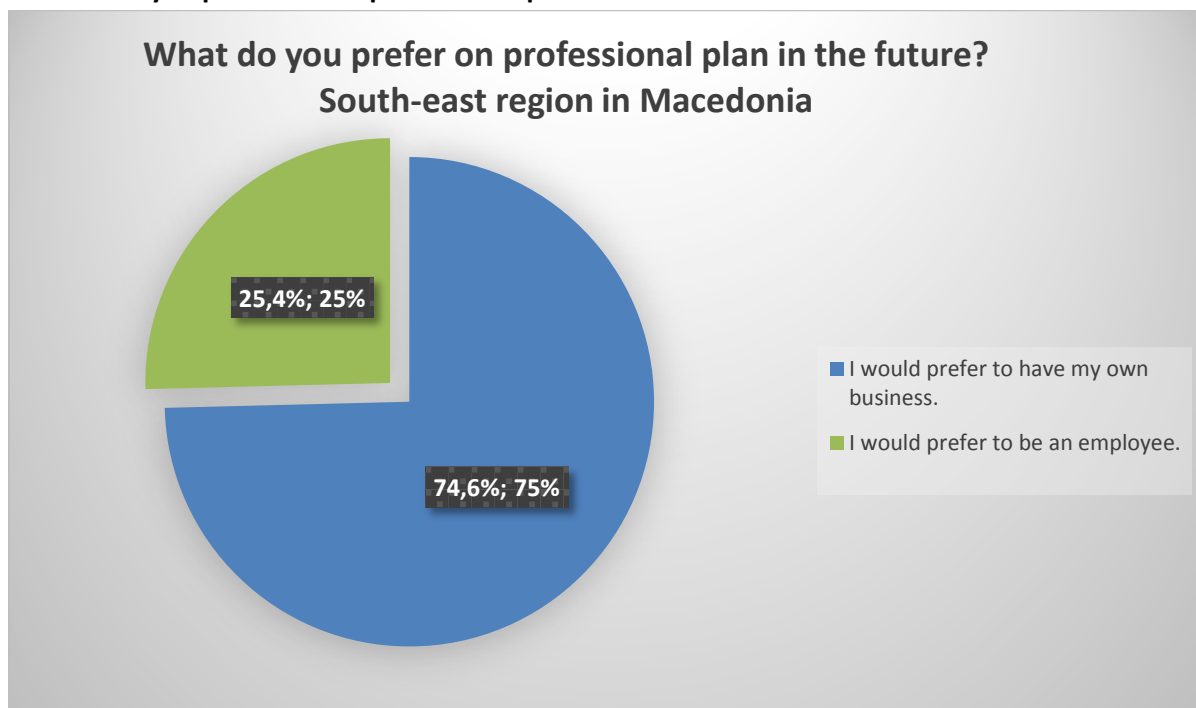
**2.1 Do you have a bright idea what would you to do in your professional life in the future?**





The **majority of respondents from the target cross-border area (69% in Bulgaria and 63.5% in Macedonia)** expressed their confidence in having a clear impression and plans of their professional intentions shortly. This question is directly linked to the following question which reveals an interesting fact that the majority of respondents have clear plans and idea to become either self-employed or start their own business. This is confirmed by the next set of questions.

## 2. What do you prefer on the professional plan in the future?

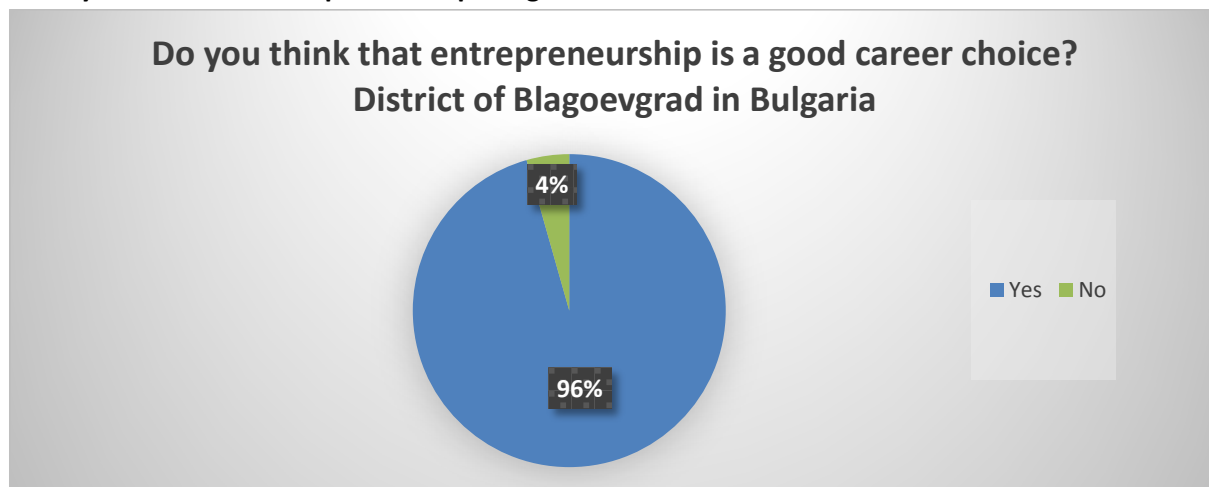


Almost 3/4 of all respondents in the South-east region in Macedonia and 65% in the District of Blagoevgrad in Bulgaria stated that they would prefer to have their own business. From the other side, only 25% in the South-east region and 22% in the region of Blagoevgrad declared that they would prefer to work for somebody else. An interesting trend has been observed as 13% of all respondents from Bulgaria answered that being a freelancer or self-employed will be their preferred occupation in the future. This tendency is even more noticeable in bigger cities and urbanised areas. This trend is rather logical as many young people with an education background in the field of ICT or some major engineering field would tend to work as freelancers either from home or a co-working space.





### 3. Do you think that entrepreneurship is a good career choice?



**Incoherence with the previous set of questions only 4% (2 respondents) in Bulgaria and 8% (5 respondents) in Macedonia have answered negatively to this question.** This result outlines a very positive trend of respondents towards entrepreneurship which however was not confirmed during the process of the qualitative interviews with local stakeholders.

### 4. What motivates you to start your own business?

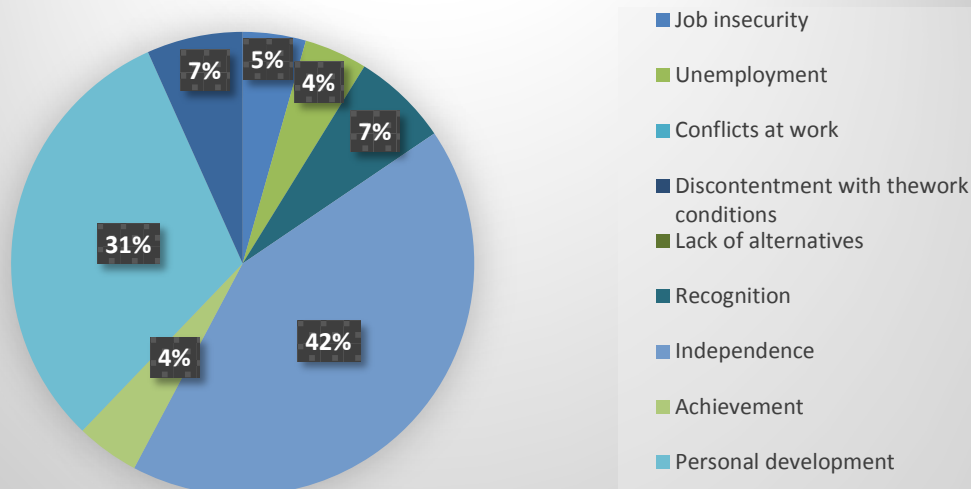
**Table 10. Motivation to start own business in the South-east region in Macedonia**

Need	Job insecurity	Unemployment	Disagreement	Discontentment	No other alternative	Total
Number of respondents	14	10	0	20	12	56
Opportunity	Recognition	Independence	Achievement	Personal development	Personal wealth	Total
Number of respondents	1	7	15	8	5	36

For 84% of the respondents from the South-east region, the main motivation for starting own business is triggered by the "Need" while for 54% of the respondents it is an "Opportunity". "Discontent of the conditions", "Uncertainty of my current workplace" and "Lack of alternatives" are the most important motivators for starting their own business due to need. "Achievement", "Personal Development" and "Independence" are the most important motivators among the respondents who see an opportunity in starting their own business.



### What motivates you to start your own business?



The main motivation for starting own business in the District of Blagoevgrad is triggered by an "Opportunity" as answered by the majority of respondents (73%). From those, 42% stated that their main motivation for taking on the path towards being self-employed or a business owner was the "Independence" that they have gained. The independence could have different aspects related to time, money and social recognition. Surprisingly the remaining 31% of those respondents consider "Personal development" as a motive for considering entrepreneurship as a career choice.

It can be concluded that there is a significant difference in the primary motivation for starting own business in the two surveyed regions. In the South-east region in Macedonia, the main motivational factor is based on the "Need" (84%), while in the District of Blagoevgrad the main motivational trigger is the sought "Opportunity" (73%). It could be the case that the high unemployment rate in Macedonia and the availability of opportunities related to EU funding in Bulgaria influenced such answers.

#### 5. Please rate the general opportunities to start own business in the cross-border region.

The respondents consider that the possibilities for starting their own business in the cross-border area are rather positive. In the South-east planning region, they are fairly good considering that the average value is 3.4 out of possible 4. The average value for the district of Blagoevgrad is slightly lower (2,8) with the majority of answers being in the range 2 and 3.

#### 6. If you intend to start your own business, what economic sector do you find the most attractive in the target cross-border region?

According to the respondents from the South-east region, the sector "Advisory services / consulting" with 17.5% is the most attractive sector of the economy for starting own business. Other attractive





sectors for starting their own business are: "Information and Communication Technologies (ICT)" with 12.7%, "Education (Languages, Computers, etc.)" and "Trade - Other", both with 9.5%.

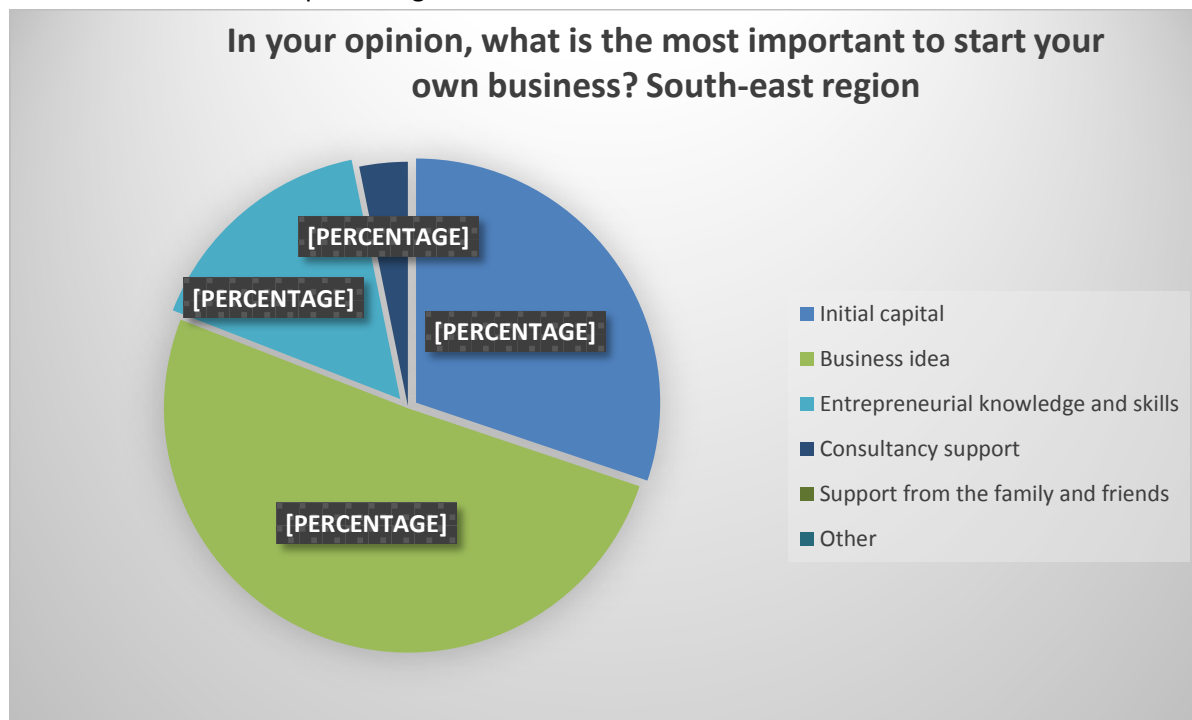
The larger number of respondents from the District of Blagoevgrad (22.2%) stated that they would consider starting a business in the "Wholesale and retail trade sector". Another sector that is particularly interesting for potential business wannabes is the "Consulting and accounting" which is very well developed in the region of Blagoevgrad. Other sectors that were pointed by respondents as attractive for business development were the "ICT sector" (15.6%), "Restaurants and food shops" (11.1%) and "Agriculture" (11.1%). In general, the retail trade and the accommodation and food services sectors are the industries where most of the local businesses are operating.

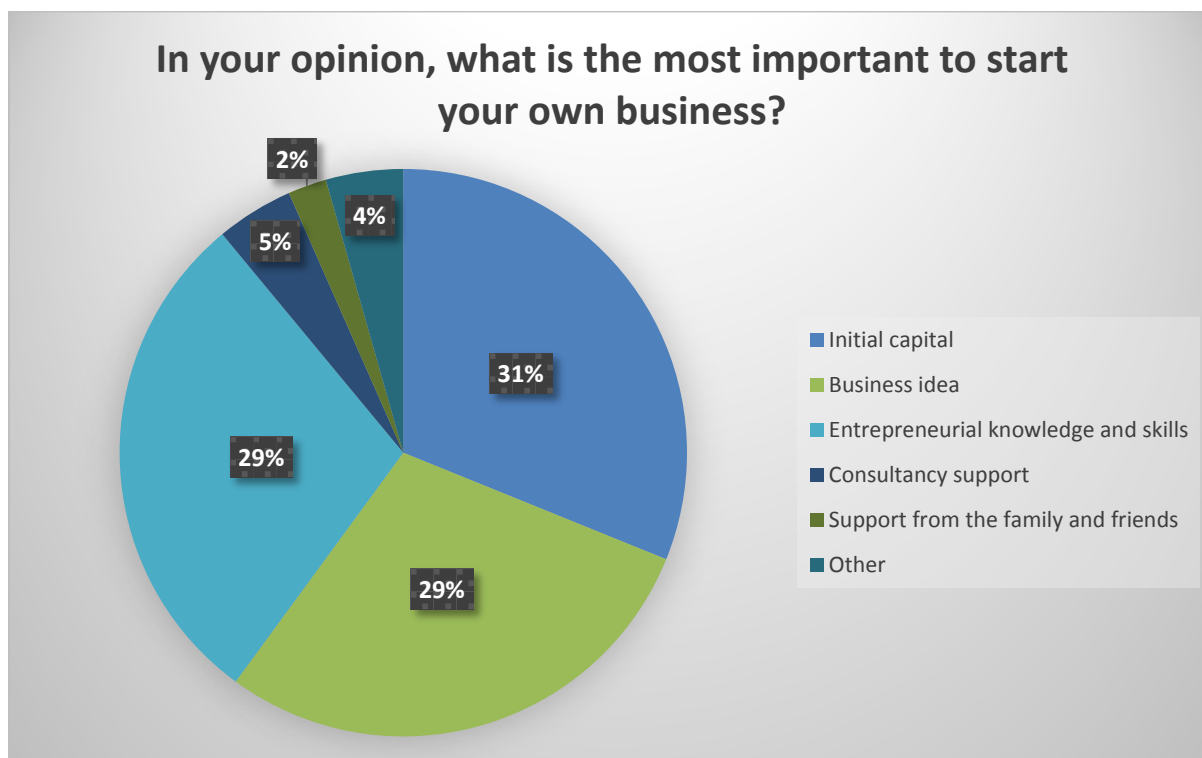
#### **7. In your opinion, what is the most important to start your own business?**

According to the majority of the respondents from the South-east region (51%), the most crucial criterion for starting a business is the "Business idea", and some 30% consider that the "Start-up capital" is the most important. Approximately 16% consider that the most important is "Entrepreneurial knowledge and skills".

In the District of Blagoevgrad, the majority of participants have pointed out the importance of the "Start-up capital" (31%), the sound "Business idea" (29%) and the existing "Entrepreneurial knowledge and skills" (29%) as being important prerequisites.

The three most important criteria for starting own business in the two surveyed regions are the same with different order and percentages.





**8. In your opinion, what are the main reasons why young people hardly decide to establish own business?**

Three main reasons why young people from the South-East planning region are afraid to start their own business are:

- ❖ Fear of taking the risk (41.3%)
- ❖ Lack of funds (28.6%) and
- ❖ Do not have trust in the institutions (14.3%).

In the District of Blagoevgrad the three main reasons why young people are afraid to start their own business are:

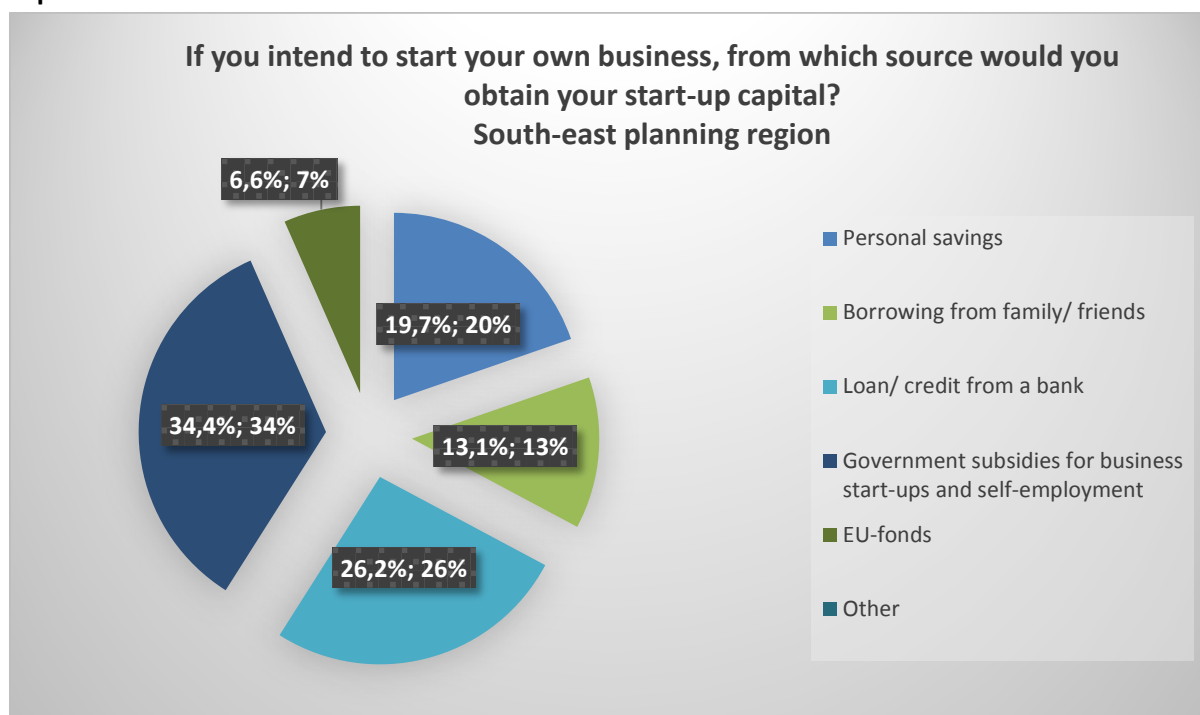
- ❖ Fear of taking the risk (37.8%)
- ❖ Lack of funds (35.6%) and
- ❖ Do not have a business idea (11%).

It can be concluded that the two main reasons are the same for the two regions ("Fear of taking the risk" and "Lack of funds") and both account for similar aggregated percentages (70% in Macedonia and 73,4% in Bulgaria).

**THE SECOND AND FINAL PART** of the questionnaire was divided into **five subparts** each aimed at analysing different aspects of entrepreneurship, such as access to finance, knowledge and skills, advisory services, needs for support, etc. There were a total of **13 (thirteen) questions** in this section of the questionnaire. A general summary of their responses has been provided below.



**9. If you intend to start your own business, from which source would you obtain your start-up capital?**



Regarding the potential source of start-up capital, the respondents from the South-east region in the case of starting their own business would most often use:

- ❖ State subsidies for starting own business and self-employment (34.4%)
- ❖ Bank loan (26.2%)
- ❖ Personal savings (19.7%) and
- ❖ Credit from the family members and friends (13.1%).

From the other side, the respondents from the District of Blagoevgrad when starting their own business would most often use:

- ❖ Personal savings (40.0%) and
- ❖ State subsidies for starting own business and self-employment (24.4%)
- ❖ EU grants/ another type of donor support (13%)
- ❖ Bank loan (11%)
- ❖ Loan from the family members and friends (11%).

It is interesting to note that smaller and start-up businesses in Bulgaria do not acknowledge EU funds as a reliable source of initial investment and start-up capital.

It can be concluded, that there is a difference between the two regions with regards to the primary source of start-up capital. In the South-east region, those are state subsidies and bank loans, while in the District of Blagoevgrad those are personal savings and bank loans.



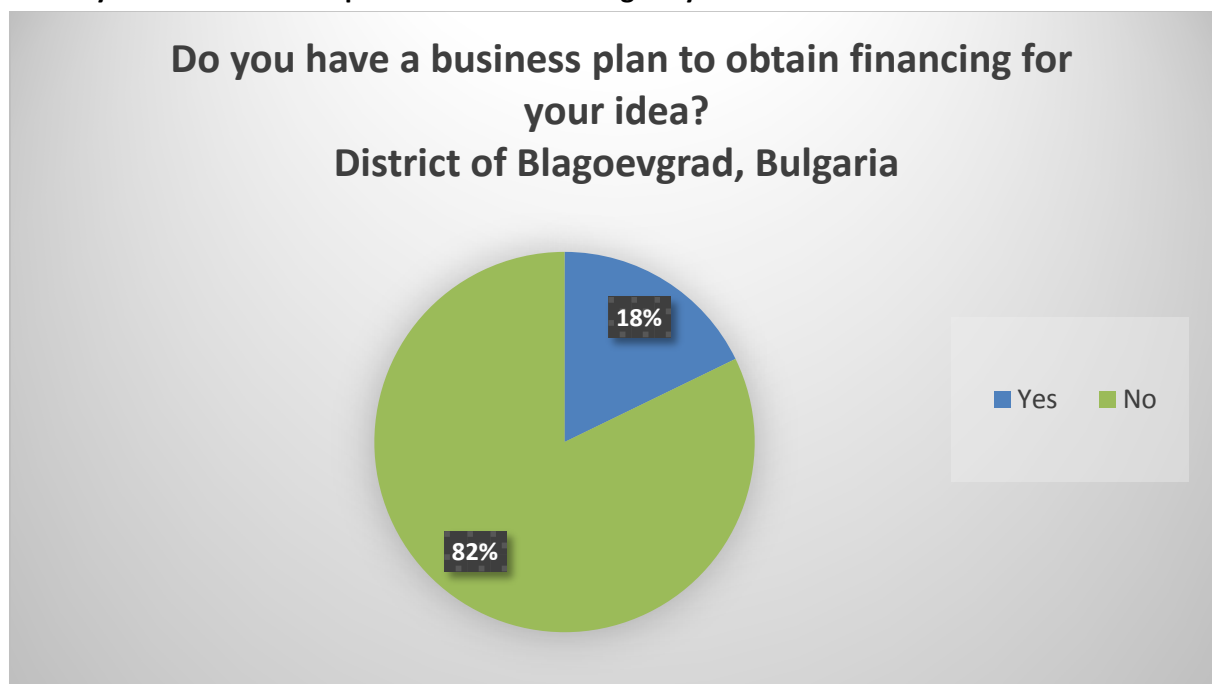
**10. Are you familiar with the available financing for business start-ups and self-employment for young entrepreneurs in the target cross-border region?**

Most of the respondents, or about 84%, are not familiar with the possibilities for the financing of start-up businesses and self-employment of young entrepreneurs in the South-east planning region. The answer of the respondents from the region of Blagoevgrad is very similar where **76%** stated that they were either unaware or not familiar with the available funding options and instruments. That points out to the need to provide information and to promote financing opportunities for start-up businesses and self-employment of young entrepreneurs.

**11. Do you know where to find information about available financing for business start-ups and self-employment for young entrepreneurs in the target cross-border region?**

The results are similar for the whole cross-border area when it comes to knowing sources of information about funding opportunities. Precisely 77% of the respondents in the South-east region and 60% in the District of Blagoevgrad do not know where they could find information on the financing opportunities for starting a business by young entrepreneurs.

**12. Do you have a business plan to obtain financing for your idea?**

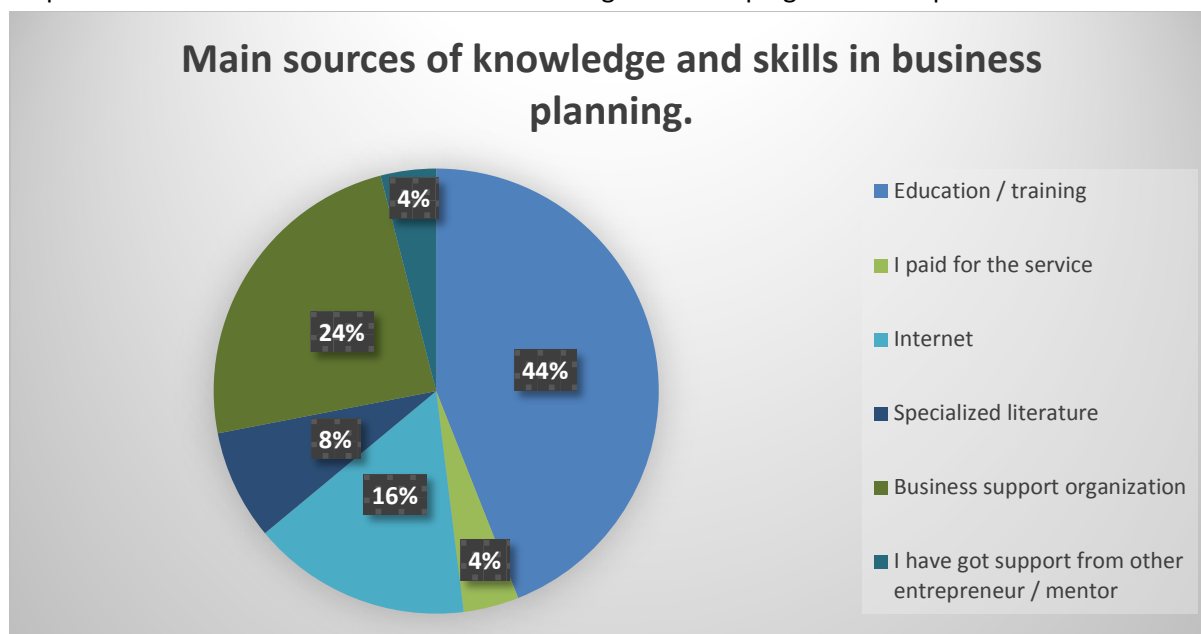


Approximately 82% of the participants in the survey from the District of Blagoevgrad and 80% in the South-east region do not have a business plan to finance their business idea. This negative trend indicates the lack of knowledge and skills of young people in business planning in the cross-border area, as well as their increasing financial illiteracy.





From the quarter of respondents in Bulgaria and fifth of respondents from Macedonia who have answered that they have prepared a plan for their business endeavours we observe the following responses related to the sources of their knowledge in developing a business plan:



This question allowed more than one answer. Almost half of the respondents (44%) in Bulgaria and the vast majority (78%) in Macedonia stated that they had acquired their knowledge in preparing a business plan either from education that they have received in school/university or through participation in a training, workshop or similar event.

A modest percentage of respondents stated that they had received support in the process of developing their business plan by business support or consulting organisations (24% in Bulgaria and 17% in Macedonia).

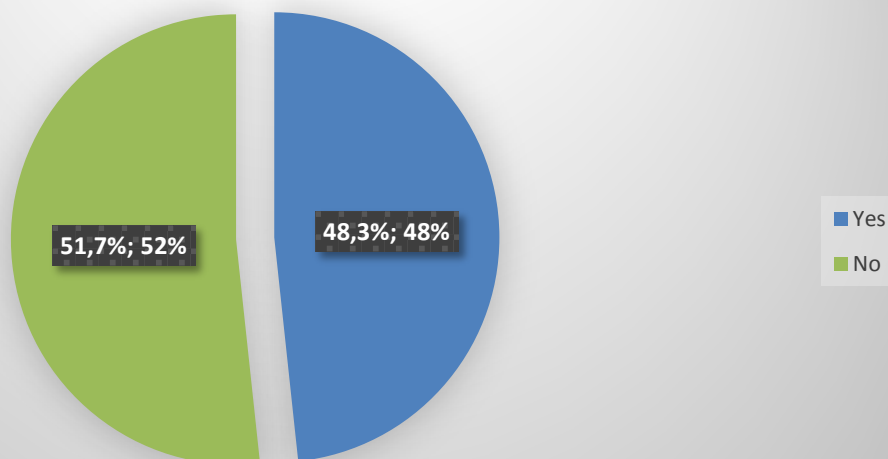
A similar percentage of respondents in both regions stated various online and web-based resources as their primary source of knowledge and skills in business planning (16% in Bulgaria and 17% in Macedonia). Only 11% of the respondents in the South-east region and 4% in Bulgaria have stated that they have received support from another entrepreneur/mentor.

### **13. Do you have any formal education in entrepreneurship?**

The majority of respondents (61%) in the District of Bulgaria and 52% in the South-east region in Macedonia stated that they do not have any formal education in entrepreneurship, although this does not exclude any informal training or workshops related to entrepreneurship. A good part of the respondents who stated that they had received formal entrepreneurship classes were either high school students or university graduates.



**Do you have any formal education in entrepreneurship?  
South-east planning region**

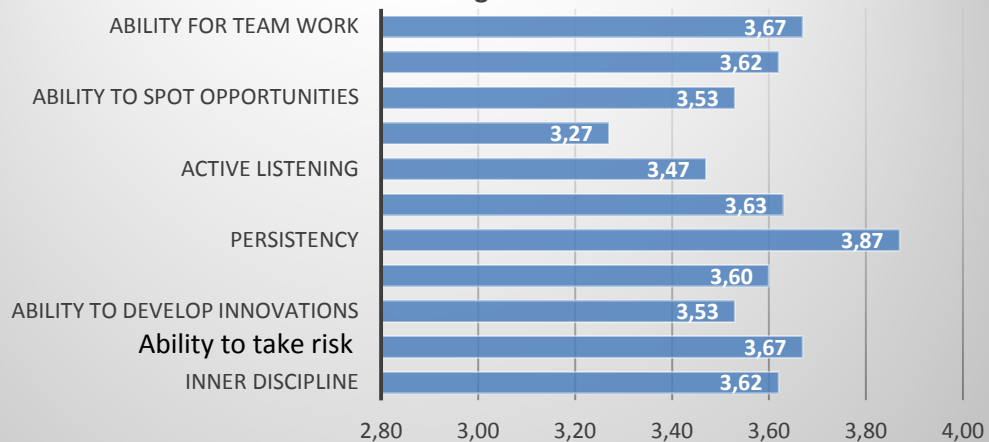


**14. Please rate the knowledge and skills to start your own business.**

Respondents in the cross-border area rated their knowledge and skills for starting their own business with a relatively high grade (2.95 in the South-east region and 2.79 in the District of Blagoevgrad on a scale 1-4), which shows that most of them feel somewhat confident in their entrepreneurship skills and knowledge.

**15. Please rate the importance of the following entrepreneurship skills for starting your own business.**

**Please rate the importance of the following entrepreneurship skills for  
starting your own business  
South-east region**





This was a fundamental question which laid at the core of the research phase of the project as it aimed to understand what skills and competencies were important to young people when considering entrepreneurship and self-employment. In general, respondents seemed to consider that most of the provided competences were some of the most distinctive features and skills that an entrepreneur should possess.

The majority of respondents from the District of Blagoevgrad consider that the ability to spot opportunities on the market and in the society (97.7%), as well as the pro-activeness (95.3%), persistence (95.3%) and inner discipline (95.3%) as the most essential skills that each successful entrepreneur should poses.

The respondents from the South-east region consider that the three most important conditions for starting their own business are: Persistence (average score 3.87 on a scale 1-4) and Ability to take risk and Ability for teamwork (both with 3.67).

Based on those results it could be concluded that in general young people have a blurred idea on which key skills and knowledge that are needed to successful entrepreneurs. Therefore we find that respondents have equally rated most of the provided skill choices. However, it remains questionable if they are aware of the importance of seeking ways to either establish or further develop those skills.

#### 16. Please rate the importance of the following management skills for starting your own business?

*Table 11. Importance of management skills for starting own business in the District of Blagoevgrad*

District of Blagoevgrad	1 = not important at all	2 = partly important	3 = important	4 = very important
	%	%	%	%
<b>Business planning</b>	2,33	6,98	20,93	67,44
<b>Finance</b>	2,33	6,98	27,91	62,79
<b>Accounting</b>	2,33	11,63	41,86	44,19
<b>Sales</b>	2,33	6,98	30,23	58,14
<b>Marketing</b>	2,33	2,33	41,86	53,49
<b>Human Resources Management</b>	2,33	9,30	37,21	46,51
<b>Decision making</b>	2,33	0,00	<b>23,26</b>	<b>74,42</b>
<b>Motivation</b>	2,33	0,00	<b>18,60</b>	<b>79,07</b>
<b>Communication</b>	0,00	2,33	<b>23,26</b>	<b>74,42</b>
<b>Research and Development</b>	0,00	34,88	37,21	20,93





<b>Project management</b>	0,00	18,60	39,53	34,88
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This question was also essential regarding defining what skills should be further developed by young people to become successful managers. However, as in previous questions we observe a similar tendency of respondents equally rating most of the provided skill choices (either with 3 or 4 on scale 1-4). Nevertheless, participants in the survey pointed out that the most important management knowledge and skills for starting their own business in the District of Blagoevgrad are decision making, motivation and communication. Very similar in the South-east region, the most important management knowledge and skills are Motivation (average rating of 3.78); Communication (3.77) and Marketing (3.73).

#### 17. Have you participated in any training for business start-ups & self-employment until now?

*Table 12. Participation in any training for business start-ups & self-employment in the South-east region*

	No	Yes		
		in the school	at the university	out of school/ university/ trainings/ seminars
<b>Number of respondents</b>	23	9	7	16
<b>TOTAL</b>	<b>23</b>	<b>32</b>		

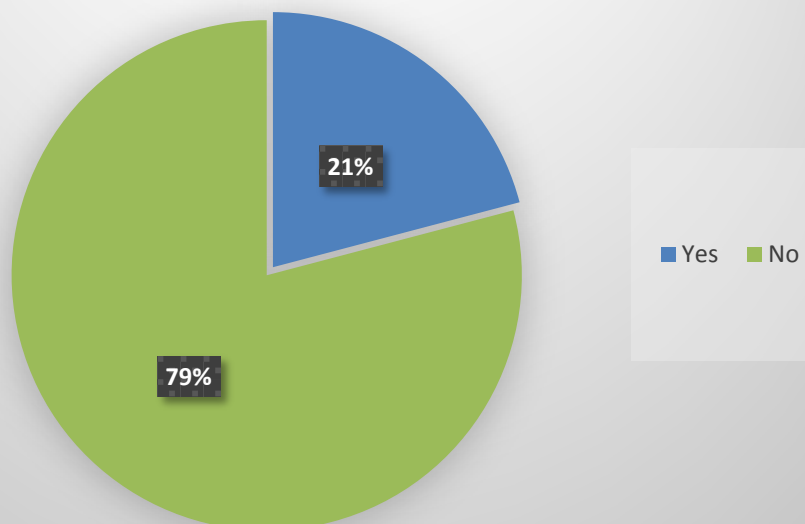
From the total of the 55 respondents in South-east region who answered this question, 32 have experience in participating in some training for starting their own business and self-employment (see table above). Out of these, 16 have been involved in external courses/trainings and seminars, nine have had training in the school, and seven at the faculty. From those who participated in some training for starting their own business and self-employment, approximately 61% took part in a business plan preparation training, 42% participated in management skills training and 39% in marketing training.

The majority of respondents from the District of Blagoevgrad have answered negatively (72%) to this question. This further reinforces the findings of the desk and qualitative phase of the research which showed that most of the available start-up and entrepreneurship training were carried out in bigger cities in Bulgaria (e.g. Sofia). Such initiatives usually remain inaccessible for young people from more isolated or rural regions such as the Blagoevgrad region in general. Also, the 28% of respondents who have indicated that they have participated in such trainings received training in business planning, management skills, marketing and communications. Topics are therefore very similar to South-east region.

#### 18. Have you received advisory services for business start-ups & self-employment until now?



**Have you received advisory services for business start-ups & self-employment until now?**  
**District of Blagoevgrad in Bulgaria**

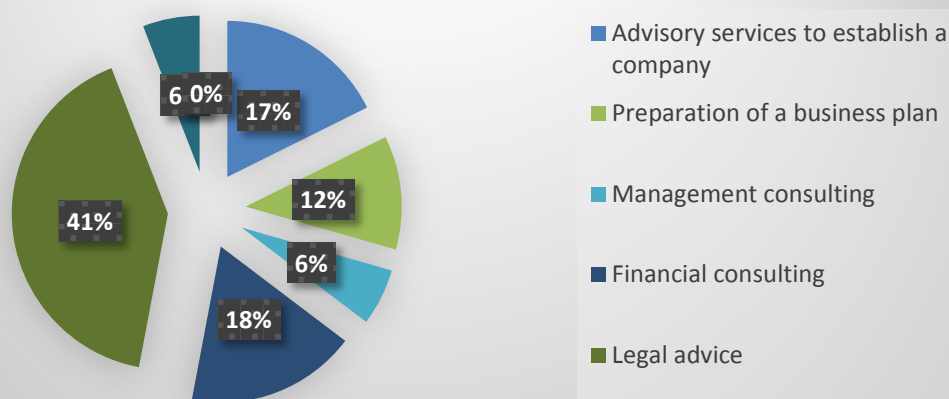


The majority of young people (79%) from the District of Blagoevgrad who has participated in the survey have never received any advisory or support service related to business start-up and self-employment. This relates most probably to the lack of awareness of the sources of those services – e.g. business support agencies and consultants. The respondents that have answered positively to the question were asked to identify the type of support services that they have received. The results are provided in the graphic below. The majority used legal advice (41%), some 18% used financial consulting and 17% advisory services to establish a company.

Similarly, the majority of young people from the South-east region (26 out of 42 who answered this question or 62%) have never received any advisory or support service. Only 16 respondents have experience using consulting services for starting their own business and self-employment so far. Of these, 8 received such services at school, seven from other organisations (such as NGOs, BSOs, private consulting firms, etc.), and only one at the faculty. From those who used advisory / consulting services for starting their own business and self-employment, 11 respondents used a business plan preparation service, five respondents used consulting services to open an enterprise, and five respondents received counselling related to management. It is evident that some respondents used several types of advisory / consulting services.



## Type of received services District of Blagoevgrad in Bulgaria



19. What kind of support would you like to receive from an organisation/company/individual expert that supports business start-ups and self-employment?

**Table 13. Need for support from an organisation/company/individual expert that promotes business start-ups and self-employment in the South-east region in Macedonia**

Type of needed support	%	Number of respondents
Specialised training on a specific topic	35,1%	20
Newsletter / brochures / leaflets	3,5%	2
Information about access to finance	36,8%	21
Advisory/ Consulting services for establishing own enterprise	29,8%	17
Advice for preparation of a business plan	22,8%	13
Advice/ Consulting with regards to management of own business	45,6%	26
Legal advice	22,8%	13
Advice on property rights/ patents/ trade marks	8,8%	5
Networking with potential financing organisations / funds / programmes	35,1%	20
Other:	1,8%	1
<b>TOTAL</b>	<b>100%</b>	<b>57</b>

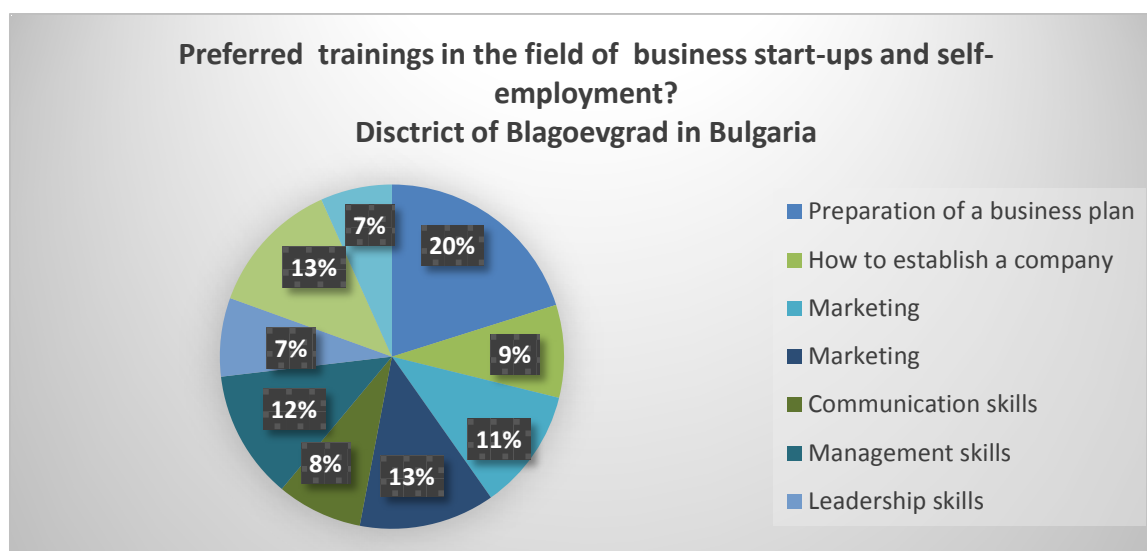
Participants were allowed to select more than one answer to the question. A total of 57 participants in the survey from the South-east region stated that they need support for starting their own business and self-employment. Some 26 of them (or 46%) need counselling/ consulting regarding the management of their own business, 21 (or 37%) need information on access to funding, and 20



respondents (35%) require connections/ liaison with potential funding organisations/funds/programmes.

The most significant number of participants (21%) in the survey from the District of Blagoevgrad indicated that they would like to receive specialised training on a particular topic to boost their skills and knowledge in entrepreneurship. Some 17% have expressed a need for obtaining expert advice and support for preparing their business plan. Slightly more than 14% of the respondents needed assistance in finding appropriate organisations and funding opportunities that will help them to either develop or expand. According to survey data, the least necessary kind of support was the information that is distributed through newsletters and leaflets.

**20. What type of training would you like to receive from an organization/company/individual expert that supports business start-ups and self-employment?**



**Table 14. Type of needed training in the South-east region**

Type of training needed	%	Number of respondents
Preparation of a business plan	29,8%	17
Establishing own company	31,6%	18
Marketing	29,8%	17
Finance	45,6%	26
Communication skills	17,5%	10
Management skills	38,6%	22
Leadership skills	26,3%	15
Creativity and innovation	36,8%	21
Networking skills / Networking	19,3%	11
Other:	1,8%	1
<b>TOTAL</b>	<b>100%</b>	<b>57</b>



Respondents in Bulgaria highlighted almost equally all of the provided training topics. However, business planning training can be pointed out as one of the preferred by almost 20%. A positive trend is an interest towards soft skills (such as leadership, creativity and networking) which seem preferred over the technical skills. A similar tendency has been observed in the qualitative phase of the research during the interviews with local stakeholders.

Different needs regarding training were declared in the South-east region. A total of 57 participants in the survey acknowledged the need for training to start their own business and self-employment. Some 26 of them (or 46%) need training in finance, 22 (or 39%) require training in managerial skills, and 21 (or 37%) require training in creativity and innovation. It was evident that some respondents need more different types of training.

## **21. What are your hobbies and favourite activities in your free time?**

As seen in the results, young people in the region of Blagoevgrad are interested in various activities such as music, sports, travelling, ICT, books and literature, etc. Young people from the South-east region have similar interest. They are interested in books and literature, music, travelling, ICT, sports, etc. This information could assist the project team when preparing certain games and training activities that could be included in the Start-up Academy.

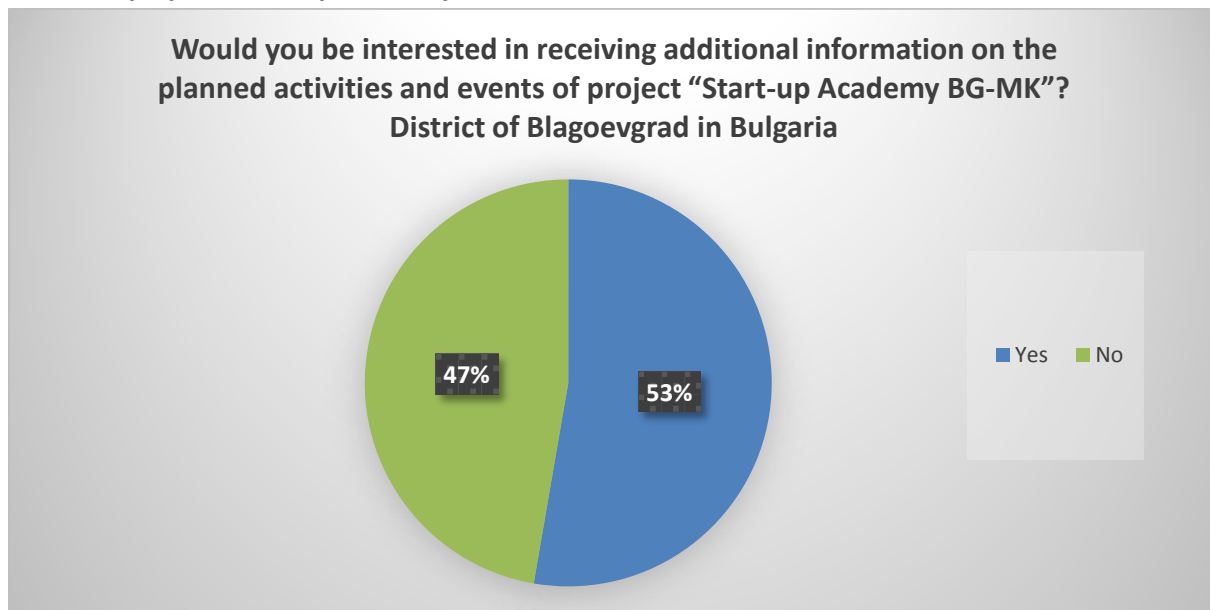
## **22. Are you motivated to learn new things and participate in social / training initiatives that will boost your entrepreneurial skills and opportunities?**



The majority of the participants in the survey (98%) from the South-east region are motivated to learn new things and participate in social/ educational initiatives to improve their entrepreneurial knowledge and skills. Similarly, 95% of the young people in the District of Blagoevgrad stated the same.



**23. Would you be interested in receiving additional information on the planned activities and events of project “Start-up Academy BG-MK”?**



The closing question of the questionnaire aimed to gain more information from respondents on their particular interest in the activities of the project. The majority of respondents (53%) from Bulgaria stated that would like to receive more information about the results of the project. This percentage is much higher in the South-east region (68%).

However, only 53% of the participants in the survey from Bulgaria and 46% from Macedonia have provided a valid email address and will be automatically subscribed to news and updates related to the project implementation.

## **4.2. Qualitative interviews**

### **4.2.1. Introduction**

A total of 5 in-depth interviews were conducted in each country by the research teams in the period April - May 2017. Most of the interviews were conducted in person or by Skype following a preliminary agreement between the interviewer and the pre-selected expert. All participants in the interviews were pre-selected professionals and long-term experts in the field of youth entrepreneurship, business support and entrepreneurship education with various expertise and experience. The interview followed an example template that contained various questions that were utilised by the research team in both countries throughout the research process.

These interviews aimed to go deeper into issues concerning youth entrepreneurship, support and education. The introductory part of the interviews aimed to gain more information on the professional background of respondents in regards to youth entrepreneurship, education of young people and business support in general. Most of the respondents were trusted professionals with substantial experience in the field of providing business support, training and support to



entrepreneurs and young people. The professional profile of interviewees included experts in local and regional development, business support/ consulting, university and secondary school lecturers and teachers in entrepreneurship as well as youth workers with specific expertise in volunteering and mobility of young people.

#### **4.2.2. The current environment for youth entrepreneurship in the target cross-border area**

##### *Available opportunities for young people to start their businesses in the target cross-border area.*

According to interviewed experts, the cross-border area consisted of the District of Blagoevgrad in Bulgaria and the South-east region in Macedonia provides sufficient conditions for starting-up or developing a business.

For the South-east region, it is based on the relatively big market due to the geographic border location involving two EU member states (Greece and Bulgaria), favourable and stable economic climate, with more-less fair rules for all participants on the market. The region has a solid economic basis and relatively good infrastructure and developed resources for start-ups (e.g. developed local economic zones). There are also Business Support Organisations (BSOs) and other institutions which offer consulting and advice for start-ups and self-employment.

For the District of Blagoevgrad, it is based on the existing natural, climatic, cultural and historical resources. Young people from the region could start different types of economic activities in the field of the most developed sectors in the regional economy, such as tourism, agriculture, ICT, consulting (e.g. finance and accounting), etc. The farming has become a particularly important business niche for young people due to various financial incentives and funding mechanisms available under the EU funded Programme for Development of Rural Areas of Bulgaria 2014 – 2020. The organic production in the region is also well known and valued for its traditional growing practices and distinctive taste.

According to interviewed experts with educational background from both countries, the local education environment is rather good as the quality of primary, secondary and higher education is still considered as sufficient. In the primary (Macedonia) and secondary schools (Bulgaria and Macedonia), entrepreneurship classes have been introduced and are further supported by many out-of-class activities. However, all interviewees share the opinion that entrepreneurship classes are still not sufficient and furthermore lacking more practical orientation.

Regarding available financial support and incentives, the situation differs in the two regions. In the District of Blagoevgrad, all interviewees have agreed that the most prominent opportunities are related to EU funding. Otherwise, most people rely on personal savings and loans when considering of becoming self-employed. However, some of the interviewed experts pointed out that the presence of EU funding has “spoiled” the local business environment and has shifted the focus to “just applying for grants” and not doing real-life business. This has distorted the local business environment and shifted companies towards the priorities of funding which are not always adequate to the local needs.

In the South-east region, there are not big opportunities related to EU funding apart from projects. However, there is a good institutional support regarding available banks and public institutions. The





interviewed experts highlighted that young people have on disposal the Programme for self-employment of the Employment Service Agency as well as bank loans with affordable interest rates. The overall assessment of the opportunities for youth entrepreneurship in the cross-border area is more or less positive. However, in general, the business environment is still influenced by different negative factors that affect young entrepreneurs such as limited access to finance, lack of targeted incentives, deficiencies in the educational system, etc.

#### *The most constraining factors in the entrepreneurial environment of target cross-border area.*

Constraining factors that hinder the business development in the region, according to interviewees from both countries are similar and include low efficiency of state institutions, the rule of law, corruption at different levels, heavy administrative burden, shortage of raw materials, etc.

Interviewees from the South-east region specifically emphasised unpredictability of the economic policies. They underlined that business entities are burdened with additional public duties (e.g. penalties) which have adverse effect and cause distrust among young people in state institutions. They have also mentioned inappropriate infrastructure (e.g. absence of incubators and tech parks), etc.

The tax and social security burden for businesses are considered to be not that high in both countries in comparison to other countries in the region (e.g. Greece, Romania, etc.). However, the population has insufficient purchasing power, and the competitiveness of the cross-border economy remains quite low.

Experts underlined that young people have either very little or do not have at all own capital, which hinders the establishment of start-up companies. With regards to access to finance, situation is similar in both region, where obstacles include lack/ insufficient national programmes and instruments for support of businesses, absence of financial aid that provides targeted and suitable financing to youth entrepreneurs, as well as the challenging access to such instruments for young people with ambitious and feasible ideas.

The experts in the South-east region mentioned explicitly the high fixed costs for companies in general (electricity, heating, telephone, ICT, etc.). Other obstacles that were mentioned are related to innovation and technology transfer from R&D institutions to companies. The most of the young people are not even familiar with the innovations and their importance for the business and the entire economy. As regards the transfer of scientific R&D activities, it seems that the region is lagging behind, there is low awareness about the importance of applied R&D, and low utilisation of different EU funded programmes for R&D.

#### *The main factors in the entrepreneurial environment in the target crossborder area.*

Participants in the qualitative phase of the research from both countries agreed that the strategic geographical location of the cross-border area regarding international transport corridors, logistic importance and proximity/ access to markets is one of the key factors that contribute for the favourable entrepreneurial environment. The cross-border area is a border area which facilitates access to neighbouring markets, business clustering and other business networks, data sharing,





knowledge, innovative technologies, etc. that foster the development of the B2B cooperation between the neighbouring countries.

Interviewed experts emphasised that the strength of the agriculture in the cross-border area. In the South-east region, agriculture is developed, and it is based on the quality soil and relatively favourable climate conditions. Agricultural production, mainly of early fruits and vegetables, as well as their processing by creating more value-added products is an export-oriented sector which offers significant opportunities to young people. In the District of Blagoevgrad, the experts emphasised the organic production as well known and valued for its traditional growing practices and distinctive taste. Due to the geographical location and the natural characteristics the cross-border area provides a very good environment for the development of tourism.

Additional benefit highlighted by interviewees was that the young people are quite qualified, and they use the possibility of acquiring qualifications at the universities and faculties that are present in the cross-border. Due to the speed of technology development and regional proximity, young people are quite informed, and the information is rapidly reaching the target group about all opportunities and benefits that are offered regarding entrepreneurship and starting up their businesses. However, some of the experts from Bulgaria pointed out that in many cases the education does not meet the specific needs of the regional economy and produces graduates that are not required by the labour market.

#### *The source of motivation for young people in the cross-border target area to start their businesses.*

The interviewed experts acknowledged the fact that business start-up by young people, in general, is a complex and multi-layered process. The entrepreneurial environment in regions like district of Blagoevgrad and the South-east region depends on the economic climate in the country (in general), cultural and social values of the population, demographic characteristics, as well as on the level of competence, knowledge, experience, courage and motivation of people who have embarked on the exciting, but not always easy journey towards self-employment and business ownership.

Interviewed experts in the South-east region in Macedonia shared that, a young person decides to set-up a business based on need due to: 1) Frustration from the current conditions; 2) Lack of other alternatives for employment; 3) Still high unemployment rate despite the fact it is better compared to other regions; and 4) Unsecured job of those who already have a job. Regarding motivators related to opportunities, interviewed experts highlighted the: (1) Personal development; (2) Independence; (3) Acquiring of wealth; and (4) Achievement.

Experts in the District of Blagoevgrad stated that in most of the cases the primary motivation for a person to start-up business is determined by the lack of alternatives and especially job opportunities. According to interviewees, the majority of young people expect unrealistic high incomes to provide their financial independence, whether they work for themselves or someone else. The reality, however, is different as the starting wages in most local companies are quite low. As a result, the majority of young people prefer to stay unemployed rather than to work for a meager salary. Regarding positive motivators, interviewed experts highlighted the personal independence (both financial and social) that self-employment and entrepreneurship provide to a certain extent.



*Main reasons why young people in the cross-border target area are discouraged to start their businesses*

According to majority of interviewed experts in the South-east region, one of the main reasons why young people are intimidated to seek self-employment and pursue a career as entrepreneurs are lack of own financial resources and fear from taking a risk to start-up their own business. Experts from Bulgaria added lack of targeted financial and consulting support as the main reason. Also, experts from both countries believe that a specific mindset has been created among young people that is it better to work for somebody else rather than owning a business.

The majority of interviewed experts in the District of Blagoevgrad believed that trend had been determined by the lack of life experience, financial literacy and entrepreneurship education in most young entrepreneurs which act as a barrier to their business endeavours. Additional negative motivators which were highlighted by all interviewees included the various initial difficulties (administrative, financial, social, etc.) related to the business start-up and development.

When it comes to the fear of taking the risk, the experts from South-east region believe it is because young people do not have own sufficient capital to start-up own business, and furthermore to maintain it. The most of the young people are not able to invest their own funds, as well as to provide the minimum volume of equipment and technical means for starting their own business.

Some additional reasons that discouraged young people to start their own business are:

- Not sufficiently developed business idea;
- Poor support by families;
- Lack of a favourable location, etc.

The additional negative reason which was highlighted by all interviewees included the statement that young people do not have trust in the institutions.

*General description of the entrepreneurial education in the target cross-border area. Level of the practical orientation of the entrepreneurial education and training system.*

The majority of interviewees, some of them being teachers and experts in the field of training and education of young people, shared a prevailing opinion that the current educational environment in both countries and in particular in the target cross-border area are somewhat favourable. There are many institutions and organisations in both regions that offer additional qualifications and opportunities for informal education. The experts in South-east region agree that primary and secondary school pay adequate attention to entrepreneurship, starting own business and self-employment. At the same time, both, the formal and non-formal training in the area of business and management provide excellent and appropriate preparation for start-ups and self-employment. Bulgarian experts claim that there is an insufficient number of entrepreneurship classes - e.g. one





hour per week, and only in secondary schools. However, the experts from both countries agree that it is less based on the practical entrepreneurial orientation and that at the moment practical work is not sufficient. The current situation in the entrepreneurial education does not facilitate building direct links between educational institutions and the private sector (active businesses). With this practice, young people (potential entrepreneurs) in the region, lose the opportunity to gain working habits and to closely analyse the issues which are studied theoretically.

#### *Support infrastructure for youth entrepreneurship, business start-ups and self-employment in the target cross-border area*

According to the majority of interviewees, the existing infrastructure in the cross-border area is well-developed and sufficient to support business development in general. There are many organisations and companies that offer various legal, accounting and other types of business services. The level of ICT development and broadband infrastructure in the cross-border area is quite good as well as the development of digital and wireless services is sufficient. The utilities (energy, heating, water and sewage) are available although, according to some experts from South-east region, against higher costs. Transport infrastructure is also in good condition and provides a favourable environment for doing business. There is still plenty of free land in the numerous municipal economic zones in South-east region as well as arable land for agricultural activities in the District of Blagoevgrad. Office space is available at affordable rent in the South-east region in contrary to the District of Blagoevgrad where office rents are still quite high. In both areas, there are no incubator services available (or are very poor developed) as well as there is no technological park.

In general, there are favourable conditions for young people who want to start their own business however but mostly in bigger cities in the region. This imbalance is observed in all areas in the two countries, so it is not exclusive only for the cross-border area. Furthermore, in smaller rural municipalities it is tough to find information, apply for a business or investment loan, as well as to receive expert advice and consultation.

According to interviewed experts, there is a lack of one-stop-shop services - a more complex service package that a young entrepreneur might require in the process of business start-up and development. Also, the most of the young people would need to discuss their ideas with successful entrepreneurs, preferably young entrepreneurs (the so-called “role models”). Therefore there is room for development, as well as a potential market niche for mentoring and coaching services.

#### *The general opinion about the entrepreneurial social and cultural norms in the target cross-border area*

Two of the interviewed experts from the South-east region declared that environment in the region fosters creativity and innovation, while other two of them stated that the region appreciates independence and personal initiative. However, every start-up of business is experienced more as a way of building personal wealth, and less as a benefit for the general public. In contrary, experts from the District of Blagoevgrad pointed out that currently, the mindset of the community is not supporting entrepreneurship, creativity and motivation. A specific aspect of the local environment is





that most young people are indifferent, inactive and lack the motivation to gain new knowledge, improve their skills and engage in life-long learning activities.

The cross-border area lacks the necessary ecosystem (not only infrastructure) in support of entrepreneurship where all institutions are interlinked and contributes through the entire cycle that goes from education, business, R&D, etc.

#### **4.2.3. Training and support services available to young people in the target cross-border area**

##### *Available advisory services and training offer for young people in the target cross-border area to start their businesses and self-employment*

Regarding consulting services, in the cross-border area there are both, free and paid, consulting services which are provided either by public institutions/business support organisations (BSOs)/ NGOs or private companies depending on the type of business service that is sought. There is a sufficient offer of legal, financial and accounting companies / consulting companies which could provide the necessary services related to legally registering the business and providing on-going financial advisory and accounting support. Private companies are also offering consulting services for ICT as well as for business management and investments.

In Macedonia, consulting services for business start-ups and self-employment are offered for free to successful applicants by the branch offices of the Employment Service Agency as accompanying measures to the grants. BSOs such as Business Centre in the Centre for development of the South-east planning region as well as the NGOs such as Community Centres of the Municipality of Strumica are offering free services to young people that want to establish own business or for self-employment including consulting on the elaboration of a business plan.

Similarly like with the consulting services, there are both, free and paid, trainings which are provided either by public institutions/ universities business support organisations (BSOs)/ NGOs or private companies depending on the type of trainings. There is a sufficient offer of trainings against payment for accounting, ICT skills, foreign languages, etc., mainly by private companies.

In the South-east region several trainings were offered to young people in the frame of different projects on topics such as creative entrepreneurship; support to start-ups of young people; introduction to entrepreneurship and management, advanced training on social entrepreneurship, etc.

In Bulgaria, to improve the employability and post-graduate qualification of young people numerous trainings were organised with the support of the EU through the OP "Human resources". However, their efficiency remained quite controversial. There are a positive trend and favourable environment for practical trainings (blended trainings), and networking. However, all interviewed experts from Bulgaria agreed that there is a clear lack of motivation, interest and willingness of young people to participate in trainings and other activities related to improving certain skills or gaining knowledge in a certain topic. This trend is even more visible in smaller communities and regions. The experts



highlighted the tendency that in smaller regions outside of big cities, each school tries to enhance the entrepreneurial spirit of young people by organizing different activities such as participation at entrepreneurship and business contexts, working with local companies, partnering with national entrepreneurship initiatives (e.g. Juinor Achievement's "Manager for a day"), etc.

*Matching demand and needs of young people to existing support and training services for business start-ups & self-employment. Recommendations on how to match better the demand and the needs of young people with the available offer of advisory services and training.*

The majority of interviewed experts consider that the present offer of advisory and training services exists and it partially satisfies the demand and needs of the youth in the South-east region. The interviewed experts have an opinion that the results of the so far provided trainings and consulting services to young people have brought satisfactory results.

Interviewed experts in the District of Blagoevgrad have the opinion that the present advisory and training services as not sufficient and not tailored to the specific needs of young people.

However, according to experts from both countries, it is also partly challenging to assess exactly those needs because most young people were either indifferent or not sufficiently motivated to improve their knowledge and skills in entrepreneurship.

Interviewed experts from both countries have the opinion that to make those services even more accessible for young people, stakeholders should organise them more attractively by involving more practical examples, soft skills development techniques, networking games and activities, involve role models (e.g. successful entrepreneurs), etc. Furthermore, it is also very important that those trainings were provided free of charge but also with high quality to serve their purpose in raising the interest of young people towards entrepreneurship. Also, regarding skills, it is necessary to teach young generations on how to register a company, make a basic plan of their projected expenditures, cash flows, as well as to receive information on the available support regarding starting-up and developing a business in the region where they live.

The interviewed experts underlined that making those services more accessible and attractive for young people still represents a real challenge. A potential solution to the problem could be either establishment of new NGOs or youth forums. Another alternative would be to establish full-fledged youth support centres that would be managed and coordinated by young people in contrary to the old-fashioned vocational training institutions. They should be more flexible and should develop and deliver training and advisory content that is more practical and oriented towards promotion of role models of young and successful entrepreneurs, share best practices and case studies, facilitate networking, offer mentoring services, etc. Also, those centres should also be established in smaller, more isolated communities where many young people face labour market exclusion and social isolation.

A positive trend that has been brought forward by some of the experts was the tendency of many young people to engage in out of schools' activities such as competitions, boot camps, networking,







etc. In general, all interviewed experts agreed that the results that have been achieved so far by the available training and advisory services for young people to start-up a business or engage in some self-employment in the cross-border region could be further improved in terms of efficiency and variety of offer, and even more should be at the forefront of the whole region.

### *The necessary support that young people would need to start their businesses and self-employment*

Based on their practical experience, most interviewees from both countries highlighted that young people require more mentoring and individual support to start their own business and consider self-employment. Some interviewees consider the legal and financial literacy education and knowledge as a very important aspect of both education and support that is required by young people to consider business start-up and self-employment. More pro-entrepreneurship and start-up support trainings such as those organized in bigger cities of the country are needed in the cross-border area to provide the foundations for developing the entrepreneurship mindset of young people of the region. According to the interviewees, based on their practical experience, young people primarily need support and informal education in the following main areas: 1) Business planning; 2) Financial literacy; 3) Networking and exchange of experience with other young people and possible business partners; 4) Mentoring and advice from successful entrepreneurs and 5) Provision of information on available sources of funding. They have also highlighted the need for young people regarding finance and equipment.

The interviewed experts in the South-east region highlighted the need in terms of institutional infrastructure for support of start-ups and self-employment of young people such as: a) Opening of youth support centres that would provide free of charge trainings to future entrepreneurs and would give them professional business advice that would help them turn their ideas into successful businesses; b) Establishment of a working group with participation of all stakeholders for development of entrepreneurship in the region; c) Opening of business incubators in the bigger cities which besides the office space will provide mentoring services to start-ups and will facilitate internal transfer of knowledge; etc.

### *Potential topics that could be interesting for young people to motivate them to start their businesses and self-employment*

During the interviews, experts shared a common opinion that motivation of young people should be increased as a key towards unlocking the entrepreneurial potential of young people. Motivation could be fostered and increased by networking with other young entrepreneurs, practical examples, certain soft skills development, role modelling, mentoring, etc. Mentoring and coaching are proven to be effective as they form a relationship that seeks ways to bring the learner to the solution by himself/herself. Interviewees shared that all topics that should be taught to young people should be practically oriented and not very theoretical. Every topic should be presented more appealingly to spark the interest of young people. Some hot topics for the South-east region include:

- 1) Entrepreneurship and start-ups (e.g. identifying means and opportunities for starting own business; Entrepreneurship and its advantage; Tasks and responsibilities of an





entrepreneur; Promotion of methods for generating and developing business ideas; etc.

- 2) Entrepreneurship and innovations/ technology transfer;
- 3) Skills needed for running the business (e.g. management; communication; budgeting; accounting; marketing and advertisement (including those in social media));
- 4) Business planning (but more flexible and interesting with present day and real-life scenarios);
- 5) Sharing of good practices for self-employment from other countries; etc.

In addition to the business planning, some hot topic for the District of Blagoevgrad include:

- 1) Innovations,
- 2) Marketing and
- 3) Advertisement (e.g. in social media).

#### **4.2.4. Funding available to young people in the target cross-border area**

*Primary sources of financing that are available for young people to start their businesses and self-employment in the target cross-border area*

According to most interviewees, currently possible sources of funding for young people to start their businesses and support their self-employment activities in the South-east planning region are:

- Personal savings, personal and bank loans;
- Financial support from the state; and
- EU and other organisations which provide grants.

The most popular sources of financing for young people to start their businesses and support their self-employment activities in the District of Blagoevgrad are the person or bank loans.

Personal savings and personal loans from friends, family and close relatives remain the most reliable source of funding as start-up capital for the establishment of a small business in both countries. Bank loans are still difficult to be accessed by young people due to their restrictive requirements (high collaterals) and even high-interest rates.

The financial support from the state institutions in Macedonia is mainly provided through the programme for self-employment through the branch offices of the Employment Service Agency. It is distributed through public calls, it is not explicitly targeting young people, and it is limited in the amount of up to app. 4.000 EUR.

EU and other donors funding for start-ups in Macedonia are limited and mainly offered through various development projects. Young people in the District of Blagoevgrad strongly believe that EU funding is somewhat complicated regarding application procedures. However, regarding EU funding, there are many opportunities that are available but mostly to established and financially stable businesses.





Also, companies are given priority if they have already participated in EU projects which somehow discriminates small companies and start-ups (except for SMEs from the high tech and ICT sector).

Private investments and alternative funding sources (e.g. business angels, venture capitalists, etc.) do not exist in the regions. However, although in a nascent phase, they are available at national level. Venture capitalists are mainly targeting start-ups from the high tech and ICT sector. An additional limitation is that the most of the young people are not aware of such funding instruments.

#### *The current level of financing and its compliance with the demand and the needs of young people*

All interviewees from both regions pointed out the current level and requirements of the available financial instruments and mechanisms neither satisfies nor meets the demands of young people who are seeking to become entrepreneurs or a self-employed. In general, interviewees agreed that the current level of financial support should be increased and improved. Some instruments are not present in the region (e.g. business angels, venture capitalists, etc.) and therefore remain inaccessible and quite unfamiliar to young people.

#### *Access of young people to available financing for business start-ups and self-employment.*

As stated above, all interviewees from both countries highlighted the fact that the access to finance for young people is very limited. The requirements for loans of the most of the banks are related to permanent job occupation, clean credit dossier, good company results, etc.

The only prominent source of funding in Macedonia is the above-mentioned Programme for self-employment of the national Employment Services Agency. The other sources of funding are various donor-funded projects (e.g. USAID) that aim at developing alternative sources of funding such as business angels networks and venture capital funds. According to some interviewees from Bulgaria, an efficient mechanism to combat youth unemployment and to foster youth entrepreneurship is to establish a state-owned guarantee fund. The fund should provide both grants and low-interest loans to young entrepreneurs with sound business ideas. Also, smaller grants could be provided to small-scale business ideas of young people coming from smaller and isolated communities. Another useful measure could be related to tax exemptions and tax stimulus to young entrepreneurs and business owners. Experts from Bulgaria believe that funding rules should be relaxed and allow for providing specific youth-targeted programmes that foster exchange mobility (even inside the country itself), traineeships, mentoring, etc.

#### *Access to information on available financing for business start-ups and self-employment for young people in the target cross-border area*

Interviewed experts in the South-east region in Macedonia do not share the same opinion about the access to information by young people – potential entrepreneurs in the region about available financing and funding instruments. Some of them believe that that information are provided to young people in the area at training and other events which are organised in the frame of various projects implemented by the Centre for development of the South-east planning region, Regional business centre and Local Economic Development (LED) offices of the municipalities. However, some experts believe that young people – future entrepreneurs are not sufficiently informed about the



available sources of financing for their ideas. Despite the fact that there are more sources for funding, due to insufficient information, bank loans are still the most widely used external source of funding in the region. In this regard, more frequent information events could be organised, through which young and ambitious people will get more easily information about available alternative sources of financing for start-ups.

According to the majority of interviewed experts from Bulgaria, the information on the available financing and funding instruments (including their priorities, specific requirements, etc.) remain more or less hidden and out of the reach of young people of the region. However, interviewees also stated that many young people remain indifferent and not interested in such information as they consider it very complicated and “not interesting enough”. Also, only a few of them know where to find such information if needed.

#### 4.2.5. Successful projects and initiatives for youth entrepreneurship

*Successful projects, completed in the last two years, for support of youth entrepreneurship, business start-ups and self-employment in the target cross-border area*

All interviewees in South-east region provided examples of successful project/initiatives / activities in the field of youth entrepreneurship/ self-employment that were realised in the last two years.

The following initiatives were mentioned by almost all experts:

- Regional business centre for support and consulting services of SMEs in the South-east planning region established in the Centre for development of the South-east planning region in cooperation with the Ministry of Local Self-government and the Ministry of Economy;
- Camp for young innovators and entrepreneurs (Innovation Boot Camp) organised by the Centre for development of the South-east planning region; and
- Project “Support to start-up businesses for young people (Strumica Start-up)”, supported by the Municipality of Strumica.

Other project/ initiatives mentioned by the experts were:

- Project "Creation of a favourable business environment for the economic sustainability of the cross-border region of Strumica - Kichevo - Kilis (Business Network S-K-K)", implemented by the Municipality of Strumica in the frame of the CBC Programme Greece - Macedonia;
- Open days and workshops organised by the branch office of the National Employment Service Agency in Strumica; and
- Project "Be an entrepreneur," realised by the NGO Research and Analysis Center Novus with financial support from the Municipality of Strumica.

Initiatives and activities that were highlighted by interviewees from the District of Blagoevgrad as efficient and beneficial in increasing the entrepreneurship motivation and knowledge of young people are as follows.

They pointed out that there were many NGOs that provided assistance and supported the mobility of young people abroad and in this sense, contributed for broadening their horizon and expanding their networks and skills including in entrepreneurship, social works, volunteership, etc.





Several European funded projects (e.g. Creative Entrepreneurship Project, Project "BeYourOwnBoss", etc.) were implemented in support of youth entrepreneurship and networking across the border.

Another very popular funding mechanism for young people that was highlighted by interviewees was the "Young Farmer" grant scheme which has been funded under the National Programme for the Rural development of Bulgaria.

Regarding in-school activities in support of entrepreneurship, some of the interviewees pointed out the success of initiatives such as "Manager for a day" of Junior Achievement Bulgaria; National and regional competitions for entrepreneurship and innovations; Initiatives and projects of the American University of Bulgaria and the South-west University of Blagoevgrad.

*Ongoing initiatives/ support programmes/ projects for support of youth entrepreneurship, business start-ups and self-employment in the target cross-border area*

The interviewed experts were aware and familiar with the most of the ongoing initiatives/ support programmes/ projects for support of youth entrepreneurship, business start-ups and self-employment that were currently underway in the South-east planning region.

The following current initiatives/ support programmes/ projects were mentioned:

- Regional business support centre for SMEs in the South-east planning region;
- Available grants and technical assistance through the Programme for self-employment managed by the National Employment Service Agency;
- CBC Project "Enhancing Youth Entrepreneurial and Employment Potential through Networking and Capacity Building (Start-up Academy Bulgaria-Macedonia)"
- CBC Project "Network for Creative Entrepreneurship" implemented by the Foundation for development of SMEs – Strumica; and
- Project "Youth Entrepreneurship".

In contrary, the interviewed experts in the District of Blagoevgrad were not aware of any ongoing initiatives/ support programmes/ projects for support of youth entrepreneurship, business start-ups and self-employment that were currently underway in the region of Blagoevgrad.

*Success stories / Best practices in the field of youth entrepreneurship, business start-ups and self-employment in the target cross-border area*

Interviewed experts shared different success stories/ best practices in the field of youth entrepreneurship, business start-ups and self-employment in the South-east planning region.

Some of the interviewees indicated some of the finalised projects as success stories/ best practices such as:

- Project "Support to start-up businesses for young people (Strumica Start-up)", supported by the Municipality of Strumica; and
- Camp for young innovators and entrepreneurs (Innovation Boot Camp) organised by the Centre for development of the South-east planning region.

The other experts indicated successful young entrepreneurs and companies established by young entrepreneurs in the recent years like:

- Mobile app for car advertisements by Tomislav Nikolovski;





- Video production and graphic design by Dance Enimiteva;
- Agency for the organization of events by Elisabetha Miteva;
- Total Media – a production established with a grant from the National Employment Service Agency which employs 12 young software programmers and which operates on the market for five years;
- “M & S Design” – Company for embroidery of logos, applications, names, etc.;
- „Marie Antoinette fashion atelier“ – company for production and sales of fashion designer clothes; and
- “Studio Daci” – hairstylist.

Interviewed experts in the District of Blagoevgrad shared some success stories of their work experience but were not able to point out a particular success story in the field of youth entrepreneurship, business start-ups and self-employment of the region of Blagoevgrad.

All interviewees shared the opinion that currently, most successful young people are successors of family businesses. They will become 2nd generation business owners over the next decade and will have to be able to withstand the competitive pressure and continue the family business traditions.





## 5. Annexes





## Annex 1: Questionnaire for on-line survey of potential young entrepreneurs (in Macedonian language)

Почитувани млади,

Во обид да создадеме поволна средина за развој на младинското претприемништво во целниот прекуграничен регион на Бугарија и Македонија (област Благоевград и Југоисточен плански регион), спроведуваме истражување чија цел е да ги идентификува конкретните потреби на младите луѓе - потенцијални претприемачи кои сакаат да започнат сопствен бизнис или да развијат веќе постоечки бизнис. Во рамките на истражувањето ќе бидат анализирани причините, мислењата, перспективите и потребите на учениците и младите од општина Струмица на возраст од 16 - 29 години. Одговорите ќе бидат третирани доверливо и анонимноста Ви е загарантирана, а податоците ќе бидат обработени и презентирани во збирна форма. Однапред Ви благодариме за одвоеното време и напор. Пополнувањето на прашалникот не би требало да Ви одземе повеќе од **десет минути**.

Доколку од Ваша страна постои интерес и/или имате потреба од дополнителни информации во однос на резултатите од истражувањето, Ве молиме да ни пишете на следната адреса: [turistickisojuz@gmail.com](mailto:turistickisojuz@gmail.com).

### ИНФОРМАЦИИ ЗА УЧЕСНИКОТ ВО ИСТРАЖУВАЊЕТО:

(Ве молиме внесувајте го текстот во македонска кирилична поддршка)

➤ **Возраст** \_\_\_\_\_ години

➤ **Пол**

☐ М

☐ Ж

➤ **Место на живеење** \_\_\_\_\_

➤ **Моментално занимање**

☐ Ученик/чка во средно училиште – година \_\_\_\_\_ (2,3 или 4 година)

☐ Студент/ка – година \_\_\_\_\_ (1, 2, 3, 4 или 5 година)

☐ Невработен/а

☐ Ангажиран/а во претпријатие/организација

☐ Сопственик/чка на бизнис

➤ **Ниво на образование**

☐ Не завршил/а основно образование

☐ Основно образование

☐ Не завршил/а средно образование

☐ Учел/а средно образование





- ☐ Завршил/а средно образование
- ☐ Општо образование
- ☐ Стручно образование
- ☐ Студира
- ☐ Завршил/а факултет
- ☐ Постдипломски студии (магистер или друго повисок степен)

## Дел I. ОСНОВНИ ПРАШАЊА

**1. Дали имате јасна претстава што ќе преземете на професионален план во иднина?**

- ☐ ДА
- ☐ НЕ

**2. Што претпочитате на професионален план во иднина?**

- ☐ Претпочитам да имам сопствен бизнис.
- ☐ Претпочитам да бидам вработен во друго претпријатие/ организација.

**3. Дали сметате дека претприемништвото е добар избор за Вашата кариера?**

- ☐ ДА
- ☐ НЕ

**4. Што Ве мотивира да започнете сопствен бизнис?**

- ☐ **Потреба**
- ☐ Несигурноста на мојата моментална работа
- ☐ Немање работа
- ☐ Конфликти на работното место
- ☐ Незадоволство од условите
- ☐ Недостиг на алтернативи
- ☐ **Можност**
- ☐ Признание од средината
- ☐ Независност
- ☐ Постигнување
- ☐ Личен развој
- ☐ Пери и материјална благосостојба

**5. Ве молиме, оценете ги можностите за започнување сопствен бизнис во прекуграничниот регион.**

(1 = незадоволителни; 2 = задоволителни, 3 = добри, 4 = многу добри)

	1	2	3	4	Не можам да
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					проценам
Можности за започнување сопствен бизнис во општина Струмица/Југоисточниот плански регион	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**6. Ако имате намера да започнете сопствен бизнис, за кој сектор од економијата би се определиле како најпривлечен за населеното место/регионот во кој живеете?**

- ☐ Земјоделство
- ☐ Шумарство
- ☐ Рибарство
- ☐ Рударство и вадење на минерали и камен
- ☐ Храна и пијалаци
- ☐ Текстил
- ☐ Хемија
- ☐ Метали
- ☐ Машини
- ☐ Индустрија
- ☐ Градежништво
- ☐ Хотели
- ☐ Ресторани
- ☐ Транспорт
- ☐ Информациски и комуникациски технологии /ИКТ/
- ☐ Недвижности
- ☐ Обезбедување
- ☐ Образование (јазици, компјутери, и тн.)
- ☐ Здравје (приватно)
- ☐ Социјални прашања (приватно)
- ☐ Советодавни услуги/ консалтинг во областа на \_\_\_\_\_
- ☐ Персонални услуги (ремонт, поддршка)
- ☐ Трговија со земјоделски производи
- ☐ Трговија - друго \_\_\_\_\_
- ☐ Администрација
- ☐ Друго \_\_\_\_\_

**7. Според Вас, што е најважно за започнување сопствен бизнис?**

- ☐ Почетниот капитал
- ☐ Идејата за бизнис
- ☐ Претприемачки знаења и вештини



- ☐ Поддршка од советници/ консултанти  
☐ Поддршка од семејството и пријателите  
☐ Друго \_\_\_\_\_

**8. Според Вас, кои се основните причини младите да се плашат да започнат сопствен бизнис?**

- ☐ Немаат доволно идеи за бизнис  
☐ Немаат доволно средства  
☐ Немаат доверба во институциите  
☐ Се плашат да превземат ризик  
☐ Сметаат дека е полесно да се работи за друг  
☐ Не добиваат признание од општеството  
☐ Друго \_\_\_\_\_

**Дел II. СПЕЦИФИЧНИ ПРАШАЊА**

**II.1. ПРИСТАП ДО ФИНАНСИИ**

**9. Доколку имате намера да започнете свој сопствен бизнис, кој извор на почетен капитал би го користеле?**

- ☐ Лична заштеда  
☐ Заем од семејството/ пријателите  
☐ Заем/ кредит од банка  
☐ Државни субвенции за започнување сопствен бизнис или самовработување  
☐ Средства од Европските фондови  
☐ Друго \_\_\_\_\_

**10. Дали сте запознаени со можностите за финансирање за започнување на сопствен бизнис и самовработување на млади претприемачи во општина Струмица/ Југоисточен плански регион?**

- ☐ ДА  
☐ НЕ

Доколку ДА, Ве молиме појаснете:

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**11. Дали знаете каде би можеле да најдете информација за можностите за финансирање за започнување на бизнис од страна на млади претприемачи во општина Струмица/ Југоисточниот плански регион?**

- ☐ ДА  
☐ НЕ





Доколку ДА, Ве молиме појаснете:

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**12. Дали имате подготвено бизнис план за финансирање на Вашата идеја?**

☐ ДА

☐ НЕ

Доколку ДА, од каде стекнавте вештини за подготовка на истиот?

☐ Образование/обука

☐ Платив за услугата

☐ Интернет

☐ Специјализирана литература

☐ Организации кои поддржуваат бизниси

☐ Добив поддршка од друг претприемач/ментор

☐ Друго \_\_\_\_\_

## II.2. ПРЕТПРИЕМАЧКИ ЗНАЕЊА И ВЕШТИНИ

**13. Дали имате формално образование во областа на претприемништвото?**

☐ ДА

☐ НЕ

**14. Како би ги оцениле Вашите знаења и вештини за започнување на сопствен бизнис.**

(1 = недоволни; 2 = ниски, 3 = задоволителни, 4 = многу добри, 5 = одлични)

	1	2	3	4	Не знам
Знаења и вештини за започнување сопствен бизнис	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**15. Ве молиме да ја оцените важноста на секој од наведените услови за започнување сопствен бизнис?**

(1 = воопшто не е важно, 2 = важно е донекаде, 3 = важно, 4 = многу важно)

	1	2	3	4	Не знам
Лична дисциплина	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за превземање ризик	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за создавање	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



иновативен производ/услуга					
Прилагодливост на промени	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Упорност	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Иницијативност	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Активно слушање	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Работа во мрежа/ Вмрежување	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за идентификување на можности	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Лидерство	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за тимска работа	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Друго _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. Ве молиме да ја оцените важноста на секој од наведените менаџмент знаења и вештини за започнување сопствен бизнис?

(1 = воопшто не е важно, 2 = важно е донекаде, 3 = важно, 4 = многу важно)

	1	2	3	4	Не знам
Бизнис планирање	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Финансии	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Сметководство	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Продажба	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Маркетинг	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Управување со човечки ресурси	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Донесување на одлуки	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Мотивација	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Комуникација	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Научно- истражувачка работа	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Раководење со проекти	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Друго _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



### II.3. ПРИСТАП ДО СОВЕТОДАВНИ/ КОНСУЛТАНТСКИ УСЛУГИ И ОБУКИ ЗА ЗАПОЧНУВАЊЕ БИЗНИС И САМОВРАБОТУВАЊЕ

**17. Дали досега сте учествувале на некоја обука за започнување на сопствен бизнис и самовработување?**

☐ ДА

☐ во училиште

☐ на факултет

☐ надворешни курсеви/ обуки/ семинари

☐ НЕ

**Доколку ДА, Ве молиме посочете ја тематиката на обуките на кои сте учествувале:**

**(можни се повеќе одговори)**

☐ Изработка на бизнис план

☐ Маркетинг

☐ Финансии

☐ Комуникациски вештини

☐ Менаџерски вештини

☐ Друго \_\_\_\_\_

**18. Дали сте користеле советодавни/ консултантски услуги за започнување на сопствен бизнис или самовработување?**

☐ ДА

☐ во училиште

☐ на факултет

☐ од други организации (НВО, организации за поддршка на бизнисите, приватни консултантски фирми и др.)

☐ НЕ

**Доколку ДА, Ве молиме посочете каков тип услуги сте користеле:**

**(можни се повеќе одговори)**

☐ Советодавни/ Консултантски услуги за отворање на претпријатие

☐ Изготвување бизнис план

☐ Консултирање во врска со управувањето

☐ Консултирање во врска со финансирањето

☐ Правни совети

☐ Совети за право на сопственост, патенти, трговски марки

☐ Друго \_\_\_\_\_



## II.4. ПОДДРШКА ЗА ЗАПОЧНУВАЊЕ БИЗНИС И САМОВРАБОТУВАЊЕ КАЈ МЛАДИ ПРЕТПРИЕМАЧИ

**19. Каков вид на поддршка би сакале да добиете од организација/претпријатие/или експерт, кои обезбедуваат поддршка за започнување на сопствен бизнис?**

**(можни се повеќе одговори)**

- ☐ Специјализирана обука на одредена тема
- ☐ Билтен/ брошури/ летоци
- ☐ Информации за пристап до финансирање
- ☐ Советодавни/ Консултантски услуги за отворање сопствено претпријатие
- ☐ Совети за изготвување бизнис план
- ☐ Советување/ Консултирање во врска со управувањето/ менаџирање на сопствениот бизнис
- ☐ Правни совети
- ☐ Совети за право на сопственост, патенти, трговски марки
- ☐ Поврзување со потенцијални финансирачки организации / фондови / програми
- ☐ Друго \_\_\_\_\_

**20. Каков вид на обука би сакале да добиете од организации/ претпријатија/ експерти, кои обезбедуваат обука за започнување на сопствен бизнис или самовработување?**

**(можни се повеќе одговори)**

- ☐ Изготвување на бизнис план
- ☐ Отворање на сопствено претпријатие
- ☐ Маркетинг
- ☐ Финансии
- ☐ Комуникациски вештини
- ☐ Менаџерски вештини
- ☐ Лидерски вештини
- ☐ Креативност и иновации
- ☐ Вештини за работа во мрежа/ вмрежување
- ☐ Друго \_\_\_\_\_

## II.5. КУЛТУРНИ И СОЦИЈАЛНИ АСПЕКТИ НА МЛАДИНСКОТО ПРЕТПРИЕМНИШТВО

**21. Какво хоби имате и кои се Вашите омилен активности во слободното време?**

**(можни се повеќе одговори)**

- ☐ Спорт
- ☐ Музика
- ☐ Кино
- ☐ Театар





- ☐ Уметност и ракотворби
- ☐ Компјутерски игри
- ☐ Книги и литература
- ☐ Информациски технологии / Интернет / Мобилни апликации и услуги
- ☐ Патување
- ☐ Друго \_\_\_\_\_

**22. Дали сте мотивирани да научите нови нешта и да учествувате во социјални/едукативни иницијативи за подобрување на Вашите претприемачки знаења и вештини?**

- ☐ ДА
- ☐ НЕ

**Дали би сакале да добивате дополнителни информации за планираните активности и настани во рамки на проектот „Поттикнување на младинското претприемништво и зголемување на потенцијалот за вработување преку вмрежување и градење капацитети (Старт-ап Академија Бугарија – Македонија)“?**

- ☐ ДА
- ☐ НЕ

Доколку ДА, Ве молиме оставете валидна е-маил адреса за повратни информации:

\_\_\_\_\_@\_\_\_\_\_

Ви благодариме што бевте дел од ова истражување!

Повеќе информации за нашиот проект можете да најдете на: [www.startup-bgmk.eu](http://www.startup-bgmk.eu)

Лајкнете ја нашата Facebook страница: **Start-up Academy BG-MK**

Ова истражување е спроведено со поддршка на Европската Унија, преку ИНТЕРРЕГ – ИПА програмата за прекугранична соработка Бугарија – Македонија ССИ бр. 2014ТС1615СВ006. За содржината на истражувањето единствена одговорност сноси Здружението Туристички сојуз - Струмица и на ниеден начин не го одразува мислењето на Европската Унија или Органот за управување на програмата.



## Annex 2: Questionnaire for in depth face-to-face/online interviews (in Macedonian language)

Почитуван(а) Г-дине/ Г-ѓо,

Во обид да создадеме поволна средина за развој на младинското претприемништво во прекуграничниот регион на Бугарија и Македонија (област Благоевград и Југоисточен плански регион), спроведуваме истражување чија цел е да ги идентификува конкретните потреби на младите луѓе - потенцијални претприемачи кои сакаат да започнат сопствен бизнис или да го развијат својот веќе постоечки бизнис.

Преку спроведувањето на ова интервју и врз основа на Вашето професионално искуство ќе се обидеме да утврдиме каква потреба за обуки и поддршка имаат младите луѓе за да го зголемат својот претприемачки дух и добијат мотивација за отпочнување на сопствен бизнис. Покрај тоа, ќе идентификуваме и некои успешни проекти и иницијативи за младинско претприемништво, кои би послужиле како стимул и мотивација за младите луѓе од регионот.

Одговорите ќе бидат третирали доверливо и анонимноста Ви е загарантирана, а податоците ќе бидат обработени и презентирани само во збирна форма. Однапред Ви благодариме за одвоеното време и напор. Дискусијата за време на интервјуто врз база на овој прашалник нема да Ви одземе повеќе од **30 минути**.

Доколку од Ваша страна постои интерес и/или имате потреба од дополнителни информации во врска со резултатите од истражувањето, Ве молиме да ни пишете на следната адреса: [turistickisojuz@gmail.com](mailto:turistickisojuz@gmail.com).

### ОПШТИ ИНФОРМАЦИИ:

- A.1. Држава: \_\_\_\_\_
- A.2. Населено место: \_\_\_\_\_
- A.3. Датум: \_\_\_\_\_
- A.4. Интервјуиран: \_\_\_\_\_
- A.5. Интервјуира: \_\_\_\_\_

### ИНФОРМАЦИИ ЗА СОГОВОРНИКОТ

➡ Возраст \_\_\_\_\_ години

➡ Пол

☐ М

☐ Ж



**START-UP  
ACADEMY**

➤ Место на живеење \_\_\_\_\_

➤ Организација

- ☐ Државна институција (министерства и агенции)  
☐ Регионална агенција за развој/Центар за развој на плански регион  
☐ Единица на локална самоуправа  
☐ Организација за поддршка на бизнисите  
☐ Граѓанска организација  
☐ Приватна фирма  
☐ Универзитет  
☐ Понудувач на професионално образование  
☐ Друго \_\_\_\_\_

➤ Функција во организацијата

\_\_\_\_\_

➤ Искуство во областа на младинското претприемништво \_\_\_\_\_ години

## I. МОМЕНТАЛНИ УСЛОВИ ЗА РАЗВОЈ НА МЛАДИНСКО ПРЕТПРИЕМНИШТВО ВО ПРЕКУГРАНИЧНИОТ РЕГИОН

1. Какви можности за започнување на сопствен бизнис постојат за младите во општина Струмица/ Југоисточниот плански регион?

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_  
г. \_\_\_\_\_  
д. \_\_\_\_\_

2. Како би ги оцениле тие можности?

(1 = незадоволителни; 2 = доволни, 3 = на добро ниво, 4 = на многу високо ниво)

	1	2	3	4	Не знам
Можности за започнување сопствен бизнис за младите во општина Струмица/ Југоисточниот плански	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



регион					
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**3. Кои се ограничувачки фактори, кои влијаат негативно на претприемничката средина во општина Струмица/Југоисточниот плански регион?**

- ☐ Финансиска поддршка (пристап до извори на финансирање)
- ☐ Слаба ефикасност на државните институции
- ☐ Слаба ефикасност на економските политики
- ☐ Непредвидливост на економските политики
- ☐ Недостиг/ Недоволно национални програми и инструменти за поддршка на бизнисите
- ☐ Инфлација
- ☐ Корупција
- ☐ Економска клима
- ☐ Поволна средина за реализирање на бизнисот
- ☐ Даноци
- ☐ Трошоци за работна сила, пристап и законска рамка
- ☐ Недостиг на висококвалификувани кадри
- ☐ Недостиг на нискоквалификувани кадри
- ☐ Несоодветна инфраструктура
- ☐ Трансферна научно-истражувачките и развојни активности во приватниот сектор
- ☐ Потенцијал за иновации
- ☐ Образование
- ☐ Можности за образование
- ☐ Консултантски услуги
- ☐ Претприемнички знаења и вештини
- ☐ Достапност до пазари
- ☐ Културни и социјални норми
- ☐ Политички, институционален и социјален контекст
- ☐ Ниска конкуретност на економијата
- ☐ Високи фиксни трошоци (трошоци за енергија, затоплување, телефон, интернет и комуникации)
- ☐ Недостиг на сировини
- ☐ Информации
- ☐ Друго \_\_\_\_\_

**Ве молиме објаснете подетално:**

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**4. Кои се силните страни на претприемничката средина во општина Струмица/Југоисточниот плански регион?**

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_  
г. \_\_\_\_\_  
д. \_\_\_\_\_

**Ве молиме објаснете подетално:**

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**5. Што ги мотивира младите од општина Струмица/Југоисточниот плански регион да започнат сопствен бизнис?**

☐ **Потреба**

- ☐ Несигурна работа  
☐ Невработеност  
☐ Конфликти на работното место  
☐ Фрустрација од условите  
☐ Недостиг на други алтернативи

☐ **Можност**

- ☐ Признание од средината  
☐ Независност  
☐ Постигнување  
☐ Личен развој  
☐ Стекнување на богатство

**6. Според Вас, што ги обесхрабрува младите од општина Струмица/Југоисточниот плански регион да започнат сопствен бизнис?**

- ☐ Немат доволно идеи за бизнис  
☐ Немаат доволно средства  
☐ Немаат доверба во институциите  
☐ Се плашат да превземат ризик  
☐ Сметаат дека е полесно да работиш за друг  
☐ Не добиваат признание од средината/ општеството  
☐ Друго \_\_\_\_\_

**Ве молиме објаснете подетално:**





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**7. Какво мислење имате за образованието од областа на претприемништво во општина Струмица/ Југоисточниот плански регион?**

- ☐ За време на основното и средното образование се поттикнуваат креативноста, самостојноста и личниот развој.
- ☐ Основното и средното образование обрнуваат соодветно внимание кон претприемништвото, започнување бизнис и самовработувањето.
- ☐ Колеџите и универзитетите осигуруваат добра и соодветна подготовка за започнување на сопствен бизнис и самовработување.
- ☐ Образование во областа на бизнисот и управувањето обезбедуваат добра и соодветна подготовка за започнување на сопствен бизнис и самовработување.
- ☐ Професионалното и неформалното образование обезбедуваат добра и соодветна подготовка за започнување сопствен бизнис и самовработување.

**Ве молиме оценете ја практичната ориентираност на системот за образование и обука за претприемништво**

(1 = незадоволително; 2 = задоволително, 3 = добро, 4 = многу добро)

	1	2	3	4	Не можам да проценам
<b>Практична ориентираност на системот за образование и обука за претприемништво</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Ве молиме објаснете подетално:**

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**8. Каква е расположливата деловна инфраструктура во општина Струмица/Југоисточниот плански регион за поддршка на претприемништвото, младите кои сакаат да започнат сопствен бизнис и самовработување?**

- ☐ Организации и институции кои нудат разни правни, сметководствени и друг вид на деловни услуги
- ☐ Информациски и комуникациски технологии
- ☐ Комунални услуги (енергија, затоплување, вода, канализација)





- ☐ Транспортни услуги  
☐ Земјиште  
☐ Канцелариски простор  
☐ Друго \_\_\_\_\_

**9. Какво е Вашето мислење за општоприфатените општествени норми во однос на претприемништвото во Општина Струмица/ Југоисточниот плански регион?**

- ☐ Средината во регионот силно го поддржува успехот постигнат преку лични напори.  
☐ Средината во регионот ја цени самостојноста и личната иницијатива.  
☐ Средината во регионот поттикнува превземање на претприемнички ризици.  
☐ Средината во регионот поттикнува креативност и иновации.  
☐ Средината во регионот ја акцентира личната одговорност (а не колективната) во однос на управувањето со сопствениот живот.

**Ве молиме објаснете подетално:**

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**II. ОБУКИ И ПОДДРШКА ДОСТАПНИ ЗА МЛАДИТЕ ЛУЃЕ ВО ОПШТИНА СТРУМИЦА/  
ЈУГОИСТОЧНИОТ ПЛАНСКИ РЕГИОН**

**10. Кои консултантски услуги и обуки за започнување на сопствен бизнис и самовработување им се достапни на младите во општина Струмица/ Југоисточниот плански регион?**

**10.1. Консултантски услуги:**

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

**10.2. Обуки:**

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

**10.3. Какви консултантски услуги и обуки недостасуваат во општина Струмица/ Југоисточниот плански регион?**

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_







11. Дали сметате дека достапните консултантски услуги и обуки за започнување сопствен бизнис ја задоволуваат побарувачката и потребите на младите луѓе во општина Струмица/ Југоисточниот плански регион? Доколку НЕ, Ве молиме дадете препораки како подобро да се усогласат побарувачката и потребите на младите луѓе со достапната понуда на достапните консултантски услуги и обуки?

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12. Како ги оценувате резултатите од досега понудените консултантски услуги и спроведените обуки за започнување сопствен бизнис и самовработување во Општина Струмица/ Југоисточниот плански регион?

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13. Според Вас, каков вид на поддршка им треба на младите за започнување сопствен бизнис и самовработување?

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_
- г. \_\_\_\_\_
- д. \_\_\_\_\_

14. Според Вас, кои теми (за обуки) би биле интересни за младите и би ги мотивирале да започнат сопствен бизнис или да обезбедат самовработување?

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_

### III. ДОСТАПНО ФИНАНСИРАЊЕ ЗА МЛАДИНСКО ПРЕТПРИЕМНИШТВО ВО ПРЕКУГРАНИЧНИОТ РЕГИОН

15. Кои се главните извори на финансирање кои се достапни за младите луѓе за започнување на сопствен бизнис?

- ☐ Заеми/ кредити
- ☐ Финансиска поддршка од државата
- ☐ Приватно финансирање (на пр. бизнис ангели и приватни инвеститори)
- ☐ ЕУ и други организации кои обезбедуваат грантови
- ☐ Друг вид на финансирање \_\_\_\_\_





**16. Дали моменталното ниво на финансирање и финансиски инструменти ги задоволуваат потребите на младите претприемачи во Струмица/ Југоисточниот плански регион?**

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**17. Дали младите имаат пристап до извори на финансирање за започнување бизнис или самовработување? Под какви услови можат младите да добијат финансирање? Доколку пристапот до такво финансирање е отежнат, Ве молиме споделете некои идеи како овој пристап би можел да се подобри.**

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**18. Дали сметате дека информациите за достапните извори на финансирање за започнување на сопствен бизнис или самовработување им се достапни на младите луѓе во Струмица/ Југоисточниот плански регион? Дали младите знаат каде да ги најдат таквите информации?**

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#### **IV. УСПЕШНИ ПРОЕКТИ И ИНИЦИЈАТИВИ ЗА МЛАДИНСКО ПРЕТПРИЕМНИШТВО**

**19. Дали можете да наведете барем три успешни проекти/ иницијативи за поддршка на младинско претприемништво, за започнување сопствен бизнис или самовработување, кои се реализирани во општина Струмица/ Југоисточниот плански регион во последните две години?**

а. 

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б. 

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в. 

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**20. Дали можете да посочите тековни иницијативи/ програми или проекти за поддршка на младинско претприемништво, за започнување на сопствен бизнис или самовработување во општина Струмица/ Југоисточниот плански регион?**

а. 

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б. 

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в. 

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21. Дали би можеле да дадете примери за успешни приказни/ добри практики во областа на младинското претприемништво, започнување на сопствен бизнис или самовработување во општина Струмица/ Југоисточниот плански регион?

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

Дали би сакале да добивате дополнителни информации за планираните активности и настани во рамки на проектот „Поттикнување на младинското претприемништво и зголемување на потенцијалот за вработување преку вмрежување и градење капацитети (Старт-ап Академија Бугарија – Македонија)“?

☐ ДА

☐ НЕ

Доколку ДА, Ве молиме оставете валидна е-маил адреса за повратни информации:

\_\_\_\_\_ @ \_\_\_\_\_

Ви благодариме што бевте дел од ова истражување!

Повеќе информации за нашиот проект можете да најдете на: [www.startup-bgmk.eu](http://www.startup-bgmk.eu)

Лајкнете ја нашата Facebook страница: **Start-up Academy BG-MK**

Ова истражување е спроведено со поддршка на Европската Унија, преку ИНТЕРРЕГ – ИПА програмата за прекугранична соработка Бугарија – Македонија ССИ бр. 2014ТС1615СВ006. За содржината на истражувањето единствена одговорност сноси Здружението Туристички сојуз - Струмица и на ниеден начин не го одразува мислењето на Европската Унија или Органот за управување на програмата.



### Annex 3: Questionnaire for on-line survey of potential young entrepreneurs (in Bulgarian language)

#### Уважаеми участници,

В стремежа си да създадем благоприятна среда за развитие на младежкото предприемачество в трансграничния регион на България и Македония (област Благоевград и Югоизточен планов регион), провеждаме проучване, което цели да идентифицира конкретните нужди на младите хора – потенциални предприемачи, които искат да започнат собствен бизнес или да развият вече съществуващ такъв. В рамките на проучването ще анализираме мотивите, мненията, перспективите и нуждите на ученици и младежи от Област Благоевград на възраст от 16 – 29 години. Отговорите ще бъдат третираны поверително и анонимността Ви е гарантирана, а данните ще бъдат обработвани само в обобщен вид. Предварително Ви благодарим за отделеното време и усилия. Попълването на въпросника не би трябвало да отнеме повече от **десет минути**.

За допълнителна информация и при интерес от Ваша страна за запознаване с обобщените резултати от проучването, може да ни пишете на адрес: [office@bicc-sandanski.org](mailto:office@bicc-sandanski.org)

#### ИНФОРМАЦИЯ ЗА УЧАСТНИКА

- Възраст \_\_\_\_\_ години
- Пол
  - ☐ М
  - ☐ Ж
- Местоживеене \_\_\_\_\_
- Настоящо занимание
  - ☐ Учаш/ а в гимназия – клас \_\_\_\_\_ (8, 9, 10, 11 или 12)
  - ☐ Учаш/ а в университет – година \_\_\_\_\_ (1, 2, 3, 4 или 5)
  - ☐ Безработен/а
  - ☐ Нает/а в фирма / организация
  - ☐ Собственик на бизнес
- Ниво на образование
  - ☐ Не завършил/а основно образование
  - ☐ Основно образование



- ☐ Не завършил/а средно образование
- ☐ Учащ/а средно образование
- ☐ Завършил/а средно образование
  - ☐ Непрофилирано
  - ☐ Професионално
- ☐ Учащ/а в университет
- ☐ Завършил/а университет
- ☐ Следдипломно обучение (магистърска степен или друга по-висока)

## Част I. ОСНОВНИ ВЪПРОСИ

**1. Имате ли ясна представа какво ще предприемете в професионален план в бъдеще?**

- ☐ ДА
- ☐ НЕ

**2. Какво предпочитате ?**

- ☐ Предпочитам да имам собствен бизнес.
- ☐ Предпочитам да бъда служител.

**3. Смятате ли, че предприемачеството е добър избор за кариера?**

- ☐ ДА
- ☐ НЕ

**4. Какво Ви мотивира да стартирате собствен бизнес?**

- ☐ **Необходимост**
  - ☐ Несигурността в настоящата ми работа
  - ☐ Липсата на работа
  - ☐ Конфликтите на работното място
  - ☐ Неудовлетвореност от условията
  - ☐ Липсата на алтернатива
- ☐ **Възможност**
  - ☐ Признание
  - ☐ Независимост
  - ☐ Постигане
  - ☐ Личностно развитие
  - ☐ Парите и материалната обезпеченост

**5. Моля, оценете възможностите за започване на собствен бизнес в трансграничния регион.**

(1 = незадоволително; 2 = задоволително, 3 = добро, 4 = много добро)



	1	2	3	4	Не мога да преценя
<b>Възможности за започване на собствен бизнес в област Благоевград</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**6. Ако възнамерявате да стартирате собствен бизнес, кой сектор от икономиката бихте определили като най-привлекателен за населеното място / района, в който живеете?**

- ☐ Земеделие
- ☐ Горско стопанство
- ☐ Рибарство
- ☐ Минно дело и добив на минерали и камък
- ☐ Храни и напитки
- ☐ Текстил
- ☐ Химия
- ☐ Метали
- ☐ Машины
- ☐ Индустрия - друго
- ☐ Строителство
- ☐ Хотели
- ☐ Ресторанти
- ☐ Транспорт
- ☐ Информационни и комуникационни технологии /ИКТ/
- ☐ Недвижими имоти
- ☐ Охрана
- ☐ Образование (езици, компютри, и т. н.)
- ☐ Здраве (частно)
- ☐ Социални въпроси (частни)
- ☐ Консултиране в сферата на \_\_\_\_\_
- ☐ Персонални услуги(ремонт, поддръжка)
- ☐ Търговия със земеделски продукти
- ☐ Търговия - друго \_\_\_\_\_
- ☐ Администрация
- ☐ Друго \_\_\_\_\_

**7. Според Вас, кое е изброените е най-важно за стартиране на собствен бизнес?**

- ☐ Първоначалния капитал
- ☐ Идеята за бизнес
- ☐ Предприемачески познания и умения
- ☐ Подкрепата от консултанти



☐ Подкрепата от семейство и приятели

☐ Друго \_\_\_\_\_

**8. Според Вас, кои са основните причини младите хора да се страхуват да започнат собствен бизнес?**

☐ Няма достатъчно идеи за бизнес

☐ Няма достатъчно средства

☐ Няма доверие на институциите

☐ Страхуват се да поемат риск

☐ Смятат, че е по-лесно да работиш за друг

☐ Не получават признание от обществото

☐ Друго \_\_\_\_\_

**Част II. СПЕЦИФИЧНИ ВЪПРОСИ**

**II.1. ДОСТЪП ДО ФИНАНСИ**

**9. Ако възнамерявате да започнете собствен бизнес, кой източник за набиране на първоначален капитал бихте използвали?**

☐ Лични спестявания

☐ Заем от семейство/ приятели

☐ Заем/ кредит от банка

☐ Държавни субсидии за стартиращ бизнес или самостоятелна заетост

☐ Европейски средства

☐ Друго \_\_\_\_\_

**10. Запознати ли сте с възможностите за финансиране на стартиращ бизнес и самостоятелна заетост на млади предприемачи в област Благоевград?**

☐ ДА

☐ НЕ

Ако ДА, моля уточнете:

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**11. Знаете ли къде може да намерите информация за възможностите за финансиране на стартиращ бизнес от млади предприемачи?**

☐ ДА

☐ НЕ





Ако ДА, моля уточнете:

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**12. Разполагате ли с бизнес план за финансиране на идеята си?**

- ☐ ДА  
☐ НЕ

Ако ДА, от къде придобихте умения за разработването на такъв?

- ☐ Образование / обучение  
☐ Платих за услугата  
☐ Интернет  
☐ Специализирана литература  
☐ Бизнес подпомагащи организации  
☐ Получих подкрепа от друг предприемач/ментор  
☐ Друго \_\_\_\_\_

## II.2. ПРЕДПРИЕМАЧЕСКИ ПОЗНАНИЯ И УМЕНИЯ

**13. Имате ли образование в сферата на предприемачеството?**

- ☐ ДА  
☐ НЕ

**14. Как бихте оценили познанията и уменията си за стартиране на собствен бизнес.**

(1 = недостатъчни; 2 = ниски, 3 = задоволително, 4 = много добри, 5 = отлични)

	1	2	3	4	Не зная
Познания и умения за стартиране на собствен бизнес	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**15. Моля, оценете важността на всяко от изброените предприемачески умения за стартиране на собствен бизнес?**

(1 = въобще не е важно, 2 = важно е донякъде, 3 = важно, 4 = много важно)

	1	2	3	4	Не зная
Личната дисциплина	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за поемане на риск	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за създаване на иновативен продукт	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



/ услуга					
Адаптивност към промени	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Постоянство	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Инициативност	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Активно слушане	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Работа в мрежа	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за идентифициране на възможности	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Лидерство	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Способност за работа в екип	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Друго _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**16. Моля, оценете важността на всяко от изброените управленчески умения за стартиране на собствен бизнес?**

(1 = въобще не е важно, 2 = важно е донякъде, 3 = важно, 4 = много важно)

	1	2	3	4	Не зная
Бизнес планиране	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Финанси	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Счетоводство	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Продажби	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Маркетинг	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Управление на човешки ресурси	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Вземане на решения	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Мотивация	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Комуникация	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Научно-изследователска и развойна дейност	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Управление на проекти	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Друго _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### **II.3. ДОСТЪП ДО КОНСУЛТАНТСКИ УСЛУГИ И ОБУЧЕНИЯ ЗА СТАРТИРАЩ БИЗНЕС И САМОСТОЯТЕЛНА ЗАЕТОСТ**

**17. Досега участвали ли сте в обучение за стартиране на бизнес и самостоятелна заетост?**



- ☐ ДА
- ☐ в училище
  - ☐ в университет
  - ☐ външни курсове / обучения / семинари
- ☐ НЕ

**Ако ДА, моля посочете тематиката на обученията, в които сте участвал/а:**

- ☐ Съставяне на бизнес план
- ☐ Маркетинг
- ☐ Финанси
- ☐ Комуникационни умения
- ☐ Управленчески умения
- ☐ Друго \_\_\_\_\_

**18. Ползвали ли сте консултантски услуги за стартиране на бизнес или самостоятелна дейност?**

- ☐ ДА
- ☐ в училище
  - ☐ в университет
  - ☐ от други организации (НПО, бизнес центрове, частни консултантски фирми и др.)
- ☐ НЕ

**Ако ДА, моля посочете какъв тип услуги сте получил/а:**

- ☐ Консултантски услуги за създаване на фирма
- ☐ Разработване на бизнес план
- ☐ Консултиране на управлението
- ☐ Финансово консултиране
- ☐ Правни съвети
- ☐ Съвети за права за собственост, патенти, търговски марки
- ☐ Друго \_\_\_\_\_

#### **II.4. ПОДКРЕПА ЗА СТАРТИРАНЕ НА БИЗНЕС И САМОСТОЯТЕЛНА ЗАЕТОСТ ОТ МЛАДИ ПРЕДПРИЕМАЧИ**

**19. Какъв вид подкрепа бихте искали да получите от организация /фирма/ или експерт, които предоставят подкрепа за стартиращ бизнес?**

- ☐ Специализирано обучение по дадена тема
- ☐ Бюлетин/ брошури/ листовки
- ☐ Информация за достъп до финансиране
- ☐ Консултантски услуги за създаване на фирма



- ☐ Съвети за изготвяне на бизнес план
- ☐ Консултиране на управлението
- ☐ Правни съвети
- ☐ Съвети за права за собственост, патенти, търговски марки
- ☐ Свързване с потенциални финансиращи организации / фондове / програми
- ☐ Друго \_\_\_\_\_

**20. Какъв вид обучения бихте искали да получите от организации/ фирми/ експерти, предлагащи подкрепа за стартиране на бизнес или самостоятелна заетост?**

- ☐ Разработване на бизнес план
- ☐ Създаване на фирма
- ☐ Маркетинг
- ☐ Финанси
- ☐ Комуникационни умения
- ☐ Управленски умения
- ☐ Лидерски умения
- ☐ Креативност и новаторство
- ☐ Умения за работа в мрежа
- ☐ Друго \_\_\_\_\_

## **II.5. КУЛТУРНИ И СОЦИАЛНИ АСПЕКТИ НА МЛАДЕЖКОТО ПРЕДПРИЕМАЧЕСТВО**

**21. Какви са Вашите хобита и занимания?**

- ☐ Спорт
- ☐ Музика
- ☐ Кино
- ☐ Театър
- ☐ Изкуства и занаяти
- ☐ Компютърни игри
- ☐ Книги и литература
- ☐ Информационни технологии / Интернет / Мобилни приложения и услуги
- ☐ Пътуване
- ☐ Друго \_\_\_\_\_

**22. Мотивирани ли сте да научавате нови неща и да участвате в социални/ обучителни инициативи за повишаване на Вашите предприемачески умения и възможности?**

- ☐ ДА
- ☐ НЕ



**23. Желаете ли да получавате допълнителна информация за планирани дейности и събития по проект "Start-up Academy BG-MK"?**

☐ ДА

☐ НЕ

Ако да, моля оставете актуален email за обратна връзка: \_\_\_\_\_

Благодарим Ви, че бяхте част от това проучване!

Повече информация за нашия проект може да намерите на: [www.startup-bgmk.eu](http://www.startup-bgmk.eu)

Харесайте страницата ни в Facebook: **Start-up Academy BG-MK**

Настоящото проучване е осъществено със съдействието на Европейския Съюз.

За съдържанието на проучването отговорност носи единствено Сдружение Бизнес информационен и консултантски център - Сандански и не може по никакъв начин да отразява мнението на Европейския Съюз



## Annex 4: Questionnaire for in depth face-to-face/online interviews (in Bulgarian language)

### Уважаеми участници,

В стремежа си да създадем благоприятна среда за развитие на младежкото предприемачество в трансграничния регион на България и Македония (област Благоевград и Югоизточен планов регион), провеждаме проучване, което цели да идентифицира конкретните нужди на младите хора – потенциални предприемачи, които искат да започнат собствен бизнес или да развият вече съществуващ такъв.

Посредством провеждането на настоящото интервю и на база на Вашия професионален опит ще се опитаме да определим от какви обучения и подкрепа имат нужда младите хора, за да повишат своя предприемачески дух и мотивация за стартиране на бизнес. Освен това ще идентифицираме и някои успешни проекти и инициативи за младежко предприемачество, които биха послужили, като стимул и мотивация за младите хора от района.

Отговорите ще бъдат третирани поверително и анонимността Ви е гарантирана, а данните ще бъдат обработвани само в обобщен вид. Предварително Ви благодарим за отделеното време и усилия. Надяваме се, че дискусията по време на интервюто, основано на този въпросник, няма да отнеме повече от **30 минути**.

За допълнителна информация и при интерес от Ваша страна за запознаване с обобщените резултати от проучването, може да ни пишете на адрес: [office@bicc-sandanski.org](mailto:office@bicc-sandanski.org)

### ОБЩА ИНФОРМАЦИЯ

- A.1. Държава: \_\_\_\_\_
- A.2. Населено място: \_\_\_\_\_
- A.3. Дата: \_\_\_\_\_
- A.4. Интервюиран: \_\_\_\_\_
- A.5. Интервюиращ: \_\_\_\_\_

### ИНФОРМАЦИЯ ЗА УЧАСТНИКА

➡ Възраст \_\_\_\_\_ години

➡ Пол  
☐ М  
☐ Ж

➡ Местоживееие \_\_\_\_\_



➤ **Организация**

- ☐ Държавна организация  
☐ Местна власт  
☐ Бизнес подпомагаща организация  
☐ Друга неправителствена организация  
☐ Частна фирма  
☐ Университет  
☐ Доставчик на професионално обучение  
☐ Друго \_\_\_\_\_

➤ **Длъжност в организацията**

\_\_\_\_\_

➤ **Опит в сферата на младежкото предприемачество \_\_\_\_\_ години**

**I. НАСТОЯЩИ УСЛОВИЯ ЗА РАЗВИТИЕ НА МЛАДЕЖКОТО ПРЕДПРИЕМАЧЕСТВО В  
ТРАНСГРАНИЧНИЯ РЕГИОН**

**1. Какви възможности за стартиране на собствен бизнес съществуват за младите хора в  
Област Благоевград?**

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_  
г. \_\_\_\_\_  
д. \_\_\_\_\_

**2. Как бихте ги оценили тези възможности?**

(1 = незадоволителни; 2 = достатъчни, 3 = на добро ниво, 4 = на много високо ниво)

	1	2	3	4	Не зная
<b>Възможности за стартиране на собствен бизнес за младите хора в Област Благоевград</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**3. Кой са основните фактори, които влияят негативно на предприемаческата среда в област  
Благоевград?**

- ☐ Финансова помощ (достъп до финансиране)  
☐ Неефективност на държавните институции  
☐ Неефективност на икономическите политики



- ☐ Липса на последователни икономически политики
- ☐ Липса на достатъчно държавни програми и инструменти в подкрепа на бизнеса
- ☐ Инфлация
- ☐ Корупция
- ☐ Икономически климат
- ☐ Рамкови условия за осъществяване на бизнес
- ☐ Данъци
- ☐ Разходи за труд, регулации
- ☐ Липса на високо квалифицирани кадри
- ☐ Липса на ниско квалифицирани кадри
- ☐ Неподходяща инфраструктура
- ☐ Липсата на достатъчно научноизследователска и развойна дейност
- ☐ Потенциал за иновации
- ☐ Образование
- ☐ Възможности за обучения
- ☐ Консултантски услуги
- ☐ Предприемачески познания и умения
- ☐ Достъпност до пазари
- ☐ Културни и социални норми
- ☐ Политически, институционален и социален контекст
- ☐ Ниска конкурентоспособност на икономиката
- ☐ Високи постоянни разходи (разходи за енергия, отопление, телефон, интернет и комуникации)
- ☐ Недостиг на суровини
- ☐ Информация
- ☐ Друго \_\_\_\_\_

**Моля обяснете по-подробно:**

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**4. Кои са силните страни на предприемаческата среда в област Благоевград?**

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_
- г. \_\_\_\_\_
- д. \_\_\_\_\_

**Моля обяснете по-подробно:**







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**5. Какво мотивира младите хора от област Благоевград да започнат собствен бизнес?**

☐ **Необходимост**

- ☐ Несигурна работа
- ☐ Липсата на работа
- ☐ Конфликтите на работното място
- ☐ Неудовлетвореност от условията
- ☐ Липсата на алтернатива

☐ **Възможност**

- ☐ Признание
- ☐ Независимост
- ☐ Постижение
- ☐ Парите и материалната обезпеченост
- ☐ Богатство

**6. Според Вас, какво обезкуражава младите хора от област Благоевград да започнат собствен бизнес?**

- ☐ Няма достатъчно идеи за бизнес
- ☐ Няма достатъчно средства
- ☐ Няма доверие на институциите
- ☐ Страхуват се да поемат риск
- ☐ Смятат, че е по-лесно да работиш за друг
- ☐ Не получават признание от обществото
- ☐ Друго \_\_\_\_\_

**Моля, обяснете по-подробно:**

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**7. Какво е мнението Ви за образованието по предприемачество в област Благоевград?**

- ☐ По време на началното и основно образование се насърчават креативността, самостоятелността и личностното развитие.
- ☐ Началното и основно образование насочват вниманието върху предприемачеството, стартирането на бизнес и самостоятелната заетост
- ☐ Колежите и университетите осигуряват добра и подходяща подготовка за стартиране на собствен бизнес и самостоятелна заетост.
- ☐ Образованието в сферата на бизнеса и управлението осигурява добра и подходяща подготовка за стартиране на собствен бизнес и самостоятелна заетост





☐ Професионалното и последващо образование осигуряват добра и подходяща подготовка за стартиране на собствен бизнес и самостоятелна заетост.

**Моля, оценете практическата насоченост на системата за образование и обучение по предприемачество**

(1 = незадоволително; 2 = задоволително, 3 = добро, 4 = много добро)

	1	2	3	4	Не мога да преценя
<b>Практическа насоченост на системата за образование и обучение по предприемачество</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Моля, обяснете по-подробно:**

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**8. Каква е наличната инфраструктура в област Благоевград в подкрепа на млади хора, които искат да започнат собствен бизнес?**

- ☐ Организации и институции предлагащи правни, счетоводни и друг вид услуги
- ☐ Информационни и комуникационни технологии
- ☐ Комунални услуги (енергия, отопление, вода, канализация)
- ☐ Транспортни услуги
- ☐ Налична свободна земя
- ☐ Офис пространства
- ☐ Друго \_\_\_\_\_

**9. Какво е мнението Ви за общоприетите обществени норми по отношение на предприемачеството в област Благоевград?**

- ☐ Обществото силно подкрепя успеха, постигнат чрез лични усилия.
- ☐ Обществото цени самостоятелността и личната инициатива.
- ☐ Средата в региона насърчава предприемането на предприемачески рискове.
- ☐ Средата в региона насърчава креативността и иновациите.
- ☐ Средата в региона акцентира върху личната отговорност (а не на колективната).

**Моля, обяснете по-подробно:**

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## II. ОБУЧЕНИЯ И ПОДКРЕПА ЗА МЛАДИТЕ ХОРА В ОБЛАСТ БЛАГОЕВГРАД

**10. Какви консултантски услуги и обучения за стартиране на собствен бизнес и самостоятелна заетост са налични за младите хора в област Благоевград?**

**10.1. Консултантски услуги:**

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_

**10.2 Обучения:**

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_

**10.3 Какви консултантски услуги и обучения липсват в региона?**

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_

**11. Смятате ли, че наличните консултантските услуги и обучения за стартиращ бизнес, отговарят на търсенето и нуждите на младите хора от област Благоевград? Как тези услуги биха могли да станат по-достъпни и атрактивни за младите хора от региона?** \_\_\_\_\_

**12. Как оценявате резултатите от предоставяните към момента консултантски услуги и обучения за стартирането на собствен бизнес и самостоятелна заетост в област Благоевград?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**13. Според Вас, от какъв вид подкрепа имат нужда младите хора за стартиране на собствен бизнес и самостоятелна заетост?**

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_
- г. \_\_\_\_\_
- д. \_\_\_\_\_



14. Според Вас, какви теми (за обучение) ще бъдат интересни за младите хора и ще ги мотивират да стартират собствен бизнес или да бъдат самостоятелно заети?

- а. \_\_\_\_\_
- б. \_\_\_\_\_
- в. \_\_\_\_\_

### III. ФИНАНСИРАНЕ ЗА МЛАДЕЖКИ ИНИЦИАТИВИ

15. Какви са основните източници на финансиране, които са достъпни за младите хора за стартирането на собствен бизнес?

- ☐ Заеми/ кредити
- ☐ Финансова подкрепа от държавата
- ☐ Частно финансиране (например бизнес ангели и частни инвеститори)
- ☐ ЕС и други организации предоставящи безвъзмездно финансиране
- ☐ Друг вид финансиране

16. Отговаря ли наличното финансиране и финансови инструменти на нуждите на младите хора в региона?

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17. Имат ли младите хора достъп до финансиране за стартиращия си бизнес или самостоятелна заетост? Какви са условията, при които младите хора могат да получат финансиране? Ако достъпът до такова финансиране е затруднен, моля споделете Вашето мнение относно как този достъп би могъл да се подобри.

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18. Смятате ли, че информацията за възможно финансиране на начинаещ бизнес или самостоятелно заети лица е достъпна и достига до младите хора в региона? Знаят ли младите хора къде да търсят такава информация?

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### IV. УСПЕШНИ ПРОЕКТИ И ИНИЦИАТИВИ ЗА МЛАДЕЖКО ПРЕДПРИЕМАЧЕСТВО





19. Бихте ли изброили поне три успешни проекта/инициативи за подкрепа на млади предприемачи, начинаещ бизнес или самостоятелна заетост, които са реализирани в област Благоевград в рамките на последните две години?

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

20. Бихте ли посочили текущи инициативи/ програми или проекти в подкрепа на млади предприемачи, начинаещ бизнес и самостоятелна заетост в региона?

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

21. Бихте ли дали примери за успешни истории/ добри практики в сферата на младежкото предприемачество, стартирането на бизнес или самостоятелна заетост в област Благоевград?

- а. \_\_\_\_\_  
б. \_\_\_\_\_  
в. \_\_\_\_\_

22. Желаете ли да получавате допълнителна информация за планирани дейности и събития по проект "Start-up Academy BG-MK"?

- ☐ ДА  
☐ НЕ

Ако да, моля оставете актуален email за обратна връзка: \_\_\_\_\_

Благодарим Ви, че бяхте част от това проучване!

Повече информация за нашия проект може да намерите на: [www.startup-bgmk.eu](http://www.startup-bgmk.eu)

Харесайте страницата ни в Facebook: **Start-up Academy BG-MK**

Настоящото проучване е осъществено със съдействието на Европейския Съюз.

За съдържанието на проучването отговорност носи единствено Сдружение Бизнес информационен и консултантски център - Сандански и не може по никакъв начин да отразява мнението на Европейския Съюз.