

Crisis and Change Management - Bilateral Business Incubation Program (FEMskill 'BIP')

**Within the framework of the project 'Improving the
Economical/Market Position of Female Entrepreneurs Through Joint
Mentorship and Bilateral Community Building'**

**Programme INTERREG V-A Austria-Hungary FEMskill
(ATHU127)**

February 2022

The bilateral entrepreneurship incubation program has been established within the FEMskill (ATHU127) project implemented as part of the Programme INTERREG V-A Austria-Hungary. The project is implemented with the support of the European Regional Development Fund.

It has been completed by Ungarnconsulting Kft.
on behalf of Kisalföld Enterprise Development Foundation.

**NŐI VÁLLALKOZÓKNAK,
HATÁROK NÉLKÜL...**

**FÜR UNTERNEHMERINNEN,
GRENZENLOS...**

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Summary

Due to the extraordinary challenges associated with COVID-19 prevailing in the marketing years of 2020-2021, in 2022 the partners as project stakeholders are implementing the ‘Crisis and Change Management - Bilateral Business Incubation Program’ to improve female entrepreneurs’ topic-related competences and participation in the economy by offering entrepreneurship trainings to improve the competitiveness of female entrepreneurs.

The first part of the technical document briefly presents the situation of Hungarian and Austrian female entrepreneurs/businesses (and through sample surveys, those in other Member States) in the COVID-19 crisis, along with the system and background of government subsidies and support.

The second part outlines the structure and contents of the ‘Crisis and Change Management - Bilateral Business Incubation Program’ and its elements to implement under a theoretical and practical approach.

I.

European crisis management - specific supports, subsidy and recovery programs/ economic measures ¹

Protection of small and medium-sized enterprises - The economic impact of the crisis caused by COVID-19 varies by industry and company and depends on multiple factors - e.g. whether the affected sectors or companies are able to adapt to the changing situation upon supply chain disruptions, do they have stocks and how much they build on 'just-in-time' manufacturing processes. The European Commission keeps in close touch with the Member State authorities, representatives of the relevant sectors and other stakeholders in order to follow-up and assess the impacts of the crisis on the European industry sectors and trade. On November 3, 2021 the Commission published a report on the measures taken by the Member States during the pandemic to provide assistance to small and medium-sized enterprises. Small and medium-sized enterprises are crucial for national economies. Supporting SMEs is part of the comprehensive package established by the Commission and the European Investment Bank Group.

April 2020 - The Commission made approx. €8 billion funding available to provide immediate financial assistance to SMEs operating in the EU.

December 2020 - The Commission concluded that establishment of the €25 billion Pan-European Guarantee Fund managed by the EIB Group in response to assist enterprises affected by the coronavirus pandemic is in line with EU state aid rules. The Fund is expected to mobilize up to €200 billion of additional financing to support enterprises affected by the coronavirus epidemic in the participating Member States.

Germany

September, 2020 - The EIB Group of the European Investment Fund and the European Investment Bank agreed with Commerzbank on a new positive loan scheme to grant a total of

¹ Source: https://ec.europa.eu/info/live-work-travel-eu/coronavirus-response/jobs-and-economy-during-coronavirus-pandemic/supporting-european-businesses-during-pandemic_hu

€500 million to German small and medium-sized enterprises. This funding is aimed at mitigating the effects of the crisis among smaller businesses and at allowing small- and mid-caps as well as self-employed people to continue their activity.

No distinction was made between the entrepreneurs' sex, both of them have been / are assisted.

Hungary

March 2021 - The European Investment Fund signed a €8.2 million (3 billion HUF) guarantee agreement with the Hungarian Enterprise Development Foundation. From this amount, aid may be granted to Hungarian SMEs in the cultural and *creative sector*, in order to allow them to keep their employees and to get over the crisis faster. The agreement allows the Hungarian Enterprise Development Foundation to increase their lending capacity and thus improve access to finance for smaller media businesses.

Analysis of economic support measures in Austria and Hungary

(accessible for SMEs)

Name of the measure	Austria	Hungary
Labor market		
Temporary reduction, wage subsidy	Increasing a €5-12 billion fund to support short-term employment	Temporary reduction, wage subsidy
Supporting self-employed people	€2000 grant for businesses employing trainees	Supporting self-employed people
Facilitating short-term jobs	Wage subsidy	Facilitating short-term jobs
Tax suspension and reliefs		
Exempting approximately 80 thousand SMEs (mainly in the service sector) from paying taxes payable by small enterprises (suspension of payment obligation for other businesses in	Exemption from the payment of income tax/corporate tax, rents and utility costs; €10 million for tax exemption	Exempting approximately 80 thousand SMEs (mainly in the service sector) from paying taxes payable by small enterprises (suspension of payment obligation for other

the affected sectors until the end of the crisis)		businesses in the affected sectors until the end of the crisis)
A temporary suspension of contributions for the development of tourism	Specific tax relief for the agricultural and forestry sector and the cultural and publishing sector	A temporary suspension of contributions for the development of tourism
Suspension of the collection of tax arrears during the emergency period	Three-month debt relief for households and SMEs	Suspension of the collection of tax arrears during the emergency period
Suspension of the collection of social security contributions and pension contributions in sectors most severely affected by the crisis	€500 million tax relief for the hospitality industry	Suspension of the collection of social security contributions and pension contributions in sectors most severely affected by the crisis
Payment moratorium	Suspension of the payment of social security contributions and pension contributions	Payment moratorium
Extension of repayment terms		Extension of repayment terms
Financial instruments		
	Specific COVID-19 funds for covering the operational costs of SMEs	
Announcement of a new package of measures by establishing two funds (Pandemic Control Fund and Economy Protection Fund)	Guarantees amounting to €9 billion for exporting businesses and tourism	Announcement of a new package of measures by establishing two funds (Pandemic Control Fund and Economy Protection Fund)
Interest-free loans for SMEs, programs supporting SMEs with increased amounts and by increasing interest subsidies	€4 million for the healthcare system, supporting long-term care, short-term jobs, compensation for self-employed people, family-run businesses and microenterprises in relation to lost income due to illness	Interest-free loans for SMEs, programs supporting SMEs with increased amounts and by increasing interest subsidies
	Undertaking guarantee for SMEs worth	

	minimum €10 million up to 80% of loans amounting to maximum €2.5 million, for 5 years which may as well be requested by self-employed persons	
Equity financing for SMEs affected by the crisis	€100 million loan for hotels that had suffered at least 15% revenue loss	Equity financing for SMEs affected by the crisis

Source: IMF, OECD

Initial crisis management of the enterprises

Impacts of COVID-19 on the economy have occurred extremely unexpectedly and suddenly. It had been impossible to prepare for such events in the economy. The risk of panic was rapidly growing as the coronavirus also endangered the personal health of the employees/entrepreneurs, thus we may conclude that we should not speak about a simple economic crisis. The crisis affected the Hungarian and Austrian businesses in different ways, though they had to face similar challenges.

- Some sectors experienced unbelievable growth, such as food and chemical commodity chains, telecommunications companies, the pharmaceutical industry and trade, webshops, garden and DIY stores and some areas of the financial institutions.
- However, on the other side, tourism and the catering industry (which had more severe impact on the Austrian economy), the property market, personal services, cultural and sports economy immediately collapsed.
- The crisis kept companies involved in export and import in constant uncertainty.
- Border closures and more stringent measures jeopardized the supply chain, suppliers and those businesses whose services required direct physical contact with their clients.
- Annual business plans were replaced by monthly or even daily planning, and in many cases, ad hoc operations.

In the first wave of the coronavirus, crisis management was implemented according to the following focus points, regardless of the industry and the establishment:

- avoiding panic and maintaining control,
- maintaining solvency, review of cash flow,
- reducing fixed costs and transforming controlling,
- preserving the market and seeking new markets,
- strategic review.

International crisis management points

PWC² – Pricewaterhouse Coopers is a multinational company providing auditing and economic consultancy services, operating in 156 countries, on 5 continents, with 295,000 people, 12,000 of their workforce are based in Central and Eastern Europe. The following list shows what PWC suggests for enterprises for the management of the COVID-19 related crisis.

Key points in crisis management according to PWC

- *Crisis management* - Establishing a crisis management team to focus on the issues of the crisis and on possible solutions.
- *Colleagues, employees* – All possible measures and follow-up shall be taken to ensure the safety and health of the workforce.
- *Alternative working hours* – Considering shared operation, allowing home office, rethinking data safety and workflow control.
- *Technology, data, telecommunication* – Introducing a stable IT background, safety, transparency and supervision of systems supporting the enterprise's operation.
- *Finance, liquidity, insurance* – Revising business plans and performance indicators, reviewing the current cash flow and its monitoring, conducting proactive meetings

² www.pwc.com Source: A summary document on Covid-19 crisis management

with the stakeholders (suppliers, partners) and taking government subsidies and measures into account.

- *Stakeholders* - active dialogue with the suppliers and consumers on service providing and disinfection in case of intensifying infection, negotiating potential obstructions and challenges. Cooperation with the authorities.
- *Supply chain* – Identifying critical suppliers, surveying stocks and their monitoring. Surveying reserves, developing alternative solutions, review of contracts and insurance policies.
- *Facility operation* – Compliance with the COVID-19 health protocols and observing them during operation.

According to the crisis management points highlighted by PWC, the following categories may be established in relation to the FEMskill project:

The human factor in the enterprise focus

Entrepreneurs should reconsider and improve themselves, their colleagues, clients and all related resources.

Strategy focus - introducing new products/services

Rethinking and reinventing business plans - setting up new strategies in response to the changed circumstances (IT, operation and operating, from financial aspects). Introducing new products/services - entering new markets as a long-term strategy.

Cooperation and strategic partnership focus

Enhancing cooperation with institutions, businesses and communities. Building strategic partnerships.

**Impacts of COVID-19 on the operation of enterprises and their digital innovation potentials
Austria**

Based on the 'Digitalization Report 2020'³ survey in Austria the following findings have been communicated.

³ Source: <https://www.digitalaustria.gv.at/downloads.html>

The ‘2020 corona year’ brought the worst economic recession in recent decades, and hit industries that are important for Austria. Beyond (from an international point of view, profoundly extended) aid measures provided by the federal government to the affected enterprises, digital transformation has been and continues to be a key tool for many businesses in better tackling the crisis and in recovery. Not only due to the ‘2020 corona year’ has it become clear to the general public that digitalization is an essential driving force of growth and securing the future. Digital transformation does not only entail new growth and workplaces but reduces bureaucracy and thus makes the lives of businesses and people easier. Our measures build a solid foundation for our economic recovery.’⁴

‘Digitalization Working Group 2022’ was established. - The digital foundation is aimed not only at establishing new standards but it considers the numerous existing standards and subcomponents as well as shared services.

The study entitled ‘Digitalization as enhancing Austria’s resilience to pandemic crises, 2020’ highlights ‘accelerating the digitization of internal processes and business models’ and ‘eliminating long-lasting obstacles as well as increasing the acceptance of digital technologies among employees and clients’. Given that the majority of the population is affected, two digital application fields of crisis-related resilience have been and are at the heart of public debate: ‘home office’ and ‘distance learning’, i.e. working and studying from home.

Hungary

Digimeter (Digital Competitiveness Index)⁵ research on ‘Impacts of the coronavirus on the operation of enterprises and their digital innovation potentials’ has concluded as follows.

Upon the COVID-19 outbreak business leaders and managers had been forced to make instant decisions with regard to organizing work and business. Every other SME decided to introduce teleworking in order to ensure the safety of their staff (where it was possible). This primarily involved the challenge of maintaining work efficiency and coordinating employees. As home office became more widespread, the use of online communication tools has also increased.

⁴ Margarete Schramböck, Federal Minister

⁵ Source: Digimeter Survey, June 2020 https://digimeter.hu/wp-content/uploads/2020/07/Digimeter_koronavirus-1.pdf

(cloud server, file sharing, communication tools). The wave of digitalization has reached almost all SMEs.

These extraordinary circumstances had a major effect on business policies as sales have almost completely been transferred to the online space. As a response to the radically changed circumstances, a fifth of the SMEs started to apply new customer acquisition channels. (community media, newsletters, webshop, website, google ads). Two-thirds of SMEs would request professional assistance in this field. Besides IT developments, learning about new customer acquisition methods would be most valued.

After the pandemic has eased off, businesses are advised to review the efficiency of their ad hoc decisions, as well as fine-tune and reconsider their possibilities given by digital innovation for their future operation.

In their research entitled 'Digital marketing' ⁶in 2021 they made the following conclusions. Less than a half of the SMEs perform digital marketing activity and there are just a few who do it consciously. The most popular platform is Facebook which is mainly used for gaining popularity and less for sales and brand building. This activity is pursued by employees who have other jobs as well. The existing and registered data assets are processed somehow but no effort is made to extend or make better use of them. Businesses which do not carry out digital marketing activities think that they do not even need them as they have individual customers for their products or services.

Based on the reports from the two countries, the following categories shape up in relation to the FEMskill project:

Changed consumer behaviour - customer acquisition methods focus

Rethinking, fine-tuning and replanning the existing customer acquisition methods in the light of changed consumer habits.

Gamification and innovation focus

Applying innovative methods - new ways of communication in the field of marketing through the method of gamification.

⁶ Source: Digimeter Survey, Spring, 2021 https://digimeter.hu/wp-content/uploads/2021/06/Digimeter_2021-tavas.pdf

Online world – Space changers: from physical reality to the online world focus

Businesses satisfying the challenges of the digital world (online communication tools).
Methods for recording the data assets in businesses and the possibilities of their use in the future.

Decision Support Systems focus

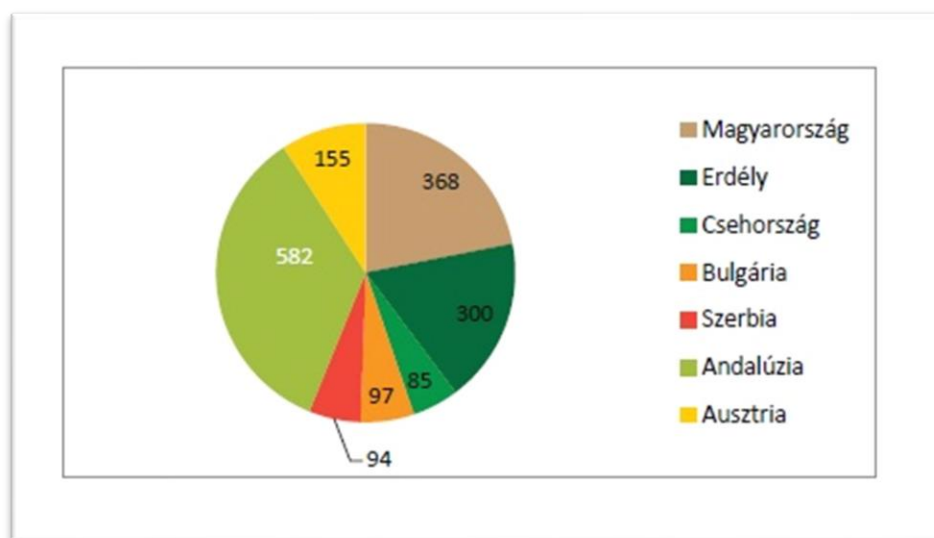
Review, assessment and fine-tuning of ad hoc decisions made during the COVID-19 crisis, introducing methods that support decision-making.

Female entrepreneurs in times of coronavirus - examples of some European countries ⁷

The HÉTFA Research Institute in seven countries: The international online survey conducted between May and August 2020 among Hungarian, Czech, Bulgarian, Serbian, Austrian and Andalusian (and Transylvanian) female entrepreneurs examined the impacts of the coronavirus on female entrepreneurs.

Respondents: 1681 individuals answered the questionnaires.

Distribution of the respondents according to countries (N=1681)⁸



Source: Hétfa Research Institute

⁷ Source: Hétfa Research Institute, Koltai Luca-Geambasu Réka: Female entrepreneurs in times of coronavirus in some European countries, Budapest, September 2020

⁸ Source: Hétfa Research Institute, Koltai Luca-Geambasu Réka: Female entrepreneurs in times of coronavirus in some European countries, Budapest, September 2020

According to the survey's results, enterprises, especially with female managers, have been adversely affected by the crisis.

The reasons behind:

- Female entrepreneurs had to face the damaging economic consequences of the crisis simultaneously with their increasing obligations in childcare and elderly care.
- In times of lockdown, it is more difficult for women to reconcile their family responsibilities and roles as entrepreneurs. The majority of female entrepreneurs (63%) spent less time on their business issues during the crisis. On a regular weekday, the respondents dealt almost 2 hours less with their business and spent almost 2 hours more on care on average.
- Women-owned businesses according to their size: sole proprietorships, micro and small enterprises. (most of them self-employed; part of them false self-employed)
- They are overrepresented in three sectors: economic services, trade and individual/community services. A significant proportion of them is active in such sectors that have been severely affected by the restrictions due to the coronavirus, such as tourism and individual services.
- As for the remaining part, 13% worked in the craft industry, 9% in tourism and catering, 8% in education, 6% in health and social care. Female entrepreneurs (especially having small children) would rather start businesses associated with children or maternity, thus the activities of almost one-third (36%) of the respondents were related to these areas to some extent.
- The use of online tools was most widespread in the fields of economic services, education and crafts. Female entrepreneurs moving in the online space in particular carry out some kind of craft activity and sell their products online, and there have been some who offered some kind of online counseling services.

As regards female entrepreneurs, their business sectors and long-term development, the following category seems to be an option for the FEMskill project:

The creative sector and innovation focus

Part of the female entrepreneurs work in the creative sector, suffering highly from the negative impact of the crisis, thus innovative solutions may support entering new markets and/or creating new products/services and their improvement.

Consequences

The economic crisis strongly hit 79% of the respondent's (1681 individuals) businesses. Due to the pandemic it has become impossible to pursue their activity (11%), their prospects have worsened more or less (two-third), while there are examples where the crisis has improved their business opportunities (8%).

The number of employees employed by the responding female entrepreneurs has fallen by 10% on average.

As followed from the severe restrictions, female entrepreneurs had to face, first of all,

- sudden decline in revenue (62% of the respondents),
- loss of demand and orders (52%),
- while other negative consequences involved the suspension of activities and bottlenecks in the supply chain.

Most difficulties have been experienced in the areas of tourism and catering: these respondents assumed that they might have lost half of their annual revenue (in 2020). Respondents from the fields of education, trade and individual services may have lost one-third of their revenues. Female entrepreneurs active in the industry, trade, health and social care services expected to lose one-fourth of their revenues.

Working time reduction was associated with the operation of businesses:

- according to 24% there was less work and fewer orders,
- 23% said that they had been unable to perform their jobs due to the restrictions,
- their duties at home prevented 10% of the respondents from dealing with their business.

Positive changes

Businesses that had been active in the online space before the pandemic, were more resilient to the pandemic' impacts. Female entrepreneurs who were not or were positively affected by the crisis, used online tools more often even before the crisis. Businesses that had applied more online tools, expected a smaller loss of revenues than those who used online tools less or did not use them at all.

Several businesses discovered the opportunity to strengthen their business in the long run.

- For example, 23% of the respondents were able to introduce new products,
- while 14% experienced the extension of their online sales.

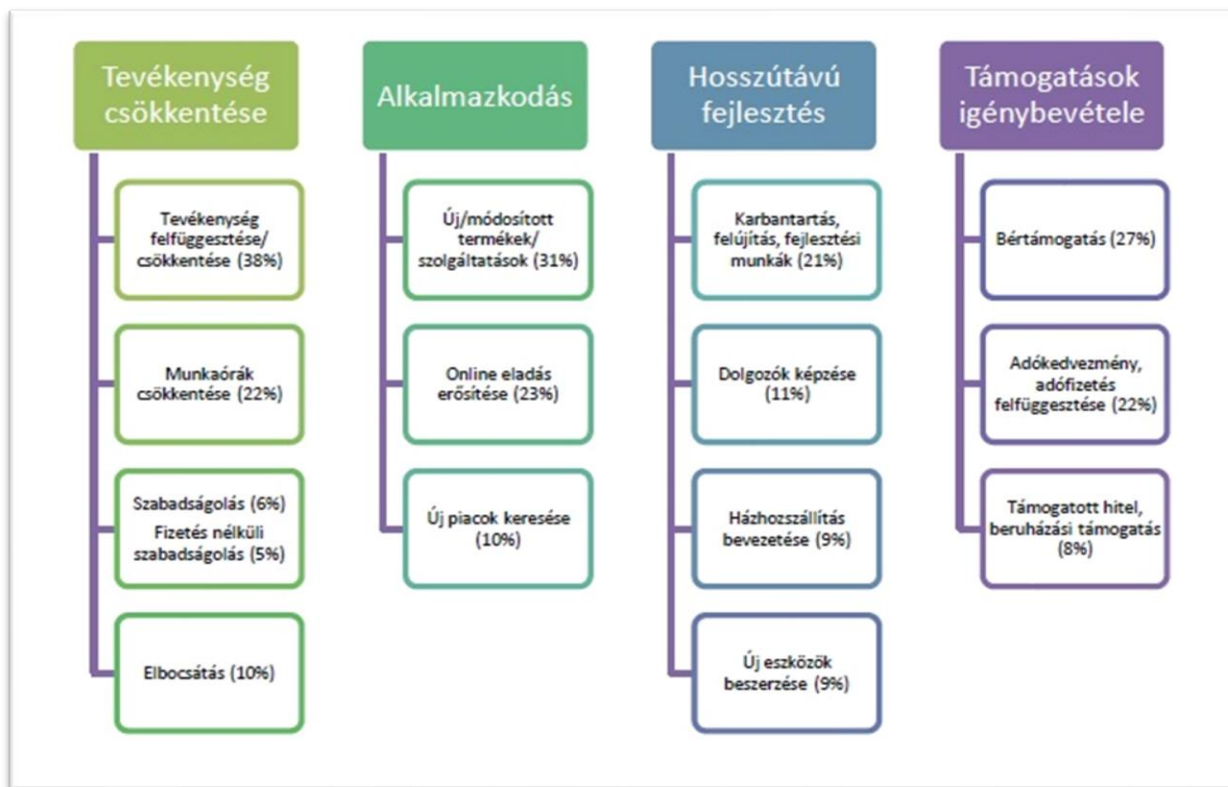
Responses of female entrepreneurs to the crisis

They introduced no measures at all to mitigate the impacts of the crisis. Most of these businesses were not affected by the crisis (one-tenth of the respondents).

Female entrepreneurs applied diverse crisis management strategies and their combinations. (Somewhat more than 50% of the respondents) introduced measures to narrow their operation:

- by suspending or reducing their activities (38%),
- by reducing working hours (22%)
- by applying paid or unpaid leave (6% and 5%)
- by downsizing (10%).

Crisis management strategies applied (summary)



(Source: Hétfa Survey, 2020)

Responses to the crisis sought by female entrepreneurs

- explored adaptation strategies (50% of the respondents),
- introduced new products and services (a third of the respondents),
- boosted existing online sales (a third of the respondents),
- sought new markets (a third of the respondents),
- introduced (also) improvements which may enhance the business' potential in the long run, such as renovation and maintenance works during the lockdown, employee training, purchasing new manufacturing equipment or introducing home delivery (more than a third of respondents).

Utilization of grants

More than 50% of female entrepreneurs responding to the questionnaire (1681 individuals) requested some kind of pandemic-associated grant.

According to country (nationality)	Proportion of female entrepreneurs using grants (%)
Austrian female entrepreneurs	86
Serbian female entrepreneurs	74
Andalusian female entrepreneurs	69
Hungarian female entrepreneurs	37
Transylvanian female entrepreneurs	39

Source: Hétfa Survey, an own edition

The most popular grants

- The most popular grants included tax deferral - one-third of the respondents benefited from it,
- wage subsidies (27%),
- loan-related subsidies (payment relief, soft loans (8%)).
- Loan repayment relief was used by 9% of the respondents, though this facility was not available in all countries and its availability as well as its regulation were the most diverse.

The proportion of grants not classifiable in the most typical categories was the highest in Austria where several sector-specific grants (such as for film production) or lump sum monthly allowances for SMEs (such as Härtefallfonds für EPU&KMU, fixed cost funding) have been accessible.

II.

FEMskill – Crisis and Change Management - Bilateral Business Incubation Program

A theoretical approach

The unpredictable⁹

Being an entrepreneur, one of the most burdensome challenges is to face the unpredictable not just as humans but as businessmen, when one has no influence on external factors which, though do affect their business. May it be a financial crisis (2009) or a crisis caused by a virus (COVID-19). The financial crisis had mainly an economic and a financial impact on businesses. If entrepreneurs are unable to instantly respond to the crisis, they may fail and close down their business in a day or two. The life cycle of a business may end up like this. However, businesses had to face tougher challenges due to COVID-19. It shook both the economy and the society not only from an economical but from a human aspect too, as thousands of people died around the world and economic operators had to pay close attention to the human factor and its changes as well.

The pandemic prompted and forced businesses to respond to new market and social challenges as soon as possible. As regards the FEMskill project's target group, based on the 'Millwheel model', when entering the correction phase, entrepreneurs solve their change- or crisis-induced issues jointly by taking part in a business incubation program where they work on suitable solutions using their own knowledge and experience and involving external entrepreneurial development specialists.

The life cycle of a business - the 'Millwheel model'

András Horváth was seeking a theoretical answer for the life cycle of a business with the intention of not finding a living business corresponding to the model but adapting the model to the business' life cycle. The visually represented millwheel-like model shows both the

⁹ Source: FEMskill Career guide – 'Entrepreneurial career' e-document

continuity and the timeliness of a business, adding two new elements called a brainstorming phase and a correction phase by Horváth.

The brainstorming phase: a period before establishing a business or occurring during its life cycle, when decisions on progressing towards new directions are made. *In the FEMskill project these may be improved through change management methodology.*

The correction phase: a business may follow the life cycle steps in order, however, when a larger crisis appears, it may find solutions in this phase as if it was playing his Joker card. *In the FEMskill project these may be improved through change and/or crisis management methodology.*



Image: Horváth András, Millwheel model (2017)

The millwheel model is basically not a cyclical one, thus allows companies to freely examine which of the following period's vision would suit them the best after their current life cycle. Like a living organism, all businesses grow and develop according to a predictable and repeating behavioral model. This process is different in the life of each business, nevertheless we may identify several predictable issues which are associated with certain phases and changes between the life cycles. (Tatár, 2021) In relation to different development phases each organization must face the typical challenges involved therein, while their success will depend on their responses to these (Adizes, 2012). Assessment of the life cycle model may provide a suitable aid to this.

The correction phase works as a Joker card in this model, and if entrepreneurs decide to play this card, they will have a chance to assess and reconsider particular situations and may search new strategies and solutions. Businessmen may do this assessment themselves, however it is advisable to involve an external specialist in discovering possible solutions, or to take part in a business incubation program.

The FEMskill project designs the change and crisis management driven business incubation program taking the Millwheel model into account.

Change management and crisis management

When defining the business incubation program, from a theoretical and business development aspect, it is essential to clarify the concepts of change and crisis management.

Change management

Businesses operate under a constantly changing system of circumstances which forces them to constantly change as well. Organizational changes involve serious effort, numerous difficulties and risks. During their life cycle, all businesses must face a major transformation. Otherwise, a business will necessarily fail. Thus, it is inevitable to change and make changes. Changes may be induced by external or internal causes, and a business may experience them

as a force or as an opportunity.



As for the FEMskill project, the concept of change management is defined as follows:

It includes all major measures which allow strategic or significant tactical changes in a business.

Crisis management

Businesses have to face a threatening or an existing crisis. Their job is to prevent the threatening crisis or lead the business out of the existing one. Depending on the severity of the crisis, intervention may happen in very different phases. These different phases need different treatment (methods and expertise).



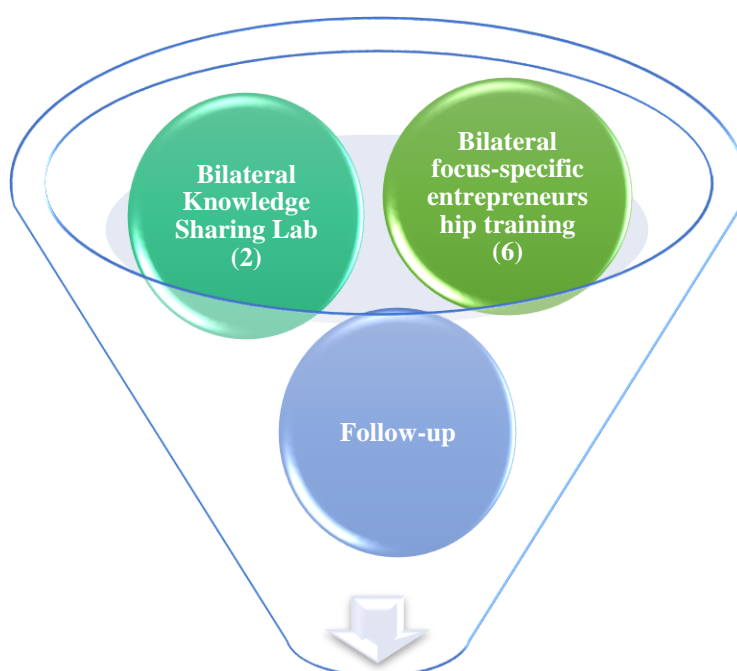
As for the FEMskill project, the concept of crisis management is defined as follows:

It includes all measures aimed at preventing the crisis that threatens a business, or leading a business out of an existing crisis.

For most businesses it was impossible to prepare for the COVID-19 pandemic. However, adequate crisis management may assist the quick recovery or the development path of a business. Experiences related to earlier crises showed that small enterprises seek to make use of their resilience while adapting to the crisis (Smallbone et al 2012), which was now well-used

by them.¹⁰ In the course of their life cycle, micro and small enterprises try to mobilize all accessible sources by ‘do it yourself’ methods, and to constantly and flexibly change their plans in order to boost their business opportunities. The FEMskill – Crisis and Change Management - Bilateral Business Incubation Program is aimed at providing expert and entrepreneurial development assistance to replace the aforementioned methods. Within the program’s framework such adaptation options or methods enhancing long-term development are planned which are focus-specific and are designed jointly by stakeholders and experts in order to develop new solutions and to find expert programs best boosting changes.

FEMskill – Crisis and Change Management - Bilateral Business Incubation Program
(hereinafter referred to as: *FEMskill –BIP*)



**FEMskill - Crisis and Change Management -
 Bilateral Business Incubation Program**

¹⁰ Source: Hétfa Research Institute, Koltai Luca-Geambasu Réka: Female entrepreneurs in times of coronavirus in some European countries, Budapest, September 2020

FEMskill BIP is supporting female-run enterprises started up under the FEMskill project or being in their early phase in a protected environment, not affected by market conditions, within a complex business incubation program, and is providing assistance to the business development of enterprises established primarily but not exclusively in Győr-Moson-Sopron county and Burgenland.

It is based on a specific program designed by experts and approved by the project partners.

Duration: 6 months - 1 year.

Characteristics

- *Bilateral* – The target group includes Hungarian and Austrian entrepreneurs, mainly female-run businesses established preferably but not exclusively in Győr-Moson-Sopron county and Burgenland. Thus, bilateral experience sharing and bilateral networking opportunities are available.
- *Complexity* – Complex, i.e. manifold In this complex system, its elements build up a new unit; those form an individual structure. (methodology, entrepreneurship training, knowledge sharing lab, follow-up).
- *Practice-oriented* – The process not only strives to introduce theoretical methods but to explore practical examples (business experience) and to combine the two when seeking solutions.
- *Resilience* - It allows businesses to accept new ideas and to adapt them to new circumstances or situations during the process. Thus, the business incubation program and its use also become flexible.
- *Follow-up* – It is aimed at monitoring businesses during the process through online questionnaires, along specific parameters.
- *Business modelling* – Business modelling instead of business plans as a basic method which allows entrepreneurs to gain insight into 9 areas of the business and supports quick response in particular situations.
- *Synergy* – The joint experience-based knowledge of two or multiple entrepreneurs in finding solutions during the process.
- *Visuality* – By visual means and tools it assists the cognitive understanding and long-term memorization of methods and models during the process.

From the entrepreneur's point of view

- *Cognitive flexibility* - it is a skill that allows individuals to apply their acquired knowledge in a new context or situation. The essence of cognitive flexibility lies in the form of acquiring information, expressing ideas and adapting them to new situations in the course of the process.
- *Synergy* A joint cooperation of two or multiple enterprises to achieve particular goals.

Indicators

The objective is to define input and output indexing values of incubation lab activities and identifying feedback points, all aimed at the objective measurement/demonstration of improving crisis and change management approaches applied by female entrepreneurs taking part in the lab's activities.

Indicator name	input	output
Number of involved businesses AT-HU (Documentation: Application form)	minimum 10 female entrepreneurs	minimum 10 female entrepreneurs
Involved trainers (persons) AT-HU	0	6
FEMskill Crisis and Change Management Business Incubation Program (1) and Outputs (1) - an expert summary	1	1
Visual demonstration of partnerships built in the course of the project and of networks modelling collaboration (1)	0	1
Entrepreneurship development toolkit (the inventory of models and methods applied during the incubation process) (in Hungarian and German)	0	1

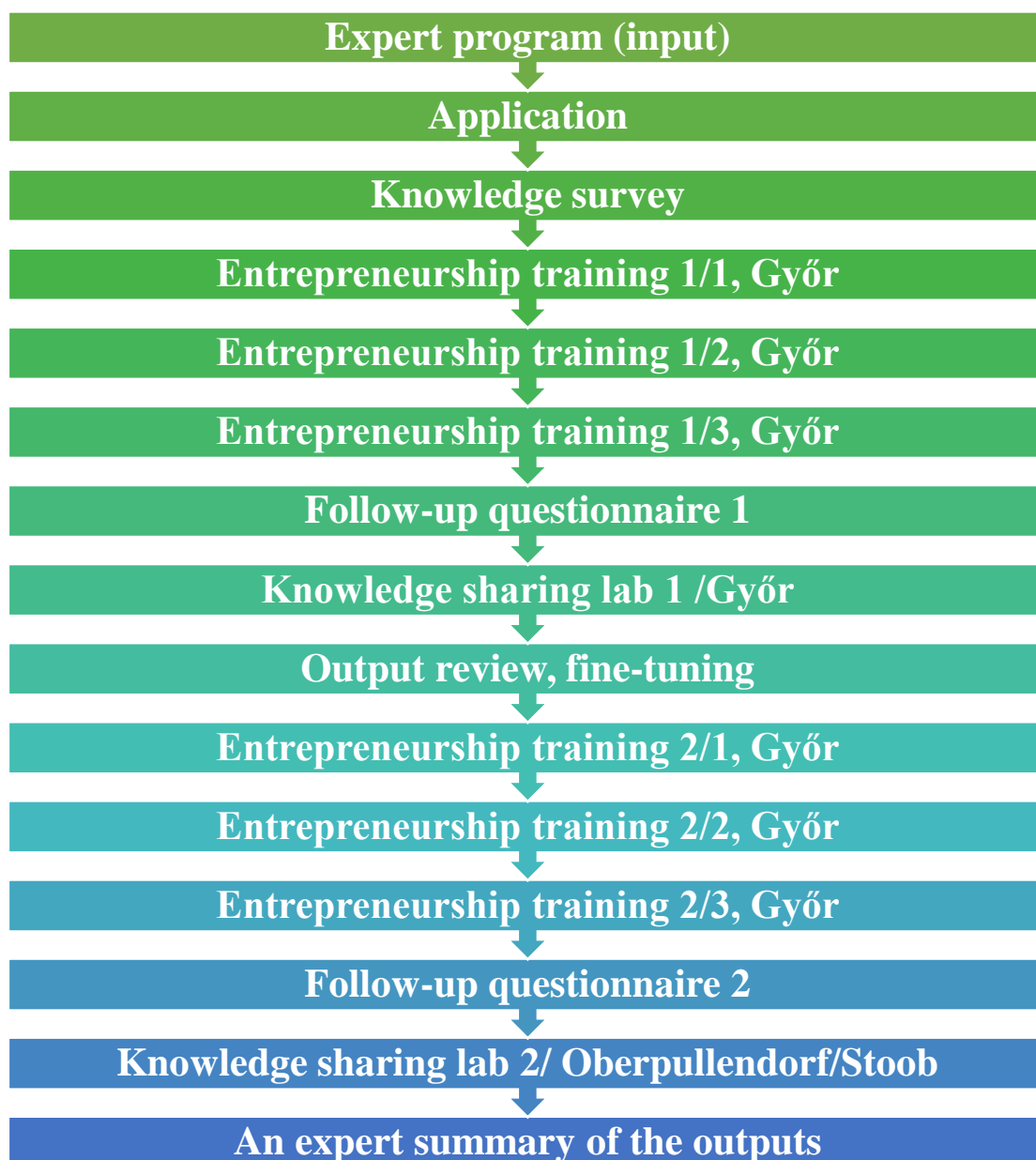
Knowledge sharing lab	0	2
Follow-up: Knowledge survey for entrepreneurs - online questionnaire (1) Follow-up online questionnaire (2)	1	2

Follow-up is aimed at monitoring the progress of female entrepreneurs taking part in the business incubation program in the course of the process and at assessing the achieved results for the program's effectiveness and fine-tuning.

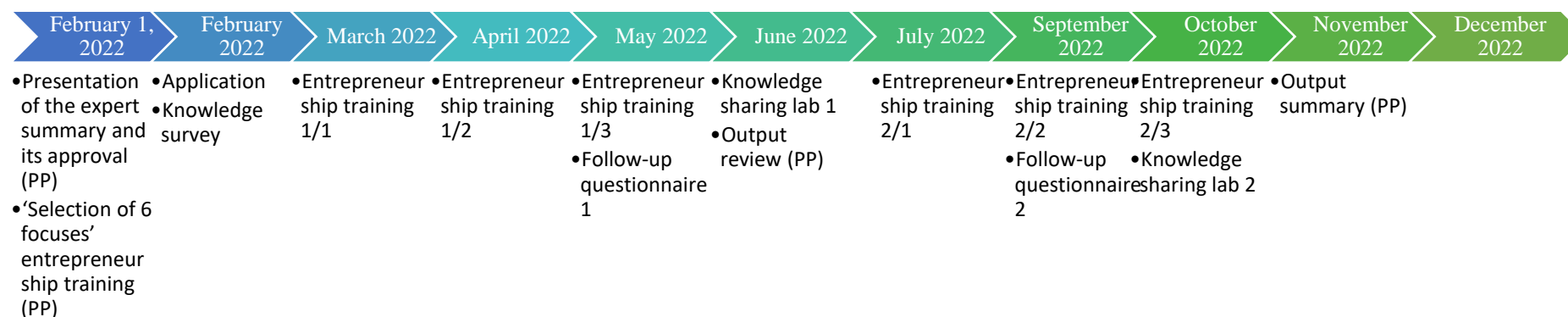
Follow-up methodology: During the FEMskill BIP, improvement of the enterprises is measurable at three points - entrepreneurs will answer online questionnaires on their own. These indicators will be assessed and summarized by experts during the program, which allows us to monitor and measure the improvement of all participating enterprises. Between the input and output measurements in halftime of the program a plus measurement point was introduced in order to comply with the resilience and practice-oriented characteristics of the program and to fine-tune the entrepreneurship development methods.

During the program, improvement of the enterprises in particular entrepreneurship development areas is measured through the following questions, comprised in Annex **T, K1 and K2** in table form. Measurement and assessment are scale-based.

**FEMskill BIP– Crisis and Change Management - Bilateral Business Incubation Program
Process**



Schedule



Suggested dates of the schedule may be adjusted to the needs of the target group and the project partners

It was not separately mentioned in the above roadmap, but a comprehensive literature research and analysis (national and international surveys, studies, economic data, indicators/metrics, direct subsidies, subsidy/recovery programmes/economic measures review) carried out in January-February 2022 was an integral part of the process.

List of annexes

Focus-specific entrepreneurship training – selected topics	Annex F
Application form	Annex J
Knowledge sharing lab	Annex L
Follow-up questionnaire two times in the course of the process	Annex K
Literature	Annex Sz
Knowledge survey	Annex T

Annex **F**

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Six focus-specific entrepreneurship training courses – selected topics and professional thematic

Topics

1. ***The human factor with a focus on enterprise***
Entrepreneurs should reconsider and improve themselves, their colleagues, clients and all related resources.
2. ***Changed consumer behaviour – focus on customer-acquisition methods***
Rethinking, fine-tuning and reorganising existing customer-acquisition methods in light of changed consumer habits. Sales.
3. ***Focus on strategy – introducing new products/services + decision-support methods***
Rethinking and reinventing business plans – setting up new strategies in response to changed circumstances (IT, operation and operating, from financial aspects).
Introducing new products/services – entering new markets as a long-term strategy.
Fine-tuning decisions made during the pandemic and introducing decision-support (system) methods
4. ***Focus on cooperation and strategic partnership***
Enhancing cooperation with institutions, businesses and communities. Building strategic partnerships.
5. ***Focus on gamification and innovation***
Applying innovative methods – new modes of communication in the marketing field through the method of gamification.
6. ***Online world – Space changers: from physical reality to a focus on the online world***
Enterprises meeting the challenges of the digital world (online communication tools)

Professional topic

Conditions: 6-8 hours, keynote/leadership presentation from an Austrian speaker

Participants: women entrepreneurs, entrepreneurs, experts (10 women entrepreneurs as a minimum)

Time	Content	Speaker/trainer
9.00-12.00		
10.00-10.20	Problem statement	external expert,
10.20-10.40	keynote presentation	Austrian expert / entrepreneur
10.40-13.00 (break meanwhile)	Topic development teamwork (in 1 or 2 groups)	trainer participants
13.00-14.00	lunch break	
14.00-17.00		
14.00-15.00	Topic development teamwork (in 1 or 2 groups)	trainer participants
15.00-15.30	summary and break	trainer
15.30-16.30	Topic development teamwork 2	trainers participants
16.30-17.00	Results – feedbacks, summary	trainers participants

Annex J

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Application form for women entrepreneurs

Apply for the FEMskill project's bilateral entrepreneurship incubation programme, where you can extend your knowledge and skills in different areas of crisis and change management. The bilateral entrepreneurial incubation programme is open to women entrepreneurs, primarily, but not exclusively, from the project area (Győr centre: the whole GYMS County and Eisenstadt centre: the whole of Burgenland). The application form should be signed and scanned and sent by e-mail to sandor.borbely@kva.hu or femskillhu@gmail.com. The spaces of the Entrepreneurship Incubation Programme available for women entrepreneurs will be filled in line with the order of the applications! Deadline of the application: 10.03.2022! For further information on the application and the incubation programme, please contact Sándor Borbély (KVA): phone: +36/20-566-0803, e-mail: sandor.borbely@kva.hu.

Applicant's/ women entrepreneur's details:

Name of the enterprise, contact details:	
Location of the enterprise:	
Legal representative:	
Year of establishment:	
Tax ID:	
Activities:	
Online contact details:	
Revenue category (from-to category): (1-12 million per year, 12-20 million per year, over 20 million per year)	
Number of employees: (1, 2-5, 6-10, over 10 employees)	

- Which are the company's focus points for 2022-2023?
(You can select more than one option)
 - ☐ The human factor in the business (the entrepreneur and resource division)
 - ☐ Take new customer attitudes and trends into account - clients and communication
 - ☐ Changes and challenges of the offline/online services
 - ☐ Other

I, the undersigned, hereby declare that my business completed at least one fiscal year. I am open to entrepreneurship development and cooperation, to improve my business, to introduce new products and services and/or to engage in joint cooperation with other entrepreneurs and build partnerships.

Signed at [place], [date].....

.....

Authorised signature of the Applicant

Annex K

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Follow-up questionnaires

Follow-up is aimed at monitoring the progress of female entrepreneurs taking part in the business incubation program in the course of the process and at assessing the achieved results for the program's effectiveness and fine-tuning.

Follow-up questionnaire 1

Date: After the third module of the first entrepreneurship training has taken place.

Questions

Name of the business:

Name of the filling person:

Email:

Question group I.

*How has the COVID-19 pandemic affected your business?
(Please indicate on a scale from 0 to 10!)*

1. Have you drawn up a crisis management plan during the COVID-19 pandemic??

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

2. Have you outlined a new business strategy due to COVID-19?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

3. How much has COVID-19 affected your business?

--	--	--	--	--	--	--	--	--	--

0 – It has had no relevant impact on the business

It has severely affected the business – 10

Question group II.

*How do you assess the current situation of your business in the following specific focus areas?
(Please indicate on a scale from 0 to 10!)*

1. What is the business development potential of your enterprise?

--	--	--	--	--	--	--	--	--	--

0 – It has none

It has an outstanding business development potential – 10

2. Do you perform any market research for your business?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

3. Do you conduct competitive analysis?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

4. Do you have a business plan?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

5. Do you have a business model (Business Model Canvas)?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

6. Do you observe the human factor in the business (you and your colleagues' condition) for the sake of the business?

--	--	--	--	--	--	--	--	--	--

0 – Not relevant for the business

Relevant for the business – 10

7. Do you take new consumer attitudes and trends into account in running your business?

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0 – Not relevant for the business

Relevant for the business – 10

8. Do you pay attention to communication with the clients?

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0 – I do not pay attention to it

I regularly pay attention to it – 10

9. Introduction of new products

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0 – Not relevant for the business

Relevant for the business – 10

10. Rethinking existing products

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0 – Not relevant for the business

Relevant for the business – 10

11. Rethinking existing services

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0 – Not relevant for the business

Relevant for the business – 10

12. Introducing new services

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0 – Not relevant for the business

Relevant for the business – 10

13. Building strategic partnerships along the interests of the business

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0 – Not relevant for the business

Relevant for the business – 10

14. Strengthening cooperation with other entrepreneurs

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0 – Not relevant for the business

Relevant for the business – 10

15. Introducing changes to the company's sales

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0 – Not relevant for the business

Relevant for the business – 10

16. Introducing changes to the company's marketing

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0 – Not relevant for the business

Relevant for the business – 10

17. Transition from offline services to online

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0 – Not relevant for the business

Relevant for the business – 10

In the aforementioned areas, entrepreneurs may acquire knowledge transferred in the specific focus areas of the trainings and in knowledge sharing labs, while all these may enhance their approach to change and crisis management.

Question group III.

Further questions to answer in detail:

1. What new methods have you learnt in the trainings and/or how have you deepened your understanding? Please list them

2. As for the trainings so far, what can you make use of with regard to your business? Please explain in a nutshell!

3. How would you summarize your experiences about the entrepreneurship trainings? Please explain in a nutshell!

4. In what areas has your business progressed as a result of the trainings? Please explain in a nutshell!

5. What cooperation and business relations have you built as a result of the trainings? Please explain in a nutshell!

Annex K

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Follow-up questionnaires

Follow-up is aimed at monitoring the progress of female entrepreneurs taking part in the business incubation program in the course of the process and at assessing the achieved results for the program's effectiveness and fine-tuning.

Follow-up questionnaire 2

Date: After the third module of the second entrepreneurship training has taken place.

Questions

Name of the business:

Name of the filling person:

Email:

Question group I.

*How has the COVID-19 pandemic affected your business?
(Please indicate on a scale from 0 to 10!)*

1. Have you drawn up a crisis management plan during the COVID-19 pandemic??

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

2. Have you outlined a new business strategy due to COVID-19?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

3. How much has COVID-19 affected your business?

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0 – It has had no relevant impact on the business

It has severely affected the business – 10

Question group II.

*How do you assess the current situation of your business in the following specific focus areas?
(Please indicate on a scale from 0 to 10!)*

1. What is the business development potential of your enterprise?

--	--	--	--	--	--	--	--	--	--

0 – It has none

It has an outstanding business development potential – 10

2. Do you perform any market research for your business?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

3. Do you conduct competitive analysis?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

4. Do you have a business plan?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

5. Do you have a business model (Business Model Canvas)?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

6. Do you observe the human factor in the business (you and your colleagues' condition) for the sake of the business?

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0 – Not relevant for the business

Relevant for the business – 10

7. Do you take new consumer attitudes and trends into account in running your business?

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0 – Not relevant for the business

Relevant for the business – 10

8. Do you pay attention to communication with the clients?

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0 – I do not pay attention to it

I regularly pay attention to it – 10

9. Introduction of new products

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0 – Not relevant for the business

Relevant for the business – 10

10. Rethinking existing products

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0 – Not relevant for the business

Relevant for the business – 10

11. Rethinking existing services

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0 – Not relevant for the business

Relevant for the business – 10

12. Introducing new services

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0 – Not relevant for the business

Relevant for the business – 10

13. Building strategic partnerships along the interests of the business

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0 – Not relevant for the business

Relevant for the business – 10

14. Strengthening cooperation with other entrepreneurs

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0 – Not relevant for the business

Relevant for the business – 10

15. Introducing changes to the company's sales

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0 – Not relevant for the business

Relevant for the business – 10

16. Introducing changes to the company's marketing

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0 – Not relevant for the business

Relevant for the business – 10

17. Transition from offline services to online

--	--	--	--	--	--	--	--	--	--

0 – Not relevant for the business

Relevant for the business – 10

In the aforementioned areas, entrepreneurs may acquire knowledge transferred in the specific focus areas of the trainings and in knowledge sharing labs, while all these may enhance their approach to change and crisis management.

Question group III.

Further questions to answer in detail:

1. What new methods have you learnt in the trainings and/or how have you deepened your understanding? Please list them

2. As for the trainings so far, what can you make use of with regard to your business? Please explain in a nutshell!

3. How would you summarize your experiences about the entrepreneurship trainings? Please explain in a nutshell!

4. In what areas has your business progressed as a result of the trainings? Please explain in a nutshell!

5. What cooperation and business relations have you built as a result of the trainings? Please explain in a nutshell!

Annex L

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Knowledge sharing lab / Structure of professional events

I.

Target group

Women entrepreneurs taking part in bilateral incubation programs, preferably but not exclusively established in Győr-Moson-Sopron county or Burgenland and other experienced female and male entrepreneurs assisting specific processing at case study level and preferably experts/trainers conducting certain modules of entrepreneurship training: about 15-20 persons altogether.

Venue: Győr

Date: June 2022 (After the third entrepreneurship training's module has taken place)

Contents: Specific case studies of the 10 women enterprises and/or topics related to the entrepreneurship trainings

Suggested topics: processing a Hungarian enterprise at case study level

Characteristics of the method:

- Proactiveness is expected from entrepreneurs
- Raising issues – searching methods by the entrepreneurs – jointly seeking solutions in teamwork.
- By the FEMskill entrepreneur group, supported by a facilitator - own methodology=own solution
- Processing the case study by means of visual note-taking and visual templates for better understanding.

Professional structure

Date	Contents	Speaker/Trainer
10.00-10.10	Greetings and welcoming	Project partner
10.10-10.40	Introduction - Raising issues	External expert
10.40-12.30	Specific processing at case study level according to the raised issues - Seeking solutions in teamwork	Entrepreneur External expert Stakeholder entrepreneurs, experts
meanwhile	Break	
12.30-13.00	Presenting results	Stakeholder
13.00-13.15	Feedback from the entrepreneur	Entrepreneur
13.15-13.30	Summary and closing	External expert
13.30-	Networking opportunities	Stakeholders

II.

Target group

Women entrepreneurs taking part in bilateral incubation programs, preferably but not exclusively established in Győr-Moson-Sopron county or Burgenland and other experienced female and male entrepreneurs assisting specific processing at case study level and preferably experts/trainers conducting certain modules of entrepreneurship trainings: about 15-20 persons altogether.

Venue: Austria

Date: October 2022 (After the sixth entrepreneurship training's module has taken place)

Contents: Specific case studies of the 10 women enterprises and/or topics related to the entrepreneurship trainings

Suggested topics An Austrian case study: businesses from the creative sector or social entrepreneurship like the new community-forming power of the post-Covid-19 economy

Characteristics of the method:

- Proactiveness is expected from entrepreneurs.
- Specific processing at case study level according to the raised topics - Seeking solutions in teamwork.
- Processing case studies by the FEMskill entrepreneur group, supported by a facilitator.

Scenario

Date	Contents	Speaker/Trainer
10.00-10.10	Greetings and welcoming	Project partner
10.10-10.40	Introduction - Raising topics	External expert
10.40-12.30	Specific processing at case study level according to the raised topics - Seeking solutions in teamwork	External expert Stakeholder entrepreneurs, experts
meanwhile	Break	
12.30-13.00	Presenting results	Stakeholders
13.00-13.30	Feedback on the raised topics	Stakeholders
13.30-14.00	Summary and closing	External expert
14.00-	Networking opportunities	Stakeholders

Annex SZ

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Reviewed literature in the development of the professional programme

Docment	Language (HU/DE/EN)	Pages
Aid for European businesses during a pandemic https://ec.europa.eu/info/live-work-travel-eu/coronavirus-response/jobs-and-economy-during-coronavirus-pandemic/supporting-european-businesses-during-pandemic_hu	HU	5
Covid19 crisis management summary doc. a www.pwc.com	HU	2
SME Envoys - Finance subgroup Conclusions of the 2021 Survey and Roundtable on national solvency measures for SMEs during and after the Covid-19 crisis https://ec.europa.eu/growth/system/files/2021-11/SME%20Envoys%20Finance%20-%20Final%20conclusions%20on%20national%20solvency%20measures%20for%20SMEs%20October%202021.pdf	EN	11
Digitisation Report https://www.digitalaustria.gv.at/downloads.html	DE	74
Digimeter Research June 2020 https://digimeter.hu/wp-content/uploads/2020/07/Digimeter_koronavirus-1.pdf	HU	16
Digimeter Research Spring 2021 https://digimeter.hu/wp-content/uploads/2021/06/Digimeter_2021-tavas.pdf	HU	42
Digimeter Research Autumn 2021 https://digimeter.hu/wp-content/uploads/2021/10/Digimeter_2021_osz_osszefoglalo.pdf	HU	45
Hétfa Research Institute, Luca Koltai - Réka Geambasu: Women entrepreneurs during the corona virus in some European countries, Budapest, September 2020 https://hetfa.hu/wp-content/uploads/2020/10/noi-vallalkozok_nemzetkozi_FINAL.pdf	HU	64
FEMskill career guide – Life cycle stages	HU	12
Digital Action Plan Austria - Harnessing Digitisation and Growing Resilient to Crises www.digitalaustria.gv.at	DE	20

Covid-19: Impacts on trade and crafts and their adaptation measures www.kmuforschung.ac.at	DE	45
The economic impact of the corona virus epidemic among Hungarian enterprises until October 2020 - capacity utilisation, crisis management tools, wage changes and sales prices Research booklets MKIK https://gvi.hu/files/researches/628/koronavirus_kutatasi_fuzet_3_210127.pdf	HU	30
The economic impact of the corona virus epidemic among Hungarian enterprises until April 2021 - capacity utilisation, crisis management tools, wage changes and sales prices Research booklets MKIK https://gvi.hu/files/researches/643/koronavirus_kutatasi_fuzet_6_210625.pdf	HU	32
New Labour Review: Entrepreneurial women at a time of corona virus closures https://www.munkaugyiszemle.hu/20211	HU	12
Total		410

Annex T

to bilateral entrepreneurship incubation program on Crisis and Change Management within the framework of the Programme INTERREG V-A Austria-Hungary - ATHU127 - FEMskill

Knowledge Survey

(For the determination of input indexation values for incubation laboratory activities)

Question group I.

*How has the COVID-19 pandemic affected your business?
(Please indicate on a scale from 0 to 10!)*

1. Have you drawn up a crisis management plan during the COVID-19 pandemic?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

2. Have you outlined a new business strategy due to COVID-19?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes and periodically reviewed – 10

3. How much has COVID-19 affected your business?

--	--	--	--	--	--	--	--	--	--

0 – It has had no relevant impact on the business

It has severely affected the business – 10

Question group II.

*How do you assess the current situation of your business in the following specific focus areas?
(Please indicate on a scale from 0 to 10!)*

1. What is the business development potential of your enterprise?

--	--	--	--	--	--	--	--	--	--

0 – It has none

It has an outstanding business development potential – 10

2. Do you perform any market research for your business?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

3. Do you conduct competitive analysis?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly – 10

4. Do you have a business plan?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

5. Do you have a business model (Business Model Canvas)?

--	--	--	--	--	--	--	--	--	--

0 – No

Yes, regularly reviewed and amended – 10

6. Do you observe the human factor in the business (you and your colleagues' condition) for the sake of the business?

--	--	--	--	--	--	--	--	--	--

0 – Not relevant for the business

Relevant for the business – 10

7. Do you take new consumer attitudes and trends into account in running your business?

--	--	--	--	--	--	--	--	--	--

0 – Not relevant activity

Relevant for the business – 10

8. Do you pay attention to communication with the clients?

--	--	--	--	--	--	--	--	--	--

0 – I do not pay attention to it

I regularly pay attention to it – 10

9. Introduction of new products

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0 – Not relevant for the business

Relevant for the business – 10

10. Rethinking existing products

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0 – Not relevant for the business

Relevant for the business – 10

11. Rethinking existing services

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0 – Not relevant for the business

Relevant for the business – 10

12. Introducing new services

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0 – Not relevant for the business

Relevant for the business – 10

13. Building strategic partnerships along the interests of the business

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0 – Not relevant for the business

Relevant for the business – 10

14. Strengthening cooperation with other entrepreneurs

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0 – Not relevant for the business

Relevant for the business – 10

15. Introducing changes to the company's sales

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0 – Not relevant for the business

Relevant for the business – 10

16. Introducing changes to the company's marketing

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0 – Not relevant for the business

Relevant for the business – 10

17. Transition from offline services to online

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0 – Not relevant for the business

Relevant for the business – 10

Question group III.

What crisis management strategies have you applied to withstand the crisis?

- ☐ None
- ☐ Use government subsidies and support/tenders
- ☐ Reduce business activity
- ☐ Reduce working hours
- ☐ Introduce new or modified products/services
- ☐ Enter new markets
- ☐ Increase online sales
- ☐ Introduce home delivery
- ☐ Participate in courses
- ☐ Develop and introduce improvements
- ☐ Purchase new equipment/software, etc.
- ☐ Other

In your opinion, which business areas do you need to improve? Please give a concise answer (e.g. market analysis, sales, etc.).

Are you a member of any entrepreneurial community (network)? Please state which one!

- ☐ Introduce new products
- ☐ Introduce new services
- ☐ Enhance cooperation/strategic partnership with other enterprises
- ☐ Take the enterprise to the next level (hire employees, enter new markets)
- ☐ Introduce some kind of innovation in a business field
- ☐ Plan and develop long-term progress
- ☐ Participate in courses - expand knowledge or learn a new trade
- ☐ Financial growth
- ☐ Other

Question group IV.

Please indicate how much you know the methods/tools/models below!

Method/tool/model knowledge	I have heard of it	I know it well	I use it
Business plan			
Cash flow			
Liquidity plan			
Marketing plan			
Sales plan			
Business Model Canvas			
Risk management			
Brainstorming			
Gamification			
SWOT analysis			
Risk assessment			
Market analysis			
Surveys (testing)			
Survey interviews (testing)			
Mystery shopping			
Leading an expert group (testing)			
Developing business strategies			
Preparing and documenting strategic partnerships			
Customer profiling			
Creating value propositions			