"Development of an innovative network for the promotion of extroversion of agro-food companies in Adriatic – Ionian Area"

Virtual Transnational Business Innovation & Entrepreneurship Center (e-platform)

This report was prepared for and submitted to the "INNOVAGRO" Project by:

"This document has been produced with the financial assistance of the European Union. The content of the document is the sole responsibility of the Technical University of Crete and can under no circumstances be regarded as reflecting the position of the European Union and/or ADRION Programme authorities".

© Copyright by the "Innovagro" project

The “INNOVAGRO” partnership consists of:

Name	Role	Country
Chania Chamber of Commerce and Industry	Lead Partner	Greece
Region of Crete	Partner 2	Greece
Technical University of Crete	Partner 3	Greece
Network of the Insular Chamber of Commerce and Industry of the European Union	Partner 4	Greece
Province of Potenza	Partner 5	Italy
E-institute, institute for comprehensive development solutions	Partner 6	Slovenia
Italian Confederation of Agriculture	Partner 7	Italy
Union of Chambers of Commerce and Industry of Albania	Partner 8	Albania
Chamber of Commerce and Industry of Serbia	Partner 9	Serbia
University of Basilicata	Partner 10	Italy

History Changes

Version Number	Date of Issue	Document Title	Author(s)	Controller
1.0	30/4/2020		E. Grigoroudis	CCCI

Table of Contents

List of Abbreviations **5**

List of Tables **6**

List of Figures **7**

Executive Summary **8**

1. Introduction **11**

1.1. ViBIEC Approach 11

1.2. ViBIEC Objectives and Structure 12

1.3. Specifications and User Roles 16

1.4. Deliverable Info and Structure 18

2. E-business Tools **20**

2.1. Self-Assessment Tools 20

2.1.1. Business readiness 20

2.1.2. Readiness for internationalization 21

2.2. Financial Tools 24

2.2.1. Break-even analysis 24

2.2.2. Loan amortization schedule 26

2.2.3. Startup cost calculator 26

2.2.4. Cash flows and financial forecasts 28

2.3. Business Tools 33

2.3.1. SWOT and PEST analysis 33

2.3.2. Business plan 38

2.3.3. Export price calculator 40

2.3.4. Business model canvas 41

3. E-networking **44**

3.1. Networking 44

3.2. Transactors 46

3.3. Forum 48

4. E-incubator 49

4.1. Business Idea 49

4.2. Forum 51

4.3. E-learning 52

4.4. E-library 54

4.5. E-tools 56

5. Detailed Manual 58

5.1. Introduction 58

5.1.1. Home page 58

5.1.2. About 58

5.1.3. Transactors 59

5.1.4. Login 60

5.1.5. Register (sign-up) 61

5.1.6. Contact 70

5.2. For the User 70

5.2.1. Update profile 70

5.2.2. Upload material and provide info 78

5.2.3. Business 84

5.2.4. Services 86

5.2.5. Products 88

5.2.6. Transactors 95

5.2.7. E-library 99

5.2.8. E-learning 103

5.2.9. E-tools 107

5.2.10. Networking 108

5.2.11. Forum 111

5.3. For the Administrator 114

5.3.1. Home page 114

5.3.2. Business 115

5.3.3. Services 118

5.3.4. Products 121

5.3.5. E-learning 130

5.3.6. E-library 146
5.3.7. E-tools 158
5.3.8. Networking 161
5.3.9. Transactors 168
5.3.10. Forum 178
5.3.11. System 182

References 189

List of Abbreviations

BMC: Business Model Canvas

CMS: Content Management System

PEST: Political, Economic, Socio-cultural, Technological

SME: Small-medium enterprise

SWOT: Strengths-Weaknesses-Opportunities-Threats

ViBIEC: Virtual Transnational Business Innovation & Entrepreneurship Center

List of Tables

Table 1. E-learning topics

Table 2. Rights per role

Table 3. Dimensions and criteria of internationalization

Table 4. Financial ratios used in cash flows and financial forecasts tool

Table 5. SWOT analysis

Table 6. PEST analysis

List of Figures

Figure 1. Quadruple Innovation Helix Model
Figure 2. ViBIEC structure
Figure 3. Methodology for integrating collected data in e-library
Figure 4. Methodology for integrating collected data in e-networking
Figure 5. Networking database
Figure 6. Search results in the form of list of cards (members)
Figure 7. Detailed information of entities/events
Figure 8. Search results in the form of list of cards (transactors)
Figure 9. Detailed information of a transactor
Figure 10. Requests and replies in private posts
Figure 11. Business idea
Figure 12. Posts for business ideas
Figure 13. Private posts for business ideas
Figure 14. Requests and replies in private posts
Figure 15. Overview of a training module
Figure 16. Overview of a comprehensive test
Figure 17. Search results in the form of list of cards (e-library items)
Figure 18. Detailed information of e-library items
Figure 19. Categories of e-tools

Executive Summary

The present deliverable T2.2.3 “Virtual Transnational Business Innovation & Entrepreneurship Center (e-platform)” is part of the activity T2.2: “Development of e-application of innovative ICT services” and it aims to present a general overview of the Virtual Transnational Business Innovation & Entrepreneurship Center (ViBIEC) platform, which is one of the main deliverable of the INNOVAGRO Project.

The deliverable has five main parts:

- A general overview of ViBIEC, including the objectives, structure, and specifications of the platform (Chapter 1)
- A detailed presentation of the e-business tools incorporated in ViBIEC (Chapter 2)
- An overview of the e-networking capabilities of ViBIEC (Chapter 3)
- A brief presentation of the e-incubator module of the platform (Chapter 4)
- The detailed manual of ViBIEC (Chapter 5)

INNOVARGO Project focuses on the development of links and synergies between farmers, agro-food enterprises, Research Institutes and Public Authorities for the promotion of agro-food products’ extroversion, the development of agro-food companies’ internalization and the promotion of environmentally–friendly farming practices. To this end, the main outputs of the Project are a Transnational Cooperation Network in agro-food & tourism sector, as well as a Virtual Transnational Business Innovation & Entrepreneurship Center (ViBIEC).

The main goal of ViBIEC, in combinations with other project’s outputs, is to help the entrepreneurship development of the agro-food sector in the Adrion area and provide support for entrepreneurs. Also, ViBIEC aims to provide information relative to agro-food businesses, guidance in innovation and entrepreneurship activities, training in some major agro-food business topics, networking capabilities, as well a set of online business tools that may help all the aforementioned goals.

In concordance with the Project’s objectives, emphasis is given on extroversion and international agro-food co-operation. ViBIEC should not be considered as a simple online business platform, but rather as a digital ecosystem of innovation and entrepreneurship, which adopts a Quadruple Helix model.

While the Triple Helix model of knowledge production stresses three ‘helices’ that intertwine and, by this, generate an innovation system (academia/universities, industry, and state government), the Quadruple Helix model adds to the above stated helices a ‘fourth helix’ that is identify as the ‘media-based and culture-based public’. This fourth helix associates with ‘media’, ‘creative industries’, ‘culture’, ‘values’, ‘life styles’, ‘art’, and perhaps also the notion of the ‘creative class’. This should emphasize that a broader understanding of knowledge production and innovation application requires that also the public becomes more integrated into advanced innovation systems.

Quadruple Helix Innovation System Framework places a stronger focus on cooperation in innovation and, in particular, the dynamically intertwined processes of co-opetition, co-evolution, and co-specialization within and across regional and sectoral innovation ecosystems that could serve as the foundation for diverse smart specialization strategies and introduce a move towards systemic and user-centric innovation structures.

This Quadruple Helix Innovation System Framework puts innovation users at its heart and encourages the development of innovations that are pertinent for users (civil society). Users or citizens here own and drive the innovation processes. In this context, new innovative products, services and solutions are developed with the involvement of users in their role as lead users, co-developers and co-creators.

The main aim of ViBIEC is to offer support through e-incubators, e-business network platform, digital tools for the self-assessment of an SME's level of extroversion, as well as other consulting e-tools (e-learning, e-library, etc.) to agro-food companies. To achieve this, the main modules (parts) of ViBIEC include the following:

- e-business tools
- e-incubator
- e-library
- e-networking
- e-learning

The e-business tools module contains ten basic tools that users may download. These tools have been developed in rather simple format (MS Excel), and thus the have no strong usage requirements. A brief description and detailed instructions, including examples, are also available for these tools.

The e-business tools are grouped in three major categories:

- Self-Assessment Tools (Business readiness, Readiness for internationalization)
- Financial Tools (Break-even analysis, Loan amortization schedule, Startup cost calculator, Cash flows and financial forecasts)
- Business Tools (SWOT and PEST analysis, Business plan, Export price calculator, Business model canvas)

The e-incubator module aims to help agro-food companies to develop their business ideas. In particular, every user, during registration in the platform, may declare that he/she wishes to serve as mentor. At the same time, agro-food companies may input their business ideas in ViBIEC and request a feedback by mentors. In addition, all other modules of the platform may provide incubation support for new business ideas. For example, using the business model canvas, the business plan tool or the break-even analysis, agro-food SMEs may conduct a preliminary analysis about any new business idea. Similarly, using the e-networking module, agro-food SMEs may find potential partners, collaborations, etc. It should be noted that, based on the Quadruple Innovation Helix approach, universities and research institutions may also input their services or new research results in ViBIEC. Thus, agro-food companies may search, find and use these innovative research results.

On the other hand, the e-library module provides an online library with information, links, legislation, best practices, etc. in the agro-food sector. This module is based on the outputs of Deliverable T2.1.1 "Collection of primary and secondary data" and provides the following major information:

- Policies for agro-food clusters or cooperation networks
- Studies related to the agro-food sector
- Laws and regulations for exports/imports of agro-food products
- EU quality schemes for agro-food products (cultivation areas, production, trade, exports, etc.)
- Regulations for innovative agro-food companies

The registered users may enter more information about their business area, their products, and the services they provide. Moreover, the users are able to enter more information concerning them having the form of documents, media and contact details. This extra information supports the implementation of an e-networking system in which the registered users may search, find and be connected with, universities, research centers, service and technology providers, etc. This module is based on the outputs of Deliverable T2.1.1 "Collection of primary and secondary data" and provides the following major information:

- Trade fairs, trade shows and exhibitions for agro-food products
- Lists of agro-food clusters or cooperation networks
- Lists of exporters, importers, wholesalers of agro-food products

In addition, users may search, find, and connect with other registered users in the platform. These search capabilities are based on different users' characteristics (geographic area, business, area, type of user, products/services, etc.).

Also, the online forum is another important feature of ViBIEC that provides public or peer-to-peer (private) communication among registered users.

Finally, the e-learning modules offers a list of 50 topics related to the agro-food sector. Each topic includes a description of a concept, along with additional external sources. A list of comprehensive question is also included in the e-library module.

In order to provide a digital innovation and entrepreneurship ecosystem, ViBIEC support different user roles: Agro-food Business, Agro-food Cluster/Network, Business Support Organization, Academic/Research Organization, Local Public Organization, Other entities, Admin, Local Admin. Different rights may be assigned to the different user types.

Concluding, this deliverable finalized the Work Package T2: "WPT2: Development of innovative tools and services for the SMEs internalization". However, the included material will be constantly updated and enriched in order to support the capitalization activities of the Project, particularly the Transnational Cooperation Network.

1 Introduction

1.1 ViBIEC Approach

INNOVARGO Project focuses on the development of links and synergies between farmers, agro-food enterprises, Research Institutes and Public Authorities for the promotion of agro-food products' extroversion, the development of agro-food companies' internalization and the promotion of environmentally–friendly farming practices. To this end, the main outputs of the Project are:

- A Transnational Cooperation Network in agro-food & tourism sector, and
- A Virtual Transnational Business Innovation & Entrepreneurship Center (ViBIEC).

The main goal of ViBIEC, in combinations with other Project's outputs, is to help the entrepreneurship development of the agro-food sector in the Adrion area and provide support for entrepreneurs. Also, ViBIEC aims to provide information relative to agro-food businesses, guidance in innovation and entrepreneurship activities, training in some major agro-food business topics, networking capabilities, as well a set of online business tools that may help all the aforementioned goals.

It should be noted that, in concordance with the Project's objectives, emphasis is given on extroversion and international agro-food co-operation. ViBIEC should not be considered as a simple online business platform, but rather as a digital ecosystem of innovation and entrepreneurship, which adopts a Quadruple Helix model.

The Triple Helix model of knowledge production, developed by Henry Etzkowitz and Loet Leydesdorff (2000), stresses three 'helices' that intertwine and, by this, generate an innovation system: academia/universities, industry, and state government. They are inclined to speak of 'university-industry-government relations' and networks, also placing a particular emphasis on 'tri-lateral networks and hybrid organizations' where those helices overlap. The Triple Helix may be regarded as a 'core model' for innovation, resulting from interactions in knowledge production referring to universities (higher education), industries (economy), and governments (multilevel). The Triple Helix is being contextualized by the broader innovation model of the Quadruple Helix (government, university, industry, civil society), which is blending in features of the public, for example civil society and the media-based and culture-based public (Carayannis and Campbell, 2011).

Moreover, the components of the Triple Helix system are the institutional spheres of university, industry and government where the actors encompassed by these spheres are differentiated as follows (Carayannis and Rakhmatullin, 2014)

a) R&D performers that can be found in university, which is a universal knowledge-producing and disseminating institution that encompasses both the arts and the sciences, and occasionally integrates and cross-fertilizes these apparently divergent modalities in interdisciplinary units.
b) Non-R&D actors, such as those intervening in the context of design, production marketing, sales, technology adoption, incremental change, combining existing knowledge in new ways, interaction with users, acquisition of patents and licenses etc.
c) Hybrid institutions synthesizing elements of academia, industry and government institutional design and/or support, which can be both R&D and non-R&D performers.

In extension of the Triple Helix model, Carayannis and Campbell (2009) suggest a 'Quadruple Helix Innovation System Framework'. Quadruple Helix, in this context, means to add to the above stated helices a 'fourth helix' that they identify as the 'media-based and culture-based public' (Figure 1). This fourth helix associates with 'media', 'creative industries', 'culture', 'values', 'life styles', 'art', and perhaps also the notion of the 'creative class'. This should emphasize that a broader understanding of knowledge production and innovation application requires that also the public becomes more integrated into advanced innovation systems (Carayannis and Campbell, 2011).

Figure 1. Quadruple Innovation Helix Model

Quadruple Helix Innovation System Framework places a stronger focus on cooperation in innovation and, in particular, the dynamically intertwined processes of co-opetition, co-evolution, and co-specialization within and across regional and sectoral innovation ecosystems (Carayannis, 2008; Carayannis and Campbell, 2009, 2012) that could serve as the foundation for diverse smart specialization strategies (and introduce a move towards systemic and user-centric innovation structures).

This Quadruple Helix Innovation System Framework puts innovation users at its heart and encourages the development of innovations that are pertinent for users (civil society). Users or citizens here own and drive the innovation processes. Arnkil et al. (2010) maintain that the degree of user involvement could be defined as inclusive of the 'design by users'. In line with this perspective, new innovative products, services and solutions are developed with the involvement of users in their role as lead users, co-developers and co-creators (see also Carayannis et al., 2018a. 2018b).

1.2 ViBIEC Objectives and Structure

The main aim of ViBIEC is to offer support through e-incubators, e-business network platform, digital tools for the self-assessment of an SME's level of extroversion, as well as other consulting e-tools (e-learning, e-library, etc.) to agro-food companies.

The main modules (parts) of ViBIEC are shown in Figure 2 and include the following:

a) e-business tools
b) e-incubator
c) e-library
d) e-networking
e) e-learning

The e-business tools module contains ten basic tools that users may download. These tools have been developed in rather simple format (MS Excel), and thus the have no strong usage requirements. A brief description and detailed instructions, including examples, are also available for these tools.

The e-business tools are grouped in three major categories:

- Self-Assessment Tools
  - Business readiness
  - Readiness for internationalization
- Financial Tools
  - Break-even analysis

  - Loan amortization schedule
  - Startup cost calculator
  - Cash flows and financial forecasts
- Business Tools
  - SWOT and PEST analysis
  - Business plan
  - Export price calculator
  - Business model canvas

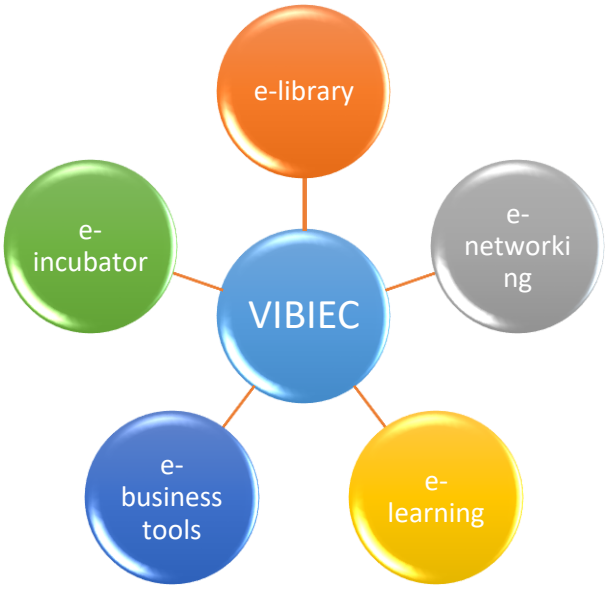


Figure 2. ViBIEC structure

The e-incubator module aims to help agro-food companies to develop their business ideas. In particular, every user, during registration in the platform, may declare that he/she wishes to serve as mentor. At the same time, agro-food companies may input their business ideas in ViBIEC and request a feedback by mentors. In addition, all other modules of the platform may provide incubation support for new business ideas. For example, using the business model canvas, the business plan tool or the break-even analysis, agro-food SMEs may conduct a preliminary analysis about any new business idea. Similarly, using the e-networking module, agro-food SMEs may find potential partners, collaborations, etc. It should be noted that, based on the Quadruple Innovation Helix approach, universities and research institutions may also input their services or new research results in ViBIEC. Thus, agro-food companies may search, find and use these innovative research results.

On the other hand, the e-library module provides an online library with information, links, legislation, best practices, etc. in the agro-food sector. This module is based on the outputs of Deliverable T2.1.1 “Collection of primary and secondary data”, as shown in Figure 3. E-library provides the following major information:

- Policies for agro-food clusters or cooperation networks
- Studies related to the agro-food sector
- Laws and regulations for exports/imports of agro-food products
- EU quality schemes for agro-food products (cultivation areas, production, trade, exports, etc.)
- Regulations for innovative agro-food companies

It should be noted that this info can be constantly updated in ViBIEC.

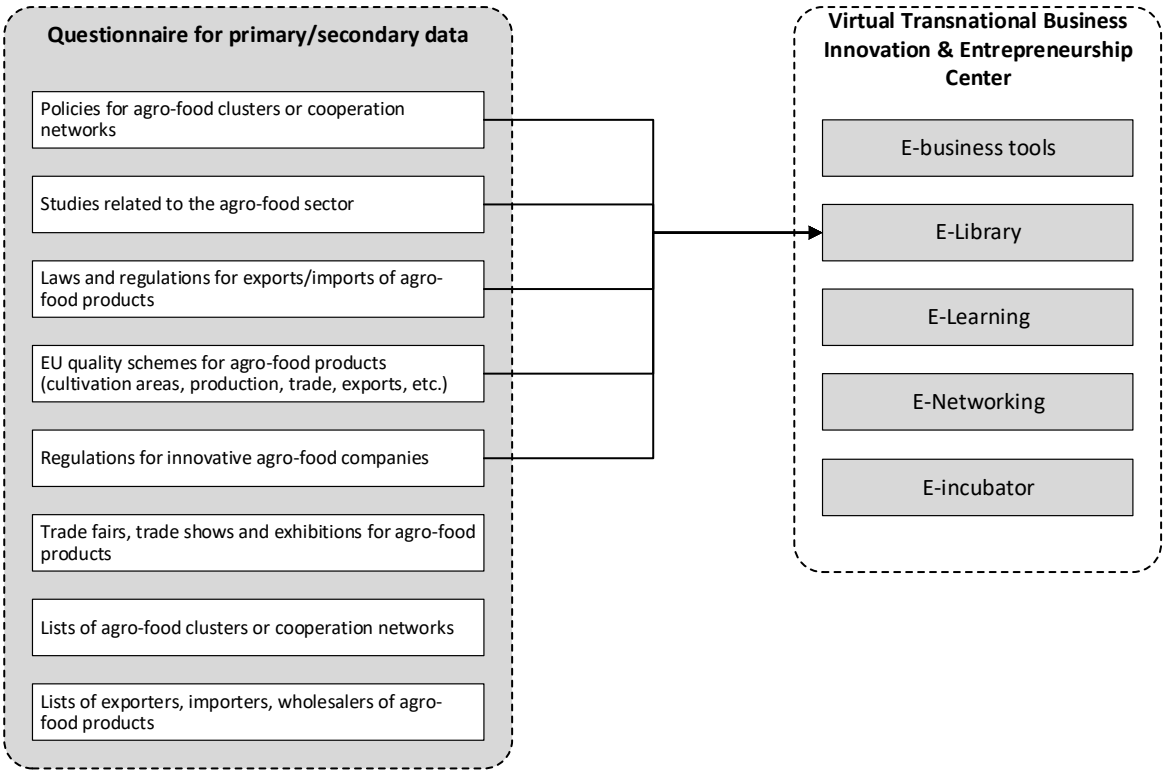


Figure 3. Methodology for integrating collected data in e-library

The registered users may enter more information about their business area, their products, and the services they provide. Moreover, the users are able to enter more information concerning them having the form of documents, media and contact details. This extra information supports the implementation of an e-networking system in which the registered users may search, find and be connected with, universities, research centers, service and technology providers, etc. This module is based on the outputs of Deliverable T2.1.1 "Collection of primary and secondary data", as shown in Figure 4. E-networking provides the following major information:

- Trade fairs, trade shows and exhibitions for agro-food products
- Lists of agro-food clusters or cooperation networks
- Lists of exporters, importers, wholesalers of agro-food products

In addition, users may search, find, and connect with other registered users in the platform. These search capabilities are based on different users' characteristics (geographic area, business, area, type of user, products/services, etc.).

Also, the online forum is another important feature of ViBIEC that provides public or peer-to-peer (private) communication among registered users.

Finally, the e-learning modules offers a list of 50 topics related to the agro-food sector. Each topic includes a description of a concept, along with additional external sources. A list of comprehensive question is also included in the e-library module.

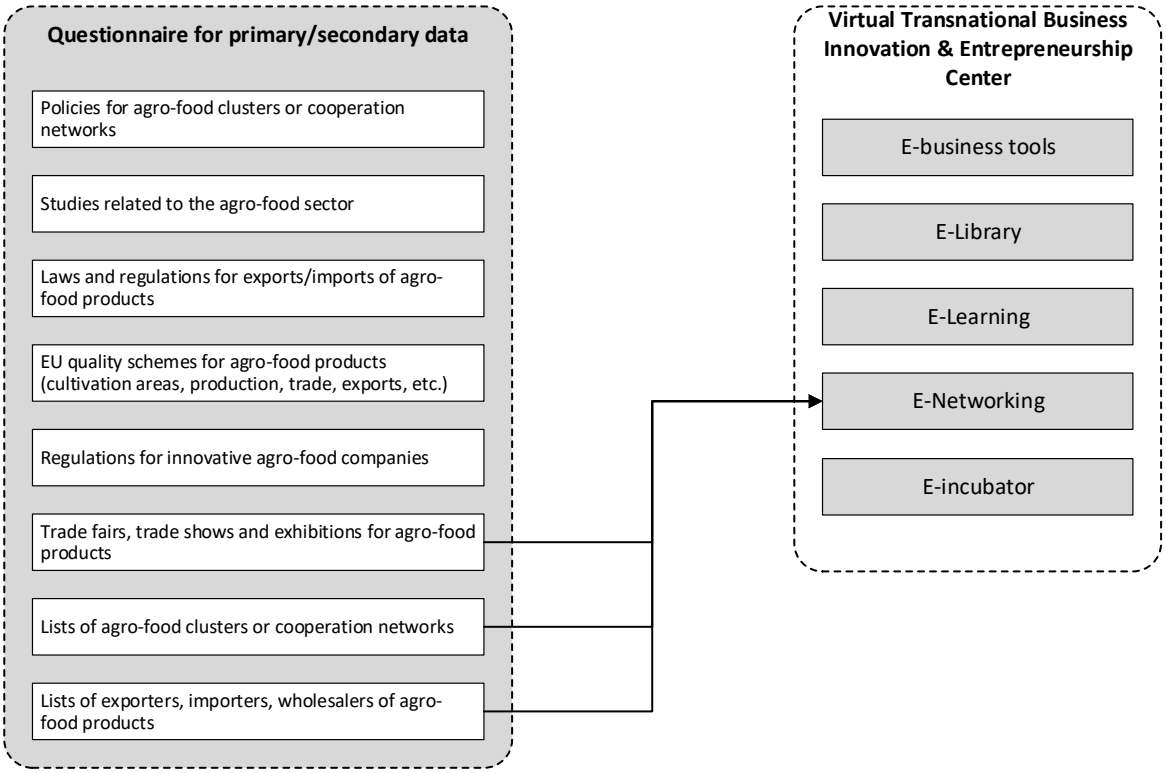


Figure 4. Methodology for integrating collected data in e-networking

Table 1. E-learning topics

1. Sustainable agriculture	26. Biodegradable food packaging
2. Agroecology	27. Bioplactics in packaging
3. Circular approach in agriculture	28. Biopolymers from renewable sources
4. Biodiversity	29. Glass packaging
5. Closed loop agriculture	30. Smart packaging
6. Organic agriculture	31. Reuse and refill concept
7. Sustainable water management in agriculture	32. Reforming CAP
8. Nutrients in waste water	33. Greening
9. Innovation in agriculture	34. Common food policy
10. Innovative agri-start ups	35. EU Quality Schemes
11. Fertilizers	36. Young farmers in EU
12. Biofertilizers	37. Sharing economy in agriculture
13. Fertilizing with biocarbon	38. Urban agriculture
14. By-products in agriculture and thier use	39. Indoor farming
15. Genetic engineering	40. Food donations
16. Nanotechnology	41. Food waste
17. Agroforestry	42. Agro-food clusters
18. Insects as a source of protein for food and feed	43. Cooperatives
19. Renewable energy in agriculture and agro-food sector	44. Short supply chains
	45. Degradation and revitalisation of soil
20. Biomass in EU	46. Reuse of waste water in agriculture
21. Biogas in EU	47. Promotion of agricultural products
22. Bio-waste in EU	48. Diet changes
23. Precision/smart/digital farming	49. Sustainable diet
24. Digitalization in agriculture	50. Agro-food sector and tourism
25. Blockchain technology in agriculture	

1.3 Specifications and User Roles

A multi-layer architecture has been adopted for the development of the platform. It also integrates RESTful API technologies with JSON implementation to support communication with third-party applications (e-learning, e-networking) and enable future development and integration into new subsystems online platform.

Specifically, ViBIEC includes the following sub-systems:

- Content Management System (CMS - Back Office)
- Sign up and Login system
- e-business tools system: self-assessment, financial and other business for agro-food SMEs
- e-incubator system: virtual enterprise environment for new business ideas
- e-library system: online library with information, links, legislation, best practices, etc.
- e-networking system: online library of stakeholders in the agro-food sector, including a forum with public and peer-to-peer communication
- e-learning system: a dynamic list of topics for agro-food SMEs in entrepreneurship, sustainability, innovation or extroversion.

The ViBIEC platform is available in https://innovagro.green-projects.com.gr/.

Through this CMS - Back Office the users were given the capability to manage the data found on the platform with a simple and practical way. Through the Back Office system, the management of all users is implemented along with the security infrastructure of the whole platform.

User Management

This entity refers to users, who have access to the platform. The users' entity is closely related to the security system. When a user is created, the rights' user profiles are also created that are user-specific. The user-specific rights profile enables users to facilitate or accelerate the execution of every-day operations.

Security

The platform provides a powerful security system, which is implemented through the user role model. This model provides total security to the subsystems and the model's management does not present significant difficulties to administrators. Administrators may create roles and assign access rights as well as simple tasks operation rights to them. Under the term simple tasks we define the operations that are executed in every screen and entail tasks such as Display, Data Process, Input, Update, Delete and Search. The operational rights are assigned on a form level. The administrator connects the users with roles, so that every user inherits the operational execution rights that are connected to the user's role. In addition, each user may be assigned more than one roles; as a result the security profile that originates from the combination of every role's rights is the final security profile of the user.

Apart from the simple tasks execution rights, which are derived from the roles that have been created, the platform provides access to special operations that are supported by the platform. In that case, the administrator defines each role's execution rights for these special operations.

The Security Subsystem provides the following characteristics:

- ***User Authentication***. The system also provides a user access control circuit, in order to deny access to users that are not authorized. This circuit has been implemented through a special operation and login screen, in which the users enter their Username and Password.
- ***User Authorization***. User authorization is the major key of the security subsystem. Among the authorization functions the rights which are provided through the roles are combined with the users who are related with these roles. So one is able to know exactly which functions will be executed by each user. User authorization protects the system as well as the data that the system manages from unauthorized use and it depicts the users' hierarchy as far as functions are concerned. User authorization is carried out after their authentication and during the user-system session.
- ***Centralized User Management***. The security module enables centralized user roles and rights (user security profile) management. It is a horizontal functionality axis of the platform, which is extended to all the other subsystems.
- ***Security Implementation per*** Tier. Due to this characteristic, user authorization is confirmed in all the tiers. Starting from the Presentation Tier, on which only the functions that the user will be able to operate will be displayed, the Business Logic Tier will confirm the user's applications and then will run the necessary functions on the Data Base Tier.

The implementation of the security structure has been based on the Roles/Rights model starts with the recording of the system's Functions, which are grouped according to entities. (An entity is the description of an element that is stored in the system through its specific attributes and usually refers to a table of the Database). As a result, all the system's functions are recorded (e.g., the User entity, that represents a registered system user is described through the following characteristics: First name, Last name, User name, Password etc., and the Functions are: Create User, Update User, Delete User, etc.). Following, Roles are created in the system, which consist of Functions, and these Functions are connected to the system's users. Through this process the Functions that a user can perform upon entering the system arise (security profile).

The following users' roles are supported in the platform:

1. Agro-food Business
2. Agro-food Cluster/Network
3. Business Support Organisation
4. Academic/Research Organisation
5. Local Public Organisation
6. Other entities
7. Admin
8. Local Admin

For roles 1, 2, 3, 4, 5 and 6, during the registration, the user may select whether he/she wants to be Mentor or not, a characteristic that will play a specific role within the e-incubator system. More specifically, in the e-Incubator Forum (Users of Type (1) can create a business idea, which might be a new company, a business unit, a product or a service. Users of Types (2), (3), (4), (5) and (6) may view and comment on the idea if they are connected with the specific user of Type (1). Users of Types (2), (3), (4), (5) and (6) may be selected for connection with users of Type (1) only if they have chosen to act as Mentors.

The following rights will be assigned per users' type:

- Add (A)
- Edit (E)
- View (V)
- Request (R)
- Accept (Ac)

Table 2 presents an overview of rights for each different role in the platform.

Table 2. Rights per role

	Type 1 Business	**Type 2** Clusters/ Network	**Type 3** Business Support	**Type 4** Academic/ Research	**Type 5** Public Organization	**Type 6** Other entities	**Type 7** Admin	**Type 8** Local Admin
Registration								
Sign up	A	A	A	A	A	A		
Approval							E	E
His/her profile	E	E	E	E	E	E	E	E
Others profiles	V	V	V	V	V	V	E	E
Add new users							A	A
E – Forum (Peer2Peer)								
New business ideas or other issues/ Comments on these	A,E,V*	A,E,V*	A,E,V*	A,E,V*	A,E,V*	A,E,V*	V	V
Connect Users of Type (1) with Users of Types (2), (3), (4), (5) & (6)	R	Ac	Ac	Ac	Ac	Ac	V,E	V,E
E-Library								
Material	A,E,V	A,E,V	A,E,V	A,E,V	A,E,V	V	A,E,V	A,E,V
E-Learning								
Create courses	V	V	V	V	V	V	A,E	A,E
Structure of courses	V	V	V	A,E,V	V	V	V	V
Material of courses	V	V	V	A,E,V	V	V	V	V
E-Networking / E-Tools								
Members of Network	V	V	V	V	V	V	A,E	A,E
CMS								
Pages, menus, lists							A,E	A,E
Tags for e-library, agro products, types of businesses							A,E	A,E

1.4 Deliverable Info and Structure

Work Package T2: "WPT2: *Development of innovative tools and services for the SMEs internalization*" aims to the development of the aforementioned ViBIEC platform and includes two main activities:

- Activity T2.1: Information database and
- Activity T2.2: Development of e-application of innovative ICT services

ViBIEC offers support to SMEs of agro-food business in the participating regions/ countries, aiming at their growth and internalization. Other goals are to enhance the SME's extroversion, their innovation capacity, their networking ability and also to promote the use of environmentally–friendly farming practices.

Throughout the WPT2 implementation, all partners have been involved in the collection of primary and secondary data (Activity T2.1), which have been used for the e-application of innovative ICT services development (Activity T2.2).

Activity T2.2 which refers to the development of ViBIEC and contains the following deliverables:

1. Deliverable T2.2.1 (e-library)
2. Deliverable T2.2.2 (e-learning)
3. Deliverable T2.2.3 (Virtual Transnational Business Innovation & Entrepreneurship Center - e-platform)

The present deliverable T2.2.3 “Virtual Transnational Business Innovation & Entrepreneurship Center (e-platform)” includes the following:

- A general overview of ViBIEC, including the objectives, structure, and specifications of the platform (Chapter 1)
- A detailed presentation of the e-business tools incorporated in ViBIEC (Chapter 2)
- An overview of the e-networking capabilities of ViBIEC (Chapter 3)
- A brief presentation of the e-incubator module of the platform (Chapter 4)
- The detailed manual of ViBIEC (Chapter 5)

2 E-business Tools

2.1 Self-Assessment Tools

2.1.1 Business readiness

Business Readiness Questionnaire is a tool that could be leveraged for the measurement of individuals' readiness for entrepreneurship. The questionnaire is based on the work proposed by Coduras et al. (2016). The user should response to questions referring to two different categories:

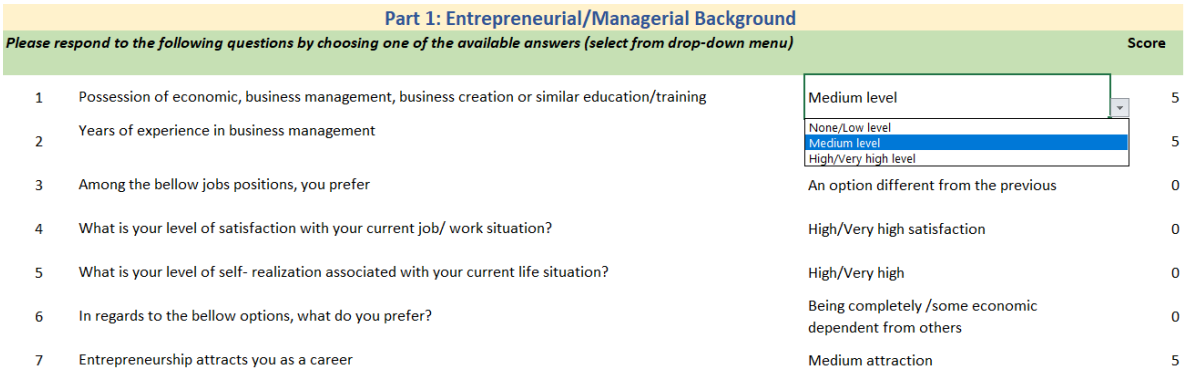
- The first category is used for the assessment of the user's readiness for entrepreneurship based on their entrepreneurial/managerial background.
- The second category evaluates user readiness by a psychological perspective, with the following subcategories:
  - External entrepreneurial influence
  - General psychological traits

Regarding the scoring system, in the first category the minimum score is 0, the maximum score is 300, while the average is 150 points, indicating that users scoring 150 points or higher tend to be ready to start entrepreneurial ventures when the entrepreneurial/managerial perspective is considered. In the second category there are 2 subcategories, one focusing to the external entrepreneurial influence while the other refers to the user's psychological traits in general. For the former, the minimum score is 0 points, the maximum is 4, with an average of 2 points, while for the latter the minimum score is 0 points, and the maximum is 510, with an average 255 points. For users managed to score the average (or higher) in each of the three categories an overall score indicating the overall readiness for entrepreneurship will be provided.

Finally, the user receives a normalized score between 0 and 100% on each of the three categories presented in a radar graph.

Example - Instructions

1. Download and open the file "Business_Readiness.xlsx".
2. Go to "Questionnaire" sheet and answer all the questions using the drop-down menus (**grey shaded cells**). A score will be automatically assigned to the response given.



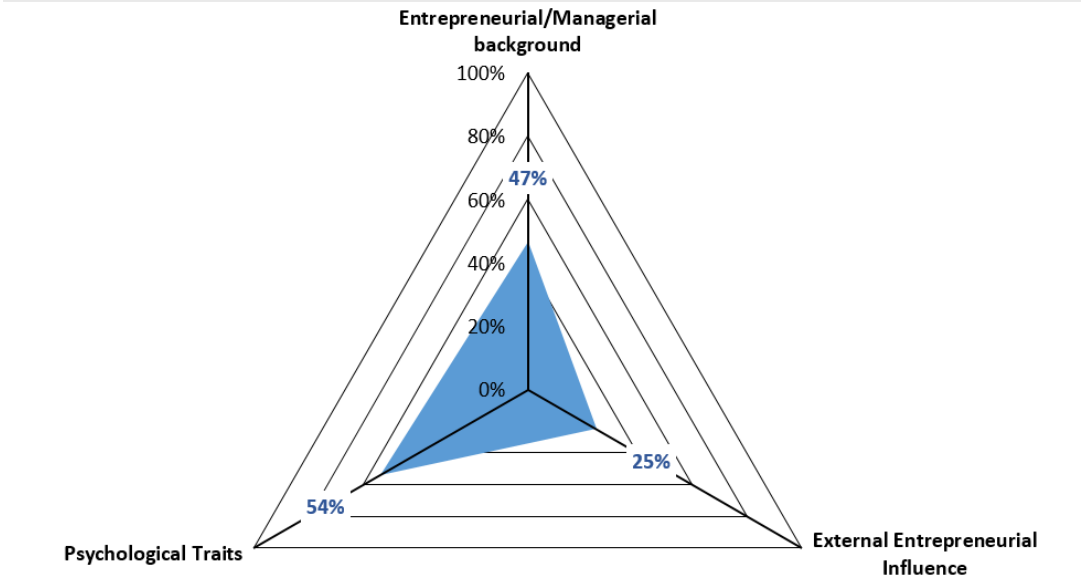
Part 1: Entrepreneurial/Managerial Background			
Please respond to the following questions by choosing one of the available answers (select from drop-down menu)			Score
1	Possession of economic, business management, business creation or similar education/training	Medium level	5
2	Years of experience in business management	None/Low level Medium level High/Very high level	5
3	Among the bellow jobs positions, you prefer	An option different from the previous	0
4	What is your level of satisfaction with your current job/ work situation?	High/Very high satisfaction	0
5	What is your level of self- realization associated with your current life situation?	High/Very high	0
6	In regards to the bellow options, what do you prefer?	Being completely /some economic dependent from others	0
7	Entrepreneurship attracts you as a career	Medium attraction	5

3. After answering all the questions, go to "Results" sheet.
4. Based on the answers given, the scores for each aspect of entrepreneurial readiness are provided including the relevant estimation.

Aggregated Results		
Dimension	**Score**	**Readiness Estimation**
Score in Entrepreneurial/Managerial background (out of 300)	140	*It is estimated that user is not ready for entrepreneurship in respect to entrepreneurial/managerial background*
Score in External Entrepreneurial Influence (out of 4)	1	*Low level of external entrepreneurial background*
Score in Psychological Traits (out of 510)	275	*It is estimated that user could be ready for entrepreneurship in respect to psychological traits dimension*
Overall Score in Entrepreneurial Readiness (out of 814)	**416**	

5. Given these results, the scores are normalized between 0 and 100% and a radar diagram is created in order to highlight the strengths and weakness of business readiness

Normalized Aggregated Results	
Dimension	**Score (%)***
Score in Entrepreneurial/Managerial background	47%
Score in External Entrepreneurial Influence	25%
Score in Psychological Traits	54%
*100% represents the maximum score that the user can achieve in each of the respective categories	



2.1.2 Readiness for internationalization

The Readiness for Internationalization tool is based on the Chrome framework proposed by David and Cariou (2014). It is an International Qualification Framework that evaluates firm's readiness for internationalization.

It includes six major dimensions of internationalization:

1. The competencies of the managers assigned to the internationalization project,
2. The heritage of the SME within international markets,
3. The relationships the SME maintains abroad,
4. The offerings that the SME has earmarked for international markets,
5. The means at the disposal of the SME for carrying out its internationalization strategy, and
6. The engagement of the SME's management in the internationalization project.

These major dimensions are further divided in several more detailed qualification criteria, as shown in Table 3.

Table 3. Dimensions and criteria of internationalization

Dimensions	International Qualification Criteria
Competencies of Management	1. Training in international business 2. Knowledge of foreign markets 3. Knowledge of foreign languages 4. Experience in international business
Heritage	5. Prominence, recognition of the firm globally 6. Intellectual property held in certain countries 7. Presence in foreign markets 8. Lessons learned from the internationalization experience
Relationships	9. Branches, foreign subsidiaries etc. 10. Established business relationships in certain countries 11. Internet presence of the SME abroad
Offerings	12. Assets (strengths), handicaps (weaknesses) related to products, services or solutions pertaining to an international expansion (product advantages) 13. Adaptability of the SME's products, services or solutions with respect to new foreign markets 14. Adapted or adaptable pricing structure and financial modalities for foreign markets
Means	15. Financial health of the SME 16. Access to financing or new capital 17. Available production (operational) capacity
Engagement	18. Top management's availability to dedicate time to international activity 19. Top management's preparedness to invest in the international venture 20. Level of risk tolerance 21. Motivations, objectives, targets, scenarios and economic models pertaining to the internationalization project

The readiness evaluation for internationalization is based on a self-assessment approach: users rate their performance on each of the aforementioned criteria using a scale from 0 (worst performance) to 5 (best performance). Using these rates, an average score for each major dimension is calculated, along with a radar graph that present the strengths and weaknesses of a firm's readiness to access foreign markets. Finally, an overall score is calculated as the sum of the 21 qualification criteria and the following classification is provided:

1. "Passe-Partout" (score between 85 and 105)
2. "Mid-Level Pass" (score between 64 and 84)
3. "Entry-Level Pass" (score between 42 and 63)
4. "Impasse" (score below 42)

As shown, that a score of 42 points represents the threshold below which the firm should not expand its activities abroad.

Example - Instructions

1. Download and open the file "Readiness_for_Internalization_Questionnaire.xlsx".
2. Go to "Questionnaire" sheet and answer all the questions by entering a number between 0 (worst performance) and 5 (best performance) (**grey shaded cells**). Any decimal number is acceptable, but it will be rounded to 1 decimal place.

Please rate your firm's performance on the following criteria using a scale from 0 (worst performance) to 5 (best performance). Any number with 1 demical place is acceptable.

1. Competencies of Management

	Criteria	*Performance*
1	Training in international business	5.0
2	Knowledge of foreign markets	3.0
3	Knowledge of foreign languages	2.5
4	Experience in international business	1.2
Score inCompetencies of Management (out of 20):		**11.7**

2. Heritage

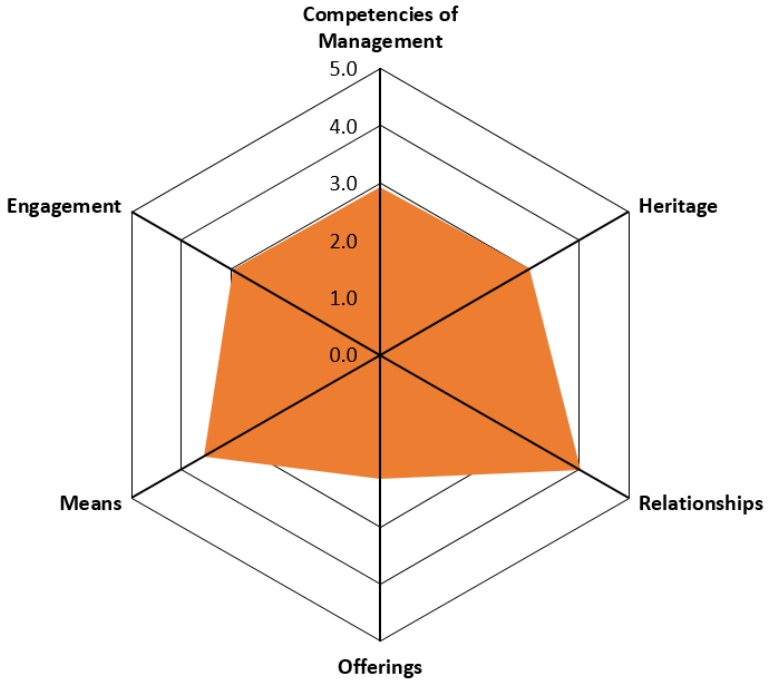
	Criteria	*Performance*
5	Prominence, recognition of the firm globally	1.5
6	Intellectual property held in certain countries	2.3
7	Presence in foreign markets	3.7
8	Lessons learned from the internationalization experience	4.6

3. After answering all the questions, go to "Results" sheet.
4. Based on the answers given, the average scores for each dimension are provided. Also, the overall score and classification for readiness for internationalization are given.

Aggregated Results

Dimension	**Average Score (between 0 and 5)**
Competencies of Management	2.9
Heritage	3.0
Relationships	4.0
Offerings	2.2
Means	3.5
Engagement	3.0
Overall Score (out of 105)	**65**
Firm's category	**Mid-Level Pass**

5. Given the average scores per dimension, a radar diagram is created in order to highlight the strengths and weakness of readiness for internationalization.



2.2 Financial Tools

2.2.1 Break-even analysis

This tool allows the user to determine the break-even point, which is the production level by which total revenues (from a single product) equal total expenses. To determine the break-even point, the tool performs break-even analysis.

To apply break-even analysis, total revenues and expenses are required. The total expenses include the total fixed and variable costs per unit as described below:

- Fixed costs refer to costs, which do not change with changes in the number of units sold. Such costs are rent, wages, depreciation and amortization, etc.
- Variable costs refer to costs that change in proportion to the level of production. Such costs include costs of raw materials, shipping, packaging, etc.

Based on user-defined revenues per unit sold, variable costs per unit, total fixed costs and the number of units expected to be sold the tool calculates the break-even point, while a break-even analysis chart is extracted.

The tool provides also a profit estimation based on user's estimation for the expected number of units to be sold.

All calculations are based on euros.

Example - Instructions

1. Download and open the file "Break_even_Analysis.xlsx".
2. Go to the "Input Data" section of "Breakeven Analysis Input-Output" sheet and enter (in **grey shaded cells**) the values of revenue per unit sold, variable costs per unit, total fixed costs and

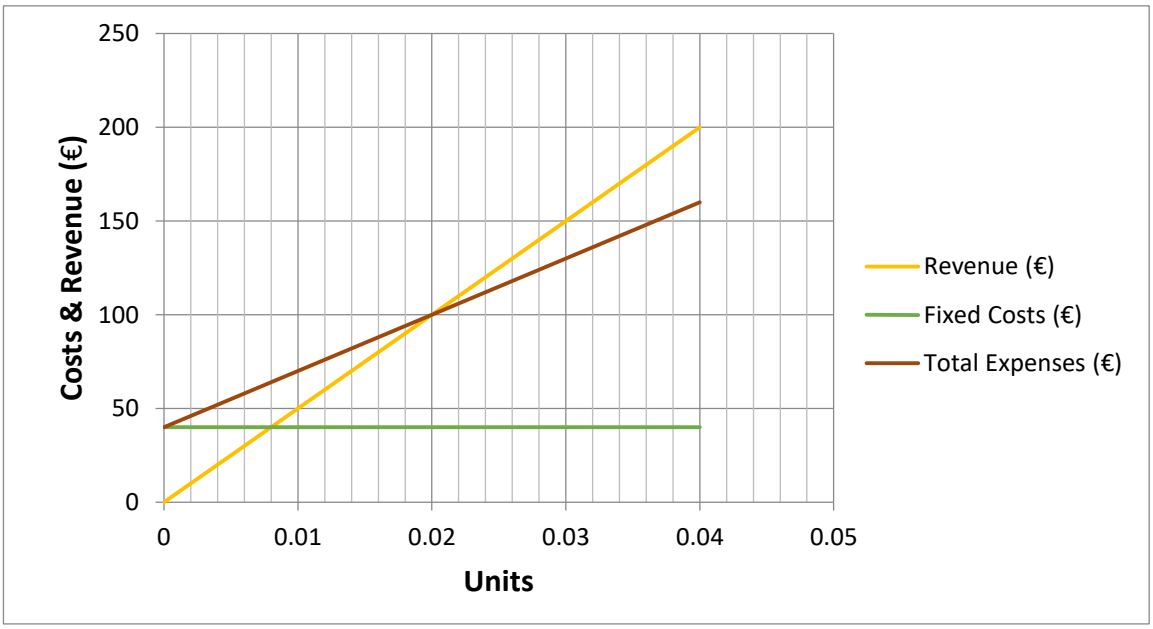
number of units expected to be sold. All monetary values should be provided in euros. All values are truncated to 2 decimal points, and should be non-negative numbers.

Input data			
	Data type	**Value**	**Description**
1	Revenue per unit sold	5,000.00 €	Expected revenue gerated by selling 1 unit of product
2	Variable costs per unit	3,000.00 €	Costs that changes in proportion to production output; include costs of raw materials, shipping packaging, etc.
3	Total fixed costs	40.00 €	Include rent, wages, depreciation and amortization, etc.
4	Units sold	2000.00	Number of units expected to be sold

3. After entering all data, go to the "Results" section of "Breakeven Analysis Input-Output" sheet, which is below the "Input Data" section.
4. Based on the provided data the tool provides the break-even point in terms of units and sales. It also provides the profit estimate based on the number of units expected to be sold. In the specific example the user has to sell 40 units of product in order to break even.

Calculated variables	**Value**
Total revenue	10,000,000.00 €
Total variable costs	6,000,000.00 €
Unit contribution margin	2,000.00 €
Total contribution margin	4,000,000.00 €
Profit based on units expected to be sold	**3,999,960.00 €**
Break-even point in terms of units	**0**
Break-even point in terms of sales	**100.00 €**

5. The tool provides also the chart of the break-even analysis.



2.2.2 Loan amortization schedule

This tool estimates the scheduled periodic loan payments and calculates the part of the payment that goes toward principal (the money that has been borrowed), and the part that goes toward interest. Morover, it provides the ending balance and the cumulative interest for each period. The tool is based on the relevant accessible template provided by Microsoft Office.

Example - Instructions

1. Download and open the file "Loan_Amortization_Calculator.xlsx".
2. Go to the "Loan Schedule" sheet and enter (in **grey shaded cells**) the values of the loan amount, interest rate, loan term, number of payments per year and the start date of the loan. The tool can take also into account any optional extra payments, should you provide their value. All monetary values should be provided in euros. All values are truncated to 2 decimal points, and should be non-negative numbers.

ENTER VALUES	
Loan amount (euros)	10,000.00 €
Annual interest rate (%)	10.00%
Loan term (years)	2
Number of payments per year	12
Start date of loan	01-04-20
Optional extra payments	3,000.00 €

3. The tool provides the scheduled payment, the number of scheduled payments, the total interest amount, and also the actual number of payments and the total early payments, if optional extra payments have been introduced; see step 2 above.

LOAN INSIGHTS	
Scheduled payment	**461.45 €**
Scheduled number of payments	**24**
Actual number of payments	**4**
Total early payments	**8,754.17 €**
Total interest	**165.54 €**

4. The tool provides finally the loan amortization schedule.

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
1	01-05-20	10,000.00 €	461.45 €	3,000.00 €	3,461.45 €	3,378.12 €	83.33 €	6,621.88 €	83.33 €
2	01-06-20	6,621.88 €	461.45 €	3,000.00 €	3,461.45 €	3,406.27 €	55.18 €	3,215.62 €	138.52 €
3	01-07-20	3,215.62 €	461.45 €	2,754.17 €	3,215.62 €	3,188.82 €	26.80 €	26.80 €	165.31 €
4	01-08-20	26.80 €	461.45 €	- €	26.80 €	26.57 €	0.22 €	- €	165.54 €

2.2.3 Startup cost calculator

The tool can be leveraged by users to estimate the expenses required for starting a business, as well as to examine alternative ways to raise the necessary funds.

With respect to expenses, costs may incur for the acquisition of *fixed* and *short-term assets*.

Fixed assets are long-term tangible pieces of property or equipment that a firm owns and uses in its operations to generate income. These assets are not expected to be consumed or converted into cash within a year, and may include:

- *Land*: The real estate/property minus buildings and equipment, which is designated by fixed spatial boundaries. It is not a depreciable asset.

- *Buildings*: Since the cost of real estate is divided in land and buildings, it is estimated that land account for about 20% of the real estate cost, while buildings account for the remaining 80%.
- *Leasehold improvements*: The enhancements paid for by a tenant to a leased space. Examples of leasehold improvements are interior walls and ceilings, electrical and plumbing additions, built-in cabinetry, carpeting and tiles.

Short-term assets on the other hand are assets used to facilitate *day-to-day operational expenses*, may be sold, converted to cash or liquidated within one fiscal year, and may include:

- *Pre-Opening Salaries and Wages*: Expenses incurred before the firm starts its commercial activity, such as salaries for employee training, etc.
- *Prepaid Insurance*: It is the portion of an insurance premium that has been paid in advance and has not expired as of the date of a company's balance sheet.
- *Starting Inventory*: The goods available for sale and the raw materials used to produce goods available for sale.
- *Legal and Accounting Fees*: Payments for lawyers, accountants, consultants, etc.
- *Utility Deposits*: These are charged by most utility (electricity, gas, water, etc.) companies prior to activating service.
- *Advertising and Promotions*: Expenses for marketing, website creation, etc.
- *Licenses*: If/when required in order for the firm to start its operation.

In case that a firm has already started to operate (firm is in its first year of operation), the *Working Capital* for the current month of operation, should be also considered. Working capital indicates company's liquidity and its short-term financial health. In this respect, the following items should also be considered:

- *Accounts receivable (AR)*: The balance of money due to firm for goods/services delivered or used, but not yet paid for by customers.
- *Accounts payable (AP)*: Amounts due to vendors or suppliers for goods/services, which have been received by the firm, but haven't been paid for yet.
- *Accrued expenses*: They refer to expenses that are recognized on the books before they have been paid. The expenses are recorded in the accounting period in which they have incurred, and represent the company's obligation to make future cash payments. Such expenses for example could be utilities used for the month but an invoice has not yet been received before the end of the period, wages that are incurred but payments have yet to be made to employees, etc.
- *Prepaid expenses*: Types of expenses resulting from a firm making advanced payments for goods or services to be received in the future.

With respect to the funding required for a firm to start operation, the following *funding* options should be considered:

- *Owners' Equity (Founders)*: How much money the owner(s) or founder(s) are going to invest to the firm.
- *Outside financing*: How much money outsiders such as VCs, angel investors, etc. are going to invest to the firm.
- *Debt financing*: In addition to equity, debt financing can also be leveraged including:
    - *Commercial Loan*: Loan needed to fund major capital expenditures or to cover operational costs.
    - *Commercial Mortgage*: Mortgage loan needed to make real estate purchase.
    - *Credit Card loan & Other bank debt*: Use of credit cards or other bank loans (such as vehicle loan) to support the aforementioned main funding sources.

It should be noted that the amount of *total source of funding* should be *equal to* the amount of *total required funds* for the funding status of the firm to be balanced.

Example - Instructions

1. Download and open the file "Startupd_Cost_Calculator.xlsx".
2. Go to "Required Startup Funds" sheet and enter (in **grey shaded cells**) values for all the items provided. All monetary values should be provided in euros. All values are truncated to 2 decimal points, and should be non-negative numbers.
3. Enter values for the items of both fixed assets and short-term assets categories. In case that the firm has already started operation (active firm), enter the accounts receivable and payable, as well as the accrued and prepaid expenses, which apply, in the working capital calculator, so as to be considered in the calculations. Based on these data, the tool will calculate your total required funds

Please provide your firm's data using non-negative numbers. For monetary values the euro currency is used. All entered values are truncated to 2 decimal points.

Fixed Assets (long-term assets)	Amount
Land	1,000.00
Buildings	1,000.00
Leasehold Improvements	1,000.00
Machinery & Equipment	1,000.00
Furniture and Fixtures	1,000.00
Vehicles	1,000.00
Other	1,000.00
Total Fixesd Assets	€ 7,000.00

Working Capital Calculator	
Cash	1,000.00
+ Accounts Receivable	
+ Prepaid Expenses	
- Accounts Payable	
- Accrued Expenses	
Total	€ 1,000.00

Short-term Assets (operating expenses)	Amount
Pre-Opening Salaries and Wages	
Prepaid Insurance Premiums	
Inventory (starting)	
Legal and Accounting Fees	
Rent Deposits	
Utility Deposits	
Supplies	
Advertising and Promotions	
Licenses	
Other Initial Start-Up Costs	
Working Capital (active firms)	€ 1,000.00
Total Short-term Assets	€ 1,000.00
Total Required Funds	€ 8,000.00

4. Enter values to the items representing different funding instruments. You have also the option to calculate the monthly loan payments in case of access to debt financing. To use this option you need to enter the loan rate (%) and the relevant loan term (months). Based on these data, as well as the total required funds calculated according to step 5 above, the tool provides information regarding your funding status (e.g. balanced, unbalanced).

Sources of Funding	Percentage	Totals	Loan Rate (%)	Loan Term (Months)	Monthly Payments
Owners Equity (Founders)	0.00%				
Outside financing	0.00%				
Debt Financing					
Commercial Loan	0.00%				#NUM!
Commercial Mortgage	0.00%				#NUM!
Credit Card Debt	0.00%				#NUM!
Other Bank Debt	0.00%				#NUM!
Total Sources of Funding	0.00%	€ -			#NUM!
Total Funding Needed		€ -	You are fully funded (Balanced)		

2.2.4 Cash flows and financial forecasts

This tool provides the financial projections for the first three years of a firm's operation. Specifically, it provides the balance sheets and the values of keys financial ratios. The tool is based on a relevant financial projection template (SCORE, 2015). Thorough information about the included items is provided on the Example - Instructions part below.

Example - Instructions

1. Download and open the file "Cash_Flows_and_Financial_Forecasts.xlsx".
2. In all sheets, data are entered by the user only in the **grey shaded cells**.

3. Go to "Required Start-up Funds" sheet and fill in the items provided. You can use the *Startup Cost Calculator Tool* description for guidance. It is denoted that the amount of total source of funding should be equal to the amount of total required funds for the funding status of the firm to be balanced.
4. Go to "Wages" sheet and fill in the items provided. You should enter the monthly payments including the Payroll Taxes and Benefits (such as social security, other social insurance etc.) for each of the respective employees' type. The estimated wages (including relevant expenses) for year 2 and year 3 are calculated based on the user provided relevant growth rates.

Types of employer	Estimated Payments (Monthly)	Estimated Payments (Annually) 1st Year	Growth rate (year 1 to 2)	Year 2	Growth rate (year 2 to 3)	Year 3
Owners /Founders	€ 10.00	€ 120.00	20.00%	€ 144.00	30.00%	€ 187.20
Employess (Full-time)	€ 222.00	€ 2,664.00	2.20%	€ 2,722.61	2.00%	€ 2,777.06
Employess (Part-time)	€ 2.00	€ 24.00	2.00%	€ 24.48	2.00%	€ 24.97
Independent Contractors	€ 2.00	€ 24.00	2.00%	€ 24.48	2.00%	€ 24.97
Total of Salaries & Wages plus Related Expenses	**€ 236.00**	**€ 2,832.00**		**€ 2,915.57**		**€ 3,014.20**

5. Go to "Sales Forecast" sheet and fill in the items provided. The user should estimate the monthly sales for the first year of firm's operation, for each product that has been included in the firm's product line. If the firm produces only one product, Product A Table should only be used. The tool, however, provides tables for four products (product A-D). For each product, the Variable Costs (per unit), the Price (per unit) and the monthly unit sales are entered by the user, while the Gross Margin (per unit) is calculated by the tool. The user also enters the percentages for the rate of sales growth from years 1 to 2 and 2 to 3. With Variable Costs the tool refers to COGs, meaning the direct costs of producing the goods sold by the firm. COGs include the cost of materials, labor, shipping, etc.

Product A													
Variable Costs (per unit)	€ 10.00												
Price (per unit)	€ 20.00												
Gross Margin (per unit)	€ 200.00												
Projected Unit Sales		M1	M2	M3	M4	M5	M6		M12	Annual Totals			
	YEAR 1	10.00	10.00	10.00	10.00	10.00	10.00		10.00	120			
Growth rate (year 1 to 2)	25.00%												
	YEAR 2	12.5	12.5	12.5	12.5	12.5	12.5	…	12.5	150			
Growth rate (year 2 to 3)	25.00%												
	YEAR 3	15.625	15.625	15.625	15.625	15.625	15.625		15.625	187.5			
Revenues (projected)	€ 2,400.00		Revenues (projected)	3,000.00 €		Revenues (projected)	3,750.00 €						
Variable Costs	€ 1,200.00	YEAR 1	Variable Costs	1,500.00 €	YEAR 2	Variable Costs	1,875.00 €	YEAR 3					
Total Margin	€ 1,200.00		Total Margin	1,500.00 €		Total Margin	1,875.00 €						

The tool also provides the estimated total sales, variable costs and margins for the firm's product line (if there is a group of products) for each of the first 3 years of operation.

YEAR 1	M1	M2	M3	M4	M5		M11	M12	Total
sales	800.00 €	800.00 €	800.00 €	800.00 €	800.00 €	…	800.00 €	800.00 €	**9,600.00 €**
Var.Costs	400.00 €	400.00 €	400.00 €	400.00 €	400.00 €		400.00 €	400.00 €	**4,800.00 €**
Margin	400.00 €	400.00 €	400.00 €	400.00 €	400.00 €		400.00 €	400.00 €	**4,800.00 €**

6. Go to "Cash Receipts-Fixed Assets" sheet and fill in the items provided. In regards to *Accounts Receivable* (payment held by a business for goods supplied that customers have ordered but not paid for), the user should enter 100% in *Paid within 30 days* (for each year), if he owns a retail company. In other cases the user should consider some industry benchmarks, or a value of 100% to "*Paid between 30 and 60 days*" could be entered as an assumption.

Accounts Receivable (A/R) Days Sales Outstanding			
Percent of Collections	**Year 1**	**Year 2**	**Year 3**
Paid within 30 days	100.00%	100.00%	100.00%
Paid between 30 and 60 days	0.00%	0.00%	0.00%
Paid in more than 60 days	0.00%	0.00%	0.00%
Allowance for bad debt	0.00%	0.00%	0.00%
(should equal 100%)	**100%**	**100%**	**100%**

Concerning, *Accounts Payable* (amount owed by the firm to its vendors/suppliers for goods/services that have been already received), the specific amount could change in respect to *firm's credit record, the suppliers etc.,* however 100% *in "Paid within 30 days"* could be entered as an assumption.

Accounts Payable (A/P)			
Percent of Disbursements	**Year 1**	**Year 2**	**Year 3**
Paid within 30 days	100.00%	100.00%	100.00%
Paid between 30 and 60 days	0.00%	0.00%	0.00%
Paid in more than 60 days	0.00%	0.00%	0.00%
(should equal 100%)	**100%**	**100%**	**100%**

For *Line of Credit Assumptions* the user should consider that in order to ensure that the firm has enough cash each month, a line of credit (LOC), typically, loan provided by a bank, might be necessary. The user should evaluate what the minimum amount in the bank account should be (*Desired Minimum Cash Balance*). If the operating cash balance is less than this specific amount, the firm could draw money from the loan. Since LOC is typically a loan, the bank (or other lender) sets an interest rate, which the user enters in the cell: *Line of Credit Interest Rate.*

Line of Credit Assumptions	
Desired Minimum Cash Balance	€ -
Line of Credit Interest Rate	8.00%

In respect to *Fixed Assets* the user should consider the monthly amount needed for the purchase of additional assets for the first year of operation (cells M2 to M12) and the relevant annual amounts for year 2 and 3.

Fixed Assets

Fixed Assets	Asset's Depreciation (years)	M1	M2	M3	…	M11	M12	Annual Totals (Year 1)	Annual Totals (Year 2)	Annual Totals (Year 3)
Real Estate (Buildings)	10	€ 1,000.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,506.00	€ 500.00	€ 500.00
Leasehold Improvements	7	€ 900.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,406.00	€ 500.00	€ 500.00
Machinery & Equipment	7	€ 800.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,306.00	€ 500.00	€ 500.00
Furniture and Fixtures	5	€ 700.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,206.00	€ 500.00	€ 500.00
Vehicles	5	€ 600.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,106.00	€ 500.00	€ 500.00
Other	5	€ 500.00	€ 1,000.00	€ 1,000		1.00	€ 1.00	€ 5,006.00	€ 500.00	€ 500.00
Total Fixed Assets		**€ 4,500.00**	**€ 6,000.00**	**€ 6,000**		**6.00**	**€ 6.00**	**€ 31,536.00**	**3,000.00 €**	**3,000.00 €**

Finally, the *Effective Income Tax Rate* and the *Amortization of Start-Up Costs* (e.g. amortization period could be 3 years) should be provided by the user (for each year).

Income Tax Assumptions	
Effective Income Tax Rate - Year 1	0.00%
Effective Income Tax Rate - Year 2	0.00%
Effective Income Tax Rate - Year 3	0.00%

Amortization of Start-Up Costs	
Amortization Period in Years	3

7. Go to "Total Fixed Operating Expenses" sheet and fill in the items provided. The user in this segment should enter the amount of the monthly Operating Expenses for the firm's first year of operation. Here some key points for the considered types of expenses:
   - Commissions and Fees may for example include costs in respect to an employment agency. They do not however include commission paid, as part of a salary to an employee.
   - Contract Labor (not included in payroll) may include costs related to hiring outside firm/services. It does not include the Independent contractor wages calculated on the "Wages" sheet of the tool.
   - Insurance (other than health) may include costs in regards to liability insurance, while it does not include the costs considered in the employees' wages.
   - Legal and Professional Services may include costs related to accounting, legal advice, tax preparation, etc.
   - Licenses may include costs for any ongoing licenses besides those accounted in the "Required Start-up Funds" sheet of the tool.
   - Office Expenses may include costs related to software, phones, internet, office equipment, etc.
   - Rent or Lease - Other Business Property may include costs related to rented/leased office or storage space, or anything that does not fit in the Rent or Lease - Vehicles, Machinery, Equipment cost category.
   - Supplies are items you need to purchase in order to produce your product/service.

- Miscellaneous include costs that cannot fit in any of the other listed expenses.

	M1	M2	M3		M9	M10	M11	M12	Annual Totals
Fixed Operating Expenses									
Advertising	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Car and Truck Expenses	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Commissions and Fees	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Contract Labor (Not included in payroll)	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Insurance (other than health)	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Legal and Professional Services	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Licenses	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00		€ 4,400.00
Office Expense									€ -
Rent or Lease for Vehicles, Machinery, Equipment									€ -
Rent or Lease for Other Business Property									€ -
Repairs and Maintenance									€ -
Supplies									€ -
Travel									€ -
Utilities									€ -
Miscellaneous									€ -
Total	**€ 2,800.00**	**€ 2,800.00**	**€ 2,800.00**	**€**	**2,800.00**	**€ 2,800.00**	**€ 2,800.00**	**€ -**	**€ 30,800.00**

Besides the above list of expenses, the Fixed Operating expenses include the interest payments for any loan accessed by the firm, which are calculated in the "Depreciation and Amortization" sheet of the tool. Bad Debt Expense is the expense derived by the Allowance for bad debt percentage (percentage of total A/R you believe will not be collectable for whatever reason) is given by the user.

	M1	M2	M3	M4	M10	M11	M12	Annual Totals
Other Expenses								
Depreciation	€ 58.57	€ 140.71	€ 222.86	€	428.54	€ 428.63	€ 428.71	€ 4,113.51
Interest								
Commercial Loan	€ 3.75	€ 3.72	€ 3.69	€	3.45	€ 3.42	€ 3.38	€ 42.82
Commercial Mortgage	€ 3.75	€ 3.74	€ 3.74	€	3.70	€ 3.69	€ 3.69	€ 44.62
Credit Card Debt	€ 2.92	€ 2.88	€ 2.83	€	2.54	€ 2.50	€ 2.46	€ 32.26
Other Bank Debt	€ 2.08	€ 2.03	€ 1.98	€	1.59	€ 1.54	€ 1.48	€ 21.40
Line of Credit	€ -	€ 14.49	€ 72.41	€	347.72	€ 367.90	€ 388.22	€ 2,682.75
Bad Debt Expense	€ -	€ -	€ -	€	-	€ -	€ -	€ -
Total Other Expenses	**€ 71.07**	**€ 167.57**	**€ 307.50**	**€**	**787.54**	**€ 807.67**	**€ 827.92**	**€ 6,937.36**

8. Go to "Fixed Operating Expenses 2" sheet and fill in the items provided. The sheet provides the projections of the operating expenses based on the growth rates (year 1→ 2 and 2→3) provided by the user.

	YEAR 1	Growth Rate (year 1 to 2)	YEAR 2	Growth Rate (year 2 to 3)	YEAR 3
Fixed Operating Expenses					
Advertising	€ 4,400.00	3.00%	€ 4,532.00	3.00%	€ 4,667.96
Car and Truck Expenses	€ 4,400.00	3.00%	€ 4,532.00	3.00%	€ 4,667.96
Commissions and Fees	€ 4,400.00	5.00%	€ 4,620.00	5.00%	€ 4,851.00
Contract Labor (Not included in payroll)	€ 4,400.00	3.00%	€ 4,532.00	3.00%	€ 4,667.96
Insurance (other than health)	€ 4,400.00	3.00%	€ 4,532.00	3.00%	€ 4,667.96
Legal and Professional Services	€ 4,400.00	3.00%	€ 4,532.00	3.00%	€ 4,667.96
Licenses	€ 4,400.00	5.00%	€ 4,620.00	5.00%	€ 4,851.00
Office Expense	€ -	3.00%	€ -	3.00%	€ -
Rent or Lease for Vehicles, Machinery, Equipment	€ -	3.00%	€ -	3.00%	€ -
Rent or Lease for Other Business Property	€ -	3.00%	€ -	3.00%	€ -
Repairs and Maintenance	€ -	5.00%	€ -	5.00%	€ -
Supplies	€ -	3.00%	€ -	3.00%	€ -
Travel	€ -	3.00%	€ -	3.00%	€ -
Utilities	€ -	3.00%	€ -	3.00%	€ -
Miscellaneous	€ -	3.00%	€ -	3.00%	€ -
Total	**€ 30,800.00**		**€ 31,900.00**		**€ 33,041.80**

Moreover, the segment "*other expenses*" for the years 2 and 3 are also provided (calculation are presented in "Depreciation and Amortization" sheet of the tool).

	YEAR 1	Growth Rate (year 1 to 2)	YEAR 2	Growth Rate (year 2 to 3)	YEAR 3
Other Expenses					
Depreciation	€ 4,113.51		€ 5,411.45		€ 5,904.31
Interest					
Commercial Loan	€ 42.82		€ 37.78		€ 32.27
Commercial Mortgage	€ 44.62		€ 43.74		€ 42.78
Credit Card Debt	€ 32.26		€ 25.33		€ 19.29
Other Bank Debt	€ 21.40		€ 13.24		€ 4.78
Line of Credit	€ 2,682.75		€ 1,535.56		€ 3,688.34
Bad Debt Expense	€ -		€ -		€ -
Total Other Expenses	**€ 6,937.36**		**€ 7,067.10**		**€ 9,691.77**

9. Go to "Cash flows 1" & "Cash flows 2" sheets and fill in the items provided. The sheets provide the cash-flow projections for year 1, 2 and 3. In particular, the user could leverage the calculated net

cash flows (per month) and the ending cash balance. Moreover, the user should enter values for the following cells: *Additional Inventory, Owner's Distribution, Line of Credit Repayments* and *Dividends Paid*. For the first year of operation the values of *Owner's Distribution,* and *Dividends Paid* could be zero. The user could also leverage this worksheet to identify the point where positive cash flows will be achieved (if this achieved in the first 3 years of operation).

	M1	M2	M3	M		M10	M11	M12	Totals
Beginning Balance	€ 500.00	€ -	€ -	€	-	€ -	€ -	€ -	
Cash Inflows									
Cash Sales	€ 800.00	€ 800.00	€ 800.00	€	800.00	€ 800.00	€ 800.00	€ 800.00	€ 9,600.00
Accounts Receivable	€ -	€ -	€ -	€	-	€ -	€ -	€ -	€ -
Total Cash Inflows	€ 800.00	€ 800.00	€ 800.00	€	800.00	€ 800.00	€ 800.00	€ 800.00	€ 9,600.00
Cash Outflows									
Investing Activities									
New Fixed Asset Purchases	€ -	€ 6,000.00	€ 6,000.00	€	6.00	€ 6.00	€ 6.00	€ 6.00	€ 27,036.00
Additional Inventory									€ -
Cost of Goods Sold	€ 400.00	€ 400.00	€ 400.00	€	400.00	€ 400.00	€ 400.00	€ 400.00	€ 4,800.00
Operating Activities									
Operating Expenses	€ 2,800.00	€ 2,800.00	€ 2,800.00	€	2,800.00	€ 2,800.00	€ 2,800.00	€ -	€ 30,800.00
Payroll	€ 236.00	€ 236.00	€ 236.00	€	236.00	€ 236.00	€ 236.00	€ 236.00	€ 2,832.00
Taxes	€ -	€ -	€ -	€	... -	€ -	€ -	€ -	€ -
Financing Activities									
Loan Payments	€ 37.43	€ 37.43	€ 37.43	€	37.43	€ 37.43	€ 37.43	€ 37.43	€ 449.15
Owners Distribution									€ -
Line of Credit Interest		€ 14.49	€ 72.41	€	327.67	€ 347.72	€ 367.90	€ 388.22	€ 2,682.75
Line of Credit Repayments									€ -
Dividends Paid									€ -
Total Cash Outflows	€ 3,473.43	€ 9,487.92	€ 9,545.84	€	3,807.10	€ 3,827.15	€ 3,847.33	€ 1,067.64	€ 68,599.90
Net Cash Flows	-€ 2,673.43	-€ 8,687.92	-€ 8,745.84	-€	3,007.10	-€ 3,027.15	-€ 3,047.33	-€ 267.64	-€ 58,999.90
Operating Cash Balance	-€ 2,173.43	-€ 8,687.92	-€ 8,745.84	-€	3,007.10	-€ 3,027.15	-€ 3,047.33	-€ 267.64	
Line of Credit Drawdown	€ 2,173.43	€ 8,687.92	€ 8,745.84	€	3,007.10	€ 3,027.15	€ 3,047.33	€ 267.64	€ 58,499.90
Ending Cash Balance	€ -	€ -	€ -	€	-	€ -	€ -	€ -	
Line of Credit Balance	€ 2,173.43	€ 10,861.35	€ 19,607.19	€	2,157.78	€ 55,184.93	€ 58,232.26	€ 58,499.90	

10. Go to "Income Statement 1" & "Income Statement 2" sheets. Provide any additional data you have concerning expenses and taxes, and check the income statements for the first 3 years of operation. Specifically, the user could get relevant information for the EBITDA and the net income estimations.
11. Go to "Balance Sheet" sheet. Based on data entered and/or calculated in other sheets of the tool, this one provides the balance sheets for the first 3 years of operation. In particular, the company's assets, liabilities and shareholders' equity for each fiscal year are provided. In equity items, the *Retained Earnings* refer to earnings that a company either reinvests in the firm or use to pay off debt. In regards to equity it is assumed that the firm only issues *common stocks* (securities that represent ownership in a firm). Moreover, it indicates if the balance sheets are on balance based on the following expression:

    Assets = Liabilities + Equity

12. Go to "Ratios" sheet. Based on data entered and/or calculated in other sheets of the tool, this one provides the values of financial ratios as a basis for a financial analysis. The user can also enter and use *Industry Norms* as benchmarks for the assessment of firm's performance. Table 4 provides a description of the key financial ratios used in the tool.

Table 4. Financial ratios used in cash flows and financial forecasts tool

Ratios	Description/Comment
Liquidity	
Current Ratio	-Liquidity ratio that measures a company's ability to pay short-term obligations. -A ratio under 1 indicates that the company's debts due in a year or less are greater than its assets.
Quick Ratio	-Indicator of a firm's short-term liquidity position. Measures a company's ability to meet its short-term obligations with its most liquid assets. -1 is considered to be the normal quick ratio.
Safety	
Debt to Equity Ratio (D/E)	-Indicates how much leverage a firm is using. -Capital-intensive industries tend to have a debt/equity ratio above 2, while services firms could have a ratio under 0.5.
Debt-Service Coverage Ratio	-Indicator of firm's ability to produce enough cash to cover its debt payments. - A value close to 1 (e.g. 1.1) for this ratio indicates that the firm is vulnerable. Lenders are usually looking for 1.25 or more.
Profitability	
Sales Growth	- % of increase (or decrease) in sales between the current year and the previous year.
COGS to Sales	-The percentage of sales used to pay for the COGS.
Gross Profit Margin	-Indicates the amount of profit made before deducting selling, general, and administrative costs.
SG&A to Sales	-Increases in the ratio of selling, general and administrative (SG&A) costs to sales are viewed as negative signals about future firm performance
Net Profit Margin	-Indicates how much profit comes from every dollar of sales. -Typically a 10% net profit margin is considered an average number (different for every industry).
Return on Equity (ROE)	-Determines the rate of return on your investment in the business. It measures how effectively the firm uses its assets to create profits. -It is assumed that a ratio less than 10% is not acceptable.
Return on Assets (ROA)	-Indicator of how well a company utilizes its assets. It denotes how profitable a company is relative to its total assets. - The higher the number, the more efficiently the firm manages its assets to generate profits.
Efficiency	
Days in Receivables	-The average number of days it takes to collect your account receivable (number of days of sales in receivables).
Accounts Receivable Turnover	- Firm's effectiveness in collecting its receivables or money owed by clients.
Days in Inventory	-Indicates the average number of days it will take to sell your inventory.
Inventory Turnover	-Indicates how many times a firm has sold and replaced inventory during a year The user should be analyze carefully the specific ratio, since A low turnover could imply weak sales and possibly excess inventory, while a high ratio could imply either strong sales or insufficient inventory.
Sales to Total Assets	-Indicates how much sales are generated per one dollar of assets. Shows how effectively firms are leveraging their assets to generate sales. - The higher the ratio, the more efficient the firm.

2.3 Business Tools

2.3.1 SWOT and PEST analysis

SWOT Analysis is a method used to evaluate the 'strengths', 'weaknesses', 'opportunities' and 'threats' involved in a firm. It is leveraged for the identification of business goals and the development of strategic plans.

Strengths & weaknesses include factors related to the internal environment of the firm, while opportunities & threats refer to issues related to firm's external environment.

For the assessment of firm's external environment the *PEST analysis* is provided for the user. PEST stands for *political, economic, social, and technological* developments and the specific tool can be leveraged for the identification and categorization of factors related to the 'OT part' of SWOT Analysis (opportunities & threats).

Bellow the descriptions of SWOT analysis and PEST analysis are presented. For both techniques, examples of factors for the user to consider are included.

Table 5. SWOT analysis

Strengths	**Weaknesses**
• Things your firm does well • Qualities that separate your firm from the competitors • Internal resources such as skilled, knowledgeable staff, etc. • Tangible assets such as intellectual property, proprietary technologies, capital etc.	• Things your firm lacks • Things competitors do better than your firm does • Resource limitations • Unclear unique selling proposition
Opportunities	**Threats**
• Underserved markets for specific products • Few competitors in your firm's area • Emerging need for your products/services • Media/press coverage of your firm	• Emerging competitors • Changing regulatory environment • Negative media coverage • Changing customers attitude towards your company

Table 6. PEST analysis

Political	**Economic**
• Government policies • Policy on supporting specific industries • Trading policies • Regulatory bodies • Local legislation (current & future) • International legislation (current & future) • Funding, grants & government initiatives • Lobbying & pressure groups • Fiscal policy • Planning, permits, licensing	• Local economy • International economy • Economic trends & inflation • Exchange rates & Interest rates • Channels of distributions & access to markets • Corporate taxation & Product taxation • Market cycles • Seasonality (periodic fluctuations in your business area)
Social	**Technological**
• Demographics • Psychographics & lifestyle • Social trends • Consumer preference/perception of products, brands, etc. • Consumer purchasing behavior • Effect of advertising & public relations • Ethical issues	Technological factors, which have an effect on a firm's competitive position, such as: • New materials & machinery • Effect of technology on product design, production, distribution, pricing and consumption • Innovations related to electronic & mechanical processes • New distribution channels (e.g. internet retailing)

Example- Instructions

1. Download and open the file "SWOT_and_PEST_Analysis.pdf".
2. Implement PEST Analysis. Read the relevant descriptions and enter (in **grey shaded cells**) the factors that apply in your firm, based on its characteristics.
3. Based on the outcomes of PEST Analysis you can then identify the factors related to the firm's external environment, meaning the Opportunities & Threats dimensions of the SWOT technique.
4. Implement SWOT Analysis. Read the relevant descriptions and enter (in **grey shaded cells**) the factors that apply in your firm, based on its characteristics.
5. Based on the outcomes of SWOT Analysis consider the following questions:
   - Which is the most effective way to use firm's strengths in order to leverage the spotted opportunities?
   - Which is the most effective way to use firm's strengths in order to mitigate the impact of potential threats?
   - Which is the most effective way to address the firm's weaknesses that could be an obstacle for the exploitation of opportunities?
   - Which is the most effective way to address the weaknesses that could transform threats to firm's failure?
6. The example that follows can be leveraged as a guide. The example is based on the work of Ahrendsen, Bielik and Horská (2016), where SWOT and PEST analyses were implemented for on an organic food firm.

PEST Analysis

Please provide the political, economic, social, and technological factors that have an effect on your firm's performance and competitive position

Political (e.g., government policies, trading policies, regulatory bodies, current and future national or international legislation, funding, grants and government initiatives, lobbying or pressure groups, fiscal policy, planning, permits, licensing)	**Economic** (e.g., local and international economy, economic trends and inflation, exchange rates, interest rates, distribution channels and access to markets, corporate and product taxation, market cycles, seasonality)
- Complicated procedure to obtain EU funds - Tax system and the high cost of maintenance workers - High labor costs	- Weak economic situation in Slovakia and Europe - Economic trends - Increasing input prices
Social (e.g., demographics, psychographics and lifestyle, social trends, consumer preferences and perception of brands, consumer purchasing behavior, effect of advertising, public relations, ethical issues)	**Technological** (e.g., new materials and machinery, effect of technology on product design, production, distribution, pricing and consumption, innovations, new distribution channels)
- Diverse demographics - Fashion for healthy food - Increased awareness of nutrition importance - Improving standard of living	- Modern technologies are in the market - Reducing costs through use of more efficient energy technologies

SWOT Analysis

Please write the strengths, weaknesses, opportunities, and threats of your firm

Strengths (e.g., things your firm does well, qualities that separate your firm from the competitors, internal resources such as skilled, knowledgeable staff, tangible assets such as intellectual property, proprietary technologies, capital etc.)	**Weaknesses** (e.g., things your firm lacks, things competitors do better than your firm does, resource limitations, unclear unique selling proposition)
- BIO production and good product - Vertically integrated and many distribution channels - Leader in market - Good location, knowledge, experience & brand	- Small area of owned land (capacity) - Limited possibility to lease land (capacity) - Older equipment - Dependence on trade suppliers and weather
Opportunities (e.g., underserved markets for specific products, few competitors in your firm's area, emerging need for your products/services, media/press coverage of your firm)	**Threats** (e.g., emerging competitors, changing regulatory environment, negative media coverage, changing customers attitude towards your company)
- Healthy food in fashion (high demand) - Produce inputs locally and abroad - Obtain EU funds - New products / Export possibilities / Agro-tourism	- Import of products from other countries at lower prices/variable input prices - New companies will start to grow bio spelt grain and wheat - Stronger legislation/law about controlling the production

2.3.2 Business plan

This tool could be leveraged for the documentation of firms' goals and the strategies that should be implemented to achieve them. It is a tool focusing on marketing, operational and financial planning, which is valuable for both new and established firms. For new firms, it could be supportive towards access to funding, while established firms could identify their progress. Specifically, it includes eight key items:

1. Products/Services and Market Analysis
2. Marketing Plan
3. Legal matters
4. Risk Analysis
5. Operating Plan
6. Human Resources Plan
7. Financial Plan
8. Future

The tool is developed based on a relevant business plan template by the State of Queensland (Queensland Government, 2013).

Example- Instructions

1. Download and open the file "Business_Plan.pdf".
2. Fill in every segment of each of the eight key items by providing your answers in the given spaces (**grey shaded cells**).
3. In case you used the "Business Model Canvas" and "SWOT and PEST Analyses" tools, you could use them as a guide to provide the relevant information in the "Products/Services and Market Analysis" and "Marketing Plan" sections.
4. The identification of firm's risks in the "Risk Analysis" item should be derived from the outcomes of the "SWOT and PEST Analyses" tool.
5. For the subsection "Machinery and Equipment" in the "Operating Plan" section, the information provided should be compatible with the relevant information introduced in the sheets "Required Start-up Funds", 'Total Fixed Operating Expenses" and "Fixed Operating Expenses 2" of the "Cash Flows and Financial Forecasts" tool.
6. For the "Financial plan" item you could leverage the "Cash Flows and Financial Forecasts" tool. For example in the "Start-up costs" segment you could provide the relevant information provided in the "Required Start-up Funds" sheet.

An example page of the business plan tool is given in the next screenshot.

1. Product/Services and Market Analysis

1.1 Products/Services

Fill in the following information (firm's product line).

Product/Service	Brief description	Price

Describe the key features of your products/services.

Market position Where do your products/services fit in the market? Are they high-end, competitive or budget? How does this compare to your competitors?	
Value to customer How do your customers view your products/services? (e.g., convenience, quality, price or service)	
Growth potential What is the anticipated percentage growth of the product in the future? The answer should be compatible with the sales growth estimations included in the *Cash Flows and Financial Forecast* tool.	
Pricing Do you have a particular pricing strategy? If yes, why have you chosen the specific strategy?	

2.3.3 Export price calculator

With Export Price Calculator, users can estimate the export selling price of their products based on the selected *Incoterms*. Incoterms are the world's essential terms of trade for the sale of goods; they provide specific guidance to individuals participating in the import and export of global trade on a daily basis.

The calculator includes the following Incoterms:

- *Free On Board (FOB)*: A contract that relieves the seller of responsibility, once the goods are shipped.
- *Cost, Insurance, and Freight (CIF)*: An expense paid by a seller to cover the costs, insurance, and freight against the possibility of loss or damage to a buyer's order, while it is in transit to an export port named in the sales contract.
- *Delivered Duty Paid (DDP)***:** The agreement includes paying for shipping costs, export and import duties, insurance, and any other expenses incurred during shipping to an agreed-upon location in the buyer's country (maximum responsibility on the seller).

Example – Instructions

1. Download and open the file "Export_Price_Calculator.xlsx".
2. Go to "Export Price Calculator" sheet and enter (in **grey shaded cells**) the values of the costs provided. The values of customs duties and import taxes should be introduced as percentages of the total CIF value. All monetary values should be provided in euros. All values are truncated to 2 decimal points, and should be non-negative numbers.

Please provide your firm's data using non-negative numbers. For monetary values the euro currency is used. All entered values are truncated to 2 decimal points.

	Types of Costs	Values	Types of Incoterms		
1	Value of the goods (loaded on leaving the factory)	1,000.00 €	**From the factory (EXW)**		
2	Cost of handling carriage before (from the factory to the port or to the airport)	100.00 €			
3	Fixed cost of export Customs formalities	200.00 €			
4	Handling costs (loading onto the airplane, the vessel or the truck in the case of groupage)	300.00 €			
	Free on board / Free Carrier	**1,600.00 €**	**FOB / FCA**		
5	Total cost of the main transport (by air, sea or land) including transport to the border of the EU	400.00 €			
6	Cost of insurance for the main transport	500.00 €			
	Cost of the Insurance and Freight	**2,500.00 €**	**CIF**		
7	Cost of handling on arrival at the (air)port or bulk-breaking platform	600.00 €		**Insert values as % of the total CIF**	
	Customs duties*	**250.00 €**		10.00%	Customs duties (%)
	Customs duties*	**375.00 €**		15.00%	Import taxes (%)
8	Cost of import Customs formalities (flat rate)	700.00 €			
9	Cost of carriage after (from the port (airport) to the buyer)	800.00 €			

3. Given the specific values, the tool provides the export selling price (cost) in terms of the DDP Incoterm.

Delivered Duty Paid	**5,225.00 €**	**DDP**

2.3.4 Business model canvas

The Business Model Canvas (BMC) is a framework for the development of a new business model or for the structural representation of firm's existing business model. BMC was introduced by Osterwalder and Pigneur (2010) and has the form of a template. It includes the following nine 'building blocks':

1. *Key Partners*: The strategic relationships your business creates between other companies or people.

   Who are your key partners? Who are your key suppliers? Which key resources are you acquiring from partners? Which key activities do partners perform?

   Motivations for partnerships: optimization and economy, reduction of risk and uncertainty, acquisition of particular resources and activities

2. *Key activities*: Activities or tasks that are integral to operating your company.

   What Key Activities do your Value Propositions require? Your Distribution Channels? Customer Relationships? Revenue Streams?

   Categories: production, problem solving, platform/network

3. *Value Proposition*: The fundamental need that your company is trying to fulfill for its customers. Why your company exists.

   What value do you deliver to the customer? Which one of our customer's problems are we helping to solve? What bundles of products and services are we offering to each customer segment? Which customer needs are we satisfying?

   Characteristics: newness, performance, customization, "getting the job done", design, brand/status, price, cost reduction, risk reduction, accessibility, convenience/usability

4. *Customer Relationships*: The type of interactions your company has with its customers and the level of support it gives.

   What type of relationship does each of your customer segments expect you to establish and maintain with them? Which ones have you established? How are they integrated with the rest of your business model? How costly are they?

5. *Customer Segments*: The different groups of customers that your company interacts with.

   For whom are you creating value? Who are your most important customers? Is your customer base a mass market, niche market, segmented, diversified, multi-sided platform?

6. *Key Resources*: Assets that are required to operate and deliver your company's value proposition.

   What key resources do your value propositions require? Your distribution channels? Customer relationships revenue streams?

   Types of resources: physical, intellectual, human, financial

7. *Channels*: Different methods that your company uses to deliver its products and value proposition to customers.

   Through which channels do your customer segments want to be reached? How are you reaching them now? How are your channels integrated? Which ones work best? Which ones are most cost-efficient? How are you integrating them with customer routines?

8. *Cost Structure*: How a company spends money on operations. The key costs and level of cost-focus for your company. What are the most important costs inherent in your business model? Which key resources are most expensive? Which key activities are most expensive?

Is your business more cost driven (leanest cost structure, low price value proposition, maximum automation, extensive outsourcing) or value driven (focused on value creation, premium value proposition)?

Sample characteristics: fixed costs (salaries, rents, utilities), variable costs, economies of scale, economies of scope

9. *Revenue Structure*: Your company's sources of cash flows.

   For what value are your customers really willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues?

   Types: asset sale, usage fee, subscription fees, lending/renting/leasing, licensing, brokerage fees, advertising

   Fixed pricing: list price, product feature dependent, customer segment dependent, volume dependent

   Dynamic pricing: negotiation (bargaining), yield management, real-time-market

Example - Instructions

1. Download and open the file "Business_Model_Canvas.pdf".
2. Fill out the nine elements of your business' Business Model (**grey shaded cells**).
3. An example of a completed Business Model Canvas for an agro-food company is given in the next page.

An example page of the BMC tool is given in the next screenshot.

Business Model Canvas

Please fill out the following nine elements of your business.

<table>
<tr>
<td rowspan="2">Key Partners
The strategic relationships your business creates between other companies or people.

Agro-food industries
Suppliers
Agri-business firms</td>
<td>Key activities
Activities or tasks that are integral to operating your company.

Production
Direct Sales</td>
<td rowspan="2">Value Proposition
The fundamental need that your company is trying to fulfill for its customers. Why your company exists.

Cereal grains (malt)
Low cost</td>
<td>Customer Relationships
The type of interactions your company has with its customers and the level of support it gives.

Long-term relationship with agro-food industries and exporters</td>
<td rowspan="2">Customer Segments
The different groups of customers that your company interacts with.

Agro-food industries
Exporters</td>
</tr>
<tr>
<td>Key Resources
Assets that are required to operate and deliver your company's value proposition.

Quantity
Established brand
Equipment</td>
<td>Channels
Different methods that your company uses to deliver its products and value proposition to customers.

Agro-food industries
On-farm sales
Off-farm sales
Direct sales</td>
</tr>
<tr>
<td>Cost Structure
How a company spends money on operations. The key costs and level of cost-focus for your company.</td>
<td colspan="2">Running costs
Salaries
Equipment
Cost reduction via economies of scale</td>
<td>Revenue Structure
Your company's sources of cash flows</td>
<td>Product sales
Short supply chain
Long supply chain</td>
</tr>
</table>

©INNOVAGRO

3 E-networking

The e-networking is a service that is provided within the ViBIEC platform and it is basically supported by three subareas of the e-platform: the Networking, the Transactors and the Forum.

3.1 Networking

The Networking sub-system of the ViBIEC platform provides useful information to the registered members regarding entities and events that enforce the networking among players of the agro-food sector, with special focus on innovations and new technologies that are developed at European and international level. The Networking consists of entities or events that belong to five different types/categories, namely: clusters, cooperation networks, exporters, importers and trades.

A unified set of information is provided for each one of the members of the e-network which includes the following specific fields:

- ***Title***: The name of the entity
- ***Country***: The country in which the member of the network operates or exists
- ***City***: The exact place where the member is found
- ***Type***: The category in which it falls (five types/categories)
- ***Body***: The body which is responsible of the operation of the entity (optional)
- ***Contact Info***: Telephones, emails, etc.
- ***Description***: Some more information conceding the entity
- ***Dates***: In case of events
- ***Link***: The web address of the entity/event
- ***Tags***: Keywords that are describing better each member or event

An overall number of 587 members/events are already included in the lists and their data are available to all registered users. The allocation of these members/events among the different categories is shown in Figure 5.

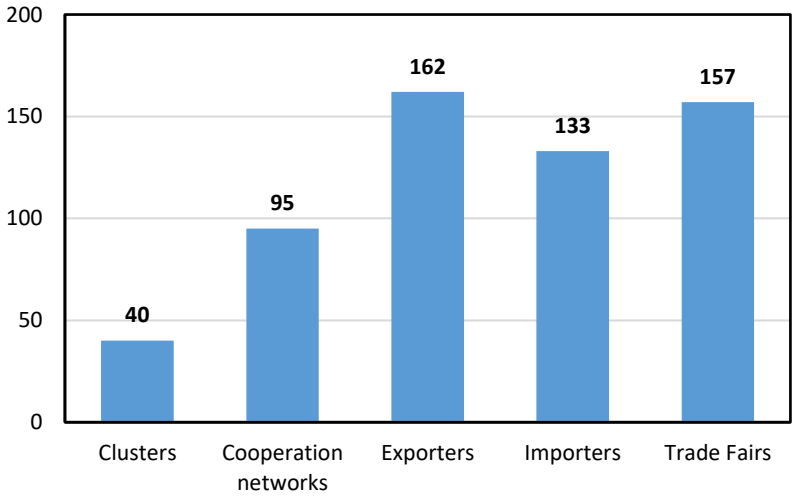


Figure 5. Networking database

Furthermore, the corresponding allocation among the different countries is as follows:

- Serbia: 287
- Slovenia: 149
- Italy: 64
- Greece: 53
- Albania: 34

The ViBIEC users may browse the full list of the members/events that are entered in the networking subsystem and see the detailed information of each one of them only after having been logged in. A full search form is provided to the users in order to be able to efficiently filter the total list according to specific criteria. The search form is shown at the right side of the screen when the user selects the button “Search” at the top of the screen.

The search criteria that are available to the user are the following:

- Title (text field)
- Type (selection list)
- Country (selection list)
- Tags (text field)
- Body (text field)

The results of the filtered data are presented to the user in the form of list of cards (one or two columns), or table of results. Figure 6 shows an example screenshot with search results in the form of list of cards with two columns.

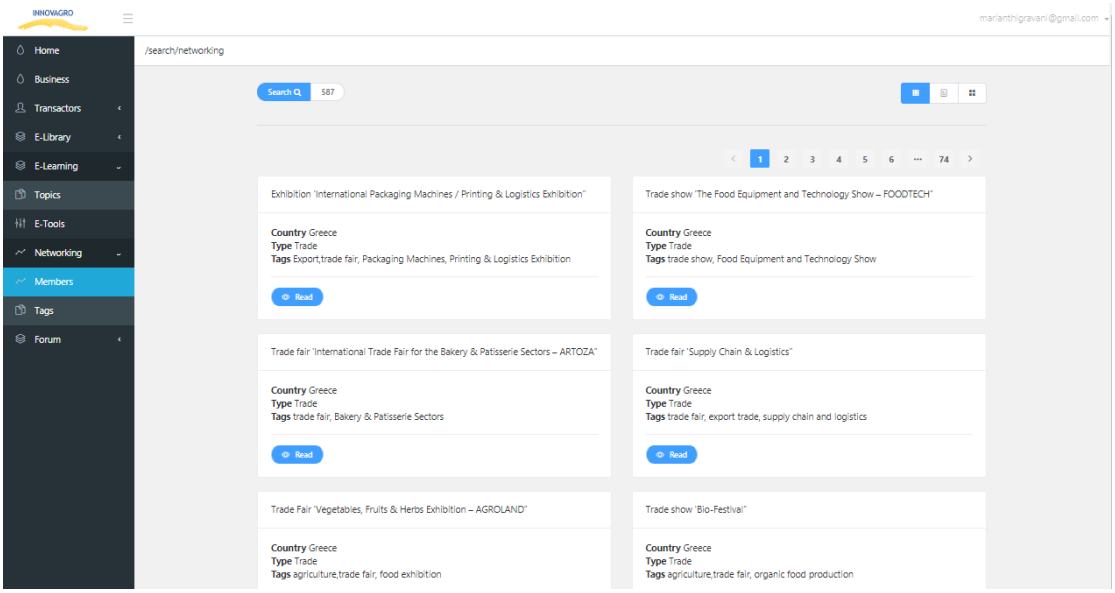


Figure 6. Search results in the form of list of cards (members)

By selecting the button “Read” on a card, the user may see the full available information concerning the specific entity or event, as shown in Figure 7.

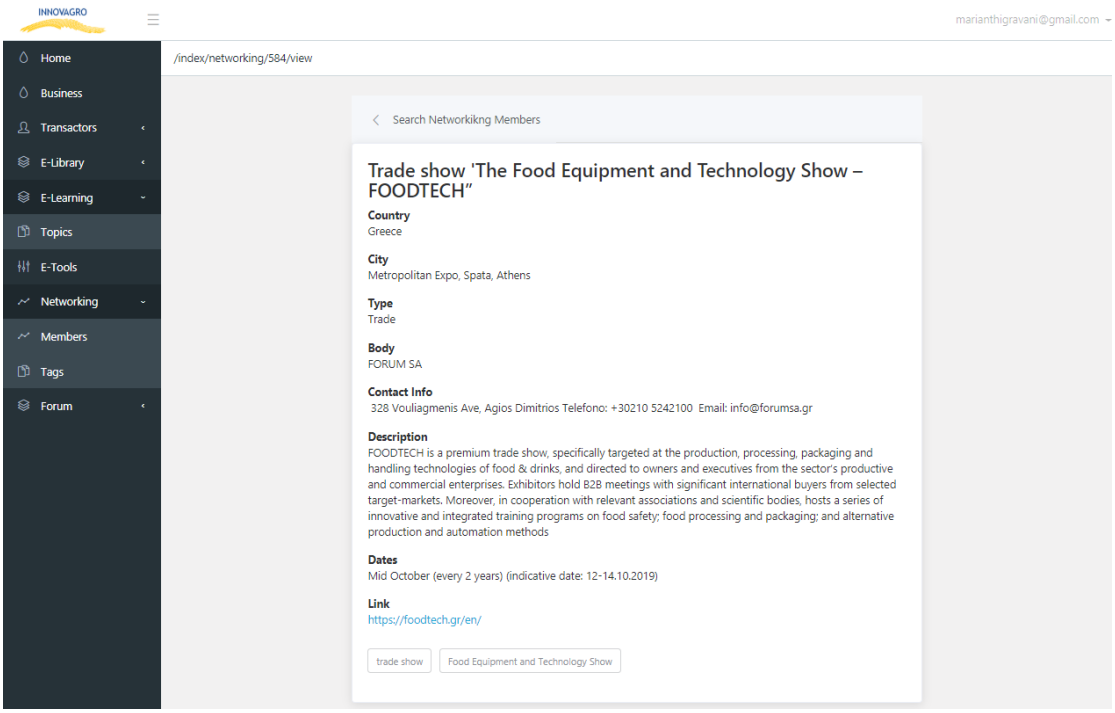


Figure 7. Detailed information of entities/events

3.2 Transactors

The e-networking operation is also supported through the area Transactors of the platform, in which a registered user may upload and make available to other registered users several information about its business profile. Depending on the business role which each user selects according to its operation in the agro-food sector, a set of information can be entered under its profile. The platform supports the following business roles:

1. Agro-food Business
2. Agro-food Cluster/Network
3. Business Support Organisation
4. Academic/Research Organisation
5. Local Public Organisation
6. Other entities

The information that can be included under the profile of each user is the following:

- ***Entity Info***: Such as address, email, telephone, website, social media, etc.
- ***Documents/Media***: Uploaded documents, photos and videos of the entity
- ***Telephones***: More telephone numbers for specific operations of the entity for direct contacting
- ***Products***: A list of products (following a tree-structure approach – type, category, family) in which the entity is interested
- ***Services***: A list of services that the entity offers
- ***Business***: Each entity that has the role "Agro-food Business" may describe one or more business ideas and upload relevant material. The business idea may fell under one of the following categories: Packaging, Logistics (Transport, Distribution), Production (cultivation, breeding, fishing), Processing, Wholesaler/Importer/Exporter, Retail, Support Services

The aforementioned information is available to registered users who may apply the following search criteria in order to find appropriate transactors:

- Title (text field)
- Type (selection list)
- Country (selection list)
- Tags (text field)
- Body (text field)
- Roles (selection list)
- Product (type, category, family) (selection lists)
- Country (selection list)
- District (selection list)
- Service Type (selection list)
- Business Status (selection list)
- Business Area (selection list)
- First Name / Surname (text fields)

The results of the filtered data are presented to the user in the form of list of cards (one or two columns), or table of results, as shown in Figure 8.

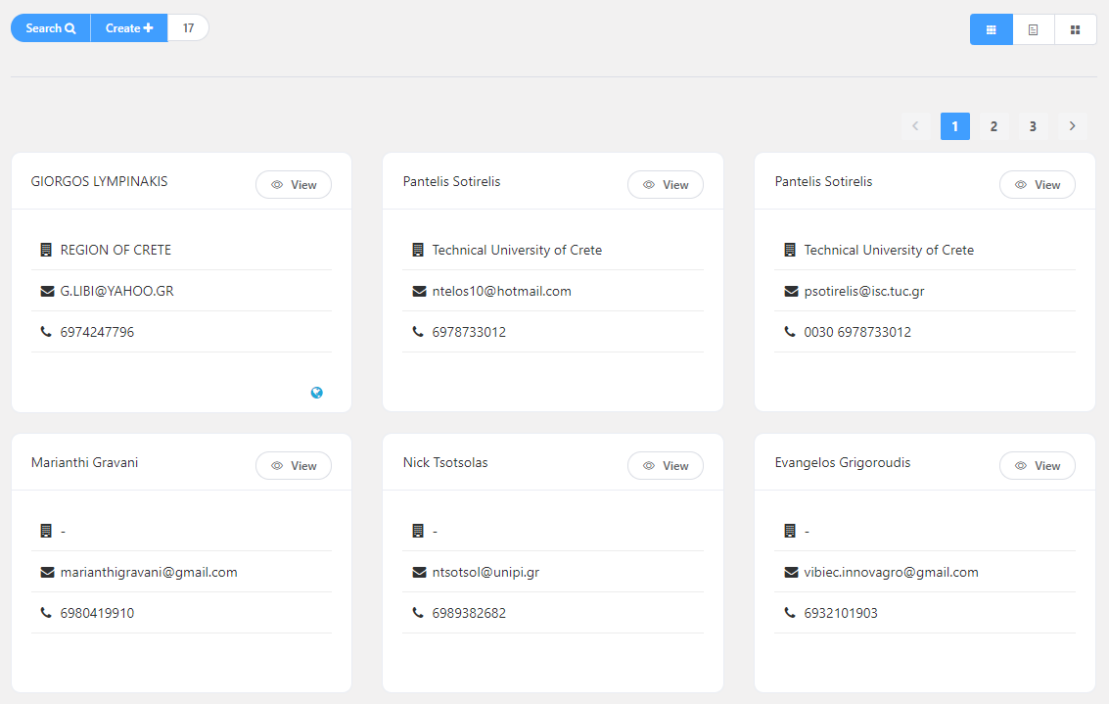


Figure 8. Search results in the form of list of cards (transactors)

By selecting the button “View” on a card, the user may see the full available information concerning the specific transactor, as shown in Figure 9.

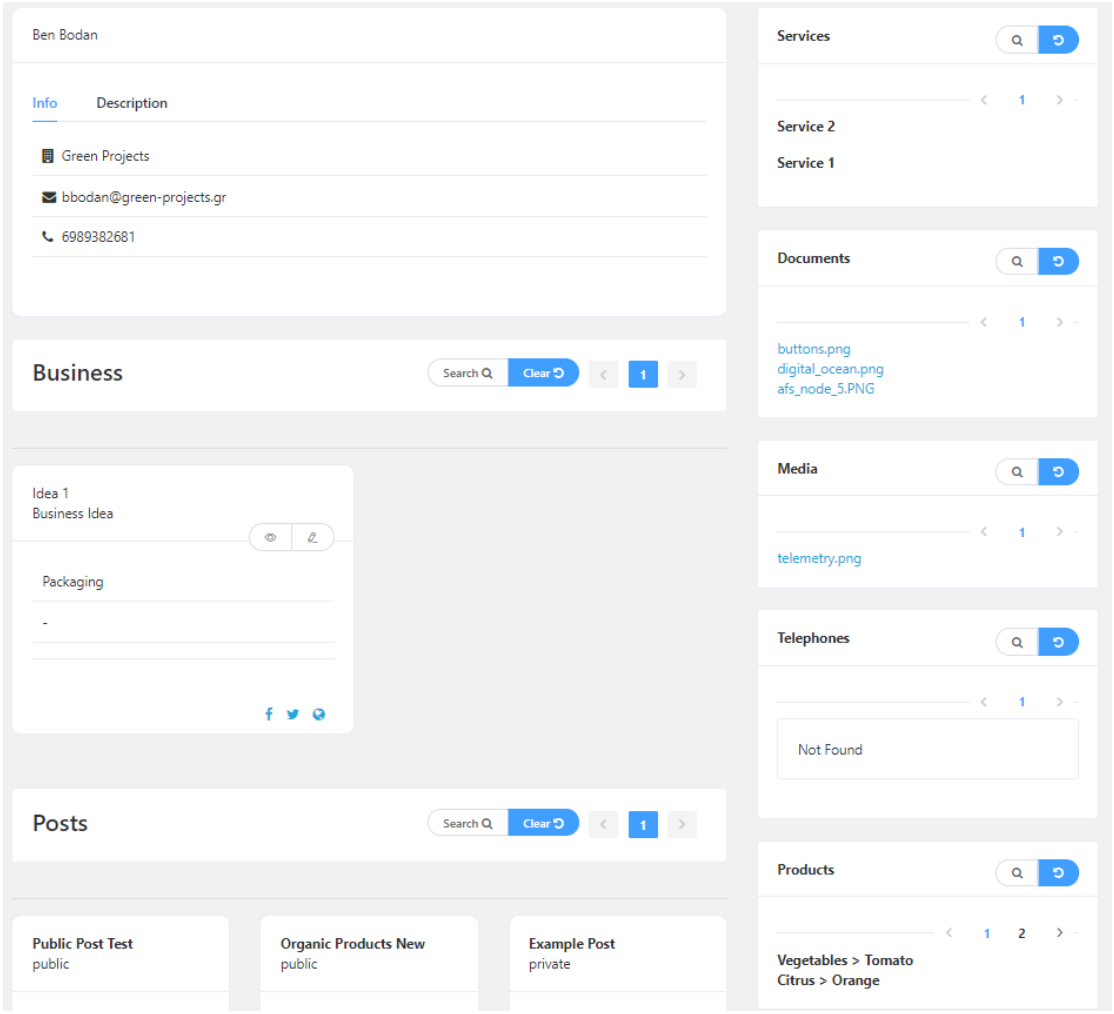


Figure 9. Detailed information of a transactor

3.3 Forum

The networking process is highly supported by the operation of the forum section within the platform. In this section all registered users may post public or private discussions and interact with other registered users for topics that are relevant to the agro-business sector.

The public posts are open to every registered user who can reply, while the private posts are tools for peer-to-peer discussions. The initiator of a private post may send requests to specific users (who have declared themselves as Mentors) asking them to participate to a specific discussion. When a mentor user is invited, he/she receives an email and he/she may accept the join request.

The initiator of the private post has the full picture of the sent requests and the received replies concerning these requests, as shown in Figure 10.

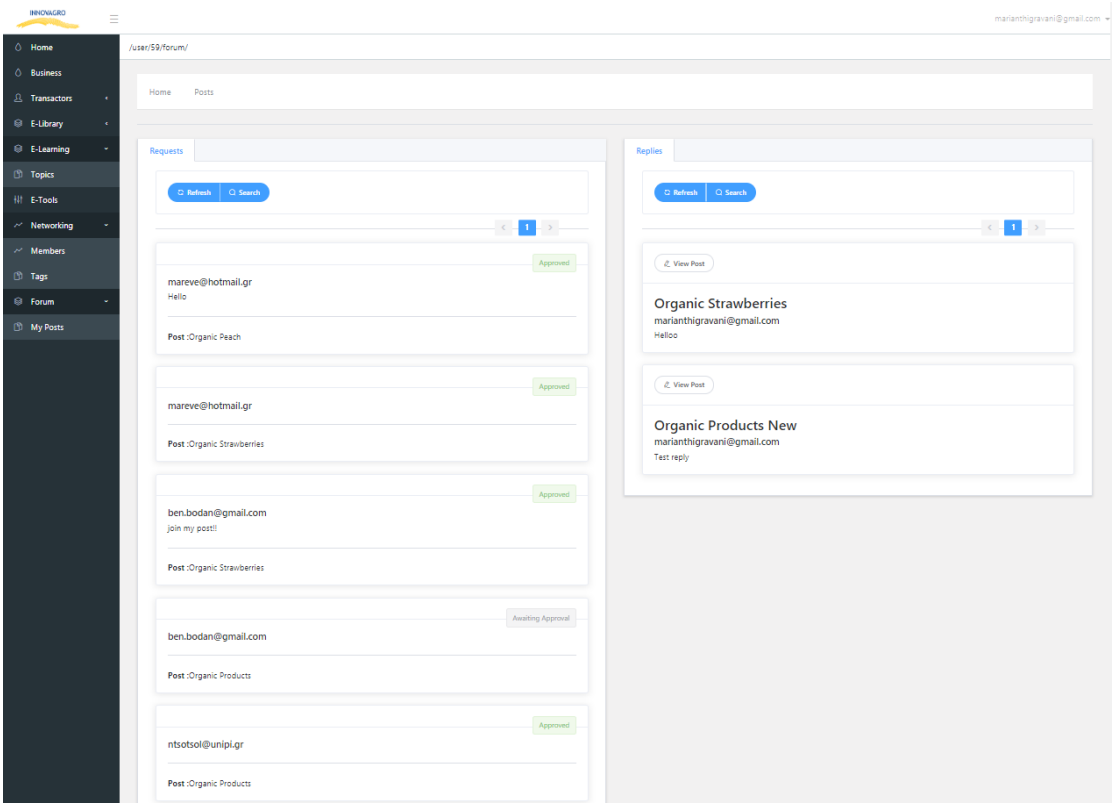


Figure 10. Requests and replies in private posts

The members participating to a peer-to-peer discussion receive emails each time a new reply is created. However, at any given time any of the connected users may deactivate this specific notification service.

4 E-incubator

The e-incubator is a service that is provided within the ViBIEC platform aiming in providing support to SMEs that operate in the agro-food sector. This support is offered through the provision of on-line tools, such as self-assessment questionnaires, business plans, financial evaluation tools, etc., as well as through the provision of added-value services, such as the e-learning modules and the e-library repository. Overall, the e-incubator service is basically supported by five subareas of the e-platform: the Business Idea, the Forum, the E-Learning, the E-Library and the E-Tools.

4.1 Business Idea

Each member who has the role "Agro-food Business" may describe one or more business ideas and upload relevant material. The business idea may fell under one of the following categories: Packaging, Logistics (Transport, Distribution), Production (cultivation, breeding, fishing, etc.), Processing, Wholesaler/Importer/Exporter, Retail, and Support Services.

In the subsystem "Business", which is found within the profile section of a transactor, the user can create and edit his/her various business ideas and upload relevant material.

A unified set of information is provided for each business idea, which includes the following specific fields:

- ***Title***: A descriptive name of the business idea
- ***Website***: The website of the business idea (product or service)
- ***Facebook/Twitter***: Links to the social media presence of the business idea
- ***Status***: Selecting the status of the business idea among the following three choices: Business Idea, Established, Under establishment
- ***Business Area***: Selection of the specific category under which this idea fells, as described above
- ***Comments***: Any comment that can provide a clearer picture of the idea.

For each business idea the user may also upload documents, photos and videos.

The area business idea is somehow connected with the forum posts. Each member is able to have access only in business ideas where he has been invited through peer-to-peer posts and if he/she has accepted this invitation (Figure 11).

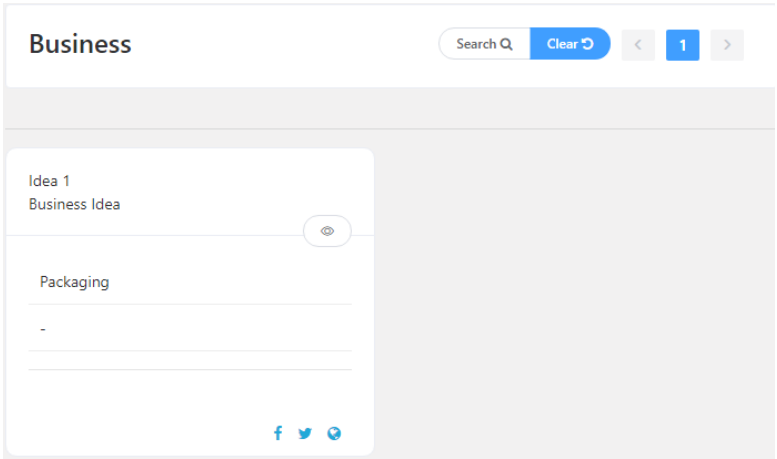


Figure 11. Business idea

From the sub-form posts the user may see his/her private posts, as well as the private posts where he/she has been invited. Within a private post a sharing of a business idea may occur. So, if a user would like to discuss one or more ideas with a registered member, who may act as mentor, he/she creates a private post in the Forum section, he/she connect his/her business idea with this specific peer-to-peer post and he/she invites the a mentor for discussion. Figure 12 shows the list of the posts for specific business ideas.

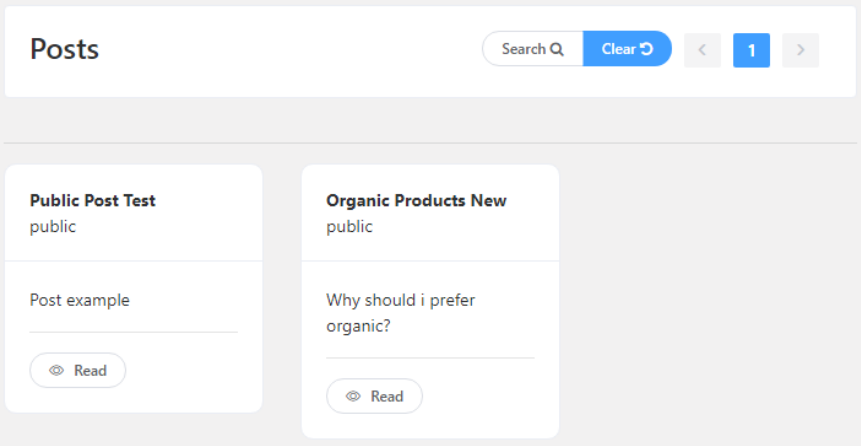


Figure 12. Posts for business ideas

If a business idea is communicated through a private post, this idea is shown within this peer-to-peer post and only invited members can see it, of course after accepting the corresponding invitation (Figure 13).

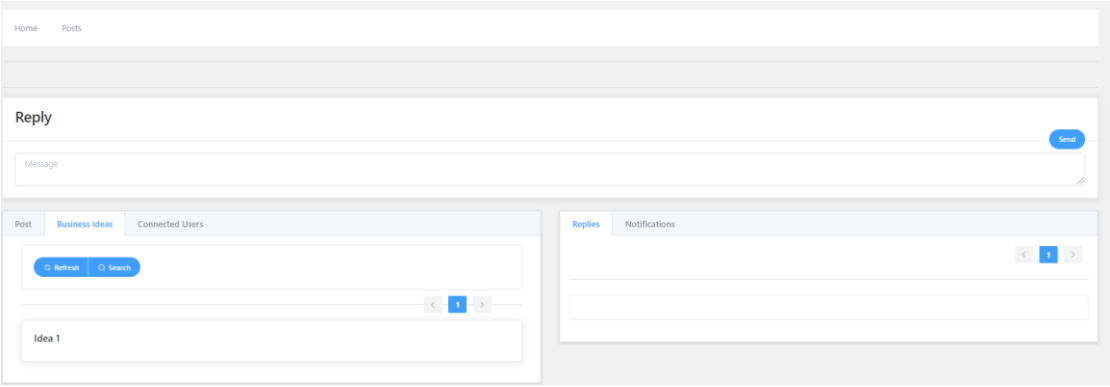


Figure 13. Private posts for business ideas

4.2 Forum

As already mentioned, the area business idea is somehow connected with the forum posts, because the communication of a business idea and the discussion on this idea, passes through the Forum subsystem. So, the e-incubator process is highly supported by the operation of the forum section within the platform. In this section all registered users may post public or private discussions and interact with other registered users for topics that are relevant to the agro-business sector.

The public posts are open to every registered user who can reply, while the private posts are tools for peer-to-peer discussions. The initiator of a private post may send requests to specific users (who have declared themselves as Mentors) asking them to participate to a specific discussion. When a mentor user is invited, he/she receives an email and he/she may accept the join request.

The initiator of the private post has the full picture of the sent requests and the received replies concerning these requests, as shown in Figure 14.

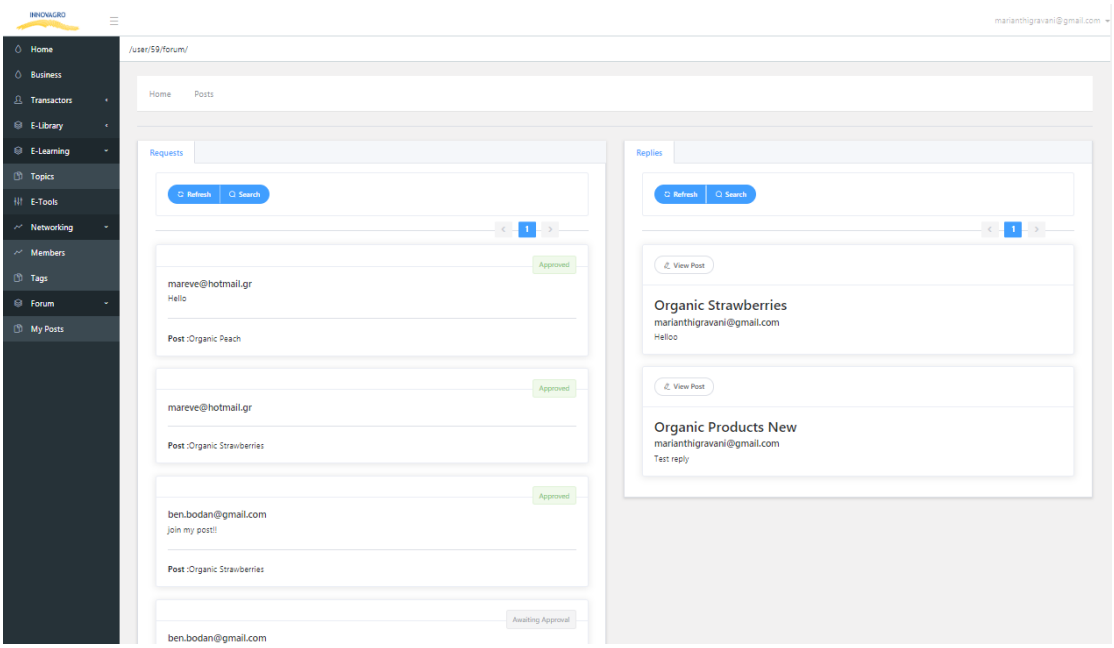


Figure 14. Requests and replies in private posts

The members participating to a peer-to-peer discussion receive emails each time a new reply is created. However, at any given time any of the connected users may deactivate this specific notification service.

4.3 E-learning

The E-Learning sub-system of ViBIEC platform provides a full set of 50 learning modules that intent to improve the skills of the members of the platform in the field of agro-food. Each learning module is consisted of one or more document or link (training material) and in most of the cases of one or more evaluation questions.

A unified set of information is provided for each one of the learning modules within the e-learning subsystem, which includes the following specific fields:

- ***Title***: The name of the learning module
- ***Category***: The category in which it falls. There are seven such categories:
  - Behaviour/Promotion/Education
  - Circularity
  - Digitalization/IT
  - Energy
  - Innovation/New products and technologies
  - Packaging

- Policies/structure/models/organization

- ***Learning Objective***: A short description of the learning objective of the specific learning module
- ***Tags***: Keywords that are describing better each learning module
- ***Documents***: Training material as documents
- ***Links***: Links to training material
- Questions: A set of comprehension questions regarding the specific learning module.

Figure 15 shows a screenshot presenting an overview of a training module.

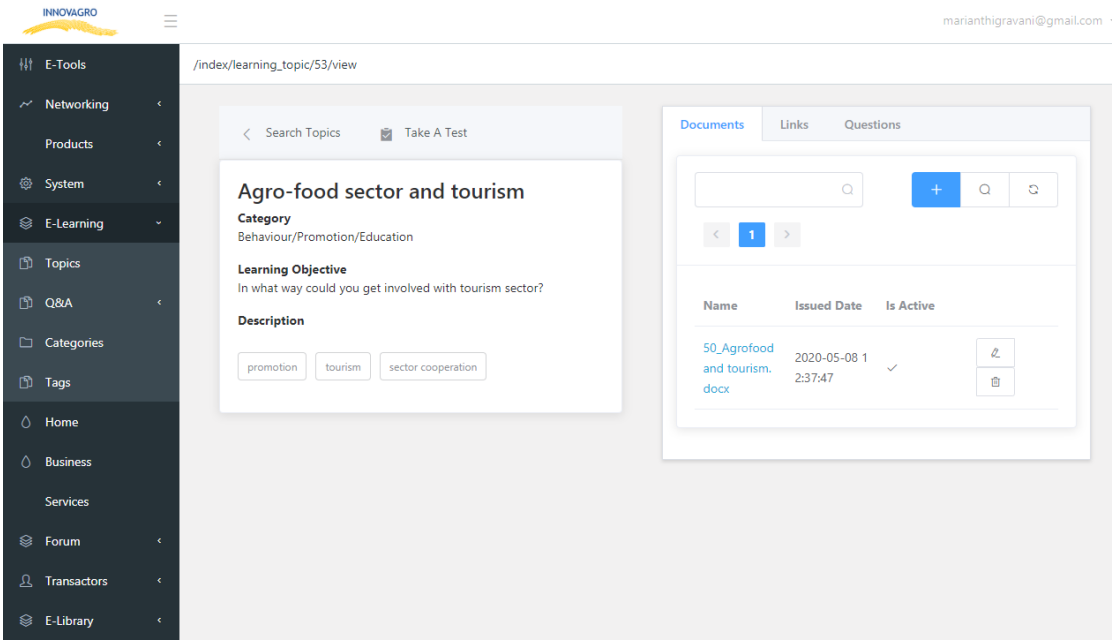


Figure 15. Overview of a training module

An overview of a comprehensive test for a particular learning topic is shown in Figure 16.

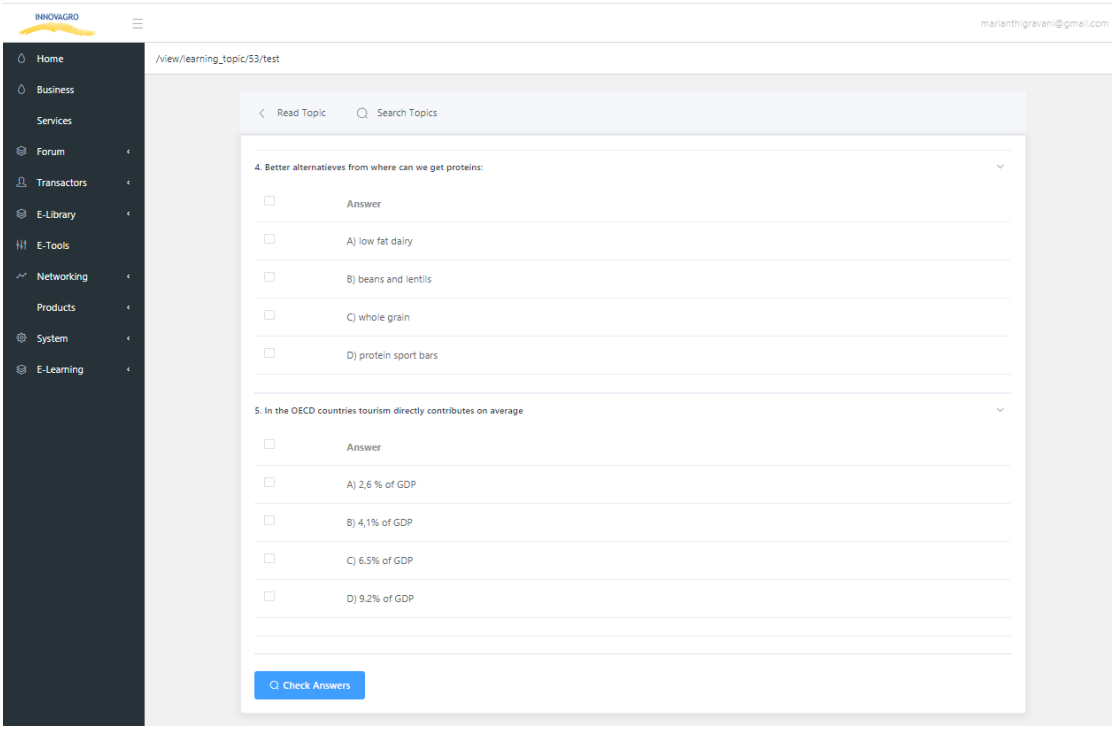


Figure 16. Overview of a comprehensive test

4.4 E-library

The e-library sub-system of the ViBIEC platform provides a full set of 144 items that intent to enrich the knowledge of the members of the platform in the field of agro-food. Each e-library item consists of one or more document or link (main material).

A unified set of information is provided for each one of the e-library items within the e-library subsystem, which includes the following specific fields:

- ***Title***: The name of the learning module
- ***Category***: The category in which it falls. There are four such categories:
  - Regulatory framework
  - Interreg program
  - Current policy
  - Studies
- ***Country***: The country to which the item is referred to
- ***Short Description***: A short description of the item
- ***Description***: A more detailed description of the item
- ***Tags***: Keywords that are describing better each e-library item
- ***Documents***: E-library items as documents
- ***Links***: Links to items

An overall number of 144 e-library items are already included in the lists and their data are available to all registered users. The allocation of these items among the different categories is as follows:

- Regulatory framework: 54
- Interreg program: 43
- Studies: 25
- Current policy: 22

Furthermore, the corresponding allocation among the different countries is as follows:

- Greece: 46
- Serbia: 33
- Slovenia: 32
- Italy: 25
- Albania: 7

The users of the platform may browse the full list of the e-library items that are entered in the platform and see the detailed information of each one of them only after having been logged in. A full search form is provided to the users in order to be able to efficiently filter the total list according to specific criteria. The search form is shown at the right side of the screen when the user selects the button "Search" at the top of the screen.

The search criteria that are available to the user are the following:

- Title (text field)
- Issuing Authority (text field)
- Type (text field)
- Category (selection list)
- Country (selection list)
- Tags (text field)

The results of the filtered data are presented to the user in the form of list of cards (one or two columns), or table of results. Figure 17 shows an example screenshot with search results in the form of list of cards with two columns

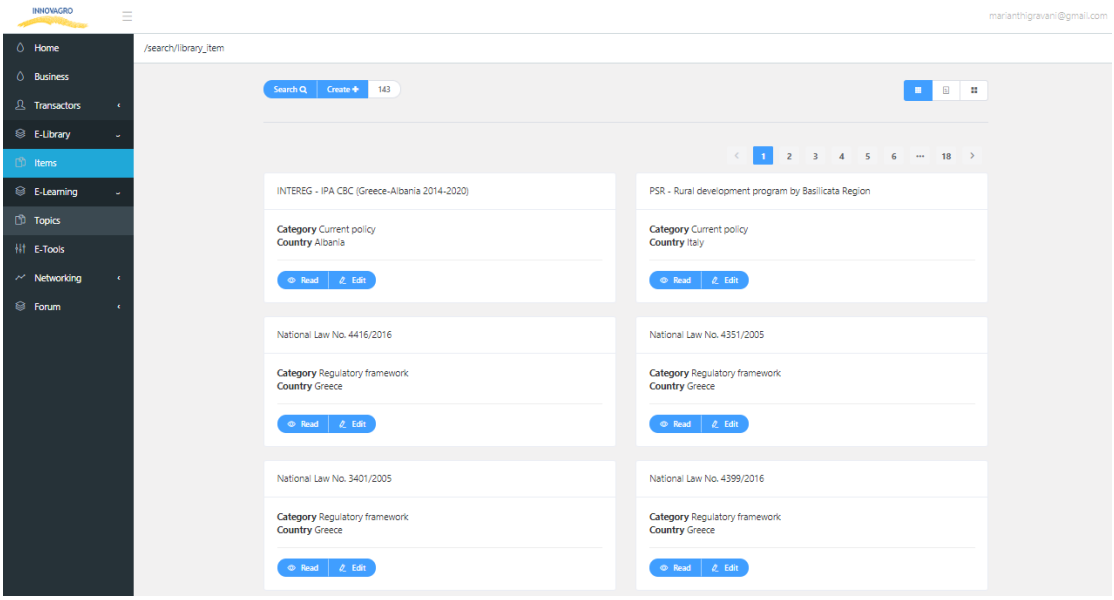


Figure 17. Search results in the form of list of cards (e-library items)

By selecting the button "Read" on a card the user may see the full available information concerning the specific e-library item, as shown in Figure 18.

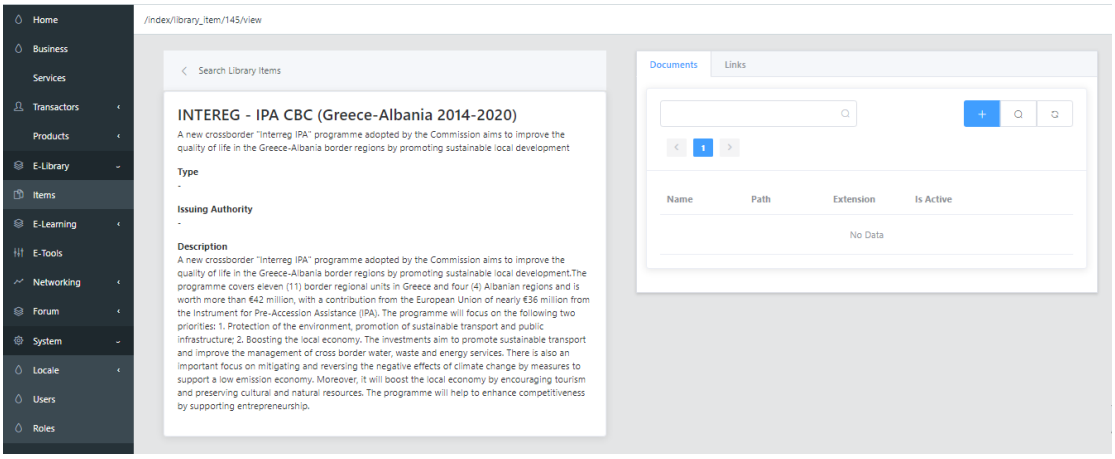


Figure 18. Detailed information of e-library items

4.5 E-tools

The e-tools sub-system of the ViBIEC platform provides a full set of 10 tools that support various needs of SMEs in the field of agro-food. Each e-tool item is consisted of at least two documents

A unified set of information is provided for each one of the e-tools modules within the e-tools subsystem, which includes the following specific fields:

- ***Title***: The name of the e-tool
- ***Category***: The category in which it falls. There are four such categories:
  - Business Development
  - Business Evaluation
  - Business Operation
  - Financial Planning
- ***Description***: A description of the tool
- ***Documents***: Training material as documents
- ***Links***: Links to training material

An overall number of 10 e-tools items are already included in the lists and their data are available to all registered users. The allocation of these items among the different categories is shown in Figure 19.

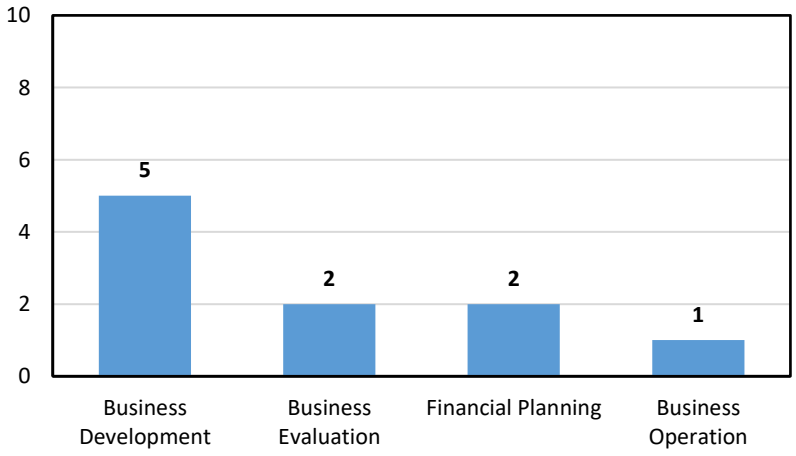


Figure 19. Categories of e-tools

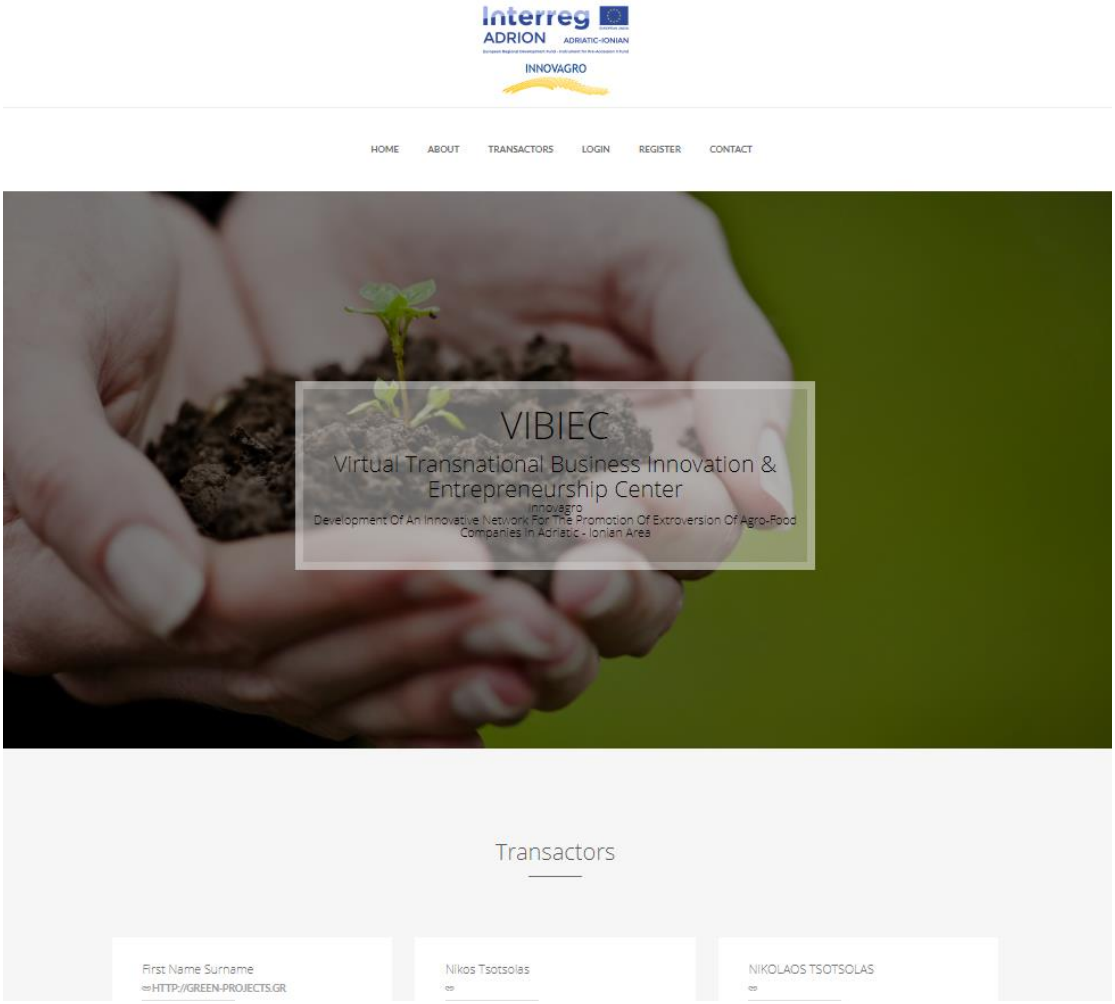
As analytically presented in previous chapters, currently there are 10 tools available in the e-tools subsystem:

- Self-Assessment Tools
  - Business readiness
  - Readiness for internationalization
- Financial Tools
  - Break-even analysis
  - Loan amortization schedule
  - Startup cost calculator
  - Cash flows and financial forecasts
- Business Tools
  - SWOT and PEST analysis
  - Business plan
  - Export price calculator
  - Business model canvas

5 Detailed Manual

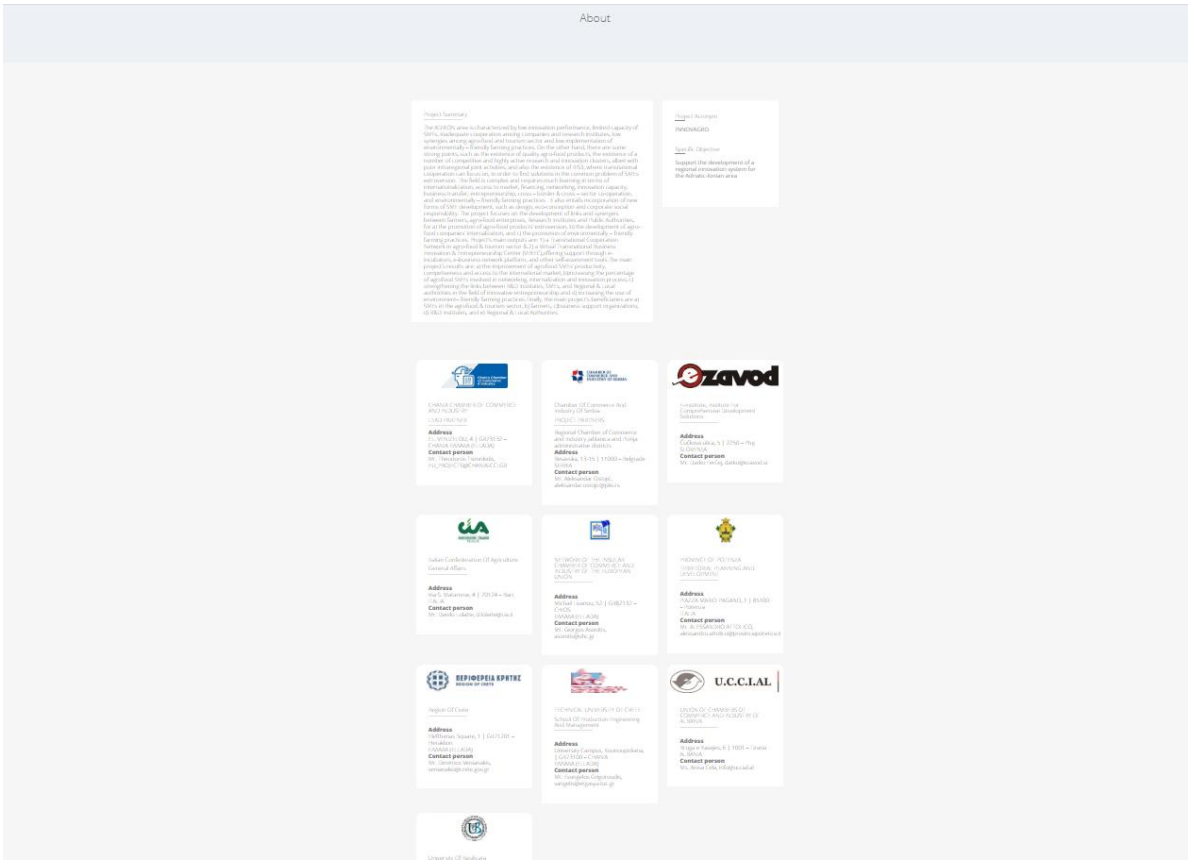
5.1 Introduction

5.1.1 Home page



5.1.2 About

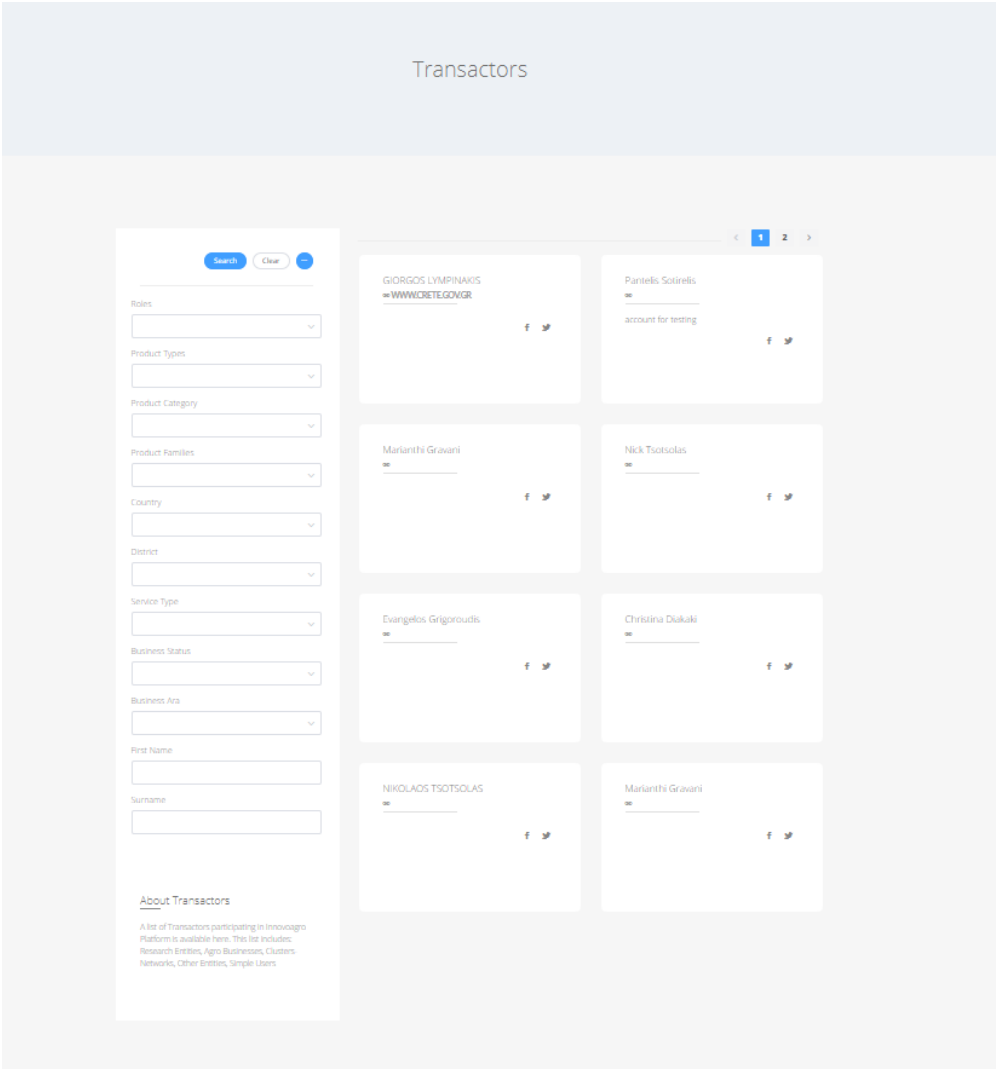
From this option you can find a summary of the platform as well as the collaborating institutes.



5.1.3 Transactors

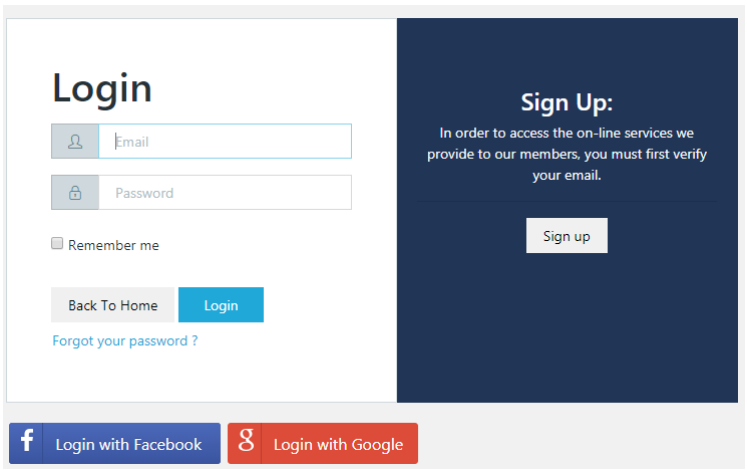
From the option transactors you can find members that are enrolled in the platform. You will be able to have limited information about each member, more specifically name, facebook, twitter and institute web site link.

For more details go to section 5.2.6.



5.1.4 Login

Fill out the required fields to log in. You are also able to log in via your facebook or gmail. If you are not a registered user click sign up and follow steps at section 5.1.5.

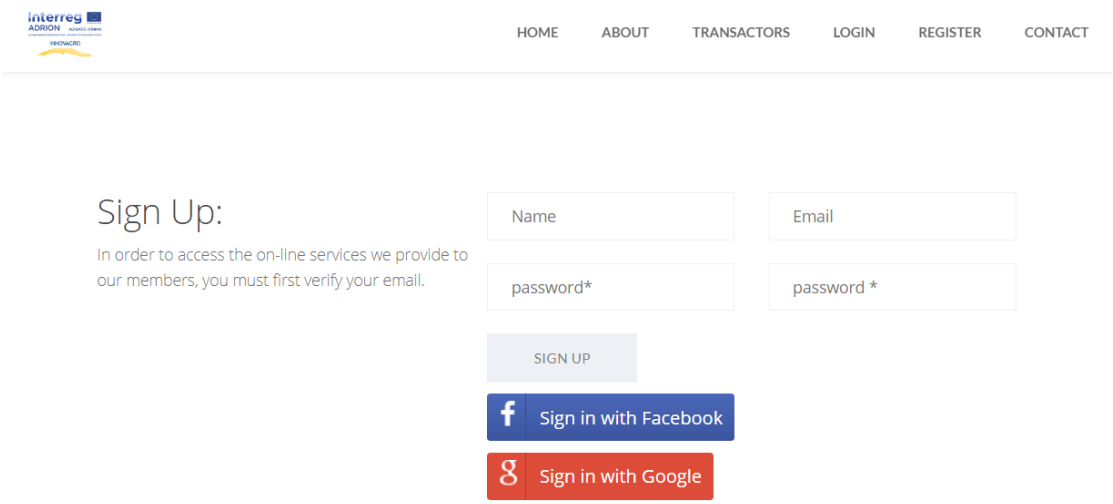


5.1.5 Register (sign-up)

The registration process is implemented through: https://innovagro.green-projects.com.gr/

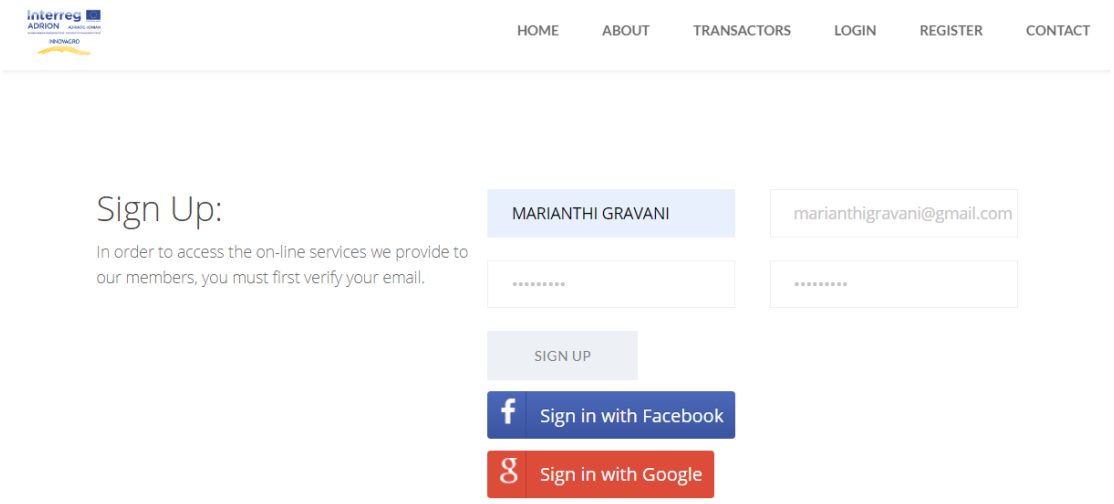
You have three options to register on the system.

1. Register by creating an account.
2. Register via facebook.
3. Register with your gmail account.

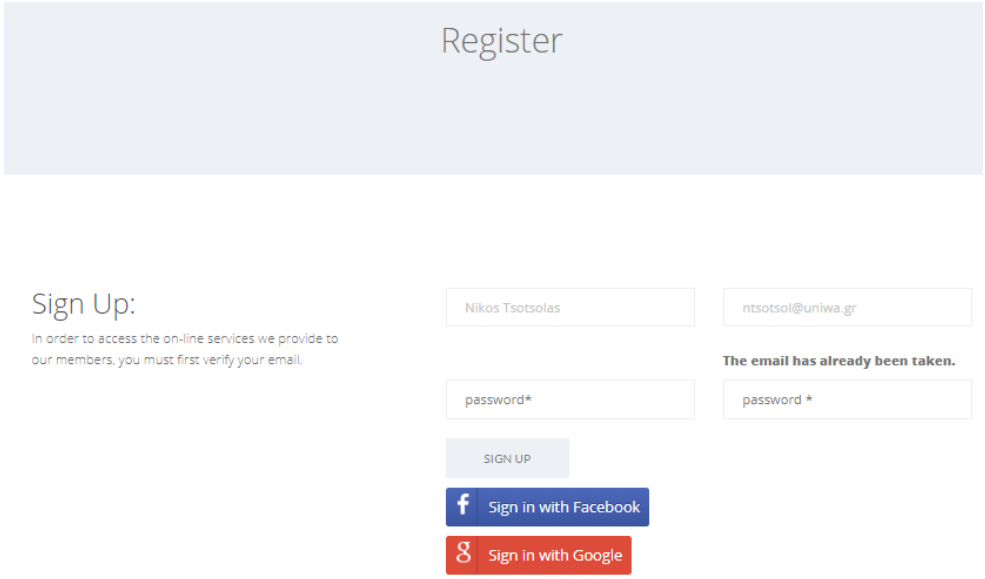


Register by creating an account

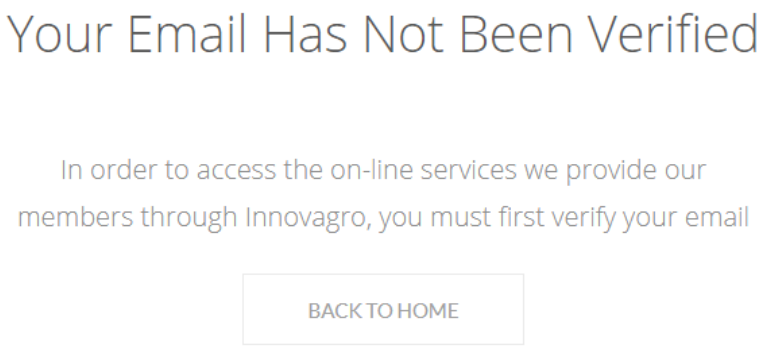
1. If you choose the registration by creating an account you should complete the required fields. These fields are your name, your email and password. Then, you should click on the option sign up, in order to continue the process.



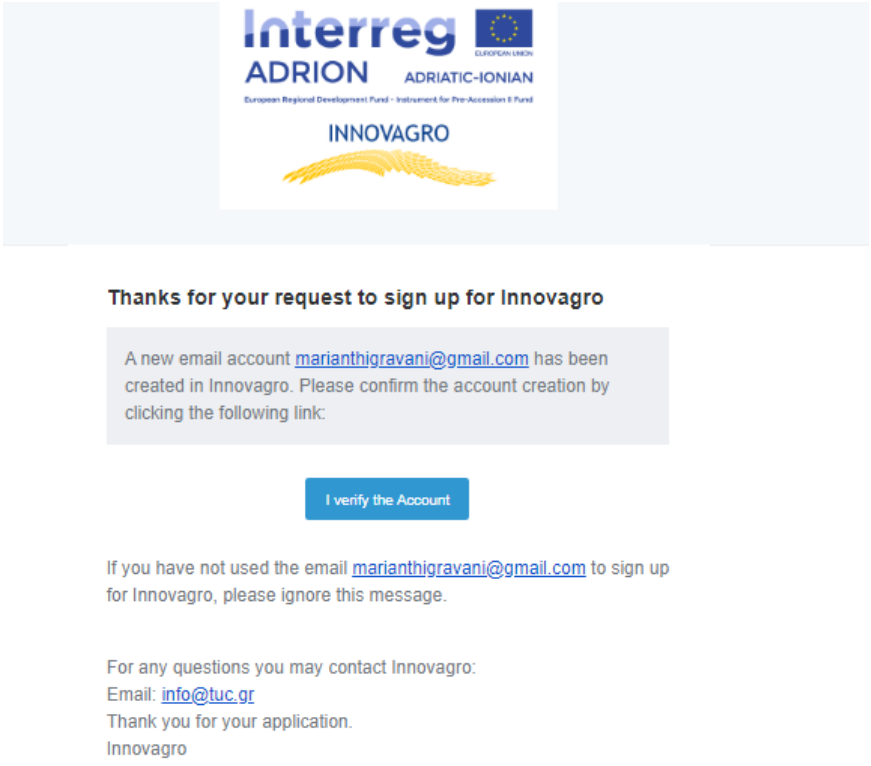
i. If your email address is already used it will display a message that this email is being used by another user.



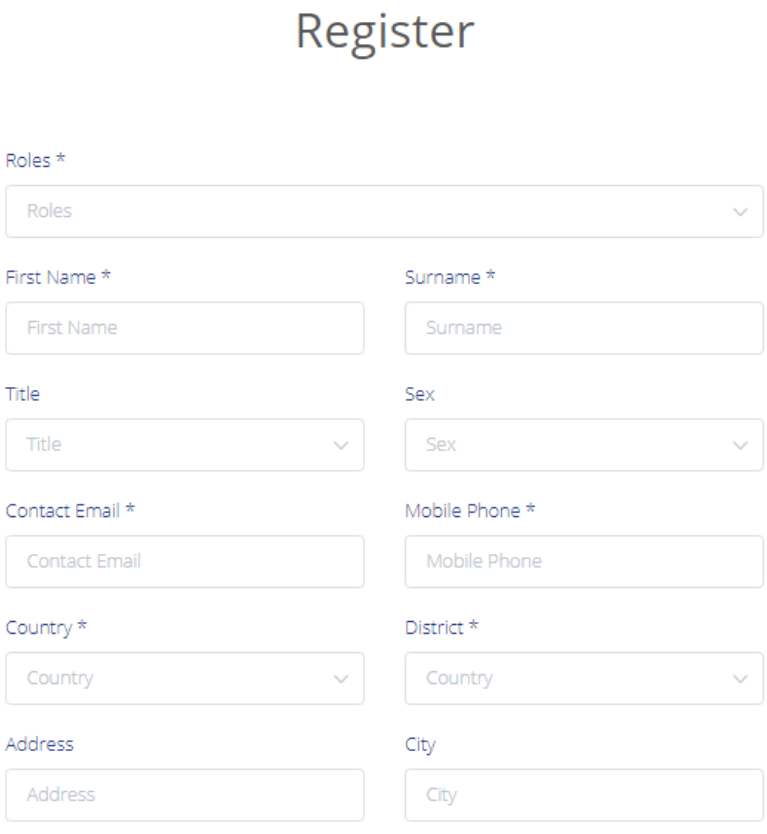
ii. If all the fields are correctly completed, the following message will appear on your screen:

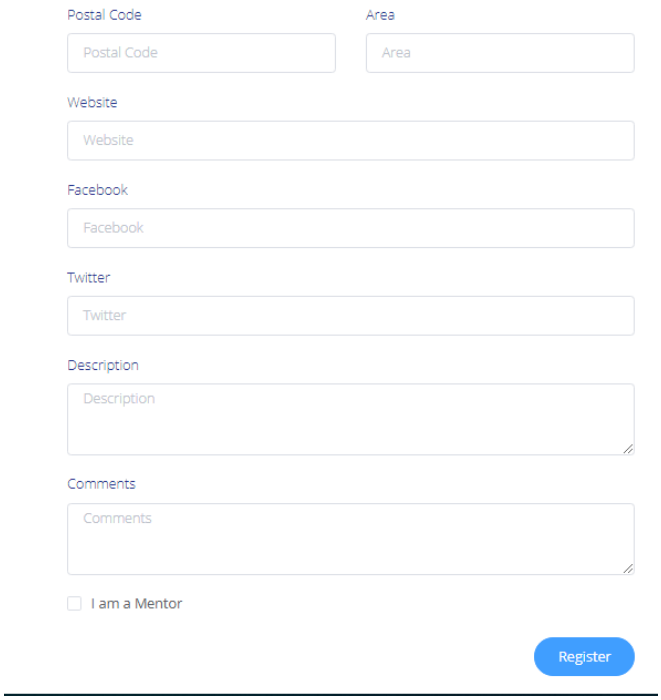


2. Then, you should login at your email account and find the email which has been sent you by Innovagro. Click the option “I verify the Account”.

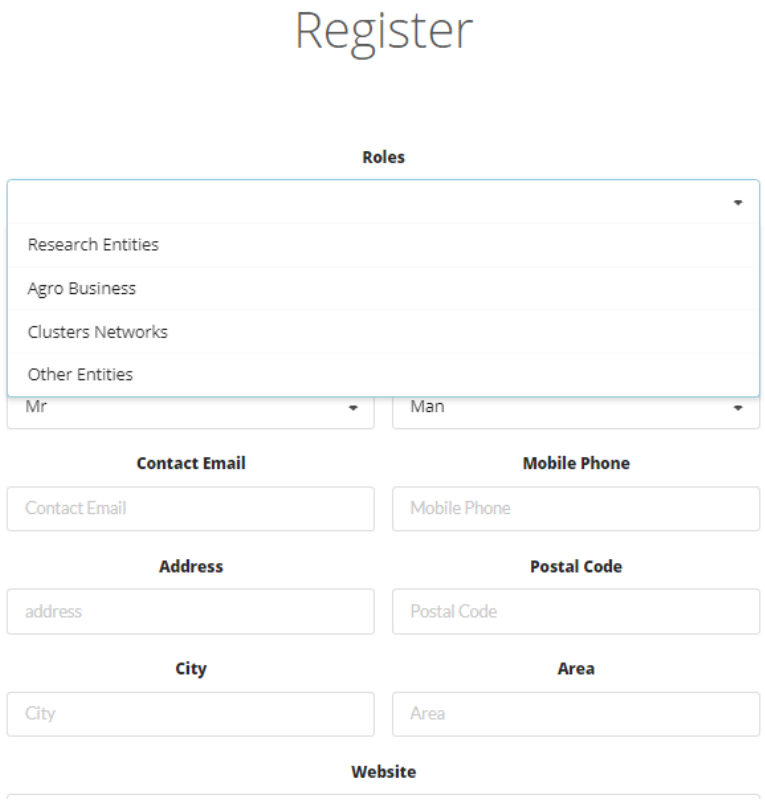


3. When you click this option, you will be routed to a new page with some blank fields that should be filled-in.

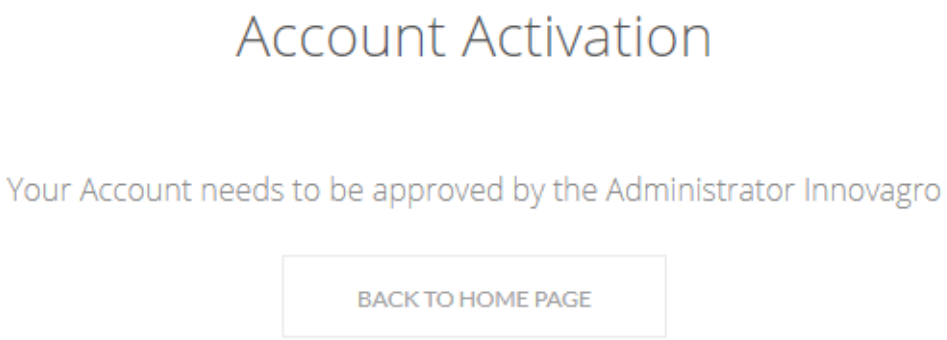




4. At this stage you should click on the field “roles” and a bar with four options will appear. Choose your roles, complete all the required fields and then click the option register in order to activate your account.

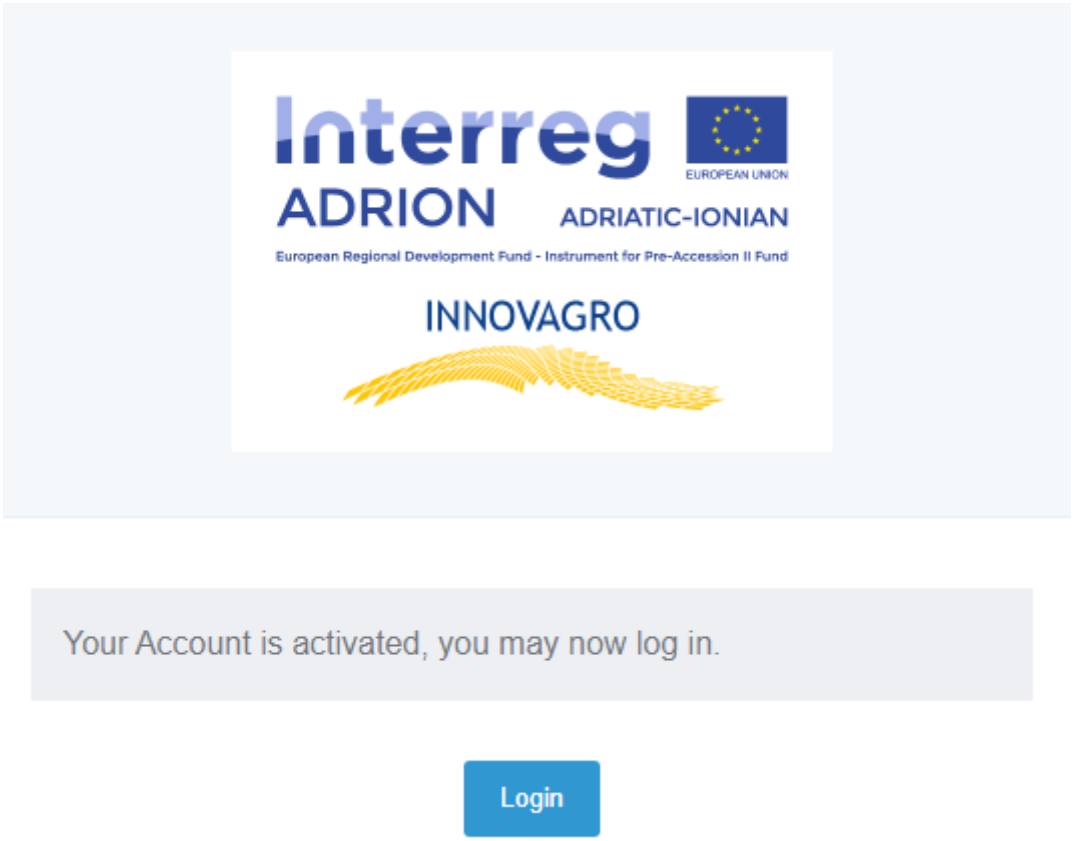


5. If everything is ok, it will appear at your screen the following message.

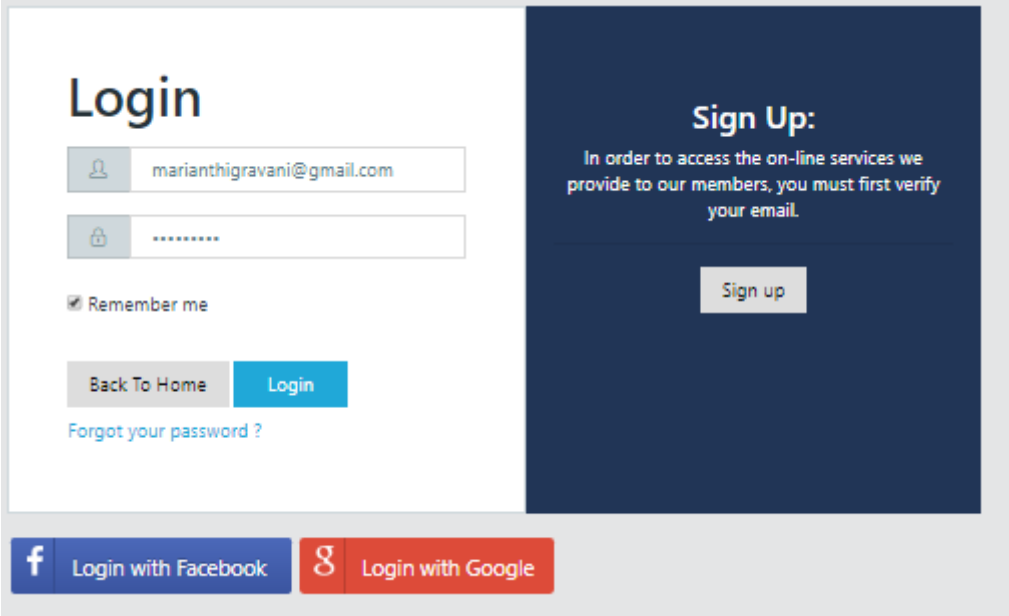


Now, you should wait for the administrator to approve your account.

6. When administrator approves your account, you will receive an email which will say “your account is activated, you can now login” and below you can find the option “login”.

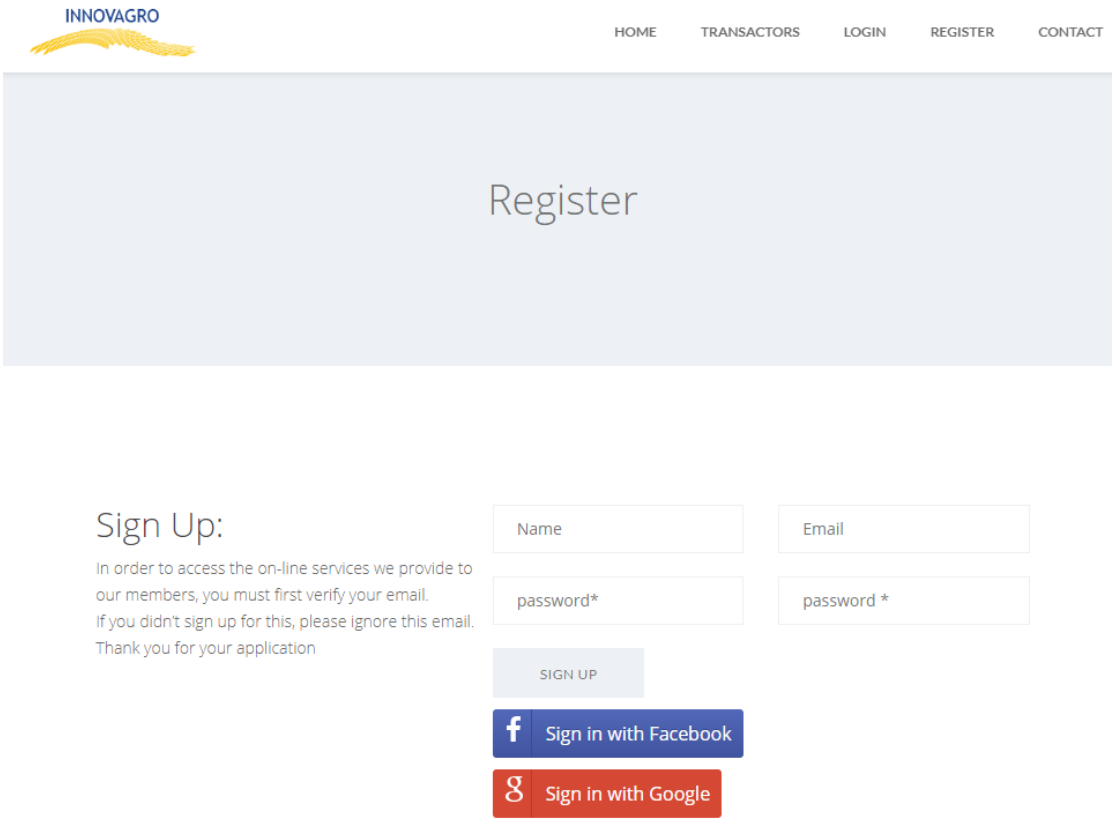


7. Now, you can have access by filling in your email and password in the corresponding fields. There, you will be able to click on the option remember me, in order to not fill every single time your email and password. Also, you can find the option “forgot your password?” in case you forgot your password.

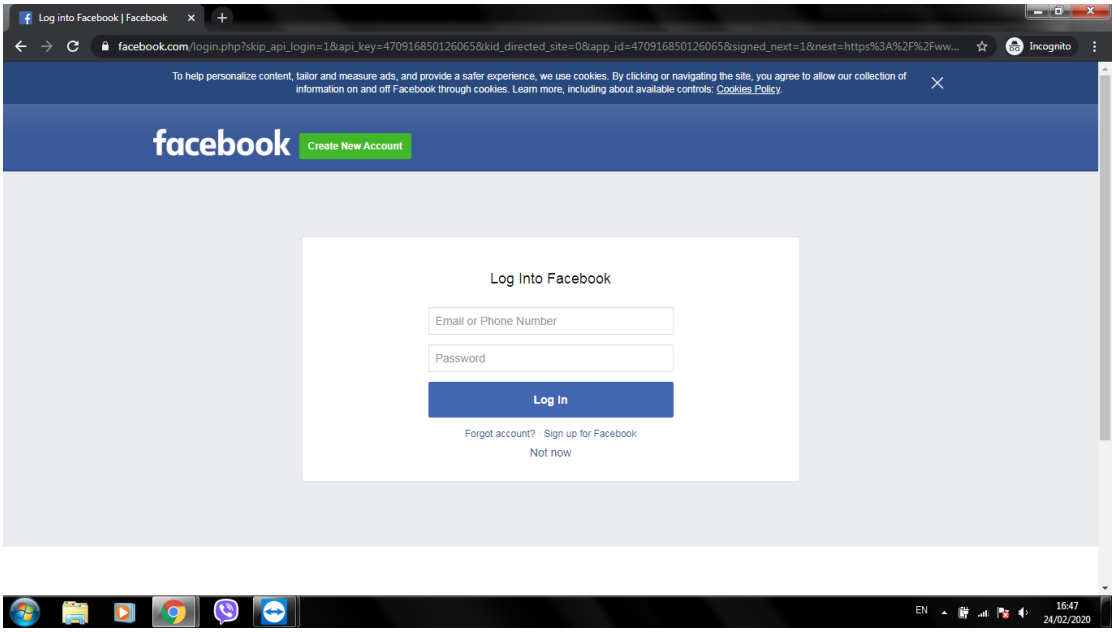


Register with facebook

1. You should click on the option “sign in with facebook”



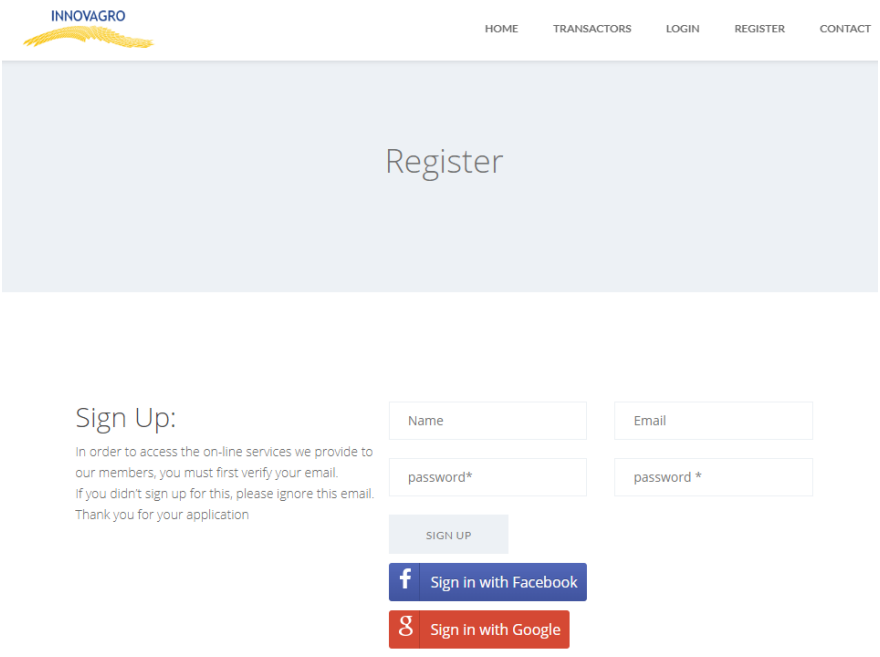
2. Fill in the email and password that you use to log in on facebook and then click the option “log in”.



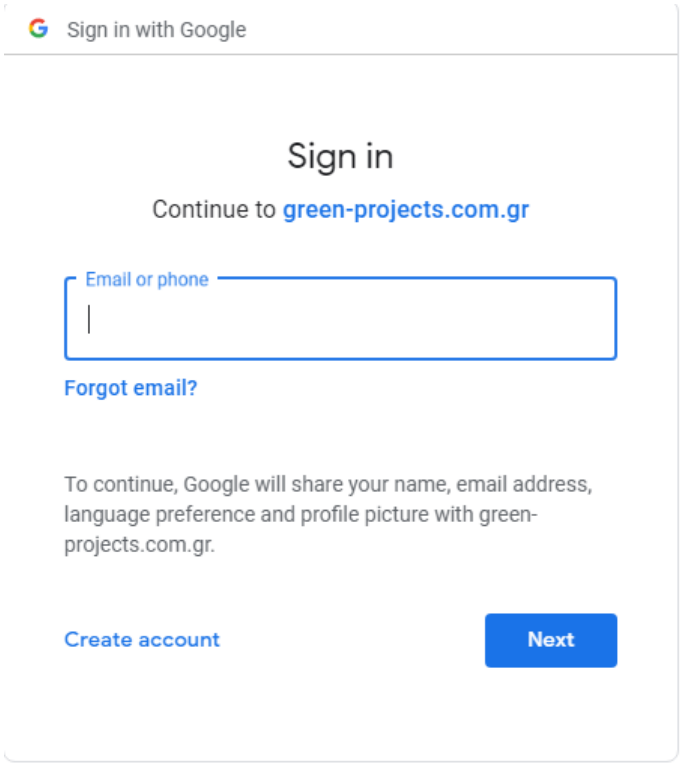
3. Then, this message will appear at your screen. If you agree with these terms, you should click on the option “continue as ____” and you will have access at the app. If you disagree, you can click cancel and log in with another way (gmail or create account).
4. Then follow steps at the point 5, page 7 to complete the registration.

Register with gmail

1. Click on the option “sign in with google”



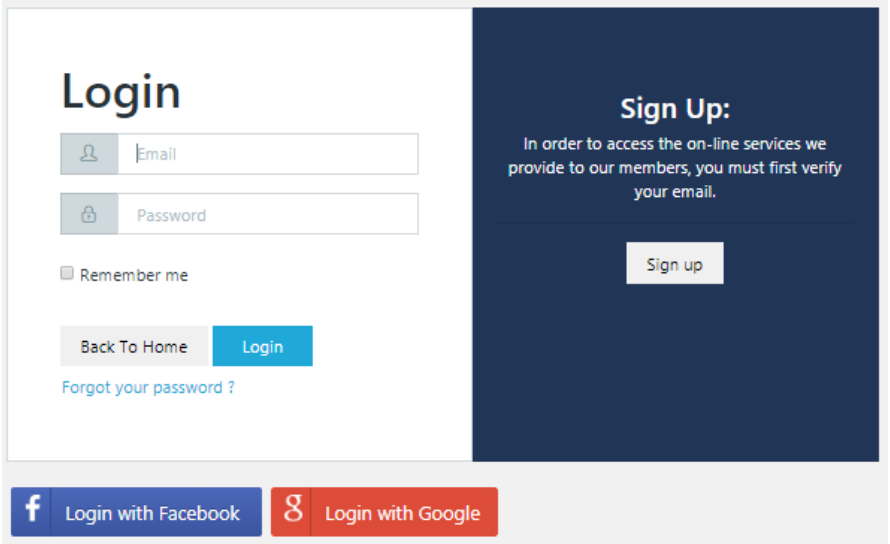
2. Fill in your Gmail address and then click the option “next”



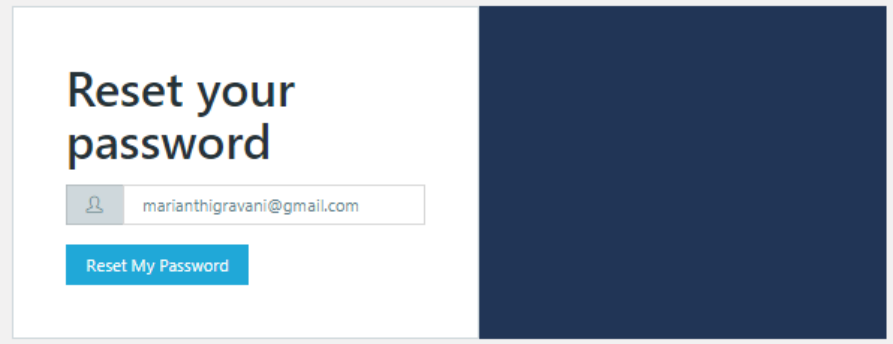
3. Then follow steps at the point 5, page 7 to complete the registration

Forgot your password

1. If you forgot your password click the option **forgot your password?** from the log in page.

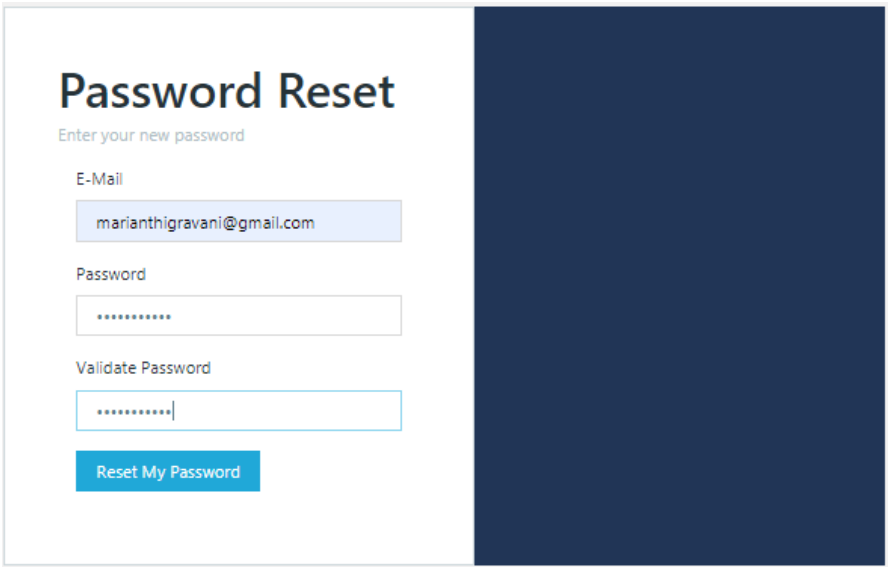


2. Fill in your email and then click **reset my password**.



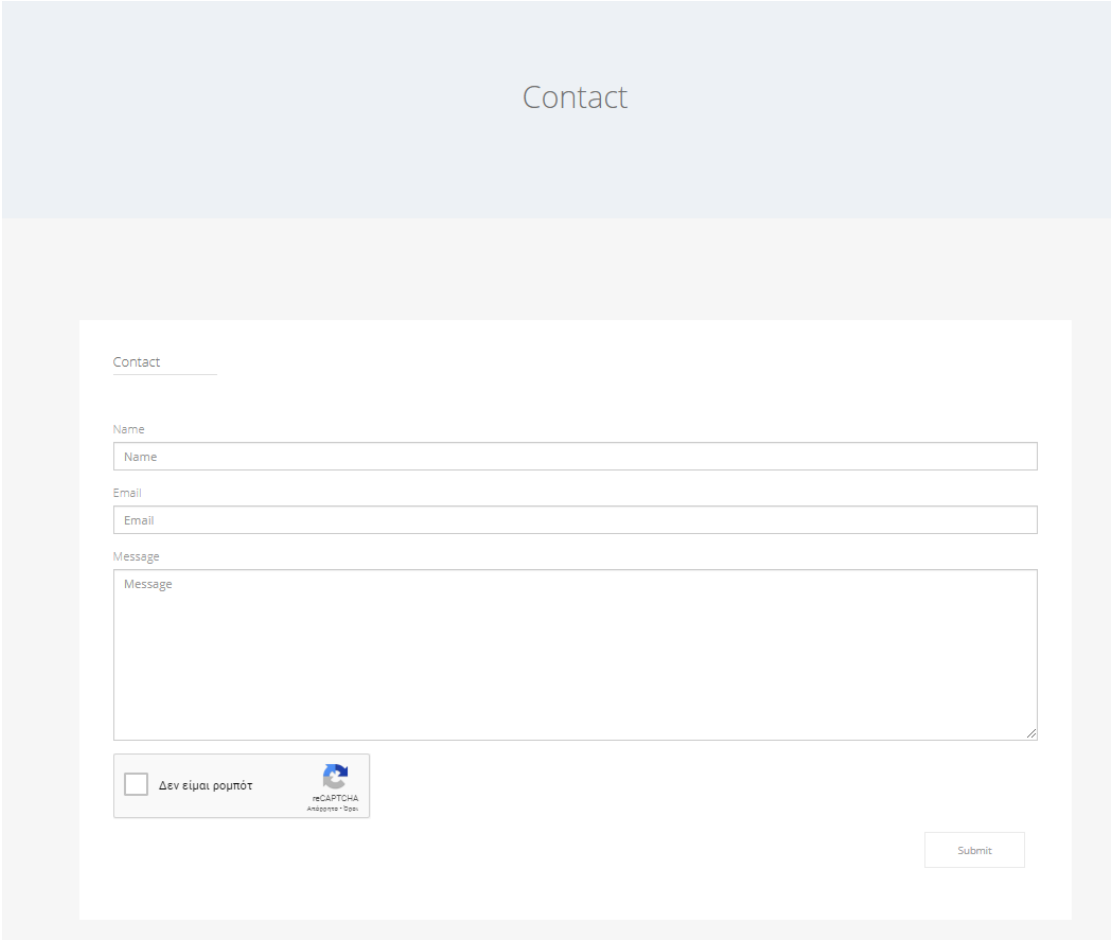
3. You will receive this email, click **reset password**.

4. You will redirect at this page. Fill in your email and the new password you wish and then click **reset my password**.



5.1.6 Contact

In Contact page, you may ask for communication by filling in the web form. You should write your name, email and your message and also confirm that you are not a robot.

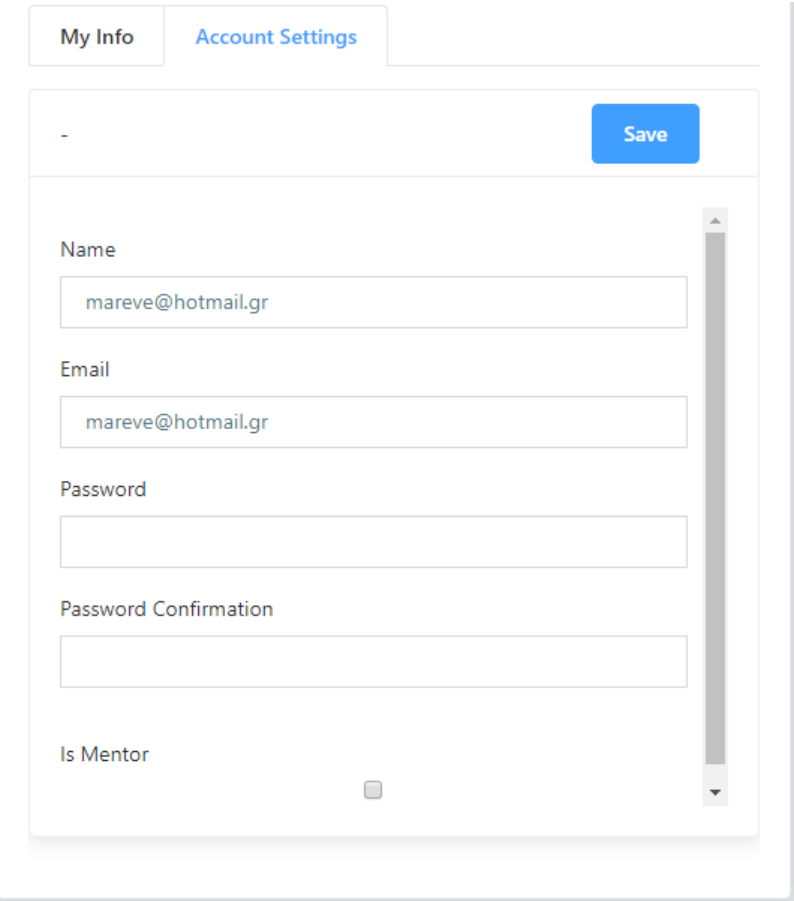


5.2 For the User

5.2.1 Update profile

When your account is activated you will be able to update your profile.

Every user has the ability to edit personal information, such as name or address etc. Also, he/she will be able to edit accounts settings, like username or password. The user may also select if he/she would like to act as a Mentor in the platform.

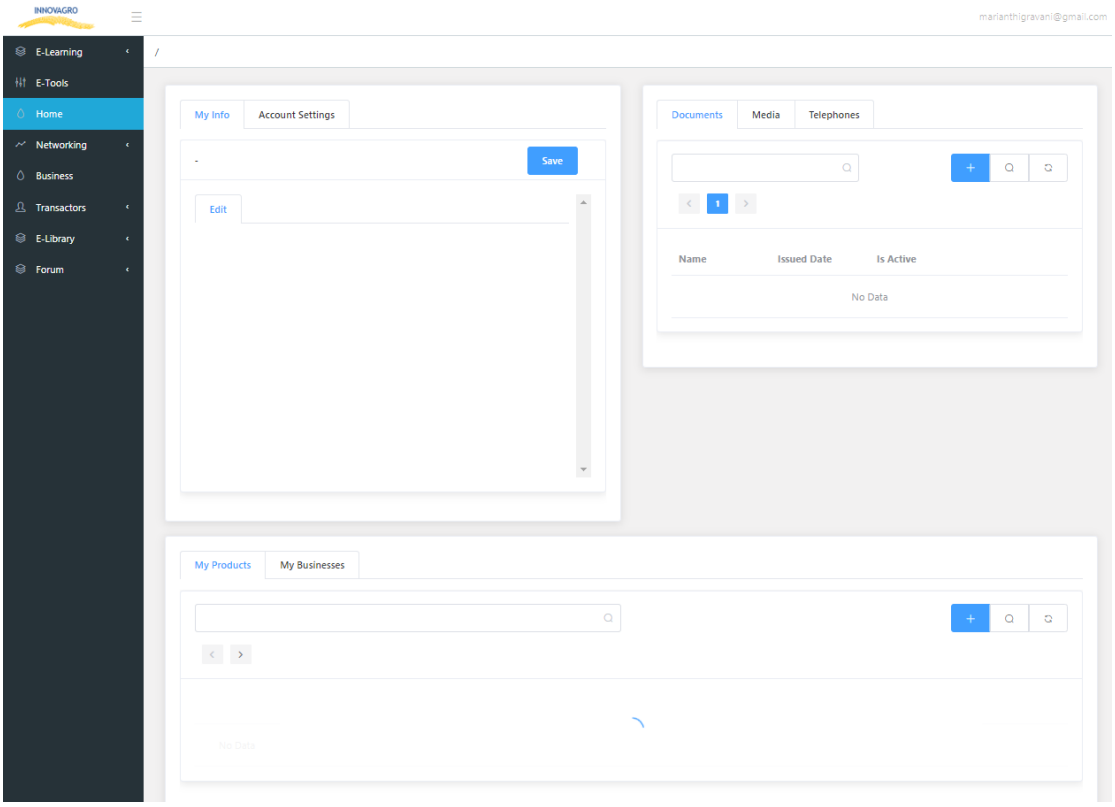


However, the capabilities that each user has, depending on their role. Below you will find the page that opens in each possible user role.

Agro Food Business Role

If you have registered as agro food business, when you log in, it will display a menu with all documents, media and telephones which you have uploaded.

At the bottom of the page you will find a second menu, where you can find your products and your businesses.



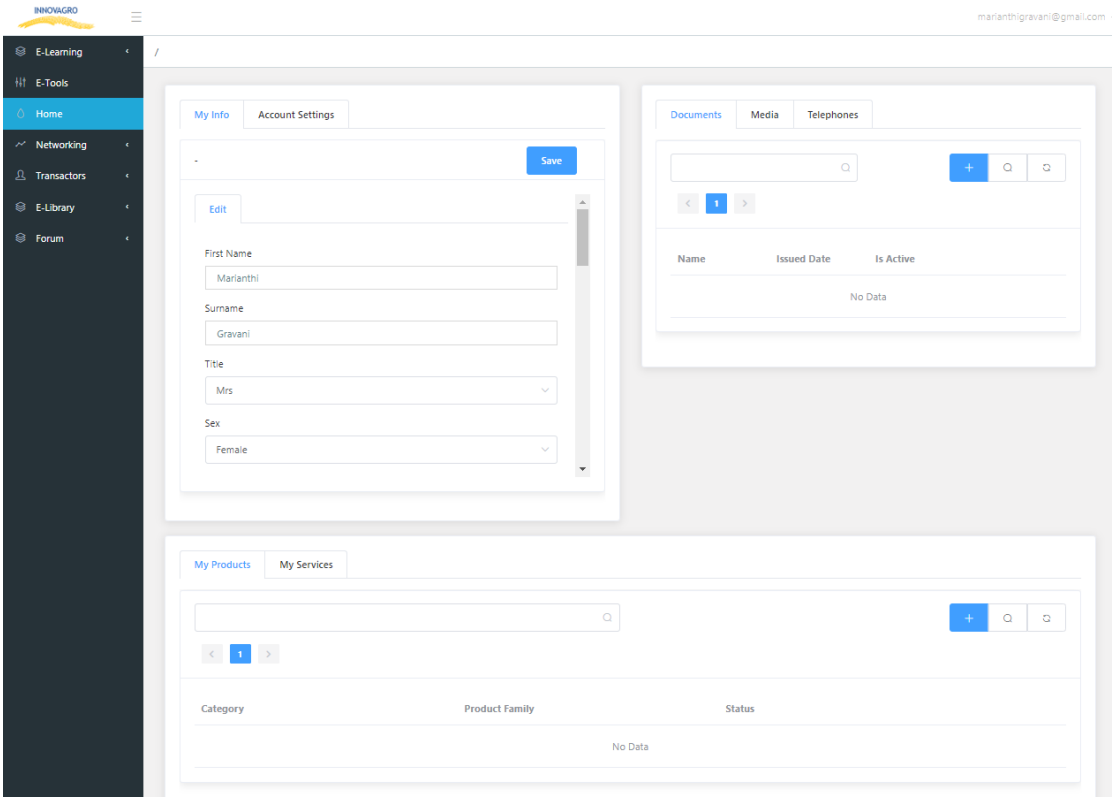
A user who has AgroFood Business role can have access at the following menus:

- Networking
- Business
- Transactors
- E-library
- E-learning
- E-tools
- Forum

Academic/Research Organization

If you have registered as an Academic/Research Organisation, when you log in, it will display a menu with documents, media and telephones.

At the bottom of the page you will find a second menu, where you can find your products and your services.



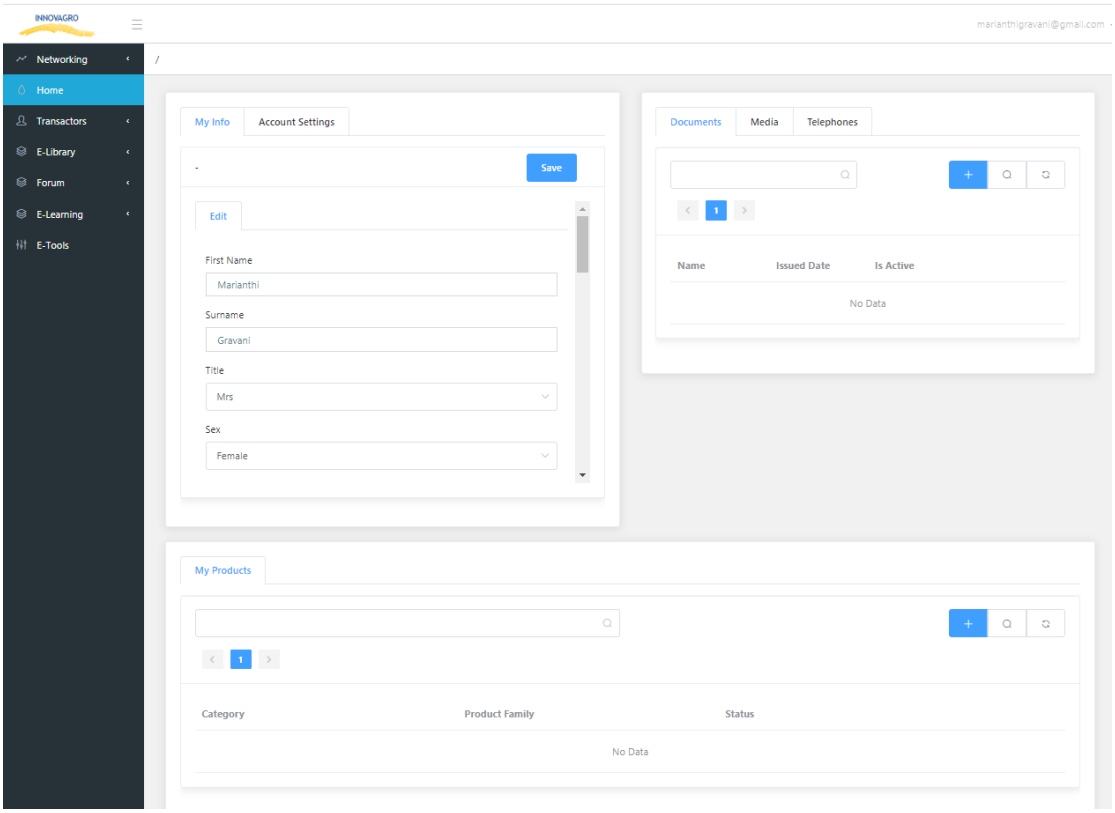
A user who has Academin/Research Organisation role can have access at the following menus:

- Networking
- Transactors
- E-library
- E-learning
- E-tools
- Forum

Agrofood Cluster – Networks Role

If you have registered as agrofood cluster – network, when you log in, it will display a menu with documents, media and telephones.

At the bottom of the page you will find a second menu, where you can find your products.



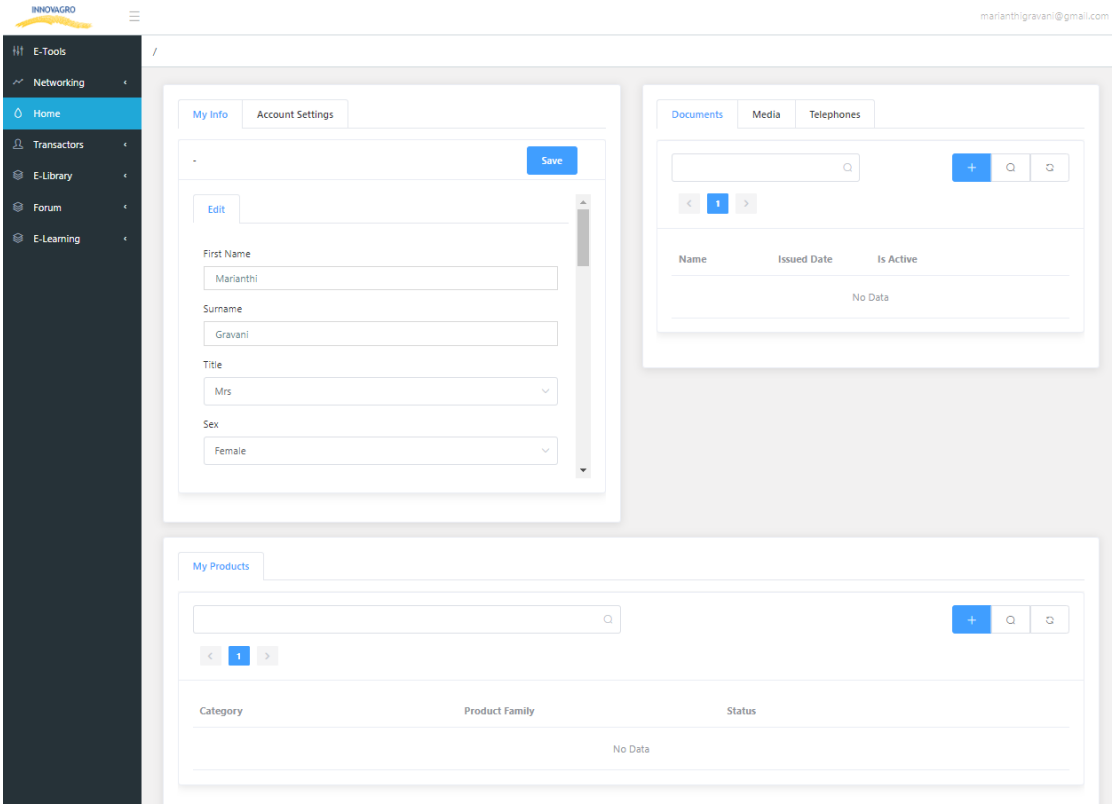
A user who has AgroFood Cluster - networks role can have access at the following menus:

- Networking
- Transactors
- E-library
- E-learning
- E-tools
- Forum

Other Entities Role

If you have registered as other entity, when you log in, it will display a menu with documents, media and telephones.

At the bottom of the page you will find a second menu, where you can find your products.



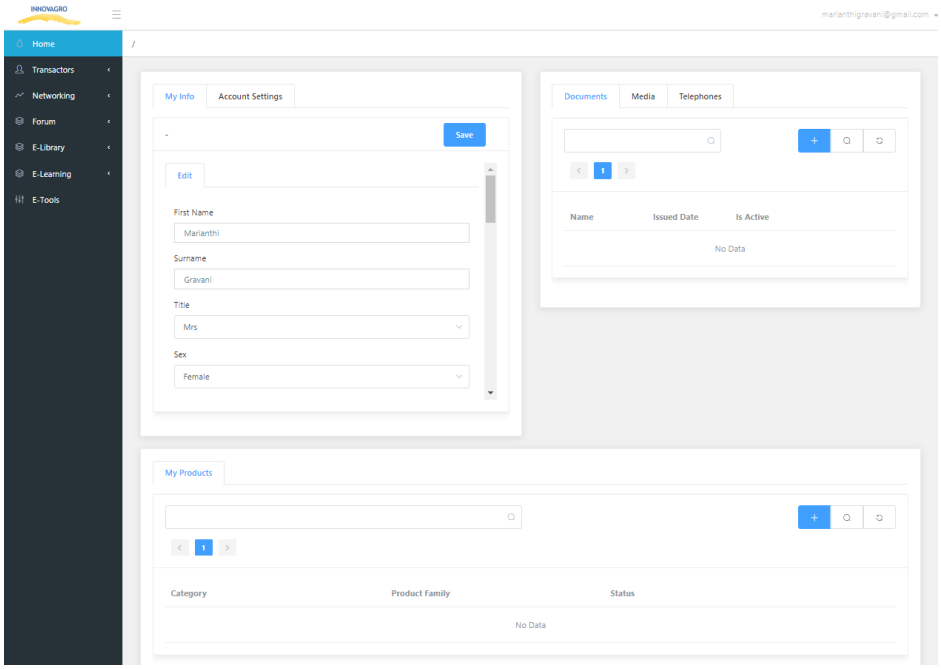
A user who other entities role can have access at the following menus:

- Networking
- Transactors
- E-library
- E-learning
- E-tools
- Forum

Business Support Organization Role

If you have registered as business support organization, when you log in, it will display a menu with documents, media and telephones.

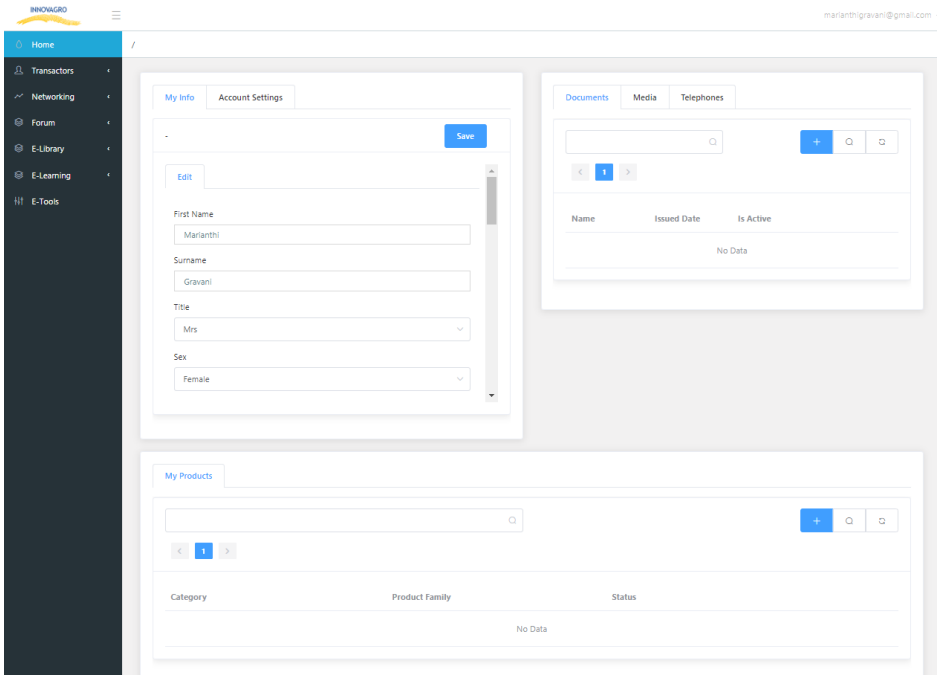
At the bottom of the page you will find a second menu, where you can find your products.



Simple User Role

If you have registered as simple user, when you log in, it will display a menu with documents, media and telephones.

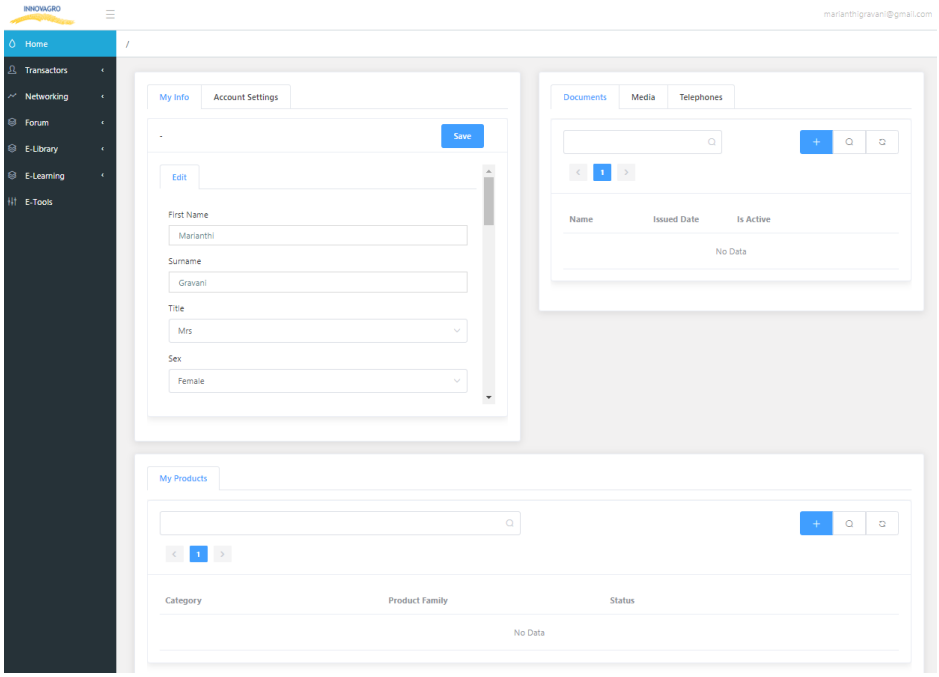
At the bottom of the page you will find a second menu, where you can find your products.



Local Public Organisation Role

If you have registered as local public organization, when you log in, it will display a menu with documents, media and telephones.

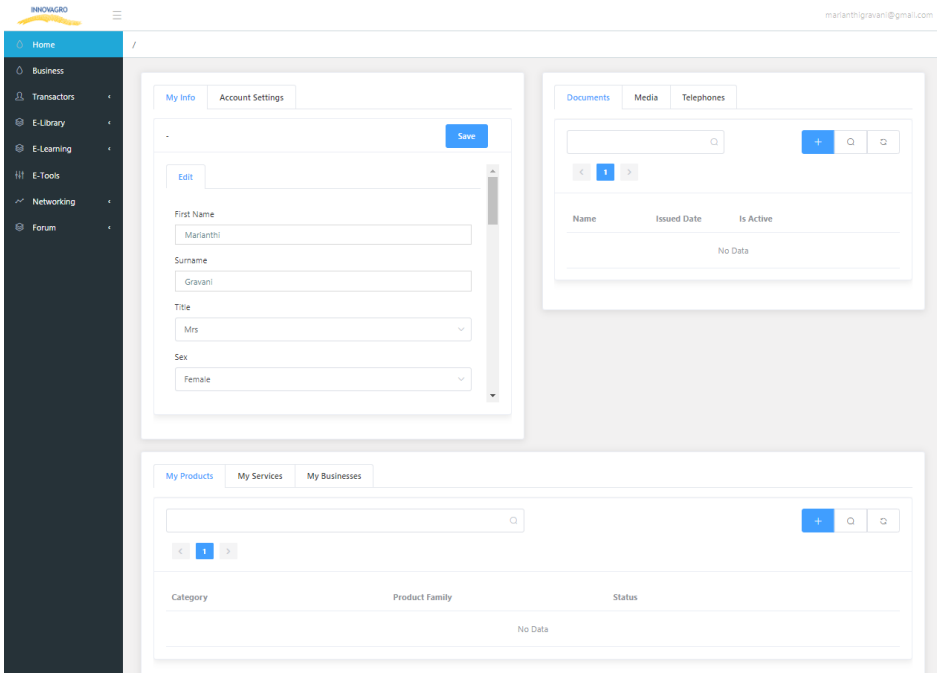
At the bottom of the page you will find a second menu, where you can find your products.



Multiple User Role

If you have many roles, when you log in, it will display a menu with documents, media and telephones.

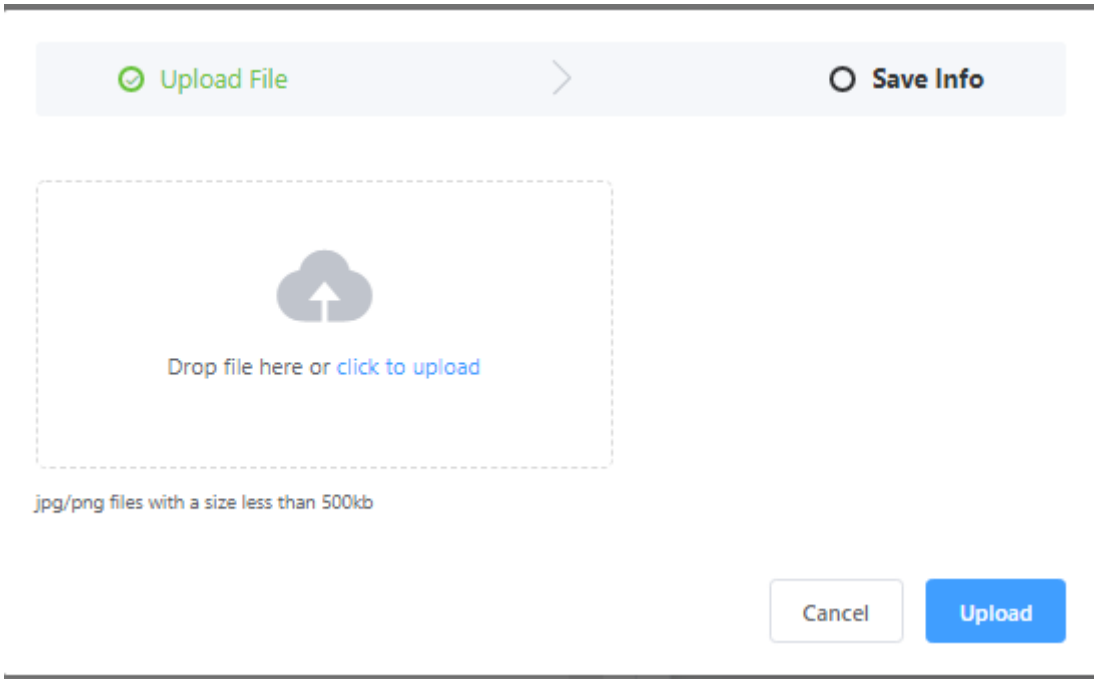
At the bottom of the page you will find a second menu, where you can find your products, services and businesses.



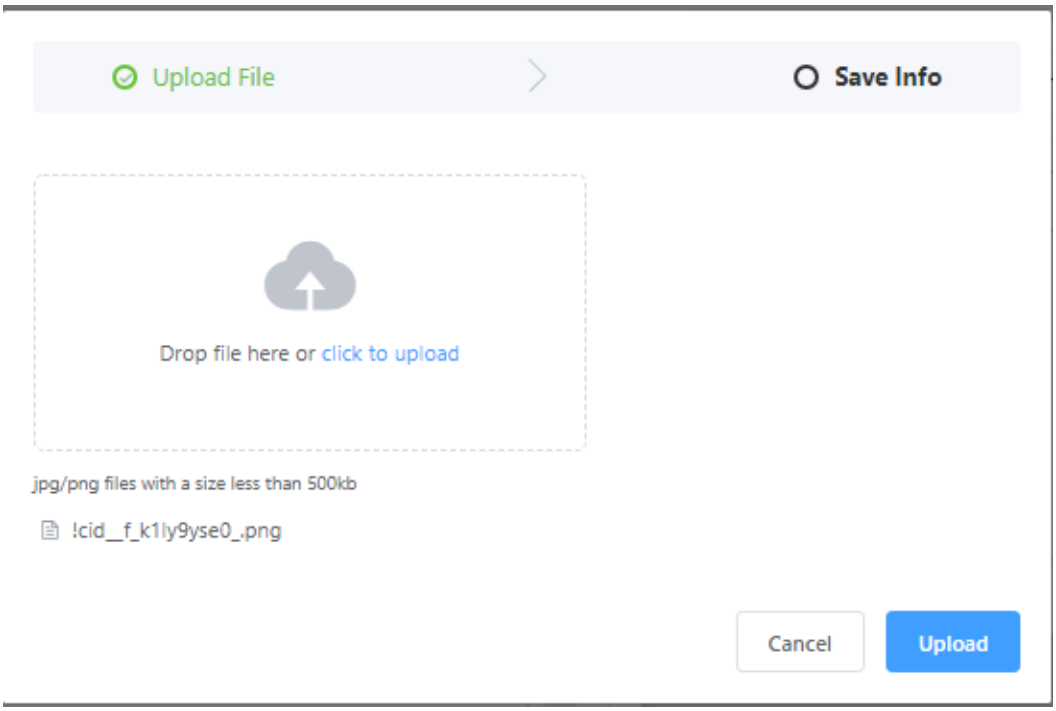
5.2.2 Upload material and provide info

Document

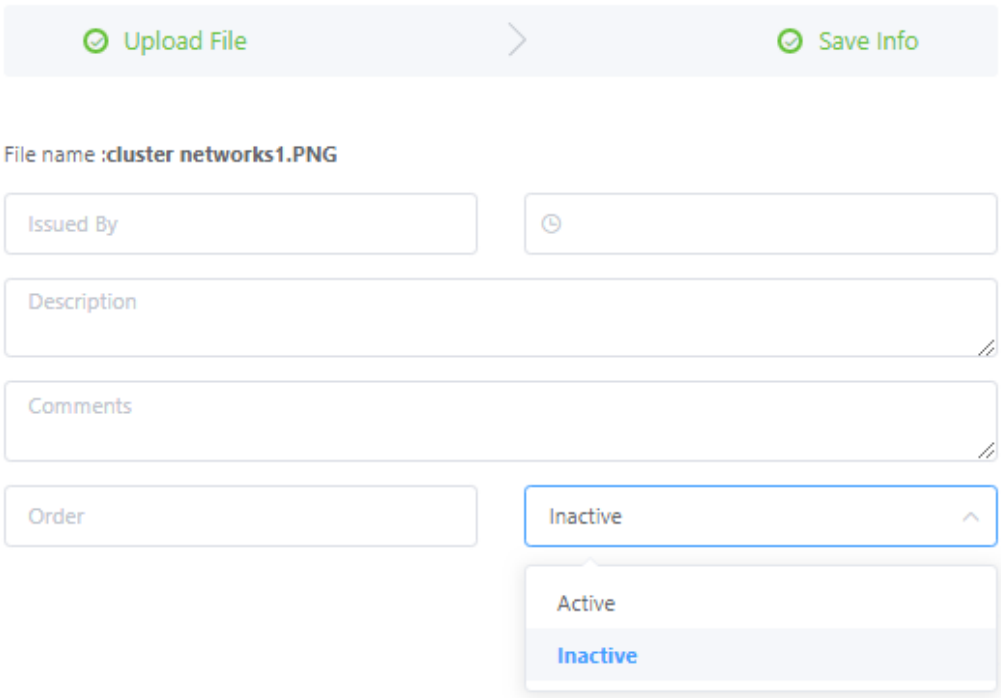
In order to add a document you should click the button with this sign + and a new window will appear.



In order to add a document you should click the button with this sign + and a new window will appear. You can drop the file you want by dragging it, or else you can click the blue phrase “click to upload”. When you choose the file you want to upload, it will appear like this way.

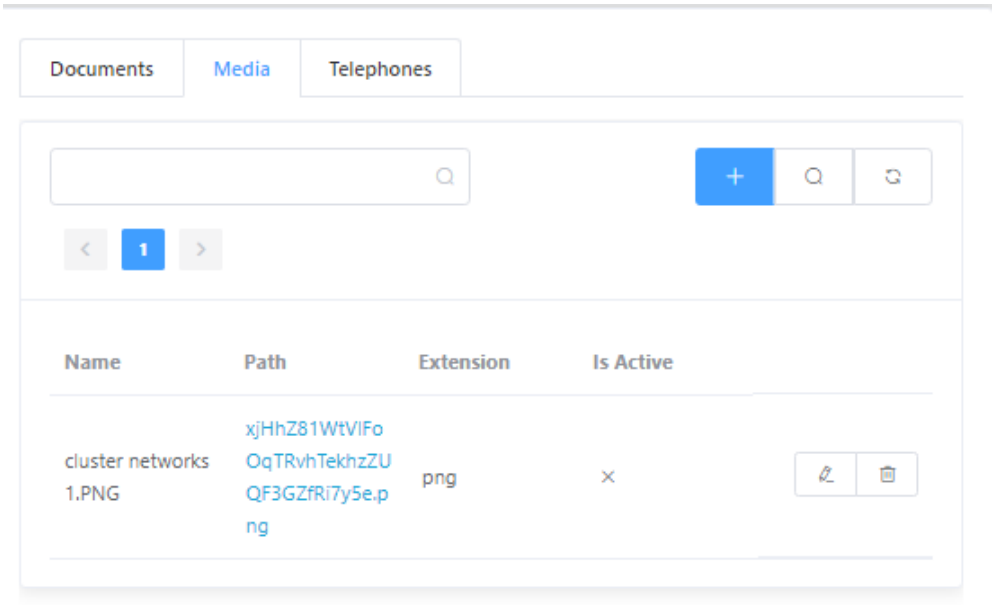


When you click upload the follow window will display.

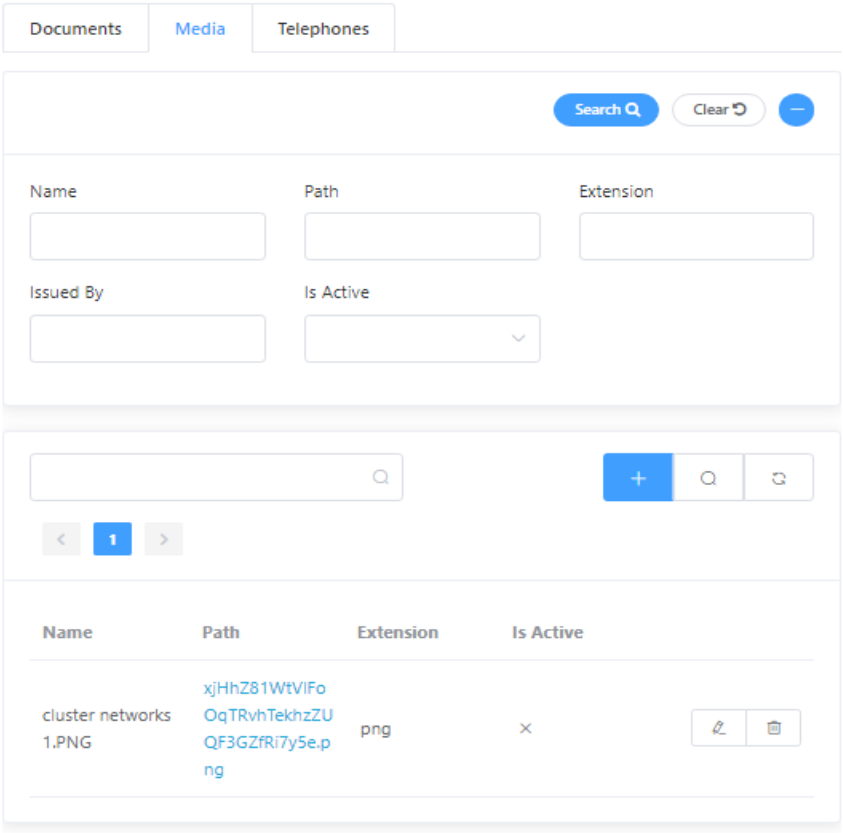


There you can fill in some information about the file. At the end you will be able to choose if this file will be public or not. If you want to make it public you should choose “active”, or else you choose “inactive”.

When you click save a list with all the files that you have upload will be created.



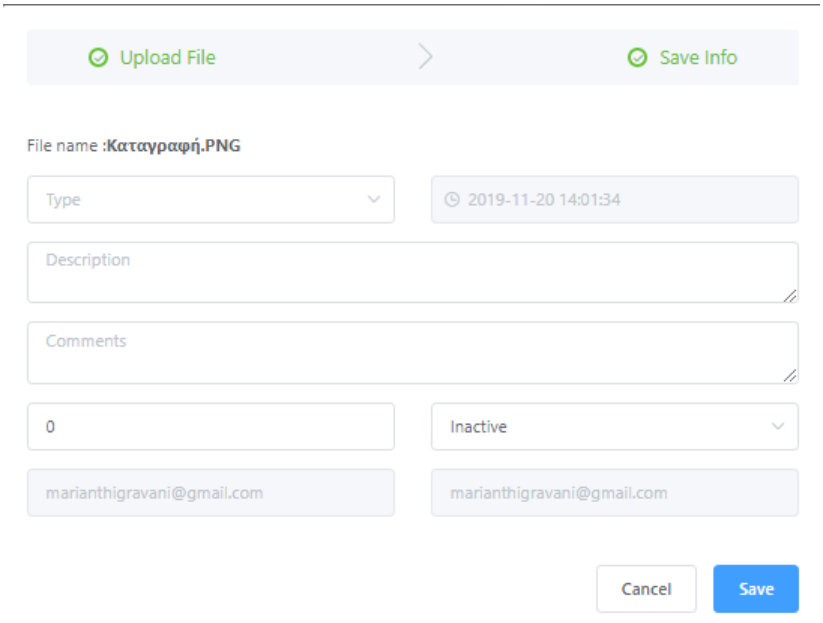
You have the ability to search a document from your list by clicking on the magnifying glass.



You should decide what filter you want to use for the search and then you should click the option "search". Then a list with all files which fulfill your filters will appear.

Media

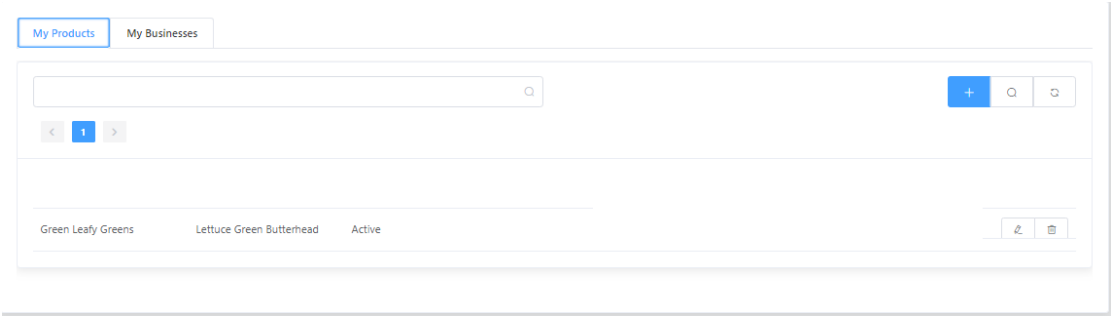
To upload a media you should follow exactly the same process as previous. When you find the file you want and you click upload the follow window will appear.



There you can fill in some information about the file. At the end you will be able to choose if this file will be public or not. If you want to make it public you should choose “active”, or else you choose “inactive”.

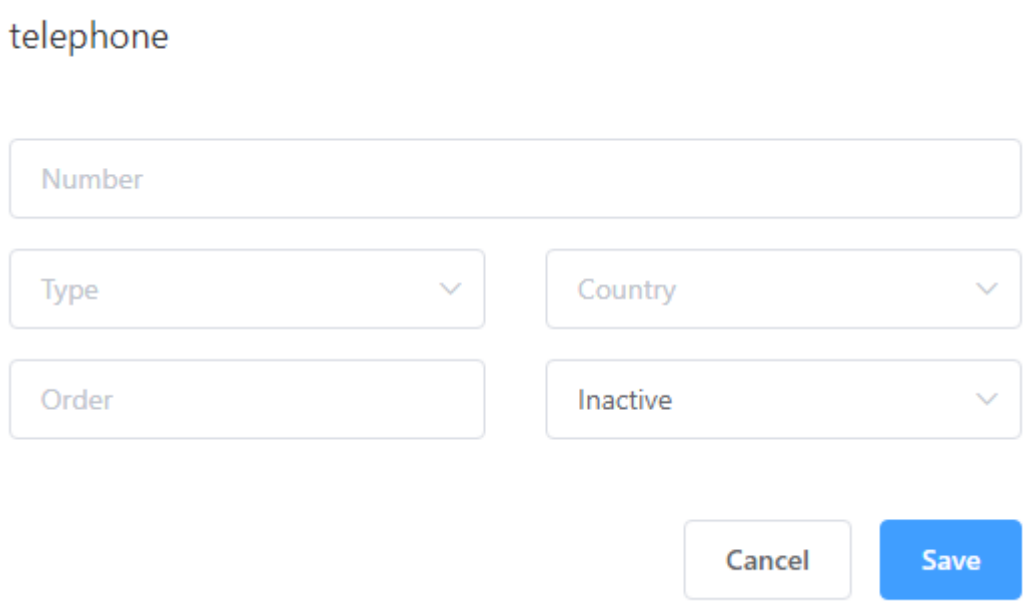
To search a media you should follow the process at the page 22.

At the bottom of the page you will find a second menu, where you can find your products and your businesses.



Telephones

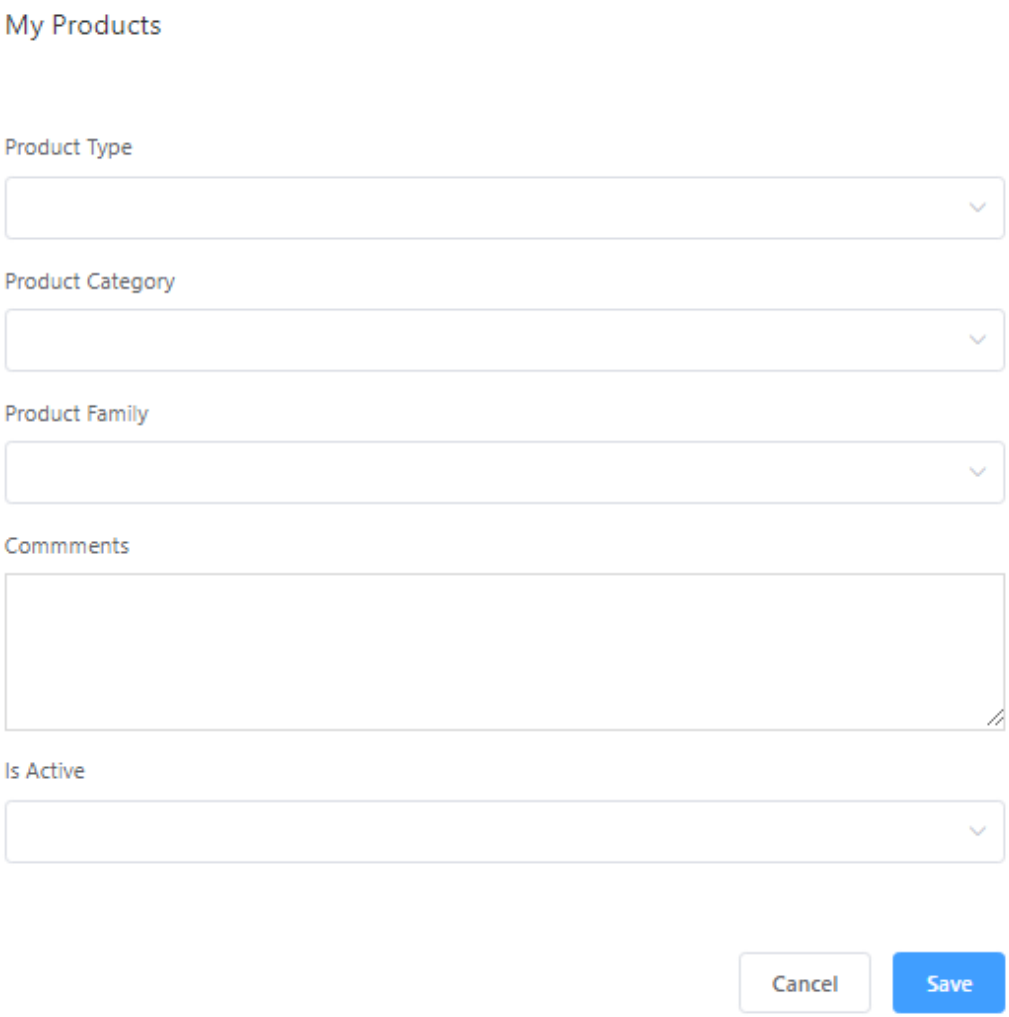
To add telephones you should click the sign + and then a new window will display.



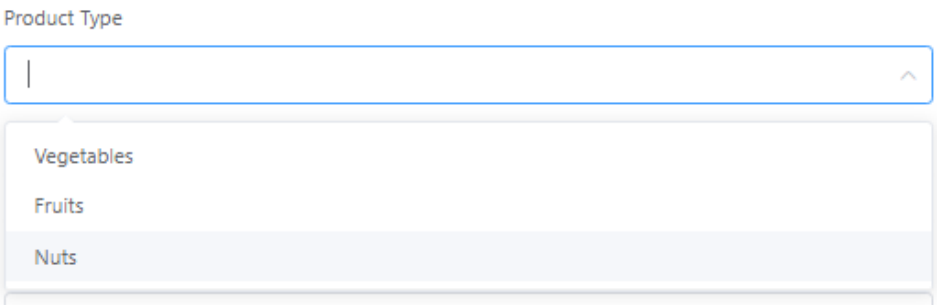
There you can fill in some information about the file. At the end you will be able to choose if this file will be public or not. If you want to make it public you should choose “active”, or else you choose “inactive”.

Products

To add a product, which you interested in, you should click the sign + and then a new window will display.



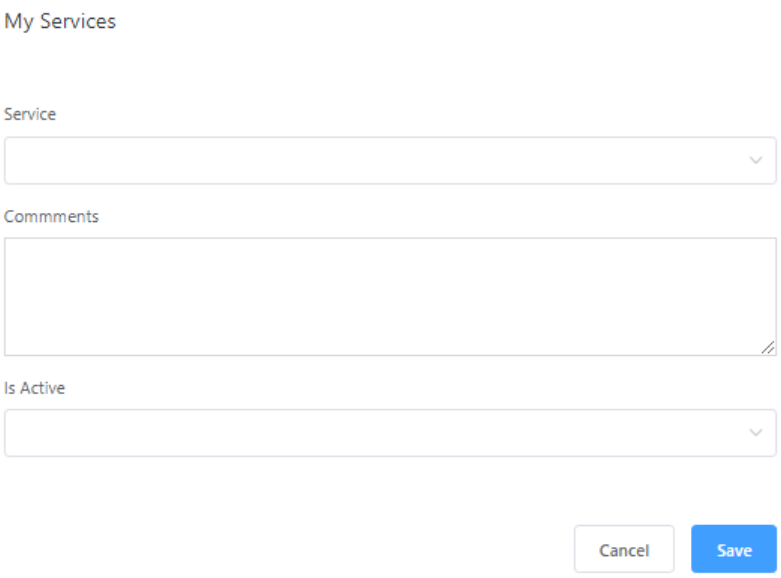
In order to select product type, you should click on the bar and a list will open. You should select one type.



The same process you should follow in order to select product category, product family. You can also write any comment if you want. At the end, you can select if the product will be active or inactive.

Services

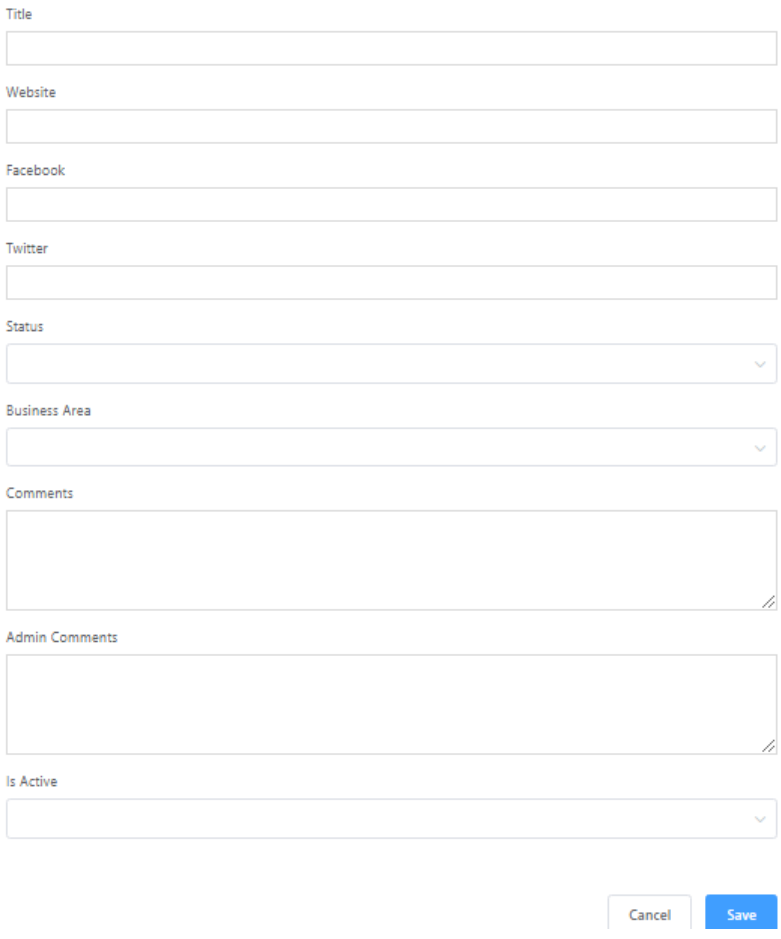
To add a service, which you offer as an entity, you should click the sign + and then a new window will display.



You can click the service bar and choose from the list the kind of the service. You can, also, write comments and finally choose if the service will be active or not.

Business

To add a business or a business idea you should click the sign + and then a new window will display. You should fill in all the fields and then click save.

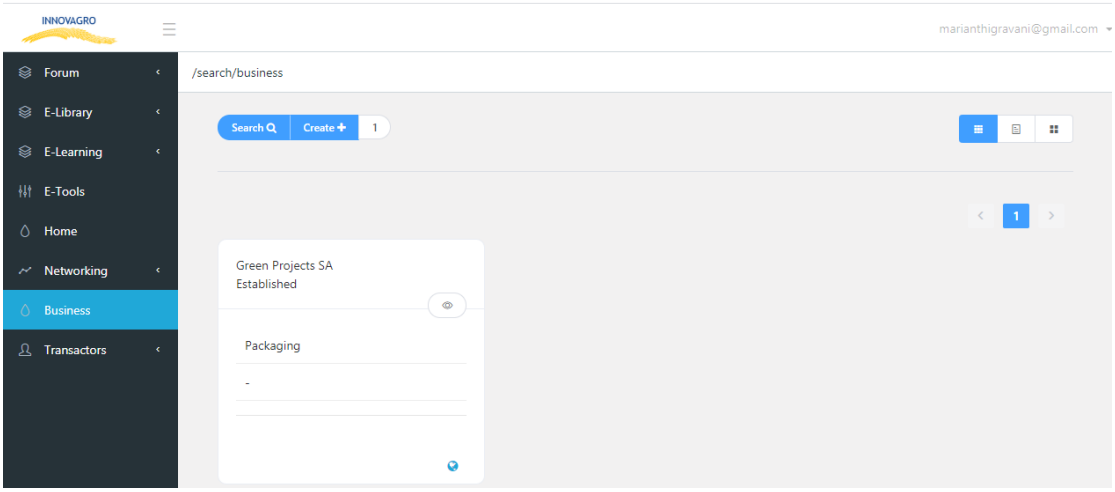


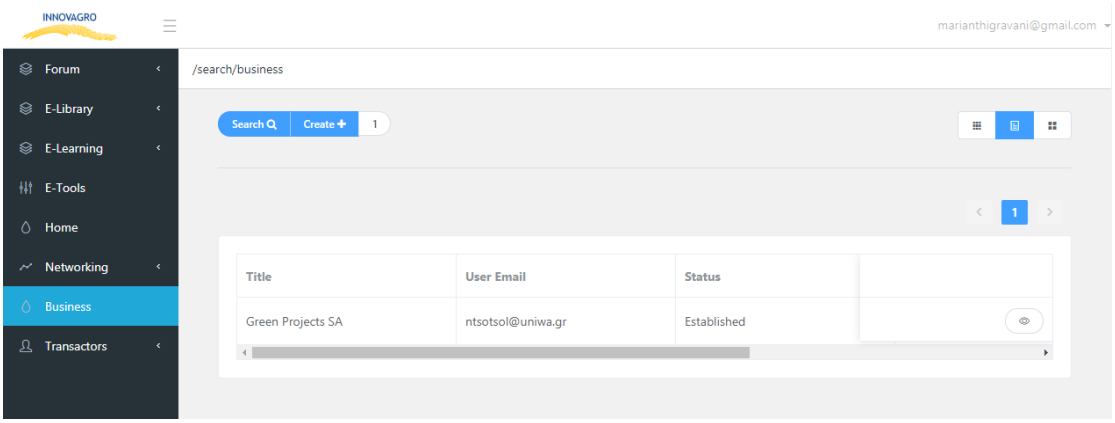
5.2.3 Business

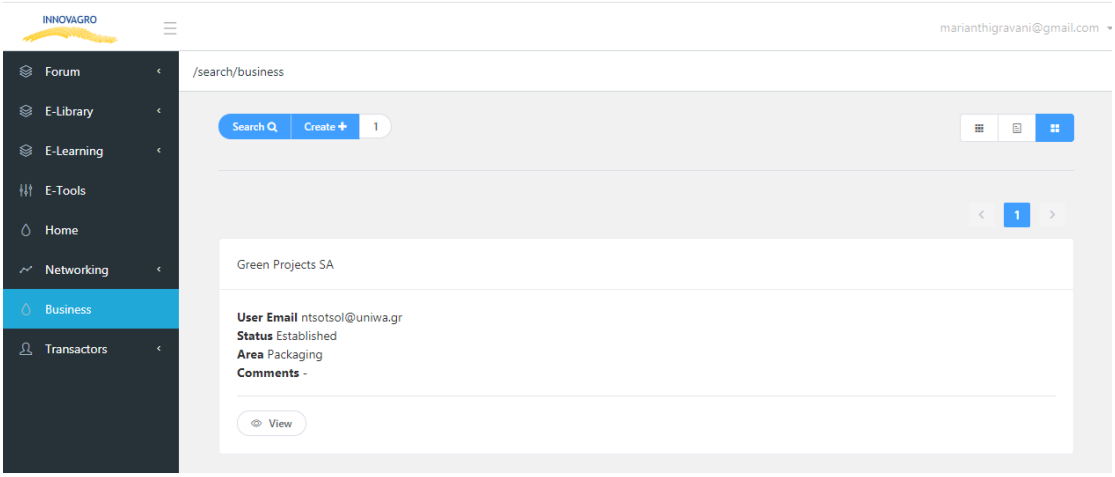
The option **business** is a section where you can find all the business ideas you have upload or to create a new business idea.

From the option business you will be able to:

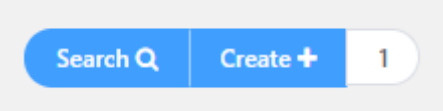
- See all your business ideas. You can change the menu format from the three options on the top of the page at your right.



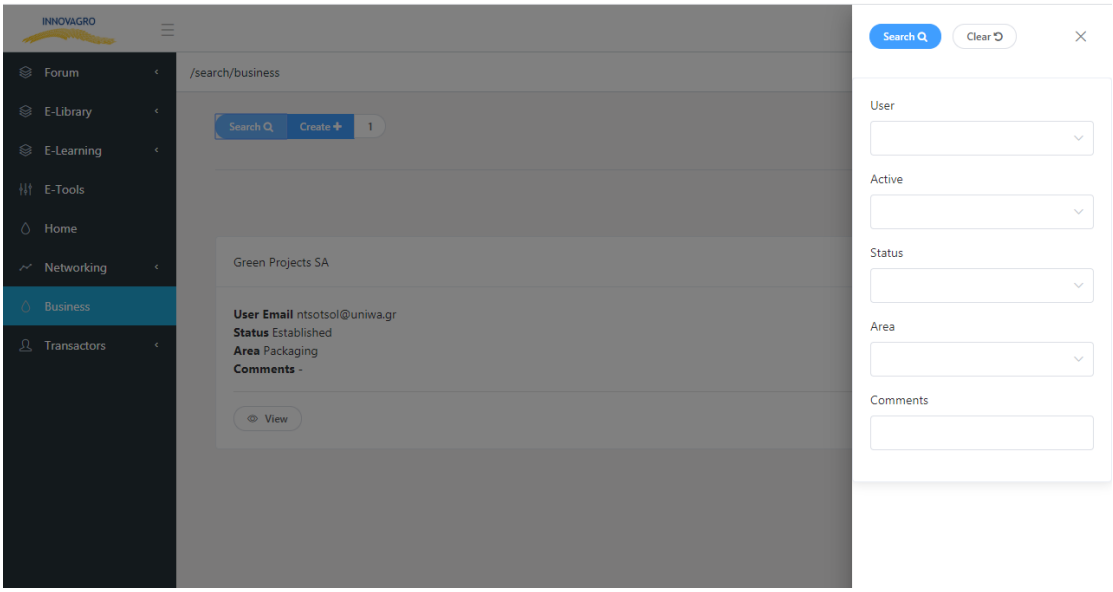




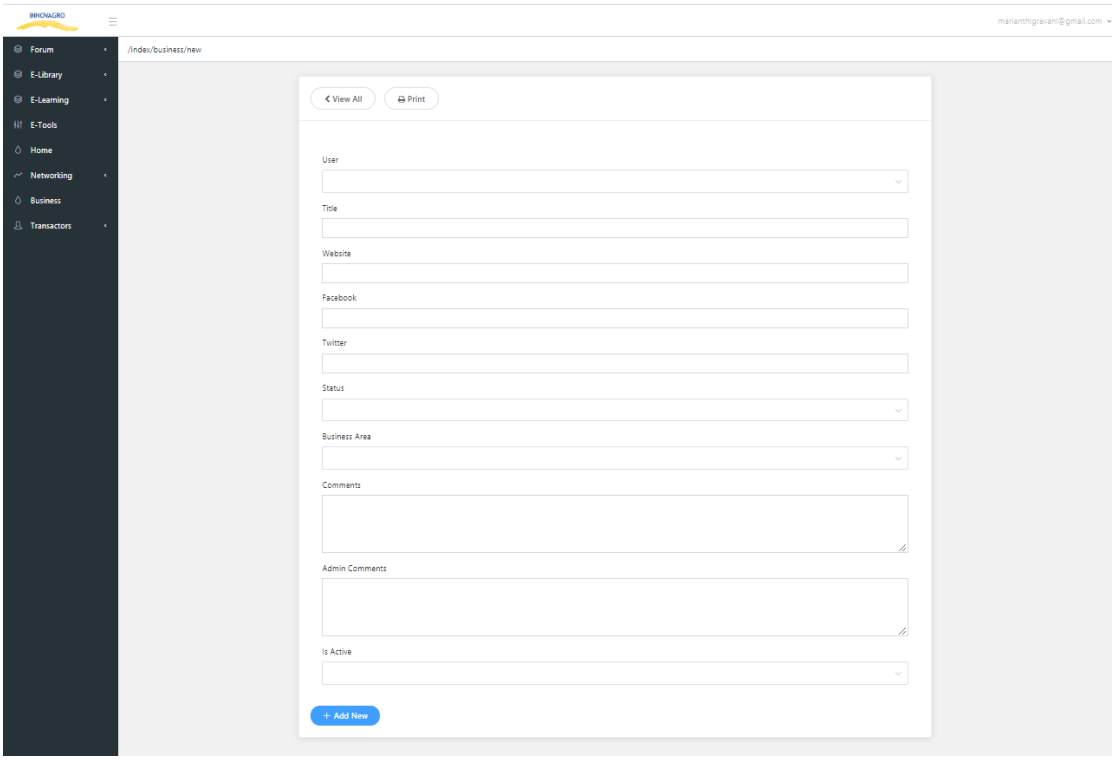
- **Search** or **create** new business idea.



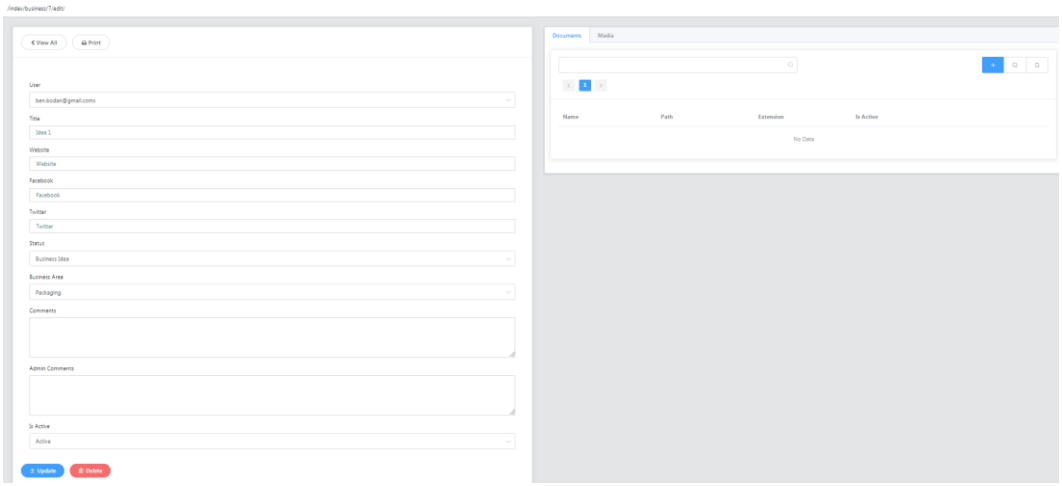
When you click **search** a bar will open at the right of the page, where you can search an uploaded business idea with these filters.



In order to **create** a new idea you should fill in the following blanks click **add new**. You are, also, able to **print** it.



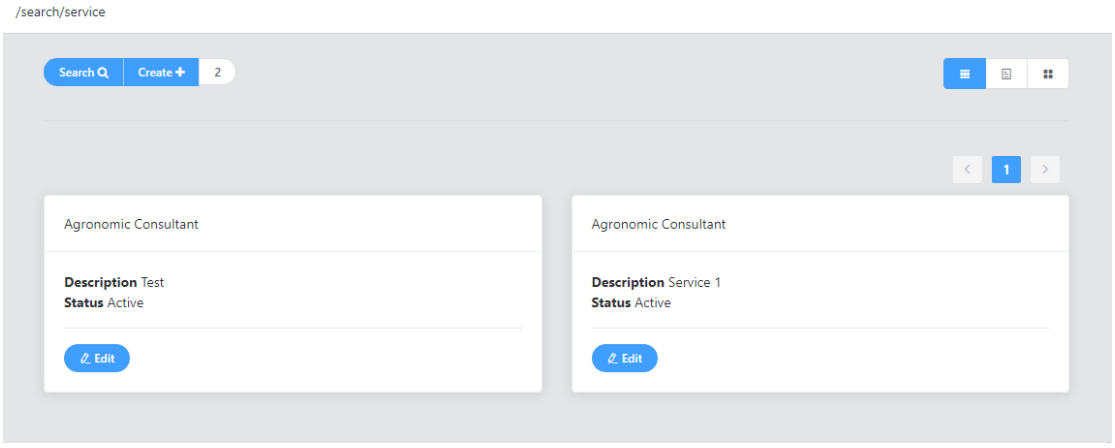
- Edit the info's of your uploaded businesses ideas, or add new documents and media. (Follow the steps at section 5.1.3)

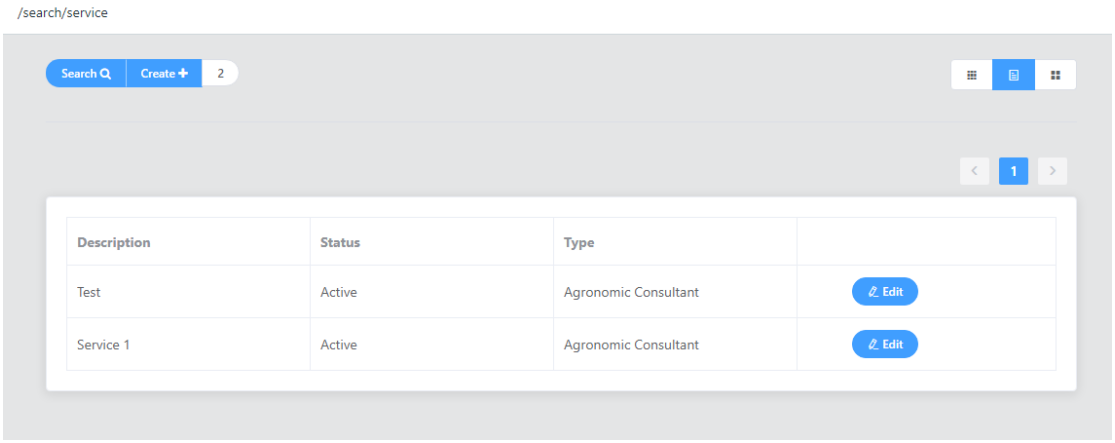


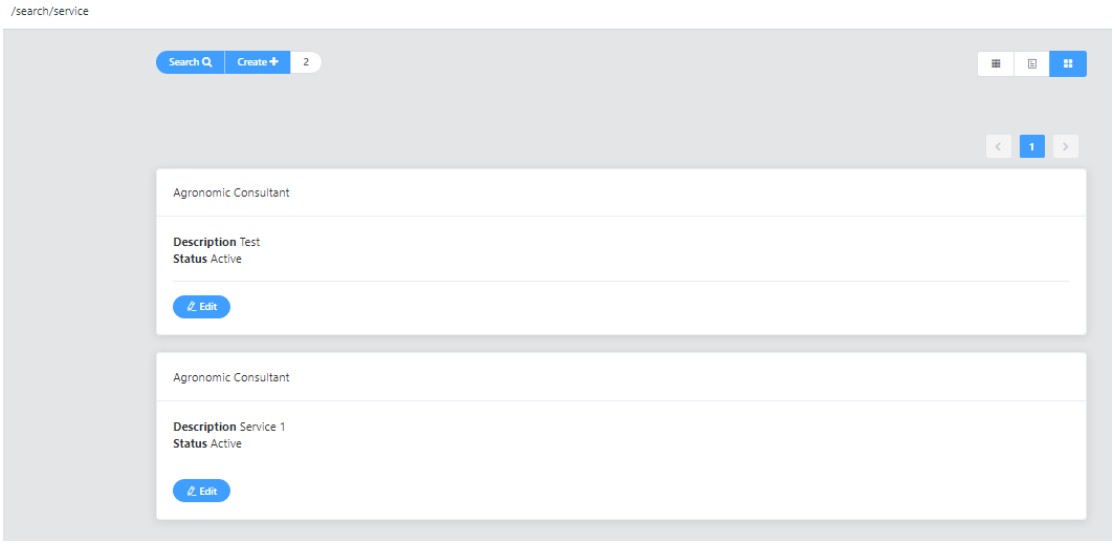
5.2.4 Services

The option **services** is a section where you can find services you provide as a business member. From the option services you will be able to:

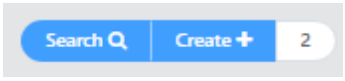
- See all your services. You can also change the menu format from the three options on the top of the page at your right.



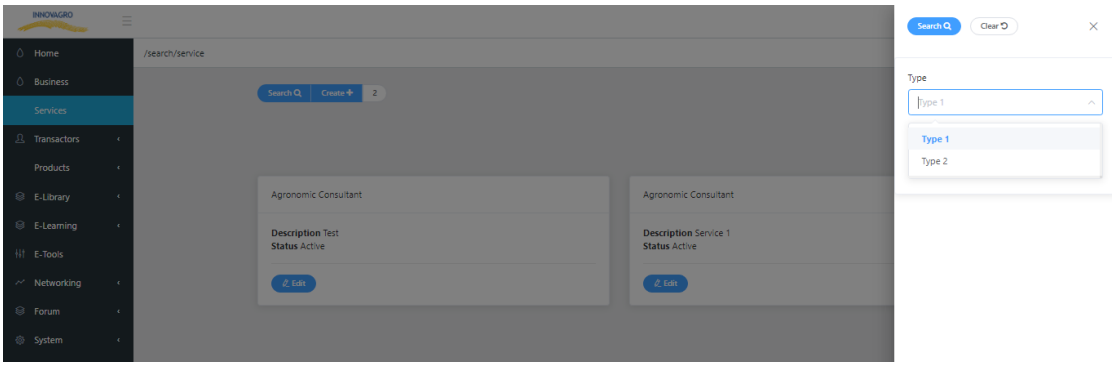




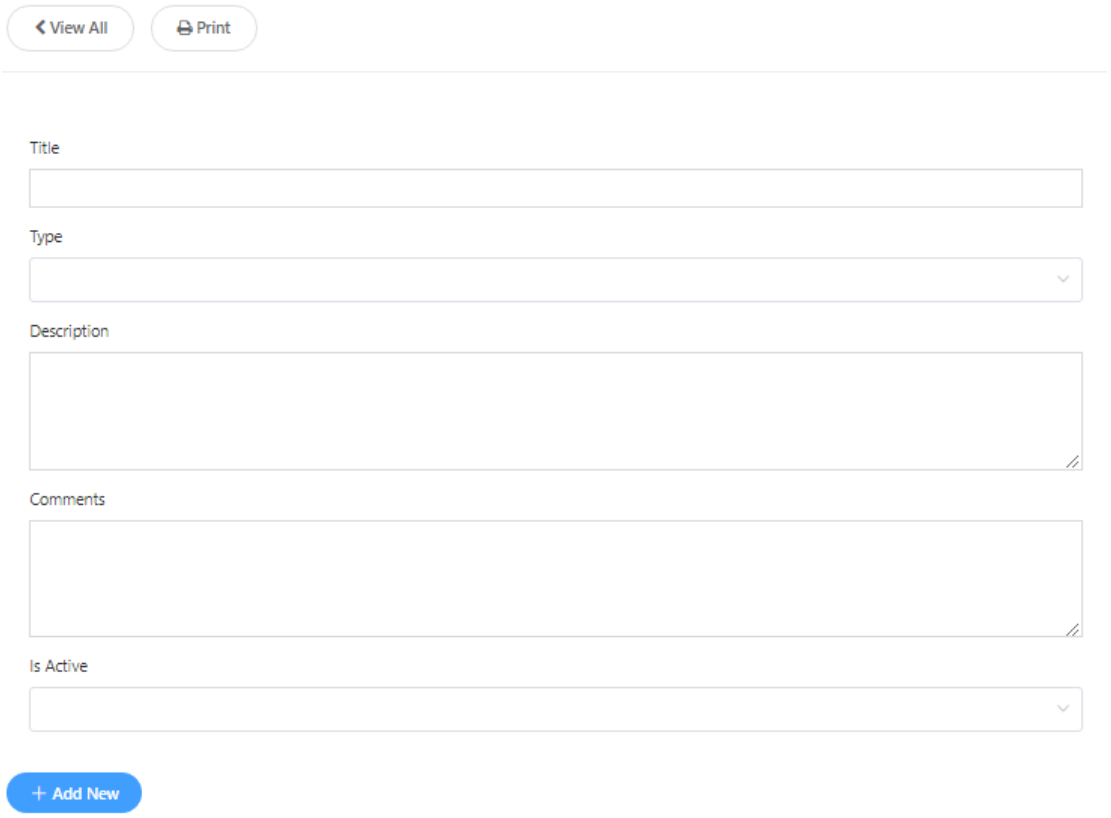
- Search or create new services



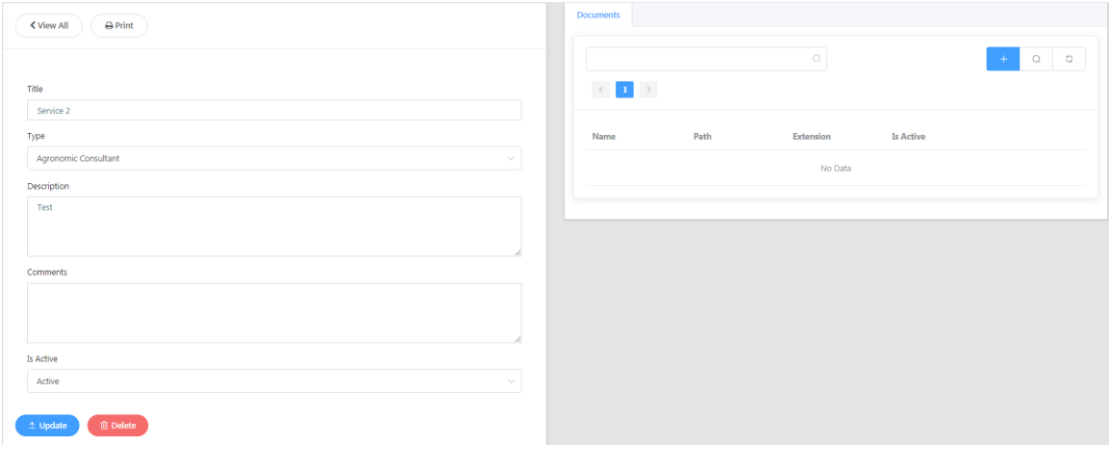
When you click **search** a bar is open at the right of the page, where you can search an uploaded business idea with these filters.



In order to create a new service fill in the following blanks and click **add new**. You are, also, able to print it.

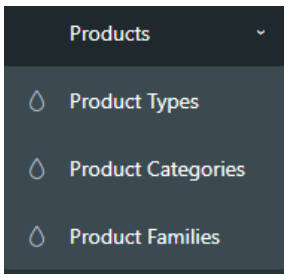


- Edit info's of your services or add new documents. (Follow the steps in 5.1.3)

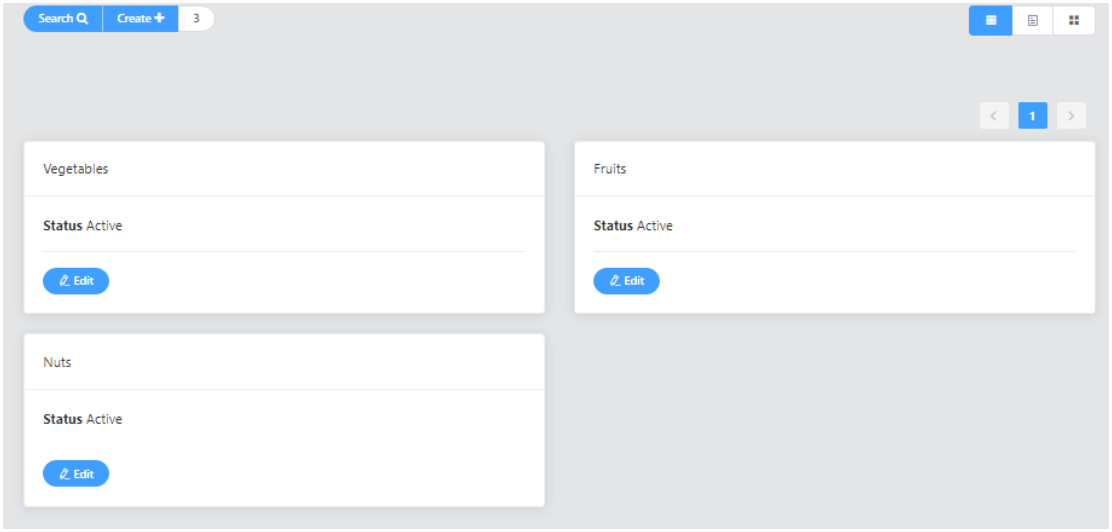


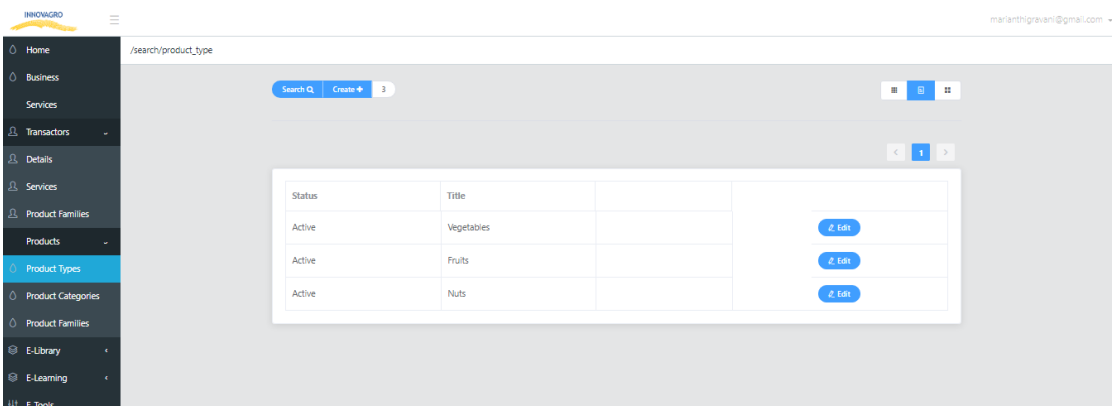
5.2.5 Products

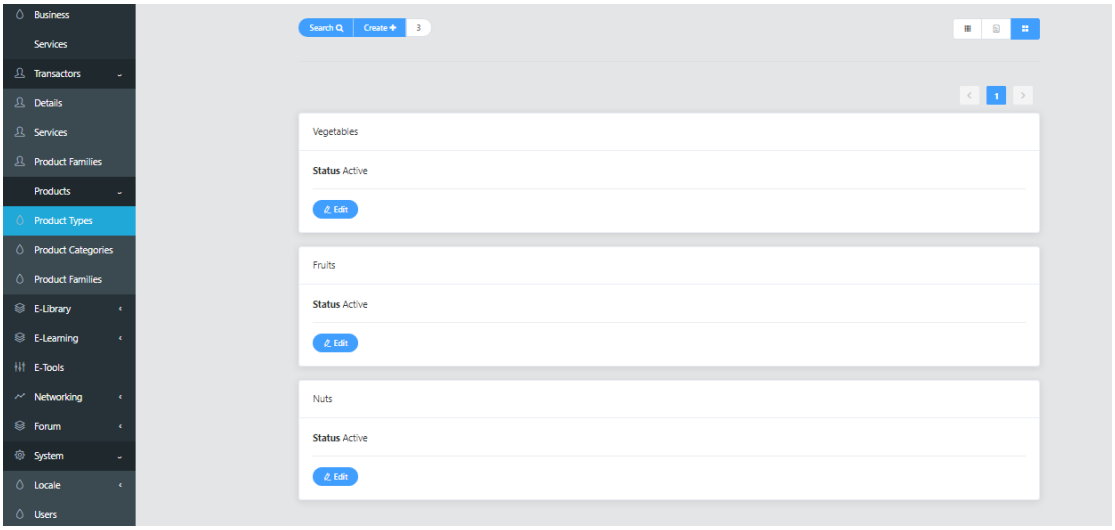
When you click the option **products** a list will open.



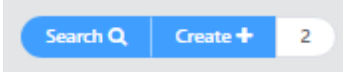
- If you click on **product types** a menu will appear (choose the menu format). The option products types is consisted by the general category of all uploaded products (for example fruits, vegetables etc.).



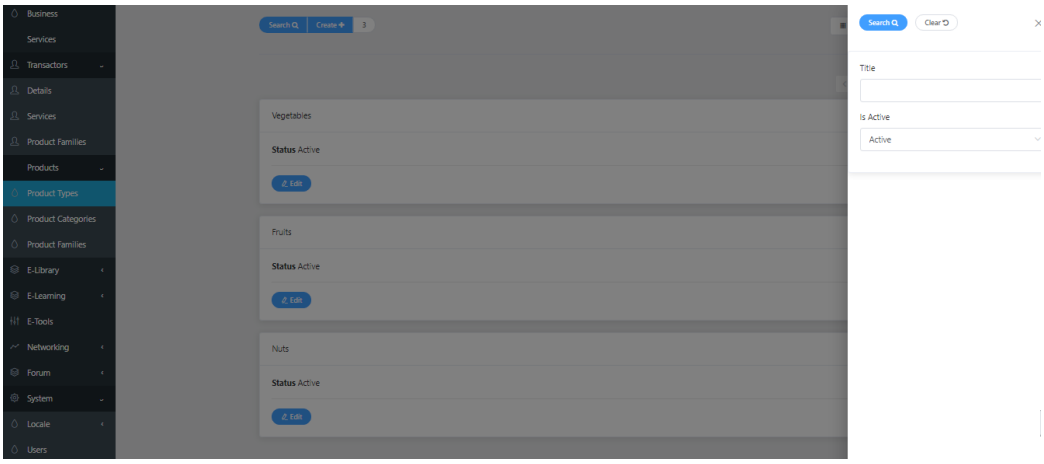




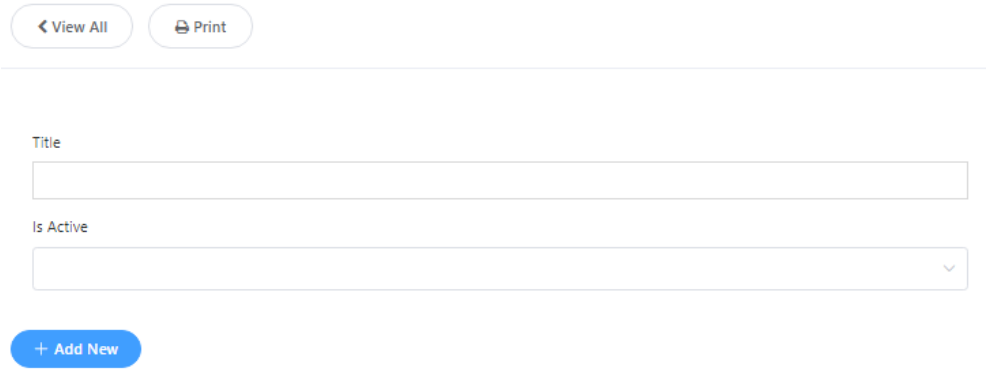
- Search or create new product type



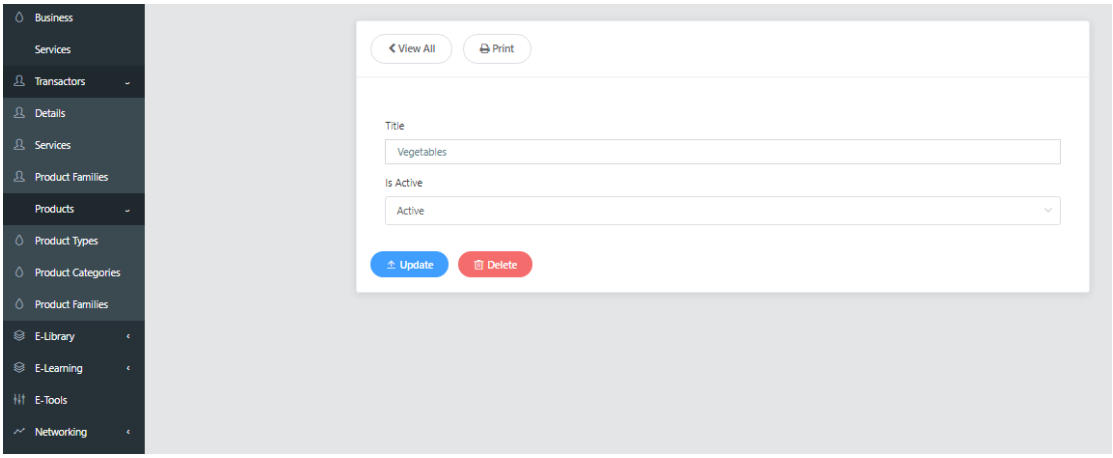
When you click **search** a bar is open at the right of the page, where you can search an uploaded product type.



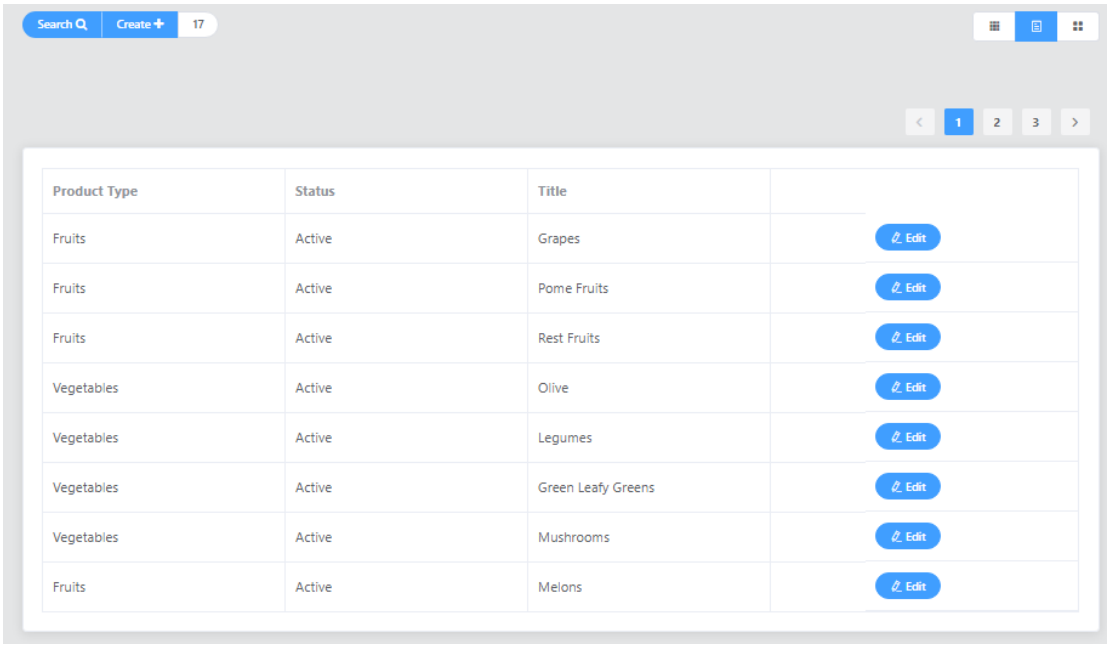
To **create** a new product type you should fill in the following blanks and click **add new**. You can, also, print it.

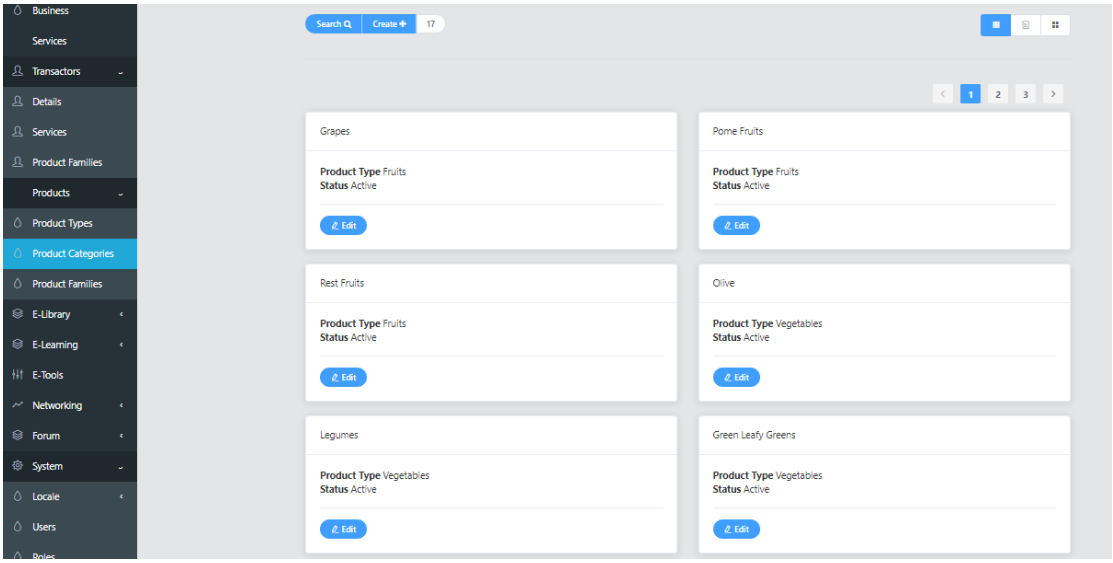


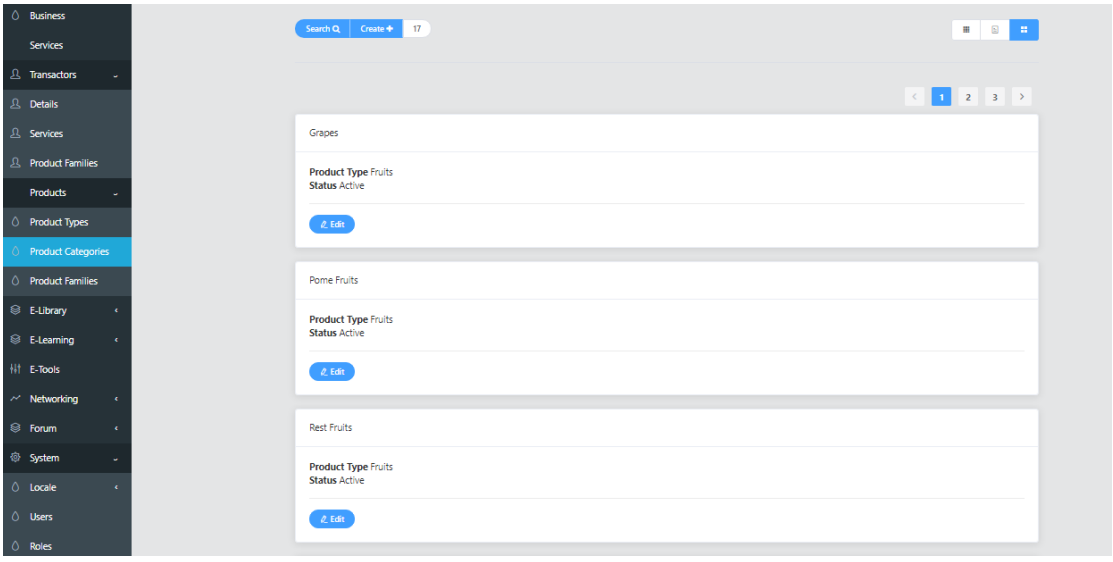
Edit the info's of the product type and click update to save changes.



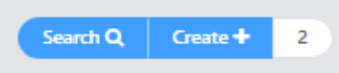
- The option **product categories** is consisted by the types of uploaded products (for example grapes, green leafy greens etc). If you click on **product categories** a menu will appear. (choose the menu format)


Search
Create
17
1
2
3
Product Type
Status
Title
Fruits
Active
Grapes
Edit
Fruits
Active
Pome Fruits
Edit
Fruits
Active
Rest Fruits
Edit
Vegetables
Active
Olive
Edit
Vegetables
Active
Legumes
Edit
Vegetables
Active
Green Leafy Greens
Edit
Vegetables
Active
Mushrooms
Edit
Fruits
Active
Melons
Edit

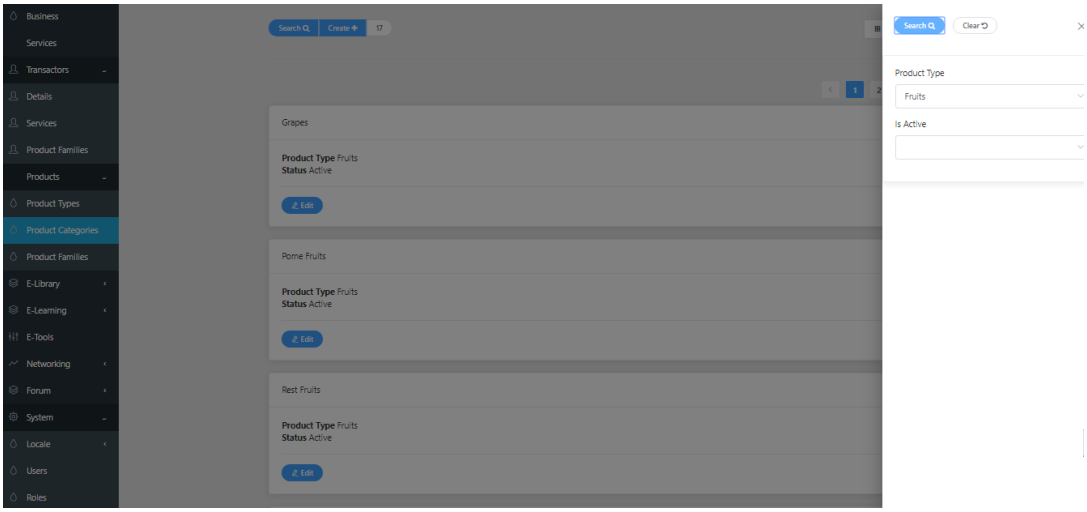

Business
Services
Transactors
Details
Services
Product Families
Products
Product Types
Product Categories
Product Families
E-Library
E-Learning
E-Tools
Networking
Forum
System
Locale
Users
Roles
Search
Create
17
1
2
3
Grapes
Product Type Fruits
Status Active
Edit
Pome Fruits
Product Type Fruits
Status Active
Edit
Rest Fruits
Product Type Fruits
Status Active
Edit
Olive
Product Type Vegetables
Status Active
Edit
Legumes
Product Type Vegetables
Status Active
Edit
Green Leafy Greens
Product Type Vegetables
Status Active
Edit


Business
Services
Transactors
Details
Services
Product Families
Products
Product Types
Product Categories
Product Families
E-Library
E-Learning
E-Tools
Networking
Forum
System
Locale
Users
Roles
Search
Create
17
1
2
3
Grapes
Product Type Fruits
Status Active
Edit
Pome Fruits
Product Type Fruits
Status Active
Edit
Rest Fruits
Product Type Fruits
Status Active
Edit

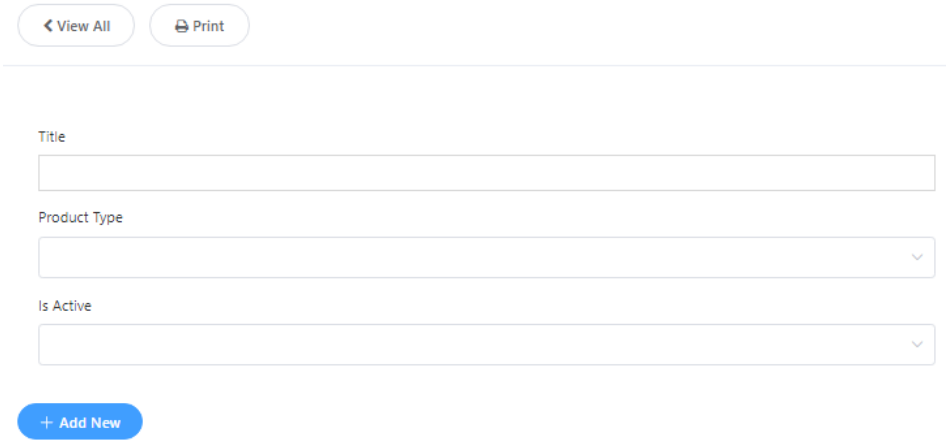
- Search or create new product category



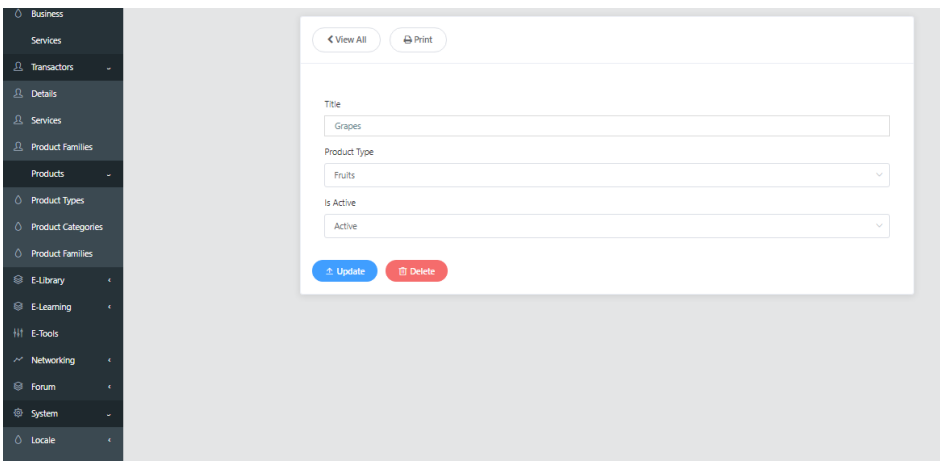
When you click **search** a bar is open at the right of the page, where you can search an uploaded product category.



To **create** a new product category you should fill in the following blanks and click **add new**. You can, also, print it.

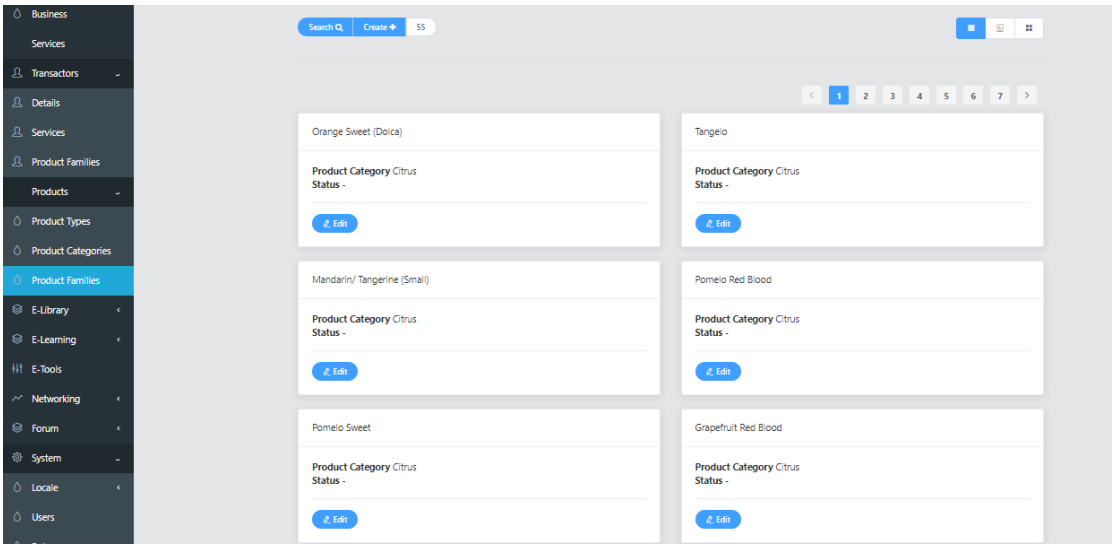


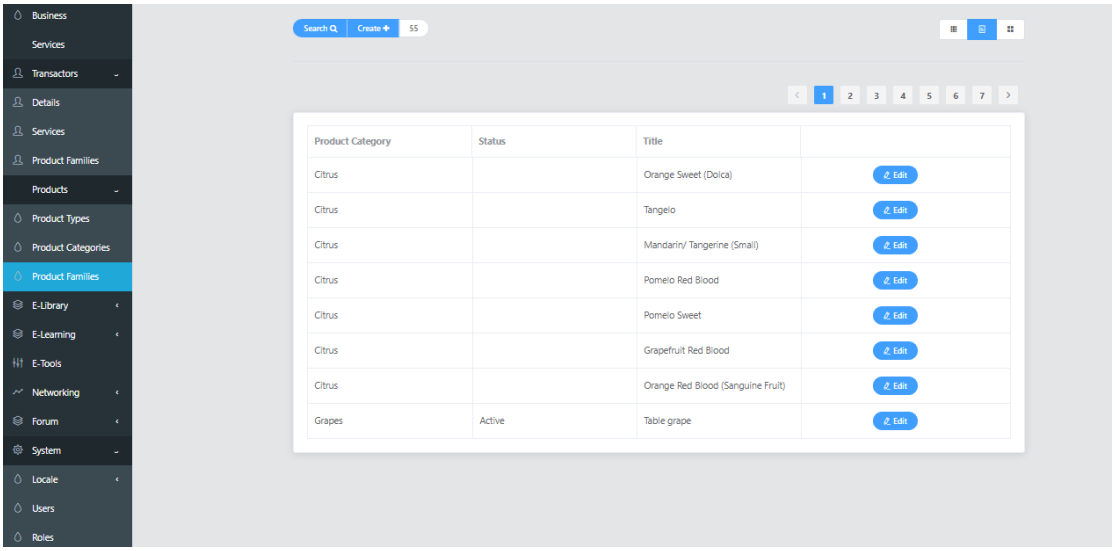
Edit the info's of the product category and click update to save changes.

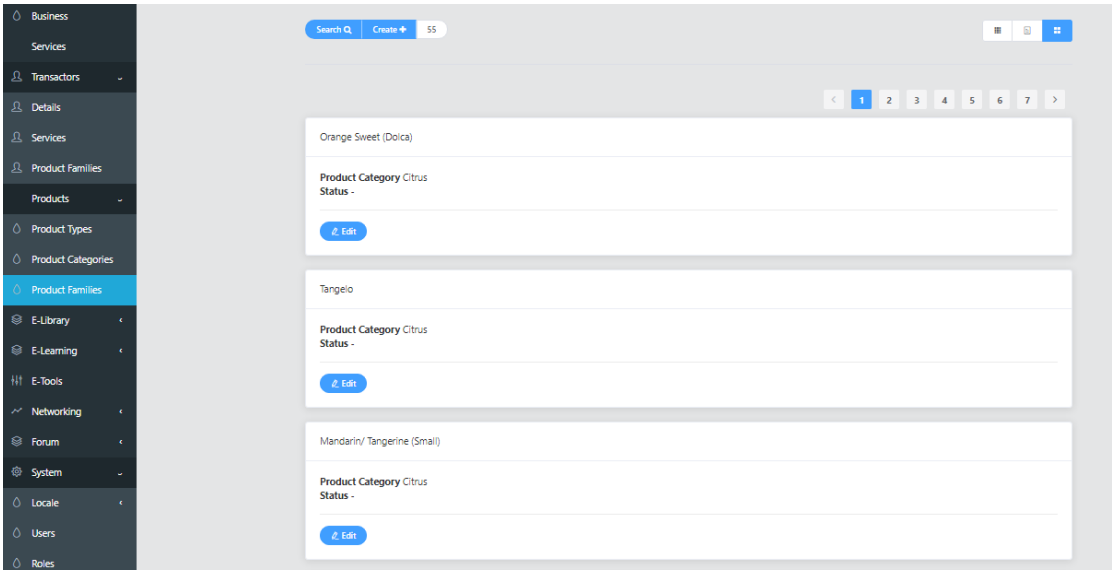


The option **products families** is consisted by the kind of uploaded products (for example pomelo sweet, pomelo red blood etc).

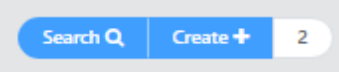
i. If you click on **product families** a menu will appear (choose the menu format).



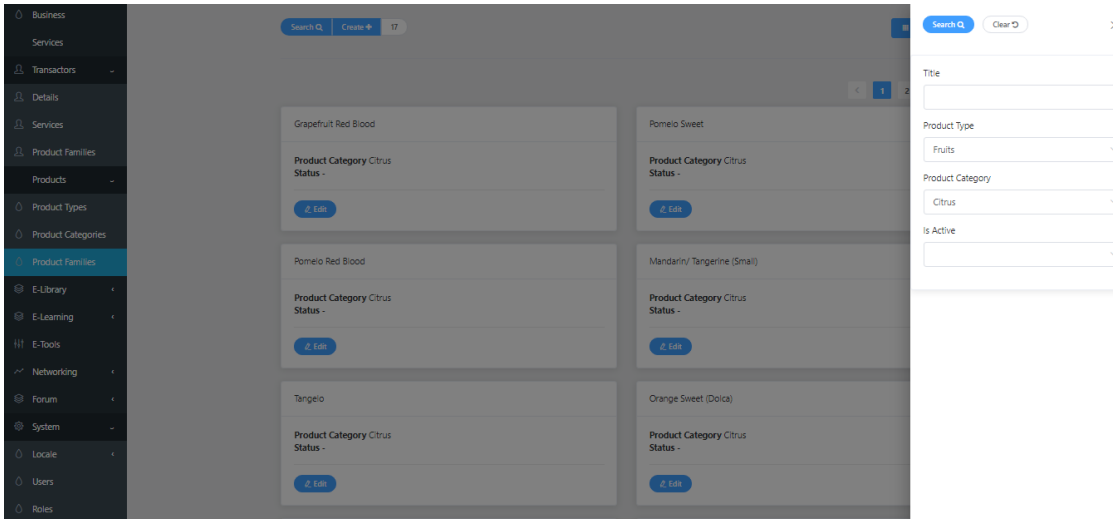




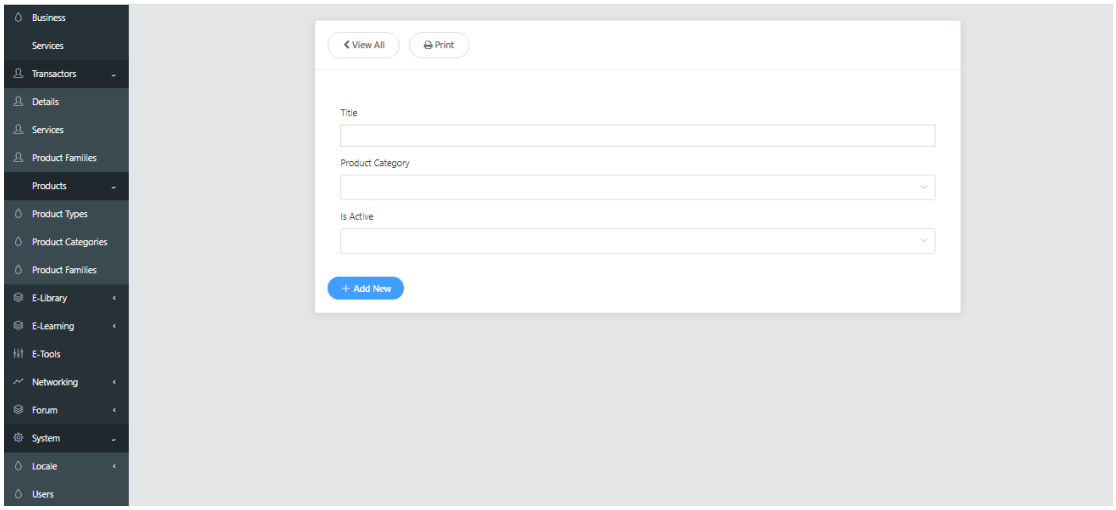
ii. Search or create new product family



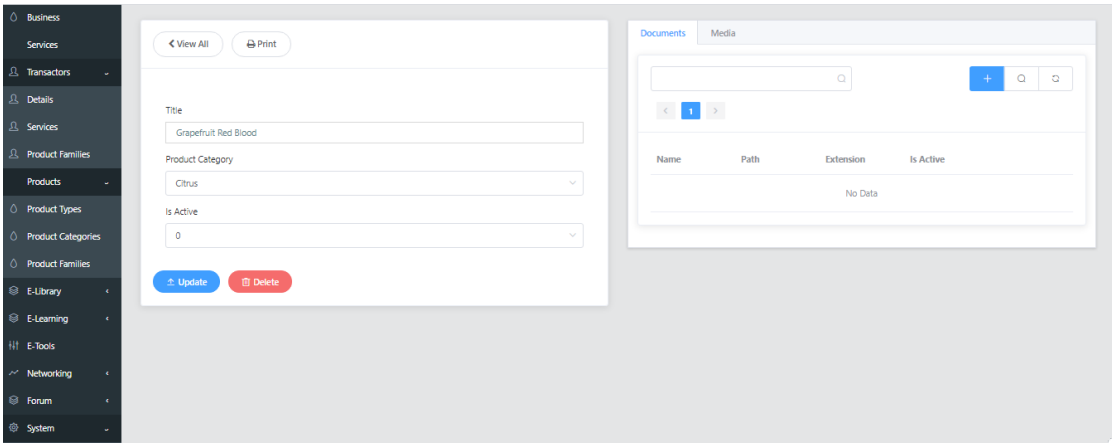
When you click **search** a bar is open at the right of the page, where you can search an uploaded product family.



To create a new product family you should fill in the following blanks and click **add new**. You can, also, print it.

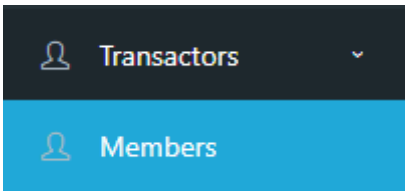


iii. Edit the info's of the product family and click update to save changes. Upload new documents or media (see section 5.1.3).

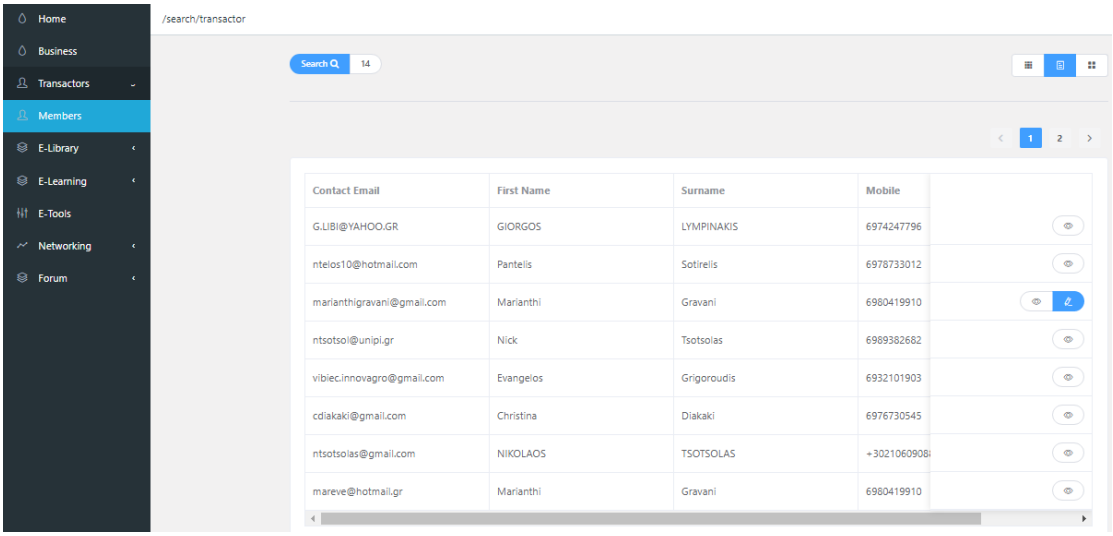


5.2.6 Transactors

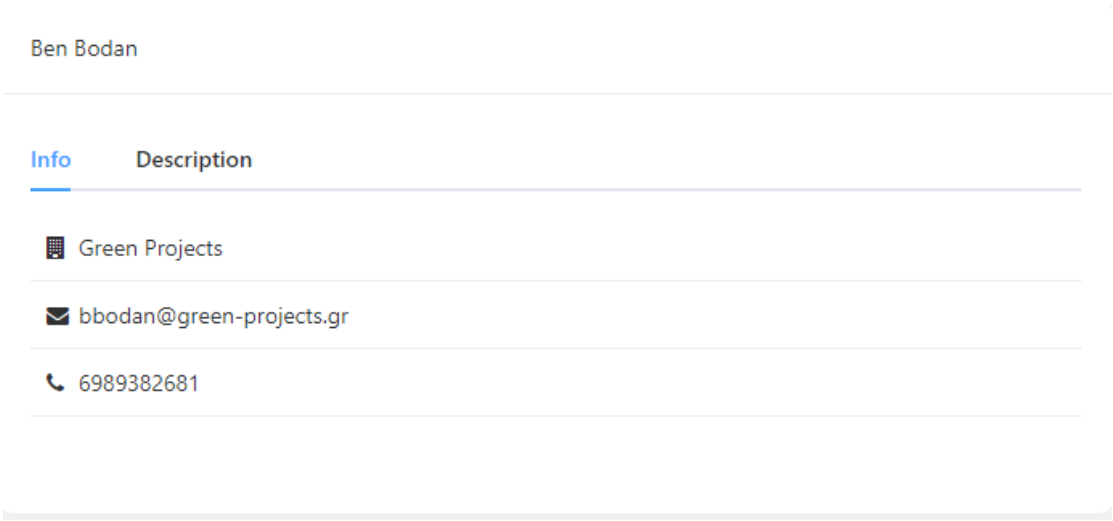
The option **transactors** is a section where you can find all the members who are registered and the corresponding details.



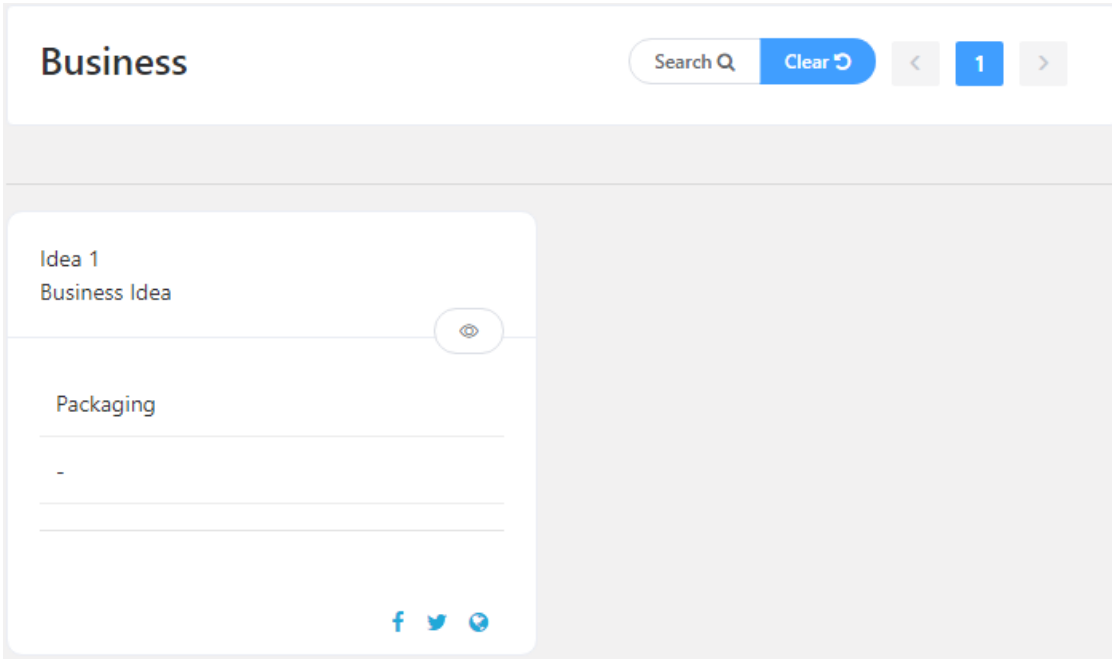
When you click member this page will appear:



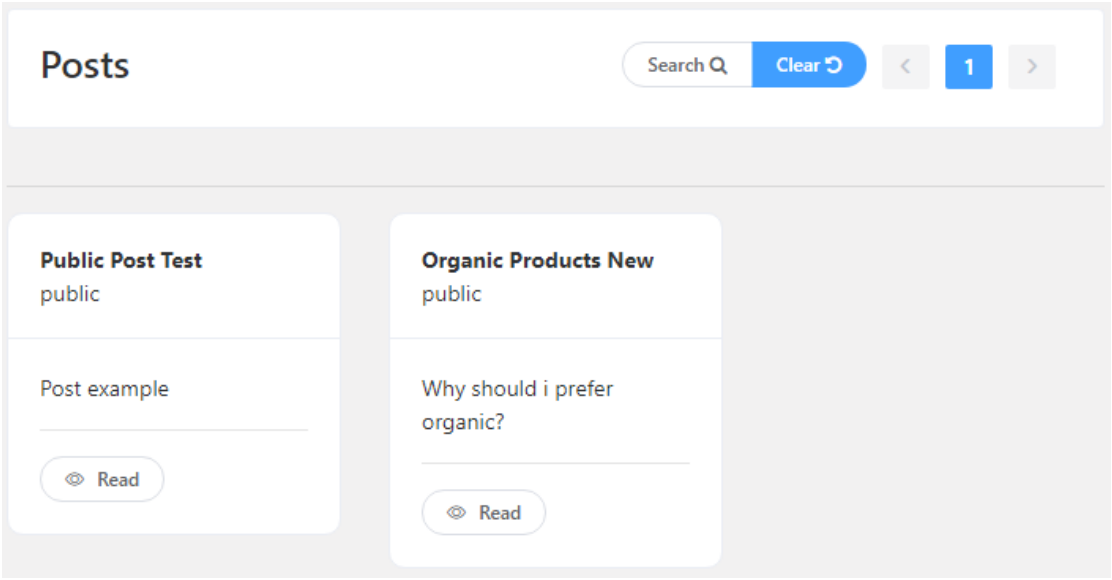
From each member card you can find personal info's or a short description about the member.



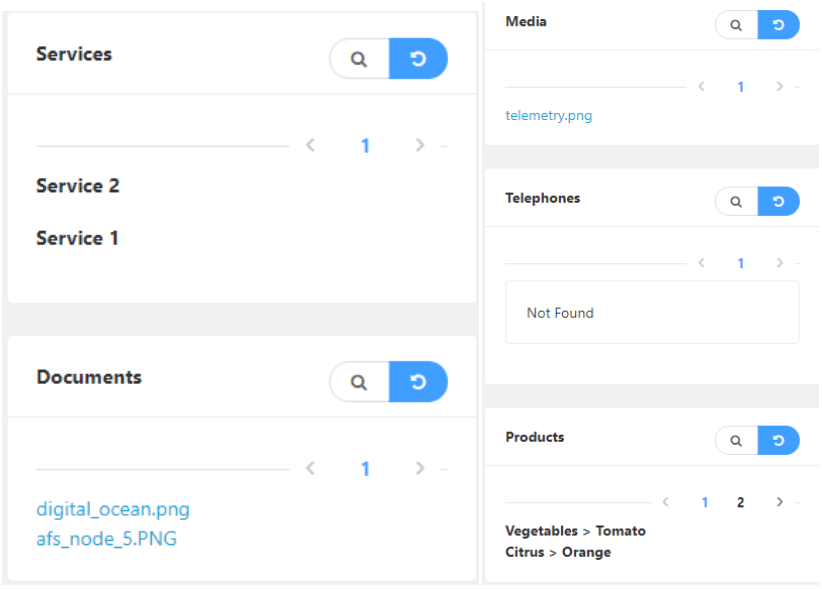
The area business idea is somehow connected with the forum posts. Each member is able to have access only in business ideas where he has been invited through peer-to-peer posts and if he/she has accepted this invitation.



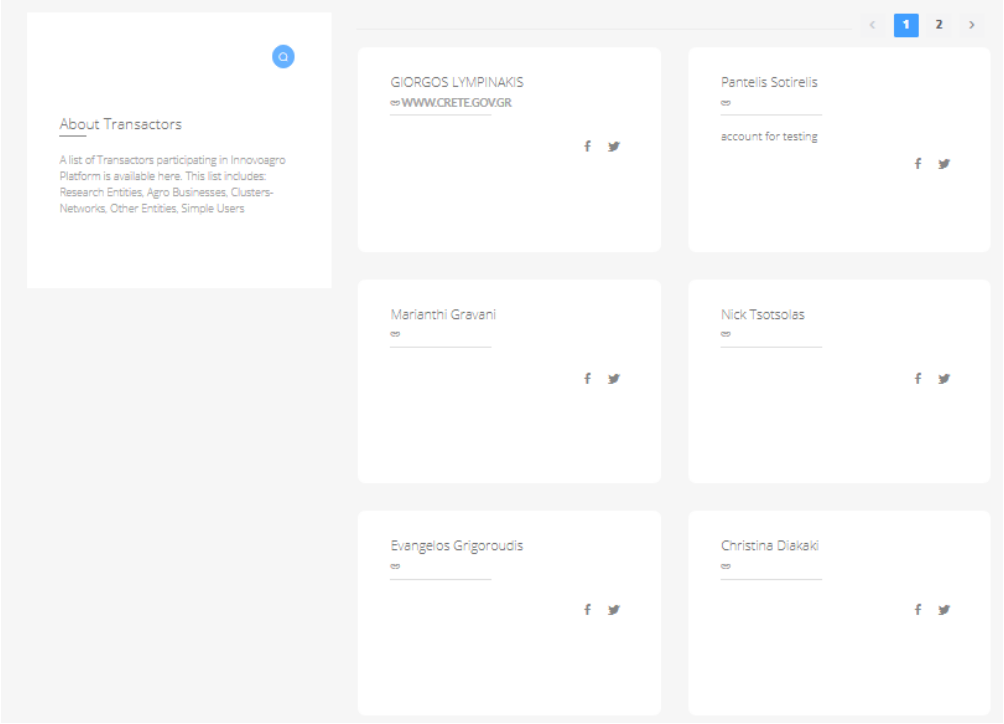
From the field posts you can see member's public posts or private posts where you have been invited.



At the right side of the page you can find member's services, documents, media, telephones and products.



You can also have limited access at this section **without login (public area)**. Click the option transactors in order to find members. You will be able to have limited information about each member, more specifically name, facebook, twitter and institute link.

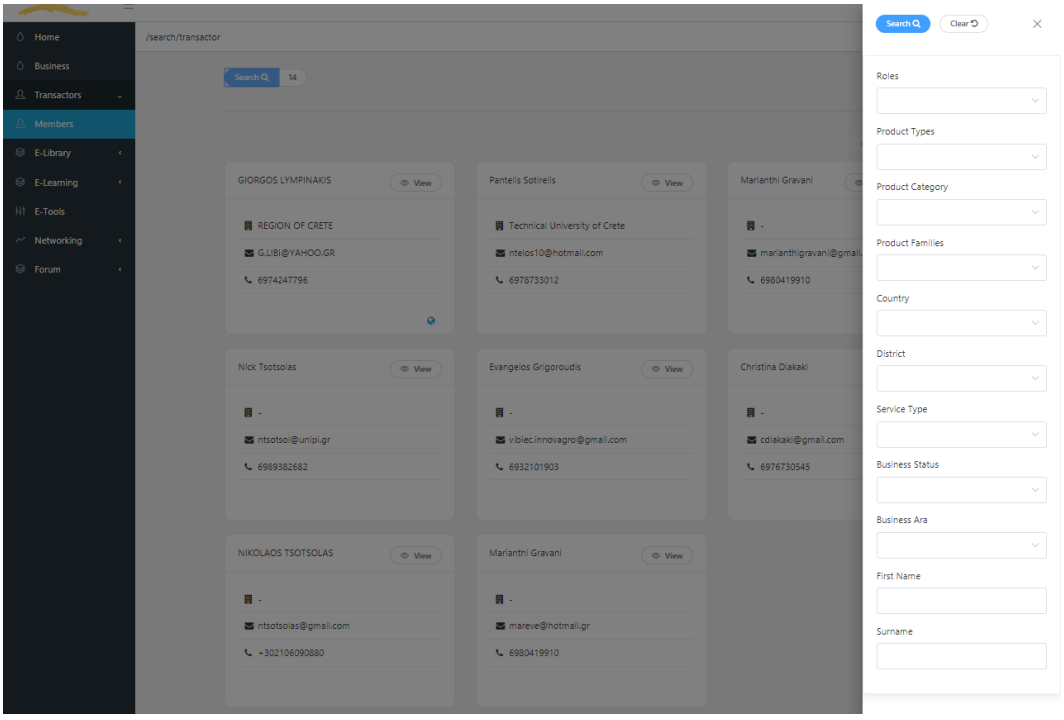


If you want to find more information about a member you would be asked to log in. When you logged in you will automatically transferred to the membership card.

(*in case you do not redirect automatically you should search the member from the corresponding field, go to section 5.1.4)

i. Search transactor.

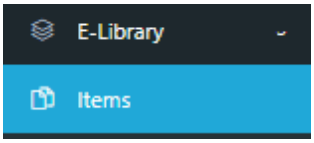
When you click **search** a bar will open at the right of the page, where you can search registered members with the use of filters.



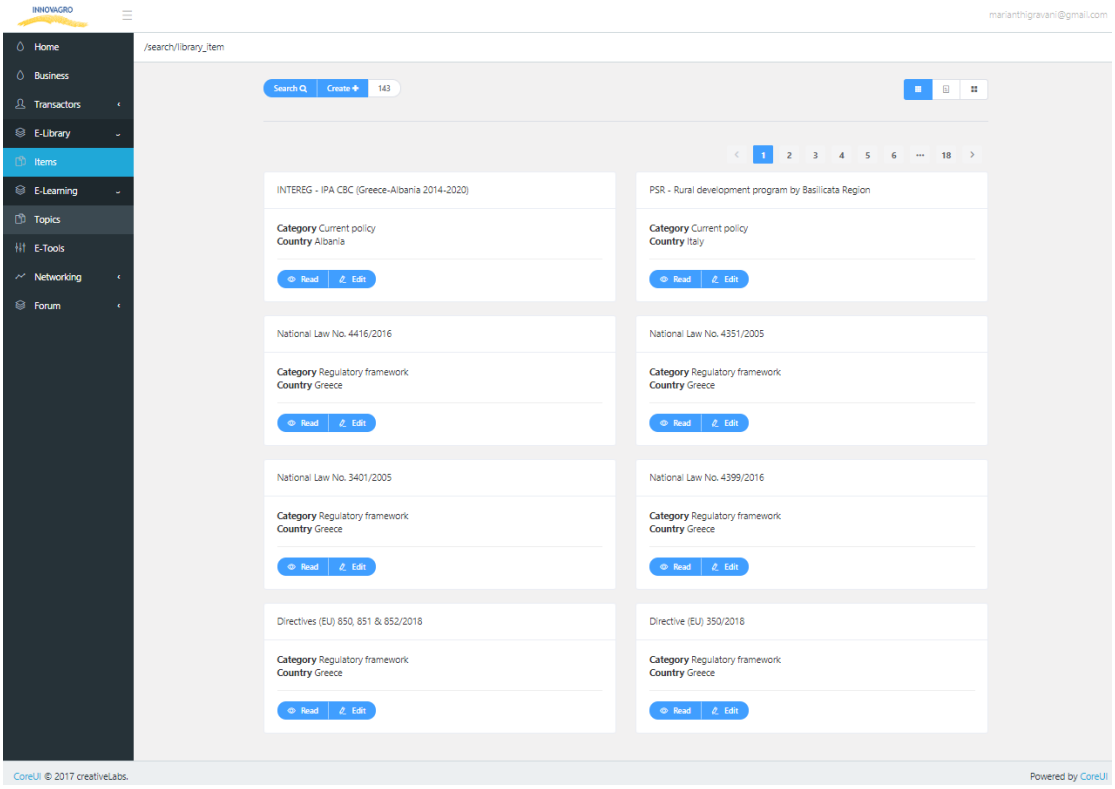
5.2.7 E-library

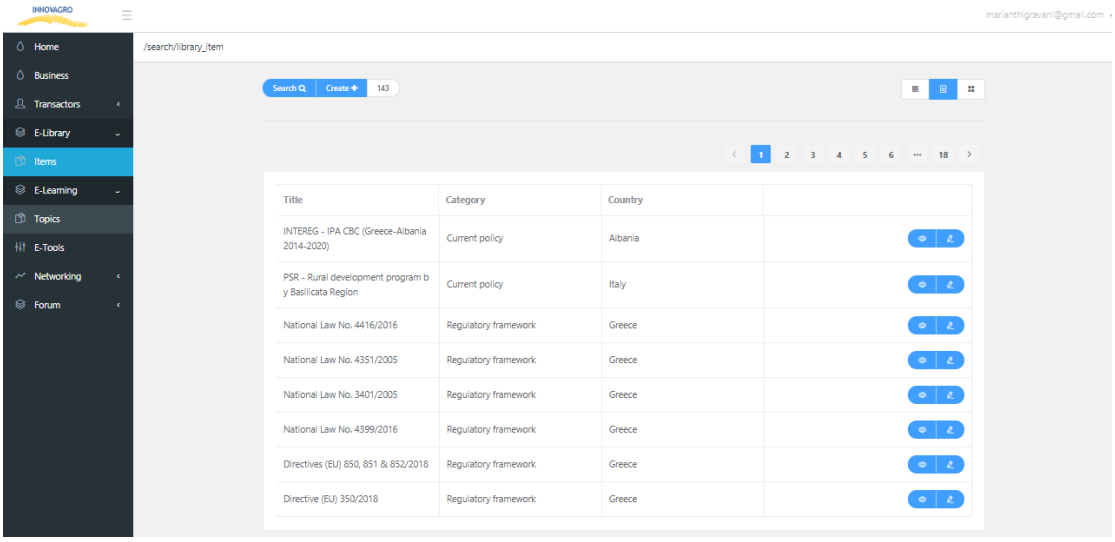
The option **e-Library** is a section which contains information for transactors, such as laws, regulations and operations among different countries.

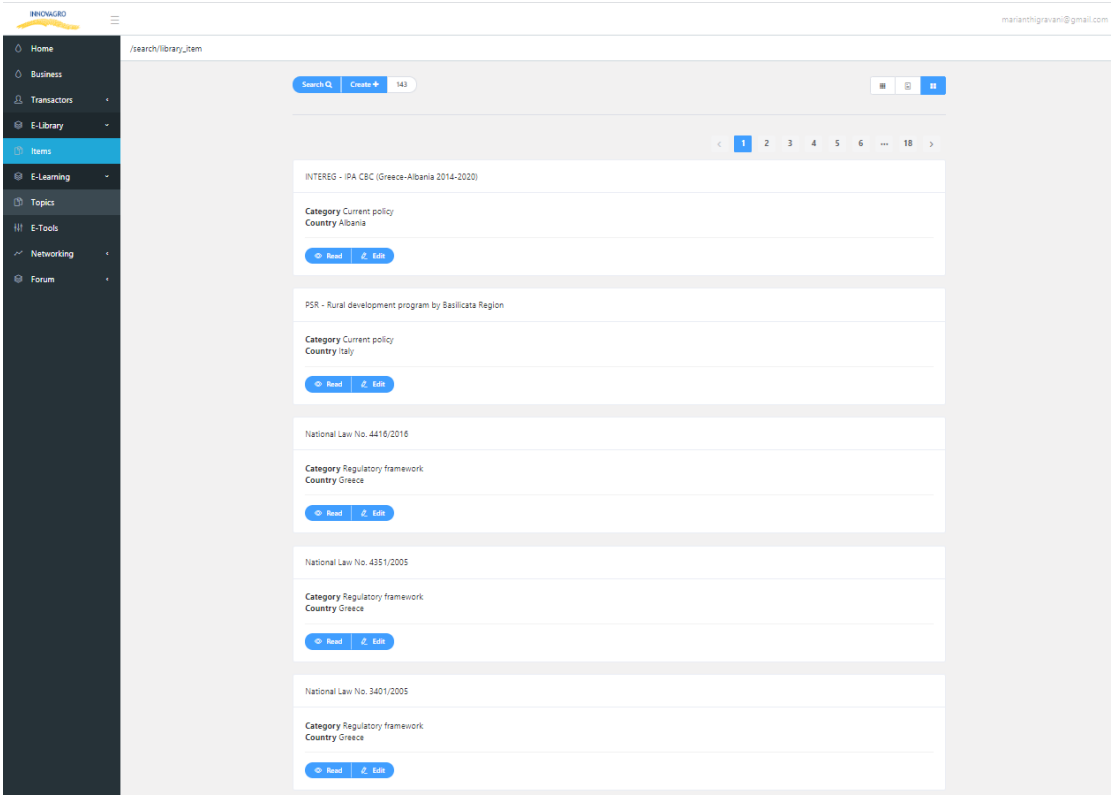
i. When you click the option **e-library** a list will open.



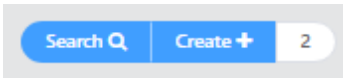
Click on the option items and a menu will appear (choose the menu format)



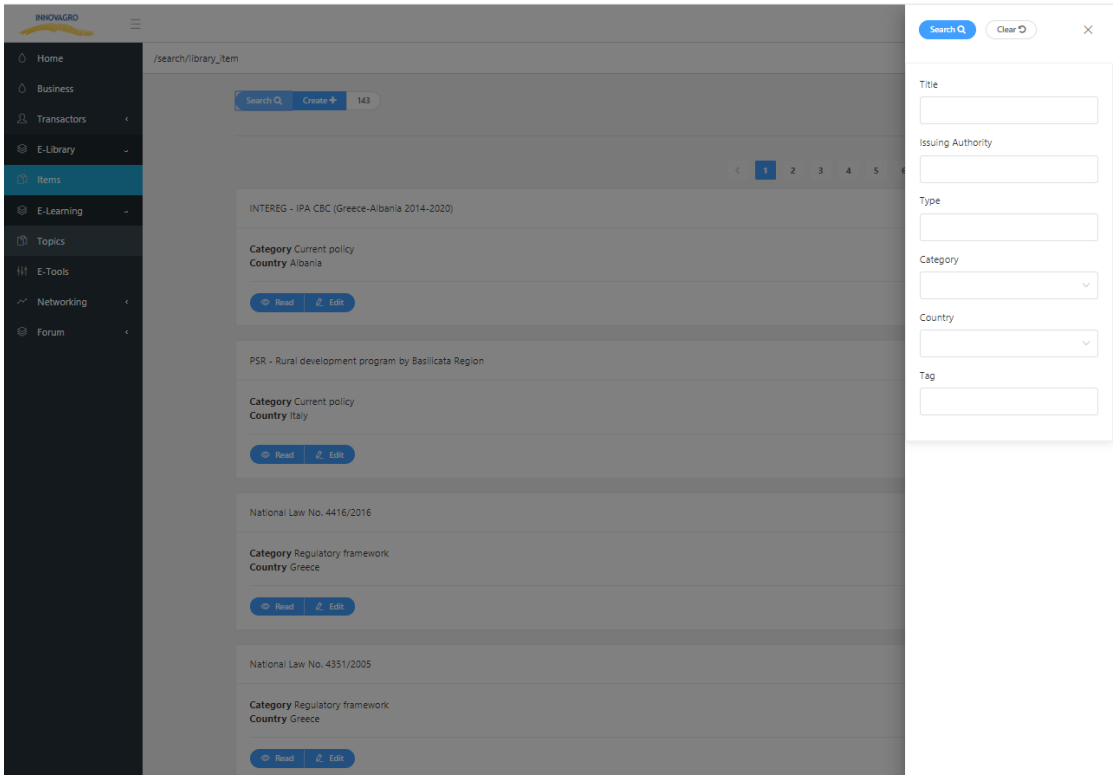




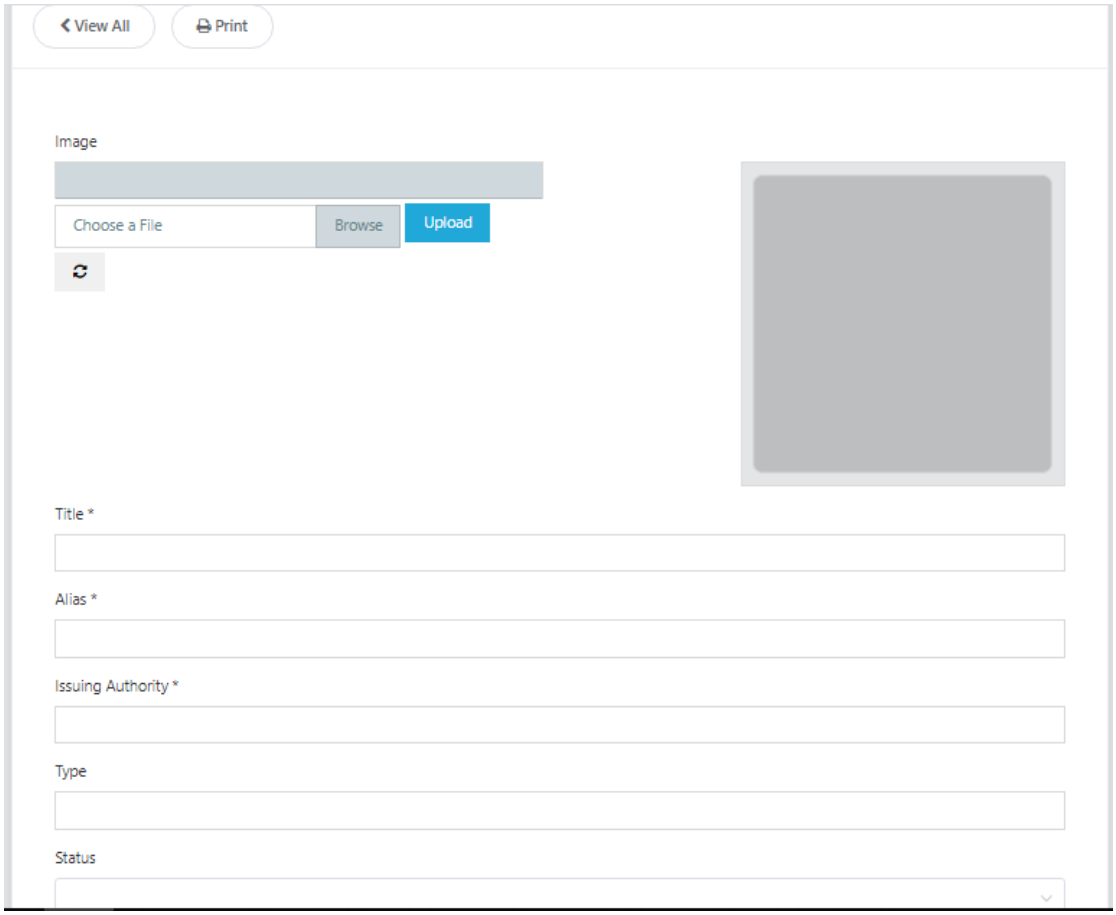
ii. Search or create new item.

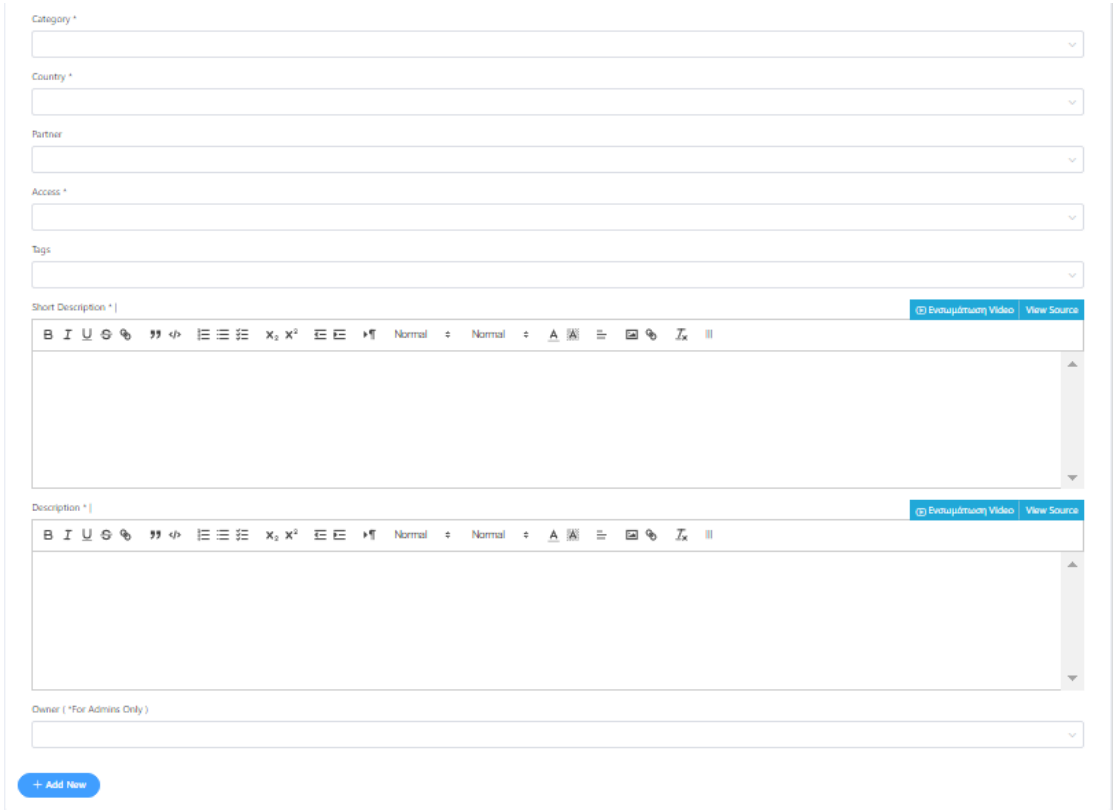


When you click **search** a bar is open at the right of the page, where you can search an item.

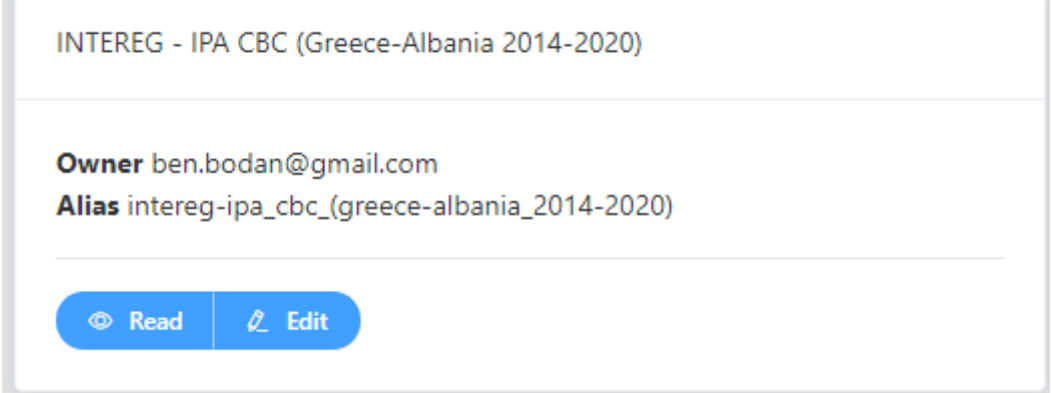


To **create** a new item, you should fill in the following blanks and click **add new**. You can, also, print it.

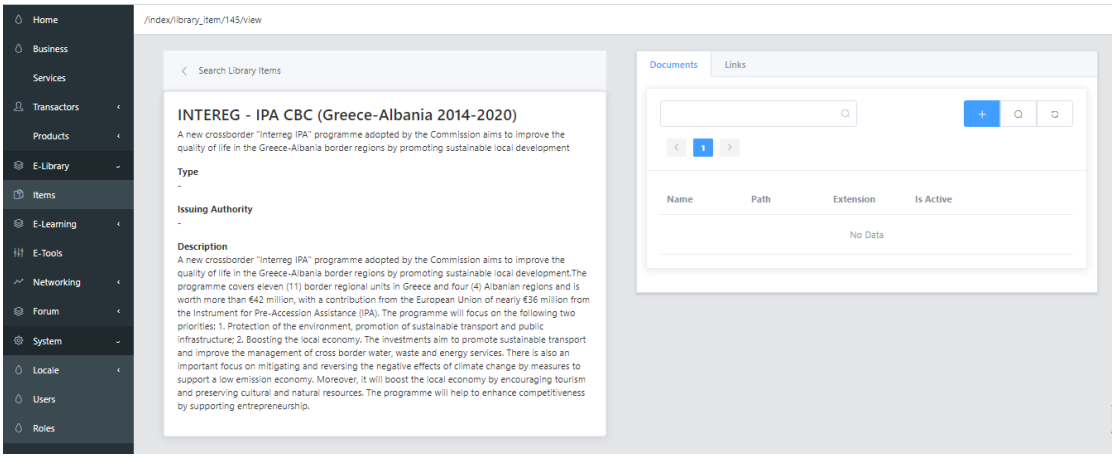




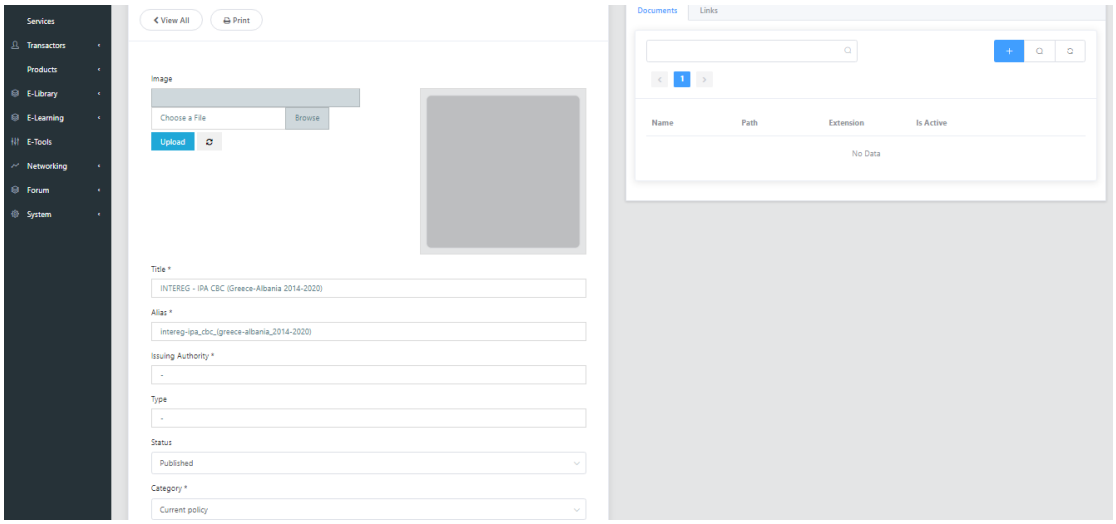
You can have an overview of the content by clicking on the eye, and you can edit it by clicking on the pencil.



When you click **Read** a preview of the content will appear and you will be able to find or to upload documents and links relative to the item.

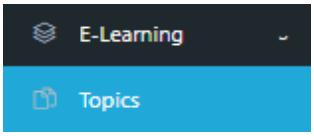


If you click edit you will be able to edit the info's of the item and add new documents or links (see section 5.1.3).

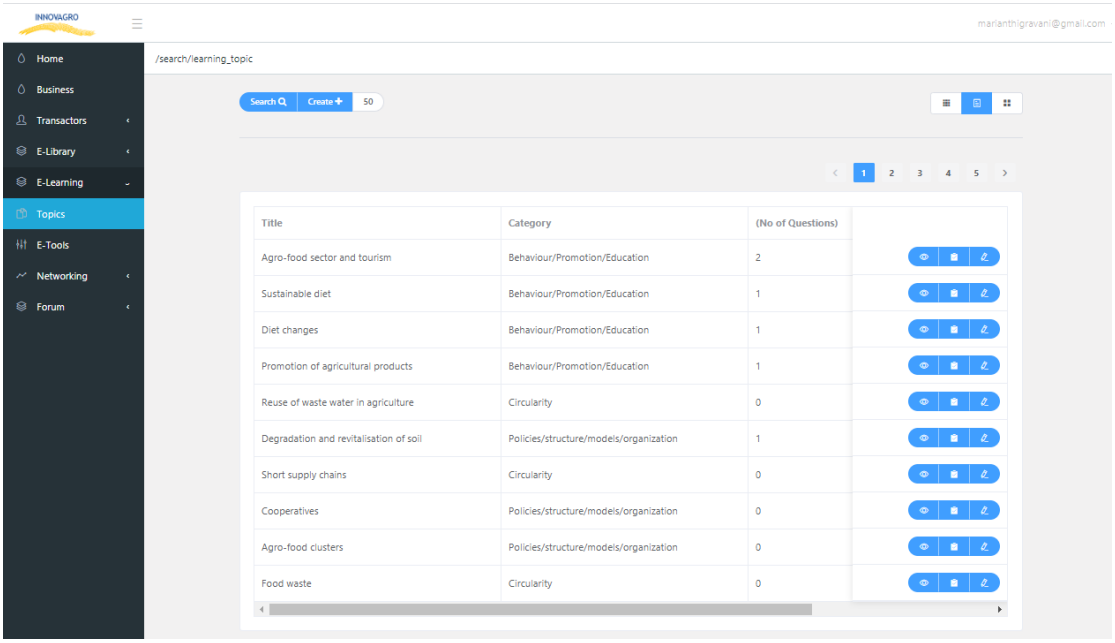


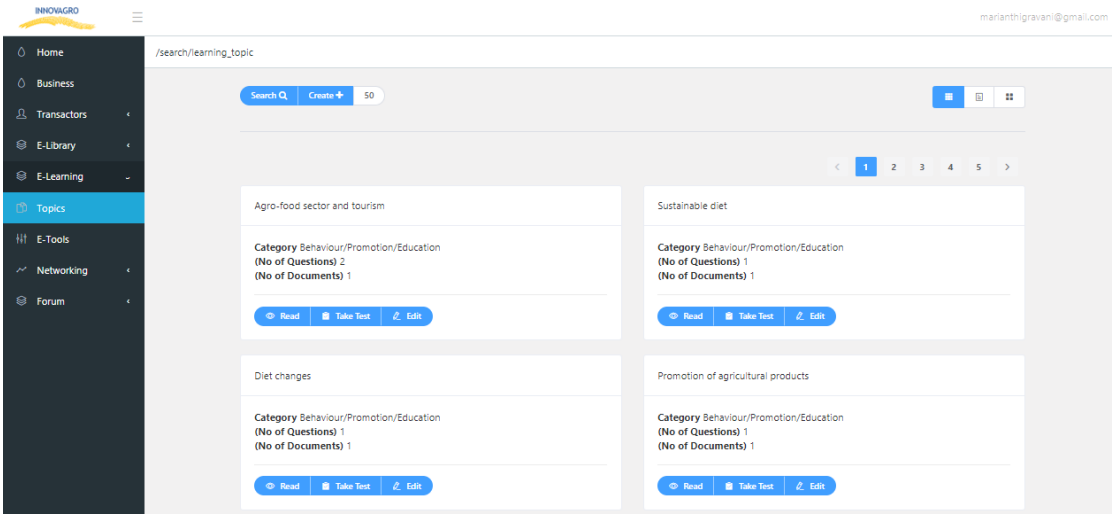
5.2.8 E-learning

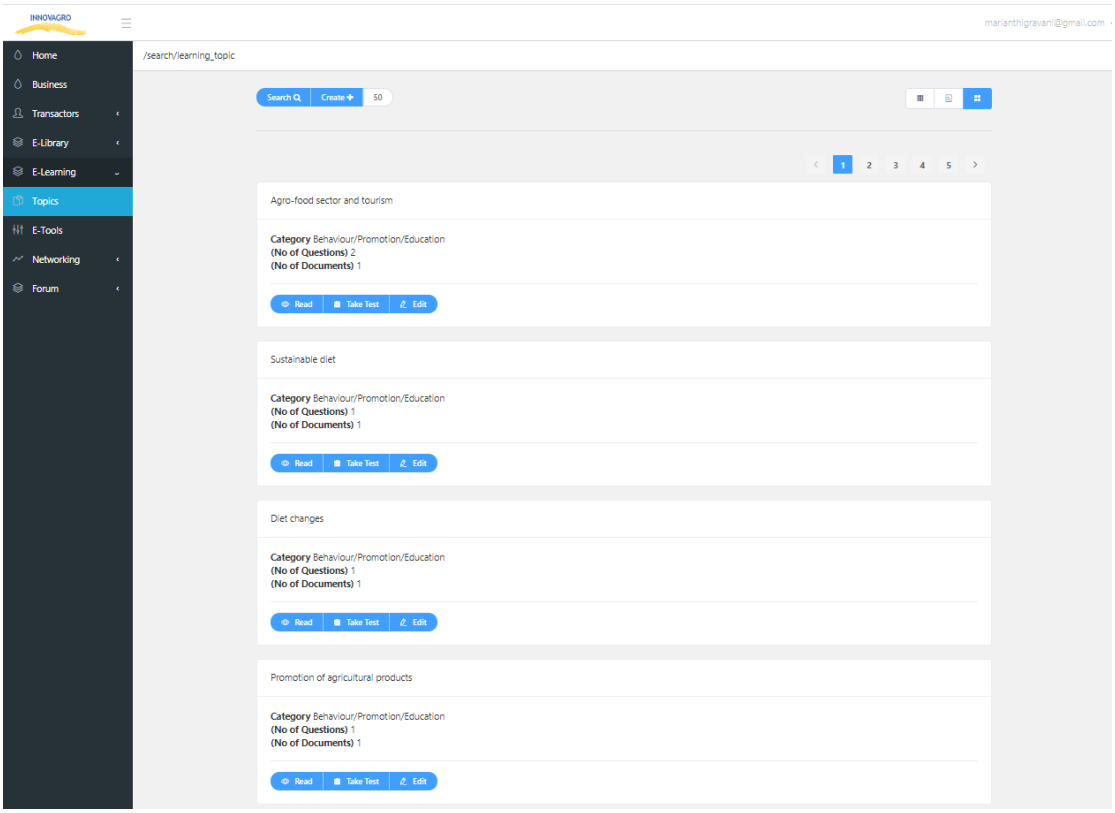
Via e-learning you can learn and test your knowledge on different topics mentioned on the given articles. When you click the option **e-learning** a list will open.



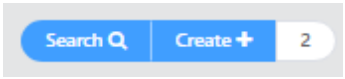
i. Click on the option topics and a menu will appear. (choose the menu format)



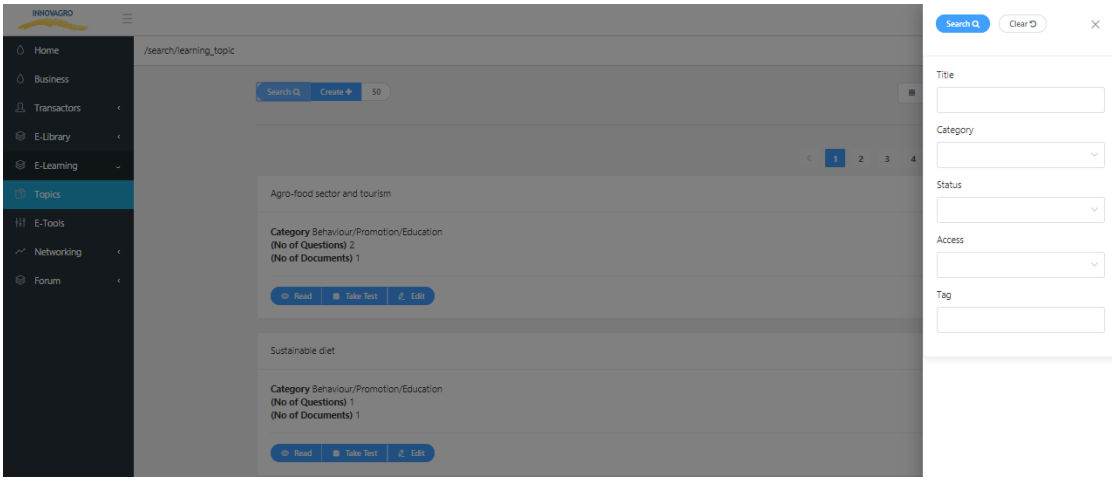




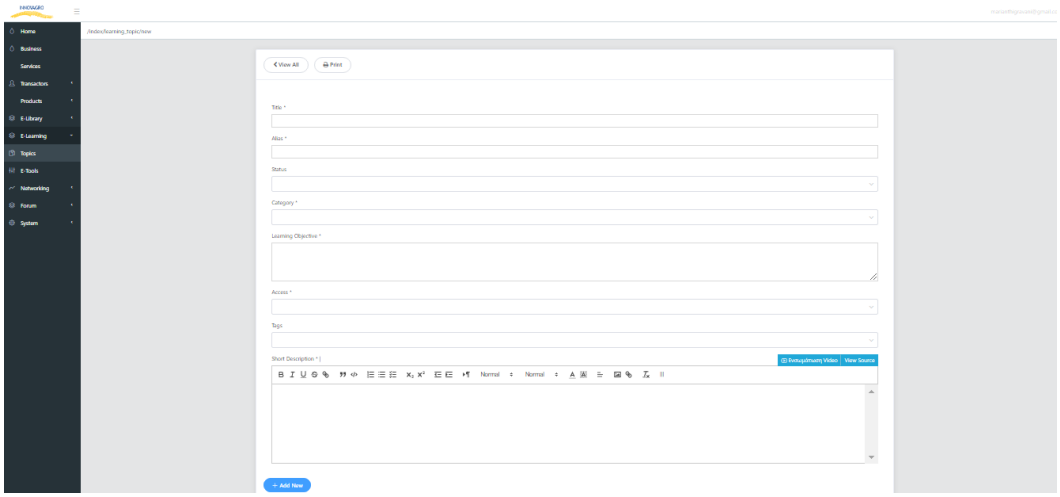
ii. Search or create new topic



When you click **search** a bar is open at the right of the page, where you can search a topic.

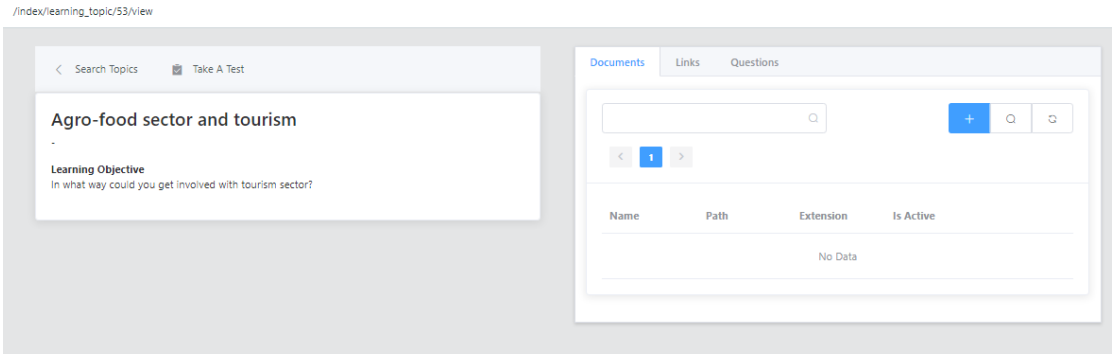


To create a new topic, you should fill the following blanks and click **add new**. You can, also, print it.

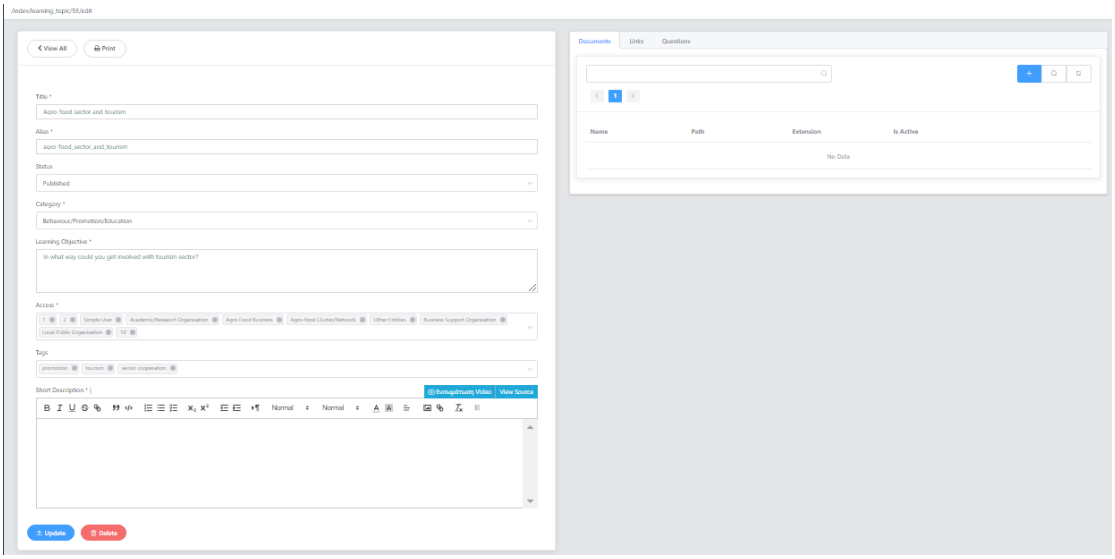


iii. You can also:

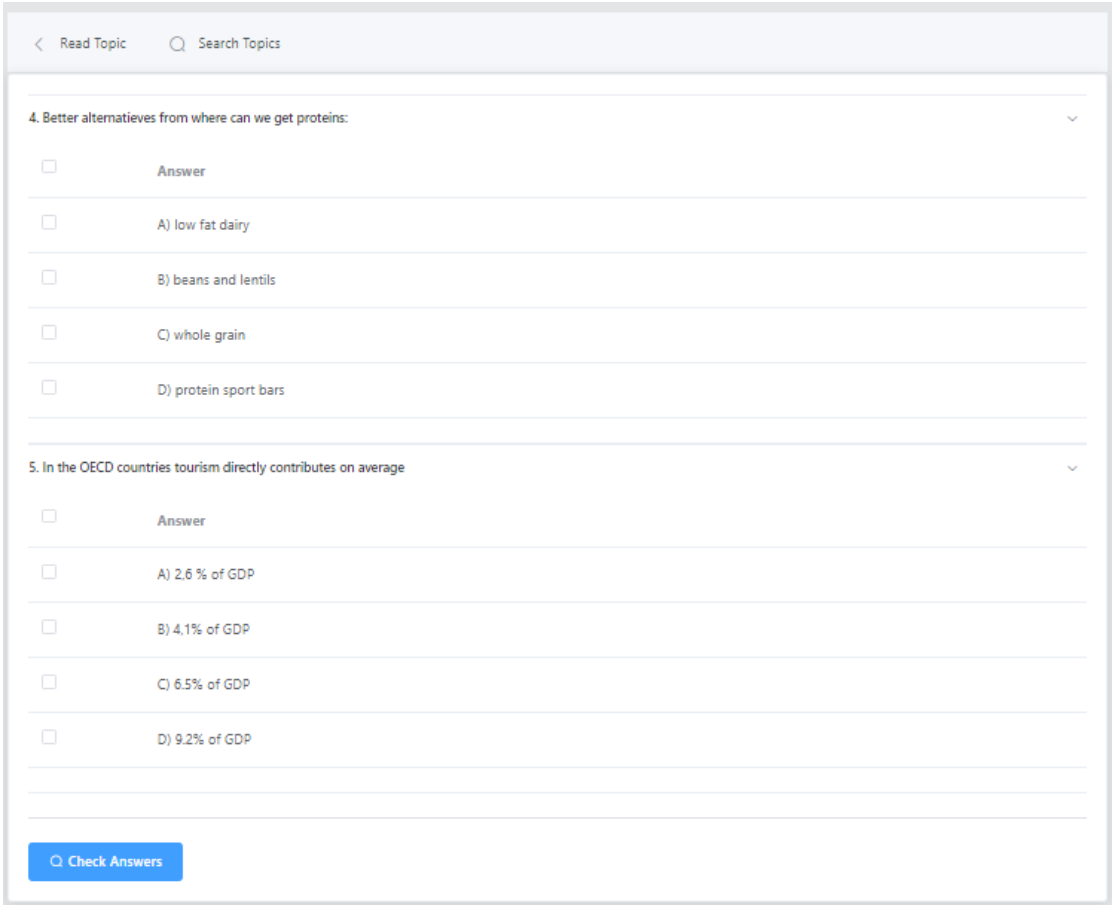
- have an overview of the content by clicking on the eye



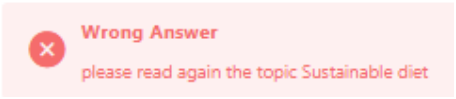
- edit it by clicking on the pencil



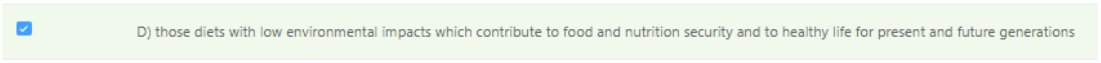
- take a test relative with the topic by clicking the option take test. When you click **take test** some multiple choices question will appear. You should answer them and click check answers.



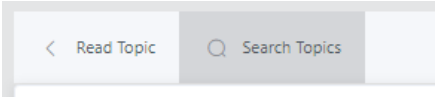
If your answer is wrong a message this message will appear:



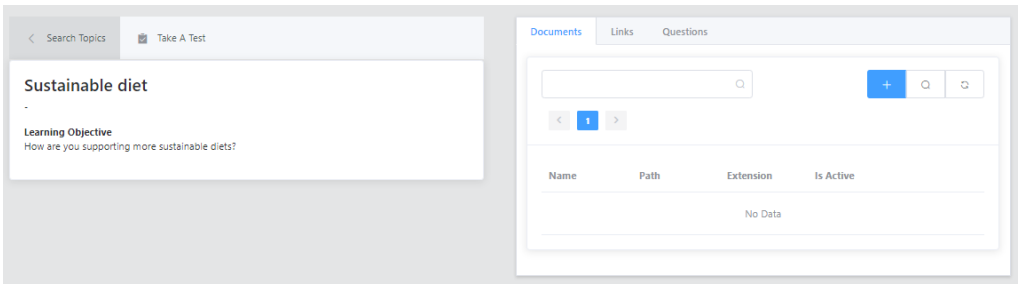
Or else the answer will be green.



After the end of the test, you can click **search topics** and go back in to the main menu



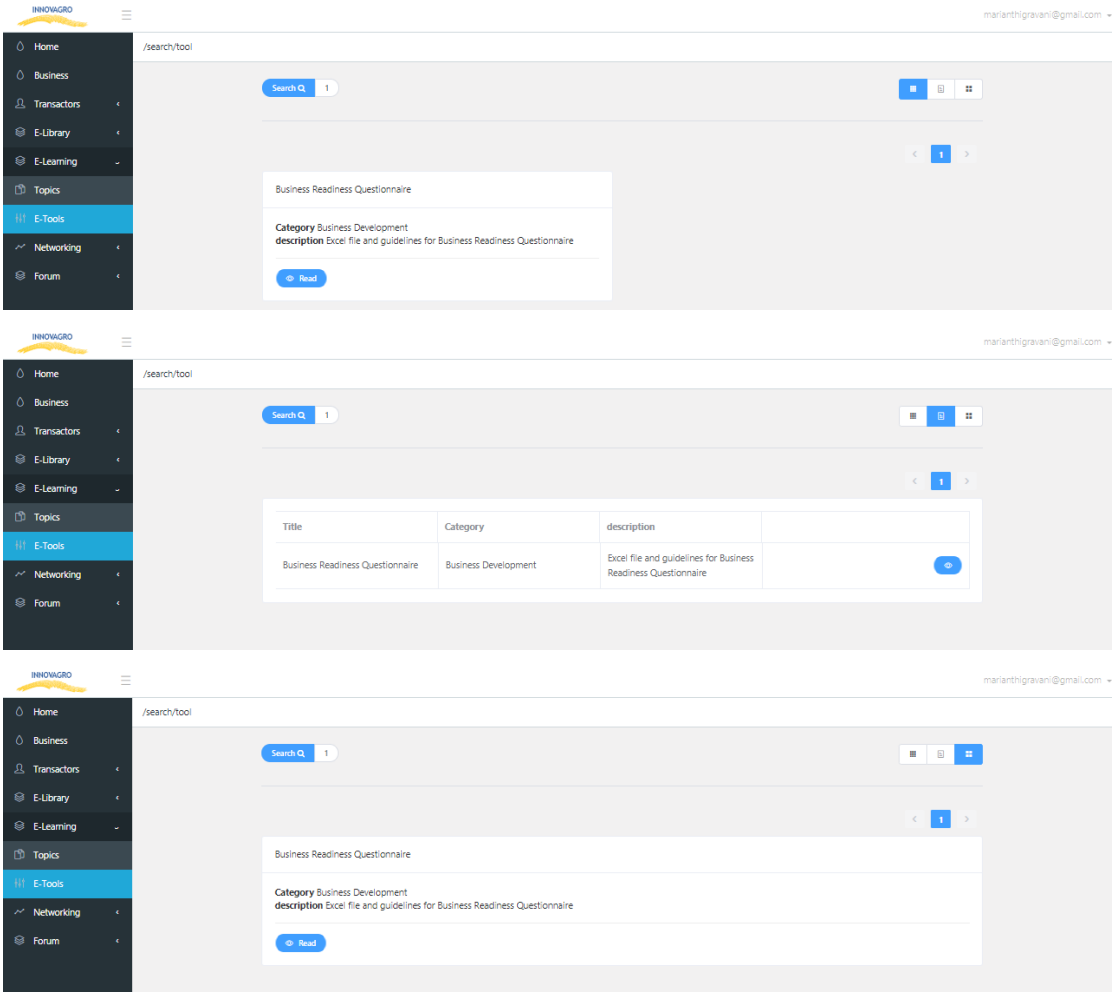
Or choose read topic and go back at the overview of the topic.



5.2.9 E-tools

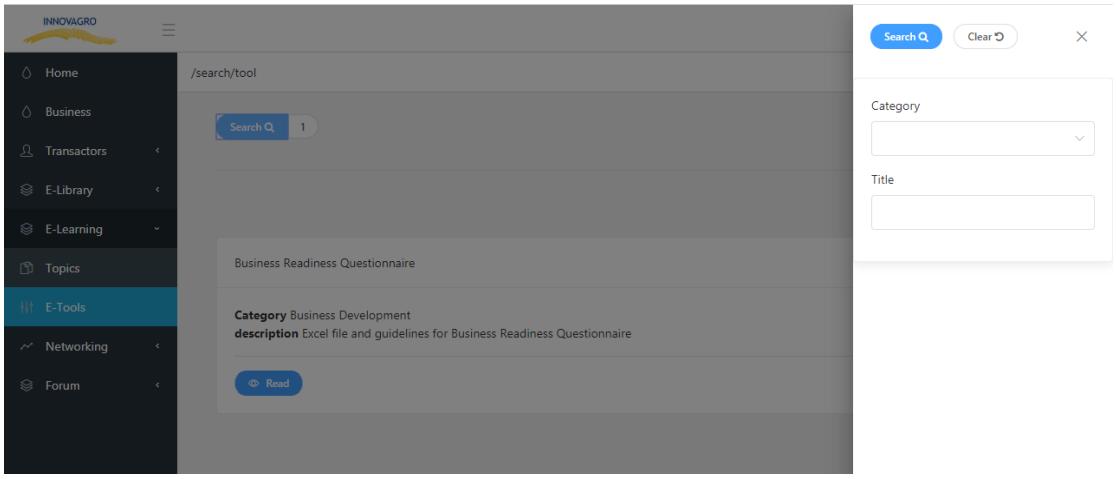
Via e-tools you can use the necessary tools in order to create and support your own business plan.

i. When you click the option **e-tools** a menu will open. (choose the menu format)

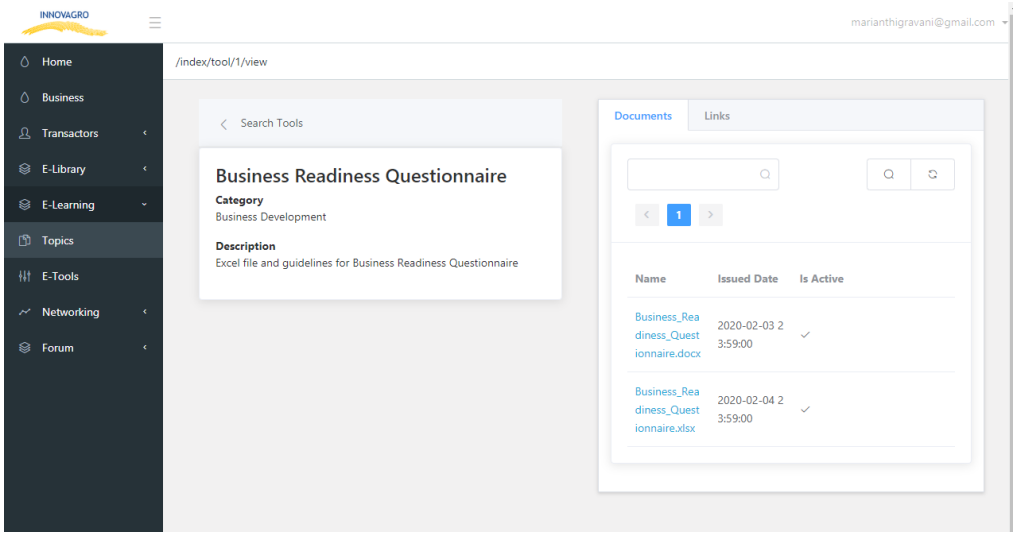


ii. Search a tool category

When you click **search** a bar is open at the right of the page, where you can search a tool category.

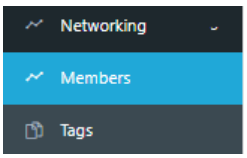


You can choose **read** in order to see a preview of the tool.

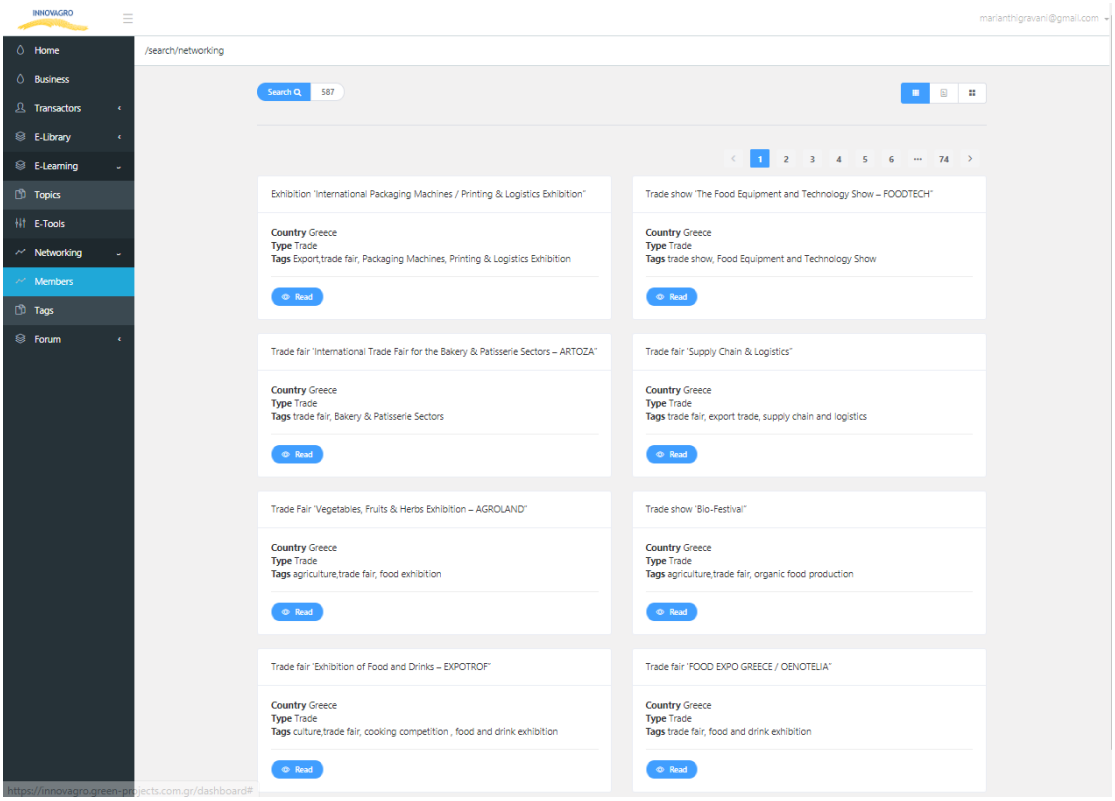


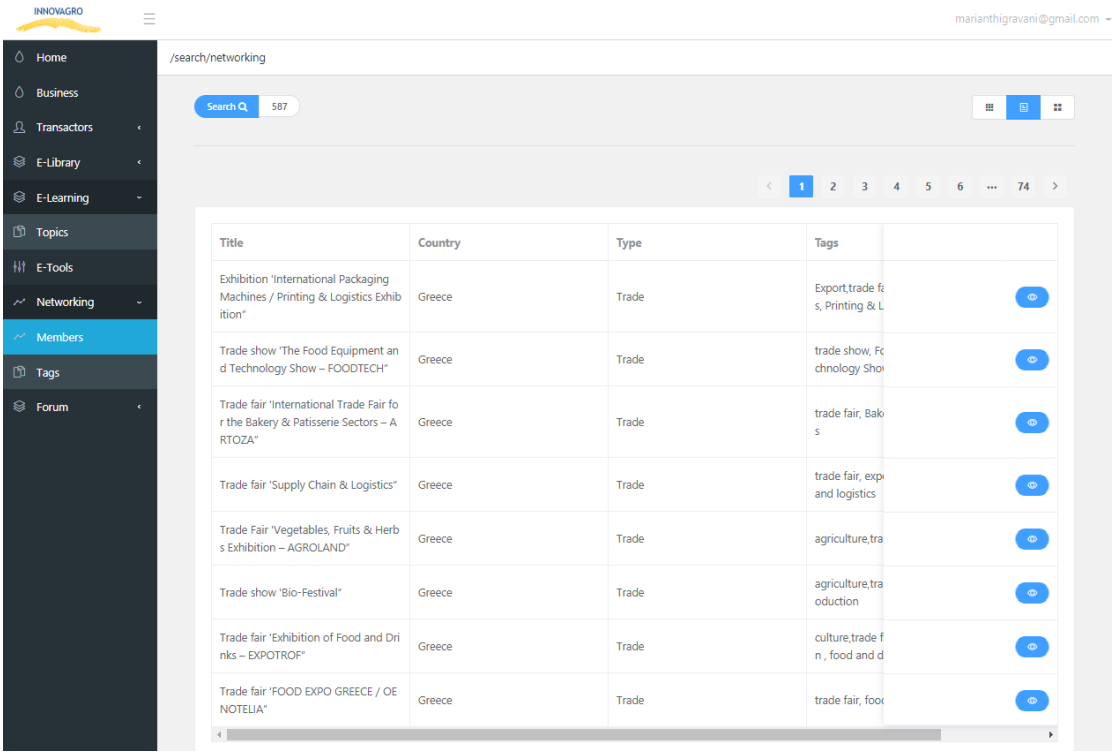
5.2.10 Networking

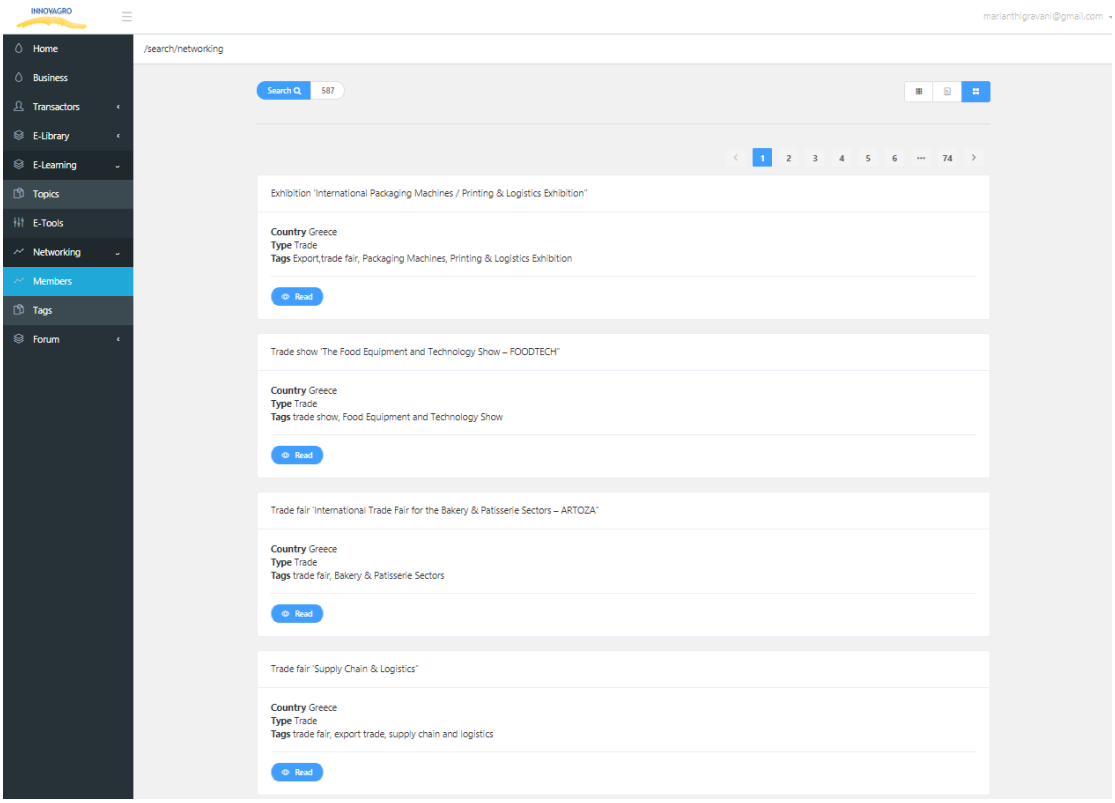
Networking section will give you the option to find a list of operators related with agro-food industry. When you click the option **networking** a list will open.



i. Click on the option members and a menu will appear. (choose the menu format)

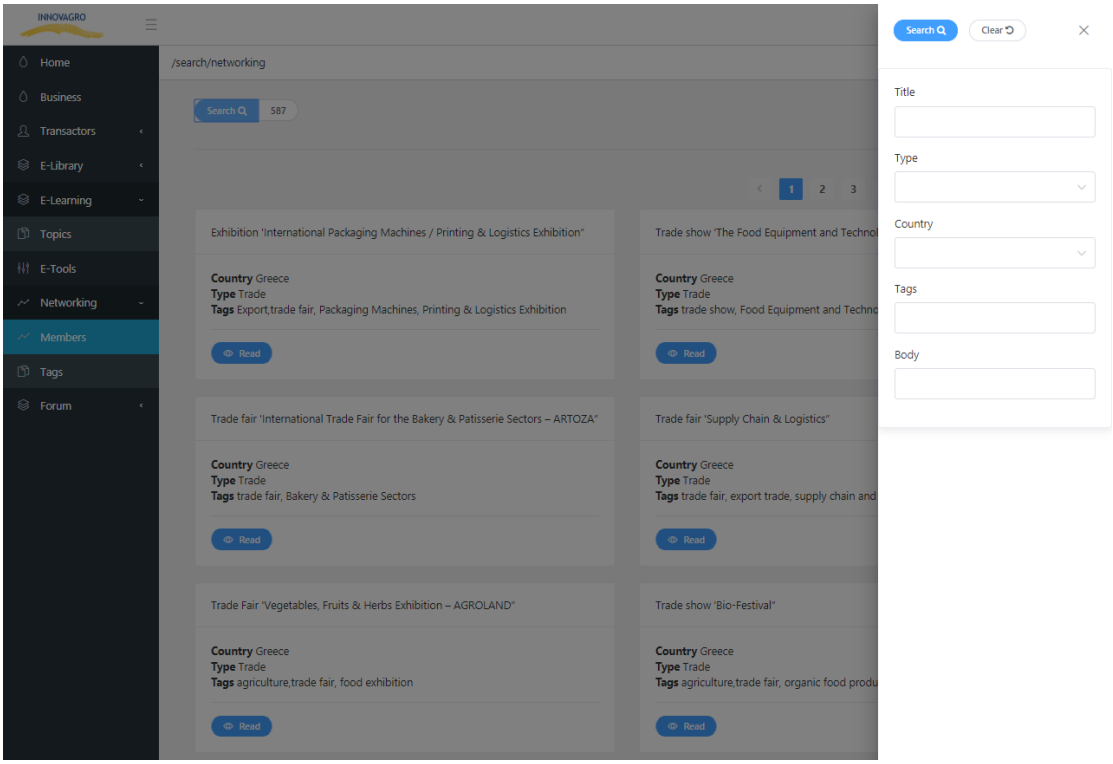




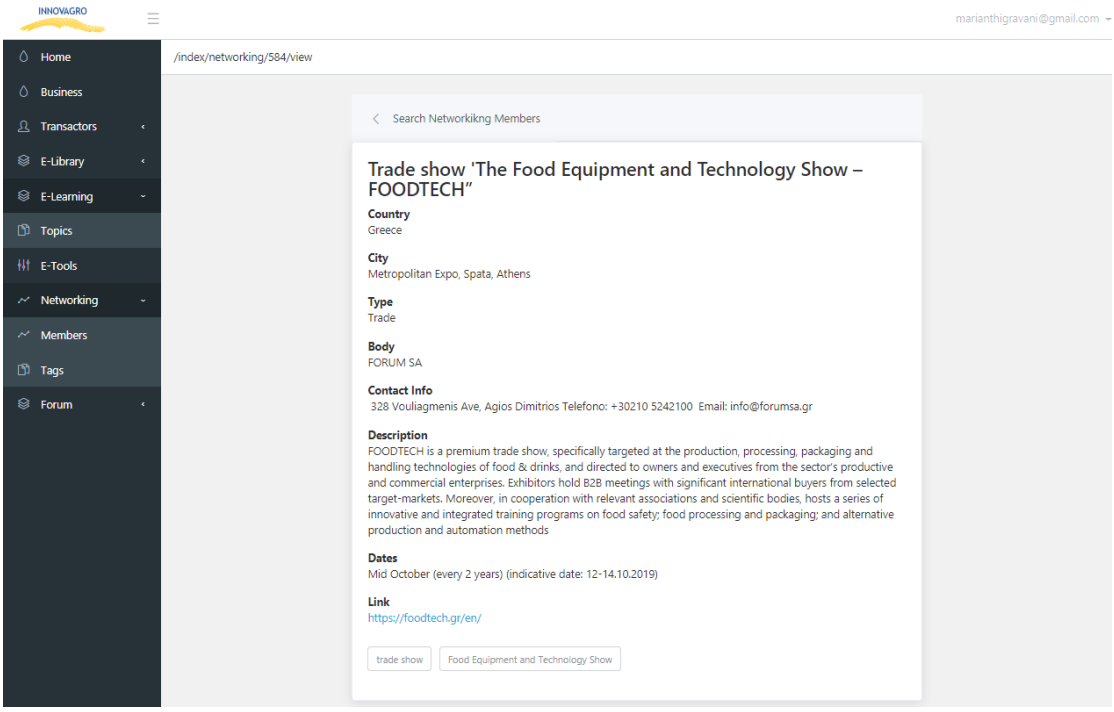


ii. Search a networking member

When you click **search** a bar will open at the right of the page, where you can search a networking member.

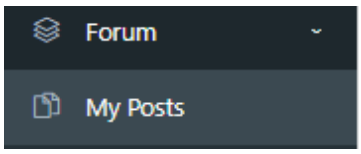


iii. You can choose **read** in order to see a preview of the networking member.

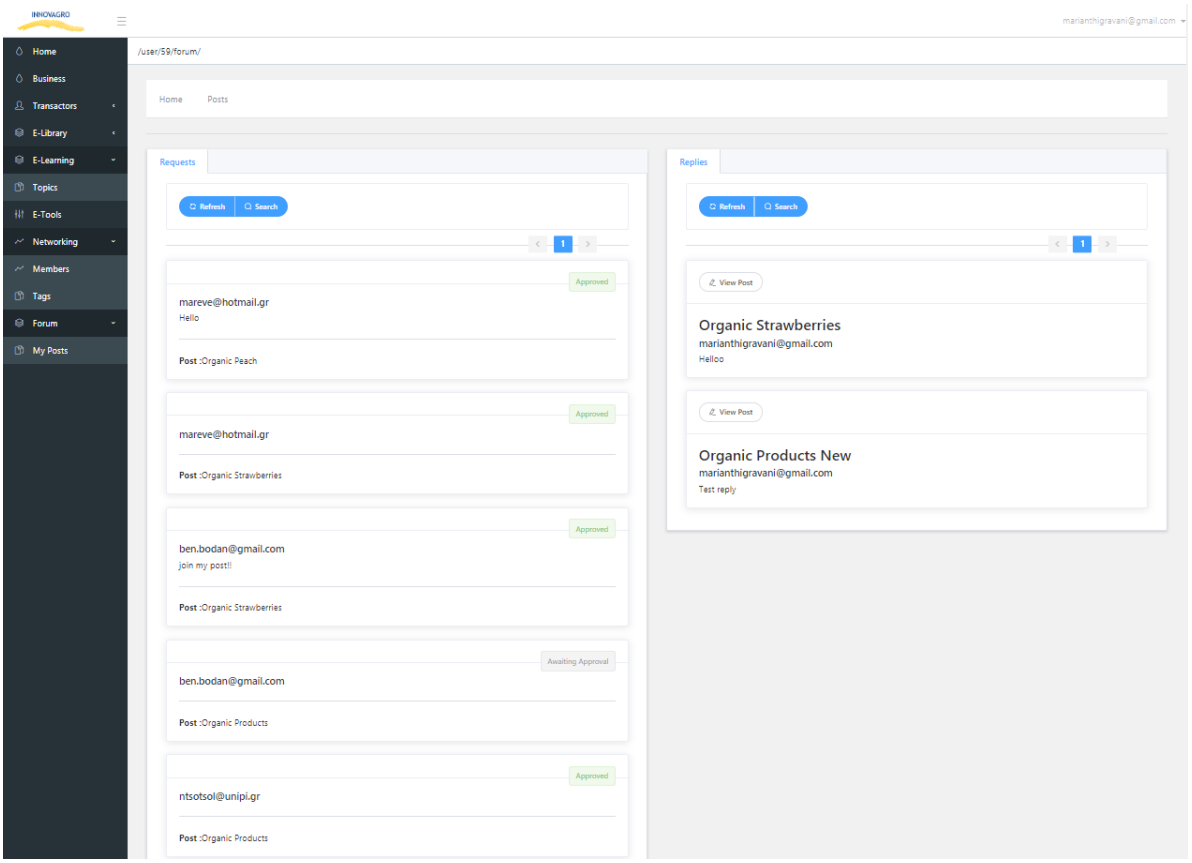


5.2.11 Forum

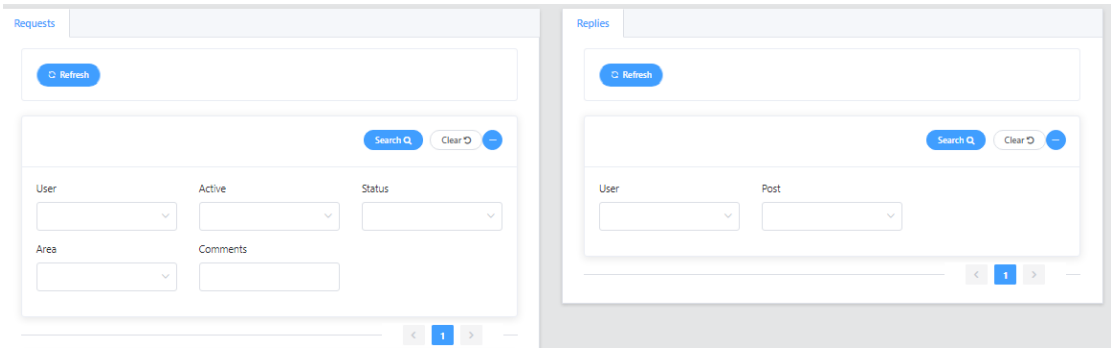
Forum section is a space where you can address your issues – questions either to the public or peer-to-peer (private).



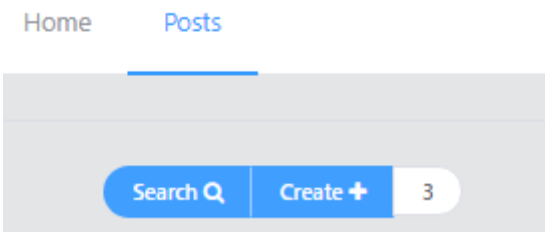
Click the option my posts in order to see all your posts. At the left side of the page you will find your requests and at the left side you can find the replies on your requests.



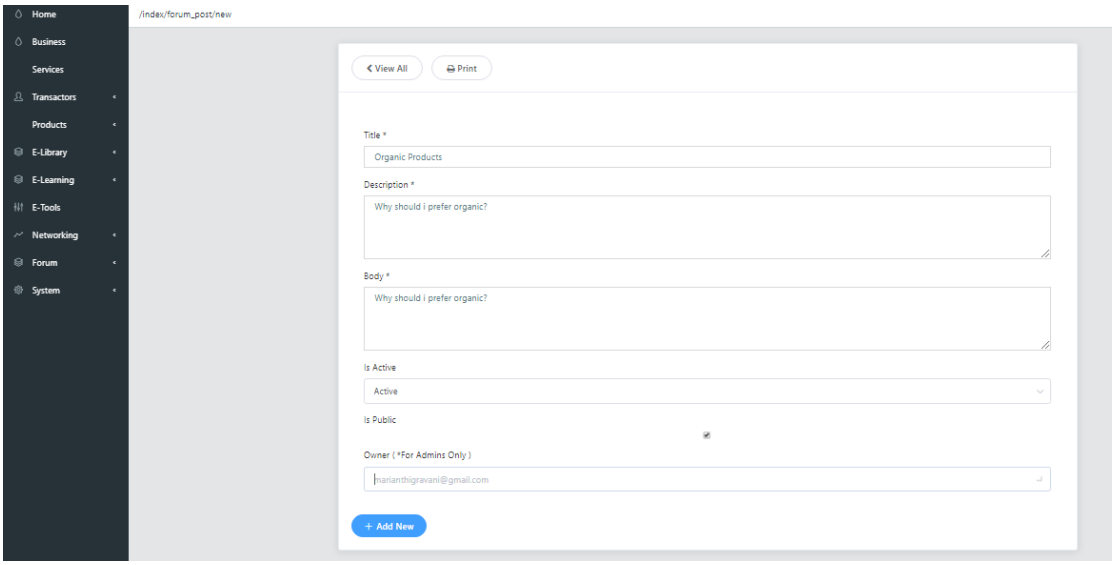
You can **search** for a request or reply by clicking on search and using filters.



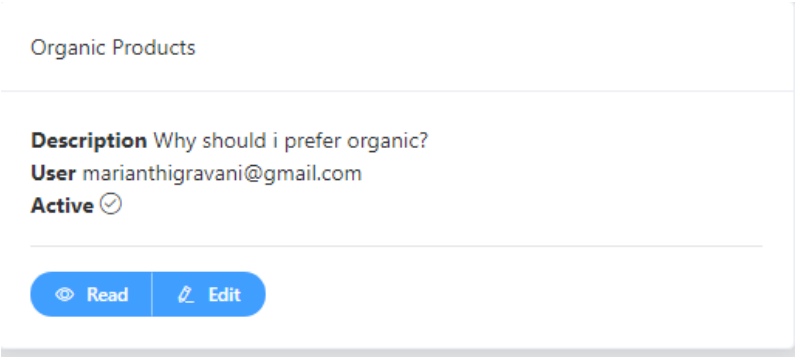
In order to add a new request click on the option create.



For a **public request**, fill in all the blanks, check the field is public and then click **add new**.



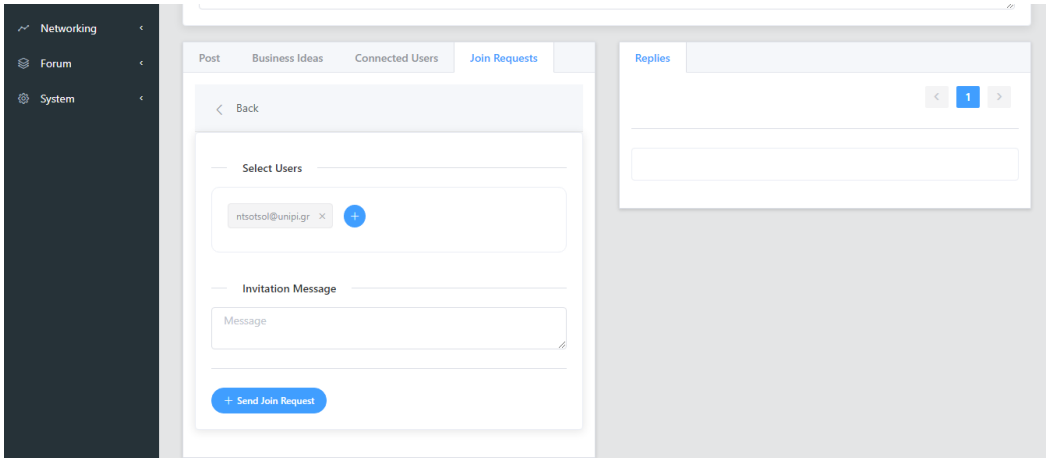
If everything is OK you can find your request where you can read it or edit it.



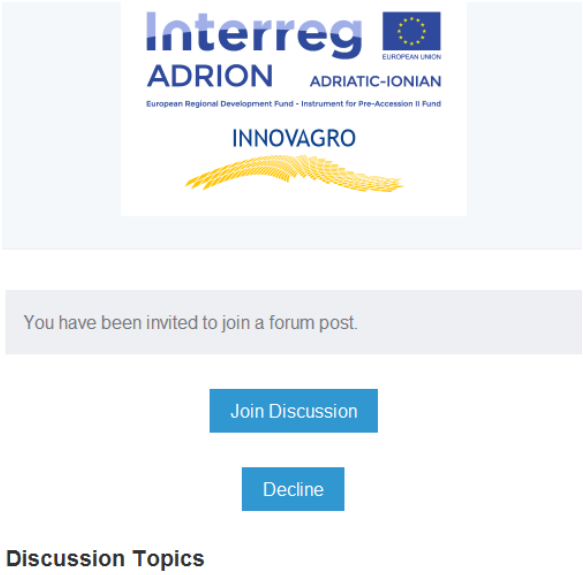
For a peer-to-peer request click **read** at the uploaded post , then select the field **join requests**, click the sign "+" and add the contact you prefer to share the post.

NOTE: Only mentor member are able to be invited to join a request.

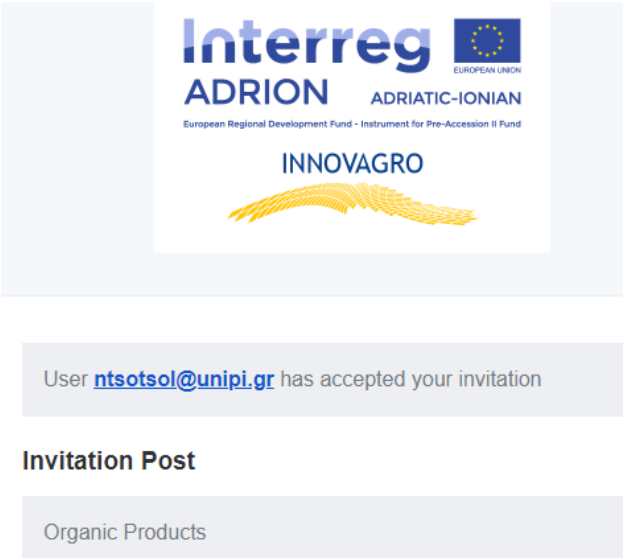
When you are ready click the **send join request** button. At this stage you should wait your request be accepted from the other part.



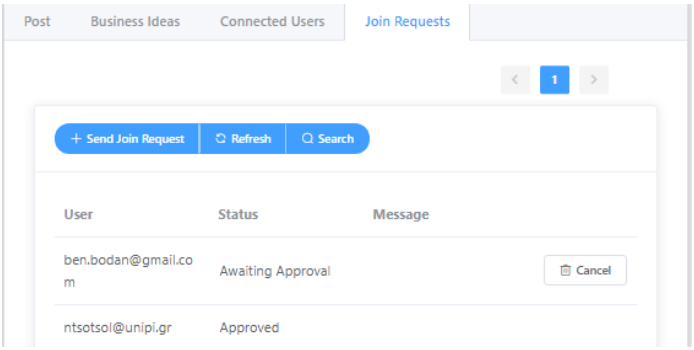
An email is delivered by the other part in order to decide if he wants to join the request or not.



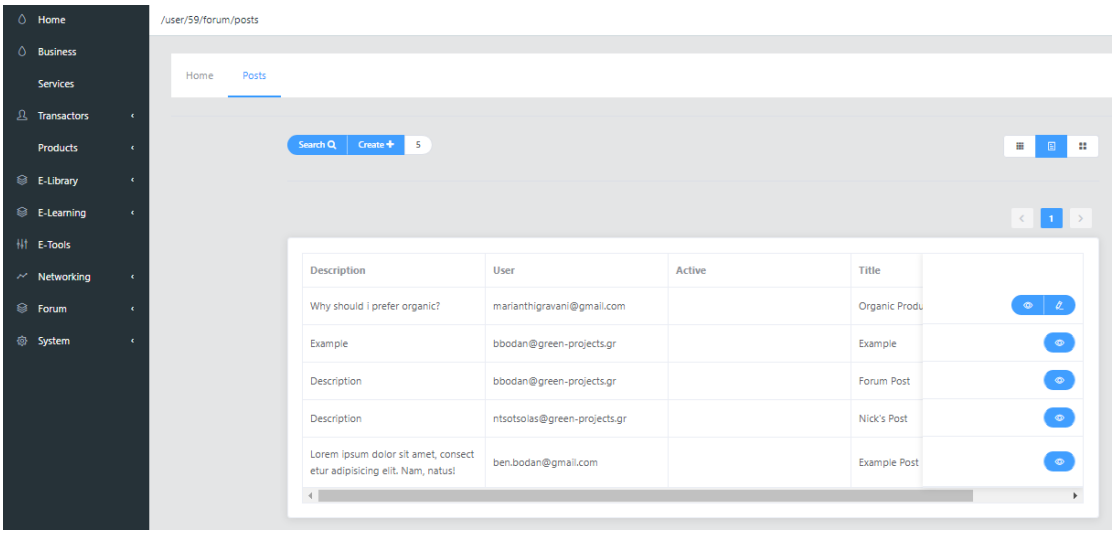
When users approve your invitation, you will receive the following email.



But you have, also, the ability to see any whether your join requests are approved or not.



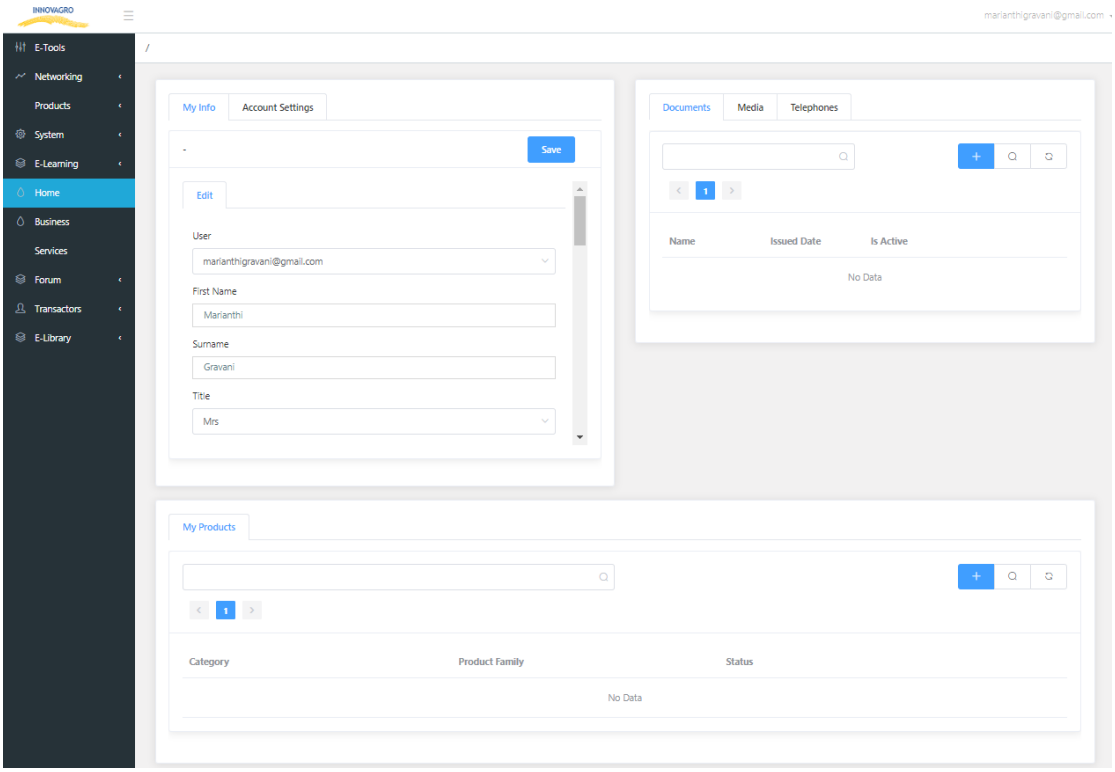
By clicking **posts** a list with all the public posts and all the posts you have created, will open. There you have the ability to read public posts and edit or delete your posts



5.3 For the Administrator

5.3.1 Home page

From the home page admin is able to edit his personal info's. At the right of the page he can find or add files like documents, media or telephones. At the bottom of the page he can find his products or add new.

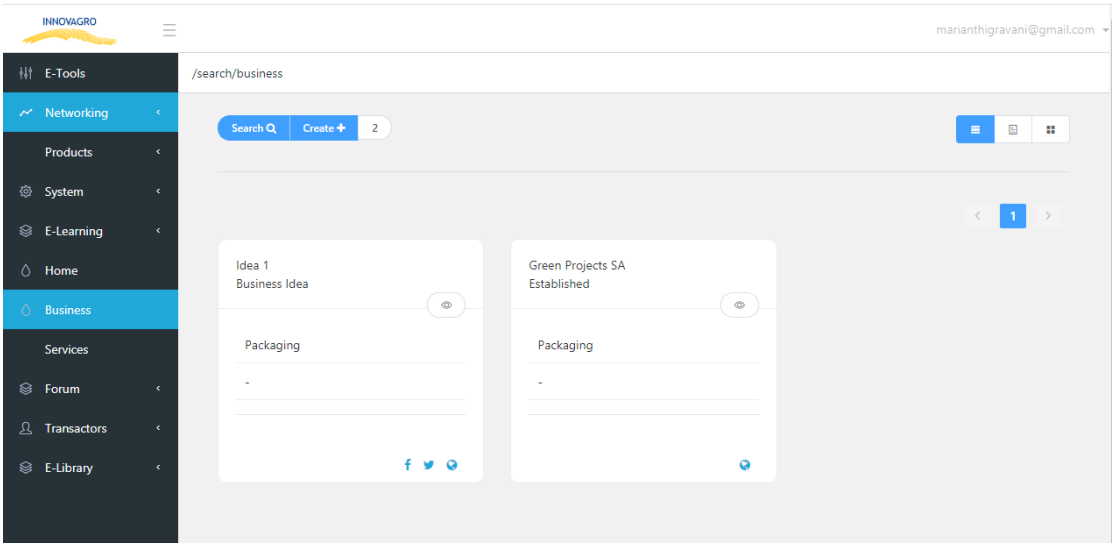


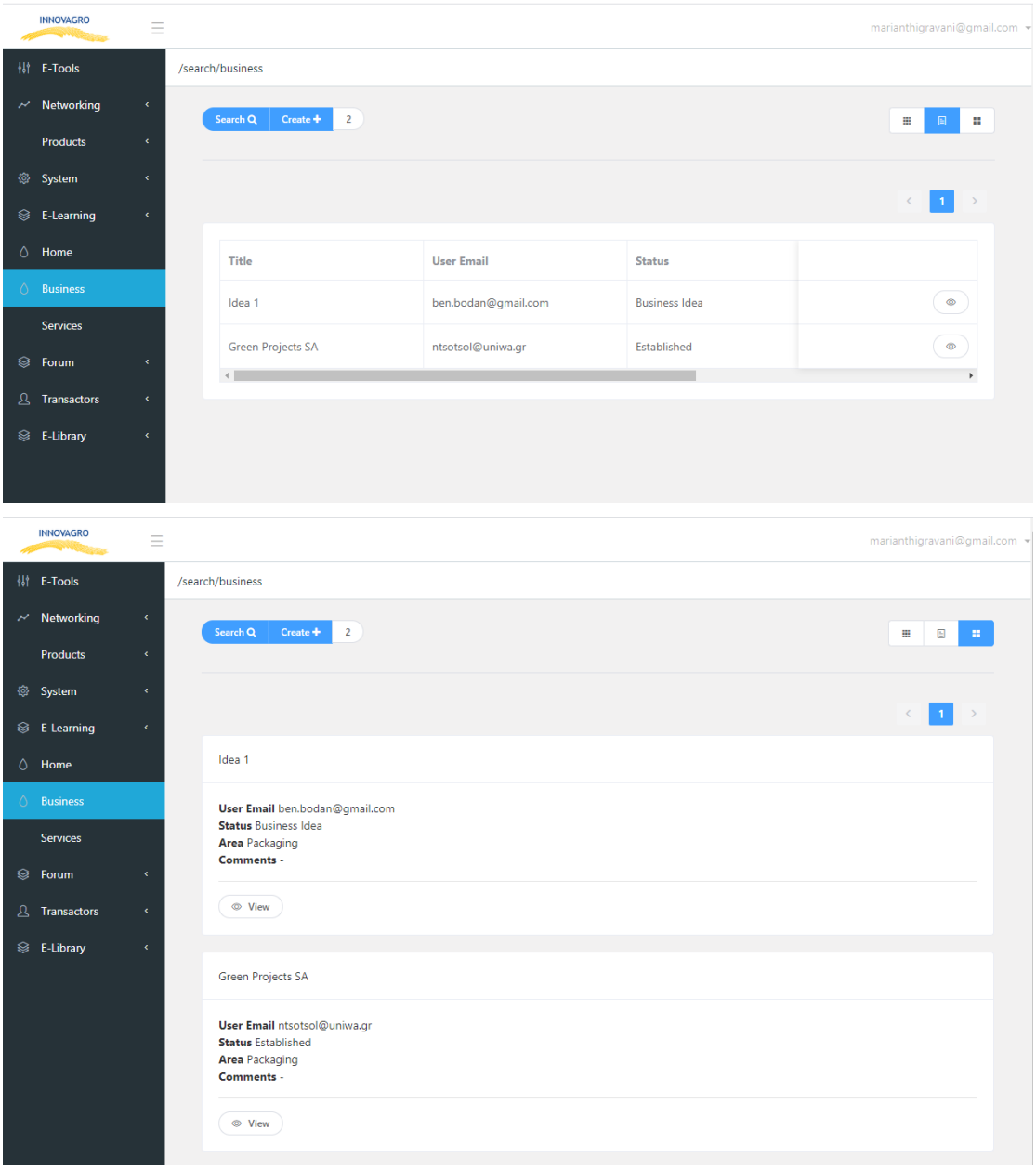
5.3.2 Business

The option **business** is a section where you can find all the uploaded business ideas or to create a new business idea.

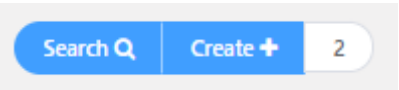
From the option business you will be able to:

i. See all business ideas. You can change the menu format from the three options on the top of the page at your right.

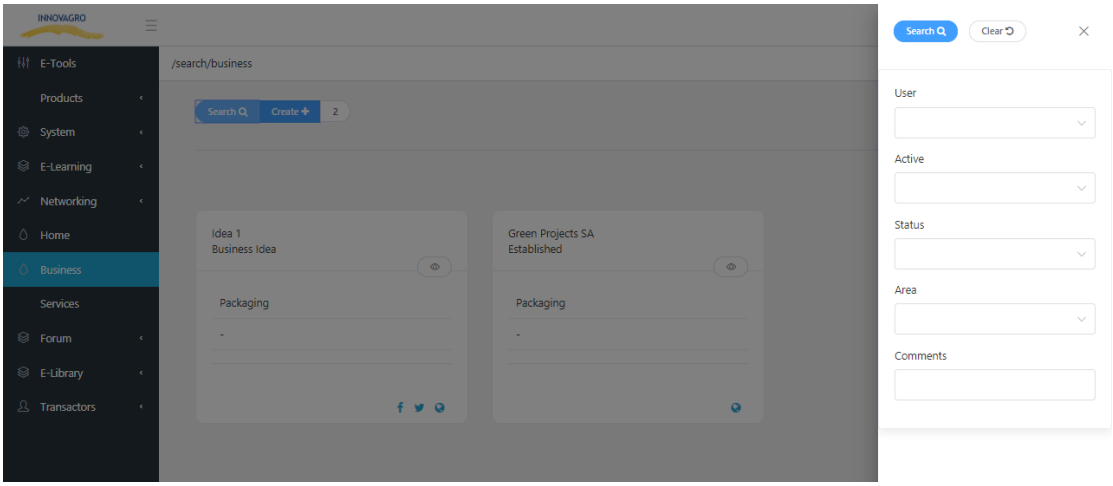




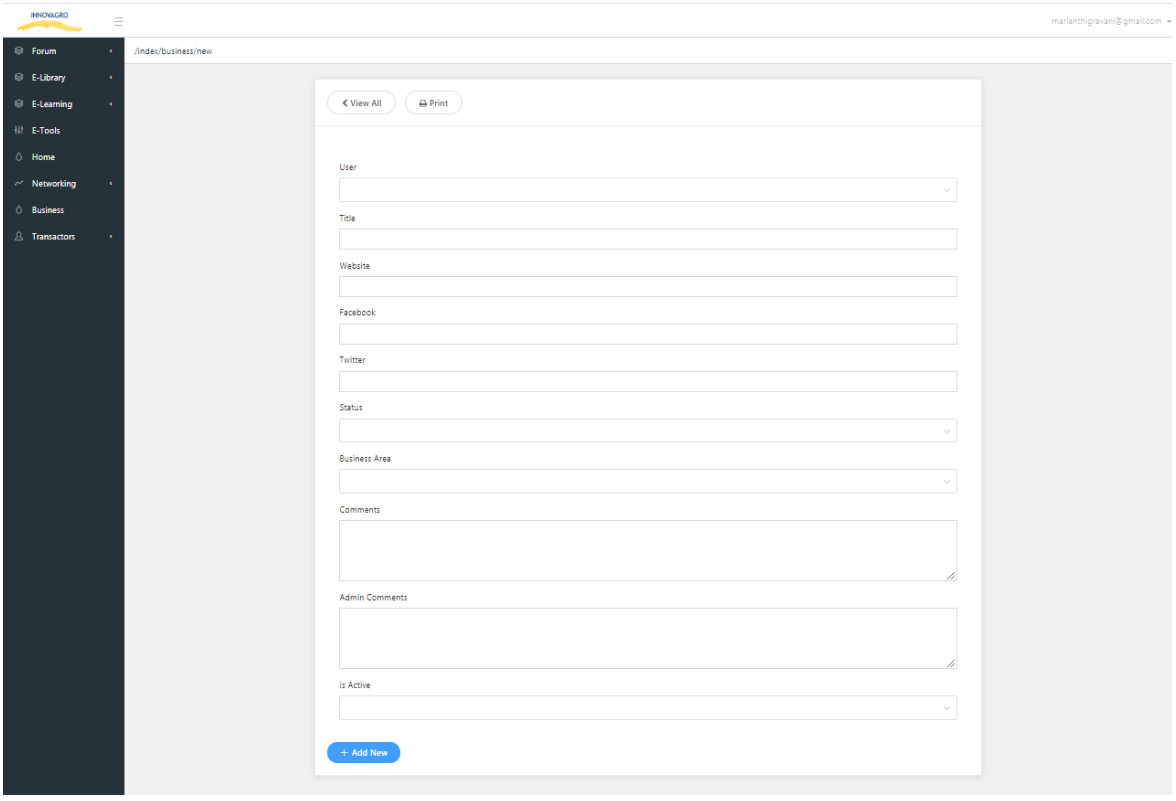
ii. **Search** or **create** new business idea.



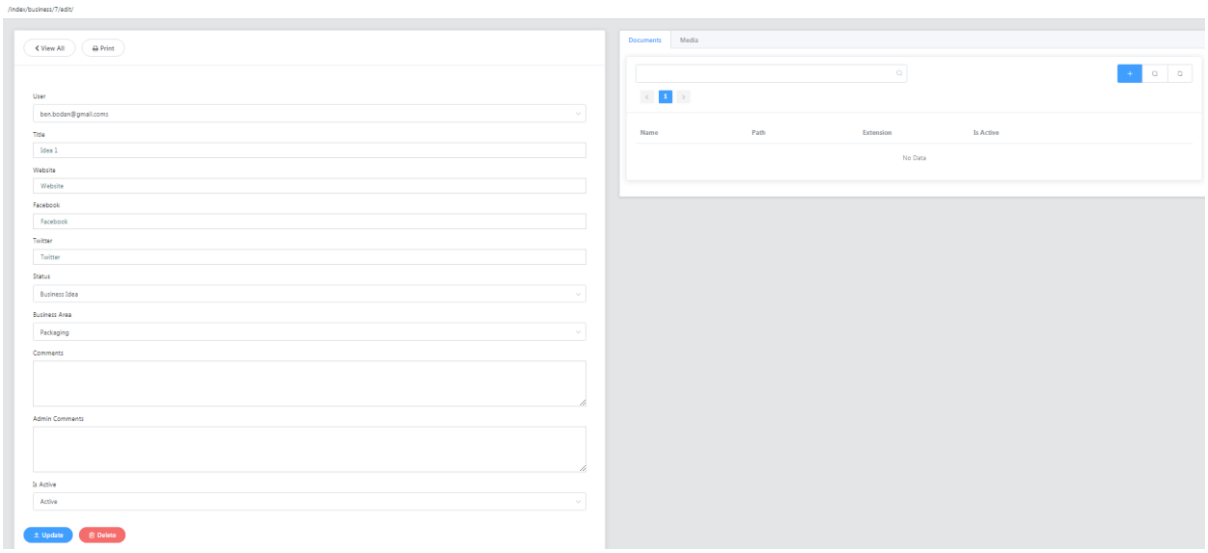
When you click **search** a bar will open at the right of the page, where you can search an uploaded business idea with the use of filters.



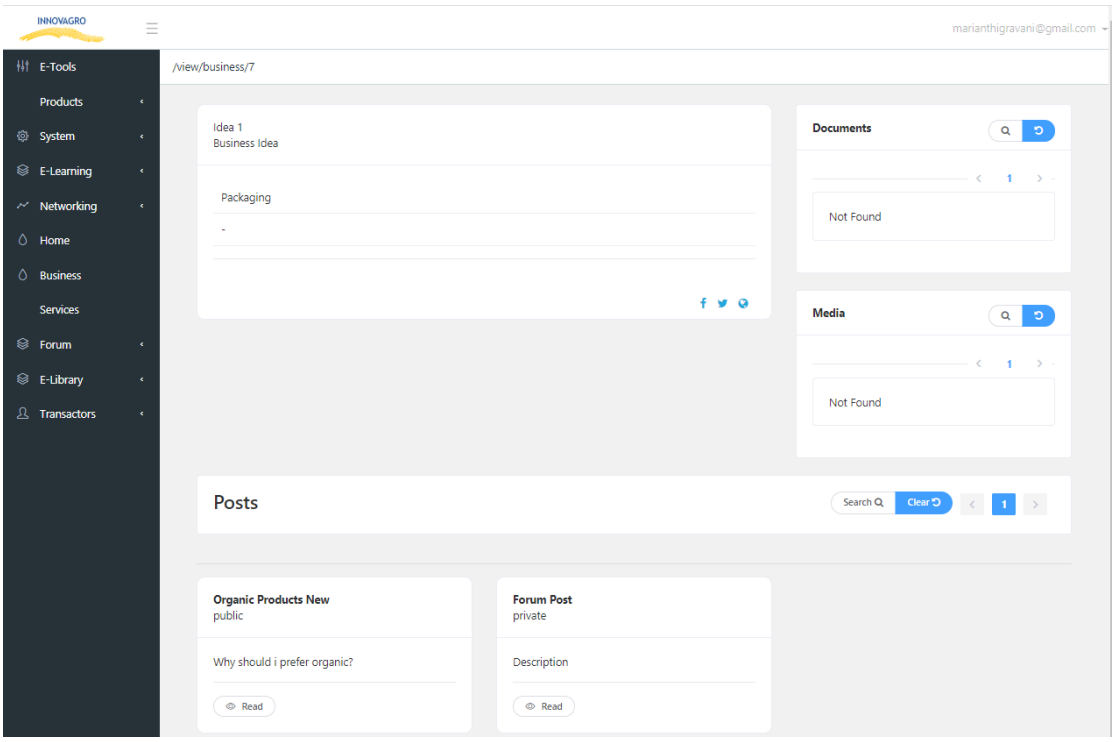
In order to **create** a new idea you should fill out the following blanks and click **add new**. You are, also, able to **print** it.



iii. Edit the info's of your uploaded businesses ideas, or add new documents and media (follow the steps at section 5.1.3)



iv. Click **view** in order the content of an idea.

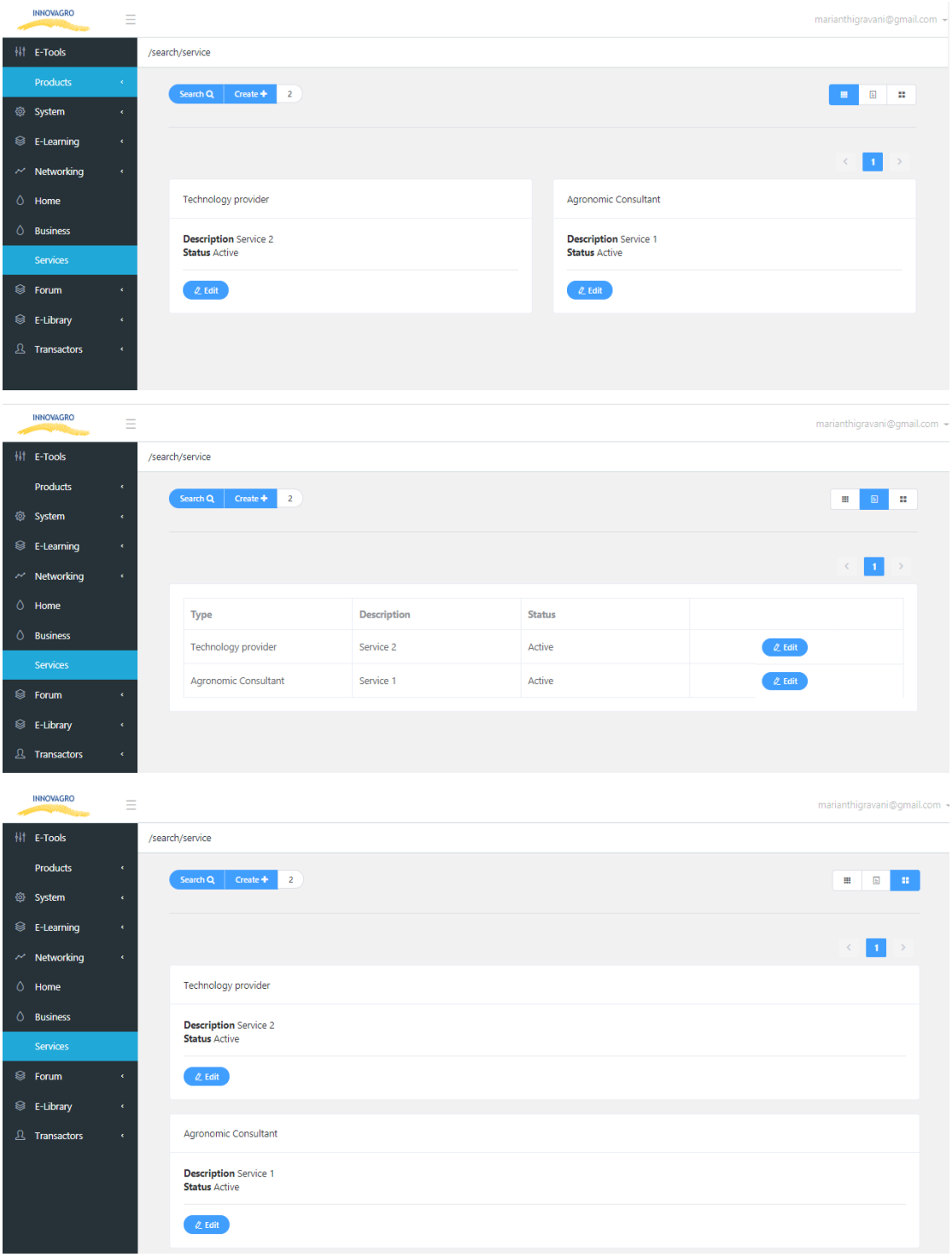


5.3.3 Services

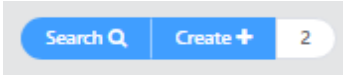
The option **services** is a section where you can find services you provide as a business plan member.

From the option services you will be able to:

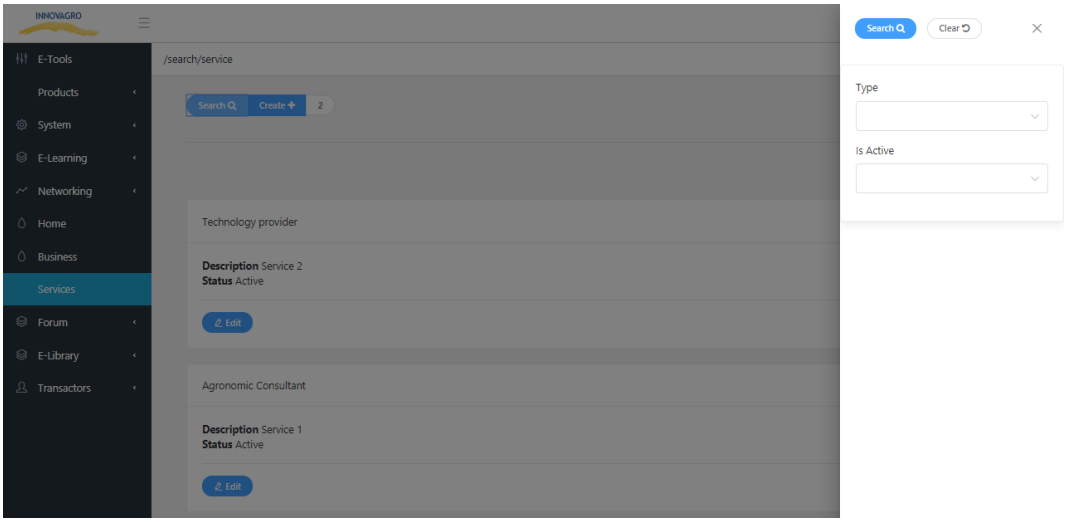
- See all your services. You can also change the menu format from the three options on the top of the page at your right.



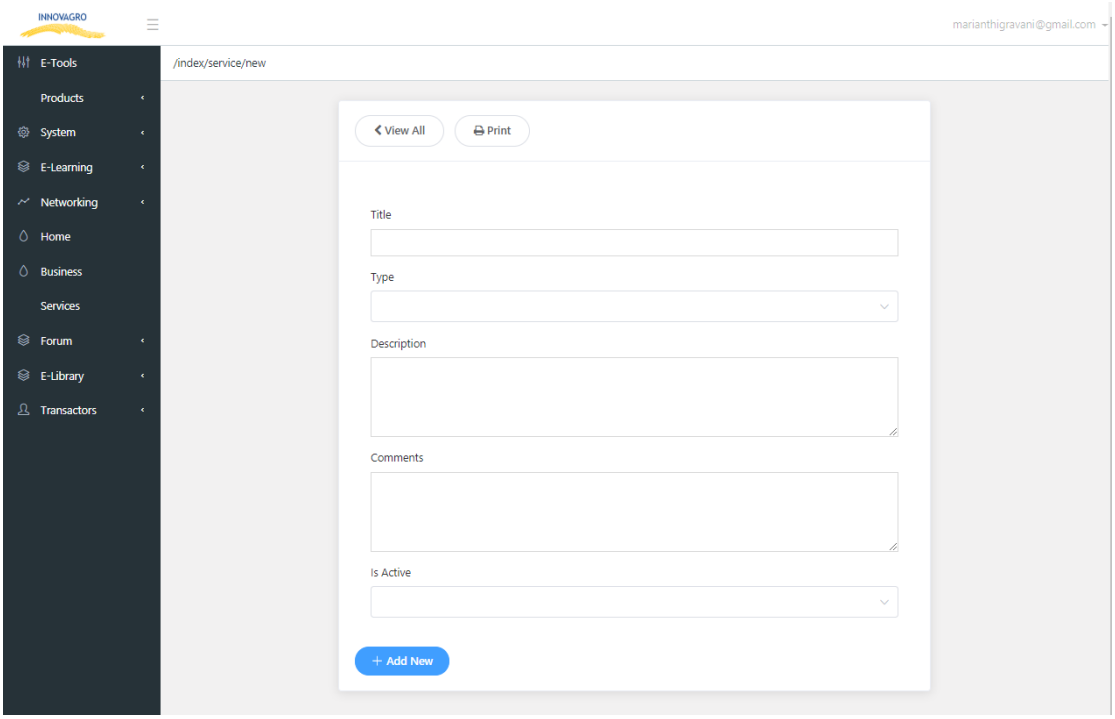
- Search or create new services



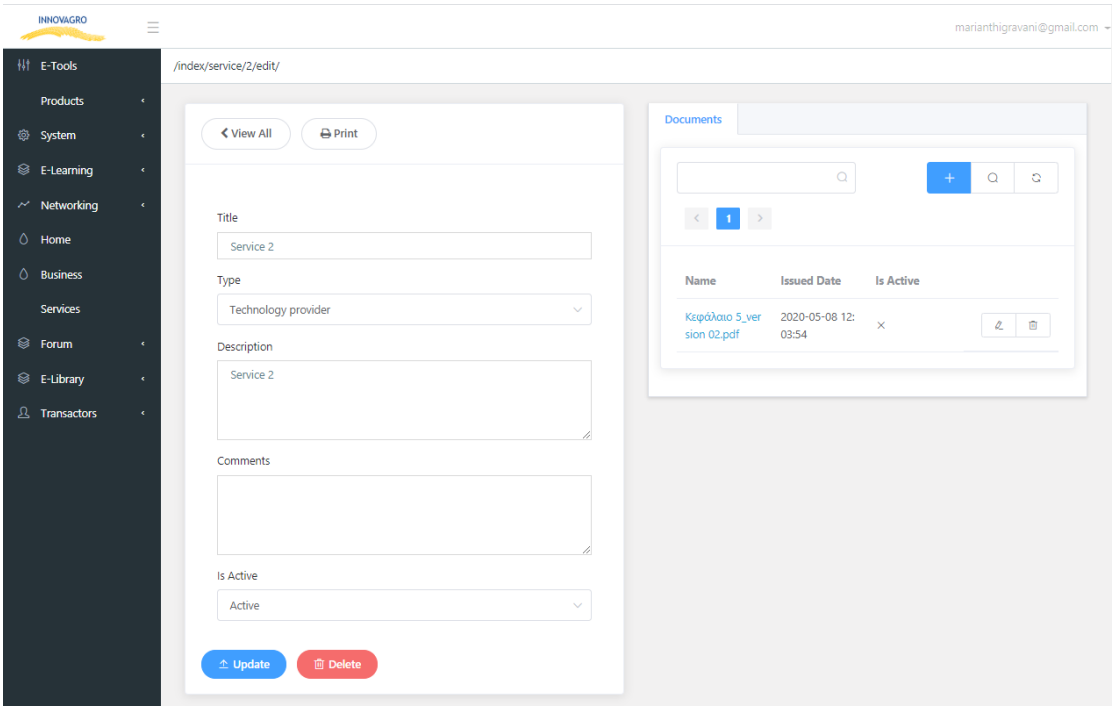
When you click **search** a bar is open at the right of the page, where you can search an uploaded business idea with these filters.



In order to **create** a new service fill in the following blanks and click **add new**. You are, also, able to print it.

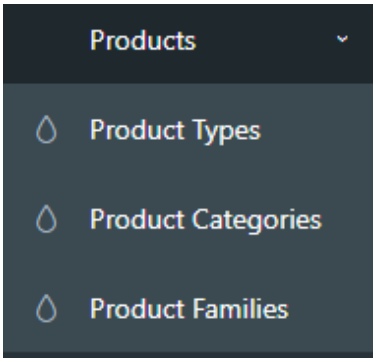


Edit info's of services or add new documents. (Follow the steps described in 5.1.3)



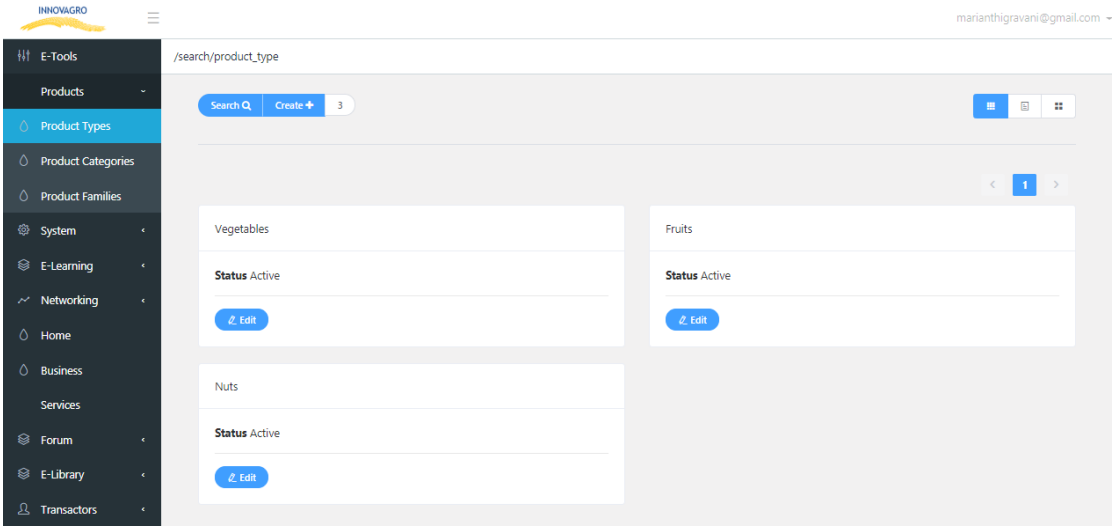
5.3.4 Products

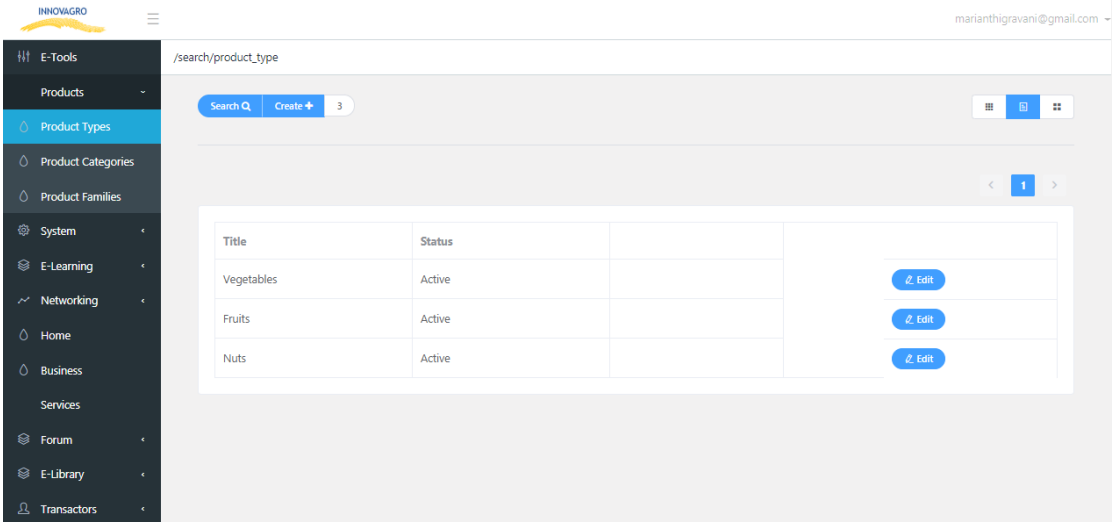
When you click the option **products** a list will open.

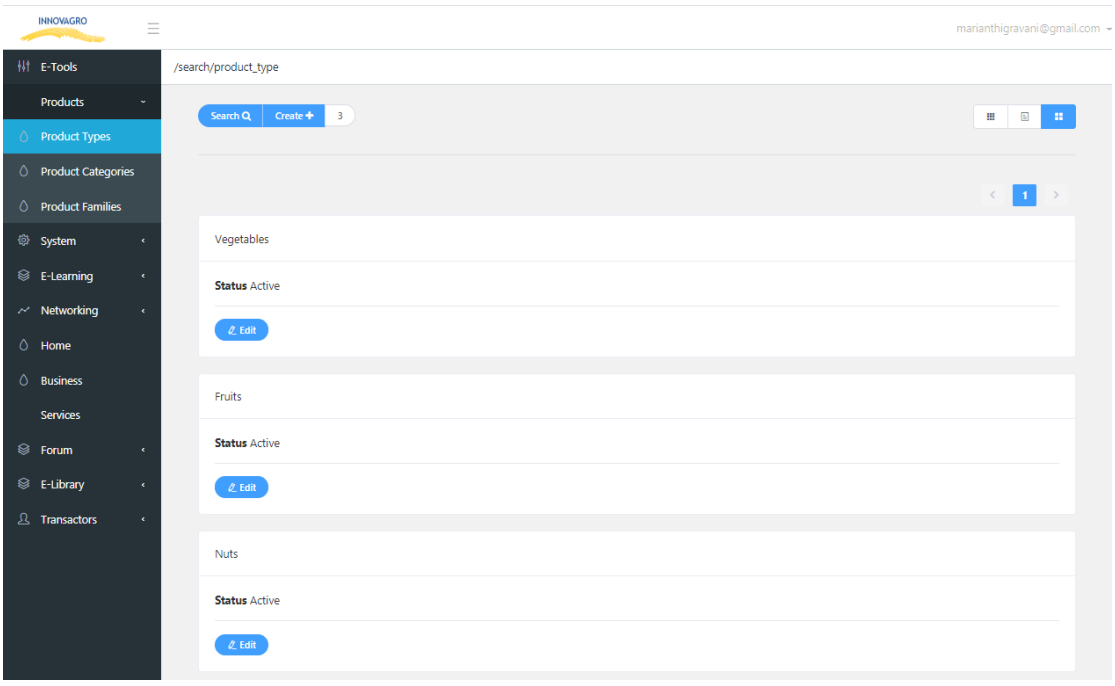


Product types

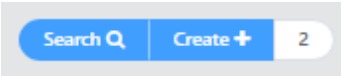
i. If you click on **product types** a menu will appear (choose the menu format).The option products types are consisted by the general category of all uploaded products (for example fruits, vegetables etc.).


INNOVAGRO
marianthigravani@gmail.com
E-Tools
Products
Product Types
Product Categories
Product Families
System
E-Learning
Networking
Home
Business
Services
Forum
E-Library
Transactors
/search/product_type
Search
Create
3
1
Vegetables
Status Active
Edit
Fruits
Status Active
Edit
Nuts
Status Active
Edit

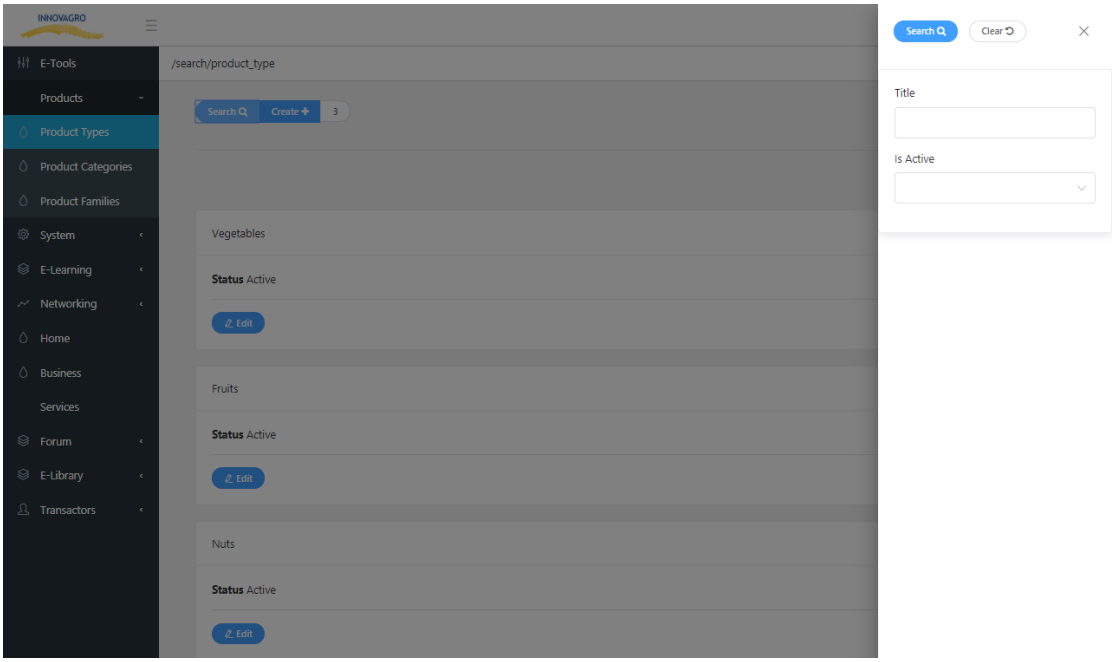

INNOVAGRO
marianthigravani@gmail.com
E-Tools
Products
Product Types
Product Categories
Product Families
System
E-Learning
Networking
Home
Business
Services
Forum
E-Library
Transactors
/search/product_type
Search
Create
3
1
Title
Status
Vegetables
Active
Edit
Fruits
Active
Edit
Nuts
Active
Edit


INNOVAGRO
marianthigravani@gmail.com
E-Tools
Products
Product Types
Product Categories
Product Families
System
E-Learning
Networking
Home
Business
Services
Forum
E-Library
Transactors
/search/product_type
Search
Create
3
1
Vegetables
Status Active
Edit
Fruits
Status Active
Edit
Nuts
Status Active
Edit

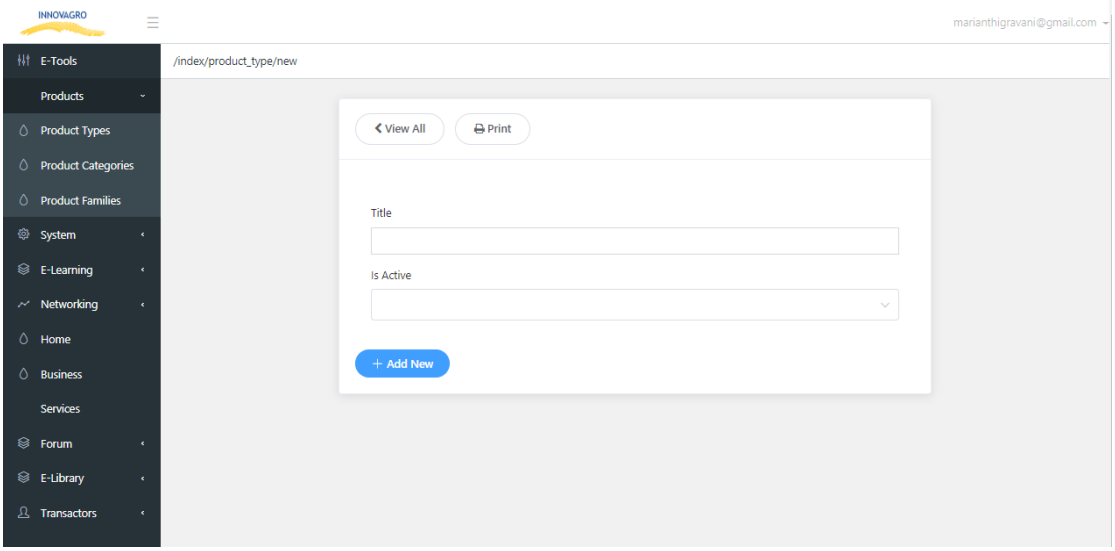
ii. Search or create new product type



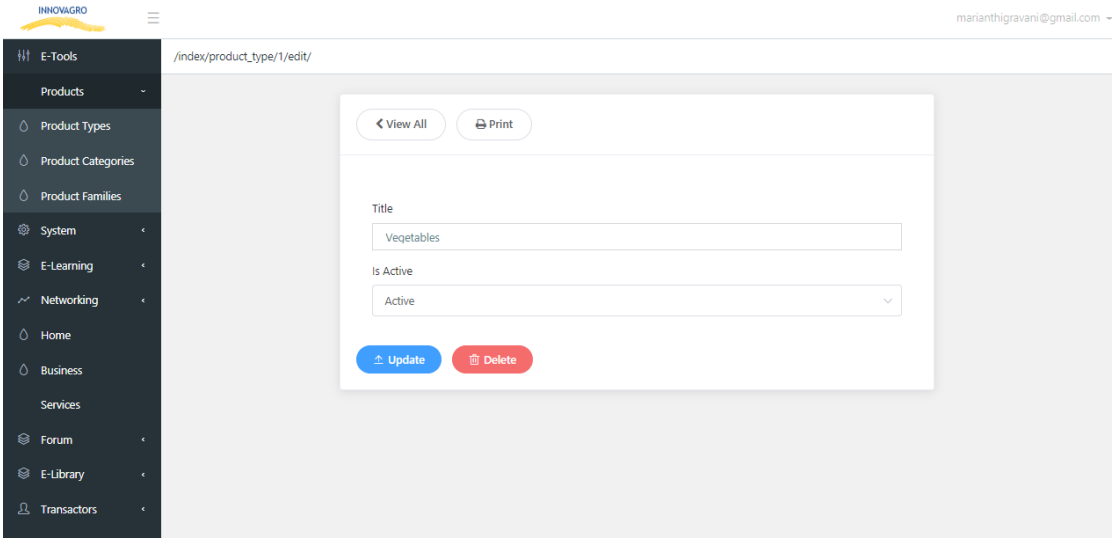
When you click **search** a bar is open at the right of the page, where you can search an uploaded product type.



To **create** a new product type you should fill in the following blanks and click **add new**. You can, also, print it.

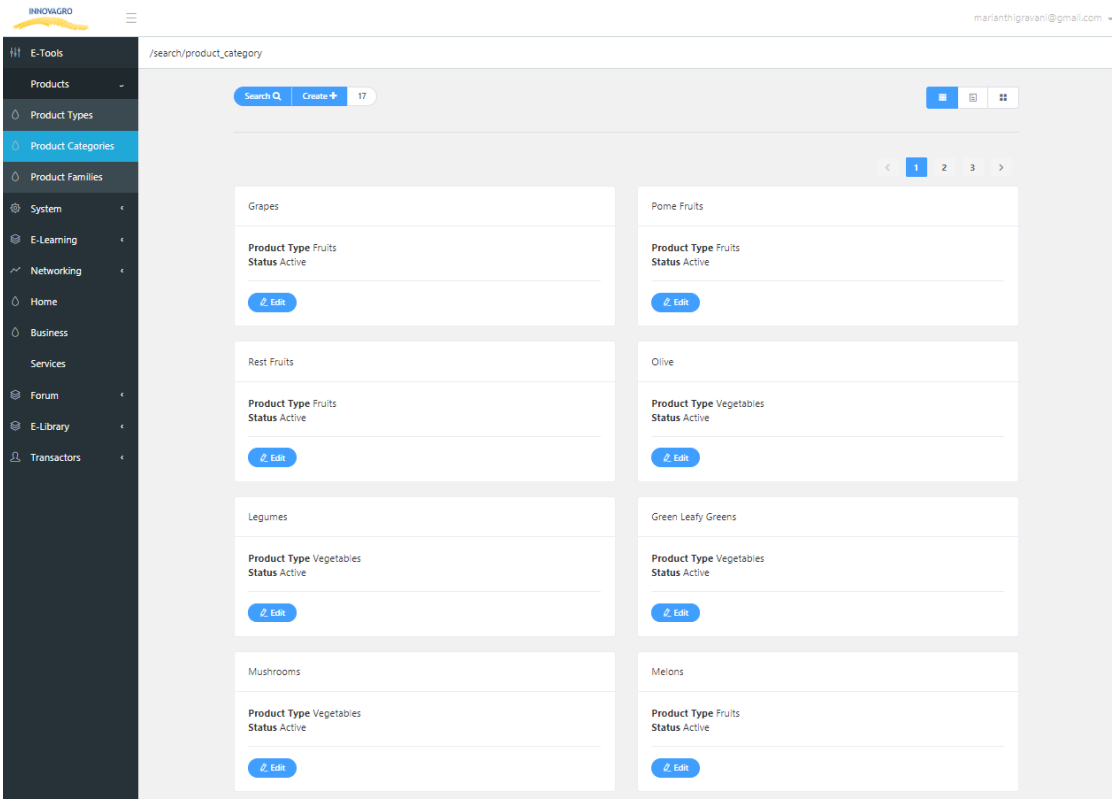


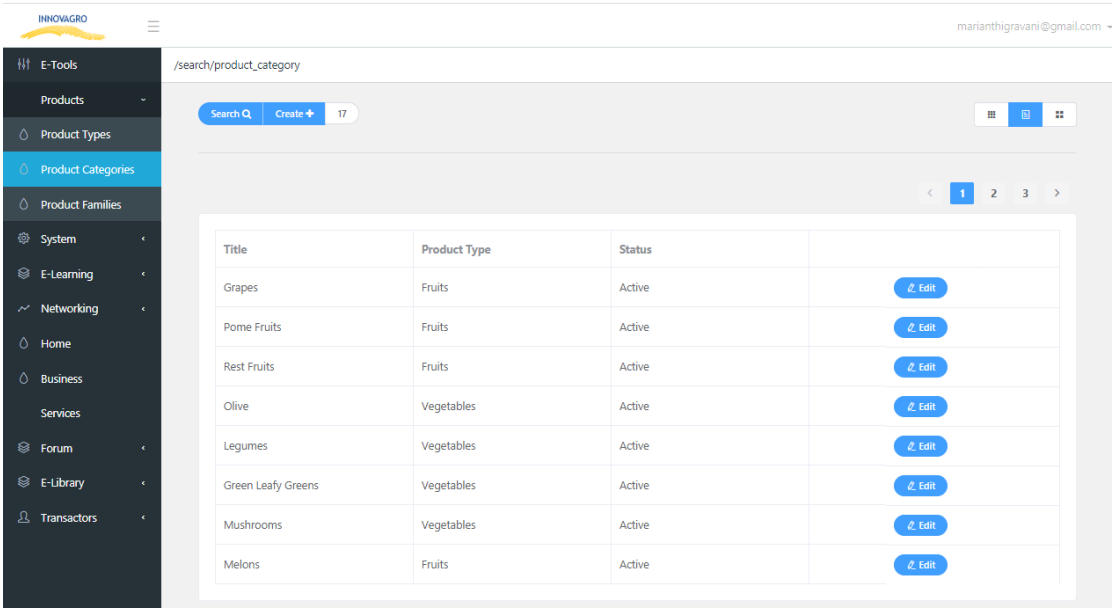
iii. Edit the info's of the product type and click update to save changes.

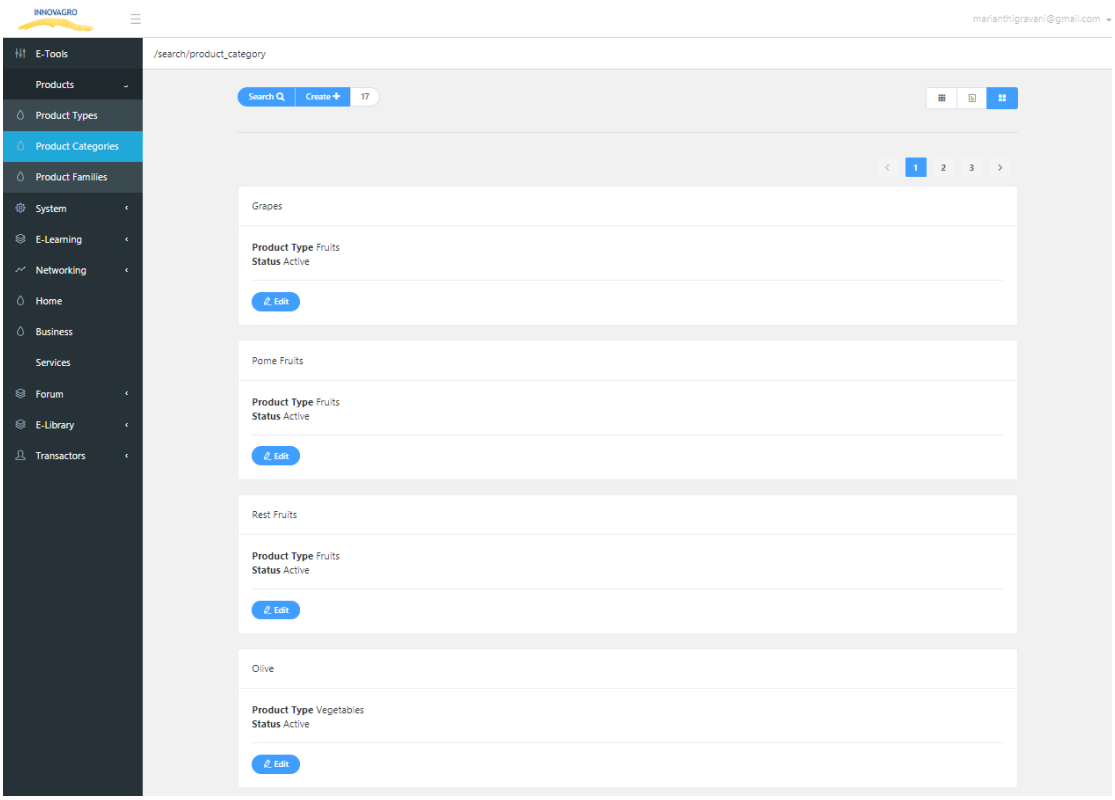


Product Categories

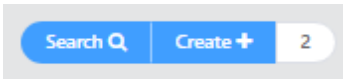
i. The option **product categories** is consisted by the types of uploaded products (for example grapes, green leafy greens etc). If you click on **product categories** a menu will appear. (Choose the menu format)



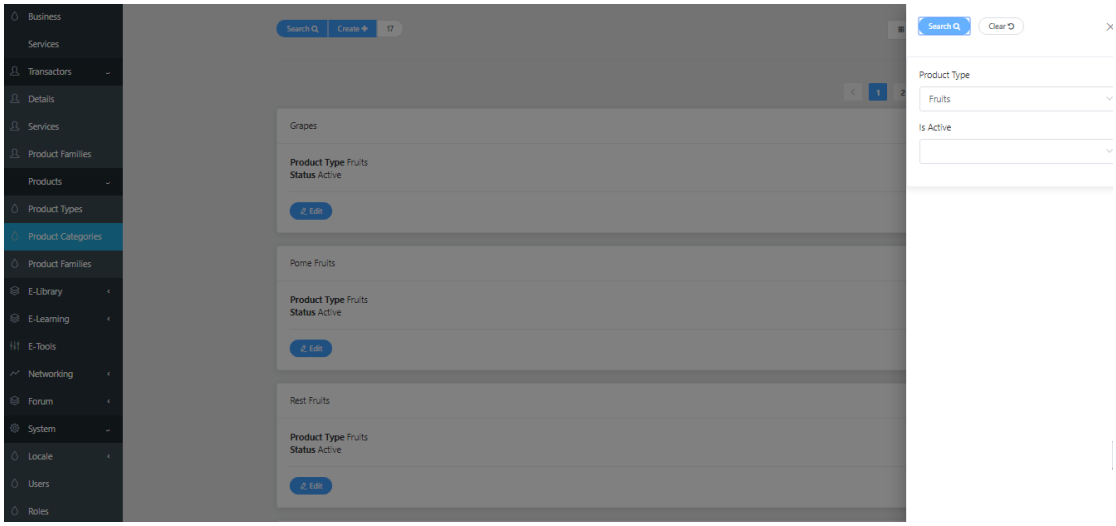




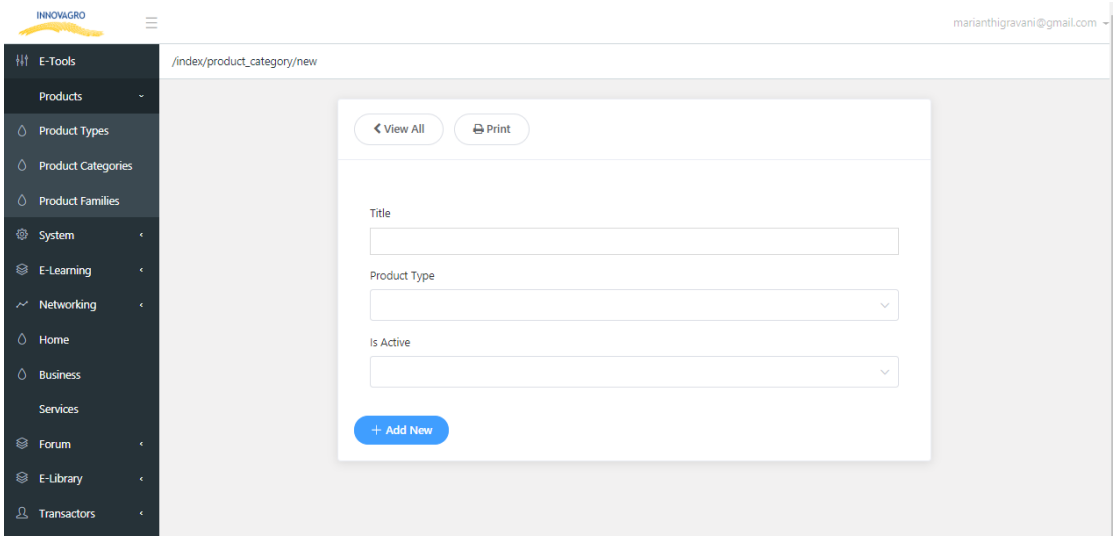
ii. Search or create new product category



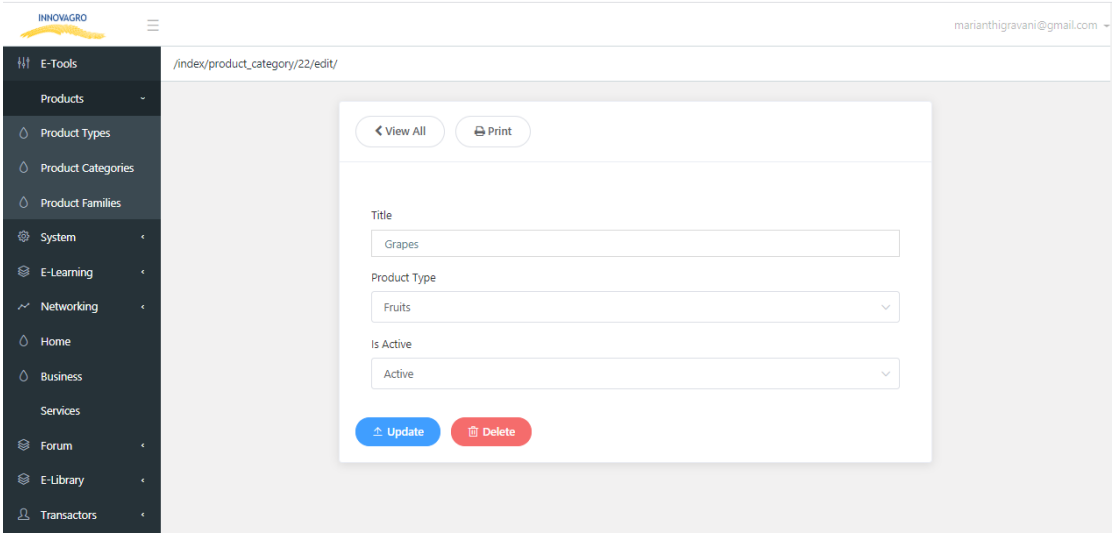
When you click **search** a bar is open at the right of the page, where you can search an uploaded product category.



To **create** a new product category you should fill in the following blanks and click **add new**. You can, also, print it.



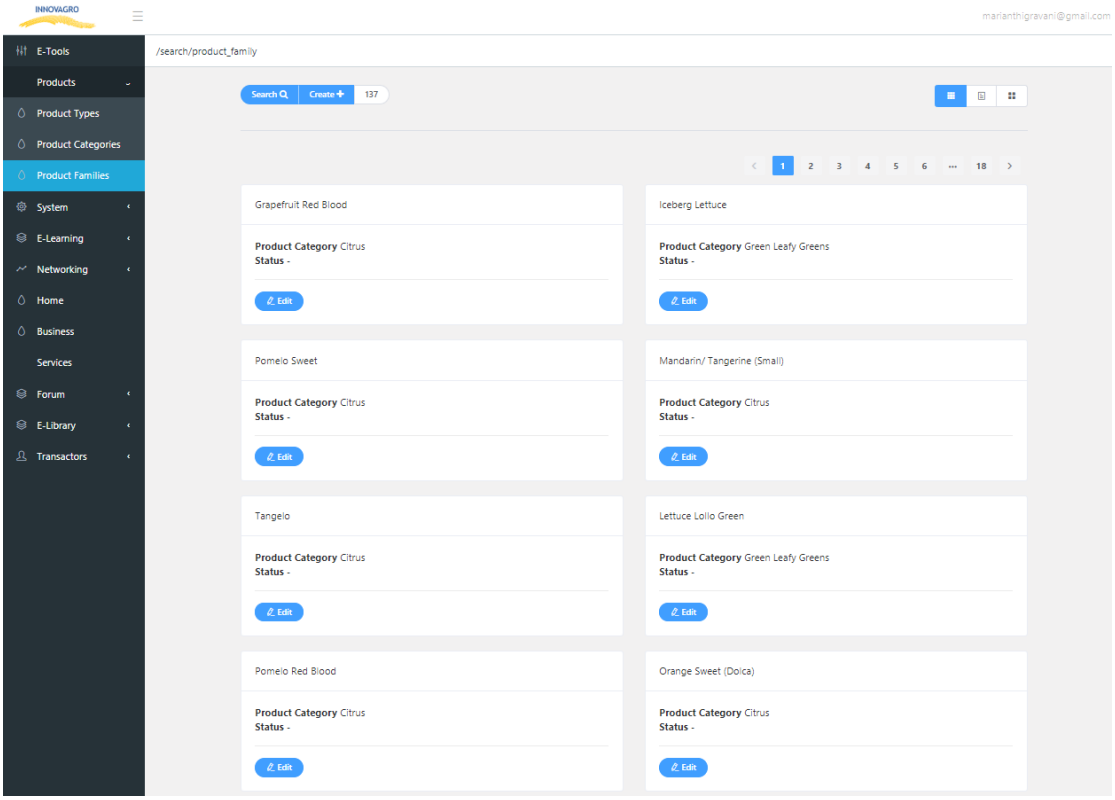
iii. Edit the info's of a product category and click update to save changes.

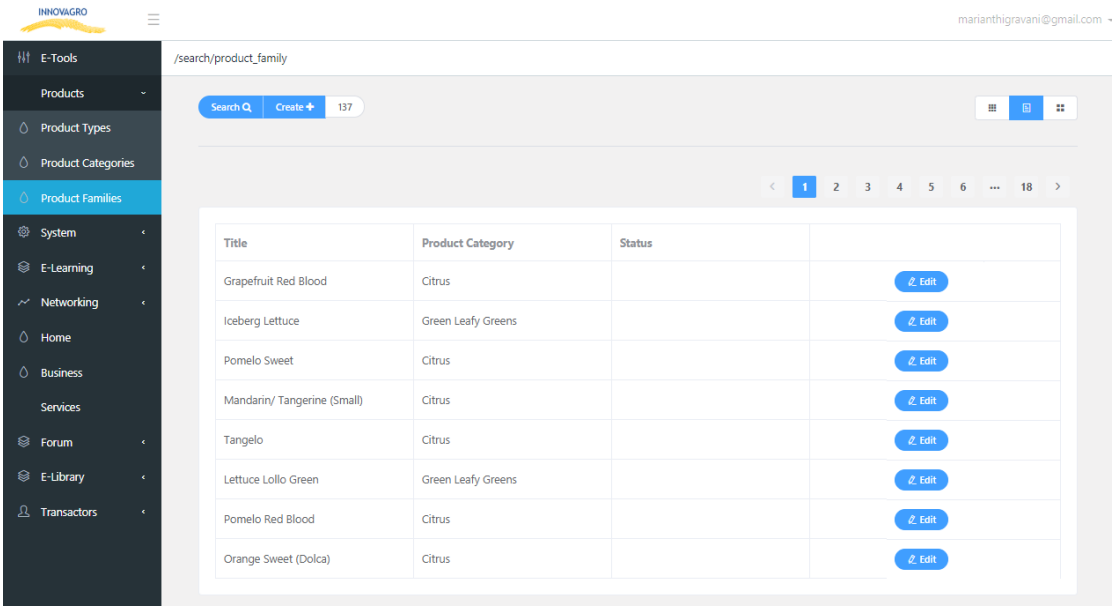


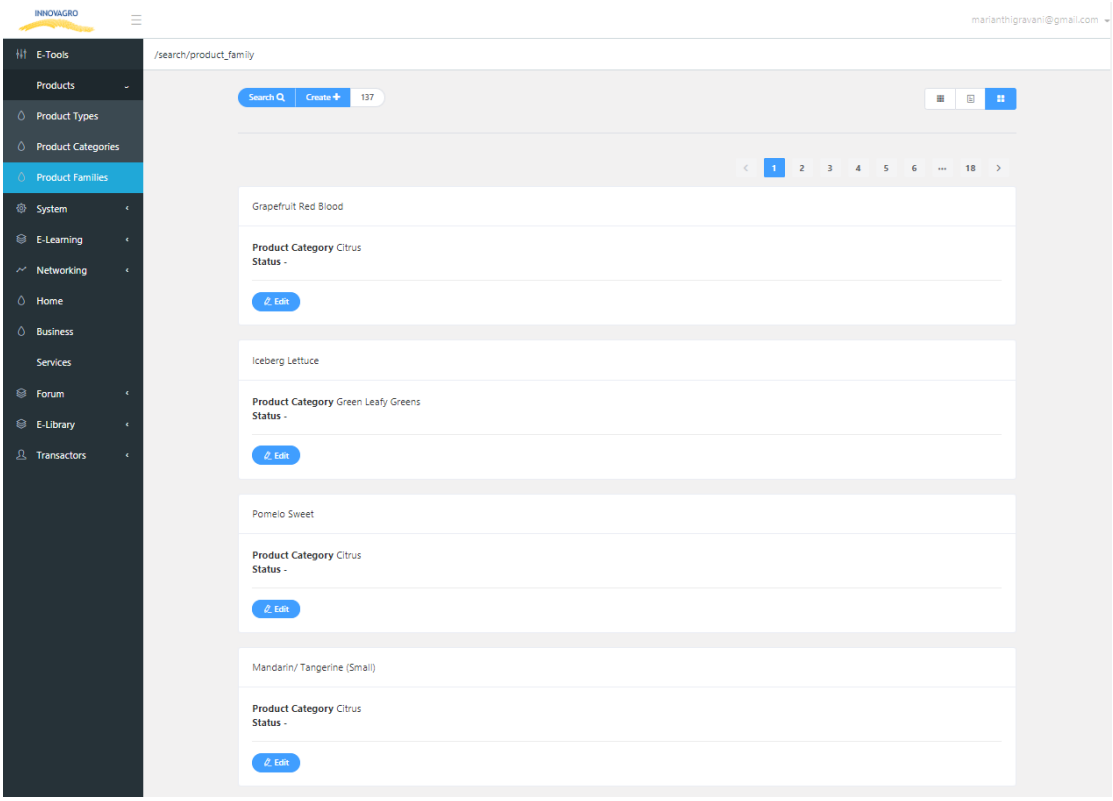
Product families

The option **products families** is consisted by the kind of uploaded products (for example pomelo sweet, pomelo red blood etc.).

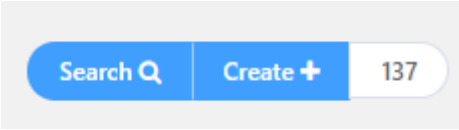
i. If you click on **product families** a menu will appear (choose the menu format).



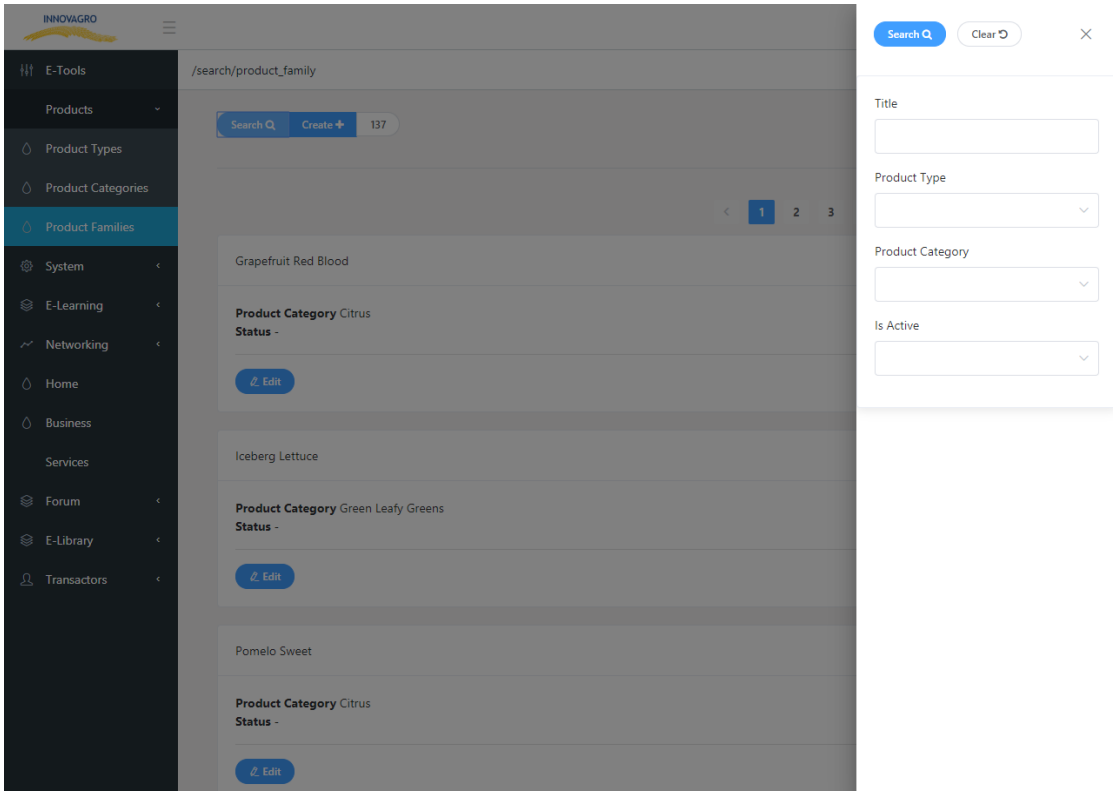




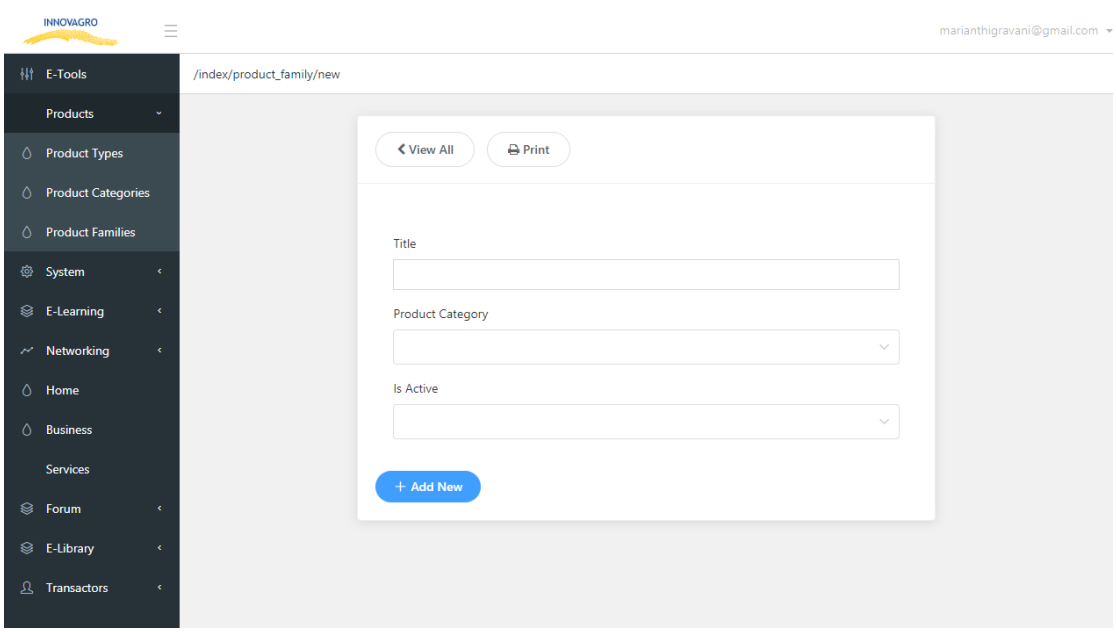
ii. Search or create new product family



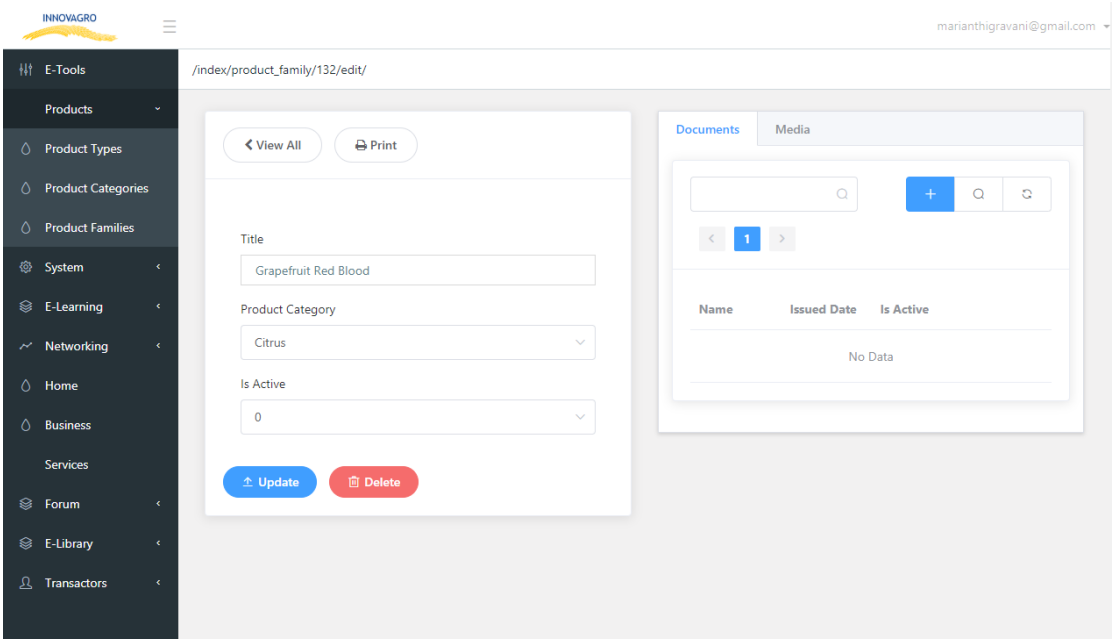
When you click **search** a bar is open at the right of the page, where you can search an uploaded product family.



To **create** a new product family you should fill in the following blanks and click **add new**. You can, also, print it.

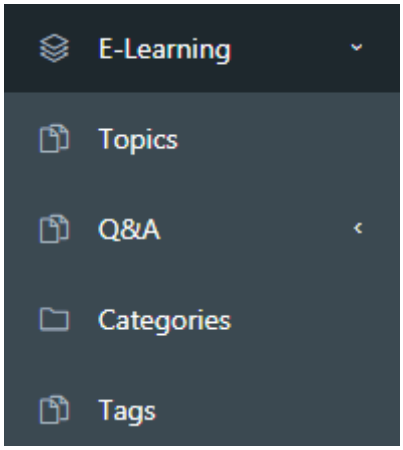


iii. Edit the info's of the product family and click update to save changes. Upload new documents or media (see section 5.2.2).



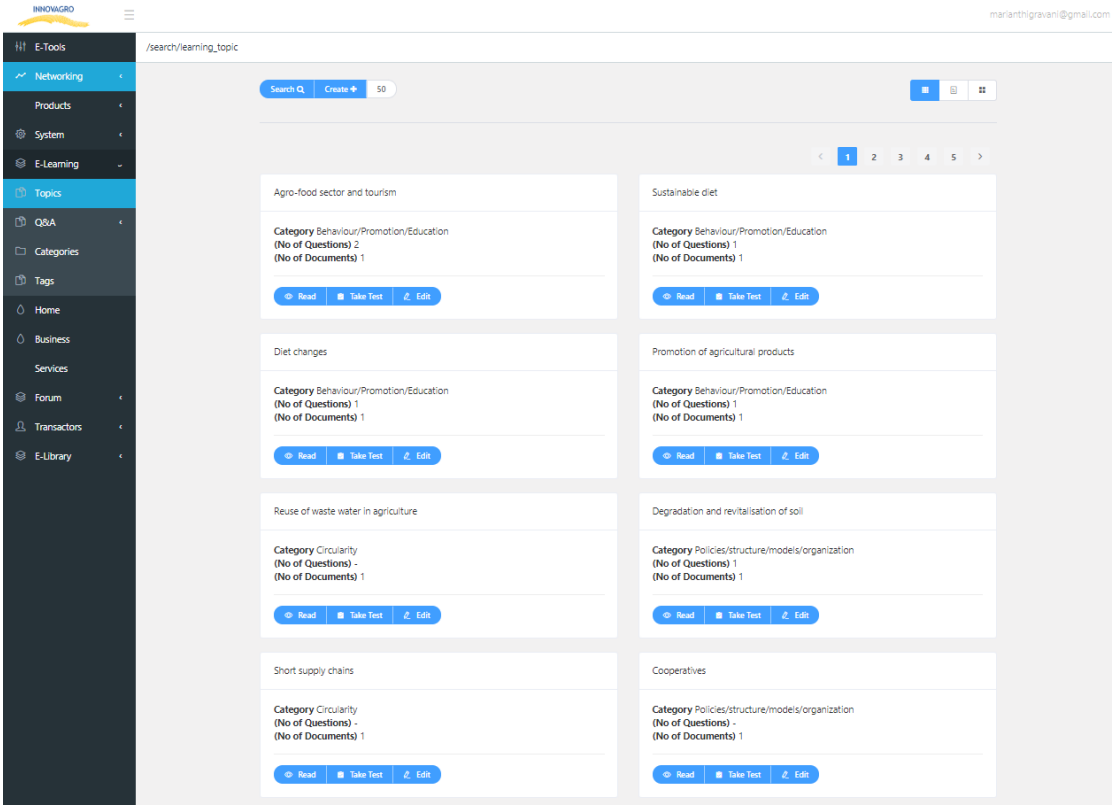
5.3.5 E-learning

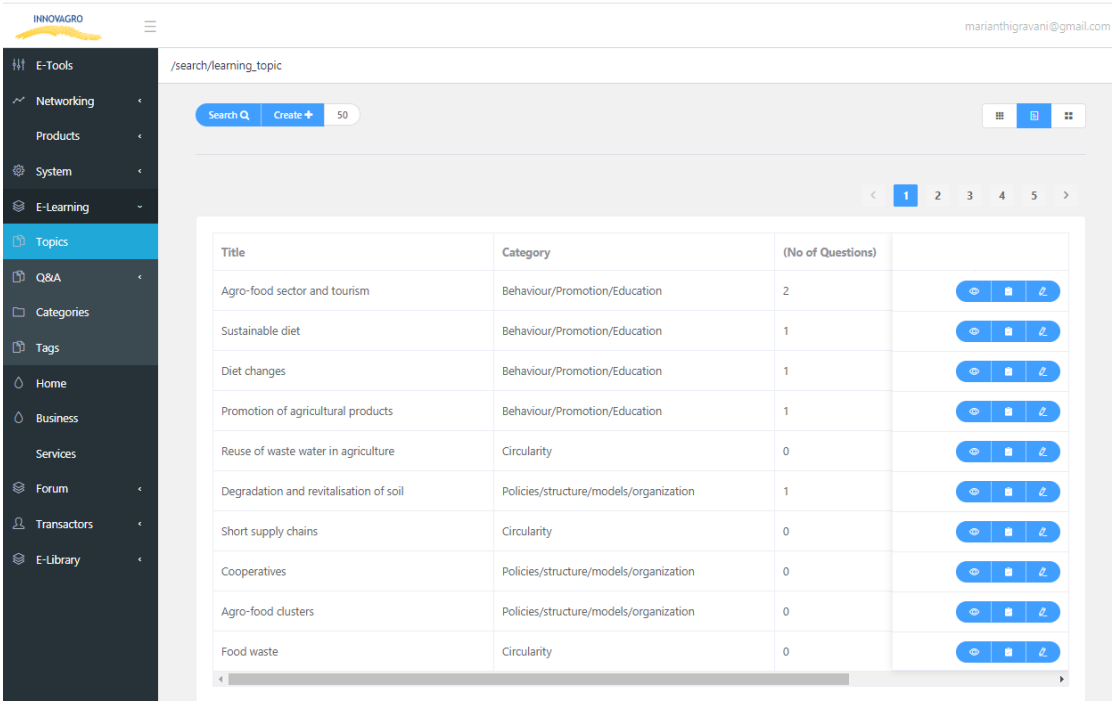
Via e-learning you can learn and test your knowledge on different topics mentioned on the given articles. When you click the option **e-learning** a list will open.

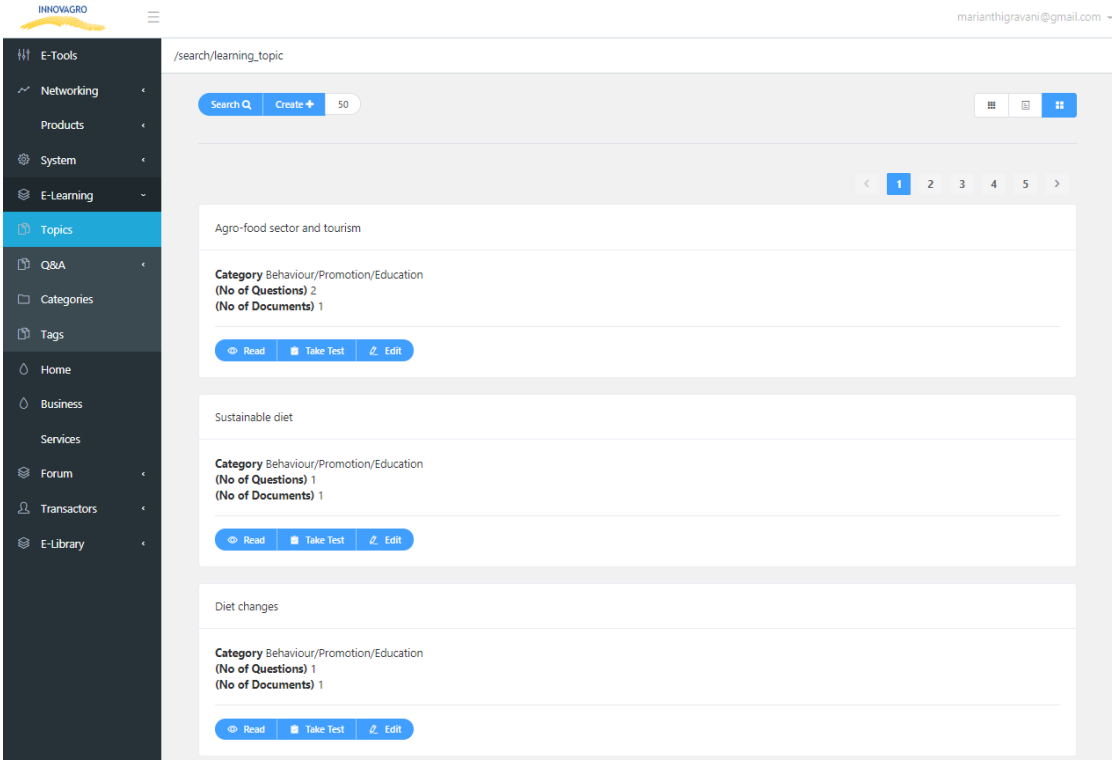


Topics

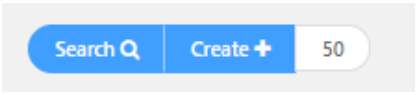
i. Click on the option topics and a menu will appear. (choose the menu format)


INNOVAGRO
marianthigravani@gmail.com
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Categories
Tags
Home
Business
Services
Forum
Transactors
E-Library
/search/learning_topic
Search
Create
50
1 2 3 4 5
Agro-food sector and tourism
Category Behaviour/Promotion/Education
(No of Questions) 2
(No of Documents) 1
Read
Take Test
Edit
Sustainable diet
Category Behaviour/Promotion/Education
(No of Questions) 1
(No of Documents) 1
Diet changes
Category Behaviour/Promotion/Education
(No of Questions) 1
(No of Documents) 1
Promotion of agricultural products
Category Behaviour/Promotion/Education
(No of Questions) 1
(No of Documents) 1
Reuse of waste water in agriculture
Category Circularity
(No of Questions) -
(No of Documents) 1
Degradation and revitalisation of soil
Category Policies/structure/models/organization
(No of Questions) 1
(No of Documents) 1
Short supply chains
Category Circularity
(No of Questions) -
(No of Documents) 1
Cooperatives
Category Policies/structure/models/organization
(No of Questions) -
(No of Documents) 1

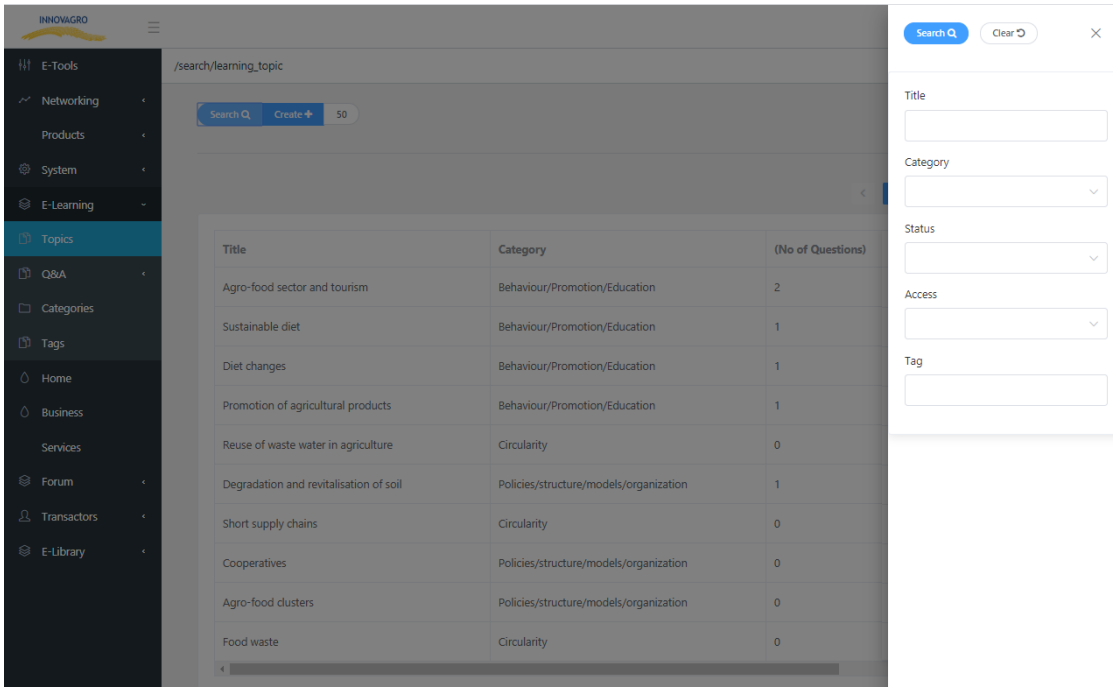

INNOVAGRO
marianthigravani@gmail.com
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Categories
Tags
Home
Business
Services
Forum
Transactors
E-Library
/search/learning_topic
Search
Create
50
1 2 3 4 5
Title
Category
(No of Questions)
Agro-food sector and tourism
Behaviour/Promotion/Education
2
Sustainable diet
Behaviour/Promotion/Education
1
Diet changes
Behaviour/Promotion/Education
1
Promotion of agricultural products
Behaviour/Promotion/Education
1
Reuse of waste water in agriculture
Circularity
0
Degradation and revitalisation of soil
Policies/structure/models/organization
1
Short supply chains
Circularity
0
Cooperatives
Policies/structure/models/organization
0
Agro-food clusters
Policies/structure/models/organization
0
Food waste
Circularity
0



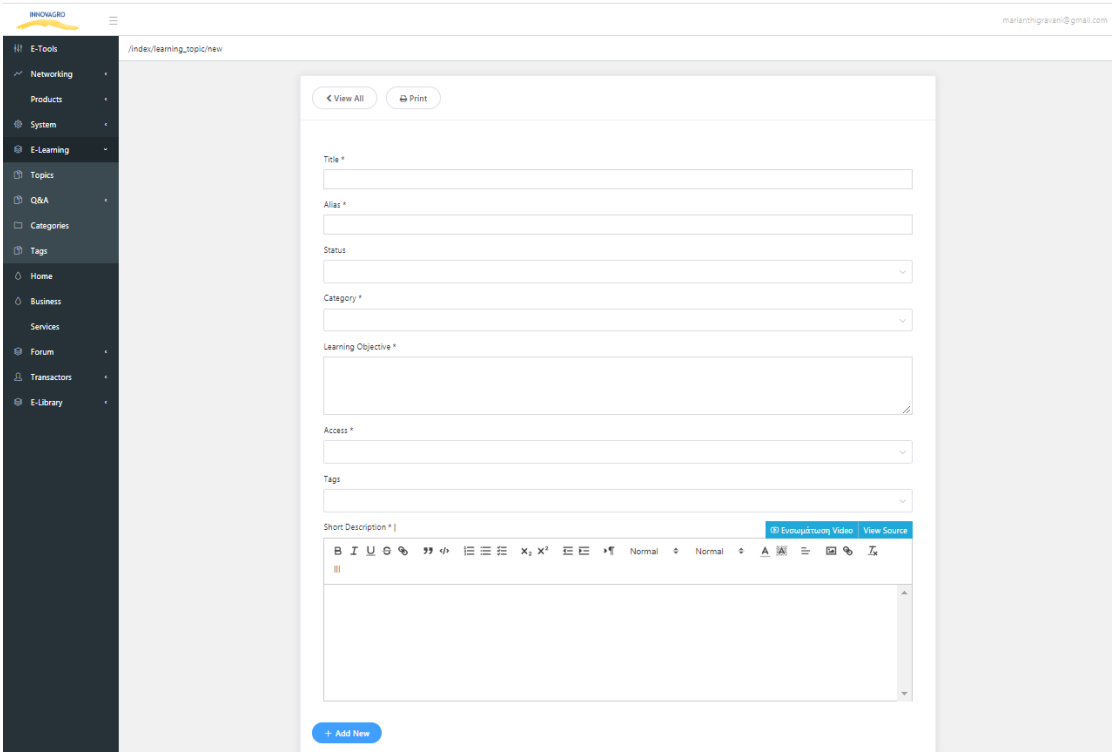
ii. Search or create new topics



When you click **search** a bar is open at the right of the page, where you can search a topic.

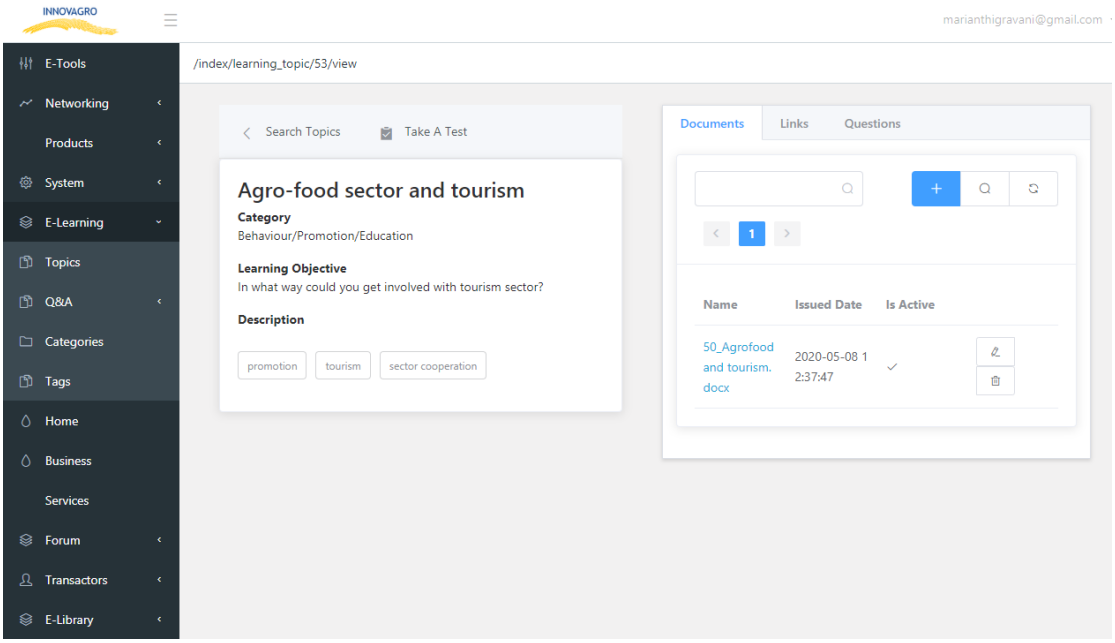


To **create** a new topic you should fill the following blanks and click **add new**. You can, also, print it.

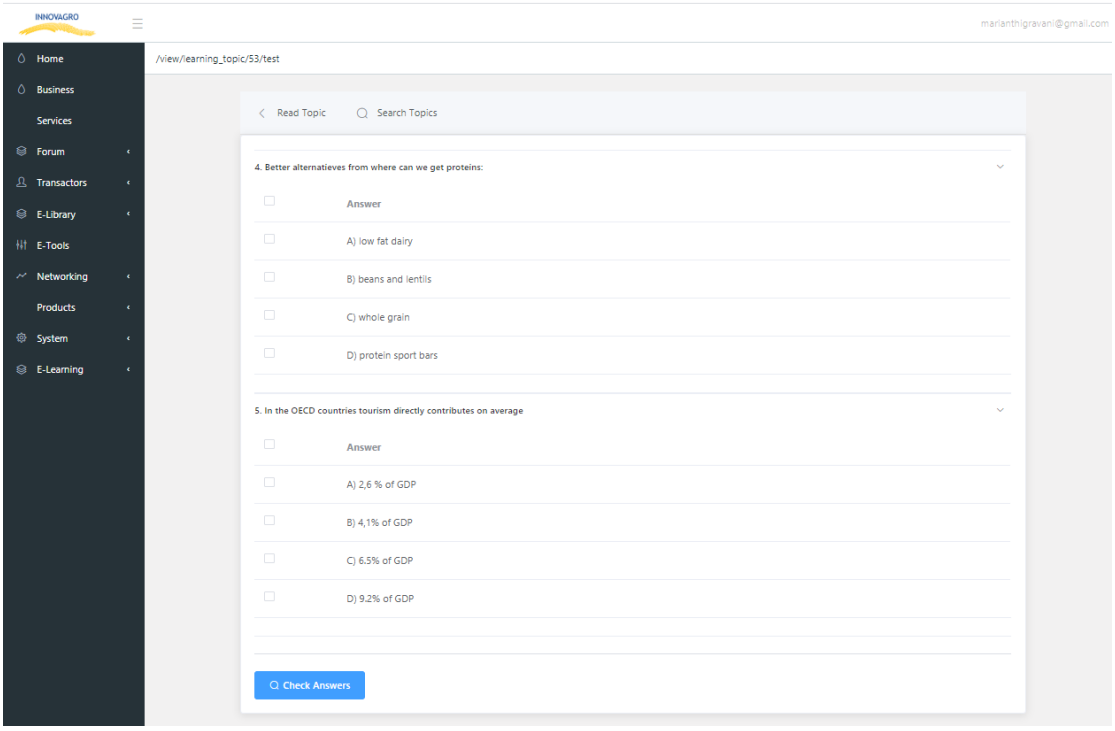


iii. Have an overview of the content by clicking **view.**

Here you can read the whole topic, take a test and also you are able to find and edit the connected documents, links and questions.

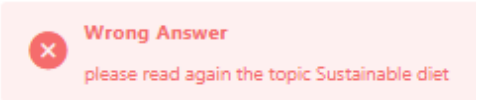


iv. You can click the option **take a test** and redirect to the corresponding page.



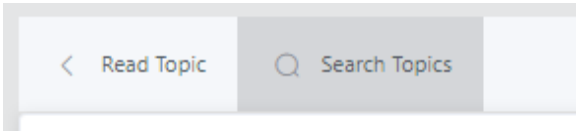
Here is a test relative with the topic. When you click **take test** some multiple choices question will appear. You should answer them and click check answers.

If your answer is wrong a message this message will appear:



Or else the answer will be green.

After the end of the test, you can click **search topics** and go back in to the main menu

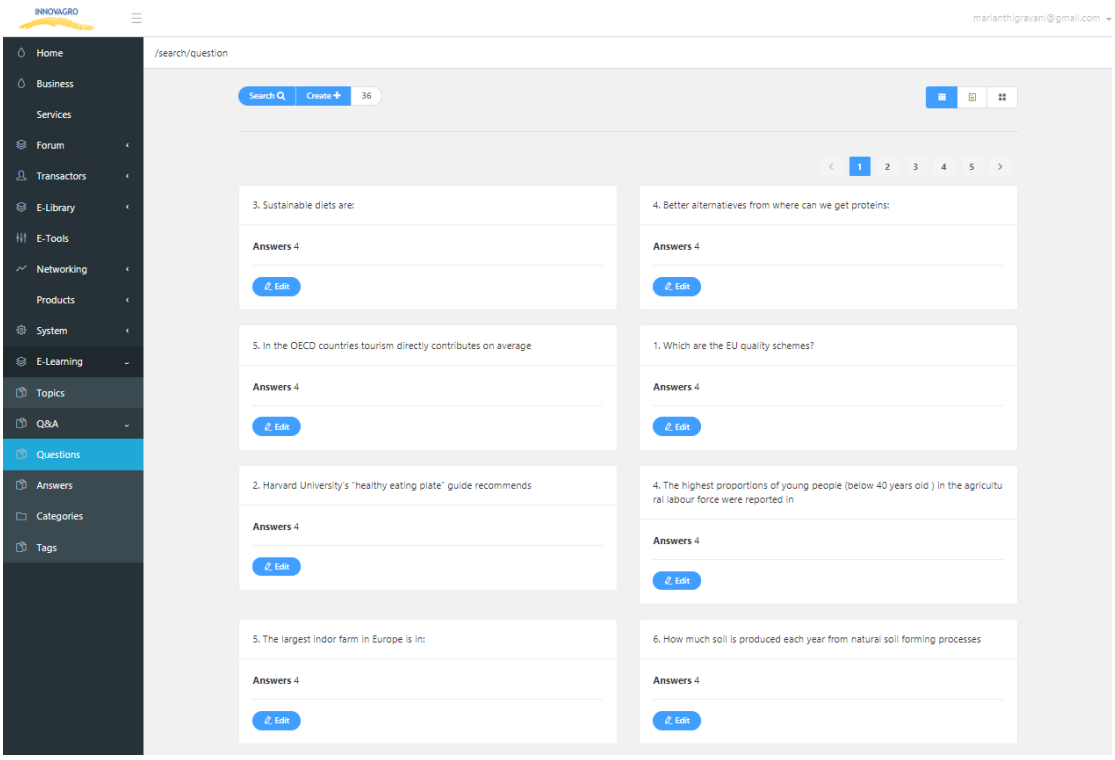


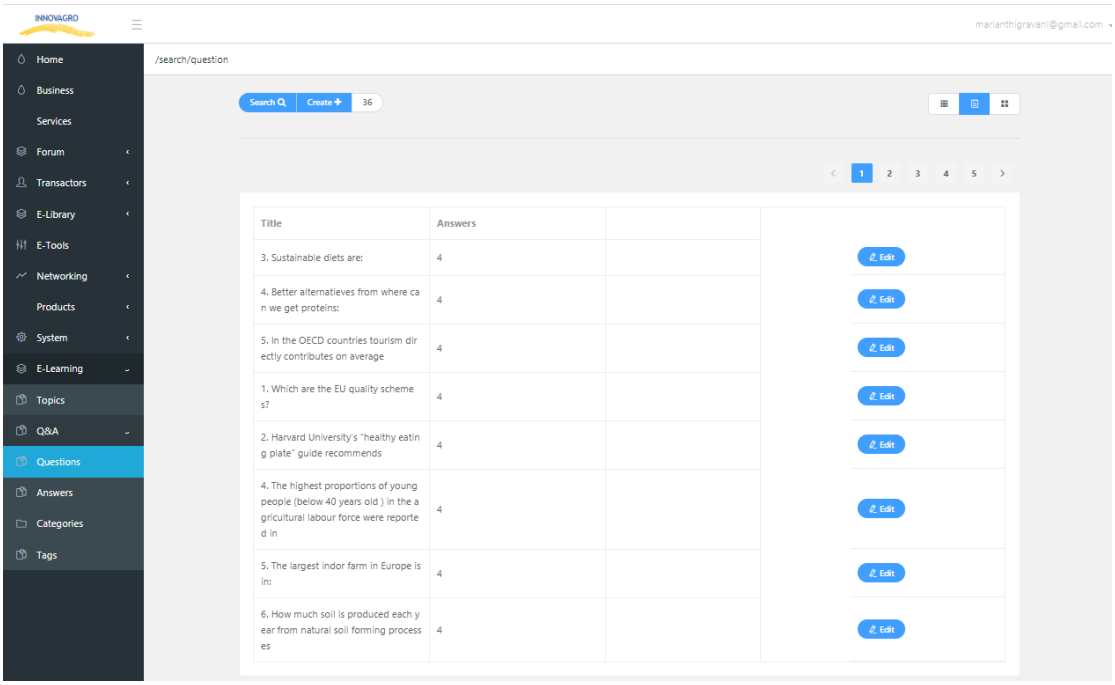
Or choose read topic and go back at the overview of the topic.

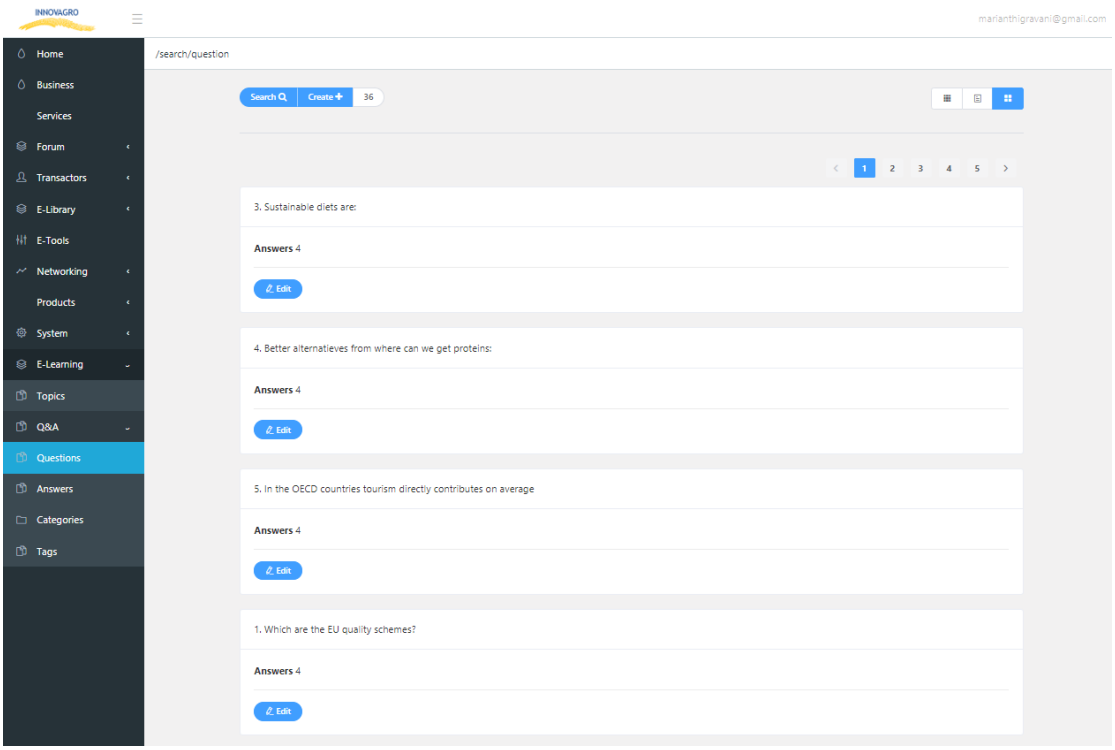
Q&A

From this menu you can find all the questions and all the answers.

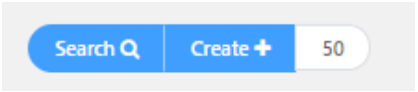
i. Click on the option Q & A and a menu will appear (choose the menu format).


INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/question
Search
Create
36
1 2 3 4 5
3. Sustainable diets are:
Answers 4
Edit
4. Better alternatieves from where can we get proteins:
Answers 4
Edit
5. In the OECD countries tourism directly contributes on average
Answers 4
Edit
1. Which are the EU quality schemes?
Answers 4
Edit
2. Harvard University's "healthy eating plate" guide recommends
Answers 4
Edit
4. The highest proportions of young people (below 40 years old) in the agricultu ral labour force were reported in
Answers 4
Edit
5. The largest indor farm in Europe is in:
Answers 4
Edit
6. How much soil is produced each year from natural soil forming processes
Answers 4
Edit

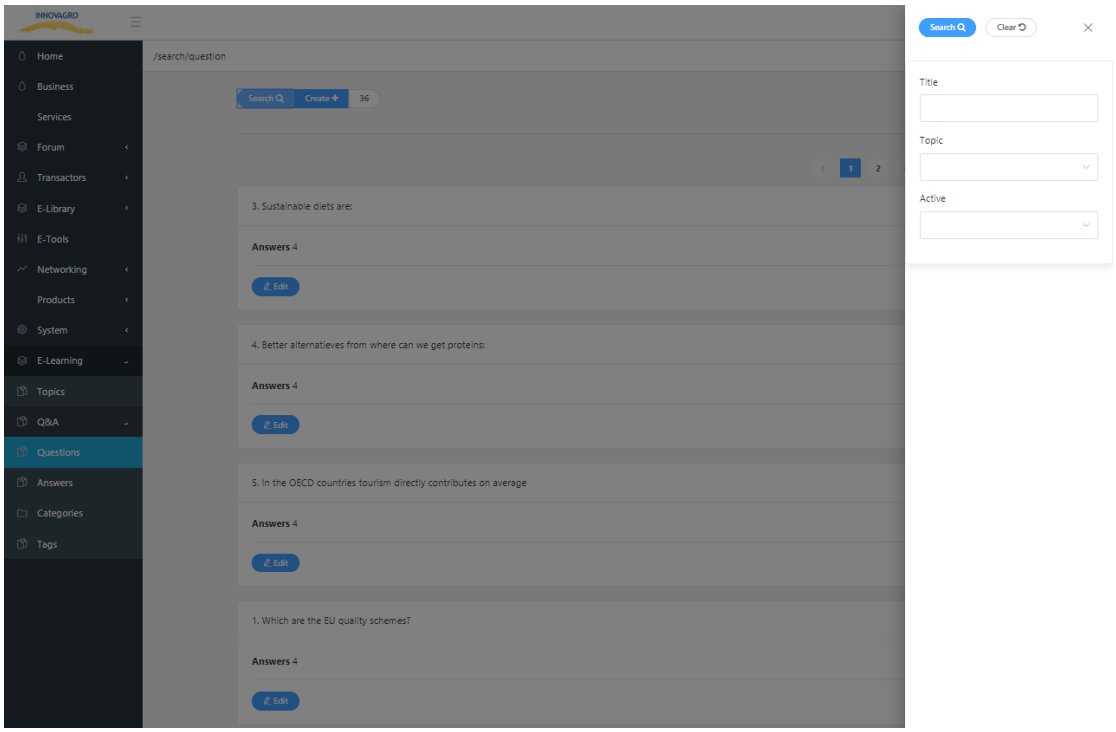

INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/question
Search
Create
36
1 2 3 4 5
Title
Answers
3. Sustainable diets are:
4
Edit
4. Better alternatieves from where ca n we get proteins:
4
Edit
5. In the OECD countries tourism dir ectly contributes on average
4
Edit
1. Which are the EU quality scheme s?
4
Edit
2. Harvard University's "healthy eatin g plate" guide recommends
4
Edit
4. The highest proportions of young people (below 40 years old) in the a gricultural labour force were reporte d in
4
Edit
5. The largest indor farm in Europe is in:
4
Edit
6. How much soil is produced each y ear from natural soil forming process es
4
Edit



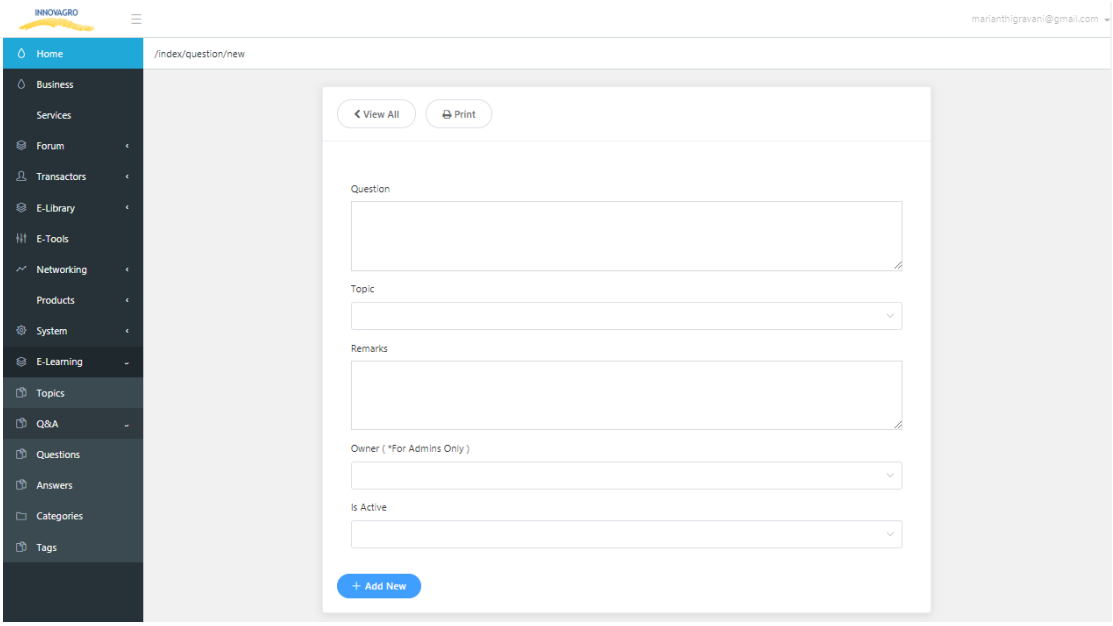
ii. Search or create new q&a



When you click **search** a bar is open at the right of the page, where you can search a q&a.



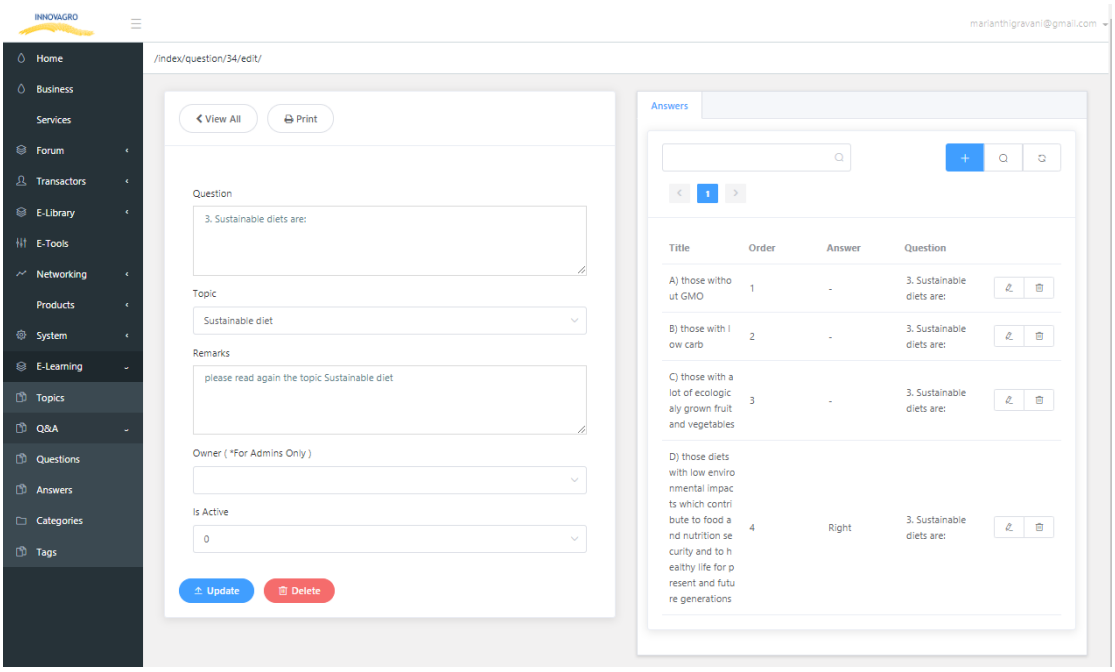
To **create** a new question you should fill out the following blanks and click **add new**. You can, also, print it.



iii. To edit a Q&A click the option **edit** and the following page will appear.

At the left of the page you can change the question, the topic, remarks, the owner and to make it active or inactive.

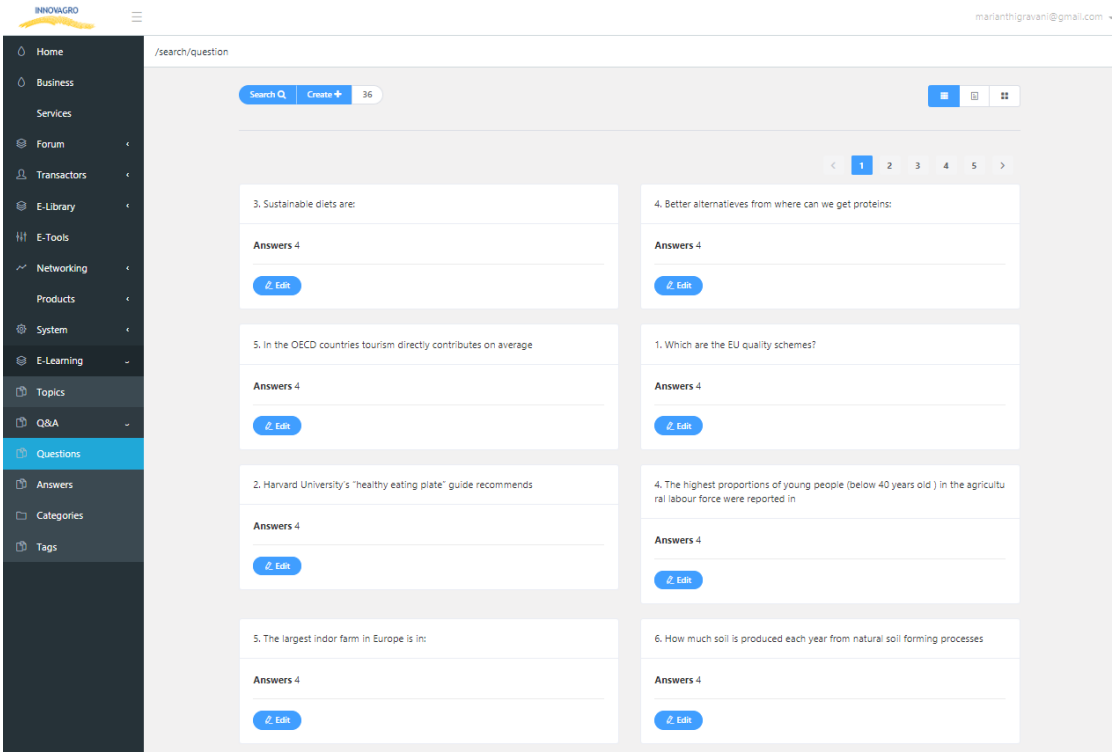
At the right you can edit, delete or add more answers.

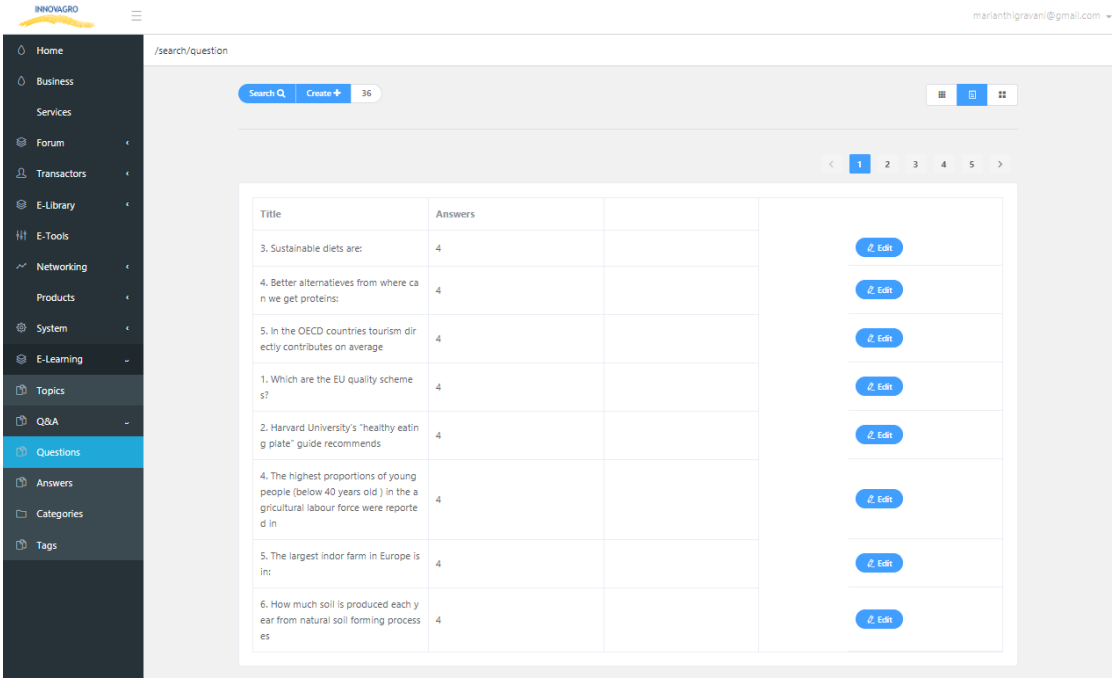


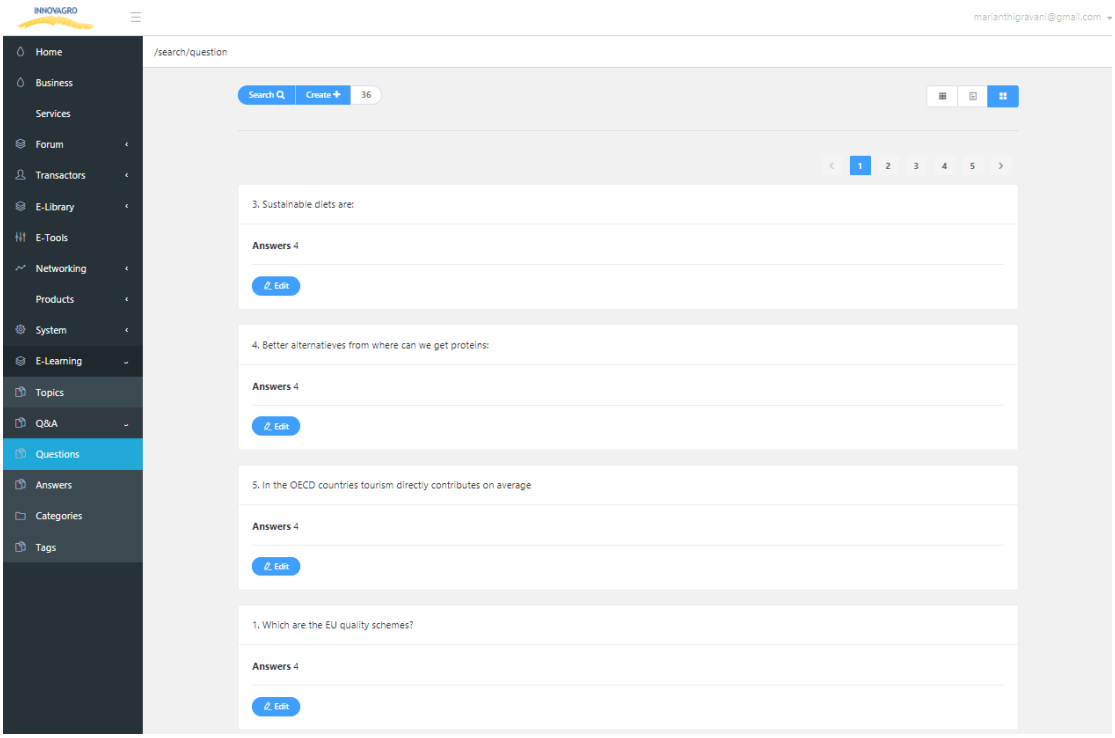
Questions / Answers

From the option questions/answers you can find all the questions.

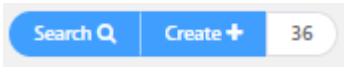
i. Click on the option questions / answer and a menu will appear (choose the menu format).



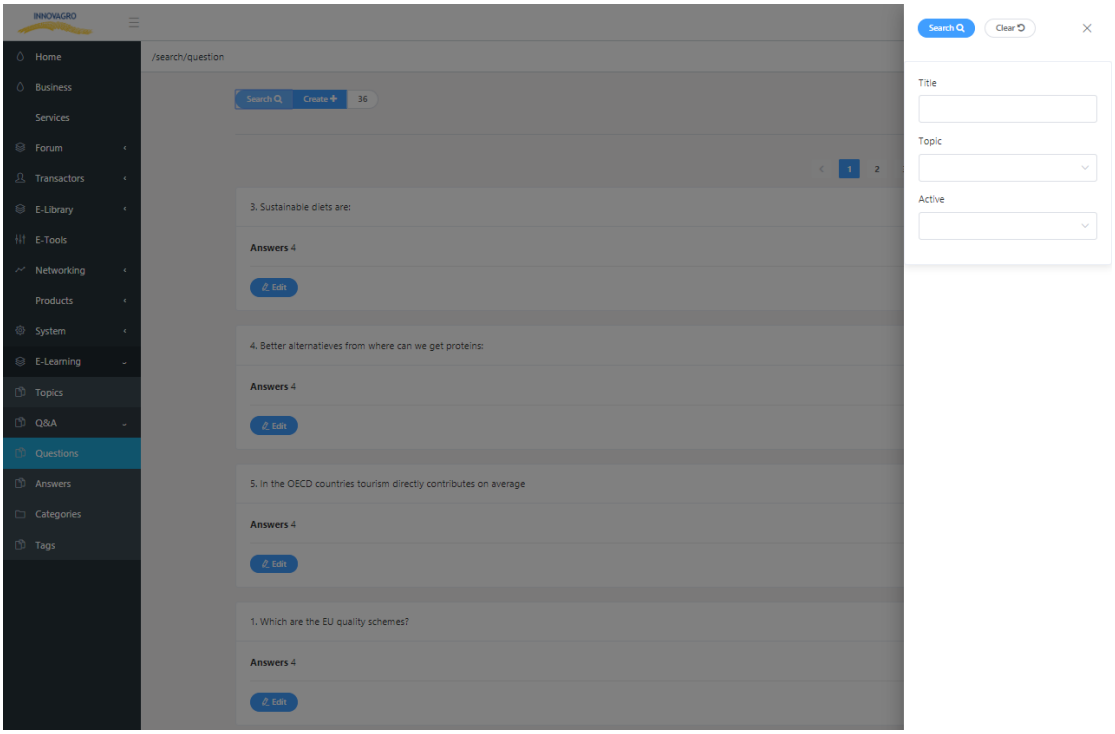




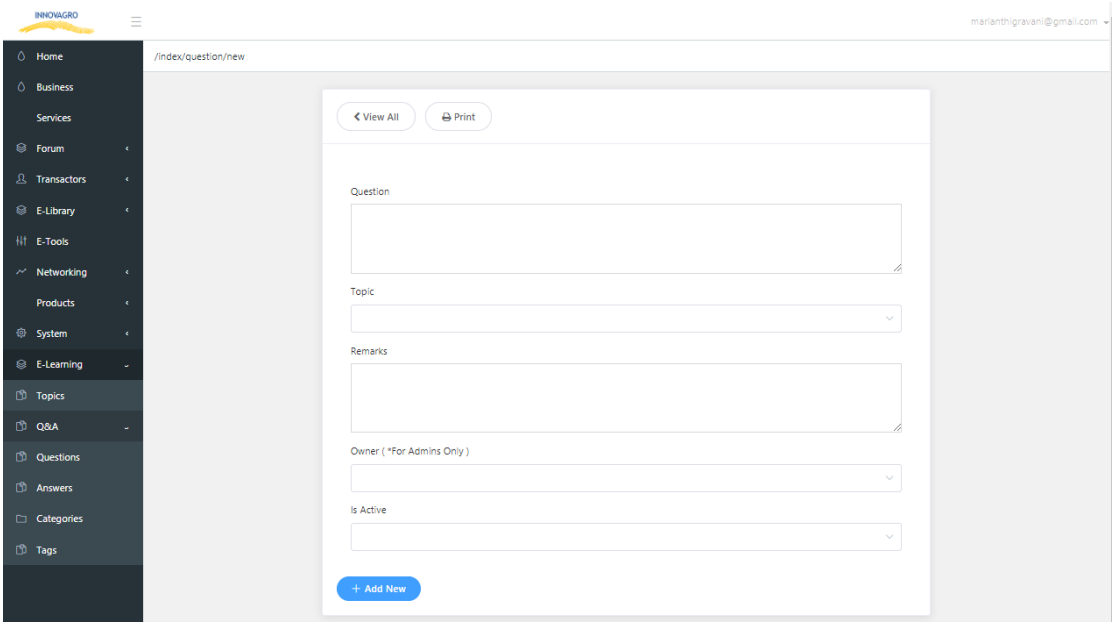
ii. Search or create new questions/answers



When you click **search** a bar is open at the right of the page, where you can search a question/answer.



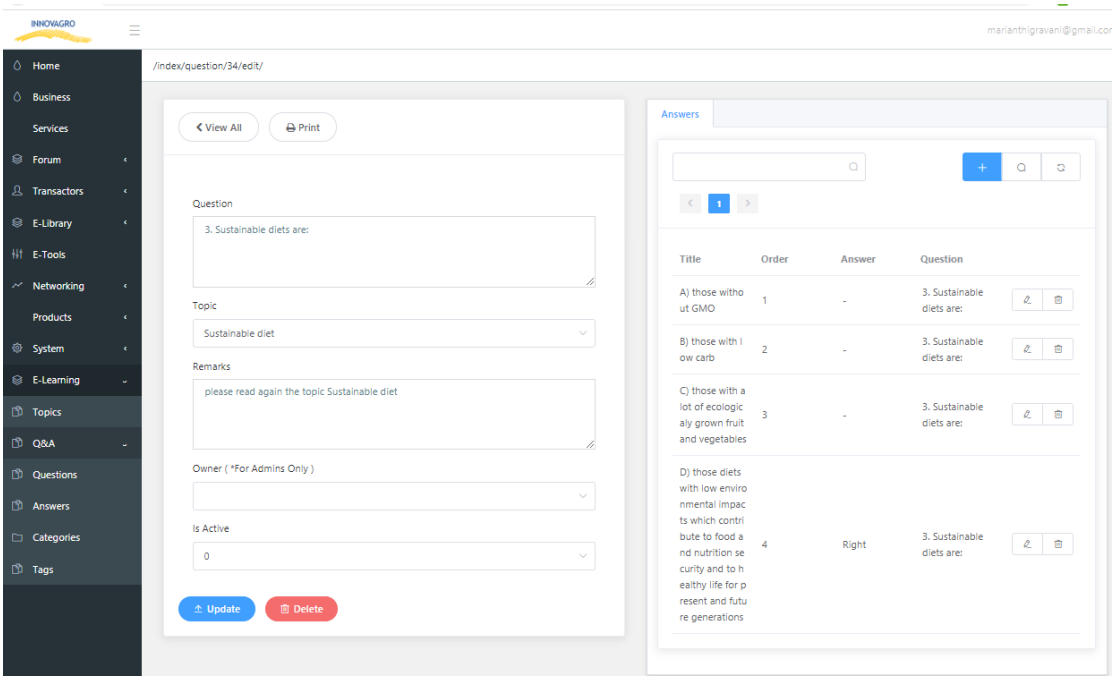
To **create** a new question/answer you should fill out the following blanks and click **add new**. You can, also, print it.



iii. To edit a question/answer click the option **edit** and the following page will appear.

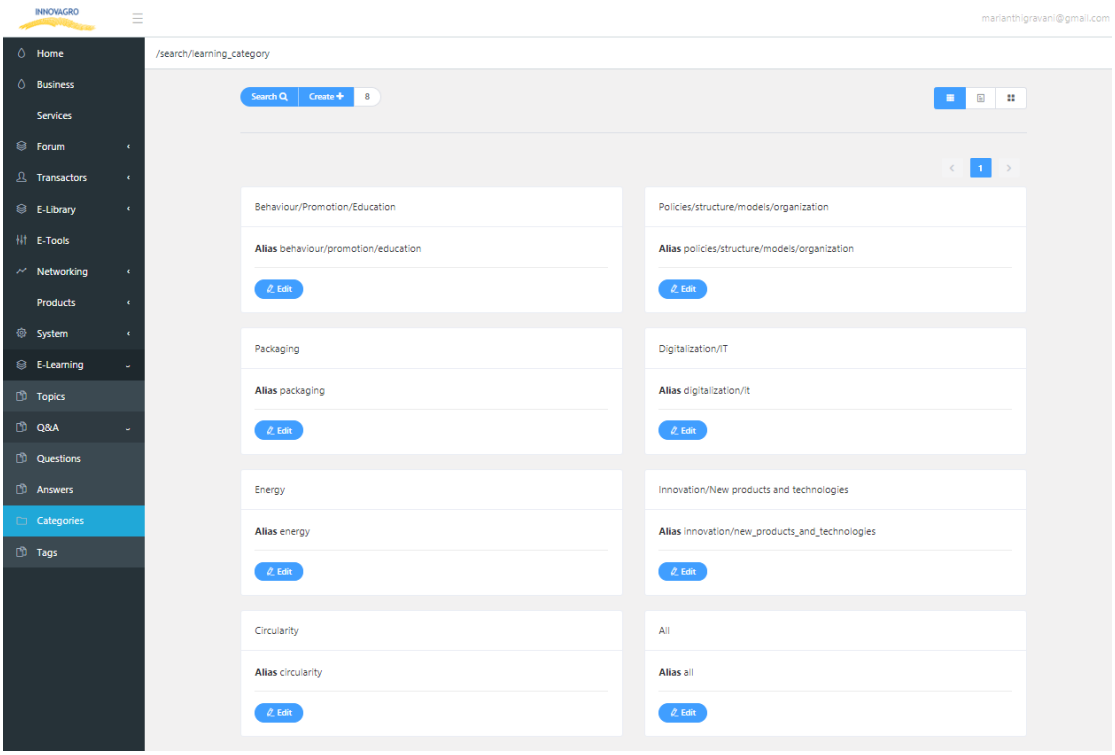
At the left of the page you can change the question/answer, the topic, remarks, the owner and to make it active or inactive.

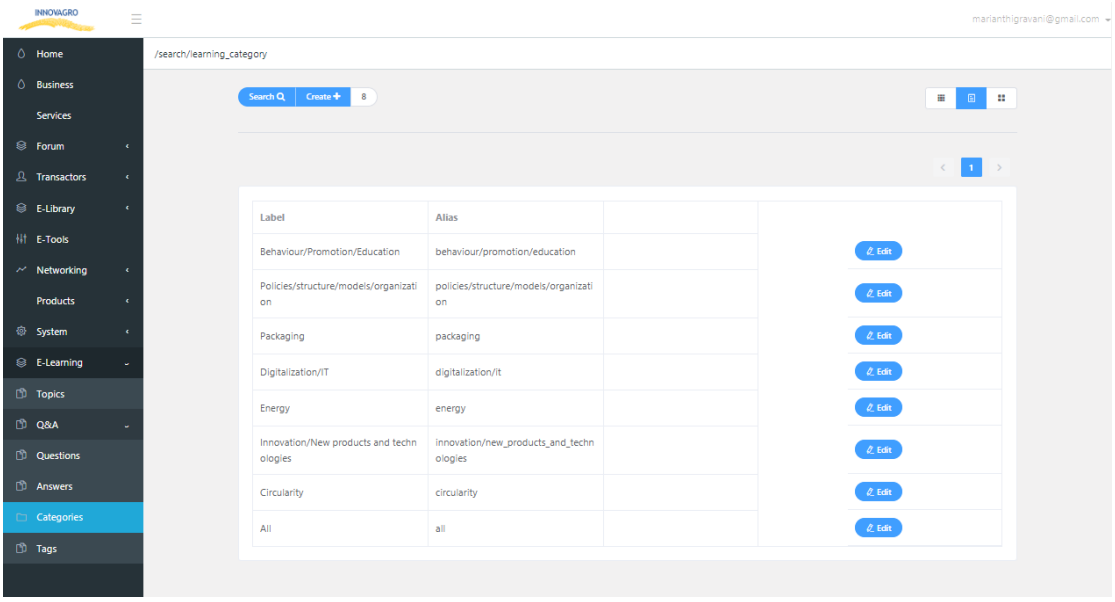
At the right you can edit, delete or add more answers/answers.

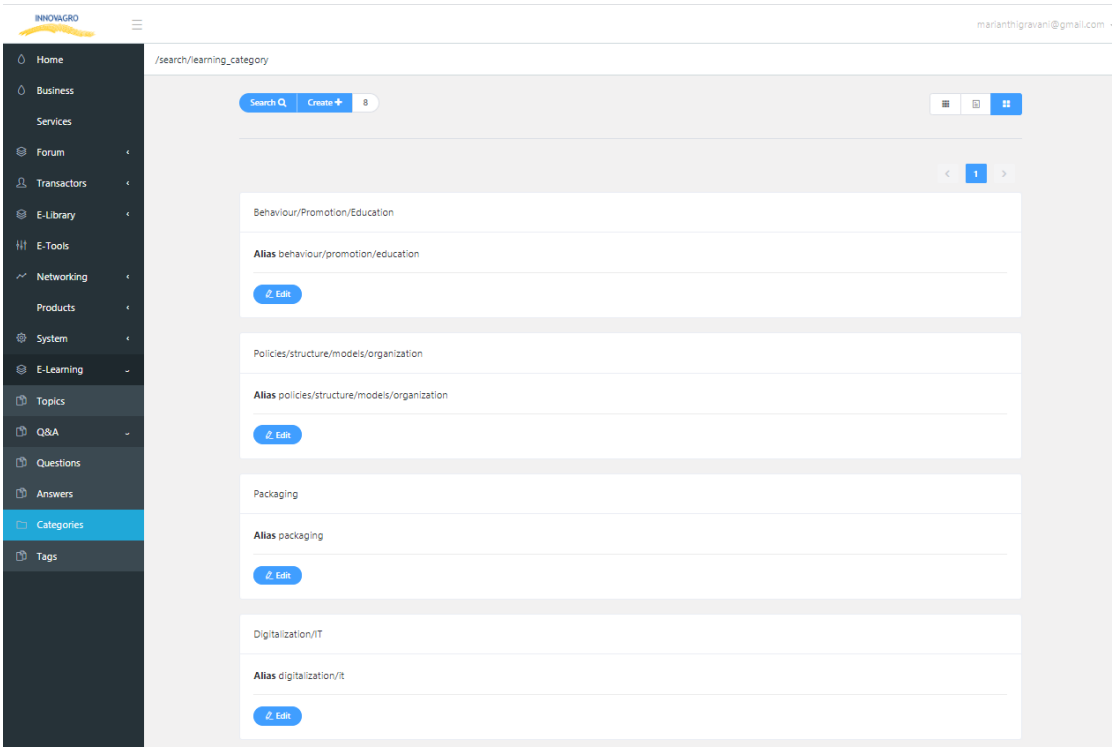


Categories

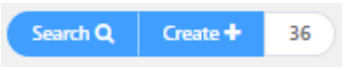
i. Click on the option categories and a menu will appear (choose the menu format).


INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/learning_category
Search
Create
8
1
Behaviour/Promotion/Education
Alias behaviour/promotion/education
Edit
Policies/structure/models/organization
Alias policies/structure/models/organization
Edit
Packaging
Alias packaging
Edit
Digitalization/IT
Alias digitalization/it
Edit
Energy
Alias energy
Edit
Innovation/New products and technologies
Alias innovation/new_products_and_technologies
Edit
Circularity
Alias circularity
Edit
All
Alias all
Edit

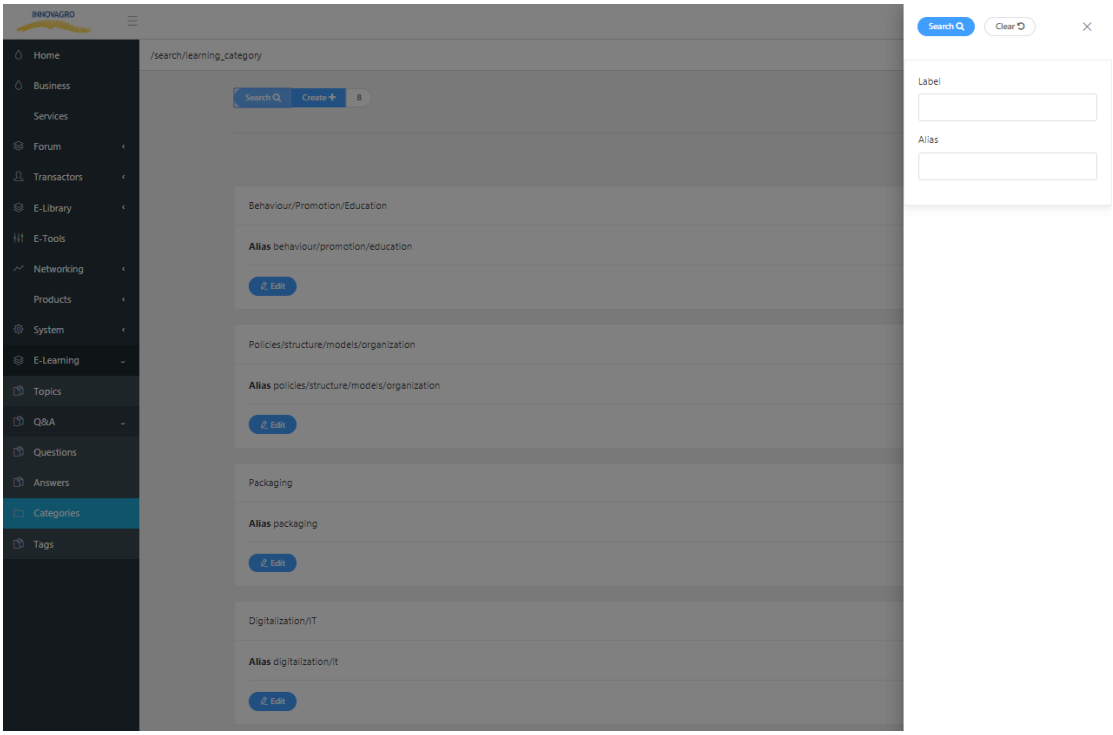

INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/learning_category
Search
Create
8
1
Label
Alias
Behaviour/Promotion/Education
behaviour/promotion/education
Edit
Policies/structure/models/organizati on
policies/structure/models/organizati on
Edit
Packaging
packaging
Edit
Digitalization/IT
digitalization/it
Edit
Energy
energy
Edit
Innovation/New products and techn ologies
innovation/new_products_and_techn ologies
Edit
Circularity
circularity
Edit
All
all
Edit



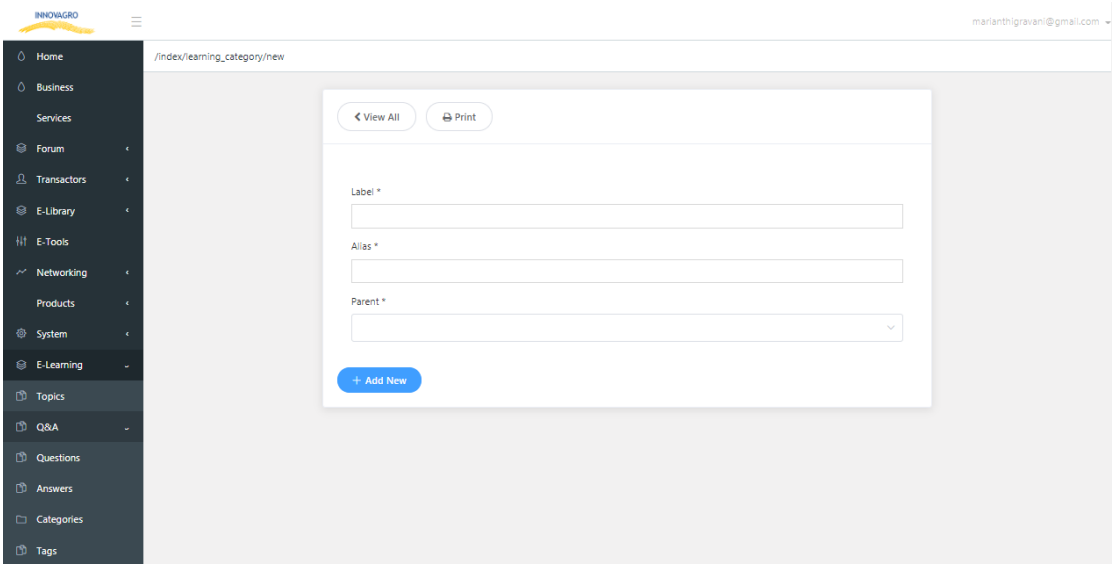
ii. Search or create new category



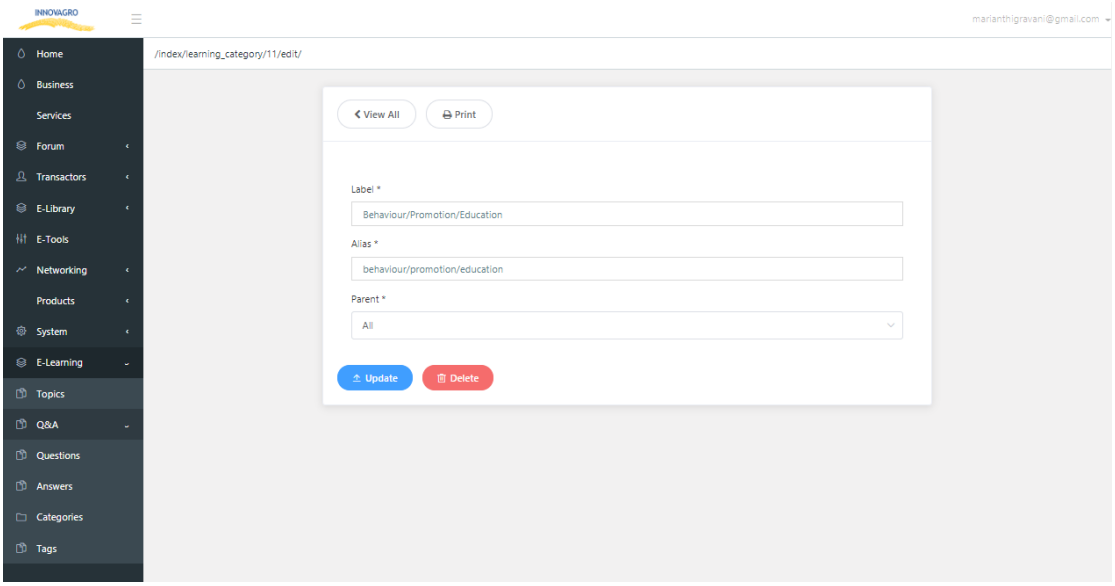
When you click **search** a bar is open at the right of the page, where you can search a category.



To **create** a new category you should fill out the following blanks and click **add new**. You can, also, print it.

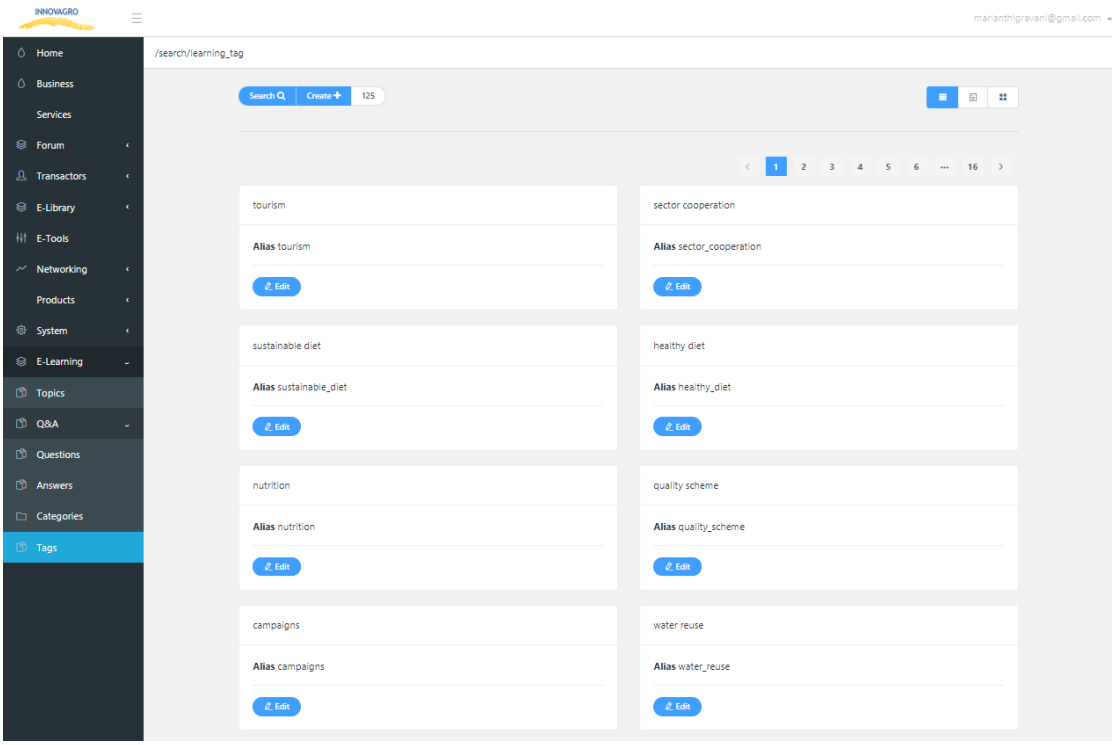


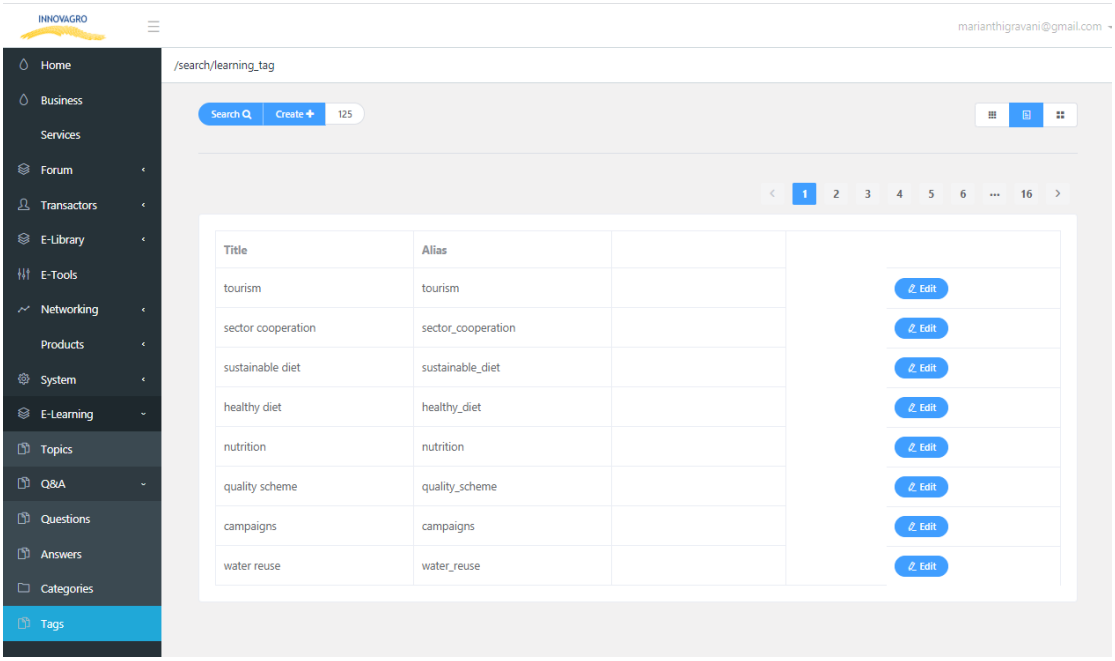
iii. To edit a category click the option **edit** and the following page will appear.

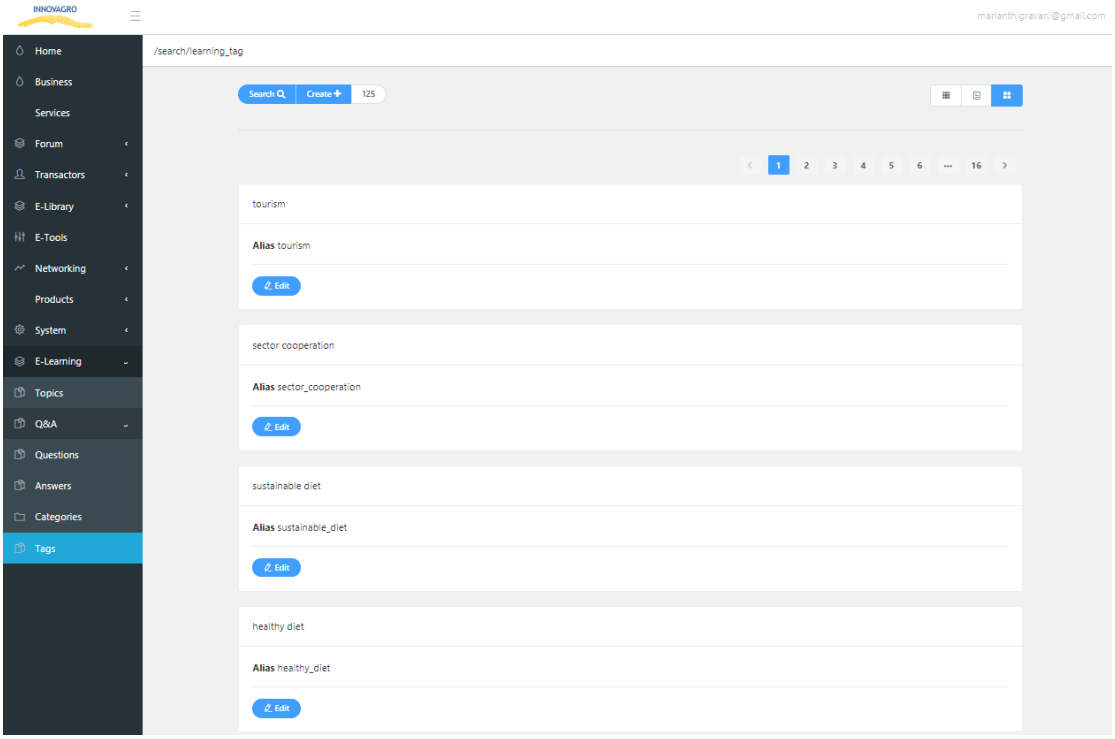


Tags

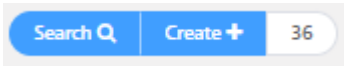
i. Click on the option tags and a menu will appear (choose the menu format).


INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/learning_tag
Search
Create
125
1 2 3 4 5 6 ... 16
tourism
Alias tourism
Edit
sector cooperation
Alias sector_cooperation
Edit
sustainable diet
Alias sustainable_diet
Edit
healthy diet
Alias healthy_diet
Edit
nutrition
Alias nutrition
Edit
quality scheme
Alias quality_scheme
Edit
campaigns
Alias campaigns
Edit
water reuse
Alias water_reuse
Edit

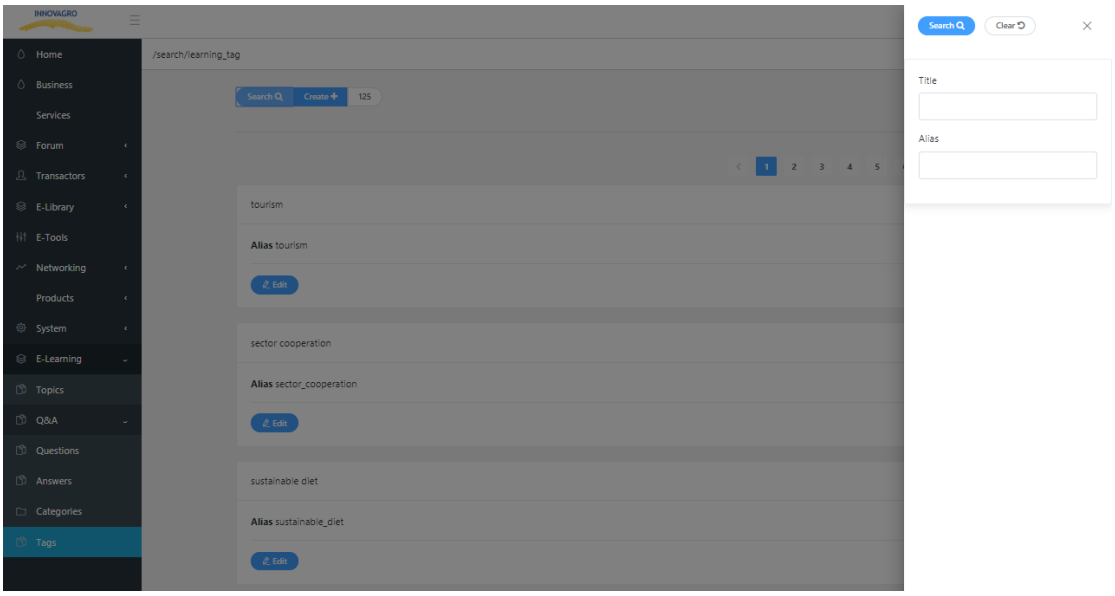

INNOVAGRO
marianthigravani@gmail.com
Home
Business
Services
Forum
Transactors
E-Library
E-Tools
Networking
Products
System
E-Learning
Topics
Q&A
Questions
Answers
Categories
Tags
/search/learning_tag
Search
Create
125
1 2 3 4 5 6 ... 16
Title
Alias
tourism
tourism
Edit
sector cooperation
sector_cooperation
Edit
sustainable diet
sustainable_diet
Edit
healthy diet
healthy_diet
Edit
nutrition
nutrition
Edit
quality scheme
quality_scheme
Edit
campaigns
campaigns
Edit
water reuse
water_reuse
Edit



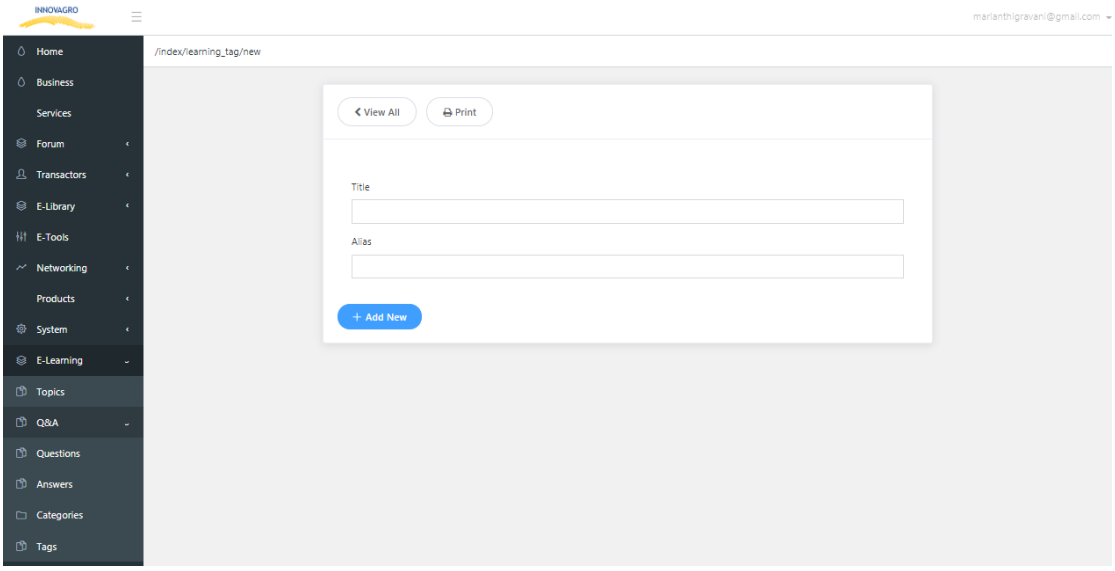
ii. Search or create new tag



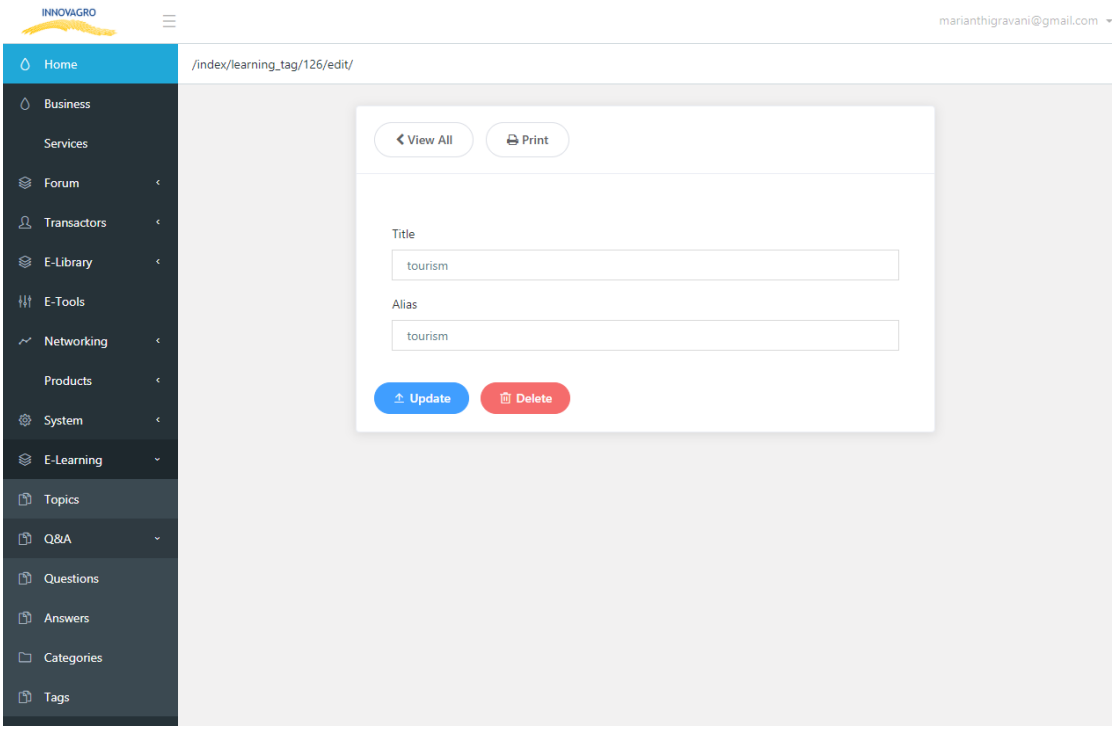
When you click **search** a bar is open at the right of the page, where you can search a tag.



To **create** a new tag you should fill out the following blanks and click **add new**. You can, also, print it.



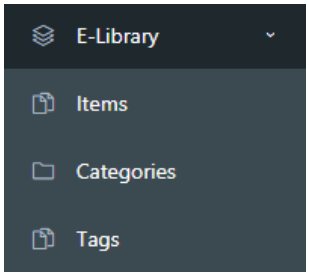
iii. To edit a tag click the option **edit** and the following page will appear.



5.3.6 E-library

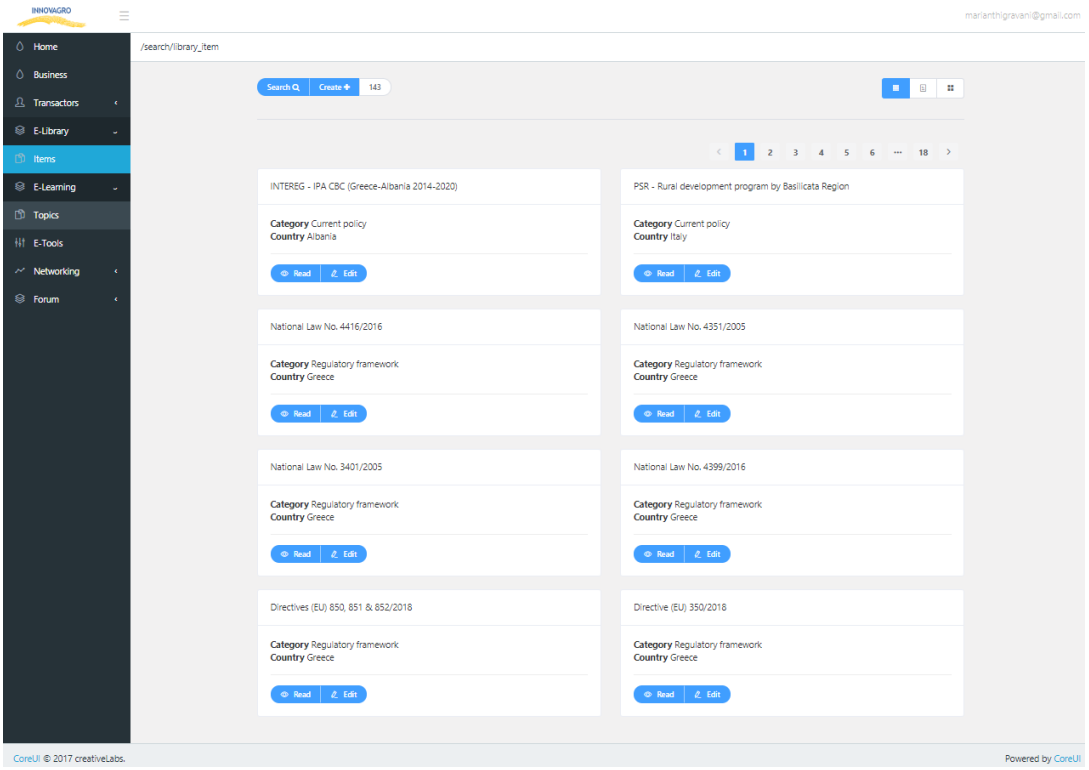
The option **e-Library** is a section which contains information for transactors, such as laws, regulations and operations among different countries.

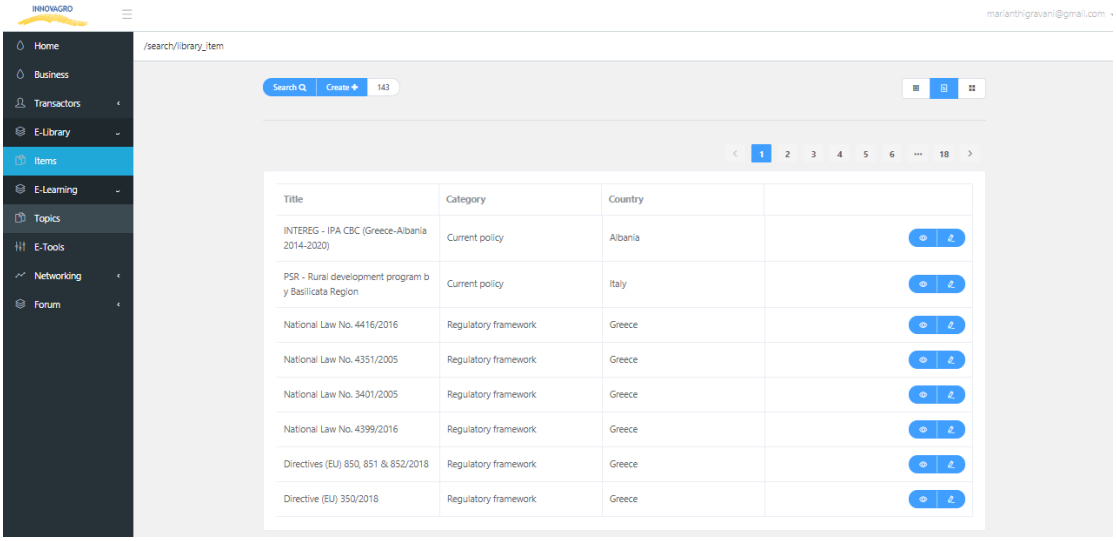
i. When you click the option **e-library** a list will open.

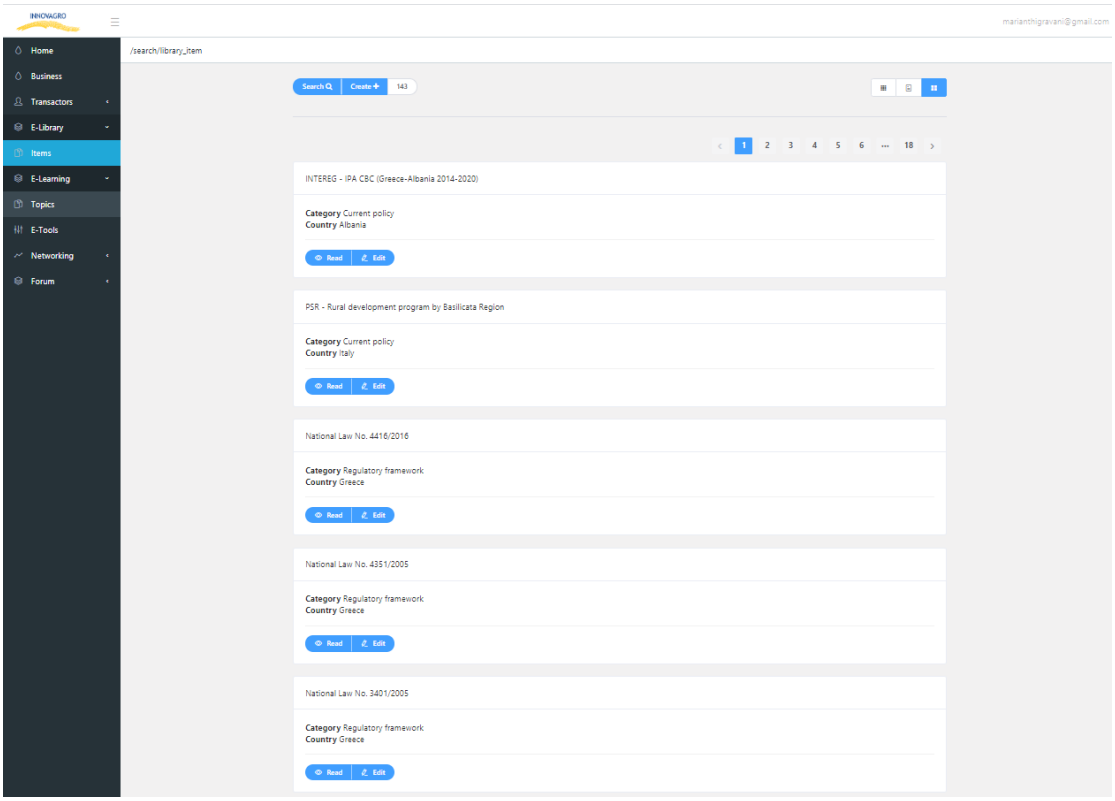


Items

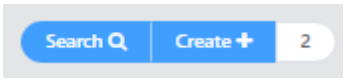
Click on the option **items** and a menu will appear (choose the menu format)



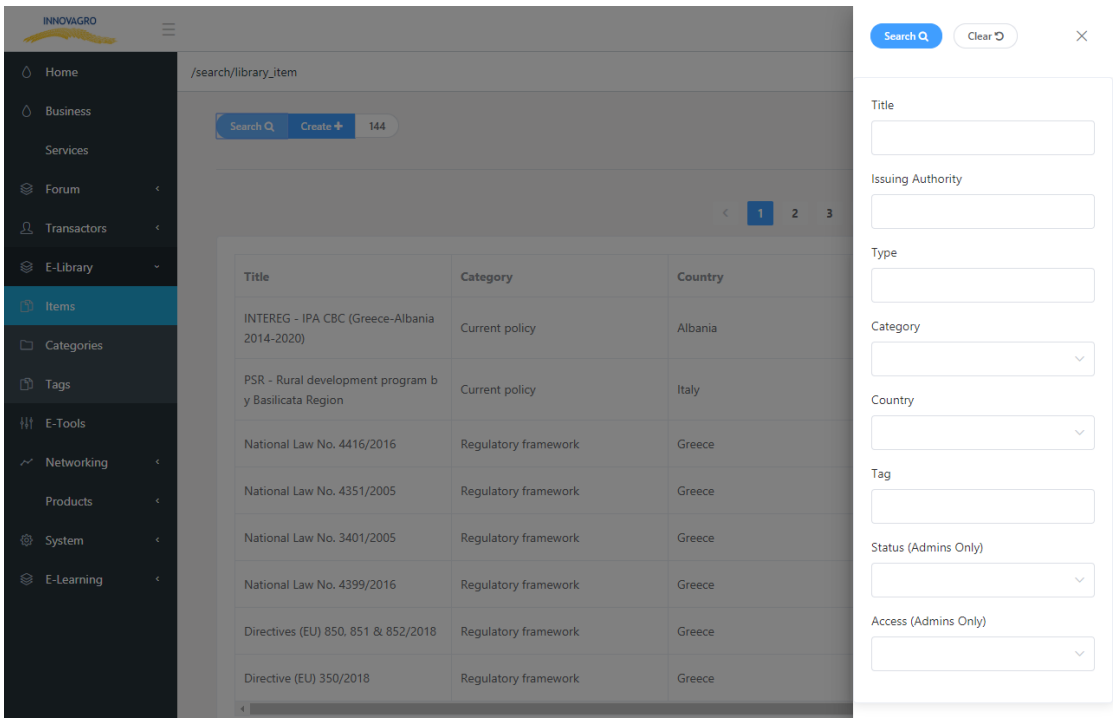




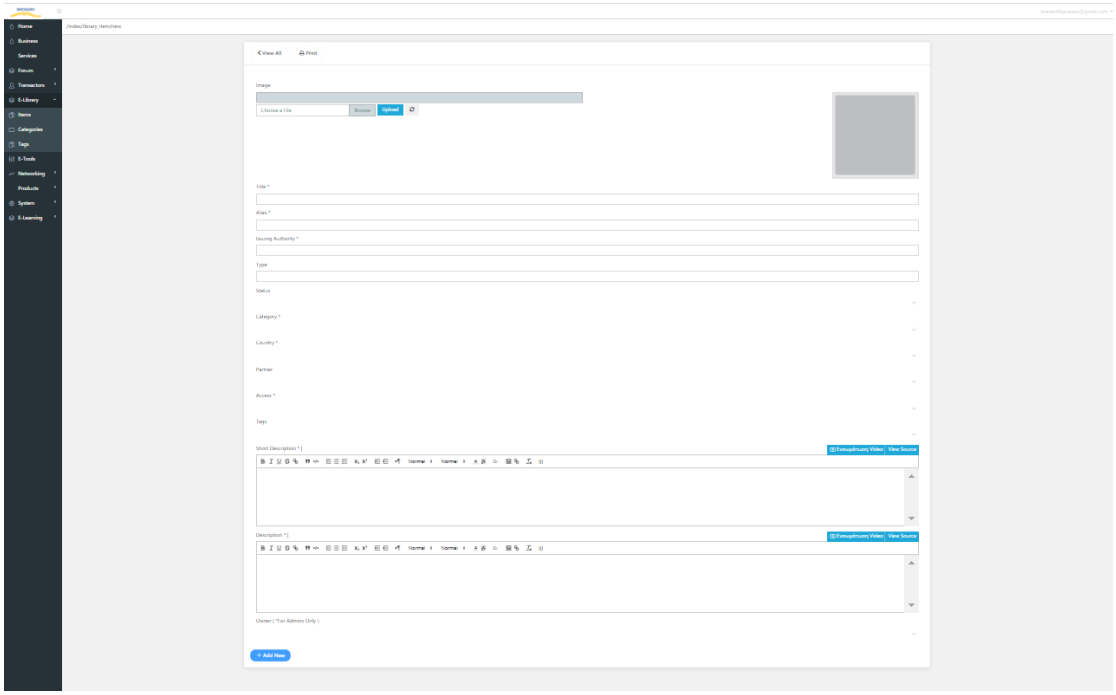
ii. Search or create new item.



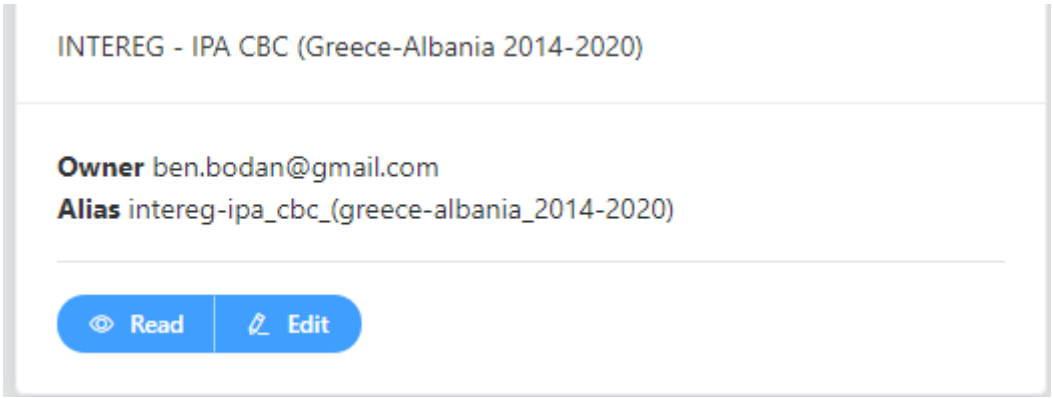
When you click **search** a bar is open at the right of the page, where you can search an item.



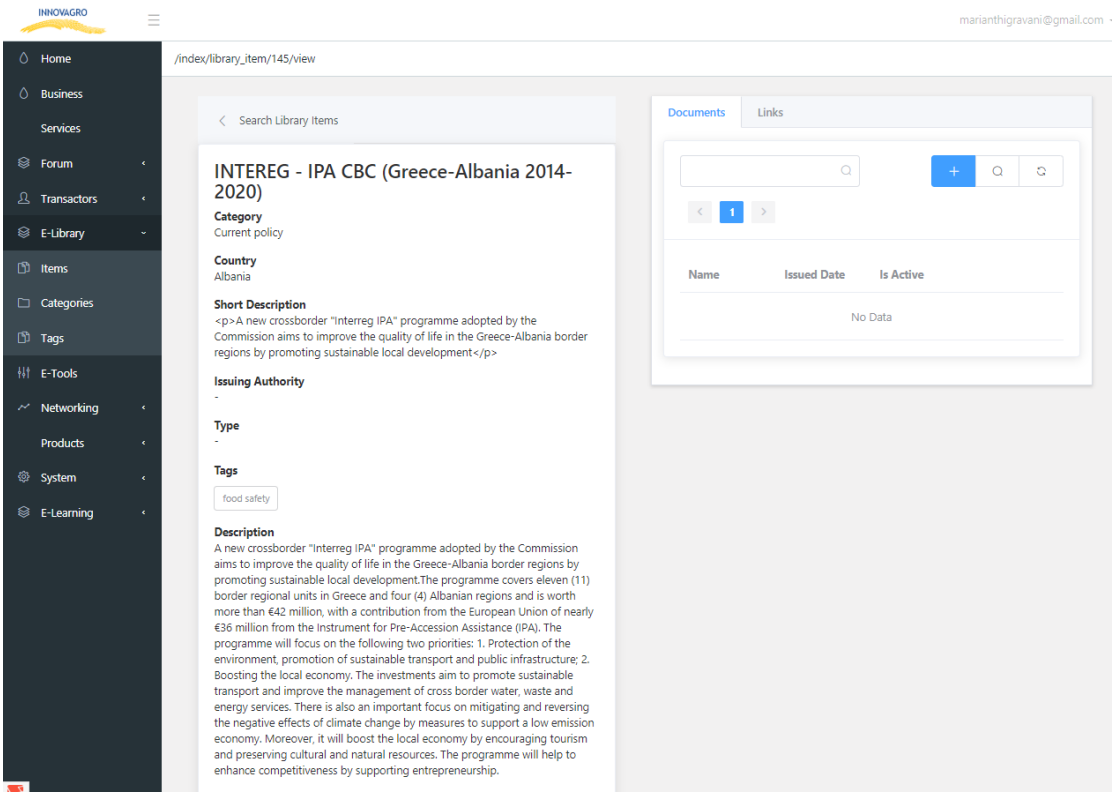
To **create** a new item you should fill in the following blanks and click **add new**. You can, also, print it.



You can have an overview of the content by clicking **read**, and you can edit it by clicking on the **edit**.



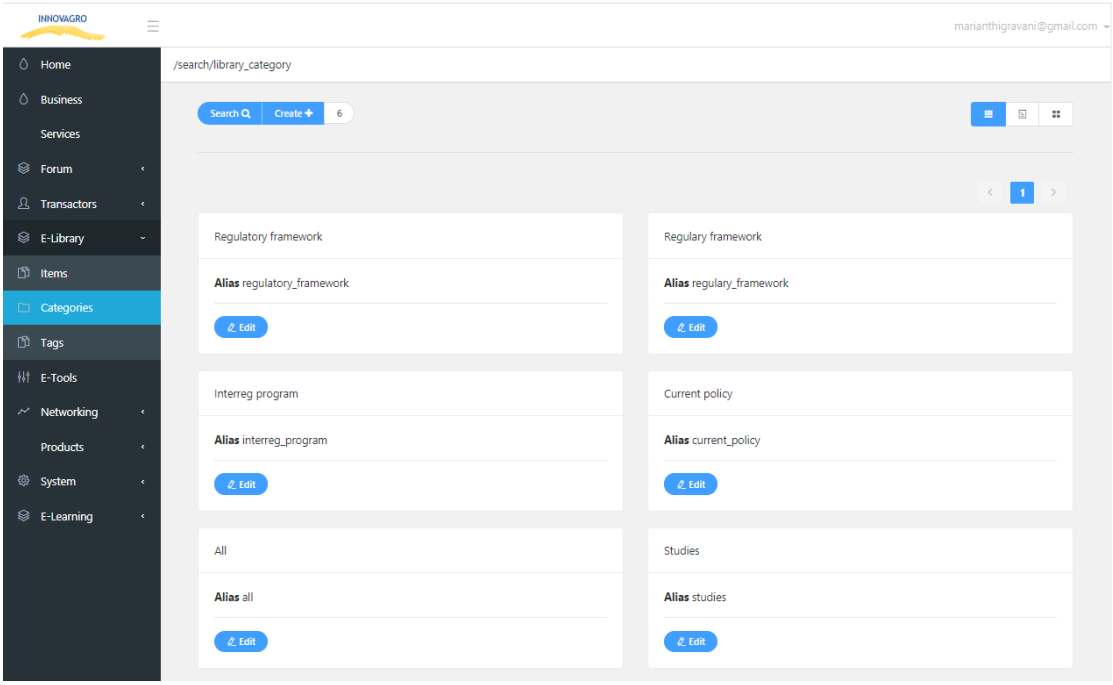
When you click **Read** a preview of the content will appear and you will be able to find or to upload documents and links relative to the item.

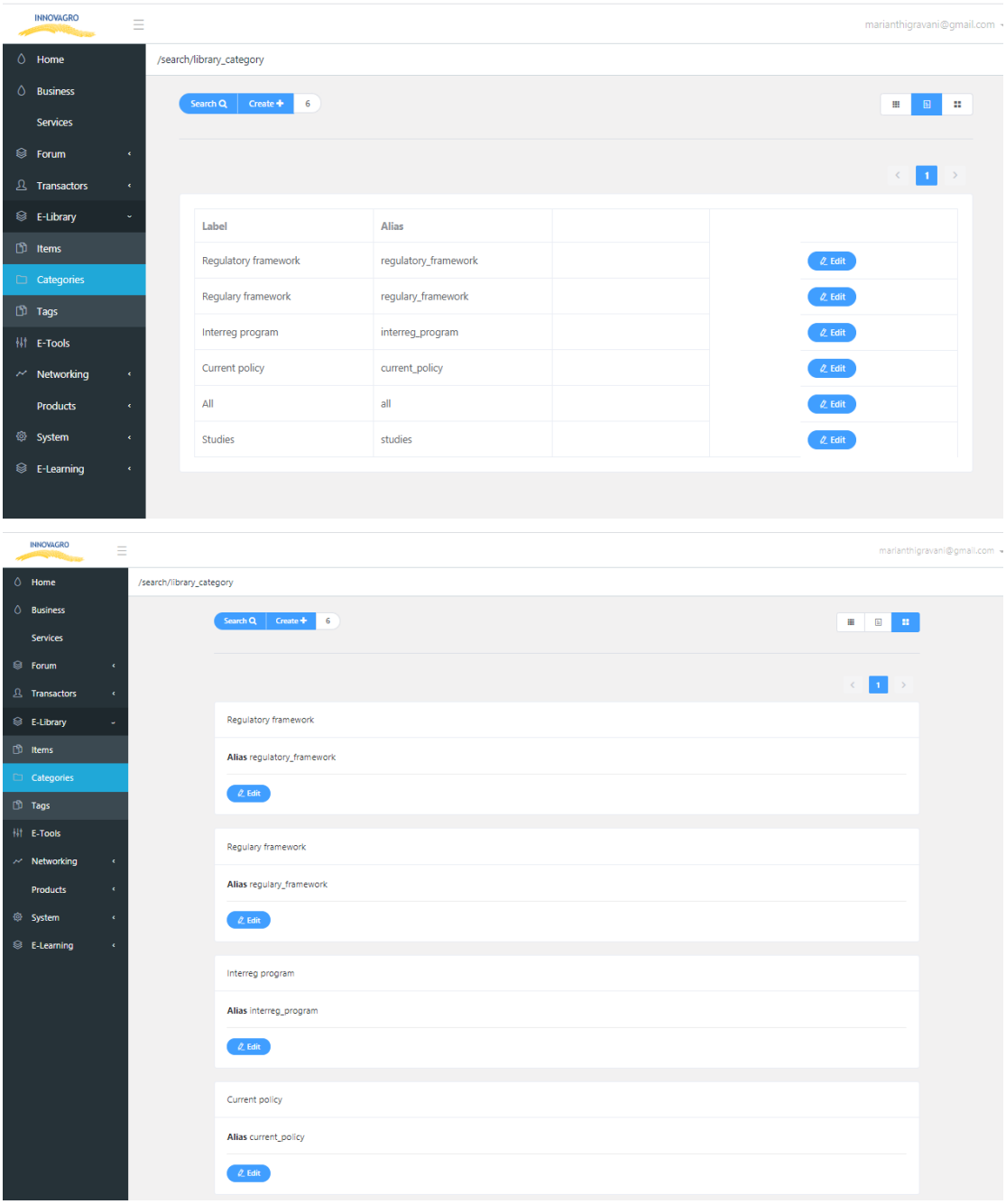


If you click edit you will be able to edit the info's of the item and add new documents or links (see section 5.1.3).

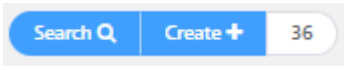
Categories

i. Click on the option categories and a menu will appear (choose the menu format).

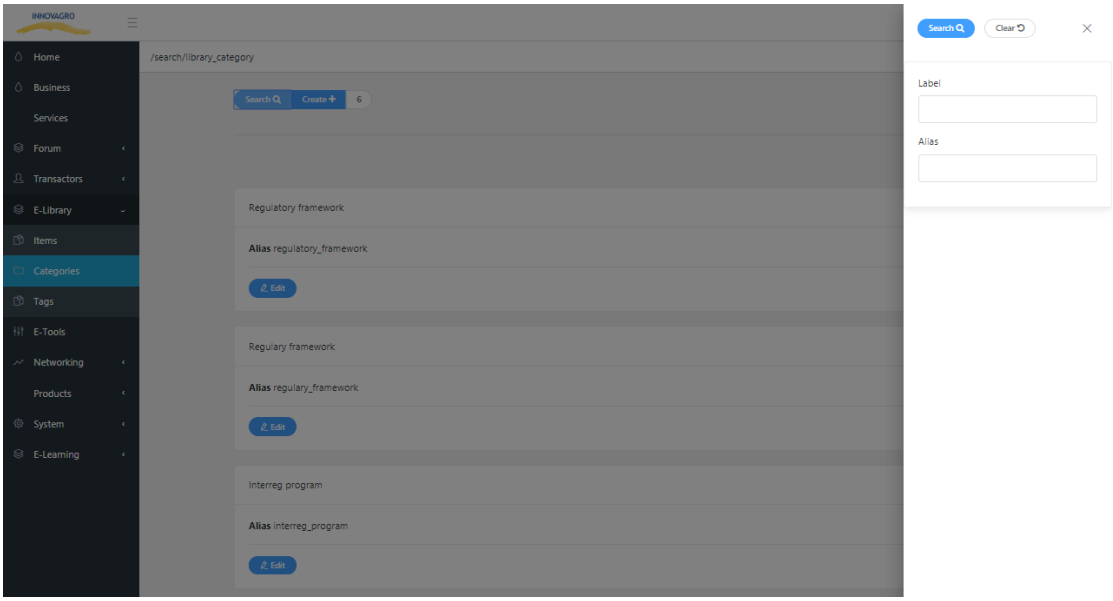




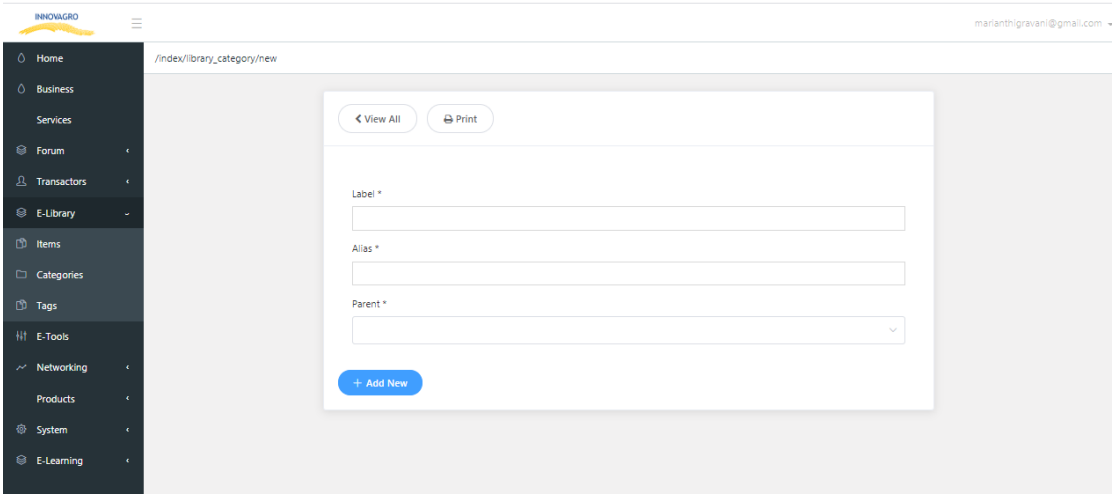
ii. Search or create new category



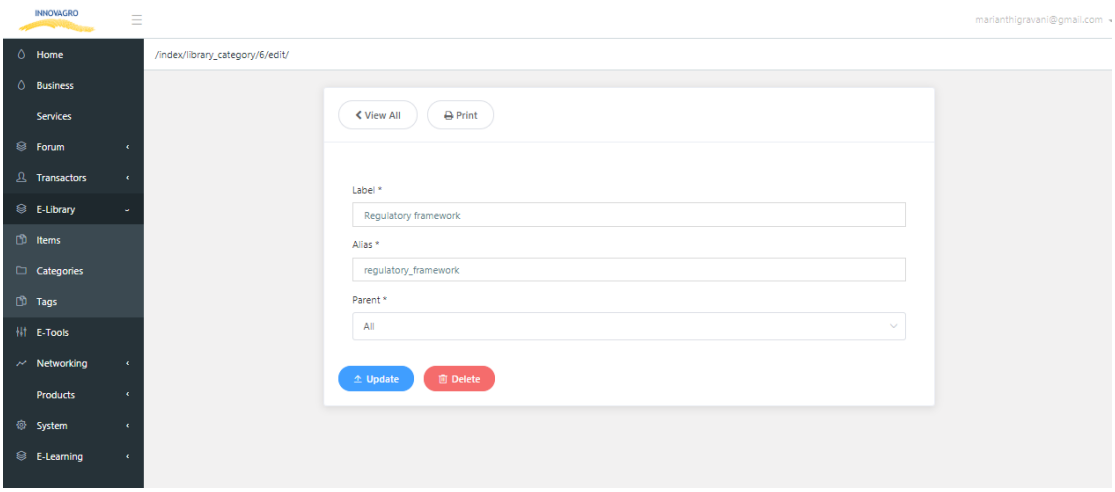
When you click **search** a bar is open at the right of the page, where you can search a category.



To **create** a new category you should fill out the following blanks and click **add new**. You can, also, print it.

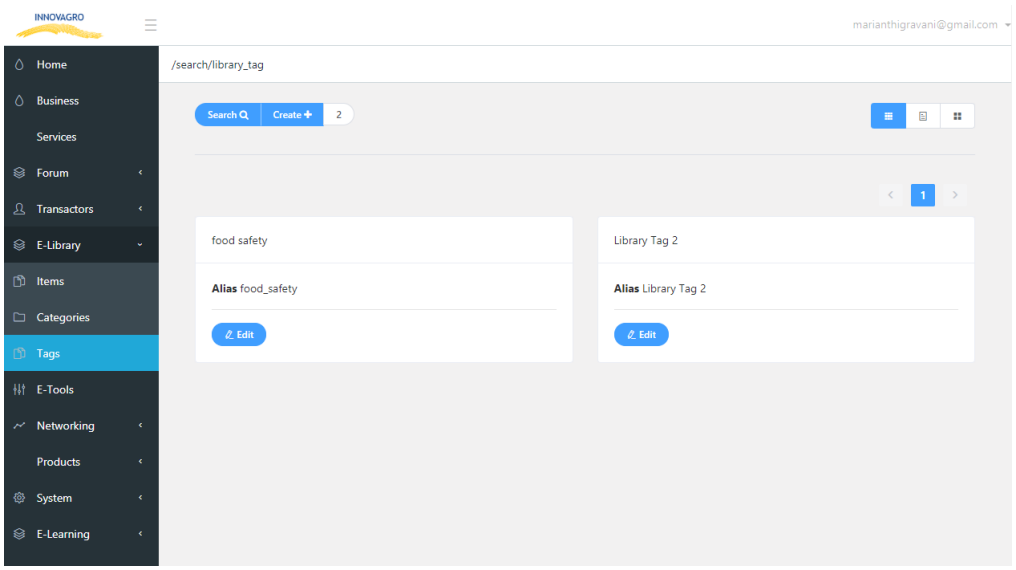


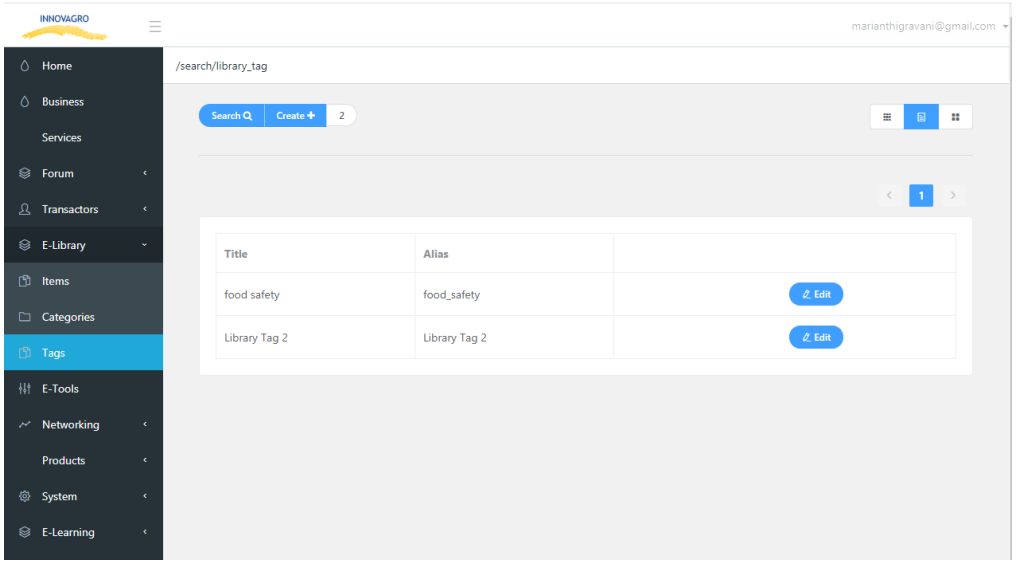
iii. To edit a category click the option **edit** and the following page will appear.

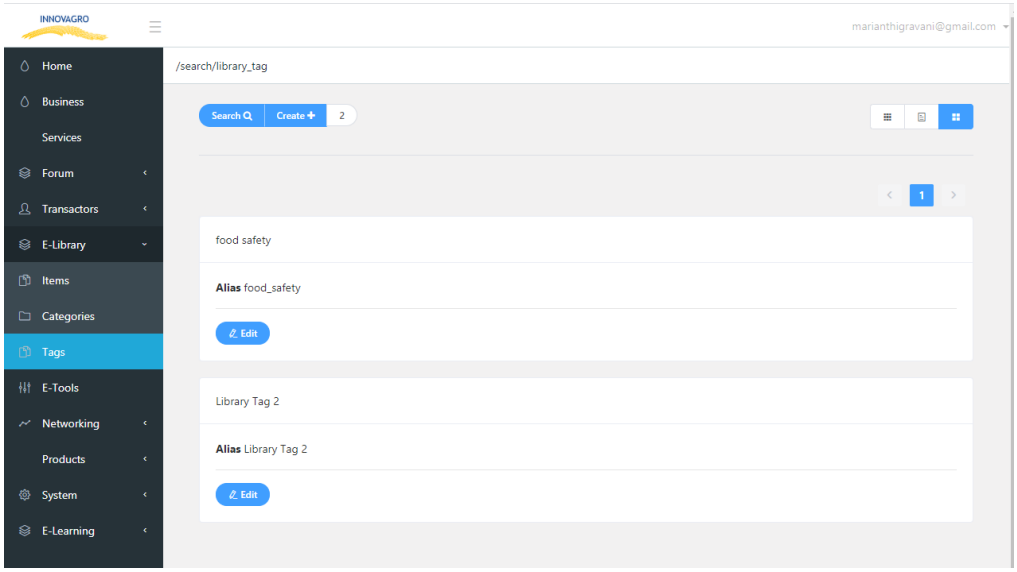


Tags

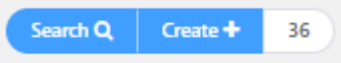
i. Click on the option tags and a menu will appear (choose the menu format).



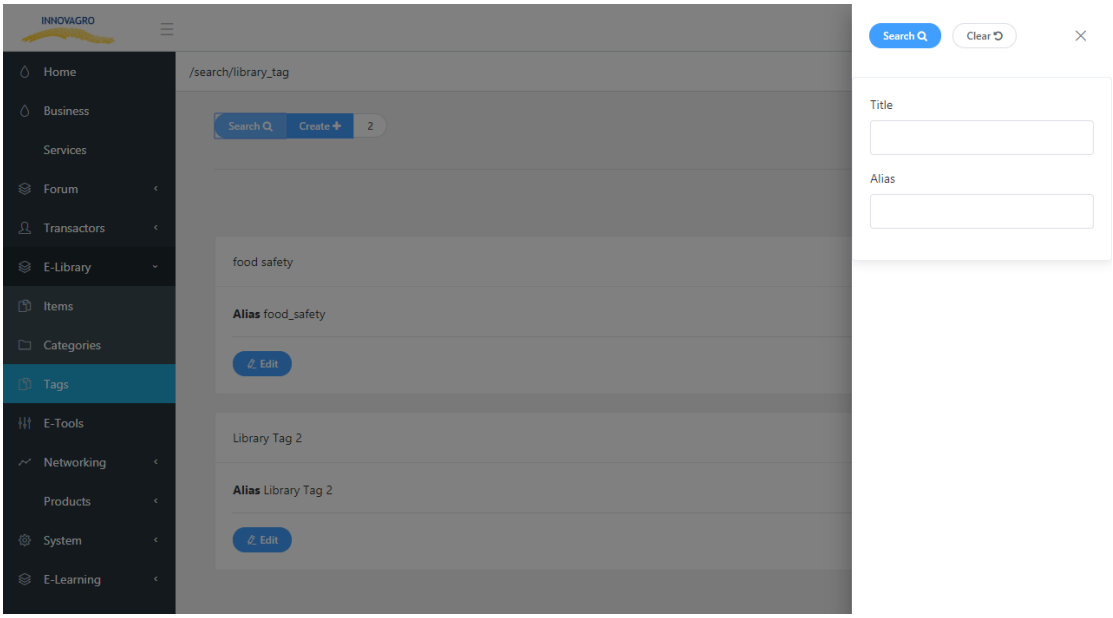




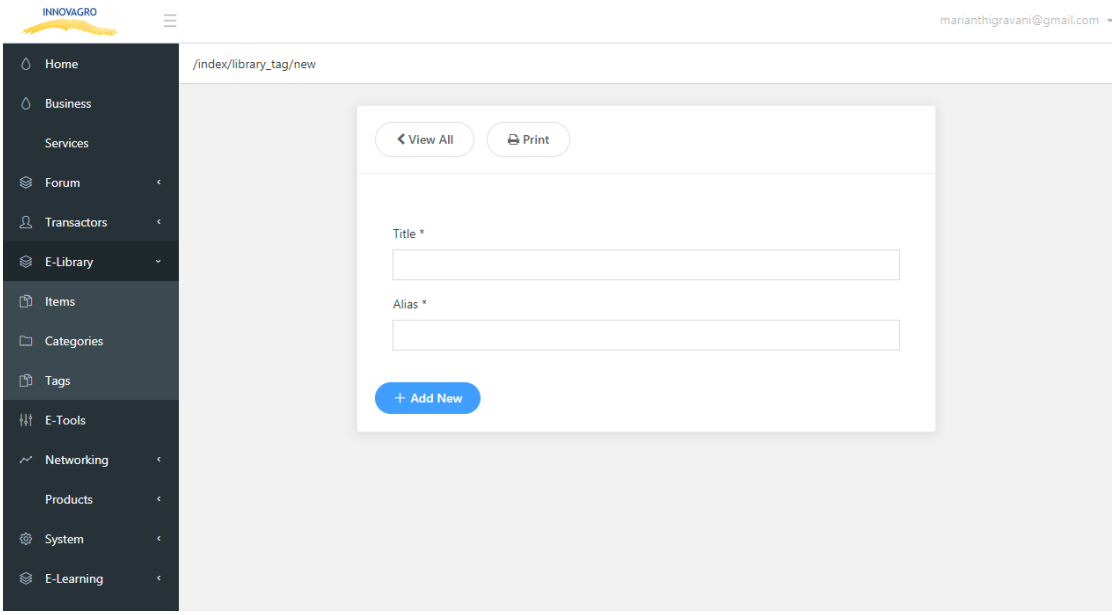
ii. Search or create new tag



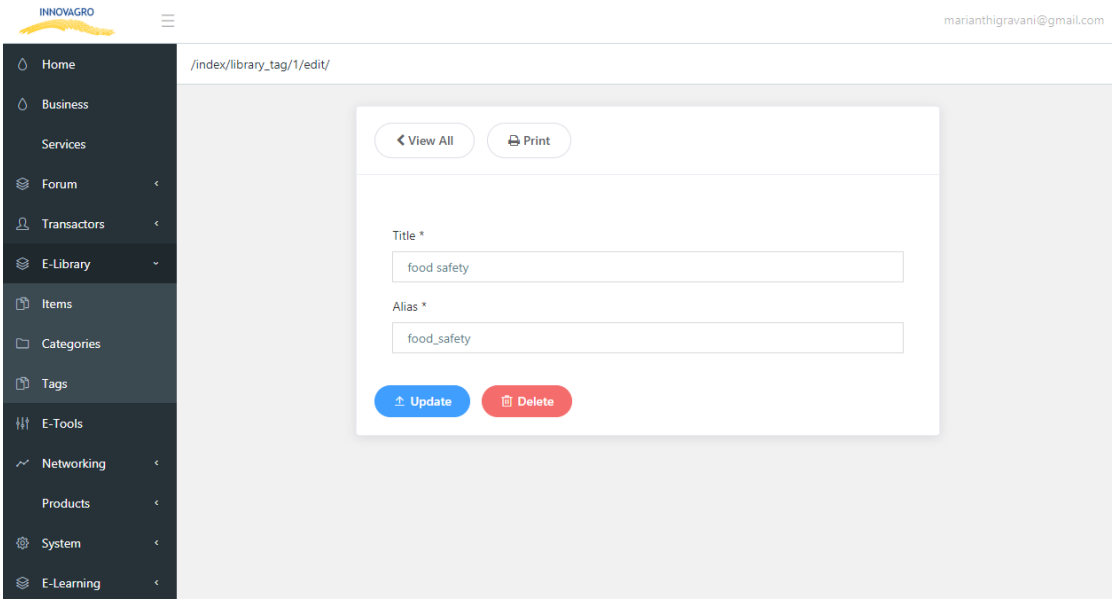
When you click **search** a bar is open at the right of the page, where you can search a tag.



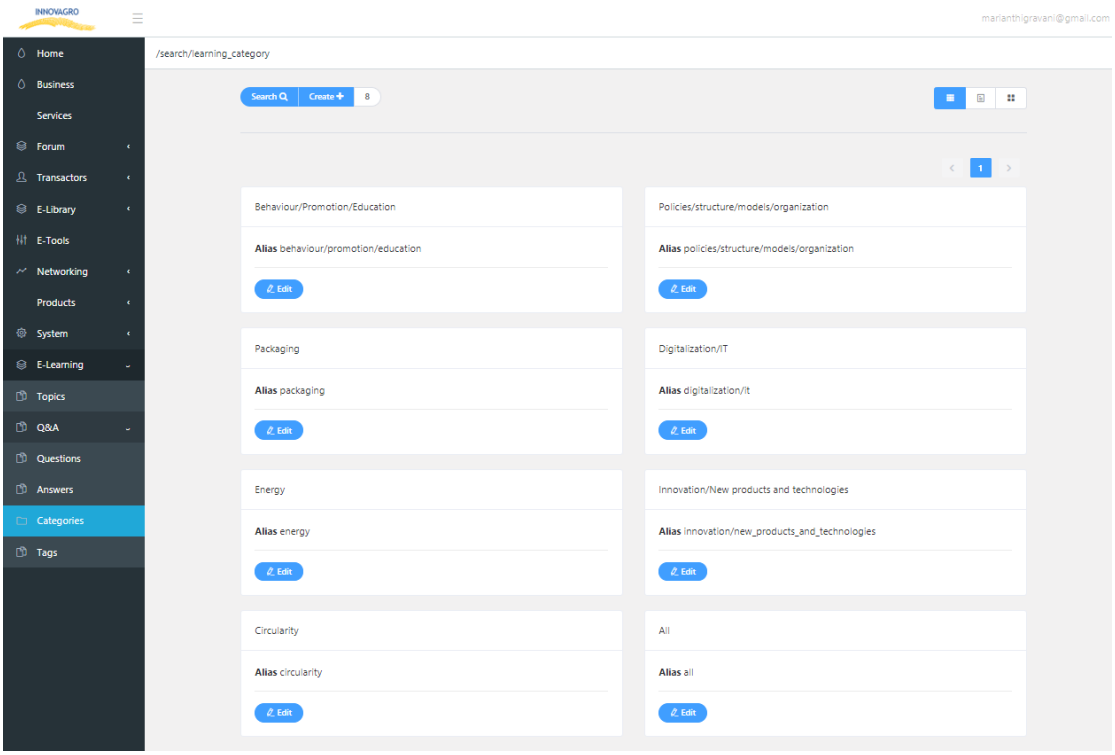
To **create** a new tag you should fill out the following blanks and click **add new**. You can, also, print it.

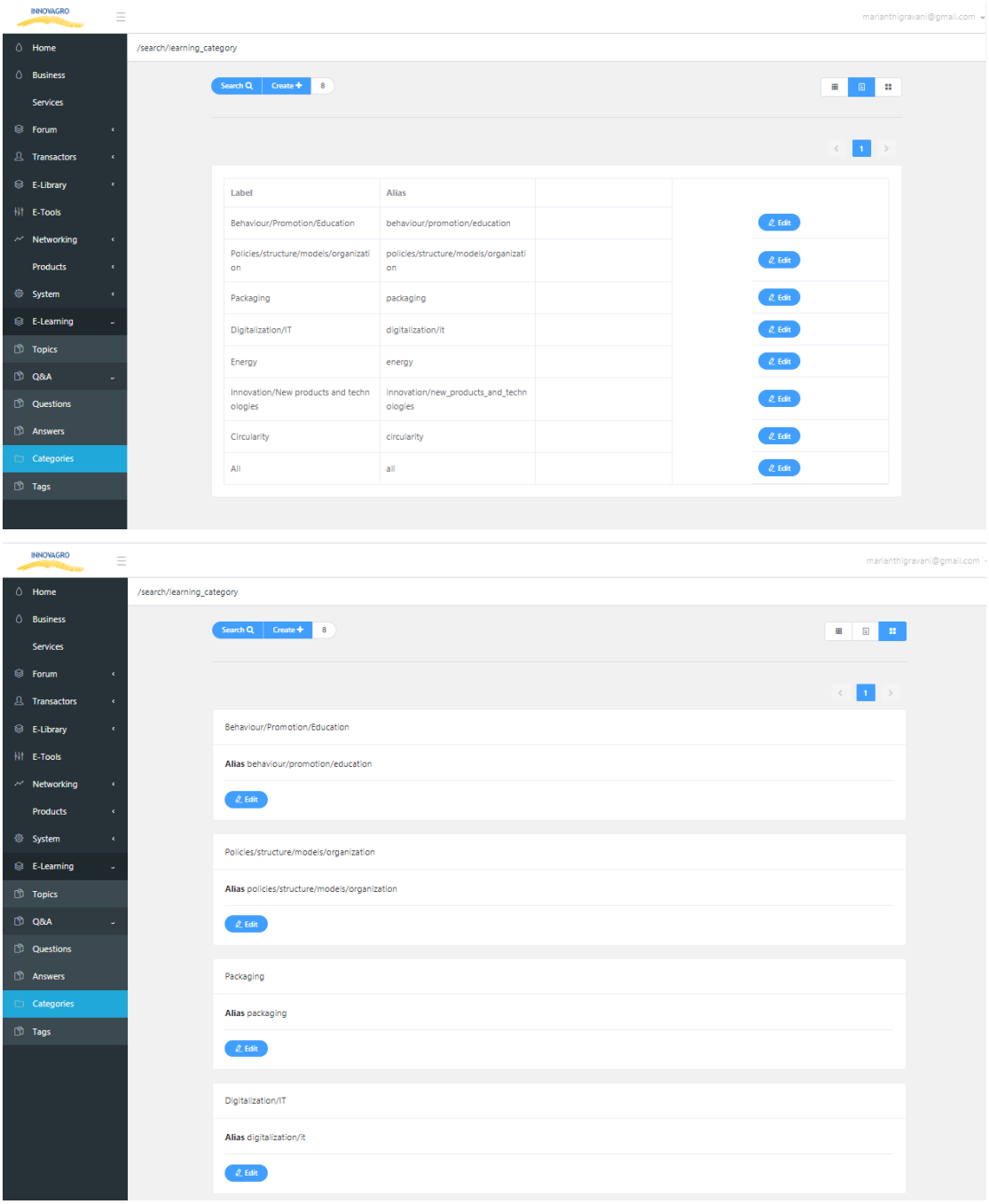


iii. To edit a tag click the option **edit** and the following page will appear.

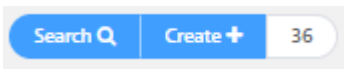


i. Click on the option categories and a menu will appear (choose the menu format).

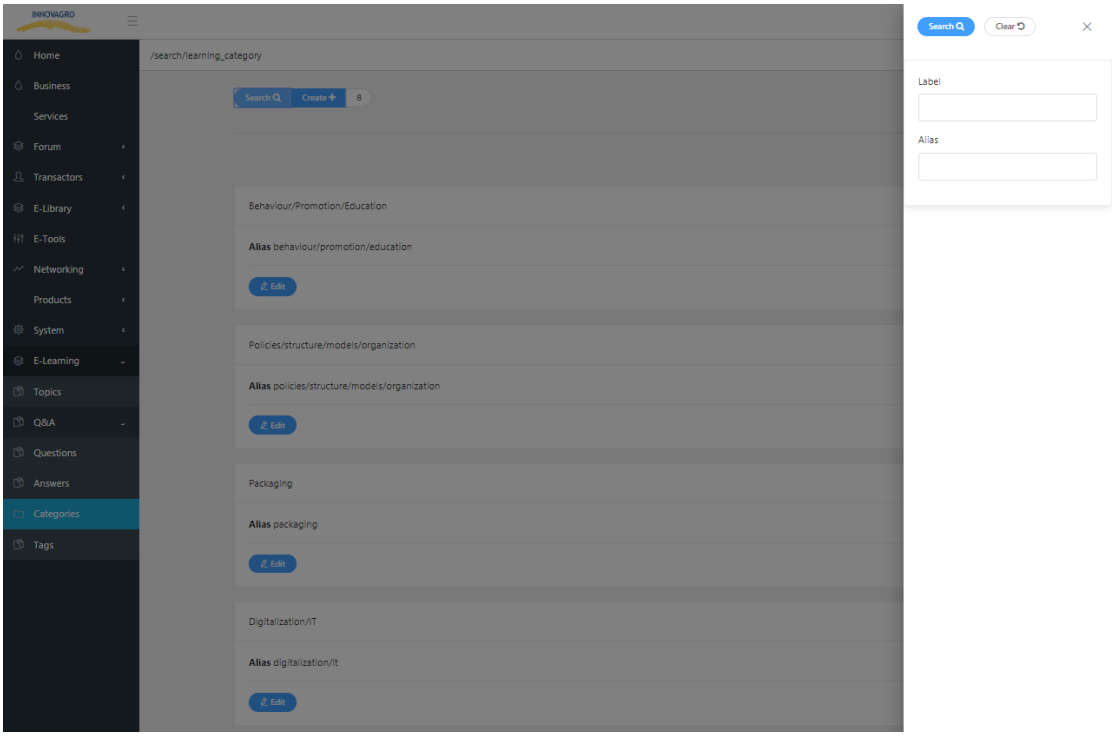




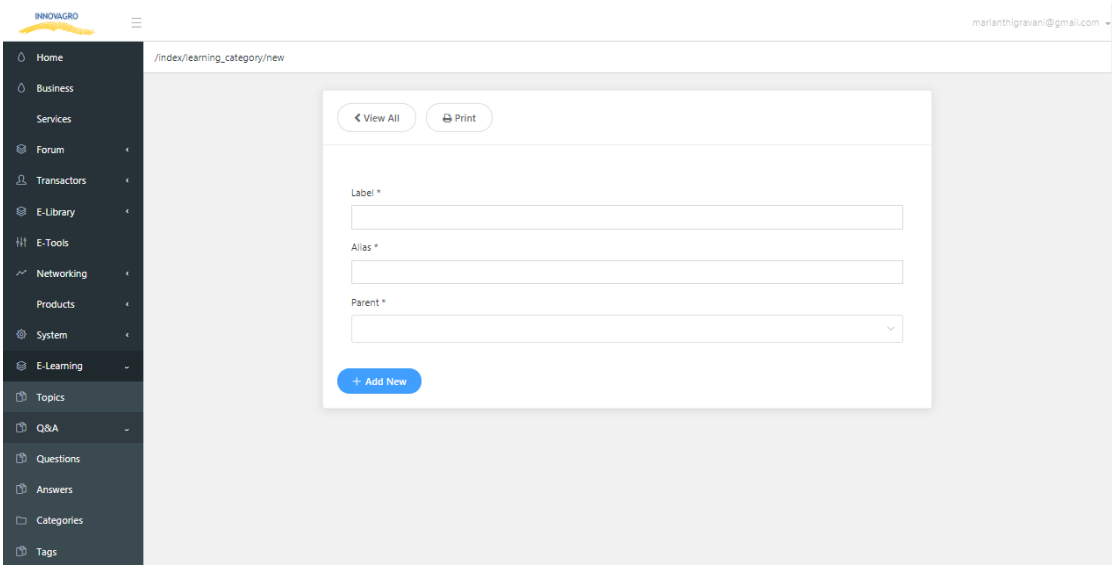
ii. Search or create new category



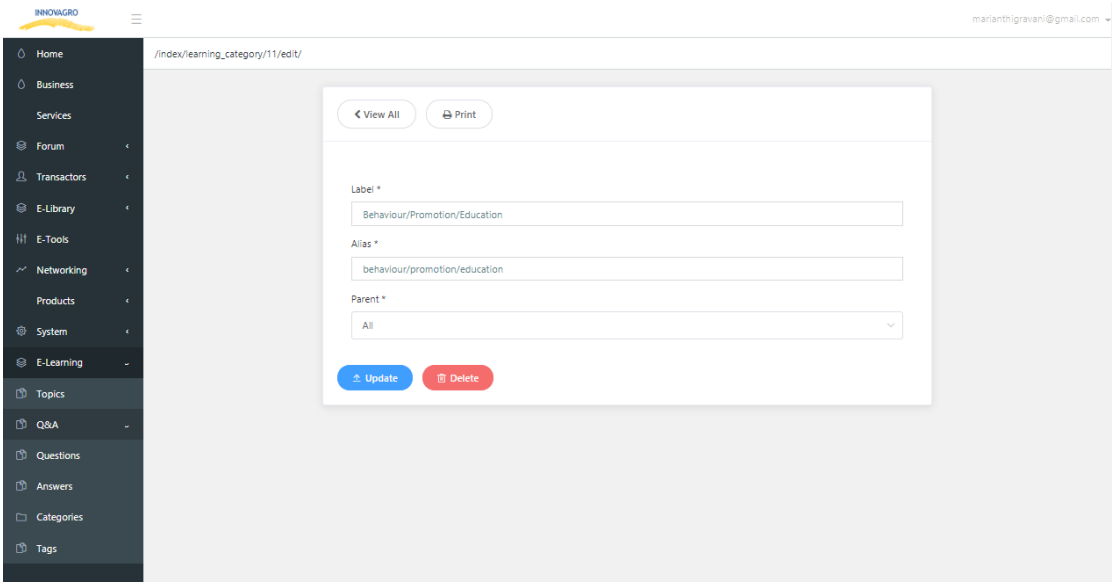
When you click **search** a bar is open at the right of the page, where you can search a category.



To **create** a new category you should fill out the following blanks and click **add new**. You can, also, print it.



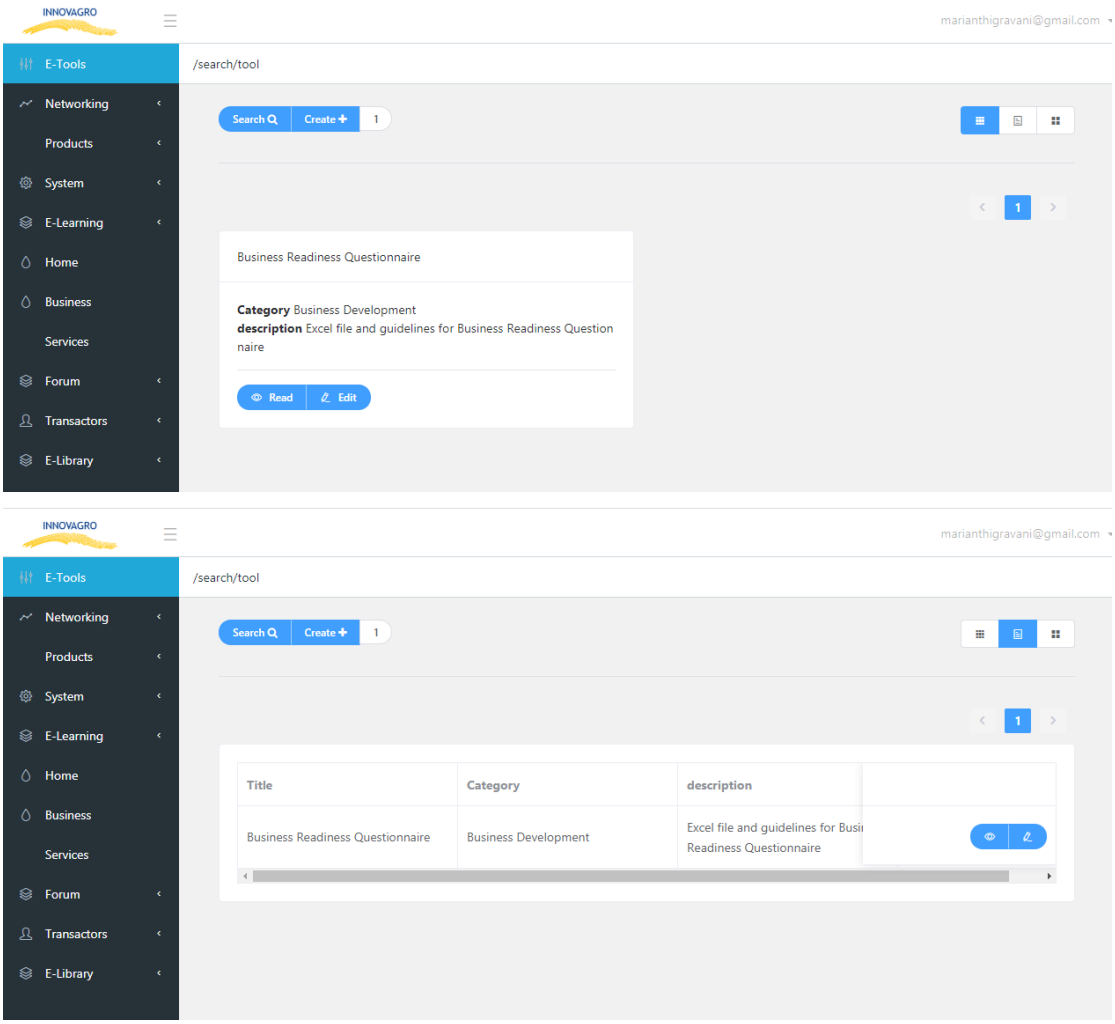
iii. To edit a category click the option **edit** and the following page will appear.

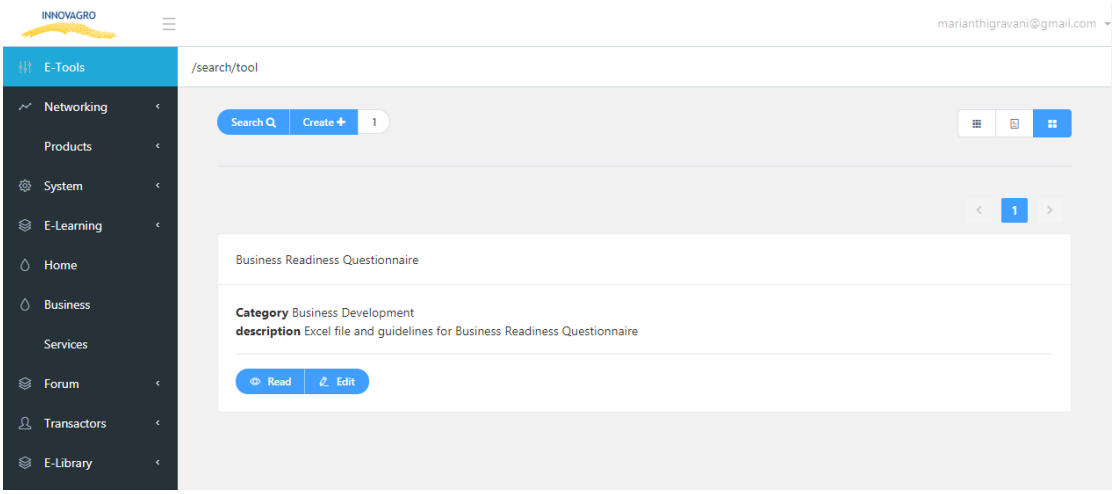


5.3.7 E-tools

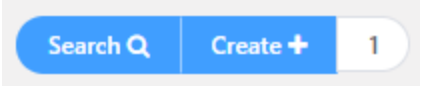
Via e-tools you can use the necessary tools in order to create and support your own business plan.

i. When you click the option **e-tools** a menu will open. (choose the menu format)

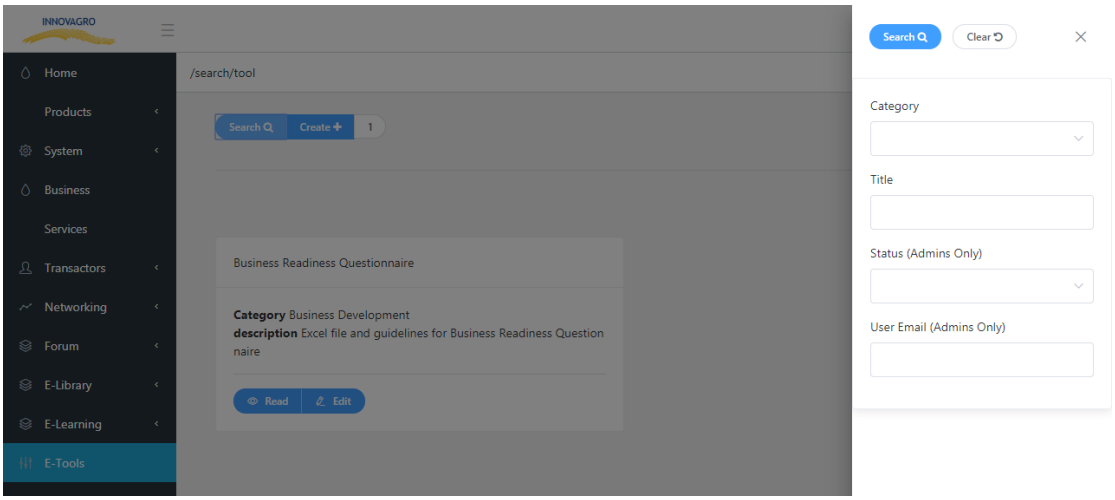




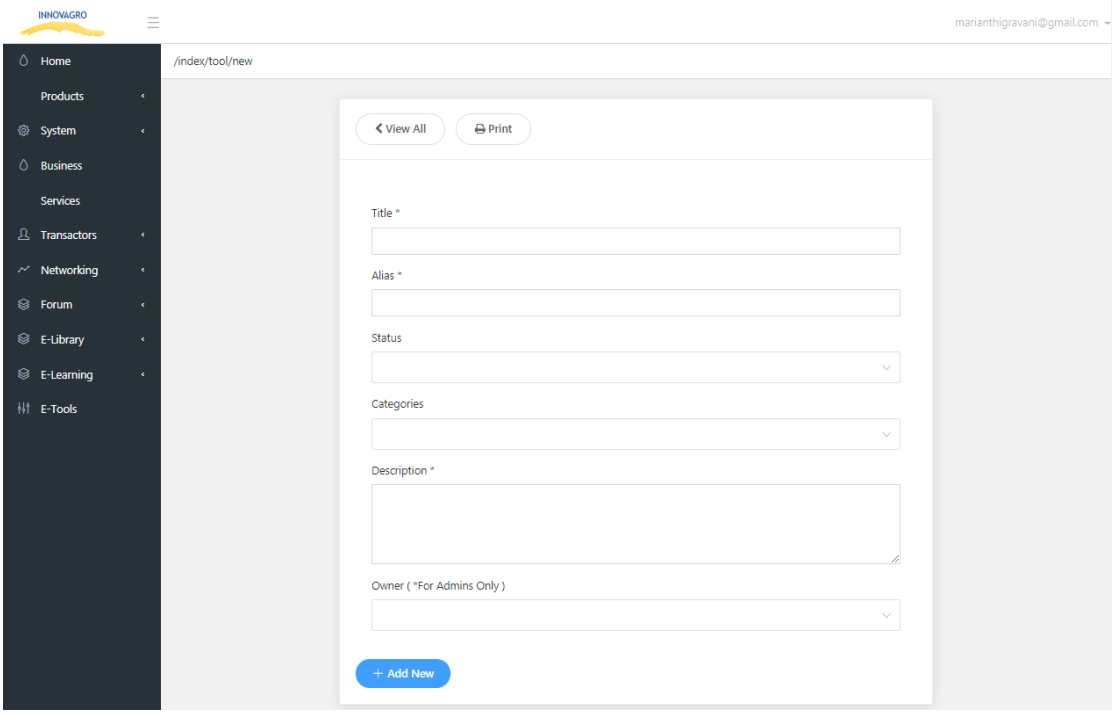
ii. Search or create new e –tool



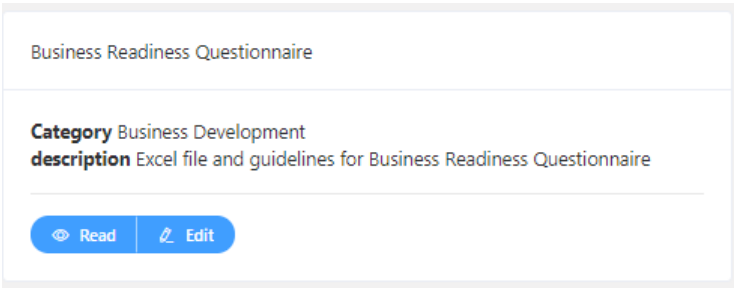
When you click **search** a bar is open at the right of the page, where you can search an e – tool.



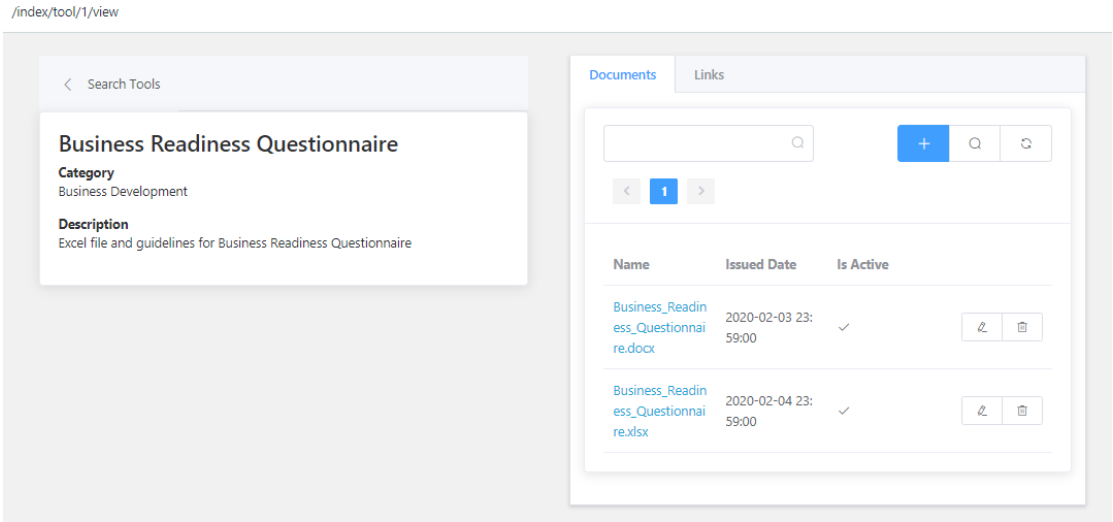
To **create** a new e - tool you should fill out the following blanks and click **add new**. You can, also, print it.



iii. You can have an overview of the content by clicking **read**, and you can edit it by clicking on the **edit**.

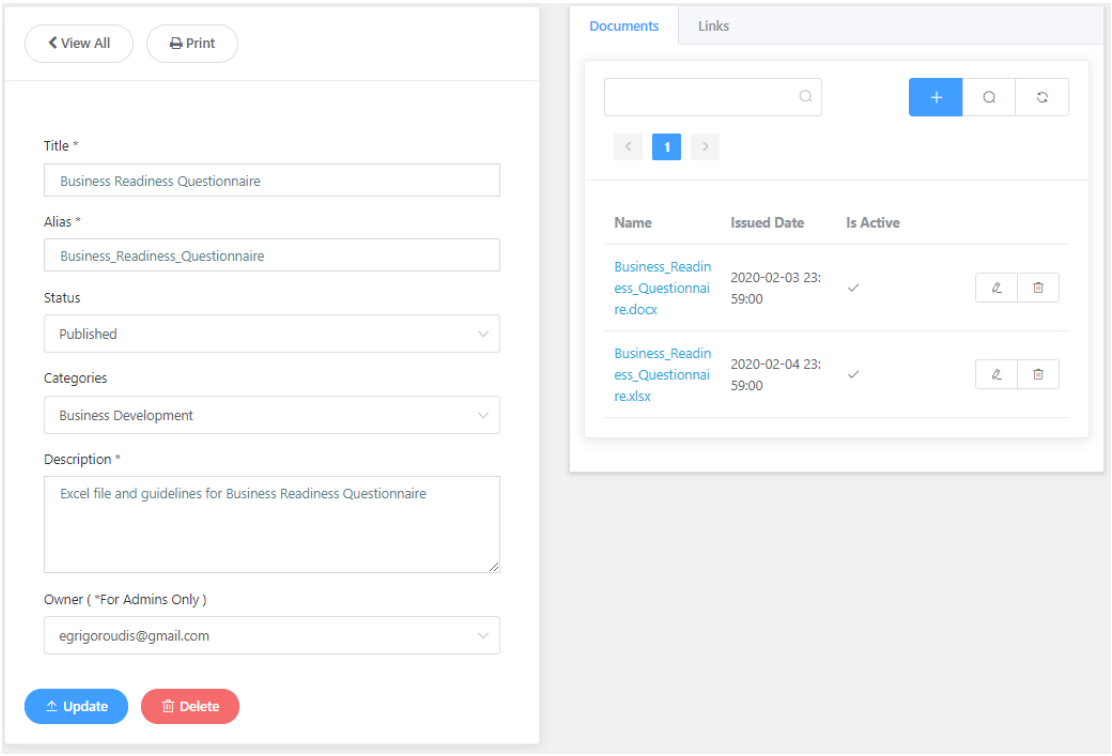


When you click **Read** a preview of the content will appear and you will be able to find or to upload documents and links relative to the e-tool.



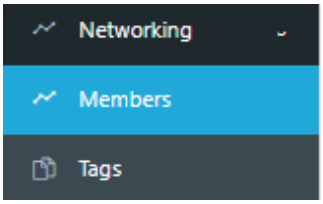
If you click edit you will be able to edit the info's of the e-tool and add new documents or links (see section 5.1.3).

To edit a category click the option **edit** and the following page will appear.



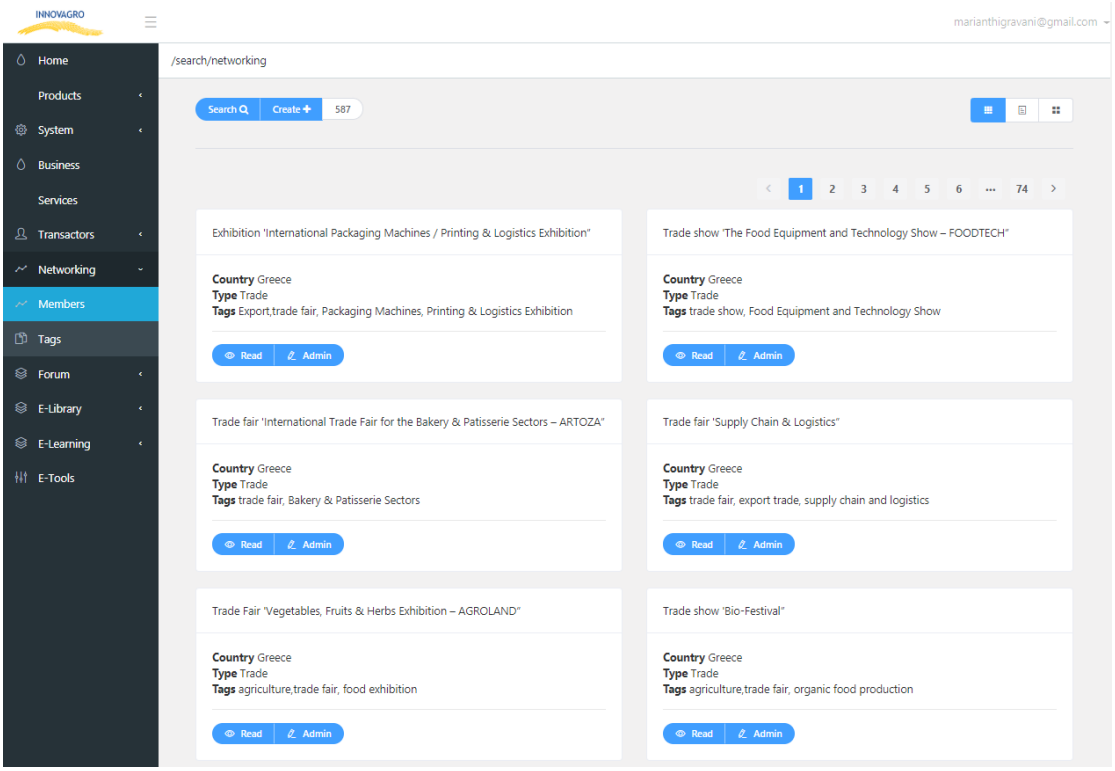
5.3.8 Networking

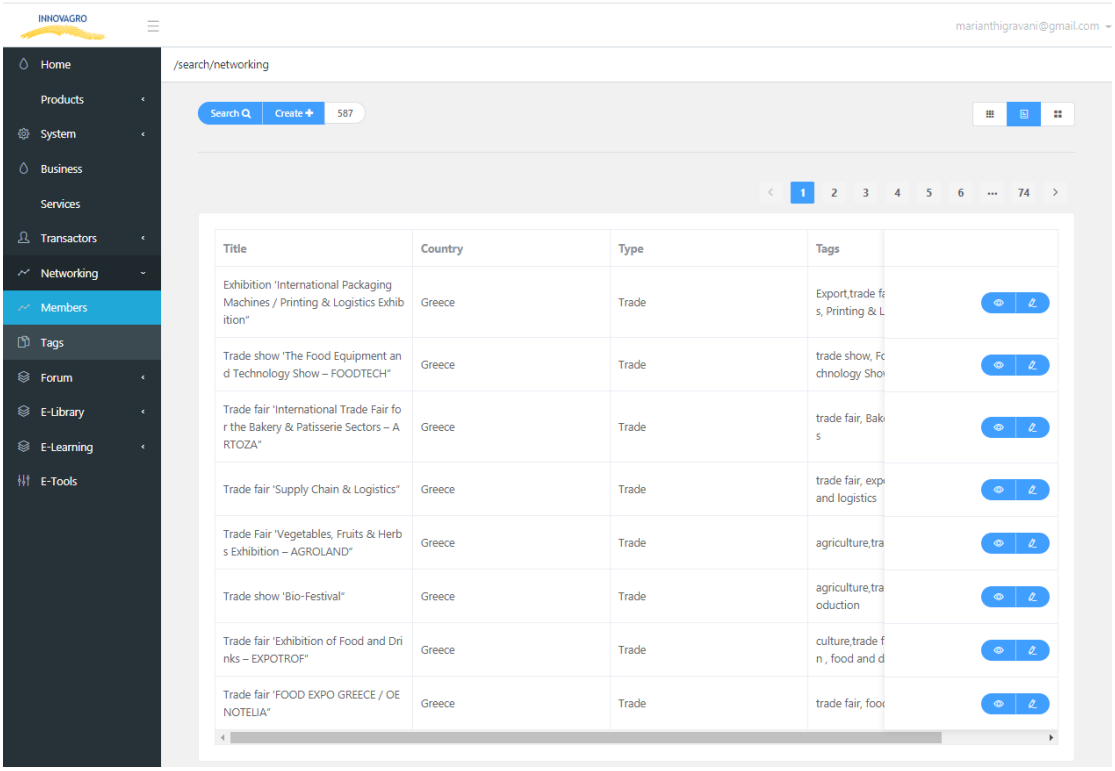
Networking section will give you the option to find a list of operators related with agro-food industry. When you click the option **networking** a list will open.

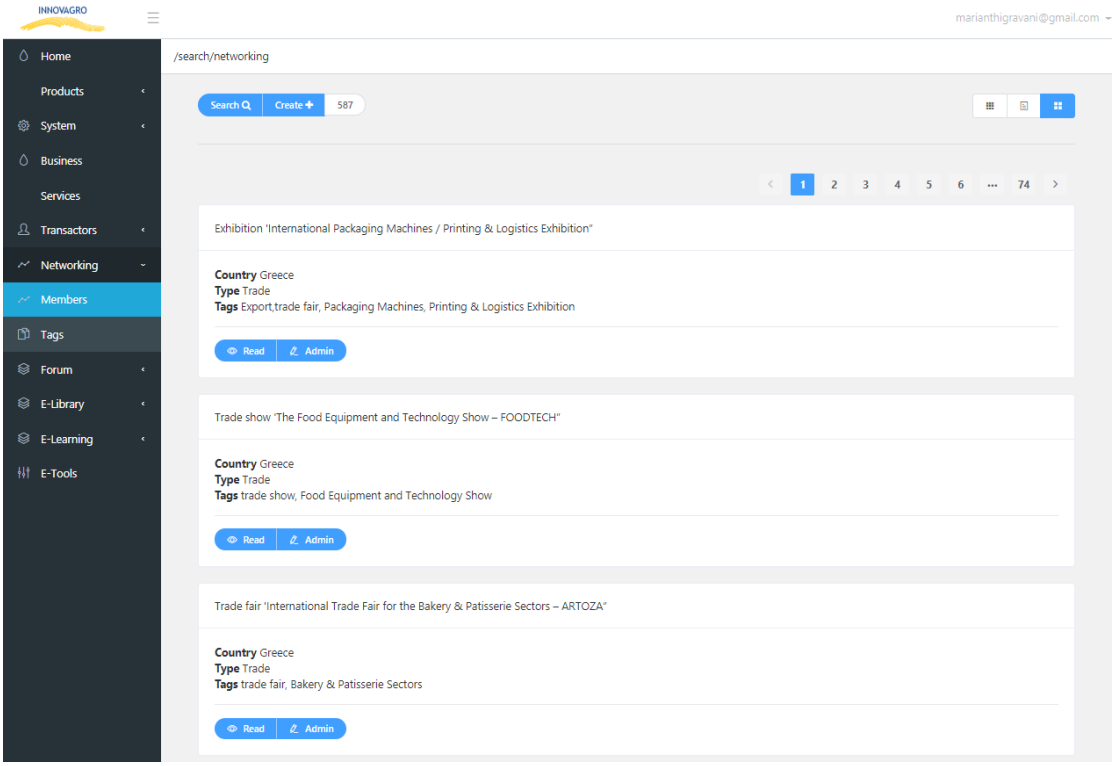


Networking members

i. Click on the option members and a menu will appear (choose the menu format)

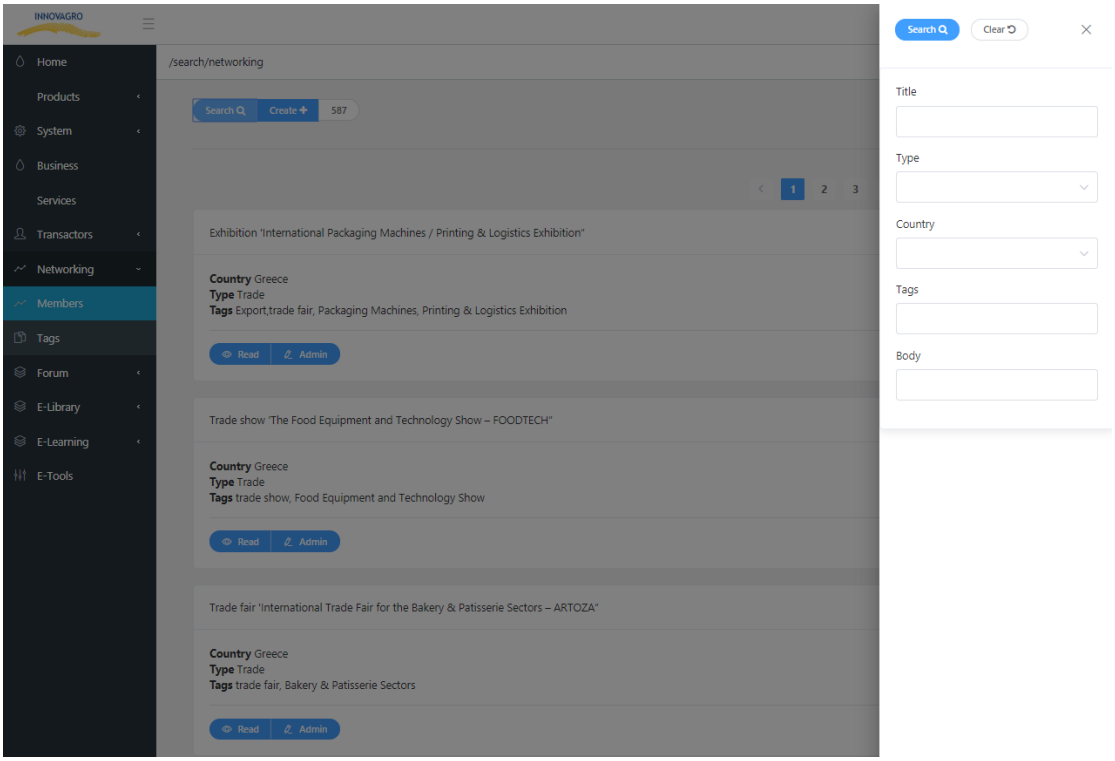

INNOVAGRO
marianthigravani@gmail.com
Home
Products
System
Business
Services
Transactors
Networking
Members
Tags
Forum
E-Library
E-Learning
E-Tools
/search/networking
Search
Create
587
1 2 3 4 5 6 ... 74
Exhibition 'International Packaging Machines / Printing & Logistics Exhibition"
Country Greece
Type Trade
Tags Export,trade fair, Packaging Machines, Printing & Logistics Exhibition
Read
Admin
Trade show 'The Food Equipment and Technology Show – FOODTECH"
Country Greece
Type Trade
Tags trade show, Food Equipment and Technology Show
Read
Admin
Trade fair 'International Trade Fair for the Bakery & Patisserie Sectors – ARTOZA"
Country Greece
Type Trade
Tags trade fair, Bakery & Patisserie Sectors
Read
Admin
Trade fair 'Supply Chain & Logistics"
Country Greece
Type Trade
Tags trade fair, export trade, supply chain and logistics
Read
Admin
Trade Fair 'Vegetables, Fruits & Herbs Exhibition – AGROLAND"
Country Greece
Type Trade
Tags agriculture,trade fair, food exhibition
Read
Admin
Trade show 'Bio-Festival"
Country Greece
Type Trade
Tags agriculture,trade fair, organic food production
Read
Admin


INNOVAGRO
marianthigravani@gmail.com
Home
Products
System
Business
Services
Transactors
Networking
Members
Tags
Forum
E-Library
E-Learning
E-Tools
/search/networking
Search
Create
587
1 2 3 4 5 6 ... 74
Title
Country
Type
Tags
Exhibition 'International Packaging Machines / Printing & Logistics Exhibition"
Greece
Trade
Trade show 'The Food Equipment and Technology Show – FOODTECH"
Greece
Trade
Trade fair 'International Trade Fair for the Bakery & Patisserie Sectors – ARTOZA"
Greece
Trade
Trade fair 'Supply Chain & Logistics"
Greece
Trade
Trade Fair 'Vegetables, Fruits & Herbs Exhibition – AGROLAND"
Greece
Trade
Trade show 'Bio-Festival"
Greece
Trade
Trade fair 'Exhibition of Food and Drinks – EXPOTROF"
Greece
Trade
Trade fair 'FOOD EXPO GREECE / OENOTELIA"
Greece
Trade

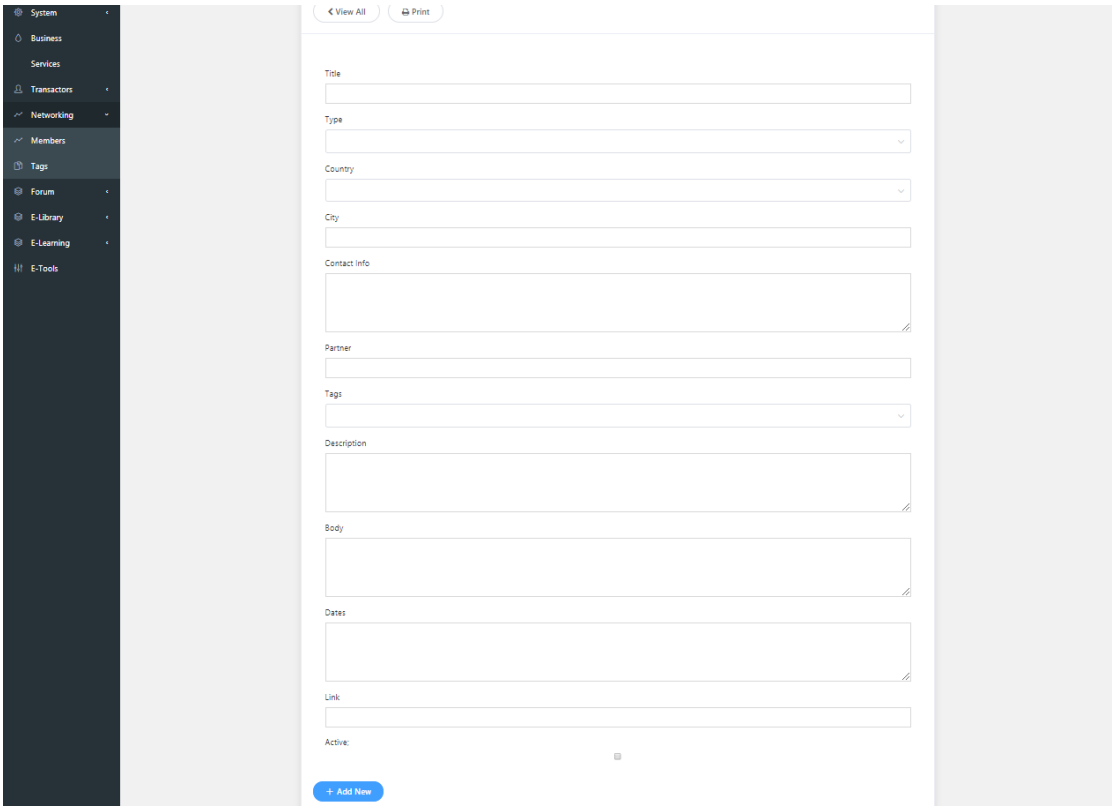


ii. Search a networking member

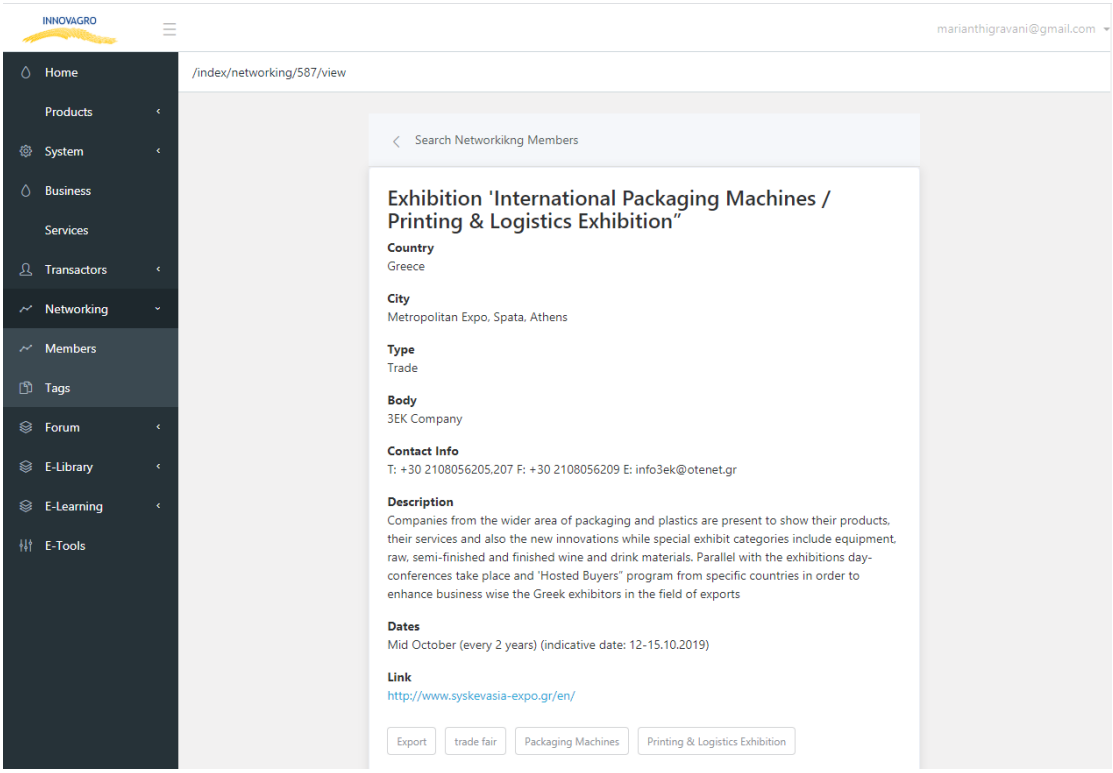
When you click **search** a bar will open at the right of the page, where you can search a networking member.



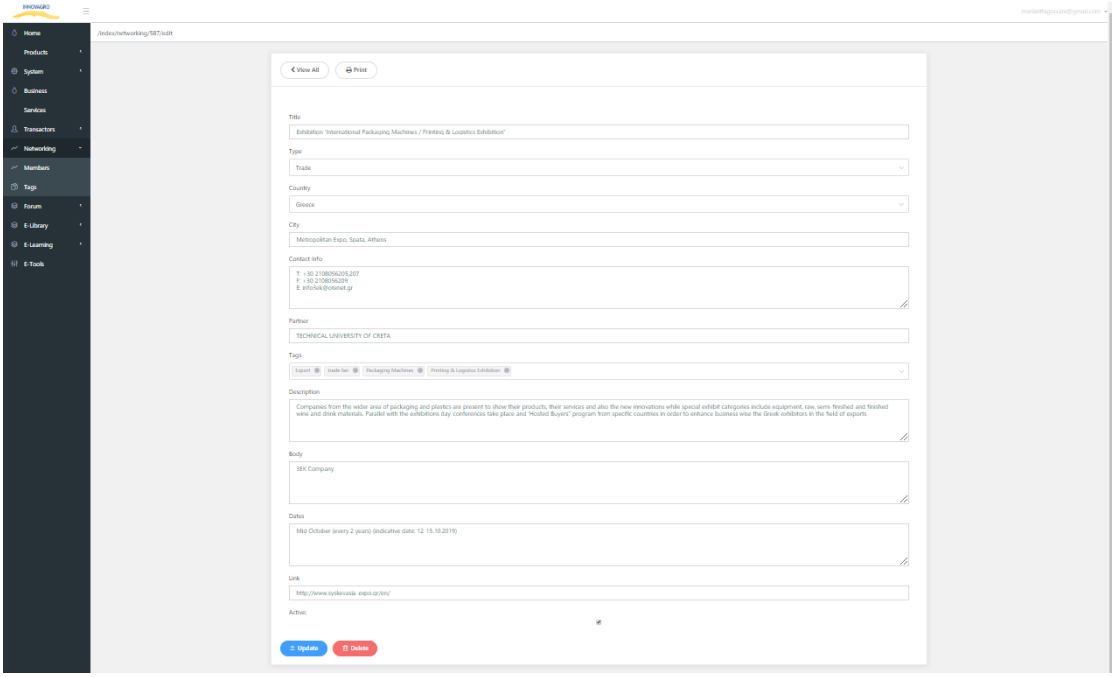
To **create** a new networking member you should fill out the following blanks and click **add new**. You can, also, print it.



iii. You can choose **read** in order to see a preview of the networking member.

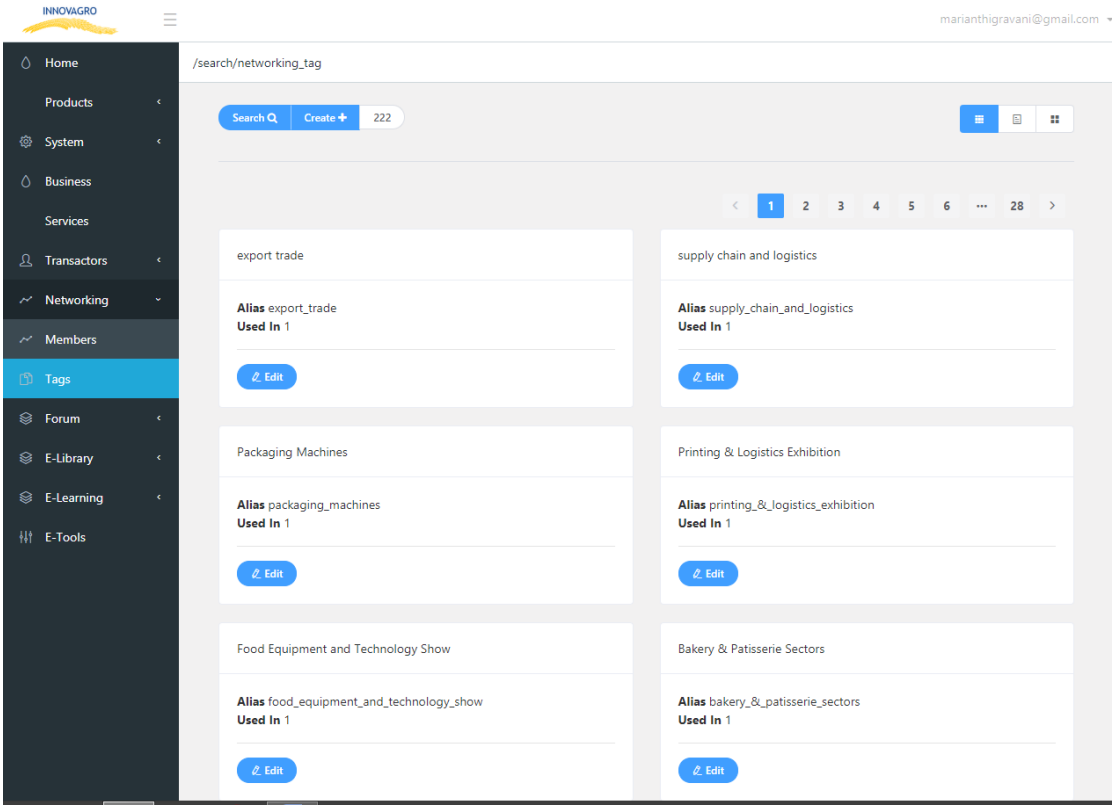


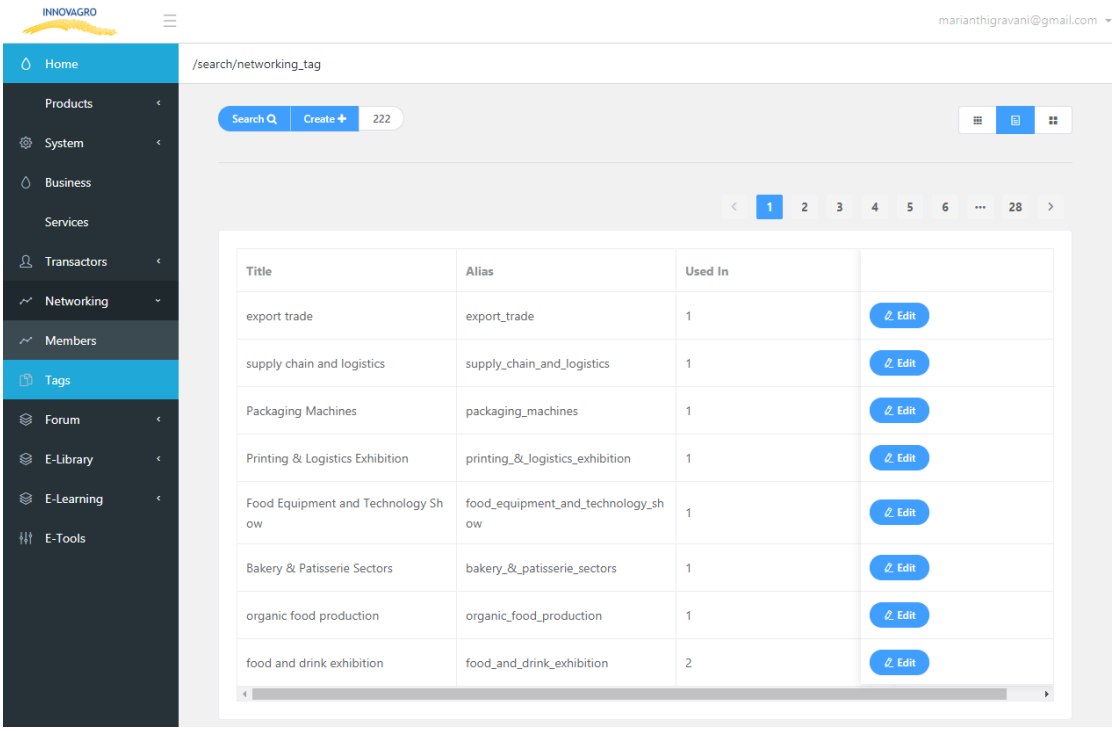
iv. Choose **admin** in order to edit a networking member

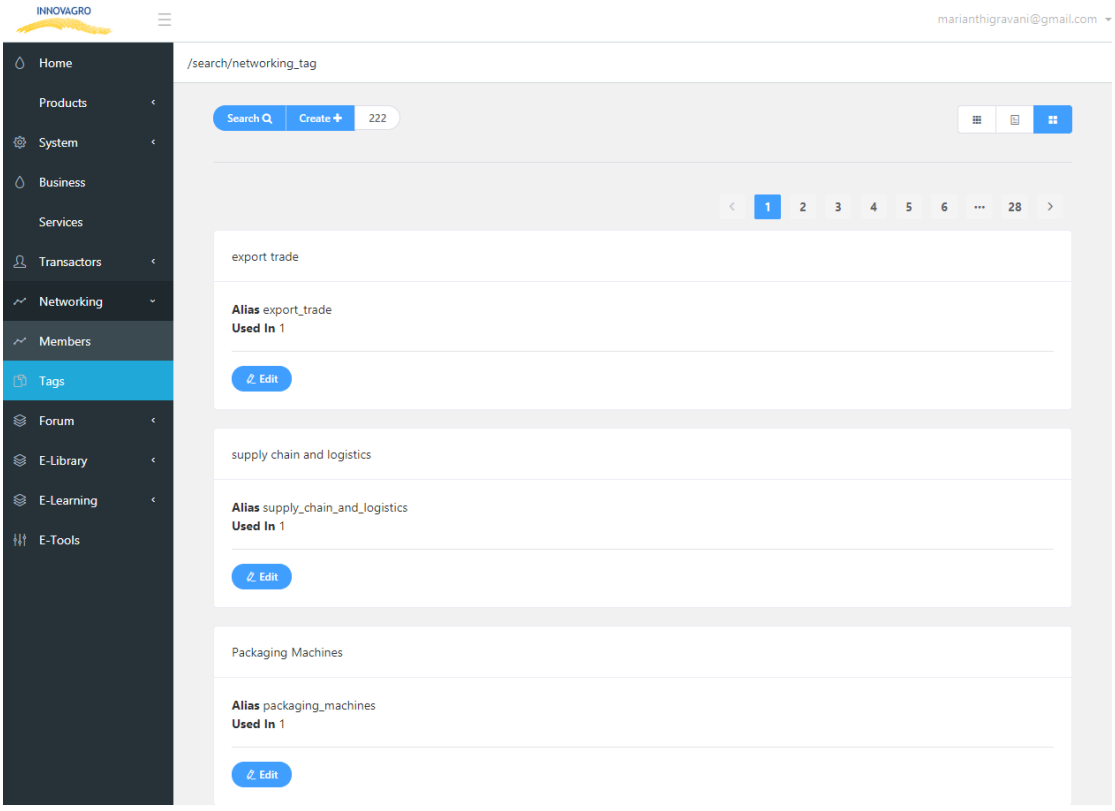


Networking tag

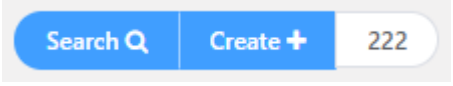
i. Click on the option tags and a menu will appear. (choose the menu format)



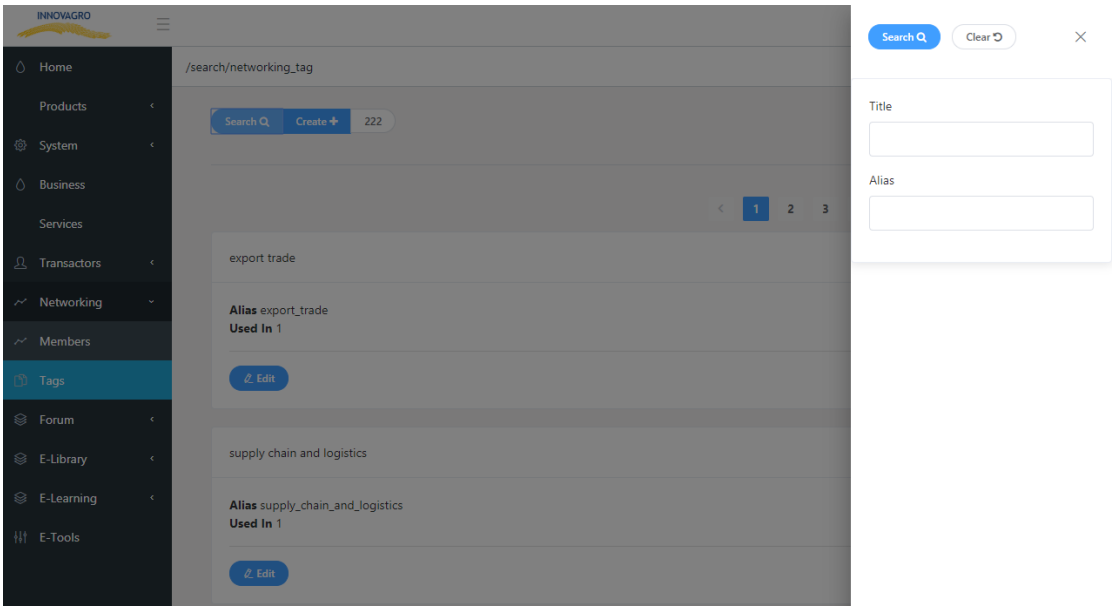




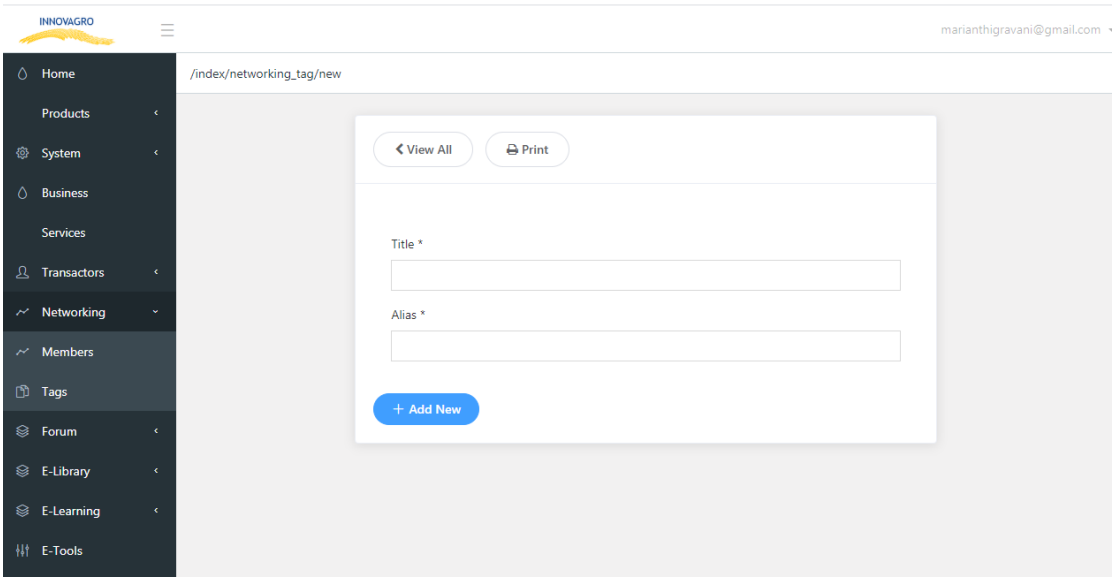
ii. Search or create networking tag



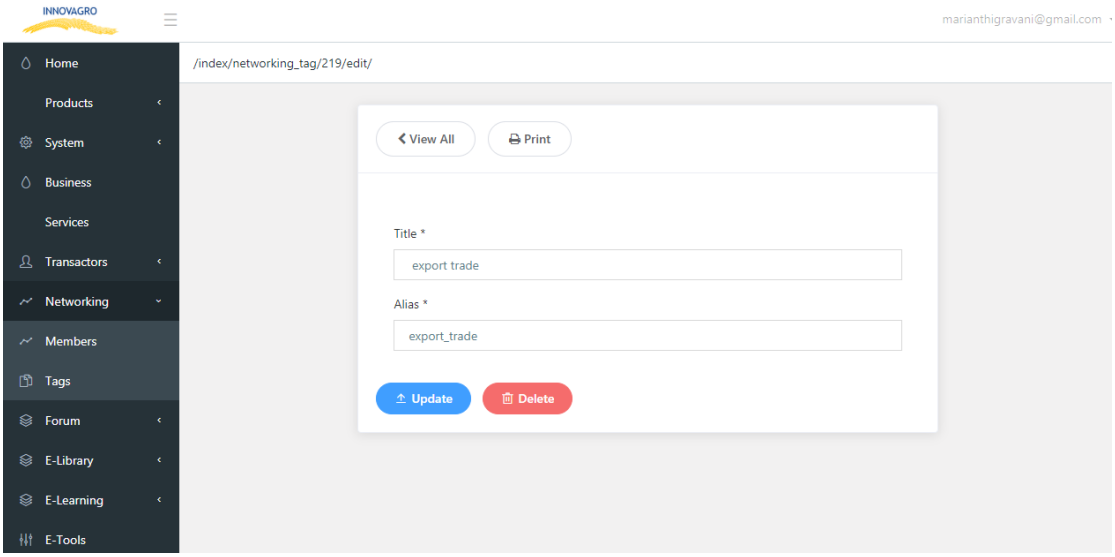
When you click **search** a bar is open at the right of the page, where you can search an uploaded networking tag.



To **create** a new networking tag you should fill out the following blanks and click **add new**. You can, also, print it.

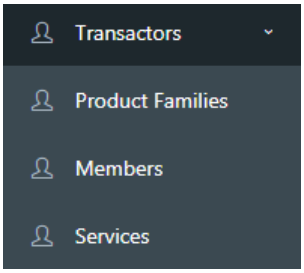


iii. Choose **edit** in order to edit a networking tag



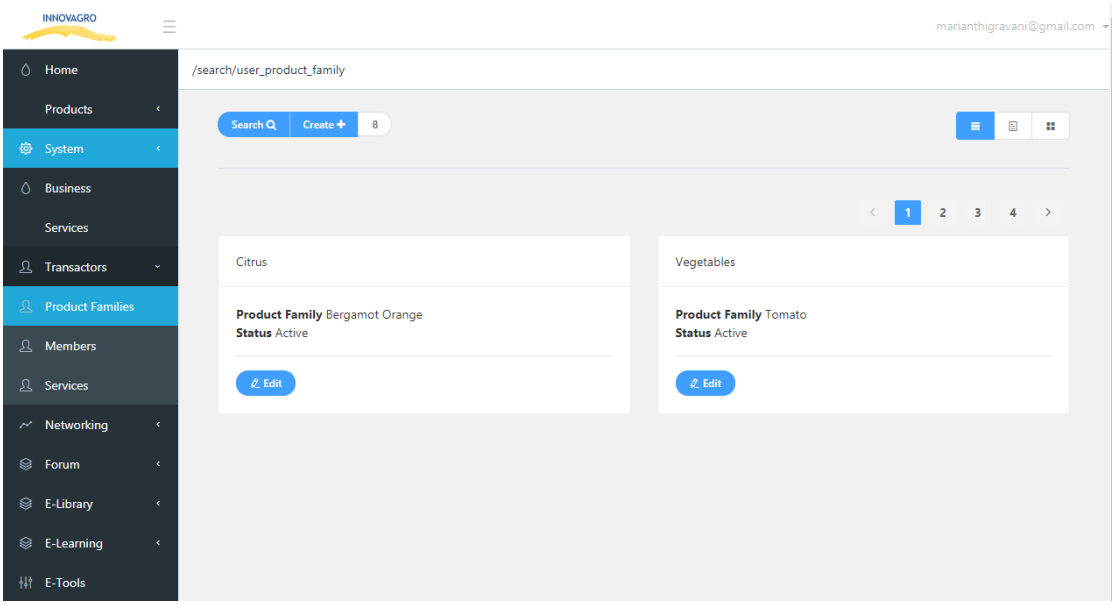
5.3.9 Transactors

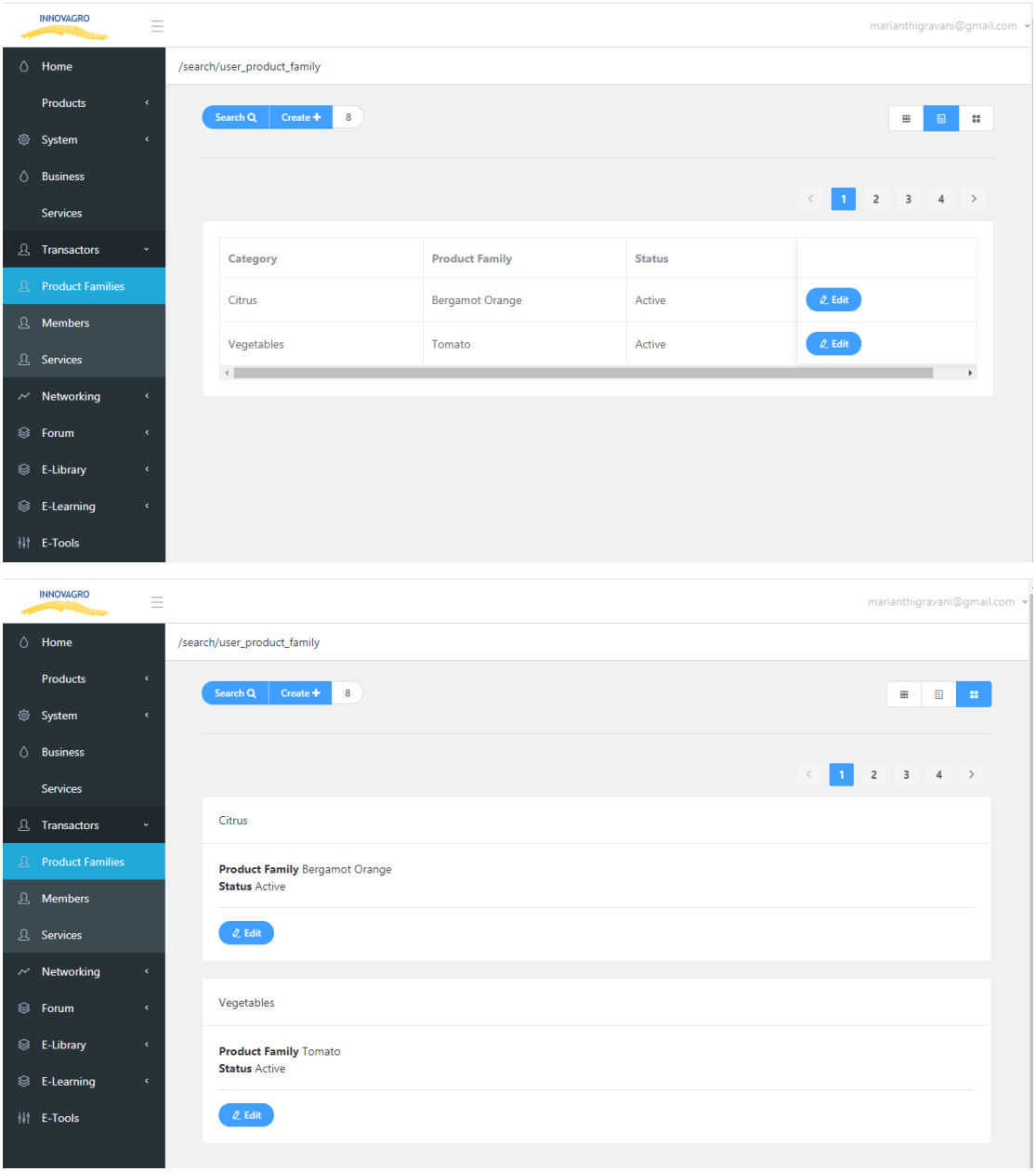
The option **transactors** is a section where you can find all the members who are registered.



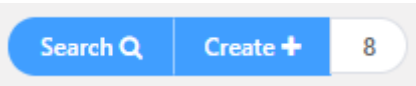
Product families

i. Click on the option product families and a menu will appear. (choose the menu format)

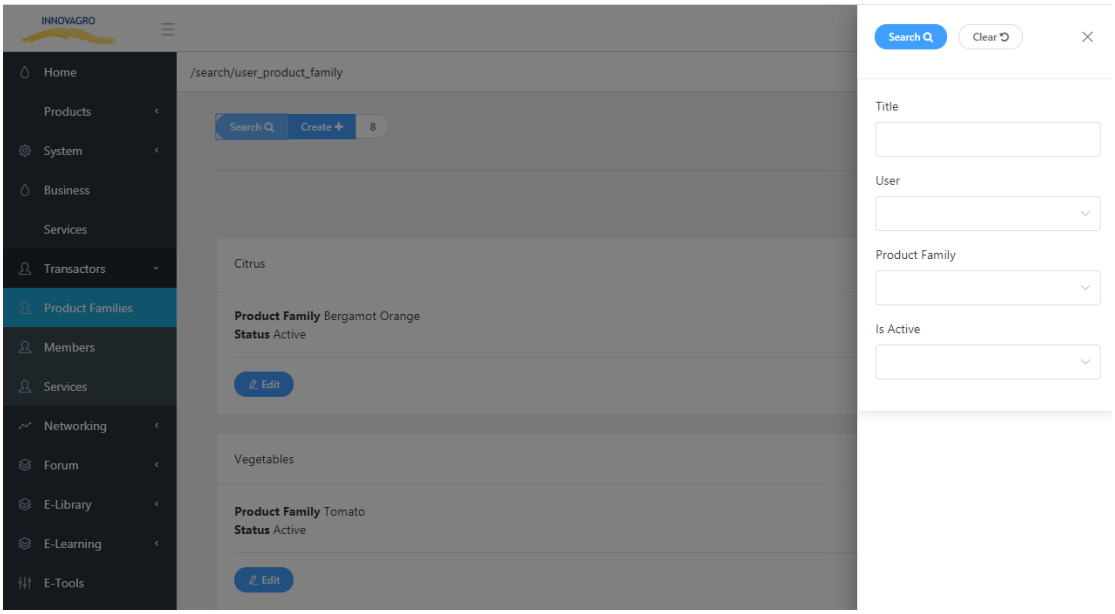




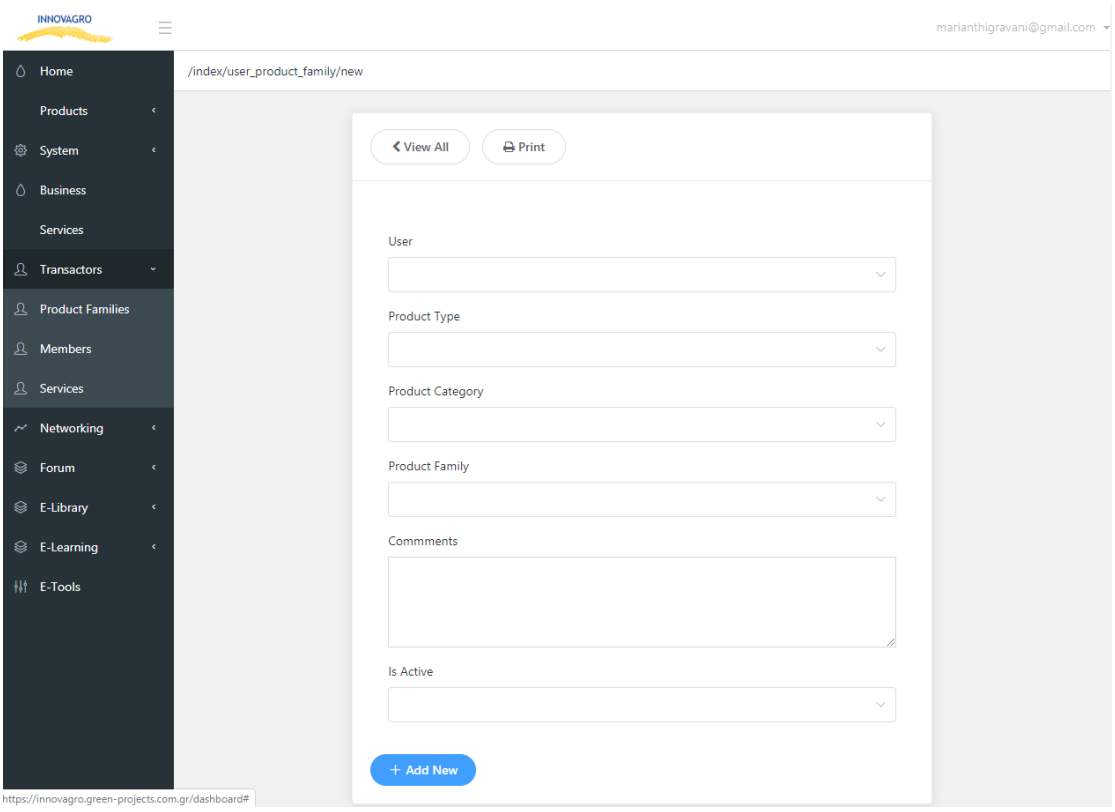
ii. Search or create product family



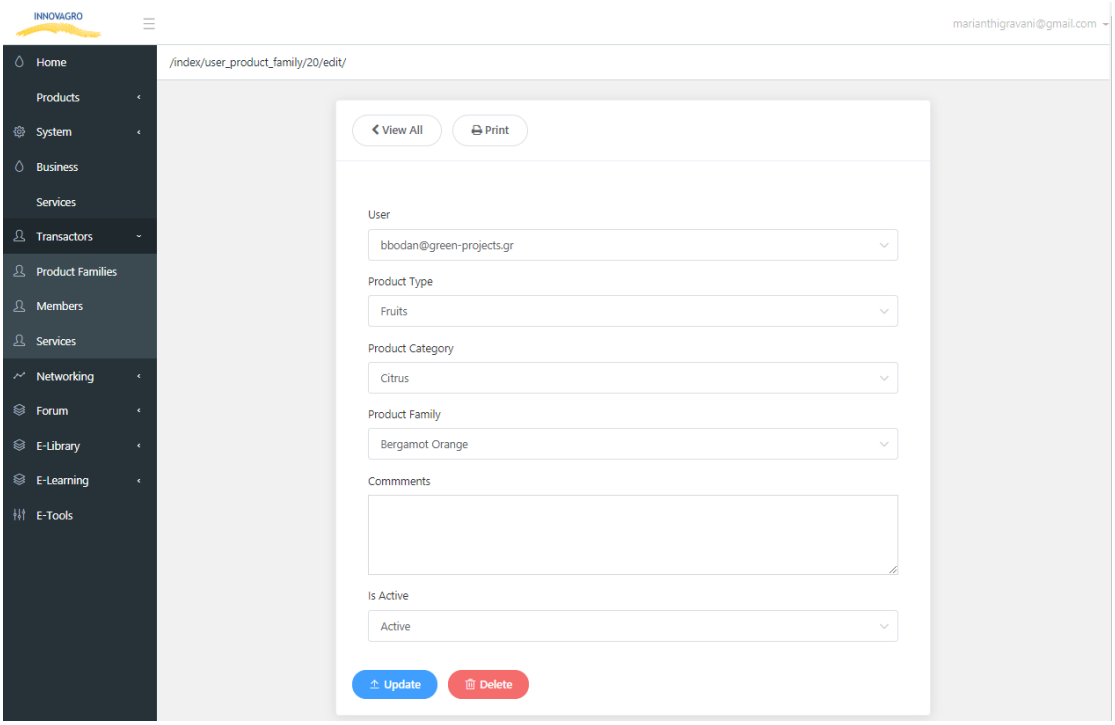
When you click **search** a bar is open at the right of the page, where you can search an uploaded product family.



To **create** a new product family you should fill out the following blanks and click **add new**. You can, also, print it.

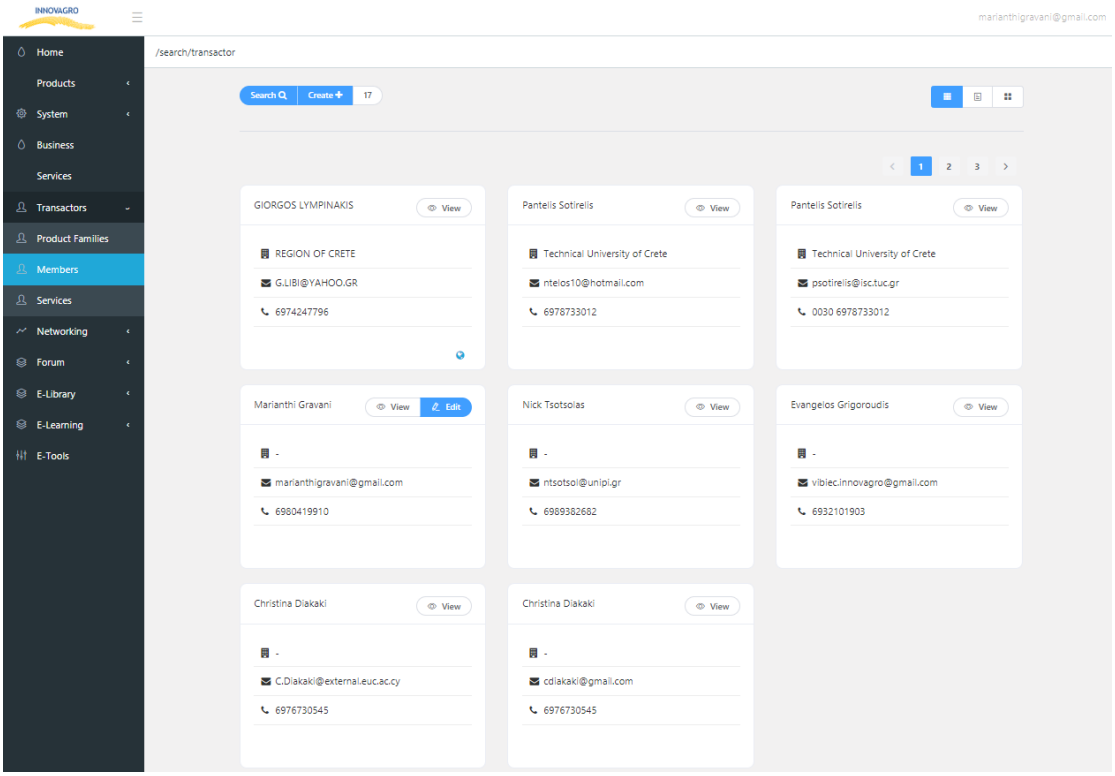


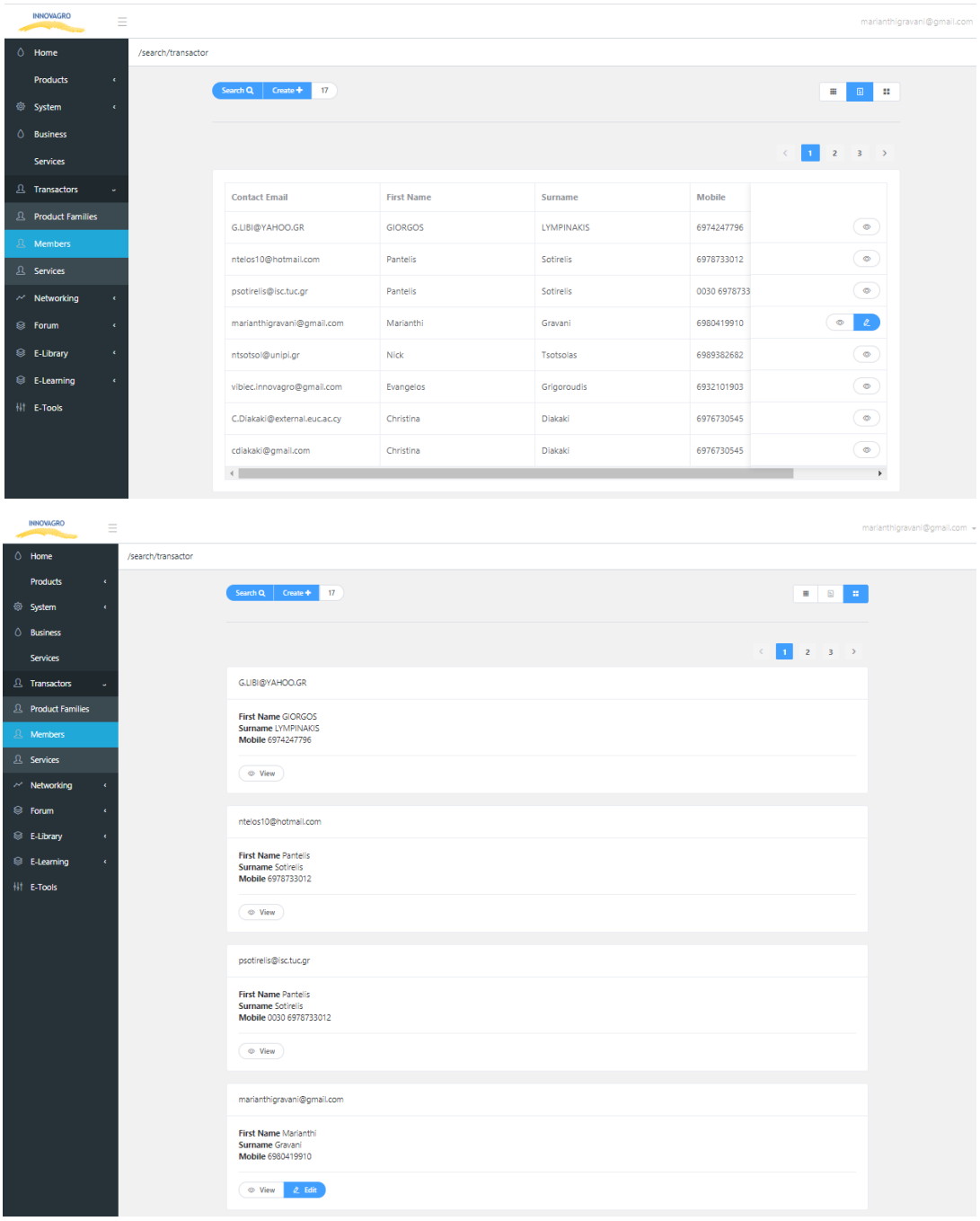
iii. Choose **edit** in order to edit a product family.



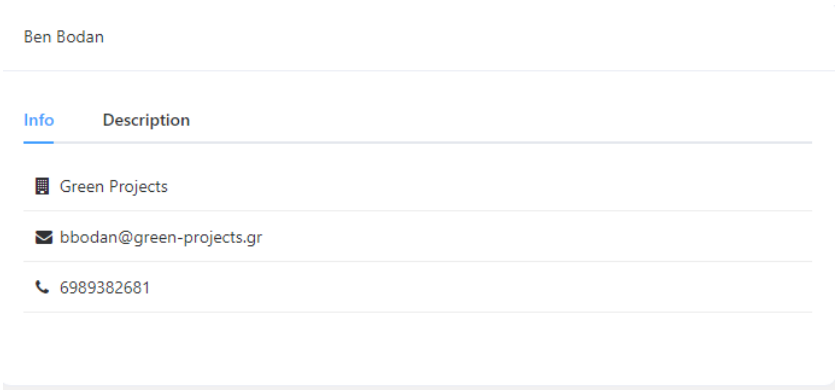
Members

i. Click on the option members and a menu will appear. (choose the menu format)

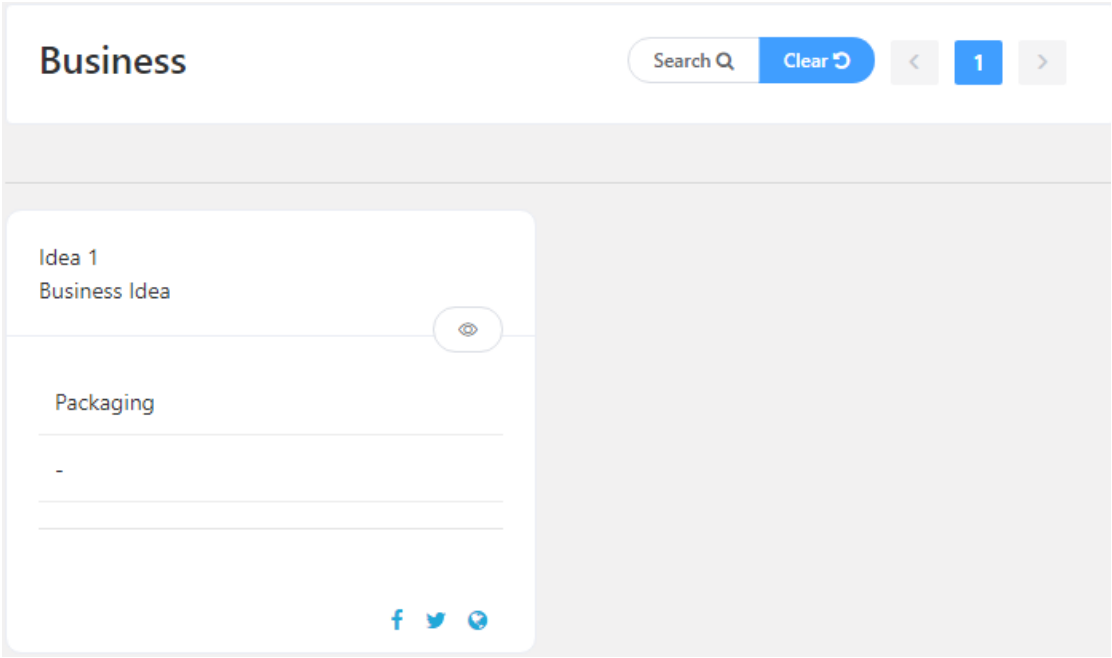




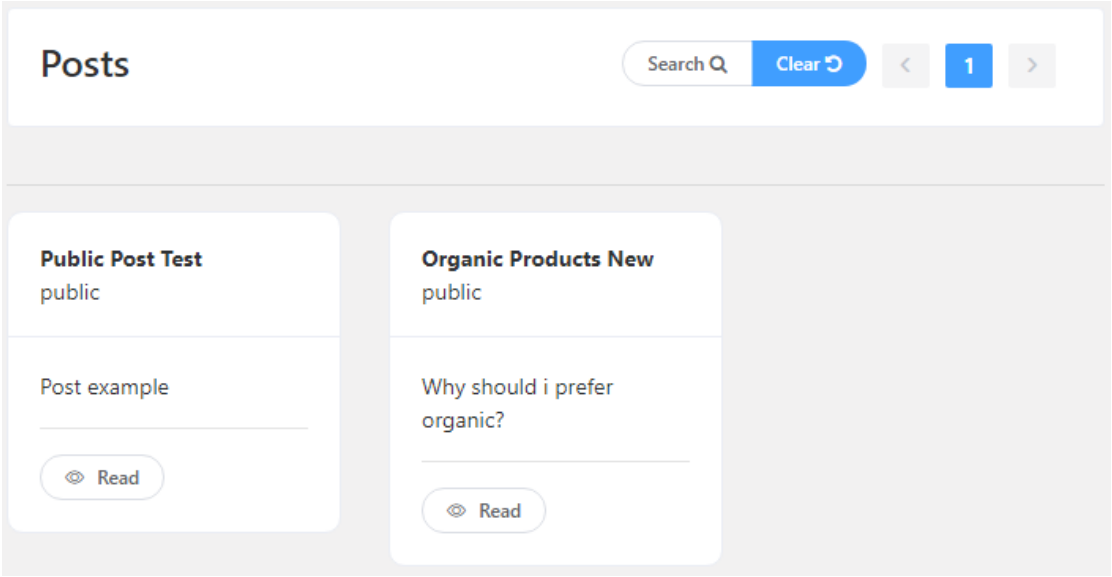
From each member card you can find personal info's or a short description about the member.



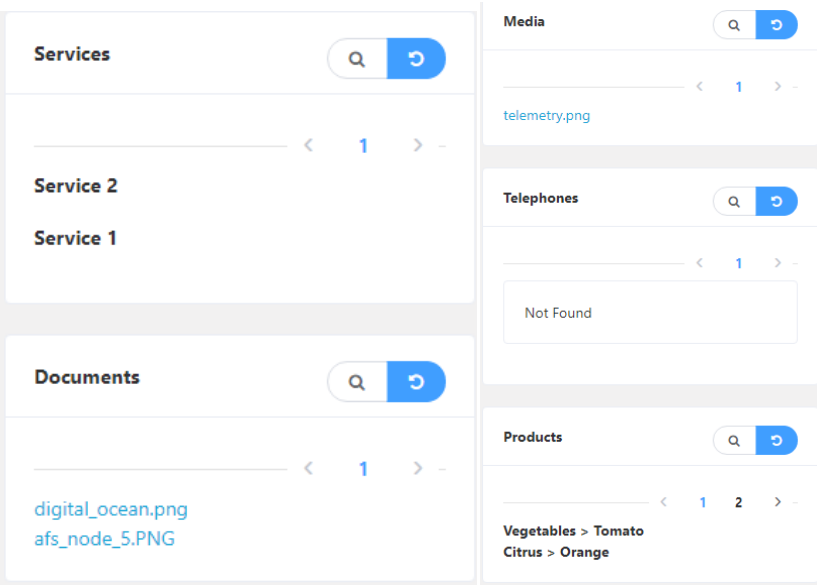
The field business idea draws information from the forum posts. But in this case each member is able to have access only in business ideas where he has been invited through peer-to-peer posts.



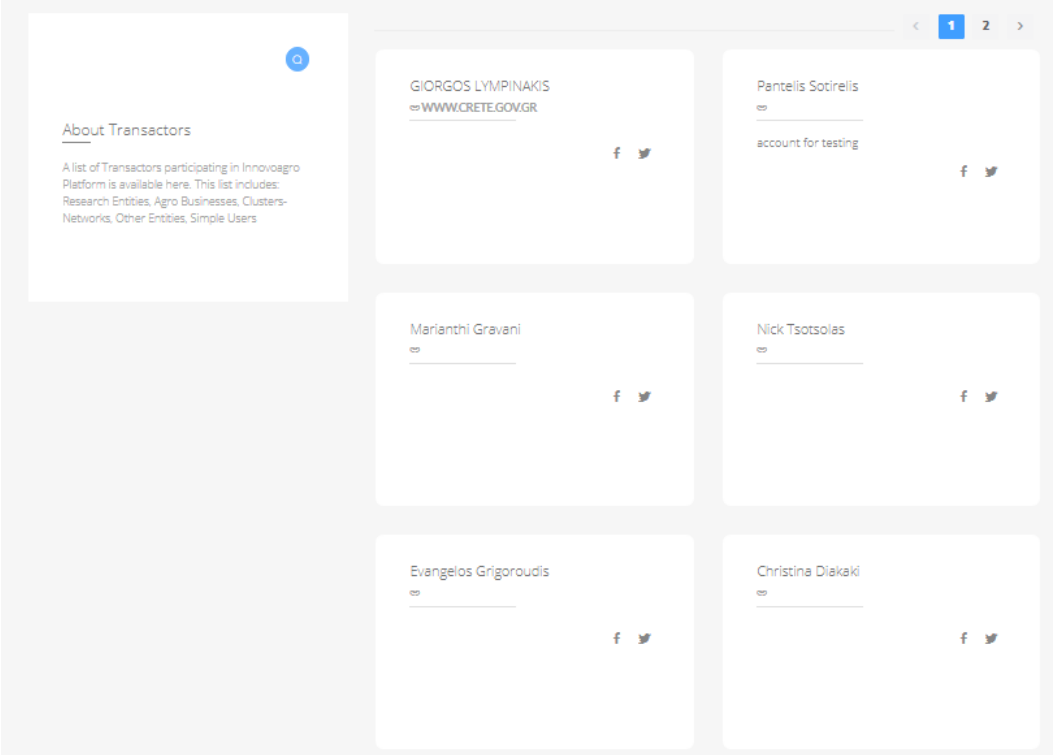
From the field posts you can see member's public posts or private posts where you have been invited.



At the right side of the page you can find member's services, documents, media, telephones and products.



You can also have limited access at this section **without login**. Click the option transactors in order to find members. You will be able to have limited information about each member, more specifically name, facebook, twitter and institute link.

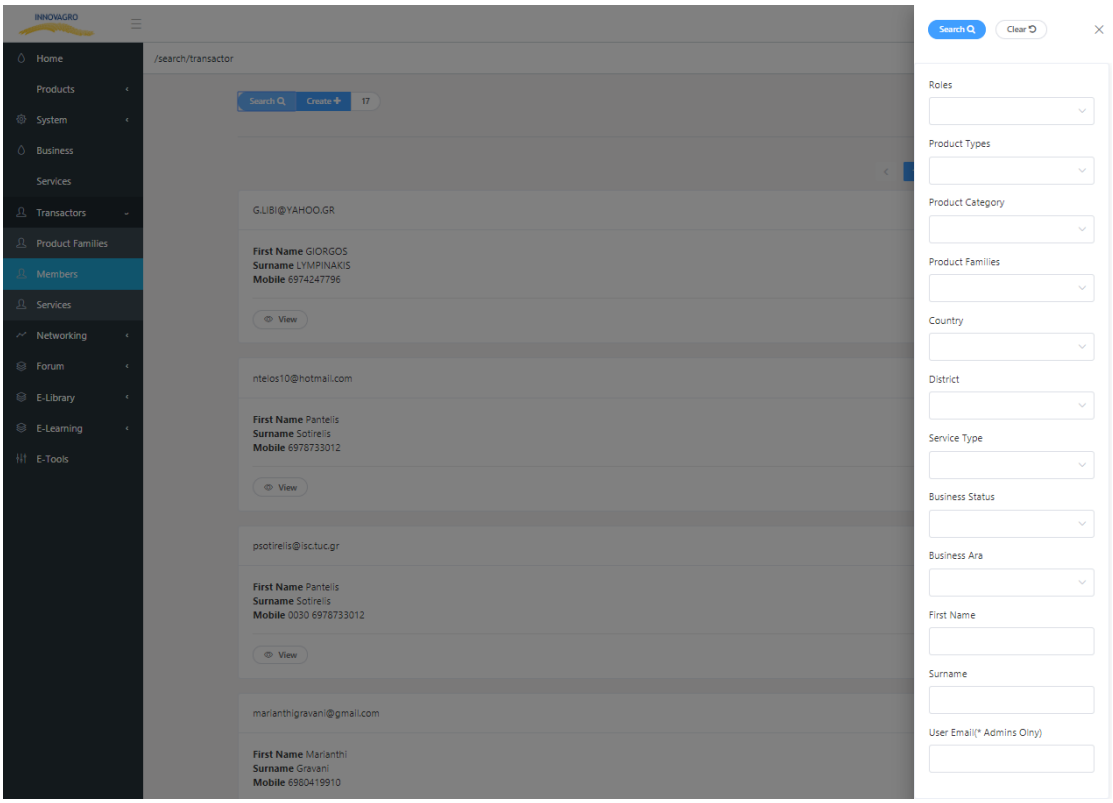


If you want to find more information about a member you would be asked to log in. When you logged in you will automatically transferred to the membership card.

(*in case you do not redirect automatically you should search the member from the corresponding field, see section 5.1.4)

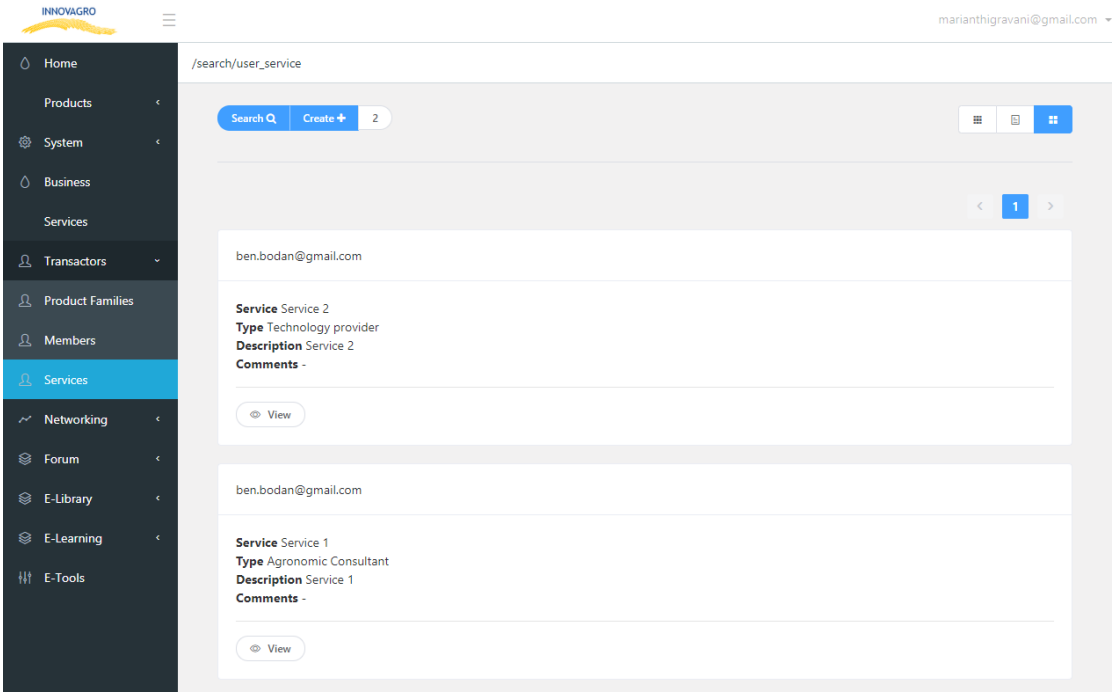
ii. Search transactor.

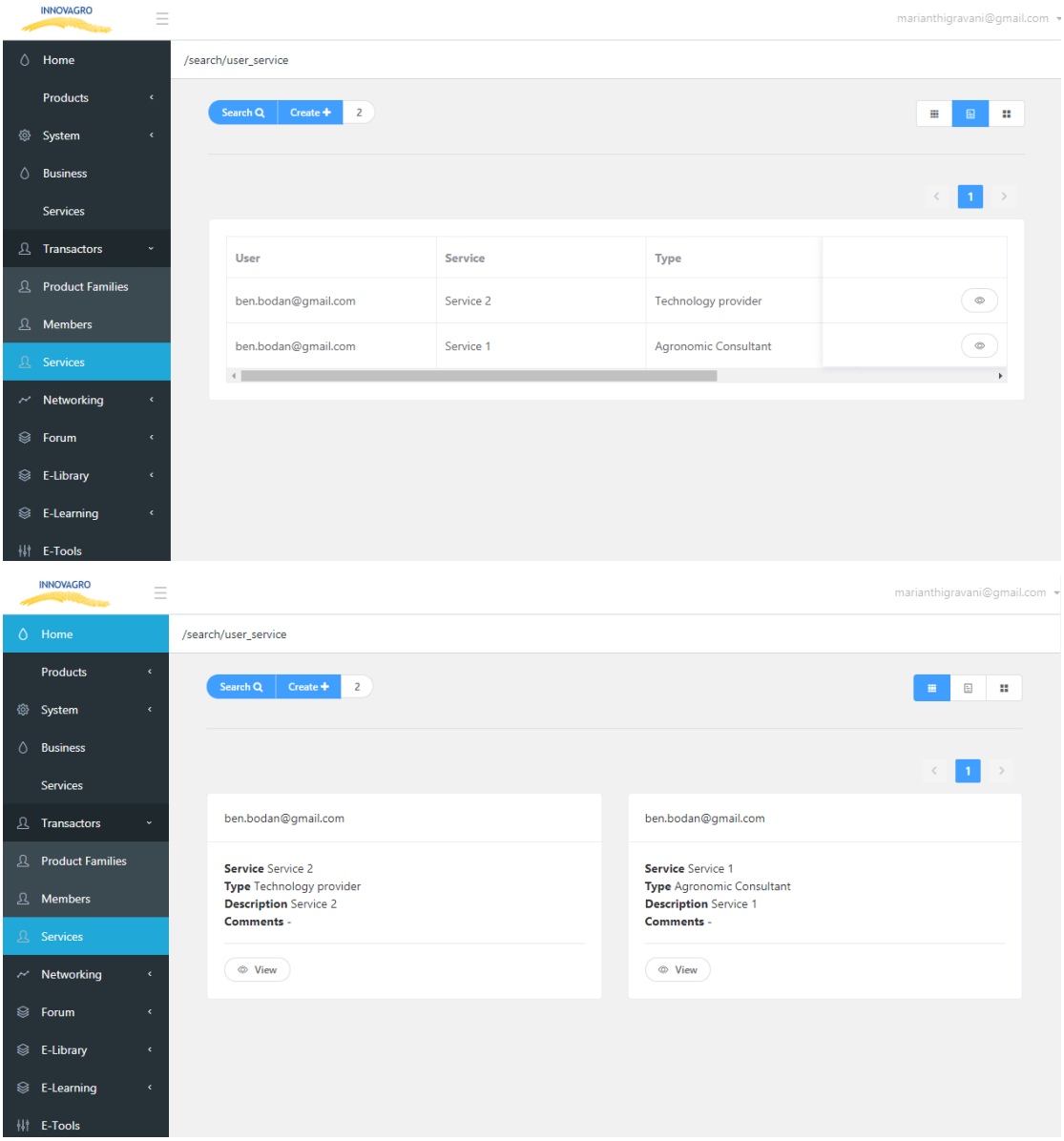
When you click **search** a bar will open at the right of the page, where you can search registered members with the use of filters.



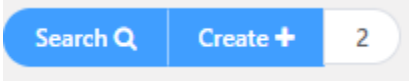
Services

i. Click on the option services and a menu will appear. (choose the menu format)

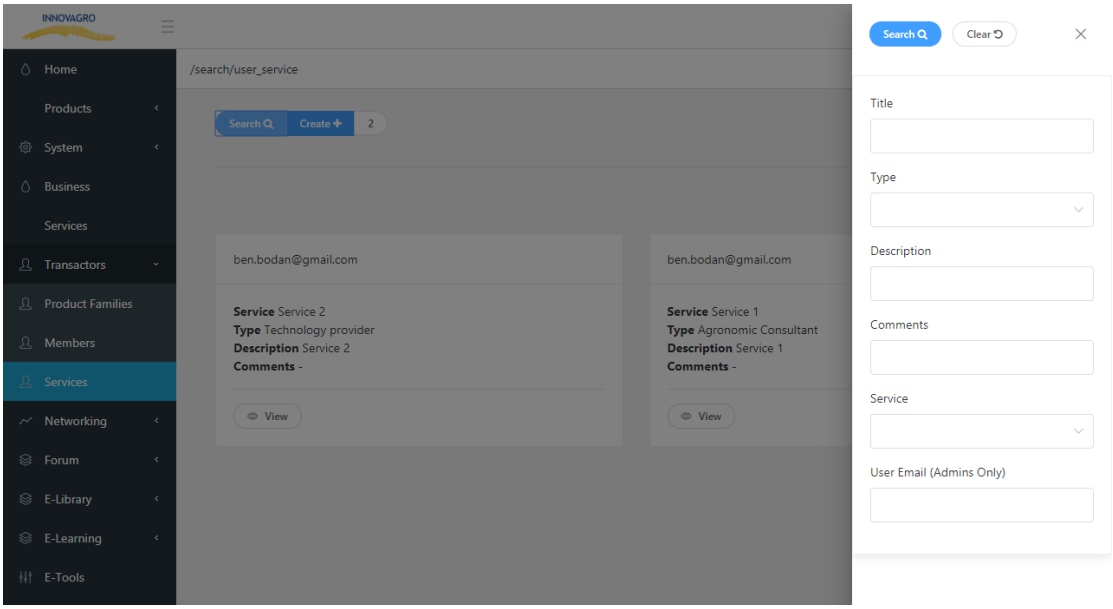




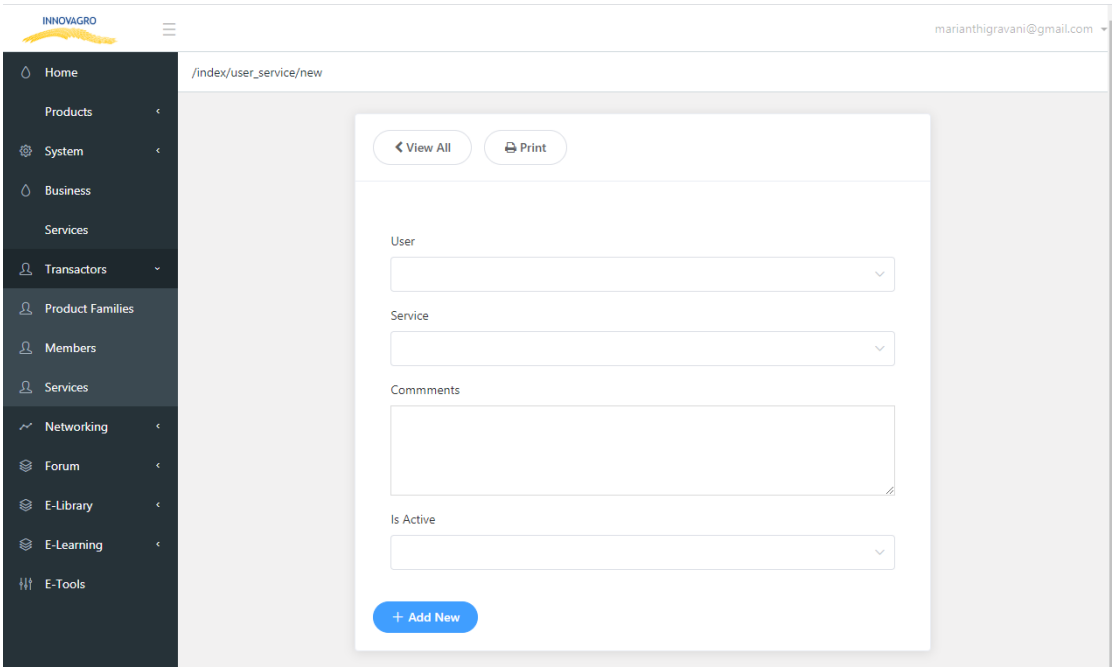
ii. Search or create service



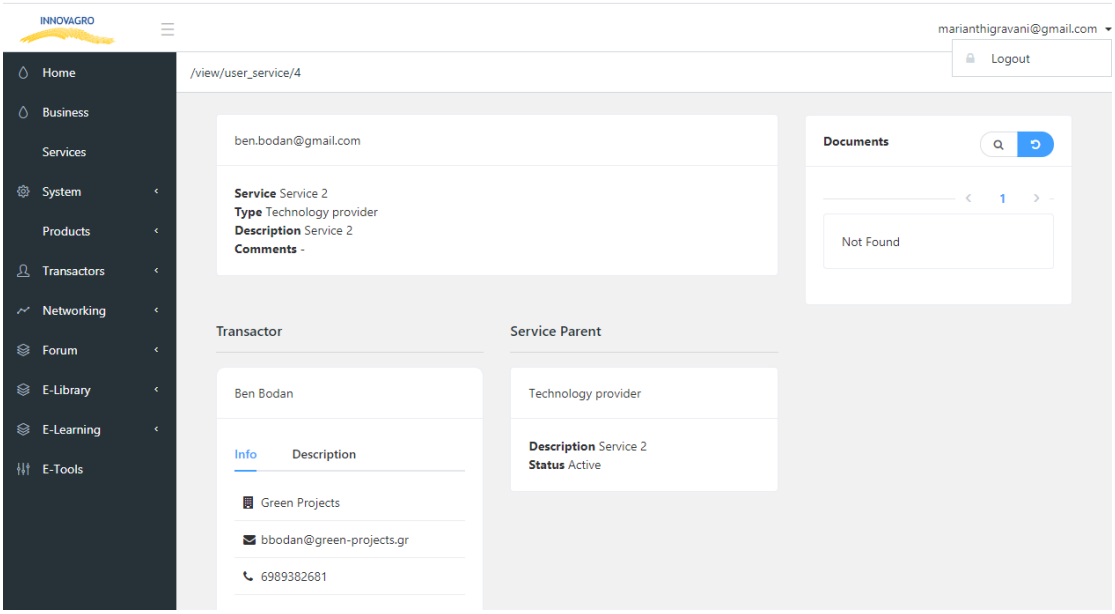
When you click **search** a bar is open at the right of the page, where you can search an uploaded service.



To **create** a new service you should fill out the following blanks and click **add new**. You can, also, print it.

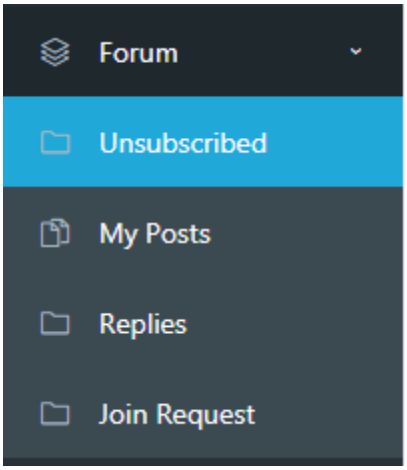


iii. Choose **view** in order to have an overview of each service



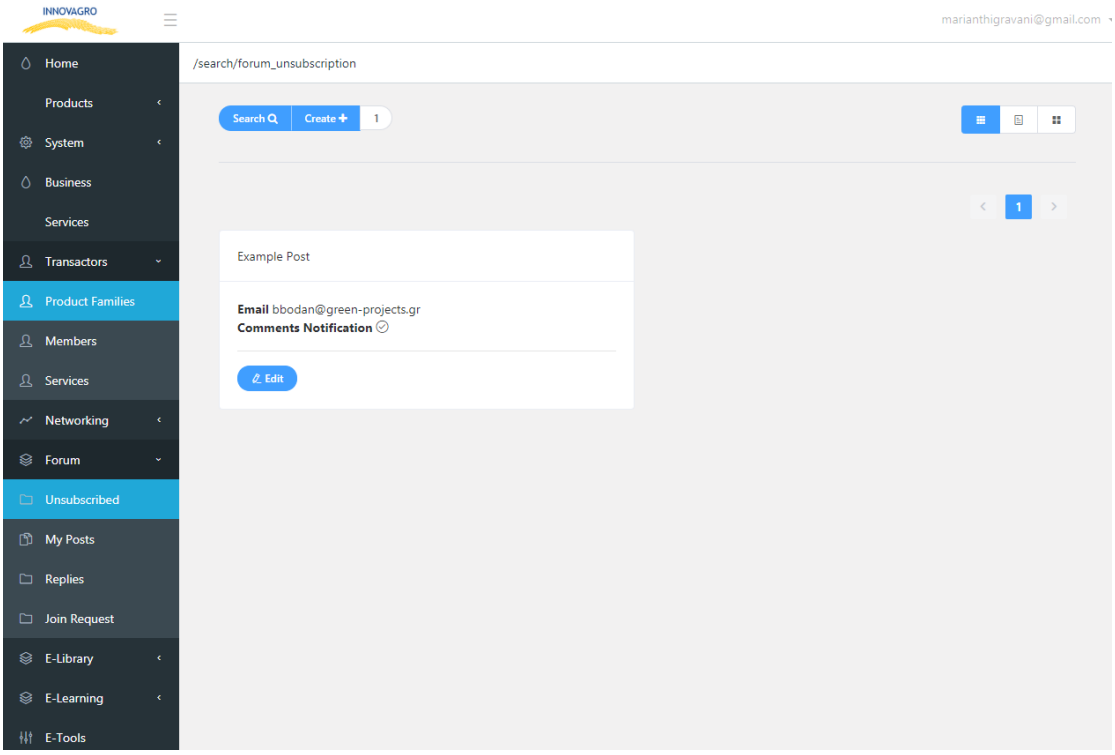
5.3.10 Forum

At forum section admin has more authorities than users.

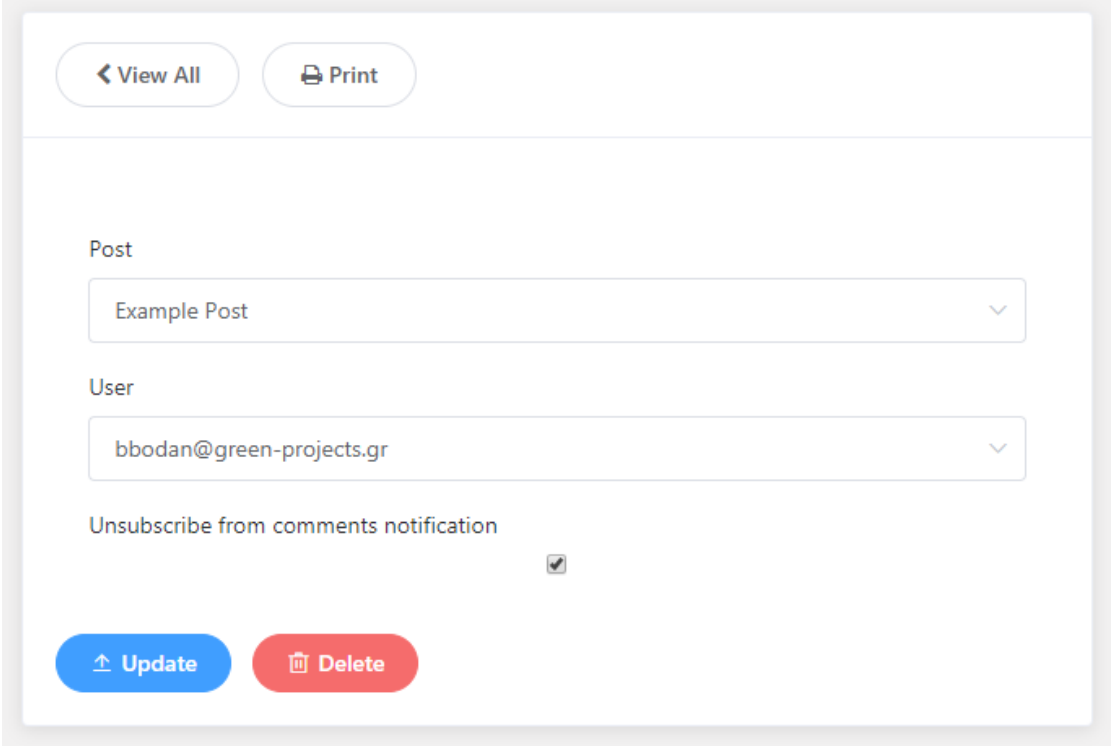


Unsubscribed

From the menu unsubscribed admin has the ability to check who has unsubscribed from a post.

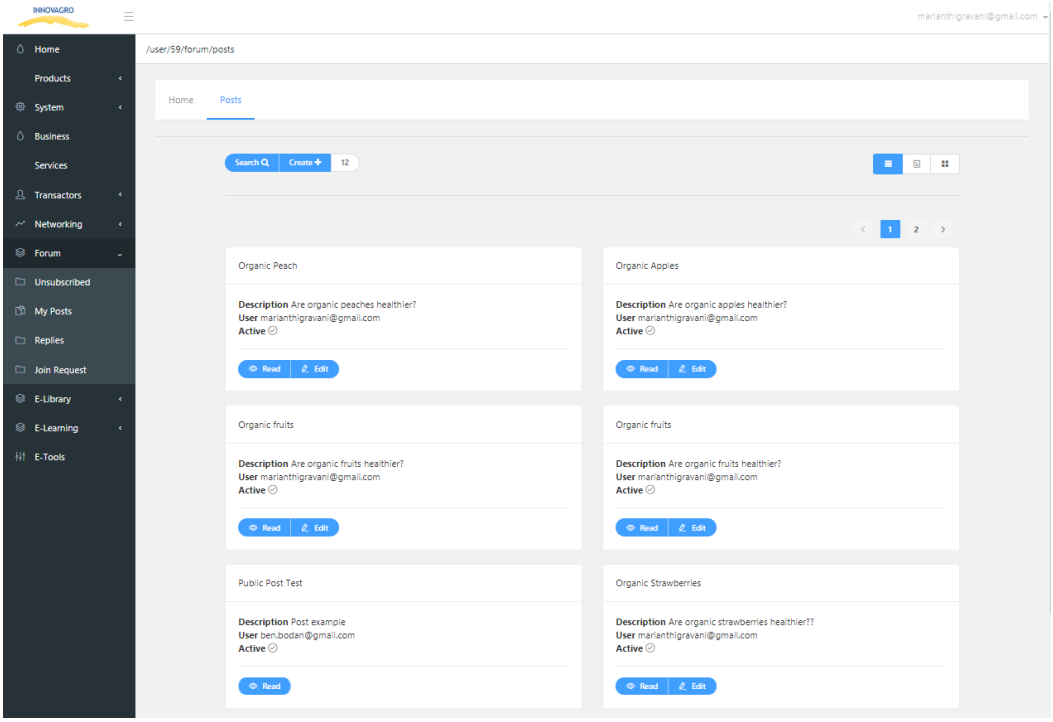


By clicking edit, admin can edit data or even undo this action.



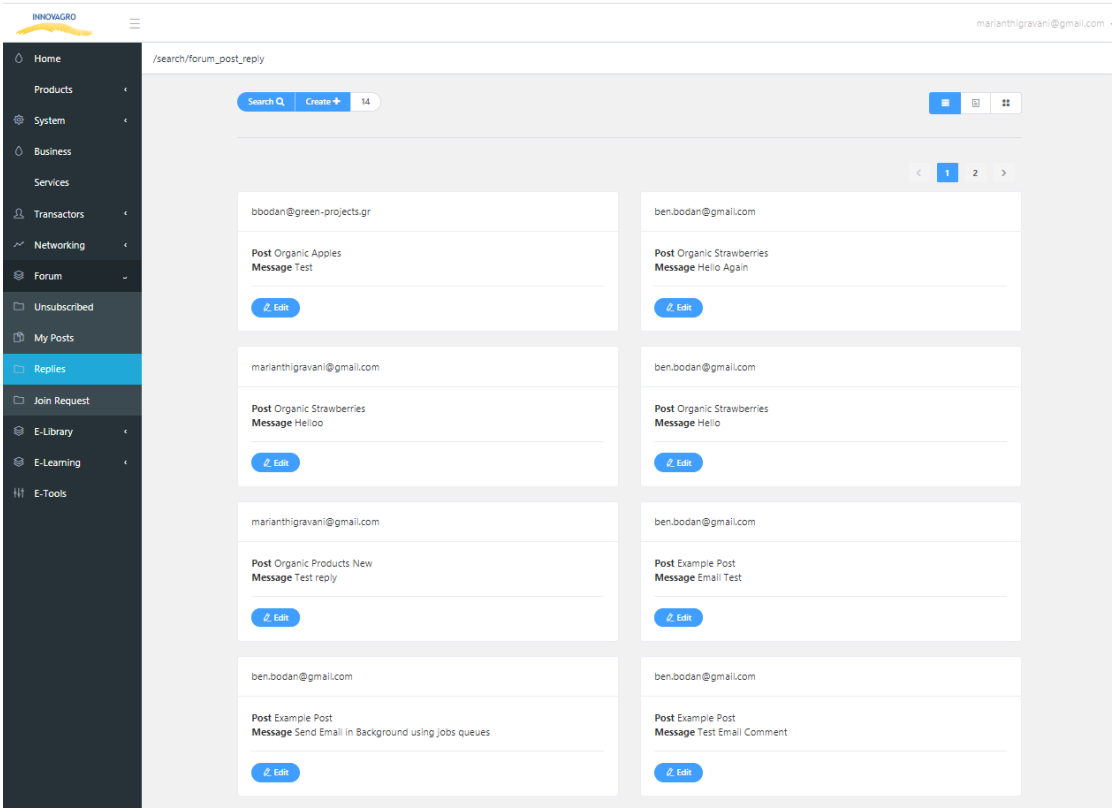
My posts

From the menu my posts admin can have access at every post that takes place either he is an invited member or not.

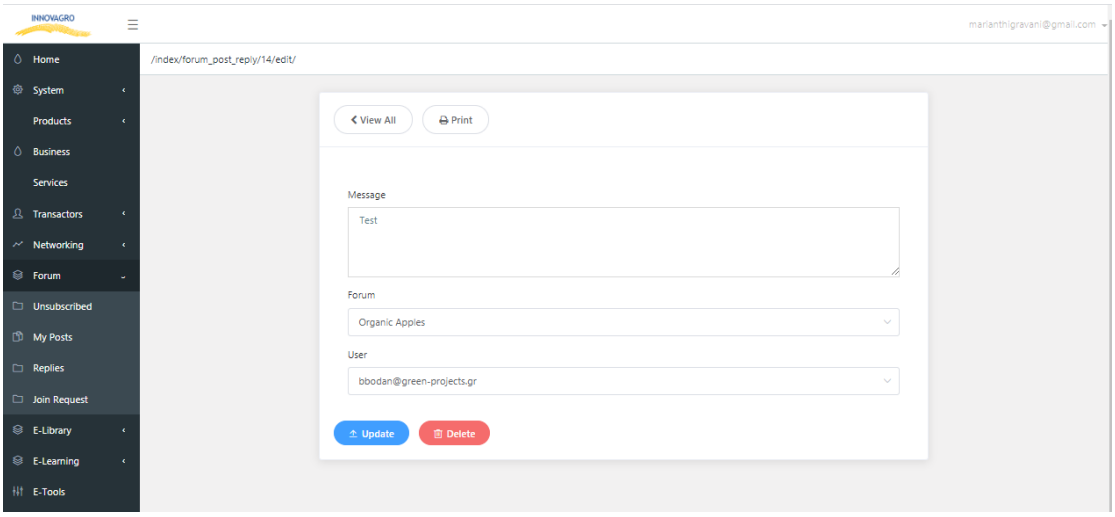


Replies

From the menu replies admin has the authority to check all replies of all members.

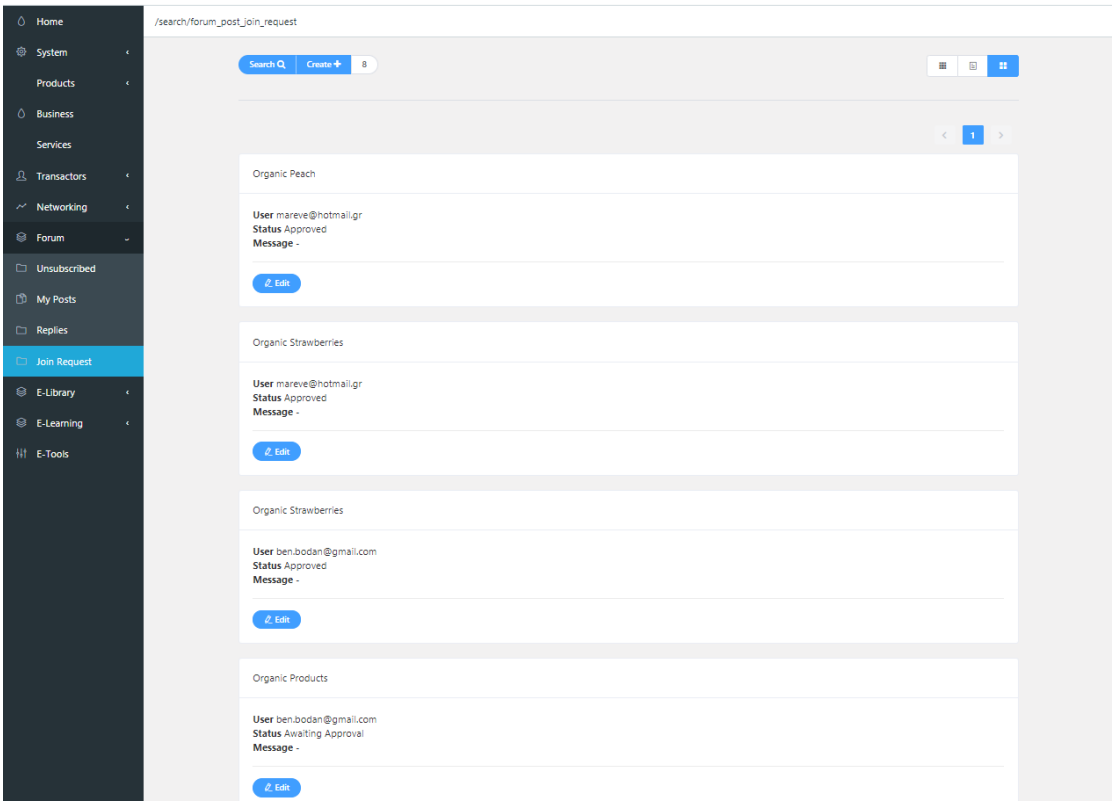


By clicking edit he has the ability to edit the reply or to delete it.

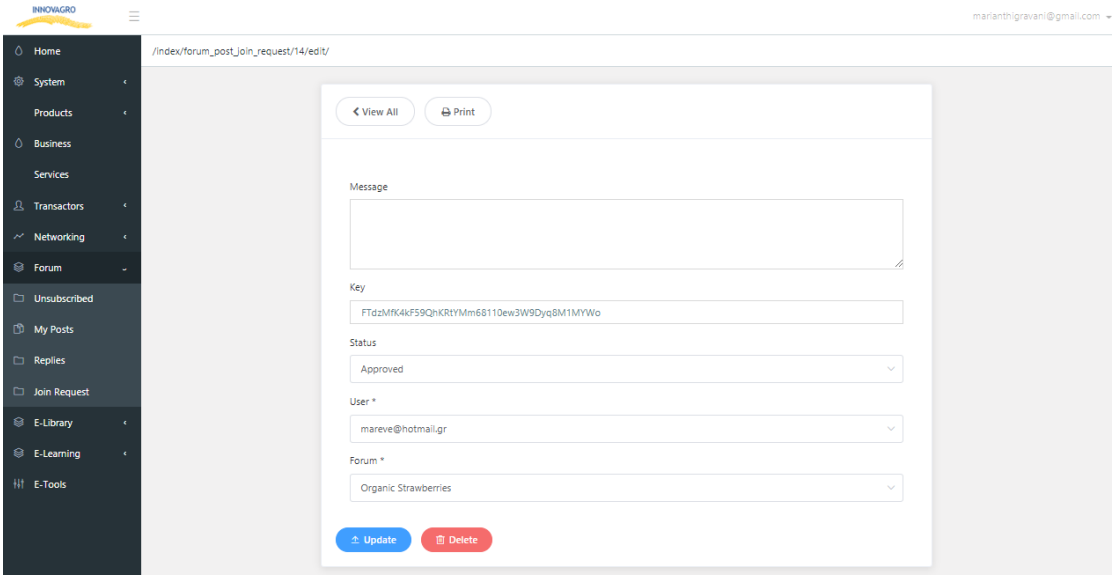


Join request

From the menu join request admin has the ability to check all the requests that have been made.

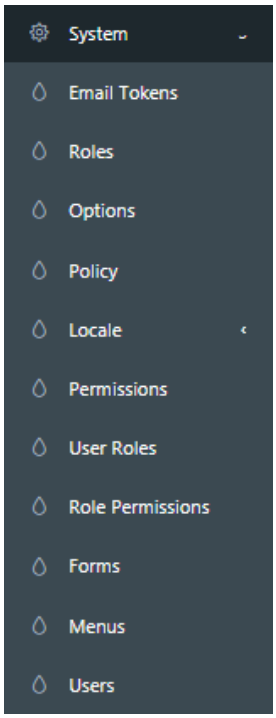


You can also edit them or delete them



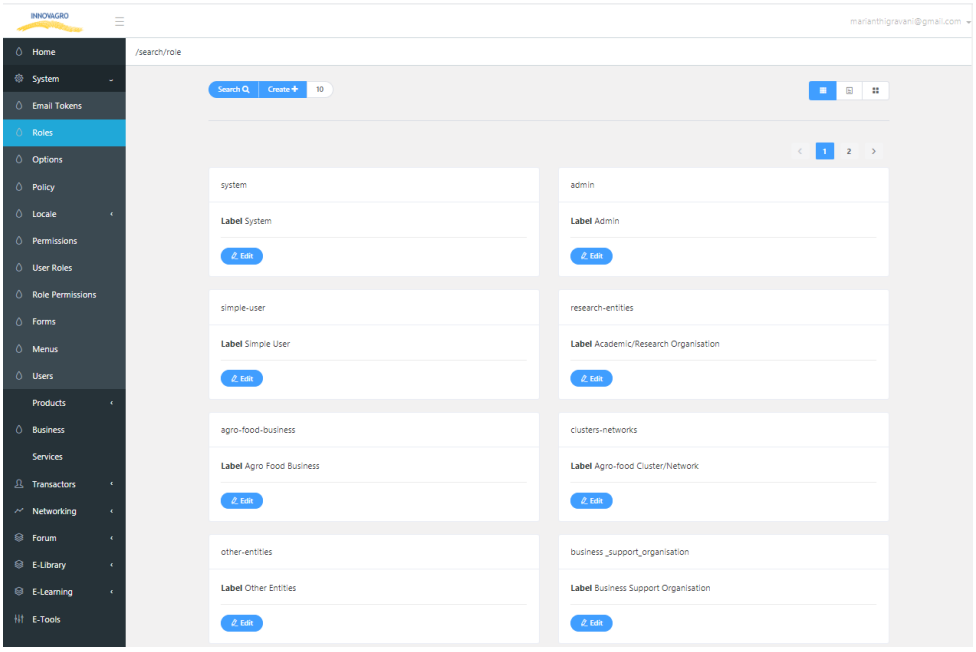
5.3.11 System

From this menu admin can manage the whole platform.



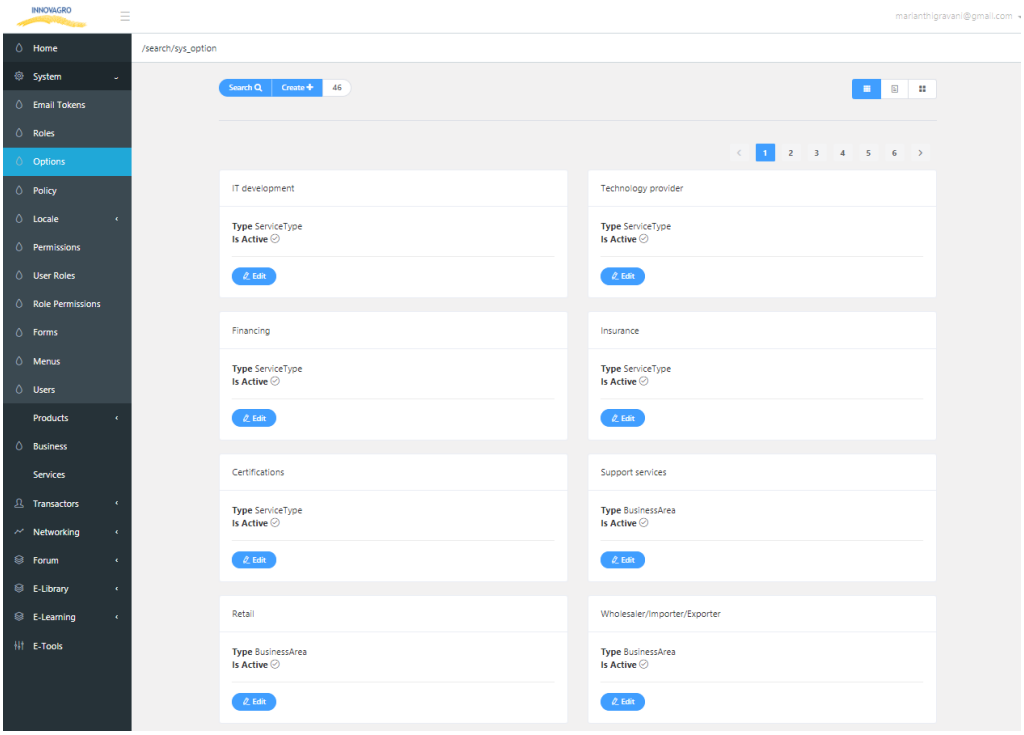
Roles

From the menu roles you can find all roles of the platform. You can edit them or create new roles.



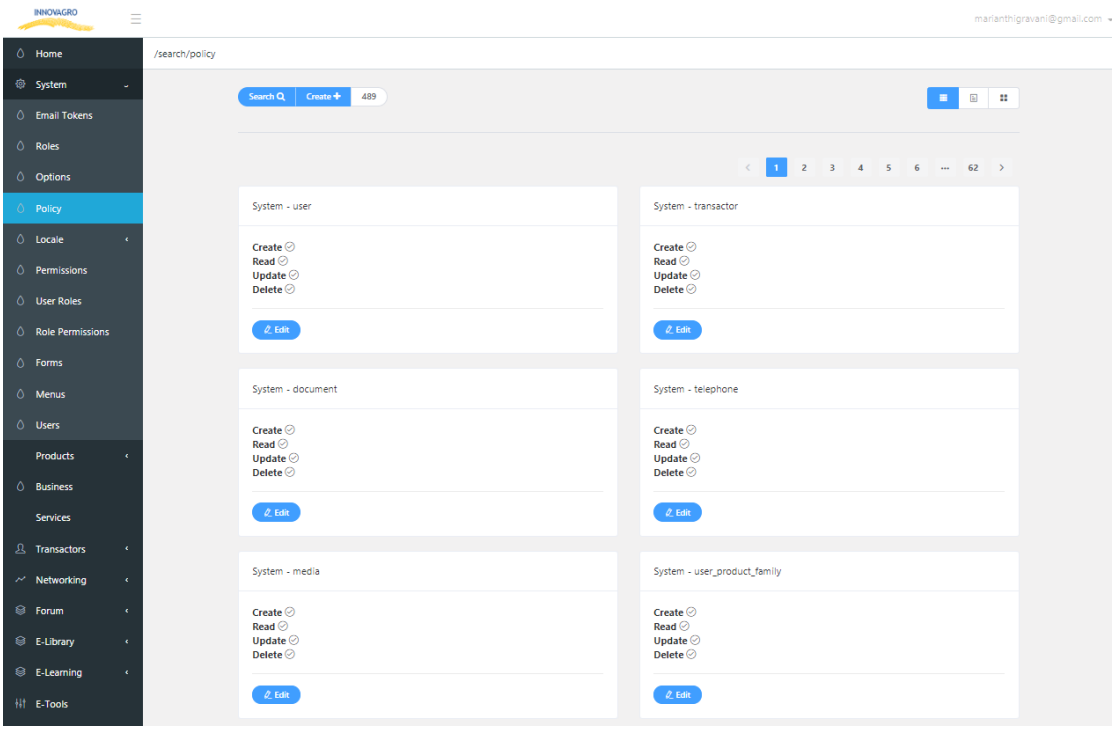
Options

From the menu options you can find all roles of the platform. You can edit them or create new options.



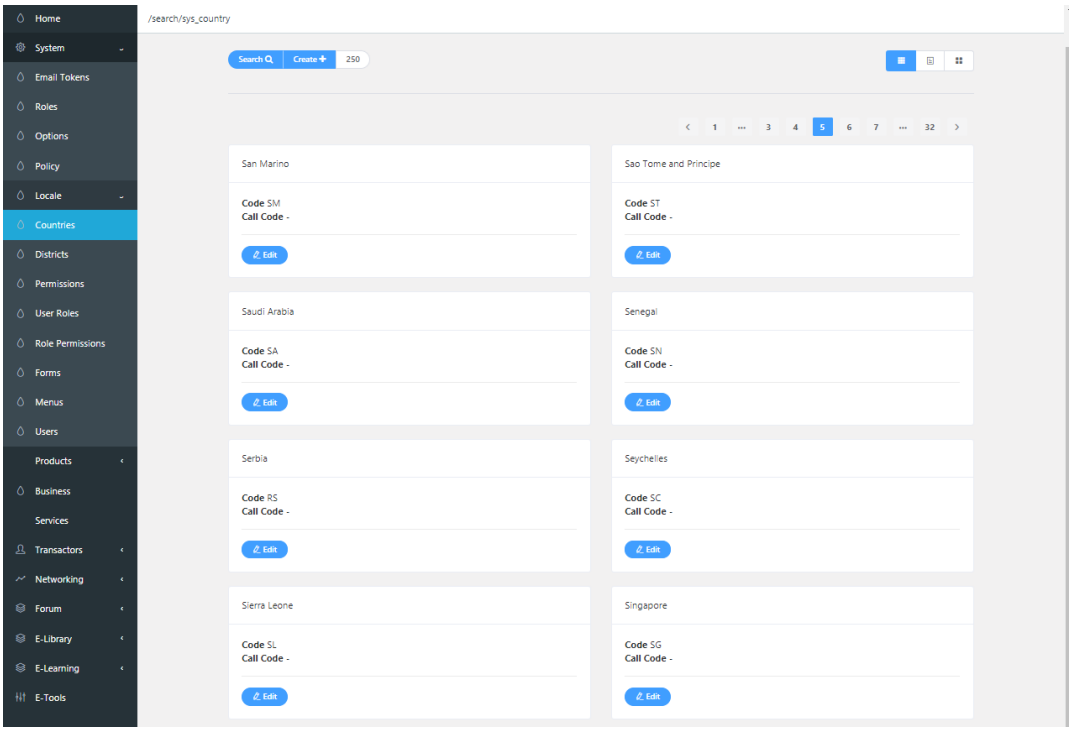
Policy

From the menu policy you can find all policies of the platform. You can edit them or create new policies.



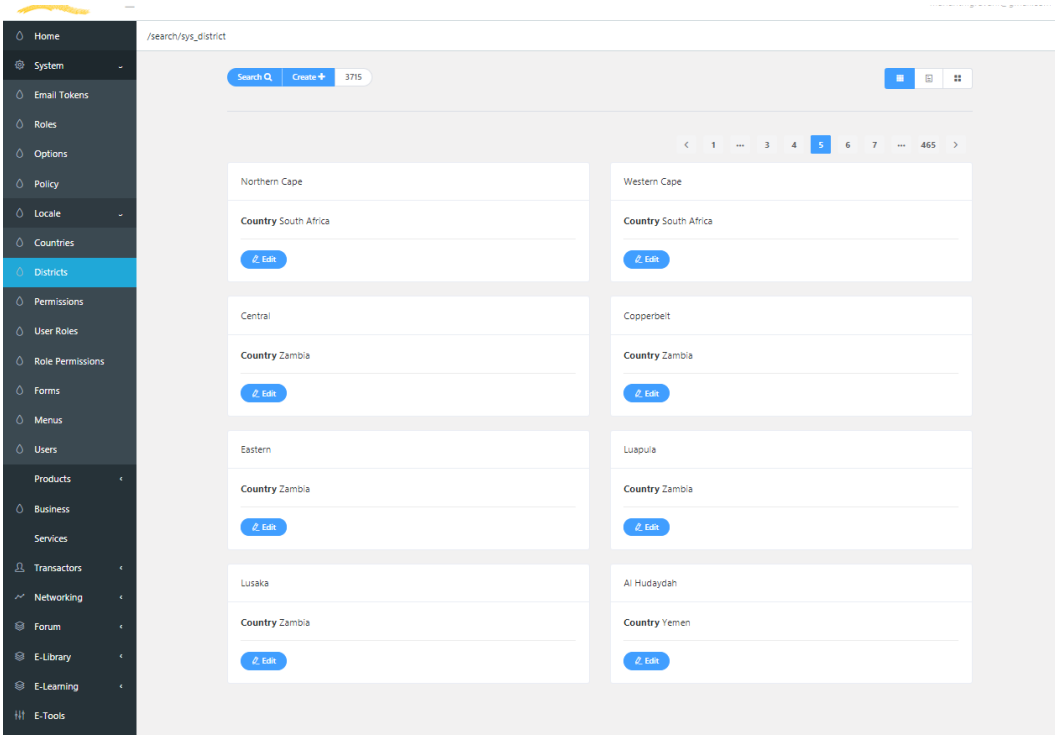
Locale-Countries

From the menu countries you can find all relative with the platform countries. You can edit them or add new countries.



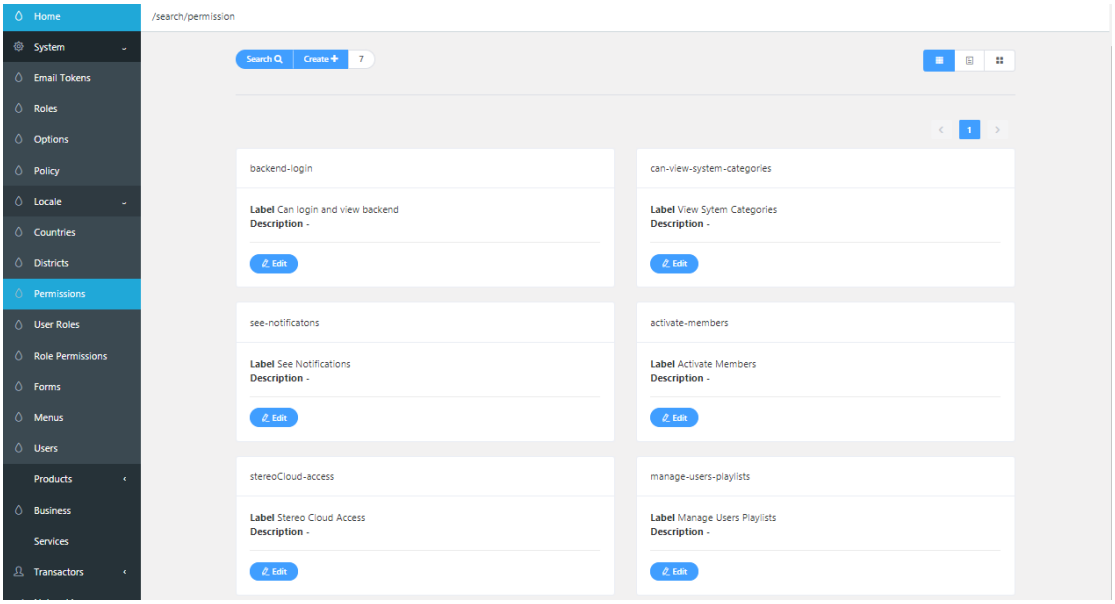
Locale-Districts

From the menu districts you can find all relative with the platform districts. You can edit them or add new district.



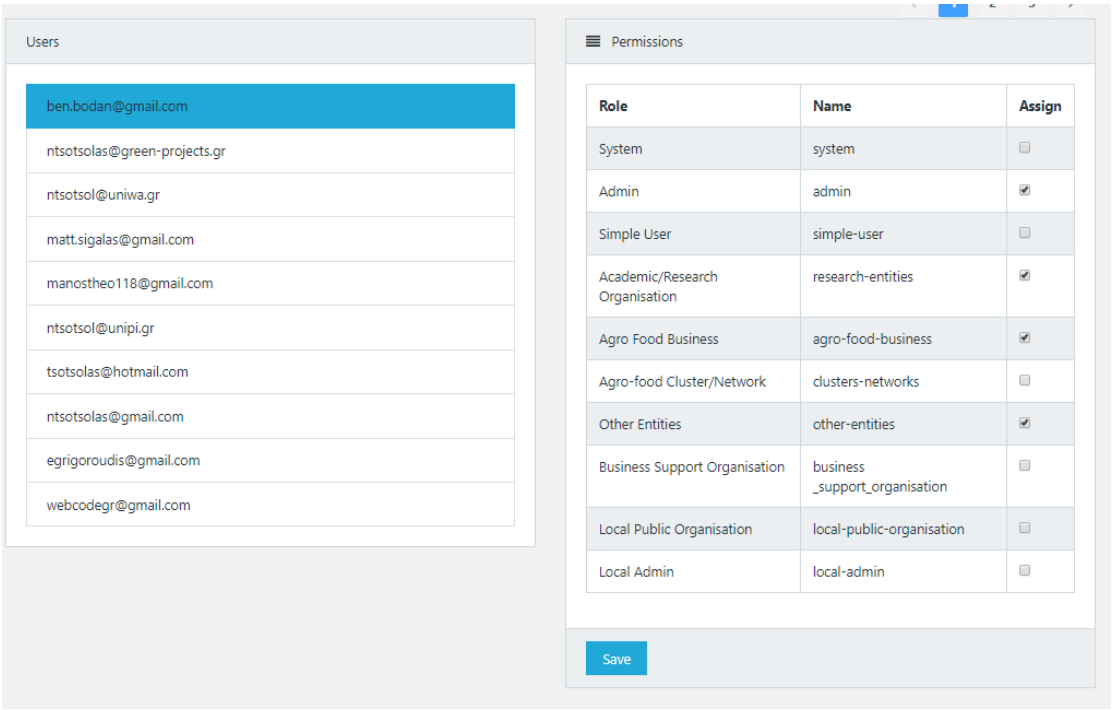
Locale-Permissions

From the menu permissions you can find all permissions of the platform. You can edit them or add new permissions.



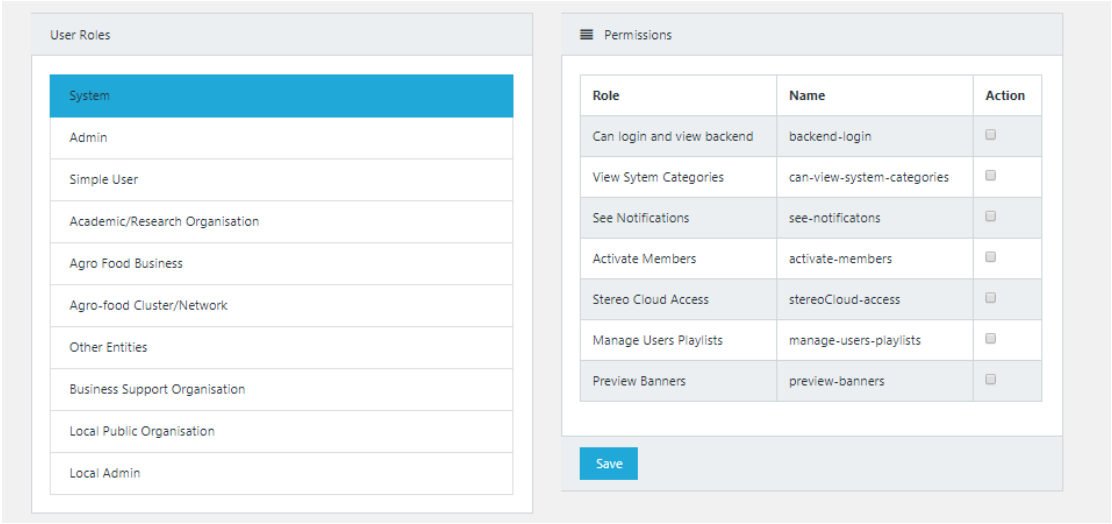
Locale-User Roles

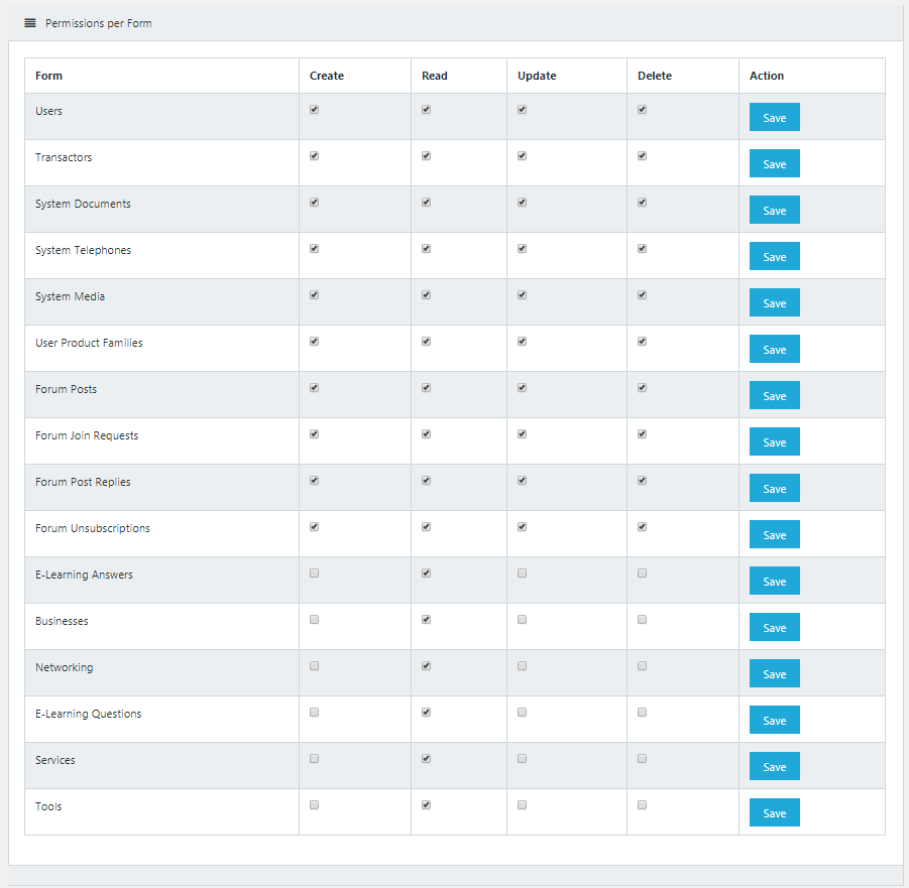
From the menu user roles you can change each user's permission.



Locale-Role Permissions

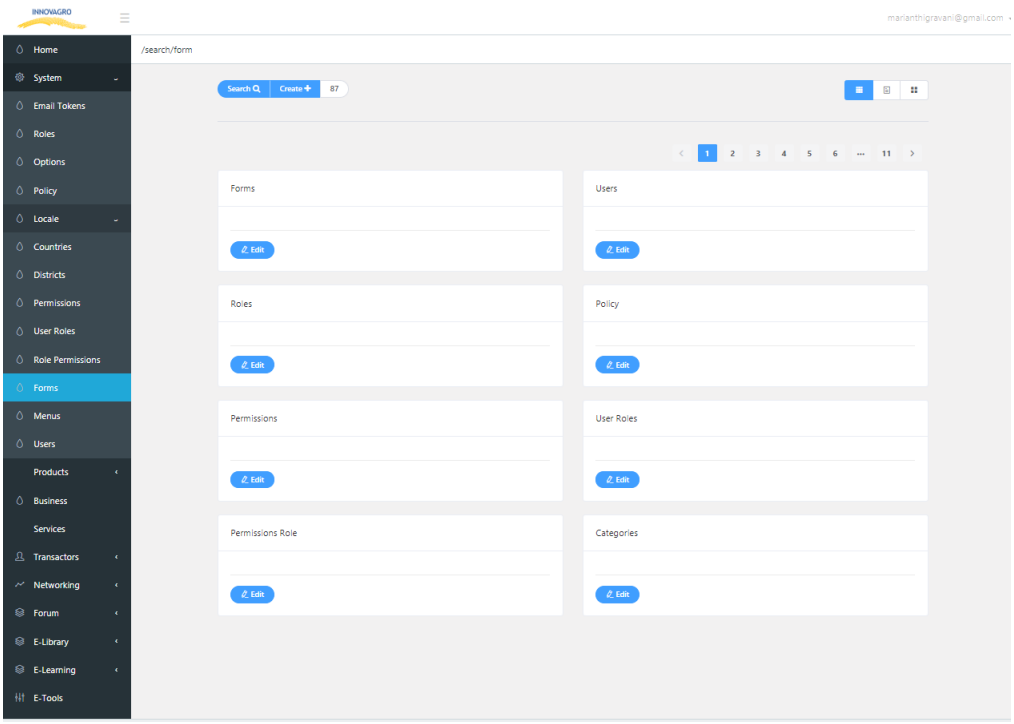
From this menu you can edit permissions. You are able to change the abilities each role has.





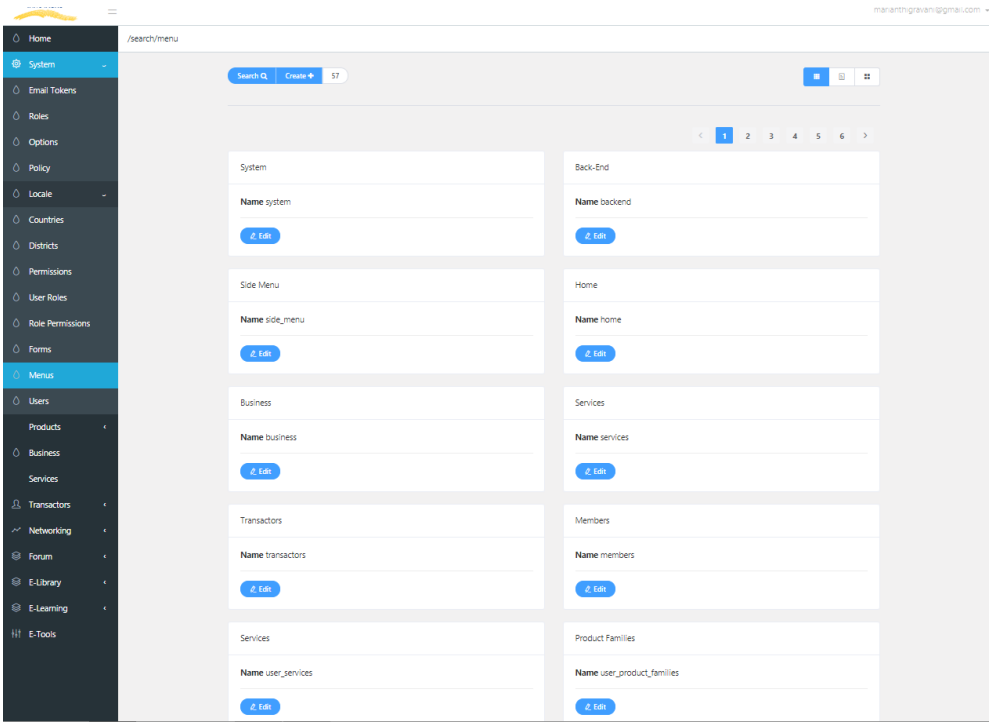
Locale-Firms

From the menu forms you can find all forms of the platform. You can edit them or add new forms.



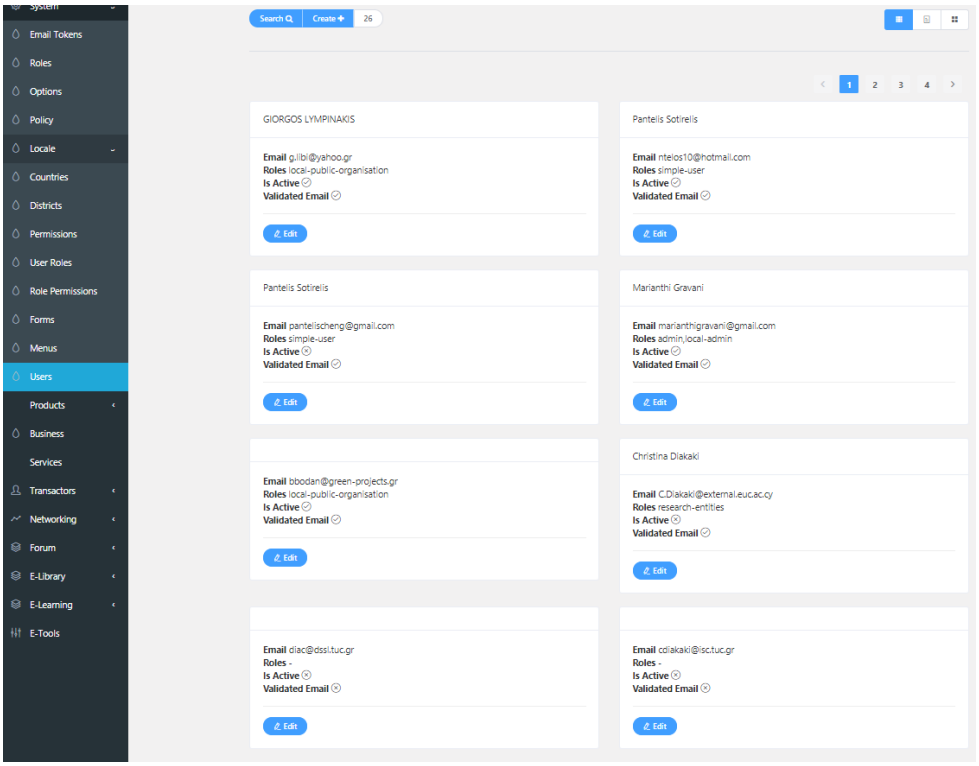
Locale-Menus

From the menu menus you can find all menus of the platform. You can edit them or add new menus.



Locale-Users

From the menu users you can find all users of the platform. You can edit them or add new users.



References

Ahrendsen, B. L., Bielik, P., & Horská, E. (2016). Organic Food Sourcing, Processing and Distribution: A Case of Satisfying a Growing Market. *APSTRACT: Applied Studies in Agribusiness and Commerce*, 10 (1033-2016-84304), 5-10.

Carayannis, E.G. (2008). Knowledge-driven creative destruction, or leveraging knowledge for competitive advantage: Strategic knowledge arbitrage and serendipity as real options drivers triggered by co-opetition, co-evolution and co-specialization, *Journal of Industry and Higher Education*, 22(6), 343-353.

Carayannis, E.G. and D.F.J. Campbell (2009). "Mode 3" and "Quadruple Helix": Toward a 21st century fractal innovation ecosystem, *International Journal of Technology Management*, 46 (3/4), 201-234.

Carayannis, E.G. and D.F.J. Campbell (2011). Open innovation diplomacy and a 21st century Fractal Research, Education and Innovation (FREIE) ecosystem: Building on the Quadruple and Quintuple Helix Innovation concepts and the "Mode 3" Knowledge Production System, *Journal of the Knowledge Economy*, 2(3), 327-372.

Carayannis, E.G. and D.F.J. Campbell (2012). *Mode 3 knowledge production in Quadruple Helix Innovation Systems: 21st century democracy, innovation, and entrepreneurship for development*, Springer Briefs in Business, Springer, New York, NY.

Carayannis, E.G. and R. Rakhmatullin (2014).The Quadruple/Quintuple Innovation Helixes and smart specialisation strategies for sustainable and inclusive growth in Europe and beyond, *Journal of the Knowledge Economy*, 5(2), 212-239.

Carayannis, E.G., E. Grigoroudis, D.F.J. Campbell, D. Meissner, and D. Stamati (2018b). 'Mode 3' universities and academic firms: Thinking beyond the box trans-disciplinarity and nonlinear innovation dynamics within coopetitive entrepreneurial ecosystems, *International Journal of Technology Management*, 77 (1-3), 145-185.

Carayannis, E.G., E. Grigoroudis, D.F.J. Campbell, D. Stamati, D. Meissner (2018a). The ecosystem as helix: An exploratory theory-building study of regional co-opetitive entrepreneurial ecosystems as Quadruple/Quintuple Helix Innovation models, *R&D Management*, 48 (1), 148-162.

Coduras, A., J.M. Saiz-Alvarez, J. Ruiz (2016). Measuring readiness for entrepreneurship: An information tool proposal, *Journal of Innovation & Knowledge*, 1(2), 99-108.

David, J.P., G. Cariou (2014). Evaluating the firm's readiness for internationalization: From the design to the application of an international qualification framework, *International Journal of Business and Management Archives*, 9(7), 1-9.

Etzkowitz, H. and L. Leydesdorff (2000). The dynamics of innovation: From national systems and "Mode 2" to a Triple Helix of university-industry-government relations, *Research Policy*, 29(2), 109-123.

Osterwalder, A. and Y. Pigneur (2010). *Business model generation: A handbook for visionaries, game changers, and challengers*, Wiley, New York.

Queensland Government (2013). *Business plan template*, Queensland Government Publications. [online] Available at: https://www.publications.qld.gov.au/dataset/business-plan-template/resource/18324997-6e52-403b-9753-de5ca5ebbc25.

SCORE (2015). *Simple Steps for Starting Your Business: Course Materials*. [online] Available at: https://www.score.org/simple-steps-starting-your-business-course-materials.