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## Capacity building seminar



# FINANCING BUSINESS START-UP BY DISADVANTAGED AND UNDER- REPRESENTED GROUPS

27 – 29 June 2012, Trento, Italy

OECD LEED Trento Centre for Local Development  
vicolo San Marco 1, Trento, Italy

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## Final Agenda

## ■ WHAT'S THE CONTEXT?

The economic crisis has brought an urgency to find non-traditional policy solutions to address persistent high unemployment and to improve the labour market attachment of groups that are disadvantaged or under-represented in the labour market and entrepreneurship (e.g. youth, seniors, migrants, unemployed, women, disabled). Entrepreneurship can play a key role by supporting self-employment and local job creation, but entrepreneurship programmes have not been reaching their full potential because they are not always designed with proven practices that are supported with evidence. The upcoming funding cycle of the European Social Fund provides an opportunity to think about new approaches to entrepreneurship programmes, building on what works well.

The Trento Centre of the Local Economic and Employment Development (LEED) Programme at the OECD and European Commission (DG Employment, Social Affairs and Inclusion) seek to foster such an exchange amongst policy-makers and practitioners with a dedicated capacity building seminar on ***Financing Business Start-Up by Disadvantaged and Under-Represented Groups***.

This seminar is part of a three-year programme of cooperation between the European Commission and the OECD LEED Programme to monitor and report on entrepreneurial activity in Europe and related public policies and actions. It focuses on how public policy can create jobs through self-employment and entrepreneurship and provide better access to the labour market for economically and socially disadvantaged and under-represented groups. This project will support policy makers to design and deliver effective and efficient entrepreneurship policy support through the provision of robust data and information on public policies that bring positive results.

## ■ WHAT WILL BE DISCUSSED?

This seminar will provide an opportunity for policy-makers to discuss policy options, objectives, design and results for programmes that support access to business start-up financing by disadvantaged and under-represented groups. Particular focus will be placed on understanding the key factors that determine why certain policies and programmes have demonstrated positive results and others have not. Participants will hear from policy experts and will have the opportunity to participate in group work to improve their understanding of the issues and appropriate policy responses. The aim is to help policy-makers understand the policy issues

and success factors in programmes so that they can design effective policy tools that take advantage of the new cycle of structural funding. The findings and conclusions from the seminar will be the impetus for key contributions to the project's annual report of that will be produced in the fall.

The seminar will address the following themes:

- Knowing your clients and their needs
- Effective policy tools to facilitate access to finance for start-ups by disadvantaged and under-represented groups
- Complementing financial support with other support the development of entrepreneurial skills
- Understanding the fundamentals and value of programme evaluation

## ■ WHO WILL BE THERE?

The capacity building seminar is addressed to participants committed to the topic of SME development and policy, and willing to contribute to build a highly interactive environment by sharing their experiences and learning from each other. Participants will include national policy-makers and practitioners and experts in SME development and/or SME policy.

## ■ WHAT'S THE FORMAT?

The 2,5 day seminar will be structured around a mix of presentations by invited experts and OECD and European Commission staff, followed by discussion and group work using case studies and concrete experiences developed by participants prior to the seminar. The working language of the seminar will be English, and it is essential that all participants can communicate effectively in English. The workshop is conceived, more than a traditional and conventional "vertical capacity building" event, as a system aimed at establishing a common knowledge and experience exchange platform among the participants. New and fresh knowledge is expected to be generated through such exchanges and due to the combination of the experience and knowledge all the participants (speakers, case study presentations, attendees, etc.) will bring.

## ■ CONTACTS

For more information on the seminar, please contact:

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or follow the link [www.trento.oecd.org](http://www.trento.oecd.org)
- [david.halabisky@oecd.org](mailto:david.halabisky@oecd.org) at the OECD LEED Programme, Paris, France  
or follow the link [www.oecd.org/cfe/leed](http://www.oecd.org/cfe/leed)

## Wednesday, 27 June 2012

### OPENING

- 8.30 – 9.00 **Registration of participants**
- 9.00 – 9.20 **Icebreaker**
- 9.20 – 9.30 **Welcome addresses**  
**Stefano Barbieri**, Head, LEED Trento Centre for Local Development, OECD
- 9.30 – 10.00 **Introduction of the seminar structure, organisation and contents**, **Peter Ramsden**, Consultant, Freiss Ltd, United Kingdom
- 10.00 – 10.30 **Presentation of participants**
- 10.30 – 11.00 **Introductory remarks**  
**Inclusive entrepreneurship and political context**, **Gerhard Bräunling**, Policy Officer, DG Employment, Social Affairs and Inclusion, European Commission  
**Designing policies and programmes for inclusive entrepreneurship**, **Jonathan Potter**, Senior Economist, OECD LEED Programme
- 11.00 – 11.30 *Coffee break*

### THEME 1: Providing financial support to under-represented groups

According to the Eurobarometer, access to financing is the most frequently identified barrier to business start-up. This is likely more true for entrepreneurs from under-represented groups who generally have lower levels of personal savings, less collateral and lower skill levels. As a result, under-represented groups are more likely to operate low value-added businesses in highly competitive sectors where their chances of success are low.

- 11.30 – 12.15 **Keynote speech – Which policy instruments are the most effective at financing business start-ups by under-represented groups?** **Faisal Rahman**, Founder & Managing Director, Fair Finance
- 12.15 – 13.00 **Questions and discussion**
- 13.00 – 14.00 *Lunch break*
- 14.00 – 15.00 **Table working groups**
- Which finance policy instruments do you currently use?
  - How important is micro-finance for clients in under-represented groups?
  - What are the most effective financial supports for under-represented groups?
- 15.00 – 15.30 **Reporting back from the working groups**
- 15.30 – 16.00 *Coffee break*
- 16.00 – 17.00 **Fish bowl**
- 17.00 – 17.15 **Conclusions of the day**, **Peter Ramsden**, Consultant, Freiss Ltd, United Kingdom

19.30 *Welcoming Dinner at “Antico Pozzo” Restaurant, via Mancini 45, Trento*

## Thursday, 28 June 2012

### THEME 2: Complementing financial support

Evidence suggests that financial support on its own is often not enough to stimulate effective start-ups. The effectiveness of financial support can be improved by providing complementary support services such as advice, coaching and mentoring, to increase the entrepreneurial skill level so that the funds can be used more effectively.

- 9.00 – 9.10 **Recap on yesterday and preparation for today**, **Peter Ramsden**, Consultant, Freiss Ltd, United Kingdom
- 9.10 – 9.50 **Key note speech – An integrated support system for inclusive entrepreneurship – what are the most appropriate supports to increase the chances of success of financial support?** **Norbert Kunz**, Founder, IQconsult
- 9.50 – 10.30 **Questions and discussion**
- 10.30 – 11.00 *Coffee break*
- 11.00 – 12.30 **Table working groups**  
 Questions to be addressed:
- What business support services are working well in the programme?
  - What is missing or not working well?
  - What is needed for the future?
- 12.30 – 13.00 **Reporting back from the working groups**
- 13.00 – 14.00 *Lunch break*
- 14.00 – 14.20 **Evaluation of business start-up policies**, **Jonathan Potter**, Senior Economist, OECD LEED Programme
- 14.20 – 14.40 **Strategic approach, partnership, governance and results-based management**, **Gerhard Bräunling**, Policy Officer, DG Employment, Social Affairs and Inclusion, European Commission
- 14.40 – 15.30 **Discussion led by moderator – What should be considered when designing new schemes?**
- Methodology: how to develop and use a logical framework for the investment priority?
  - Data quality: i) how to select appropriate output and result indicators? ii) how to ensure availability of baseline data
  - How to design and implement new schemes with consideration of ex-ante evaluation?
- 15.30 – 16.00 *Coffee break*
- 16.00 – 17.00 **Table working groups**
- 17.00 – 17.15 **Conclusions of the day**, **Peter Ramsden**, Consultant, Freiss Ltd, United Kingdom

## Friday, 29 June 2012

### THEME 3: Bringing it together integrated programme design

- 9.00 – 9.10 **Recap on yesterday and preparation for today**, **Peter Ramsden**, Consultant, Freiss Ltd, United Kingdom
- 9.10 – 9.50 **Programme design and on activities aimed at involving stakeholders**, **Iain Willox**, Expert, COPIE
- 9.50 – 10.15 **Questions and discussion**
- 10-15 – 11.00 **Table working groups**
- 11.00 – 11.30 *Coffee break*

### CONCLUSIONS OF THE SEMINAR

Participants will have the opportunity to reflect on the cases and experiences discussed during the capacity building seminar, with particular attention to their own national context and with the aim of formulating tentative policy recommendations.

Following the concluding remarks from the participants and facilitators, all participants will be invited to take a group photo.

- 11.30 – 12.30 **Group discussion (plenary)**
- What were the key policy lessons learned?
  - How can the European Structural Funds be used in member states and regions to improve start-up financing for disadvantaged and under-represented entrepreneurs?
- 12.30 – 12.45 **Conclusions of the seminar**, **Jonathan Potter**, Senior Economist, OECD LEED Programme
- 12.45 – 13.00 **Group photo**
- 13.00 – 14.00 *Lunch*
- 14.00 **End of the seminar**

## Experts' Bio Notes



**Gerhard Bräunling** is policy coordinator for entrepreneurship policies in the Directorate General for Employment, Social Affairs and Inclusion of the European Commission. In the previous programming period, he was in charge of coordinating the Community Initiative EQUAL, which pioneered in experimenting with new ways to support business creation and social entrepreneurship. Before joining the Commission in 1995, he was the Director for Innovation Policy at the Fraunhofer Institute for Systems and Innovation Research in Germany.



**Norbert Kunz** is founder and CEO of iq consult, a social innovation agency whose mission is to design and set-up best social innovative concepts in the areas of regional development and inclusive-, cultural- and social-entrepreneurship. iq consult is since 1994 active in the Federal States of Berlin and Brandenburg and at European level. Norbert's main focus today is the development and implementation of a complete ecology of support services to enable social innovations. Under the brand "social impact lab" iq consult set up the first cornerstone in Berlin with a social business incubator and a shared service centre. Norbert Kunz is ASHOKA Fellow, Schwab Social Entrepreneur of the Year 2010, member in the Global Agenda Council on Social Innovation and of the GECES (Groupe d'experts de la Commission sur l'entrepreneuriat social) of the European Commission.



**Jonathan Potter** joined the OECD in 1997 to help develop its work on local economic and employment development. He is currently a Senior Economist responsible for OECD activities to strengthen local entrepreneurship and SME policies and to improve the evaluation of local development programmes. He has recently produced publications on SMEs, Entrepreneurship and Innovation: Clusters, Entrepreneurship and Innovation; An OECD Framework for the Evaluation of SME and Entrepreneurship Policies and Programmes and Entrepreneurship and Higher Education. He also manages OECD reviews on SMEs, Entrepreneurship and Local Development. Mr. Potter, a British national, is a founder of a leading British economic policy consultancy, Public and Corporate Economic Consultants, and a former senior consultant responsible for public policy evaluation in the PA Consulting Group. He holds a PhD from the University of Cambridge and is a visiting professor at Birkbeck, University of London.



**Faisal Rahman** has a background in international development, including Grameen Bank and the World Bank; he has worked as an underwriter at Lloyds of London and has co-authored books on charitable fundraising and trust funds in the UK. In 2000, he developed the first microcredit project in the UK and a sustainable debt advice service receiving accolades from the Bank of England and the New York Federal Reserve Bank. In 2005 he founded Fair Finance, a social business that aims to reduce financial exclusion and exploitation amongst poor and low income communities in the UK. Faisal is the current President of the European Microfinance Network. Since 2007 he has been an Ashoka Fellow following his work in social enterprise. In 2009 he was recognised as a Young Global Leader by the World Economic Forum. He writes a monthly column in the Guardian newspaper on financial exclusion.



**Peter Ramsden** is a leading thinker and activist in the field of local economic development, with a proven track record in promoting and disseminating new ideas. He has worked in the European Commission, in the Regional Development Agency movement, in the public and private sectors, in leading think tanks and now leads the company Freiss Ltd, a niche consultancy focusing on social innovation and local development. He has recently completed a term as Pole Manager for the EU URBACT programme, is part of the EU Social Innovation initiative and leads a team doing 50 urban case studies. He helped to develop the concept of inclusive entrepreneurship.

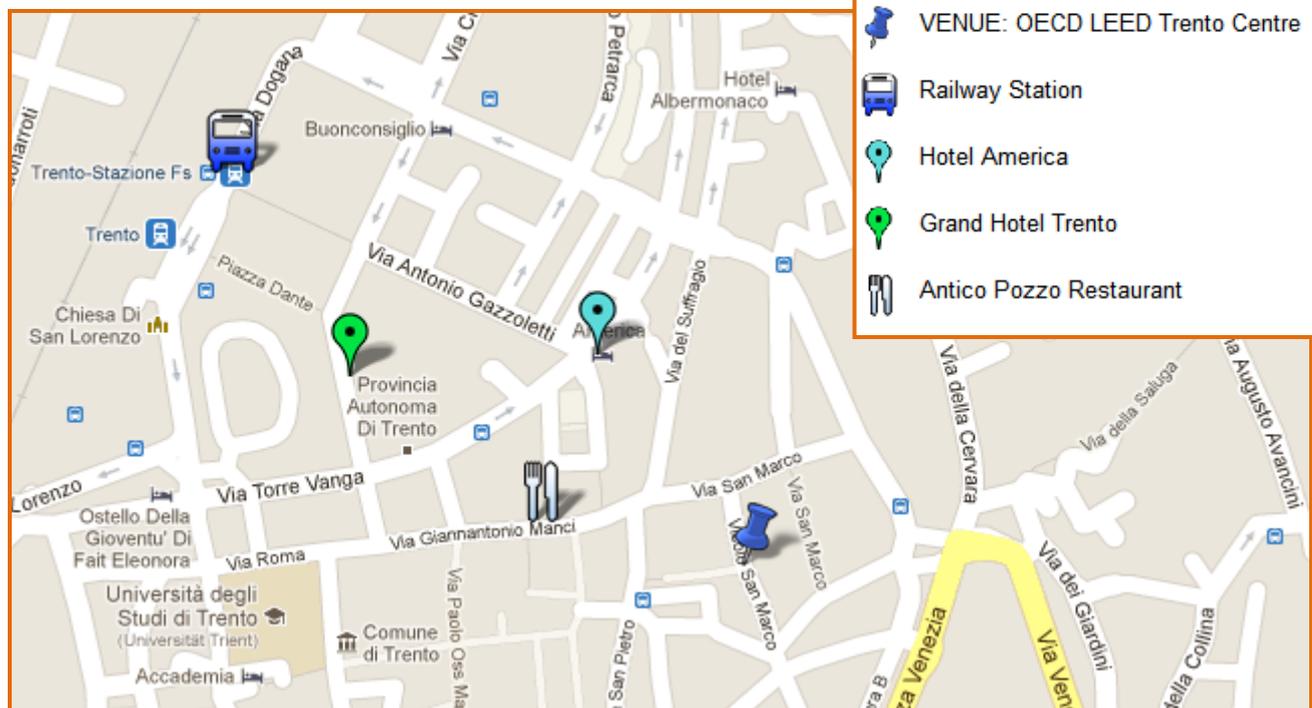


**Iain Willox** was Director of Enterprise and had Lead Role for Entrepreneurship Action Plan for Wales from inception in 1998 to April 2007. His work has also involved the development of activities to stimulate social entrepreneurship and Government wide relations with the third sector.

Mr. Willox have worked with the Community of Practice for Inclusive Entrepreneurship (COPIE) as the expert for Action planning and one of its two EU coordinators.

**LOGISTICS – useful numbers and addresses****OECD CONTACT in Trento**

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**VENUES****HOTELS****Grand Hotel Trento \*\*\*\***

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E-mail: [info@hotelamerica.it](mailto:info@hotelamerica.it)  
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**DINNER****Ristorante Antico Pozzo**

Via Giannantonio Mancini, 45  
38122 TRENTO (TN) - ITALY  
Tel.: +39 0461 263657  
Website: [www.antico-pozzo.it](http://www.antico-pozzo.it)

**USEFUL NUMBERS****TAXI Service**

Radio Taxi Trento (24 h service), Tel.: +39 0461 930002  
**Pronto Soccorso (ER)** in case of accidents, disease or medical emergencies dial the emergency number: 118  
**Polizia (Police)**, dial the emergency number: 113

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## ABOUT THE ORGANISERS

### OECD LEED Programme

LEED's mission is to contribute to the creation of more and better jobs through effective policy implementation, innovative practices, stronger capacities and integrated strategies at a local level. For the last three decades LEED has advised governments and communities on how to adapt to global trends and tackle complex problems in a fast changing world.

- LEED improves the quality of public policy through continuous monitoring and assessment of current practices.
- LEED promotes innovation in local economic and employment development across the globe.
- LEED supports the design, implementation and evaluation of development strategies to help grow local economies.

### OECD LEED Trento Centre

The mission of the OECD LEED Trento Centre is to build capacity for local development among national and local stakeholders in OECD member and non-member countries. The Trento Centre provides assistance in the design, implementation and assessment of local development strategies in the field of entrepreneurship, innovation, small business development, tourism, employment and skills, local governance, social inclusion and evaluation. The Trento Centre supports exchanges between member and non-member countries, between national and local organisations, and between the OECD and sub-national bodies. The Trento Centre provides capacity-building seminars, distributes pedagogical materials, undertakes country reviews and organises seminars and conferences.

### Directorate-General Employment, Social Affairs and Inclusion, European Commission

EU employment and social policies bring practical benefits to citizens, for example, in finding a job, moving to another Member State for work or other reasons, upgrading skills, etc. In partnership with national authorities, social partners, civil society organisations and other stakeholders, the Directorate-General addresses challenges linked to globalisation, the ageing of Europe's population and changing social realities. Examples of the areas in which we are active include support for:

- More and better jobs through the European Employment Strategy (which brings national policies closer in this field) and the European Social Fund (€9 billion per year managed in partnership with the Member States).
- Free movement of workers and coordination of social security schemes, which means that every EU national has the right to work and to live in any EU country and that people who move between countries are not disadvantaged in relation to social security including healthcare.
- Better working conditions through common minimum standards in the workplace, by supporting and developing social dialogue at European level, by modernising labour relations, and by assisting EU workers who want to be mobile.
- Social inclusion by supporting efforts to combat poverty and social exclusion, reform social protection systems, assess new demographic and social developments.
- The European Commission's priorities are set out in the Annual Management Plan of the Directorate General for Employment, Social Affairs and Inclusion.

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