CORAL Research and survey report on self-employment skills based on EntreComp intermediate model

International report

Project:

CORAL - Creating OppoRtunities for Adult Learners through entrepreneurial competences

Project number: 2019-1-FR01-KA204-063080

Table of Contents

PARTNERSHIP

PROJECT WEBSITE

www.coral.erasmus.site

www.facebook.com/coral.erasmusproject

www.twitter.com/coralproject2

INTRODUCTION

CORAL is a pan-European educational pathway. It takes inspiration from the Recommendation "A new skills agenda for Europe" (COM 2016 – 381 Final) which urges to up-skill and re-skill the European labour force with new skills. The purpose of the up-skilling is to encourage self-employment and support adults to acquire a minimum level of key competences and/or acquire a broader set of skills necessary to progress towards an upper secondary qualification or equivalent. To achieve the objectives of an innovative, smart and inclusive Europe included in the Europe 2020 Strategy, it is necessary that Member States take into account the SMEs and microenterprises and facilitate their creation, as they have a huge potential for job creation, beat high unemployment rates, and thus to reduce poverty and social exclusion. By contrast, in Europe, 70 million people lack adequate reading and writing skills, and even more have poor numeracy and digital skills, putting them at risk of unemployment, poverty and social exclusion. More than half of the 12 million long-term unemployed are considered as low-skilled adults (COM (2016) 381 Final).

In order to support their up-skilling CORAL will produce a set of tools to assess, educate and recognize entrepreneurial competences. This result is achieved through the realisation of 3 products, having as primary beneficiaries long-term unemployed adults and as secondary ones professional counsellors and educators of adults, as well as all the other professional figures involved in supporting activities for adult job seekers.

The international research done through CORAL partnership is part of the initial phase in developing the CORATOOL self-assessment tool for self-employment requirements and development of the intermediary level of EntreComp competences. There was conducted a research and a survey concerning the emerging and upcoming needs of entrepreneurship competences expressed by enterprises, and by the labour market, with reference to ENTRECOMP framework applied to sectors of : Service and Commerce.

The purpose of the RESEARCH analysis is to identify the most requested Entrepreneurship competences for achieving successful self-employment enterprise, through a close examination of existing data. In particular, the survey will have to show which competences are -as named 'Key competences for success' , specifically for long-term unemployed adults, with reference to Service and Commerce sectors.

Definition of Entrepreneurship Competence (EntreComp)

The Entrepreneurship Competence (EntreComp) is a framework that defines entrepreneurship as a competence in terms of knowledge skills and attitudes and the provision tools that enable citizens assess and develop this competence effectively. EntreComp is a common conceptual approach at European level for development of entrepreneurship skills and it supports any initiative aiming entrepreneurial learning, to design practical entrepreneurial experiences in non-formal learning contexts, or to develop tools for citizens to self-assess their entrepreneurial proficiency. EntreComp Framework develops 15 competences on an eight-level progression model, divided in three competence areas: Ideas and Opportunities, Resources and Into action. (Competence Frameworks (CFP), 2016)

Methodology

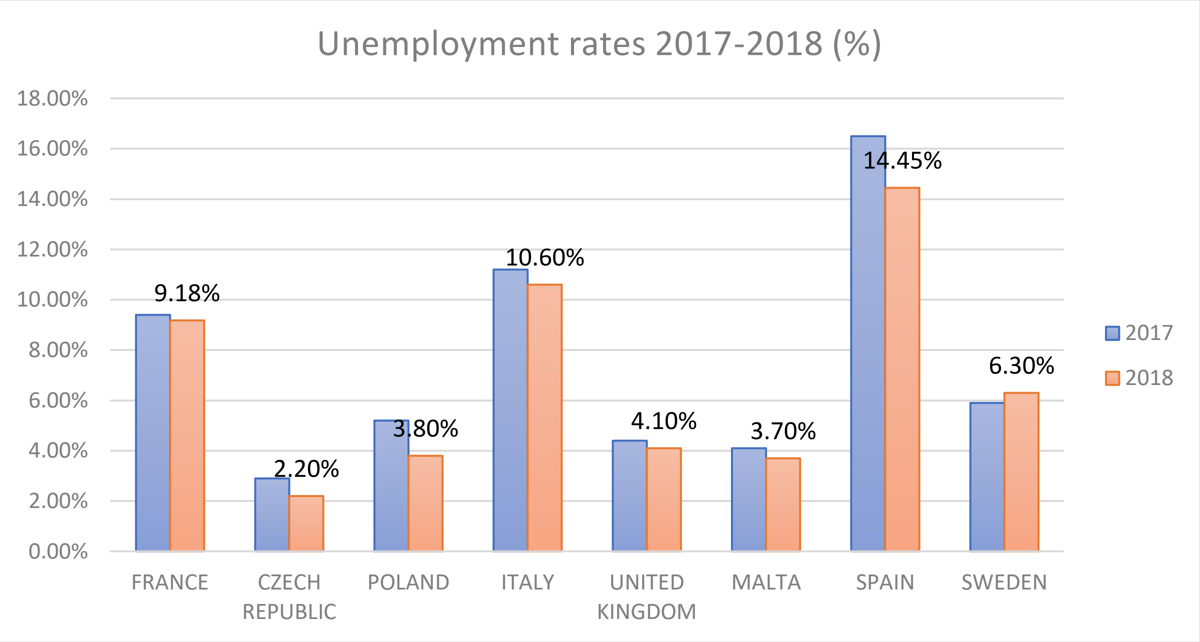
In each partners' country was realised a survey of emerging entrepreneurial skills needs expressed within the market with reference to the professional profiles referenced at an intermediate-advanced level of EntreComp Progression model and the consequent competencies required for self-employment opportunities creation. The research focuses particularly on the mismatch of entrepreneurial skills, in comparison to the actual market needs, in those technical professions performed within commerce and service sectors. The survey was carried out using a questionnaire prepared by the French partner and each partner had to survey 10 service sector entrepreneurs and 10 from commerce sector.

There were a total of 80 questionnaires filled by Commerce sector entrepreneurs and 94 questionnaires for service sector entrepreneurs with 174 respondents. The report starts with delivering information on labour market: unemployment, self-employment rate, job vacancy rate, rate of self-employment SMEs creation, rate of drop-outs (bankrupt) of self-employment SMEs creation per sector with specific focus on 'commerce' and 'service', continuing with national reports, research results and it finishes with summary and recommendations. The international report was developed by French partner, Alfmed and gathered national reports of CORAL partnership: Czech Republic, France, Italy, Malta, Poland, Spain, Sweden and United Kingdom and the benchmark analysis developed by Spanish partner, FYG Consultores.

Part I Labour Market

1.1 Unemployment rates

Graph 1: Unemployment rates (2017-2018)



This graphic can be used for a very interesting analysis related with the economic crisis of 2008. The unemployment rates of countries like Spain and Italy, whom suffered deeply the consequences of that crisis, still remain quite high compared with other countries such as Czech Republic or Poland.

Some comments can be done regarding the different situation of each country:

With 9.4% in 2017, **France** unemployment rate remains above EU average and the employment growth was mediocre. France is expected to perform better in forthcoming years, with stronger growth of both employment and working age population (15-64). Construction, recovered from long post-2008 crisis should lead the employment growth over the period to 2030, followed by accommodation & food sector and professional services. The occupational forecast shows clear signs of job polarization. Although high-skilled occupations, such as researchers & engineers or legal & social professionals will be creating more new jobs, the fastest growing occupations will be those requiring low skills levels – such as cleaners & helpers or refuse workers (recycling sector).

On the other hand, unemployment in the **Czech Republic** fell to 2,9 % in 2017, about 200 thousand of people were without job. In 2018, the number of unemployment decreased to 2,2 %. It is the lowest value since the 1990s. The Czech Republic also has the lowest unemployment rate in the EU and now it is probably at the bottom. There are many more people available for recruitment on the market than the employment figures would suggest. According to forecasts, unemployment should increase in future years in parallel with the slowing down of the Czech economy.

In the case of **Poland**, the number of registered unemployed at labor offices at the end of December 2017 was 1081.7 thousand persons (including 595.5 thousand women) and was lower than recorded at the end of the third quarter of 2017 by 35.4 thousand people (3.2 %) and lower by 253.4 thousand people (19.0%) compared to the same period of the previous year - according to the report of the Central Statistical Office "Registered unemployment 1-4 qtr. 2017". In the fourth quarter of 2018, the unemployed population amounted to 649 thousand and decreased relative to the previous quarter, as well as in the corresponding period of 2017. The drop in the number of unemployed observed during the quarter occurred regardless of places of residence, while analyzing this population by sex, there was a decrease among men, and among women an increase. Reduction of unemployment during the year occurred in all analyzed groups, but it was more about men than women and inhabitants of villages rather than cities. The unemployment rate remained at the same level compared to the previous quarter, while it decreased compared to the same period last year. Starting of 2016 is a decrease in the gender dispersion in unemployment. In 2018 Q4 it was slightly higher in the female population - the unemployment rate for this the population was at a slightly higher level than among men (respectively 4.0% and 3.6%).

Regarding **Italy**, from the 2008 crisis to the present, the Italian economic context has been characterized by a slow but continuous recovery; the unemployment rate, which is one of the highest in Europe, has been gradually decreasing. Already from 2017 to 2018 it can be seen how the unemployment rate in Italy, calculated for the active population between 15 and 64, has fallen from 11.2% in 2017 to 10.6% of 2018. Despite the small percentage gap corresponding to 0.6%, the figure has a real impact that bodes well. In particular, the drop in unemployment concerned young people and the very young (aged between 15 and 29). Despite this, there is still a gender discrepancy with respect to the unemployment rate: in fact, as far as the female population is concerned, the Istat survey reports a higher unemployment rate among women. This means that, in our country, gender disparities remain significant as far as employability is concerned.

On behalf of **United Kingdom**, in 2017, the country had an unemployment rate of 4.4%, which decreased slightly from 4.1% in 2018 (Office of National Statistics). This was lower than the EU average that year of 8.7% (EC Europa) In August – October 2017, there were 1.43 million unemployed people (people not in work but seeking and available to work), 26,000 less than May – July 2017, and 182,000 fewer than August – October 2016. Overall, unemployment in the UK is at its lowest rate in years. There were approximately 827,000 job vacancies between April and June 2019, which is 9,000 fewer than in 2018. (Office for National Statistics 2019)

In the case of **Malta**, unemployment rates have been declining steadily during the past years, reaching 3.7% in 2018, from 6.1% in 2013. In 2018, the male and female unemployment rates stood at 3.8% and 3.5% respectively.

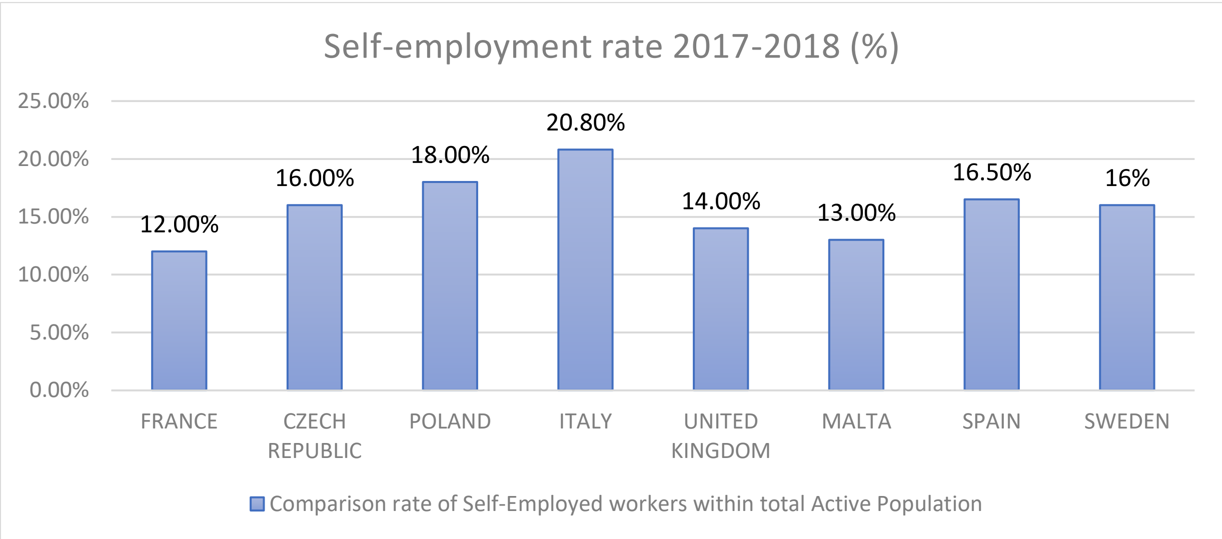
Sweden, The unemployment rate in Sweden was slightly below the European Union (EU) average in 2016 (6.5% vs. 7.3%) Important differences can be identified between social target groups. Youth unemployment was above the EU average in 2017 (18.9% vs. 17.9%). There are signs, however, that the high level of youth unemployment is expected to further decrease in coming years. While youth unemployment increased by 20% in the EU between 2007 and 2017, it decreased by 2% in Sweden. The unemployment rate of young women (15-24 years old) decreased by almost 13% over the same period. Men are slightly more likely to be unemployed than women (7.6% vs. 6.7% in 2017). Seniors above 50 years old were more likely to be unemployed in Sweden than in other EU countries (6.5% vs. 4.2% in 2016). This rate has increased by more than 12 percentage points between 2007 and 2017. Swedish Entreprenörskapsbarometern data show that the unemployment gap between Swedish- born and foreign-born labour force is very high with a gap of more than 10 percentage points.

Finally, concerning the **Spain** situation, the unemployment rate stood at 14.45% in 2018, therefore it continues in figures not registered in the Spanish labour market since 2008. Unemployment fell by 462,400 people (to 3.3 million), that is 12.3% less than in 2017, recording its sixth consecutive annual decline. On the other hand, the number of employed people increased by 566,200, a figure not reached since 2006, to 19.33 million workers. In 2018, Spain created employment for the fifth consecutive year after six years of destroying it. It is also the largest year-on-year increase in a fourth quarter.

Despite the apparently good data, the graphs indicate that temporariness is still present in the labor market, meaning a negative impact on it. The rate of temporary employment ended in 2017 at 26.7%, the highest figure at the end of a year in the last 8 years. Much of this is due to the fact that the Services sector (which includes the lowest-paid activities, such as the hotel and catering industry) contributed 59.9% of the new employees in the country. In 2018, the number of people in permanent employment rose to 12,034,100 million, and temporary employment rose to 4,419,500 million, closing the year with a temporary employment rate of 26.86%, more than a tenth more than the previous year.

1.2 Self-employment rate

Graph 2: Information on self-employment rate (2017-2018)



Italy, Poland, Spain and Czech Republic are the only countries surpassing the 15% barrier of Self-Employment within Active Population. It is interesting to face this numbers with the previously commented on the unemployment rates: whereas Spain and Italy deal with quite high unemployment rates (probably inherited from the economic crisis of 2008), Poland and Czech Republic enjoy a balanced and not endangered labour market. This can be seen as two different approaches to self-employment: while Spain and Italy entrepreneurs use it as an alternative to unemployment, Czech Republic, Poland and other countries create their own SMEs with the purpose of developing their ideas and place interesting product inside the market.

Some comments can be done regarding the different situation of each country:

In 2018, 32.6 million people (aged 15-74) were in self-employment in the European Union. That's up to 14 per cent total employment in the Community - according to the latest Eurostat data.

France stands below the EU 28 average with 12% of active population being self-employed. It represents in 2017, 3 million people. While self-employed workers have traditionally carried out some professions, the practice of outsourcing in a certain number of sectors in France is helping to increase the number of self-employed workers.

Concerning **Czech Republic**, in 2018, the number of registered self-employment people was 991 thousand. As compared with 2017, the number increased by 10 thousand.

Comparing Self-employment in 2017, **Poland** is on the lead with 17.4% while EU follows with 13.7%. Self-employment average in Poland in 2017 is estimated at 18.4%. Farm and related workers exhibit the highest value equal to 72.9%, while Clerks the lowest equal to 2%. Self-employment by Education Level in Poland in 2017. Low is on the lead with 19.9% while High has the lowest value, equal to 14.3%. Related to the self-employment in Poland in 2017 (detailed occupations) personal service workers equal to 19,6 % and sales workesr equal to 19,4%. The top three are Subsistence farmworkers, Farmworkers and gardeners and Hospitality and retail managers.

Italy is experiencing a slow but steady decline in unemployment in percentage terms. To this figure, another should be added, useful for the purposes of the CORAL project, namely the self-employment rate. In Italy this category represents 1/5 of the total active workers (calculation carried out on workers between 15 and 64 years), which means that almost 5 and a half million Italians are independent workers. This data certifies Italy's position as the second country in Europe for the number of self-employed workers (20.8%), second only to Greece (29%), representing 1/6 of the European total. Italian self-employed workers work mainly, through small and micro enterprises, in the manufacturing sector, especially in the production of luxury products and other specialized niche market. In this context, Italy stands as a leading actor on the European scene. In any case, the trend of self-employment is understood by analysing the Eurostat data produced over the last few years. Since the beginning of 2008 the figure has dropped by over ten percentage points, and the forecasts seem to indicate that it will continue on this trend with a gradual decline, even if slowing down, until 2030.

Regarding **United Kingdom**, the most popular self-employed sector in 2019 was Construction (938 thousand workers), followed by Professional, scientific & technical activities (653 thousand) and Other services (614 thousand).

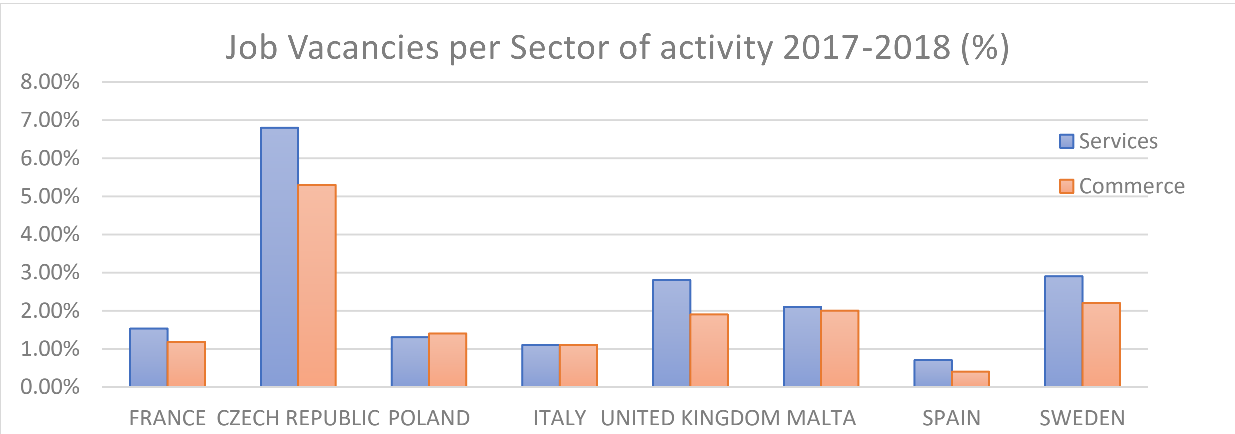
On the other hand, in 2017, self-employed persons were estimated at 33,648 in **Malta**, of which 22,814 did not have any employees. The majority of self-employed worked mostly as service and sales workers (26.7 per cent), craft and related trade workers (22.5 per cent) and managers (14.6 per cent).Nearly 80 per cent of all self-employed persons had more than 9 clients in the preceding 12 months and the majority had no dominant clients. Most of the self-employed opted to have this type of professional status after a suitable work opportunity presented itself (11,209 persons). A further 6,632 persons stated it was the usual practice in their field of work to become self-employed, whereas 6,566 persons continued their family business.

Self-employment has traditionally been low in **Sweden** over the past decade relative to the EU average. In 2017, 8.7% of Swedish workers were self-employed relative to 14.0% for the EU as a whole. The proportions of men and seniors who were self-employed was above the Swedish average, and that the proportions of women and youth were below it. However, the share of women among the self-employed has increased slightly in recent years – from 34% in 2010 to 36% in 2015. There has also been a shift in the proportions in different age groups. The group that has increased most is seniors (over 65 years old), where the proportion in self-employment increased 5.3 percentage points between 2011 and 2017.

Finally, taking into account that the rate of self-employed people along the European Union was about 14% in 2018, **Spain** is quite on the line with that. According to the Institute of National Statistics, the amount of self-employed people was about 3,103,100 in 2017 and 3,086,500 in 2018, meaning this, respectively, the 16.5% and 16.0% of the employed people in the country. Regarding how these self-employment job places are divided among the different economic sectors, we can differentiate four: Agriculture, Commerce-Industry, Construction and Services.

1.3 Job vacancy rate

Graph 3: Rate of job positions not fulfilled for all sectors, per sector of activity with a specific focus on 'commerce' and 'services'



The job vacancy rate (JVR) measures the proportion of total posts that are vacant, according to the definition of job vacancy above, expressed as a percentage as follows: JVR = number of job vacancies / (number of occupied posts + number of job vacancies) * 100.

Analyzing the graphic shown above some interesting outcomes can be extracted. The situation in Spain and Italy, where Unemployment Rates are critical as aforementioned, is even more dramatically taking JVR into account, as their rates are the lowest among the countries analyzed in this project. It is also interesting to notice how France and Poland have also low rates of Job Vacancies.

Some comments can be done regarding the different situation of each country:

In 2017-2018, according to the **French** Ministry of Labor, 150 000 job offers have not been fulfilled (research done among SMEs with more than 10 employees). This is due to many reasons, among them: lack of required competences among candidates makes recruitment quite difficult for SME; and lack of attractiveness of the job offered because of the activity sector, the company image, the geographical location, low level of wages. Service and Commerce sectors show the highest % rate in France with 1.53% and 1.18%.

Czech Republic shows the highest JVR rate overall, with an especial focus on the Services sector. Among the Member States for which comparable data are available, the highest job vacancy rates in the third quarter of 2019 were recorded in the Czech Republic (6.2%). A significant trend is in changes in internal structures, whether demographic or implying shifts between sectors of the economy. The number of entrepreneurs (self-employed), which is high in the European comparison in the Czech Republic, is declining significantly faster, but their share has gradually fallen below 16%. Characteristic of the current phase of the economic cycle is also the fact that employment decreased in the secondary sector (industry and construction), but still grew in the tertiary sector. The demand of enterprises for labor is still very strong, although already stabilized, which is shown by the records of labor offices - the number of vacancies reported at the end of 2019 reached almost 341 thousand, but in the long run the vast majority of these jobs are marked as foreigners. These are low or completely unskilled professions. There were 196 thousand jobseekers aged 15-64. The share of unemployed persons (number in the records of the Labor Office relative to the population) was 2.9%.

In **Poland**, 15949.7 persons were employed in 2018 in the national economy (including persons employed on private farms in agriculture and budgetary entities conducting activity within the scope of national defense and public safety); 7468.8 thousand comprised women. Compared to the previous year, the number of employed persons increased by 238.9 thousand persons, i.e. by 1.5%, whereas the number of employed women increased by 105.8 thousand, i.e., 1.4%. An increase in the number of the employed took place in both: the public sector (32.4 thousand, i.e. 1,0%), as well as in the private sector (206.5 thousand., i.e. 1.7%). Over ¾ of the employed (78.7%) performed work for the private sector units. Comparing Future employment growth in business services sector over the period 2018-2030, Poland is on the lead with 18 while EU follows with 12.8.

Regarding **Italy**, in the third quarter of 2019, the seasonally adjusted rate of job vacancies (i.e. percentage ratio between the number of vacancies and the sum of vacant positions and occupied employment positions) stands at 1.1% in the total of economic activities and in the two aggregated sectors of the industry and services. In comparison with the previous quarter, the vacancy rate remains stable for all economic activities. The data refer to vacancies for employees in companies with at least 10 employees in industry and services. They were produced on the basis of two surveys: a monthly survey on employment, working hours, wages and labor costs in large companies, for companies with at least 500 employees of industry and services; a quarterly survey on vacancies and working hours, for companies with 10-499 employees in industry and services.

On the other hand, in **United Kingdom**, according to the Employers Skills Survey UK 2017, the hospitality sector faced the biggest labour shortages. Chefs were the most in-demand skilled trade in the UK and Accommodation and Food Services had the highest vacancy rate in any industry in the UK with 4.1 of advertised positions for every 100 people employed in this sector. The vacancy rate for accommodation and food services has been consistently higher than other sectors (Office for National Statistics 2020). Information Technology and Communications (IT), was the second most in-demand skills set in 2017, with Software Engineers and Programmers particular sought after. (Financial Times July 2018). Healthcare has also seen a surge in vacancies, particularly since austerity inspired public spending cuts were introduced by the Conservative government in 2010. The building trade had the third greatest rate of hard-to-fill vacancies in the UK this year, with the highest numbers of vacancies based on skill shortages.

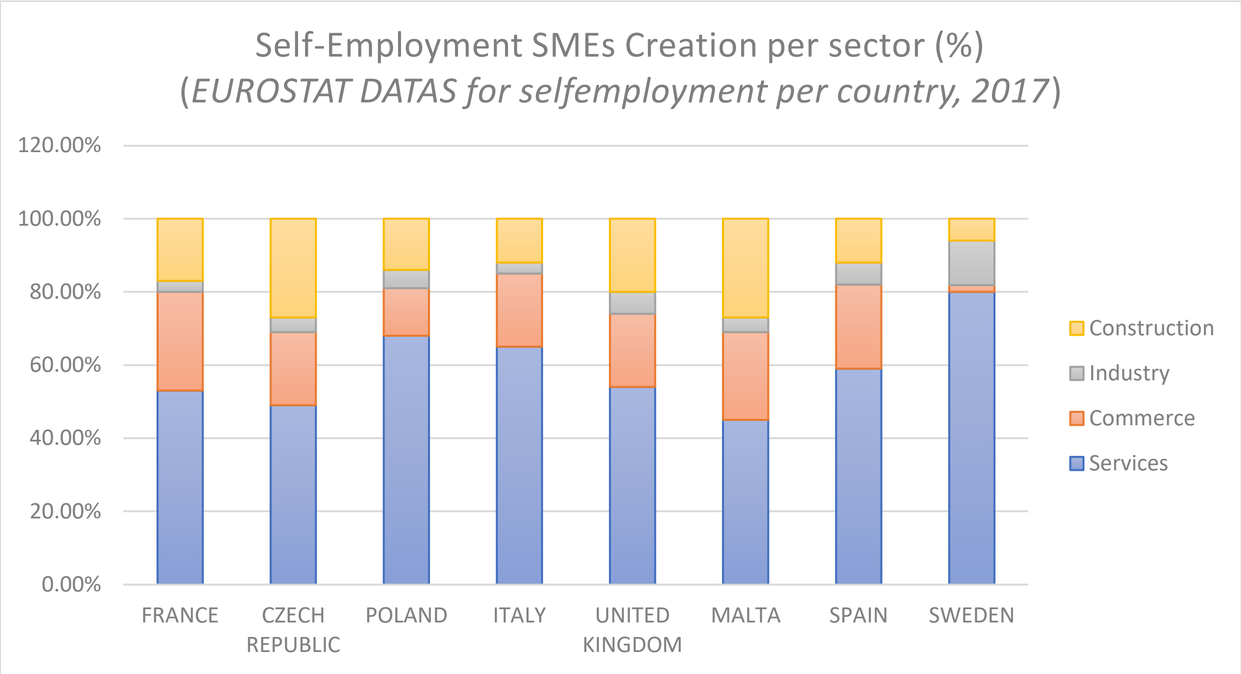
No official statistics and figures exist in terms on unfulfilled vacancies in **Malta**, however, various industry organisations often complain that they are not finding enough employees. These include the Malta Hotels and Restaurant Association, Chamber of Commerce, Malta Chamber of SME's as well as the Institute of Financial Services Providers and the IGaming associations. The top 8 roles on percentage of total vacancies were Clerks (18.99%), Cleaners (9.16%), Waiters (6.48%), Salespersons (4.79%), Machine operators (3.73%), Chefs and cooks (3.42%), Healthcare workers in institutions (3.19%) and Manual workers (2.87%).

In 2018, the number of people in employment (15-74-year-olds) on the Swedish labour market increased by 91 000, corresponding to 1.8%. Employment increased in both the private and the public services sector and in the construction sector, whilst it fell slightly in industry. In 2019 and 2020, employment is expected to continue to increase, but at a slightly decreasing pace. **Sweden** has the highest employment rate of all EU Member States, and it is estimated that it will continue to grow among both those born in Sweden and those born abroad. The number of vacancies notified to the Swedish Public Employment Service (PES) is at a high level, which is an indication that many employers still have significant recruitment needs. Knowledge requirements are high on the Swedish labour market and have increased over time. For applicants without any form of upper-secondary education, the chances of finding a job are poor. There is a strong, long-term upward trend in employment in occupations at tertiary education level. In the next few years, there are also expected to be additional jobs in occupations at secondary education level. Competition jobs at this level will continue to be tough, as jobseekers with tertiary-level education are also applying for these jobs.

Finally, in **Spain**, by 2017, all sectors reduced significantly the number of unemployed. In this context, construction and industry stand out with decreases of 16.42% and 11.29% respectively. The other sectors also show relevant - although not so significant - decreases. Agriculture and fishing decreased by 8.42%, with 6.98% of previous joblessness and 6.14% of services, although the latest one, due to its great weight, was the one that fell the most in absolute numbers, with 153,252 fewer unemployed applicants. It is followed by construction, with 61,742, and industry, with 39,008. The unemployed who have not worked —framed in the without-activity section— and those belonging to agriculture and fishing, are the ones that decrease the least in absolute terms. Specifically, 21,927 for the first group and 14,264 for the second one. On the other hand, in the Services sector, the activities that employed the greatest number of persons were hotel and catering (23.5% of total) and Administrative and support service activities (23.2%).

1.4 Rate of self-employment SMEs creation

Graph 4: Rate of self-employment SMEs creation per sector with specific focus on 'commerce' and 'service'



In **France**, Self-employment seems to be increasing in professions using the new information and communication technologies (ICT). Besides, umbrella companies have developed significantly since 1995. They are currently the subject of a legal battle. From January 2008, a unique regime for self-employed workers replaced the three existing bodies. This reform secures the long-term future of an independent social security system for the self-employed. In terms of working conditions monitoring, self-employed are like a kind of blind spot in France. Typically the sector of SERVICES has traditionally been carried out by self-employed workers: mainly ICT professions but also the maintenance sector, diverse tertiary activities, property management, consultancy and training … In the sector of COMMERCE, self-employment is noticed in non-food retail mainly.

In the **Czech Republic**, SMEs account for close to two thirds of employment. This share remained more or less stable over the last ten years. It confirms that SMEs form the fundamentals of Czech economy. Unfortunately, only a minor proportion of Czech SMEs concentrate on high value-added production. In 2017, about 1 152 million people conducted business activities, 1 150 million were SMEs. As compared with 2018, about 1 155 million people conducted business activities, 1 153 were SMEs. It means that the share of SMEs was 99,8% from total number in 2017 and 2018. SMEs in Czech Republic have a good position in the areas of aid and public procurement, skills and innovation. On the other hand, the Czech Republic performs below the EU average in entrepreneurship, responsive administration and single market. The weakest area of SMEs in the Czech Republic is internationalization. In 2017, the number of active SMEs in commerce was 238,1 thousand (it decreased by 2,3 thousand as compared with 2016). In 2017, these companies employed 342 thousand people. In 2017, the number of active SMEs in service was 381,1 thousand (it decreased by 3,2 thousand as compared with 2016). In 2017, these companies employed 390 thousand people. In general, in the Czech Republic sector of service includes more SMEs and has more employees. The difference between these sectors is not considerable.

On the other hand, **Poland** shows the highest rate of Services SMEs creation, at the expense of Commerce SMEs.

In 2017, in **Italy**, the number of companies that fall within the SME perimeter reached 152 thousand, returning beyond pre-crisis levels. It is the result of positive trends in the company birth rate, migration flows from the micro-enterprise sector to that of SMEs and the reduction of companies that have left the market. Based on the data, there is a sustained trend of new capital companies and an increase in the last few years of new companies able to enter the market and grow. Until the end of 2017, the number of SMEs leaving the market due to bankruptcy, insolvency proceedings or voluntary liquidation was also greatly reduced. In the early months of 2018, the decline in defaults instead lost intensity and voluntary liquidations started to increase again, a more negative signs coming from entrepreneurs. Analyzing data on new capital companies from a sector perspective, widespread growth is observed, even if with rather diversified trends among the various economic activities. In the services sector, which with more than 70,000 new businesses in 2017 includes more than 70% of all new companies, births increased by 8.4%, reaching a new high in 2017. In the same year, the simplified Srls account for 44% of the total of new companies.

Overall, the number of self-employed jobs in the **United Kingdom** decreased slightly in 2018 to 4,537, from 4,547 in 2017. (ONS 2020). Total employment was supported by growth in both the number of employees and self-employment since the economic downturn, but self-employment has made a larger contribution to this growth than its share of overall employment. Hairdressing and domestic cleaning were the most popular professions among the self-employed in 2007, However between January 2018 and March 2018 statistics show that 934,000 self-employed people work in the construction industry with a further 573,000 working in the professional, scientific and technical sector. A rise in technology has helped self-employment to flourish. Wi-Fi, cloud sharing services and video calls, enable people to work wherever and whenever they want. It allows workers to focus on the projects that they are truly passionate about and in their own time. (Statista 2017).

In **Malta**, in 2017, self-employed persons were estimated at 33,648 of which 22,814 did not have any employees. The majority of self-employed worked mostly as service and sales workers (26.7 per cent), craft and related trade workers (22.5 per cent) and managers (14.6 per cent).Nearly 80 per cent of all self-employed persons had more than 9 clients in the preceding 12 months and the majority had no dominant clients Most of the self-employed opted to have this type of professional status after a suitable work opportunity presented itself (11,209 persons). A further 6,632 persons stated it was the usual practice in their field of work to become self-employed, whereas 6,566 persons continued their family business. In most cases, own account workers chose not to have employees due to the market conditions including insufficient amount of work (44.1 per cent). One in every four self-employed persons worked with a co-owner and/or in a network with other self-employed (24.5 per cent). In 2017, nearly 23 per cent of the self-employed were considering hiring more workers on a permanent or temporary basis or making use of subcontractors.

The rate of SME creation is around 9% of the total number of enterprises in **Sweden** on a yearly basis, which amounts to 5472 new businesses. The figures for the commercial and service sectors are 81% of the total newly created businesses. Sweden's performance in the field of entrepreneurship has remained in line with the EU average. Both its early stage entrepreneurial activity and its opportunity-driven entrepreneurial activity (40.9%) rank well below the EU average. In addition, it also ranks significantly below the EU average in entrepreneurship being a desirable career (49%). However, the percentage of high-growth enterprises (12.8%), the media attention given to entrepreneurship (62.8%) and entrepreneurship education at school (2.4) rank above the EU average.

Finally, according to the Central Directory of Companies of **Spain**, at January 1, 2017 there were 3.279.120 companies in Spain, of which 3.274.924 were SMEs (99.9%). Of these, 55.56% were companies without employees, and 40.02% had between 1 and 9 employees. Large companies with 250 or more employees represent 0.13% of the total number of companies. The distribution of Spanish companies according to the large production sectors (excluding agriculture and fishing) responds to the following classification: 6.06% are companies whose main activity is in industry, 12.28% in construction, 22.96% in commerce and 58.69% in the rest of the service sector. A more detailed analysis of the economic sectors reveals that the highest concentration of companies is grouped in retail trade with 13.51%, followed by food and beverage services, which represents 7.63%, and building construction with 6.51%. Finally, within the industry sector, the highest volume of productive units was concentrated around the manufacturing industry, and more specifically in the manufacture of metal products (1.02%), in the food industry (0.77%) and in the manufacture of furniture (0.37%). Regarding recent evolution, in Spain, between 2016 and 2017, a net increase of 56,283 companies was registered, most of which were from the SME sector (0 to 249 employees), and within this, the greatest growth was in companies without employees, with 22,859 more units, followed by the sectors of 1 to 9 and 10 to 50 employees, with 26,397 and 5,794 more companies, respectively. The group of companies with 250 or more employees reaches a growth of 236 companies. By sector, the greatest growth is observed in the rest of the services, with 44,424 more companies, followed by construction, with 9,133 companies, and industry, with an increase of 7,736 companies. On the contrary, the single trade sector that decreases, with the disappearance of 5,010 companies.

1.5 Rate of drop-outs (bankrupt) of self-employment SMEs creation per sector with specific focus on 'commerce' and 'service'

In **France**, a study led over the Auto-entrepreneur and TPE (very small enterprises) has shown that 68% had to encounter large difficulties (it was 72% among SME). Main large difficulties expressed by self-employed entrepreneurs: 23% declared they had to face administrative burden; 10% had lack of competences to solve financial issues; 22% declared a lack of business development abilities : find clients, being creative to find outlets.Despite a large scope of public financial subsidies provided upon self-employed activities led by newly unemployed people, the situation remains critical for a majority of self-entrepreneurs within the second year of activity. A 2017 estimate done by the Ministry of Labour and INSEE give the following figures: in 2016 only 62% of registered self-employed people start a business within the year; after 3 years, 50% of the self-employed are still active; among the one who are still active, 55% of the young adults (less than 30 years old) are increasing their income; this rate rises to 71% for adults aged over 50 years old. Uncertainty and failures can defer depending on sectors after a 3 year period: failure is higher in Commerce sector with a drop-out rate in 2016 of 54%; success is easier in the Service sector with a smaller drop out of 45% but a higher rate of creations.

The number of bankruptcies of companies and entrepreneurs in 2019 increased for the first time in six years. In the **Czech Republic**, 680 bankruptcies of commercial companies were declared, which was 22 more than the year before. 7940 bankruptcies of entrepreneurs were also declared, 2440 more than in 2018. Last year, the number of proposals for corporate bankruptcy increased by 15 to 1,088 year-on-year, and the number of proposals for business bankruptcy increased by 2,822 to 8,746. The number of bankruptcies of companies remained very low in 2019. Although their number increased slightly, it was still significantly lower than in 2008-2017. The monthly number of debt relief for entrepreneurs has approximately doubled, which is why their year-on-year increase is approaching 50 per cent. The number of corporate bankruptcies (OS) increased by 10 compared to the previous month and was thus the highest since November 2019. The number of proposals for corporate bankruptcies increased by 6 and thus reached the highest number since October 2019. On the other hand, the number of bankruptcies of natural persons entrepreneurs (FOP) decreased by 100 compared to February and was thus the lowest since June 2019, i.e. since the beginning of the amendment to the Insolvency Act. The number of proposals for the bankruptcy of the FOP also decreased month-on-month, by 12 proposals. Most bankruptcies of companies and entrepreneurs were declared in trade (176 companies and 1819 entrepreneurs), in manufacturing (126 and 873) and in construction (94 and 1726). Although Czech Republic traditionally records the highest number of declared bankruptcies of companies and entrepreneurs in terms of trade, in terms of the level of bankruptcies that occur in the sector, it is a relatively safe sector. The riskiest sector for companies and entrepreneurs in this regard is transport and storage.

In 2018, the number of bankruptcies and restructuring of **Polish** companies amounted to 975, i.e. by 10 percent. more than in 2017 (according to data at the end of December 2018). Among the types of proceedings, the largest number of bankruptcies was declared (558, i.e. 57%). Restructuring proceedings, introduced at the beginning of 2016 together with the new law, are increasingly used. Their share in all proceedings is growing - in 2018 it amounted to as much as 43 percent. Among the restructuring proceedings, the least was noted for the approval of the arrangement (5), and the most accelerated arrangement proceedings (259) - a jump of 24%. A significant increase compared to 2017 was also recorded in sanitation proceedings - by as much as 30%. Most, because 267 bankruptcy and restructuring were recorded in production, it is about 7 percent. more than in 2017. The largest increase in proceedings is in transport - by 40%. Construction remains at a similar level to that of the previous year.

In **Italy**, in 2017 and in the first few months of 2018, the positive trend related to the decline in SME bankruptcies continued. Specifically, the failed SMEs in 2017 are 1,632, a decrease of 19.6% compared to the failures of 2016 which, in turn, had suffered a decrease of the same amount (-20.8%). Despite this, the annual number of SME bankruptcies is still far from the pre-crisis figure (1,156 bankruptcies in 2007). In the first half of 2018 the improvement continues, but at a decidedly lower rate, with a decrease of 2.8% on an annual basis. The reduction in the number of bankruptcies is a phenomenon that affects all economic sectors, although with diverging trends. In 2017 the failures in the services sector, the one characterized by the greatest number of defaults, stood at 818, a decrease of 13.4% compared to 2016 (945 bankruptcies). The first six months of 2018 show a further slight annual decrease of 1.7% for the services sector.

On the other hand, concerning **United Kingdom**, bankruptcies for self-employed has been consistently lower than for other individuals in England and Wales. There were 990 bankruptcies for self-employed individuals in Q3 2018 alone, which was a 17.7% increase from Q3 in 2017. This was the highest level of bankruptcy since O3 2015.

Regarding **Malta**, there is no official data and statistics concerning the rate of dropouts or bankruptcy of self-employment SMEs.

In 2017, in **Sweden** there were 572,314 companies of which 5574 companies went bankrupt in the commercial and services sector. That is around one percent of the total number of companies. 'Second chance' refers to ensuring that honest entrepreneurs who have gone bankrupt get a second chance quickly. Sweden is in line with the EU average in this SBA policy area. The fear of failure rate increased from 36.7% in 2017 to 42.2% during the current reference period. The time and cost of resolving insolvency as well as the strength of the insolvency framework remained the same as in the previous year. They continue to be in line with the EU average. Swedish entrepreneurs that have had previous experience of starting a company believe that they have greater knowledge of how to run a business, are less worried about failure, have greater growth ambitions and are more innovative than those who enter entrepreneurship for the first time. However, when comparing 2017 figures with those of 2006, more people report refraining from starting a company due to the fear of failure.

Finally, regarding **Spain**, the number of bankruptcies grew by 2.2% year-on-year in 2017 to 4,221, breaking a three-year decline, according to data from the rating agency Axesor. This increase is due to pressure on two sectors: commerce and manufacturing. Commerce closed the year with 970 new judicial insolvencies, 11.8% more than the previous year. The manufacturing industry closed with 595 bankruptcies, 6.4% more than in 2017. There has been an improvement, as a balance, in two sectors that have served to compensate the figures: construction, with 809 bankruptcies, 12.8% less than in 2016; and property companies, with 218, a year-on-year decrease of 9.9%.

Czech Republic

Questionnaires per Commerce Sector	Questionnaires per Service Sector
10	10

Respondents from the sector of service included members of SMEs providing technical and administrative activities, educational facilities and catering. Respondents from the sector of commerce included representatives of SMEs selling clothes, food; and home and electric appliances. The main results from Czech Republic in terms of entrepreneurial skills of EntreComp framework are highlighted in the table below. It can be observed that a great majority of Czech entrepreneurs chose the competence 'Explain what makes an opportunity for value creation (65%)'and 'critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors (80%)' as key-factors for success.

Competence Area Ideas and Opportunities		Competence Area resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Explain what makes an opportunity for value creation 65%	SELF AWARENESS AND SELF EFFICACY	judge the control he has on his achievements distinguishing it from external influence 40%	INITIATIVE TAKING	Take individual and group responsibility to carry out simple tasks in value-creating activities 50%
CREATIVITY	Engage in group dynamics aimed at framing open-ended problems 40%	MOTIVATION AND PERSEVERANCE	reflect on the social incentives associated with having sense of initiative and generating value for himself and others 40%	PLANNING AND MANAGEMENT	create an action plan which identifies the necessary steps to achieve his goals 30%
VISION	Be driven by his vision for value creation to devote effort to transform ideas into action 50%	MOBILISING RESOURCES	discuss the need for time investment in different values creating activities 30% describe concept of division of labour and job specialization 30%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 80%
VALUING IDEAS	tell the difference	FINANCIAL AND	explain that value-creating	WORKING WITH	work with a diversity of

	between social, cultural and economic value 60%	ECONOMIC LITERACY	activities can take different forms and can have different structures of ownership 35%	OTHERS	individuals and teams 60%
ETHICAL AND SUSTAINABLE THINKING	identify unsustainable practices and their implications for the environment 40%	MOBILISING OTHERS	Not get discouraged by difficulties 30% Use various channels to effectively communicate value-creating ideas, including social media 30%	LEARNING THROUGH EXPERIENCE	reflect on his interaction with others (including peers and mentors) and learn from it 50%

France

Questionnaires per Commerce Sector	Questionnaires per Service Sector
9	11

French respondents, both from the commerce and service sector, are official representatives of the local business community. They include self-employed entrepreneurs, but also persons co-owners or co-managers of their enterprise. These representatives have been reached through the network of the „French Tech" Perpignan cluster, „Pole Action Media" digital cluster, and Alfmed hosting companies network. Commerce sector is represented mainly by start-ups involved in inovative products such as organic Pine derived products or designed products (furniture) , others are involved in more traditional businesses such as Pastry or clothe retail shops. Service sector is represented, half by Digital service companies (Animation and classical videos, Drone shooting, web platform), other half by more classical service providers B to B or B to C. For both sectors we can witness that these entrepreneurs have shown their ability to develop their business in version B to B or B to C. Main findings of key factor of success of EntreComp framework in the mindset of entrepreneurs, according to different situations are: 'integrate diverse contributions for value creation (70%)' and reflect on failures, identify their causes and learn from them (80%)'.

Competence Area Ideas and Opportunities		Competence Area resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Identify opportunities to solve problems in alternative ways 45%	SELF AWARENESS AND SELF EFFICACY	judge his strengths and weaknesses and those of others in relation to opportunities	INITIATIVE TAKING	Take individual and group responsibility to carry out simple tasks in value-creating activities 45%

			for value creation 50%		
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way 45%	MOTIVATION AND PERSEVERANCE	set challenges to motivate himself 40%	PLANNING AND MANAGEMENT	Describe his goals for the future in accordance with his strengths, ambitions, interests and achievements 25% create an action plan which identifies the necessary steps to achieve his goals 25%
VISION	(co-)develop an inspiring vision for future that engages others 50%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea iinto action 55%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	tell the difference between acceptable and not-acceptable risks 45%
VALUING IDEAS	integrate diverse contributions for value creation 70%	FINANCIAL AND ECONOMIC LITERACY	Draw up a budget for a standard value-creating activity 60%	WORKING WITH OTHERS	use the relationships he has to get the support he needs to transform ideas into action, including emotional support 35%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 50%	MOBILISING OTHERS	Not get discouraged by difficulties 55%	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 80%

Italy

Questionnaires per Commerce Sector	**Questionnaires per Service Sector**
17	20

Online questionnaires were sent out to Italian self-employed entrepreneurs, representatives from SMEs and start-ups. The companies involved are based in different areas of the national territory. Most of respondents are self-employed working in different fields (clothing, IT services, agriculture, consulting services for business and startups, housing, catering and event services, medical sector, construction, travelling agencies); a few of the respondents represent innovative startups. Respondents provided different answers concerning the three EntreComp competence areas, yet they all expressed the need to develop entrepreneurs' competences in the commerce and service sectors, focused mainly on the competences seen below, the majority of entrepreneurs chose competences in a balanced way among all competence areas.

Competence Area Ideas and Opportunities		Competence Area Resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Identify opportunities to solve problems in alternative ways 46%	SELF AWARENESS AND SELF EFFICACY	judge his strengths and weaknesses and those of others in relation to opportunities for value creation 35%	INITIATIVE TAKING	Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities 43%
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way 35%	MOTIVATION AND PERSEVERANCE	reflect on the social incentives associated with having sense of initiative and generating value for himself and others 32%	PLANNING AND MANAGEMENT	create an action plan which identifies the necessary steps to achieve his goals 38%
VISION	Explain what vision is what it serves for 35% Be driven by his vision for value creation to devote effort to transform ideas into action 35%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea into action 38%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	tell the difference between acceptable and not-acceptable risks 41% critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 41%

VALUING IDEAS	integrate diverse contributions for value creation 62%	FINANCIAL AND ECONOMIC LITERACY	explain that value-creating activities can take different forms and can have different structures of ownership 30% estimate the main accountancy and tax obligations needed to fulfil to comply with fiscal requirements for his activities 30%	WORKING WITH OTHERS	contribute to group decision making processes constructively and proactively 38%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 43%	MOBILISING OTHERS	Use various channels to effectively communicate value-creating ideas, including social media 41%	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 43%

Malta

Questionnaires per Commerce Sector	**Questionnaires per Service Sector**
10	10

In Malta, respondents to online questionnaires were self-employed entrepreneurs and founders of recent startups except for one response that was given by a mentor and advisors to startups and entrepreneurs. Most significant competences needed for a successful entrepreneur chosen by the vast majority of Maltese entrepreneurs as key entrepreneurial competences are: ‘experiment with different combination of resources to transform his idea into action (95%)’, ‘Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities (90%)’ and ‘Identify opportunities to solve problems in alternative ways (85%)’, as seen in the table below.

Competence Area Ideas and Opportunities	**Competence Area resources**	**Competence Area Into Action**

SPOTTING OPPORTUNITIES	Identify opportunities to solve problems in alternative ways 85%	SELF AWARENESS AND SELF EFFICACY	judge his strengths and weaknesses and those of others in relation to opportunities for value creation 80%	INITIATIVE TAKING	Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities 90%
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way 80%	MOTIVATION AND PERSEVERANCE	defer gratification in light of achieving greater value thanks to prolonged effort 45%	PLANNING AND MANAGEMENT	create an action plan which identifies the necessary steps to achieve his goals 55%
VISION	Be driven by his vision for value creation to devote effort to transform ideas into action 70%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea into action 95%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 75%
VALUING IDEAS	integrate diverse contributions for value creation 75%	FINANCIAL AND ECONOMIC LITERACY	Draw up a budget for a standard value-creating activity 40%	WORKING WITH OTHERS	use the relationships he has to get the support he needs to transform ideas into action, including emotional support 35%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 60%	MOBILISING OTHERS	Use various channels to effectively communicate value-creating ideas, including social media 70%	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 70%

Poland

Questionnaires per Commerce Sector	Questionnaires per Service Sector
10	10

Polish respondents, both from the commerce and service sector, were representatives chiefly from the local and regional community. They included self-employed entrepreneurs, but also persons co-responsible for development within the structures of companies they are employed in. Two respondents were personnel from Regional Development Agencies – the first from Rzeszow, and the second from Katowice – their feedback is valuable due to the fact that they work with start-ups, entrepreneurs and would-be entrepreneurs. Some respondents are representatives of SMEs in the field of training adults and the unemployed, then SMEs offering products (clothing, furniture, home & garden appliances, as well as selling food & beverage). Respondents also included members of institutions providing service in the form of consulting (including to the unemployed or seeking apprenticeships). Most results collected from Polish respondents are balanced, although a considerable majority has chosen specific EntreComp skills as to be essential for entrepreneurs. These are: 'critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors (100%)', 'integrate diverse contributions for value creation (70%)' and 'identify the impact of pursuing opportunities on the target group and on the surrounding community (70%)'.

Competence Area Ideas and Opportunities		Competence Area resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Explain that different groups may have different needs 40%	SELF AWARENESS AND SELF EFFICACY	judge the control he has on his achievements distinguishing it from external influence 55%	INITIATIVE TAKING	Take individual and group responsibility to carry out simple tasks in value-creating activities 40% Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities 40%
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available	MOTIVATION AND PERSEVERANCE	reflect on the social incentives associated with having sense of initiative and generating	PLANNING AND MANAGEMENT	prioritise among the basic steps that are required in a value-creating activity 40%

	resources in an effective way 55%		value for himself and others 45%		
VISION	(co-)develop an inspiring vision for future that engages others 65%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea into action 50%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 100%
VALUING IDEAS	integrate diverse contributions for value creation 70%	FINANCIAL AND ECONOMIC LITERACY	Apply the concept of opportunity costs and comparative advantage to explain why exchanges happen between individuals, regions and nations 40%	WORKING WITH OTHERS	contribute to group decision making processes constructively and proactively 30%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 70%	MOBILISING OTHERS	Not get discouraged by difficulties 45%	LEARNING THROUGH EXPERIENCE	reflect on his interaction with others (including peers and mentors) and learn from it 55%

Spain

Questionnaires per Commerce Sector	**Questionnaires per Service Sector**
10	10

Among all the Spanish participants in the survey, micro or small enterprises could be found with no more than 50 employees mostly located in Valencia and other cities in the region. On the services sector, there were obtained data from companies dedicated to informatics and information and communication technologies and other company profiles offering from educational and sports services such as gyms and football consultancy to restaurants and catering services. On the other hand, regarding the companies belonging to the commerce sector, there was gathered information from those trading their products in different industries, such as the fashion, food or music industries. The most significant results show the competences considered key by Spanish entrepreneurs when starting their business, can be found in the table below. Most respondents identified 'Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities (80%)' as EntreComp Framework competence as success factor for an entrepreneur, other results being more balanced, as noticed below.

Competence Area Ideas and Opportunities		Competence Area resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Identify opportunities to solve problems in alternative ways 55%	SELF AWARENESS AND SELF EFFICACY	commit to fulfil his needs, desires, interests and goals 55%	INITIATIVE TAKING	Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities 80%
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way 60%	MOTIVATION AND PERSEVERANCE	set challenges to motivate himself 45%	PLANNING AND MANAGEMENT	develop a business model for his idea 35%
VISION	Be driven by his vision for value creation to devote effort to transform ideas into action 60%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea into action 60%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 60%
VALUING IDEAS	integrate diverse contributions for value creation 50%	FINANCIAL AND ECONOMIC LITERACY	estimate the main accountancy and tax obligations needed to fulfil to comply with fiscal requirements for his activities 45%	WORKING WITH OTHERS	work with a diversity of individuals and teams 35%

ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 55%	MOBILISING OTHERS	Use various channels to effectively communicate value-creating ideas, including social media 60%	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 60%

Sweden

Questionnaires per Commerce Sector	Questionnaires per Service Sector
13	6

Respondents to the questionnaire are self-employed entrepreneurs, SMEs representatives and start-ups based in the Malmö/Lund area and all in Sweden. The job sectors vary from bio-medical, automotive, aero, service and medical. Sweden is a high technology country where the focus is on automation. Those surveyed provided different answers concerning the three EntreComp competence areas but overall there was an expressed need to develop entrepreneurs' competences in both the commerce and services sector. Competences found most important for self-employment in Sweden according to EntreComp framework are listed in the table below, while 'experiment with different combination of resources to transform his idea into action (68%)' and 'reflect on failures, identify their causes and learn from them (68%)' having highest rates.

Competence Area Ideas and Opportunities		Competence Area resources		Competence Area Into Action	
SPOTTING OPPORTUNITIES	Explain what makes an opportunity for value creation 53%	SELF AWARENESS AND SELF EFFICACY	judge his strengths and weaknesses and those of others in relation to opportunities for value creation 53%	INITIATIVE TAKING	Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities 42%
CREATIVITY	Identify the basic functions that a prototype should have to illustrate the value of his idea 63%	MOTIVATION AND PERSEVERANCE	set challenges to motivate himself 37%	PLANNING AND MANAGEMENT	develop a business model for his idea 37%
VISION	(co-)develop an inspiring vision for future that engages others	MOBILISING RESOURCES	experiment with different combination of resources to	COPING WITH UNCERTAINTY,	critically evaluate the risks associated with an idea

	53%		transform his idea into action 68%	AMBIGUITY AND RISK	that creates value, taking into account a variety of factors 42%
VALUING IDEAS	integrate diverse contributions for value creation 63%	FINANCIAL AND ECONOMIC LITERACY	Draw up a budget for a standard value-creating activity 47%	WORKING WITH OTHERS	work with a diversity of individuals and teams 47%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the surrounding community 47%	MOBILISING OTHERS	Not get discouraged by difficulties 58%	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 68%

United Kingdom

Questionnaires per Commerce Sector	Questionnaires per Service Sector
6	12

Self-employed entrepreneurs, SMEs representatives and start-ups based in Derry, Northern Ireland did the survey in United Kingdom. Apart from one company operating in France, they all operate in the UK. The respondents from both Commerce and Service sectors are representatives from the local business community, including self-employed entrepreneurs, as well as co-owners of an enterprise. The job sectors vary from retail, hospitality, food and beverage, to insurance and graphic design. EntreComp Comptences identified with most important roles for entrepreneurs are shown in the table below, with 'experiment with different combination of resources to transform his idea into action (71%)', 'integrate diverse contributions for value creation (65%)' and 'identify the impact of pursuing opportunities on the target group and on the surrounding community (65%)' being most chosen among respondents.

Competence Area Ideas and Opportunities		**Competence Area resources**		**Competence Area Into Action**	
SPOTTING OPPORTUNITIES	Explain that different groups may have different needs 35%	SELF AWARENESS AND SELF EFFICACY	commit to fulfil his needs, desires, interests and goals 41%	INITIATIVE TAKING	Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation

					opportunities 47%
CREATIVITY	Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way 41% Experiment with his skills and competences across situations that are new to him 41%	MOTIVATION AND PERSEVERANCE	set challenges to motivate himself 53%	PLANNING AND MANAGEMENT	create an action plan which identifies the necessary steps to achieve his goals 24% prioritise among the basic steps that are required in a value-creating activity 24% change his plans based on his team needs 24%
VISION	Be driven by his vision for value creation to devote effort to transform ideas into action 59%	MOBILISING RESOURCES	experiment with different combination of resources to transform his idea into action 71%	COPING WITH UNCERTAINTY, AMBIGUITY AND RISK	critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors 59%
VALUING IDEAS	integrate diverse contributions for value creation 65%	FINANCIAL AND ECONOMIC LITERACY	explain that value-creating activities can take different forms and can have different structures of ownership 53%	WORKING WITH OTHERS	listen to other's ideas for creating value without prejudice 29% use the relationships he has to get the support he needs to transform ideas into action, including emotional support 29%
ETHICAL AND SUSTAINABLE THINKING	identify the impact of pursuing opportunities on the target group and on the	MOBILISING OTHERS	Use various channels to effectively communicate value-creating ideas,	LEARNING THROUGH EXPERIENCE	reflect on failures, identify their causes and learn from them 35% reflect on his

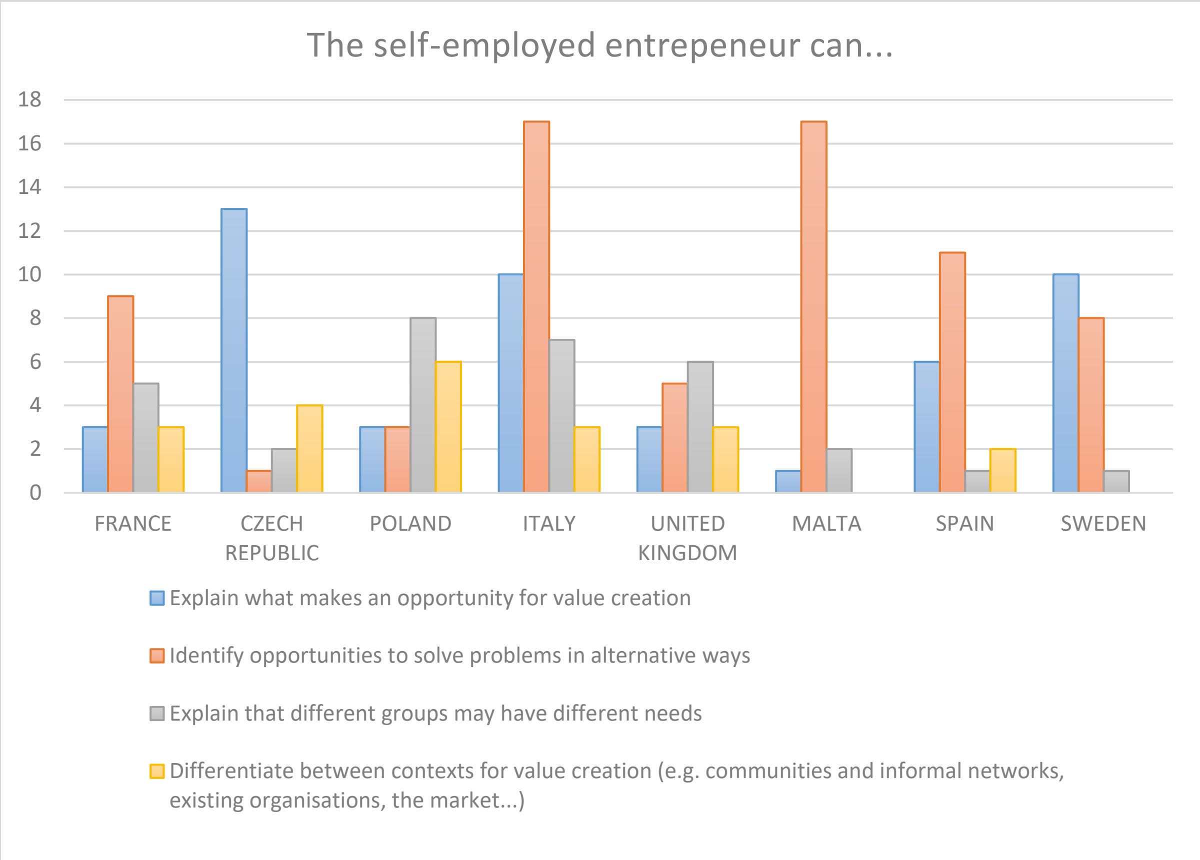
	surrounding community 65%		including social media 35%		interaction with others (including peers and mentors) and learn from it 35%

Part III Research results

Main findings gathered across each country of the partnership will be shown in this part, as well as main results gathered from the total respondents of the 8 countries: 174 (80 from Commerce service and 94 of Service sector). Data presents results from the surveys filled by respondents from Czech Republic, France, Italy, Malta, Poland, Spain, Sweden and United Kingdom according to the EntreComp framework competences, divided into three areas, each consisting of 5 competences.

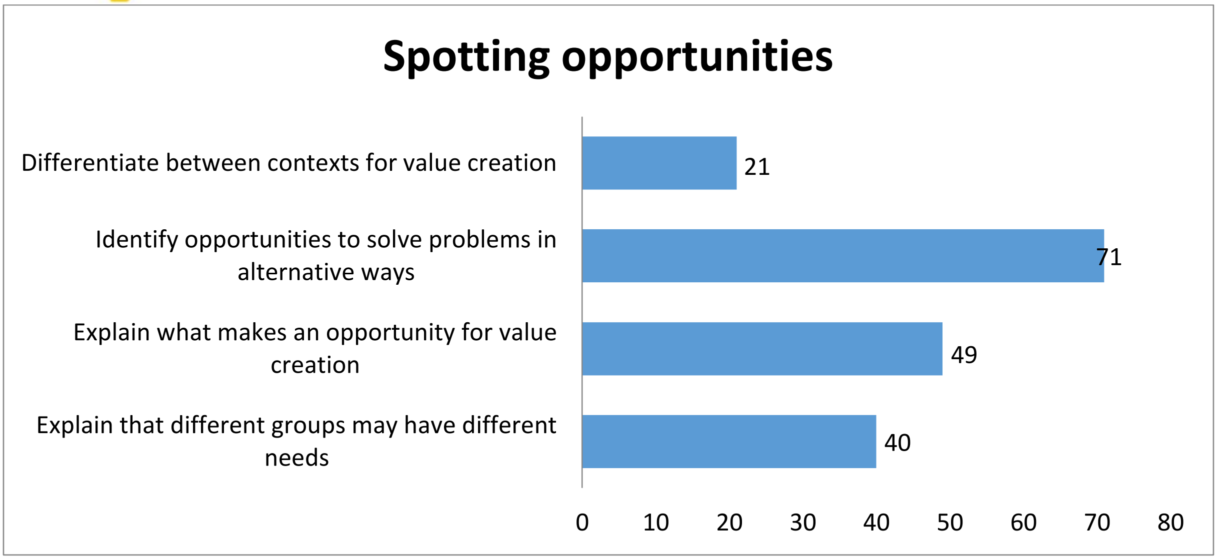
1. Ideas and opportunities Area

Graph 5: Spotting Opportunities

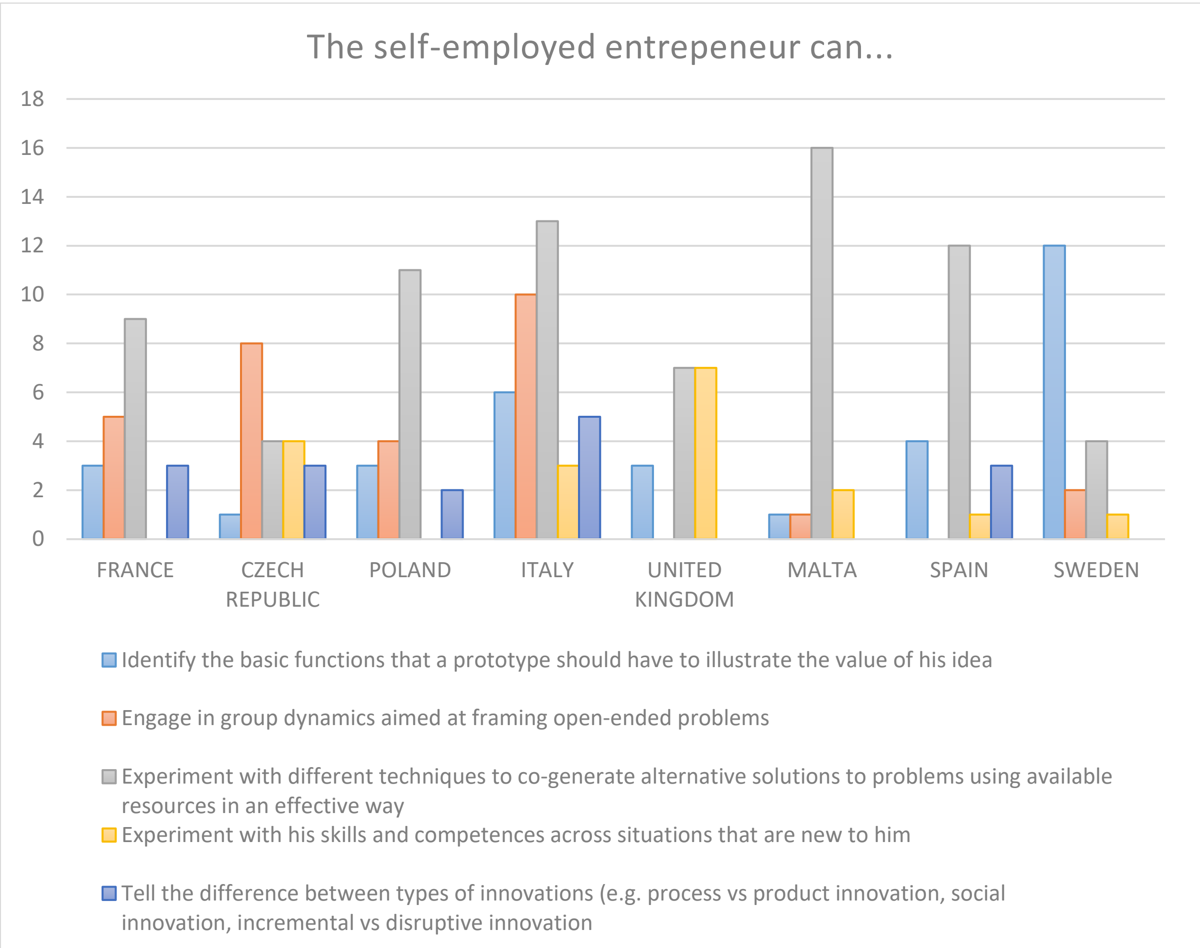


Notwithstanding Czech's results, it can easily be noticed how "*Identify opportunities to solve problems in alternative ways*" is the most chosen answer to this question. "*Explain what makes an opportunity for value creation*" received support from Italy and Spain too.

On the other hand, "*Differentiate between contexts for value creation*" was the less chosen answer, without even being voted at all by Malta's respondents.

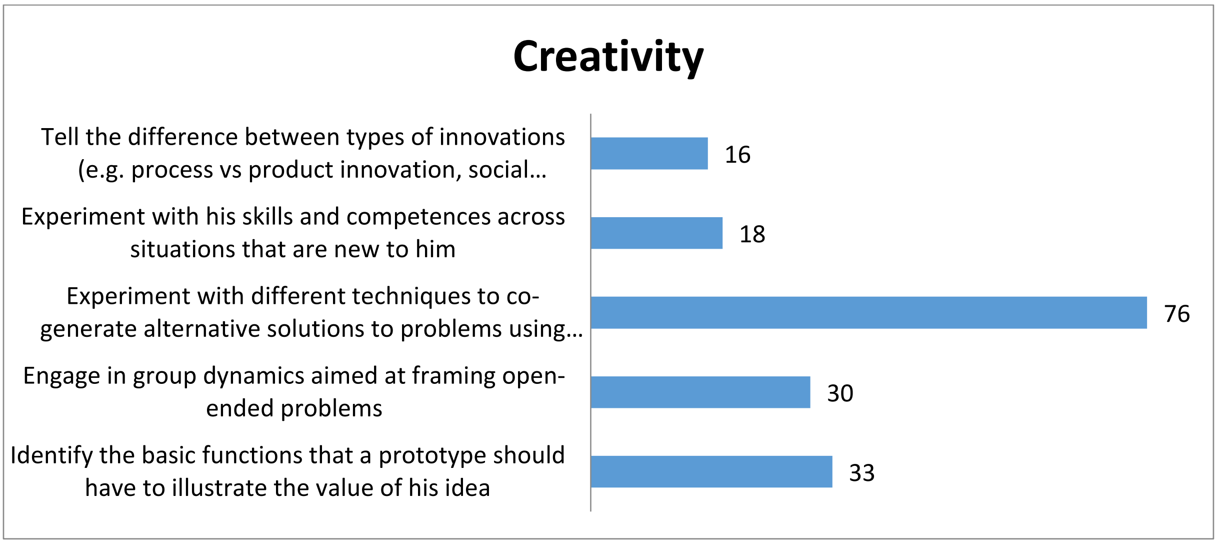


Graph 6: Creativity

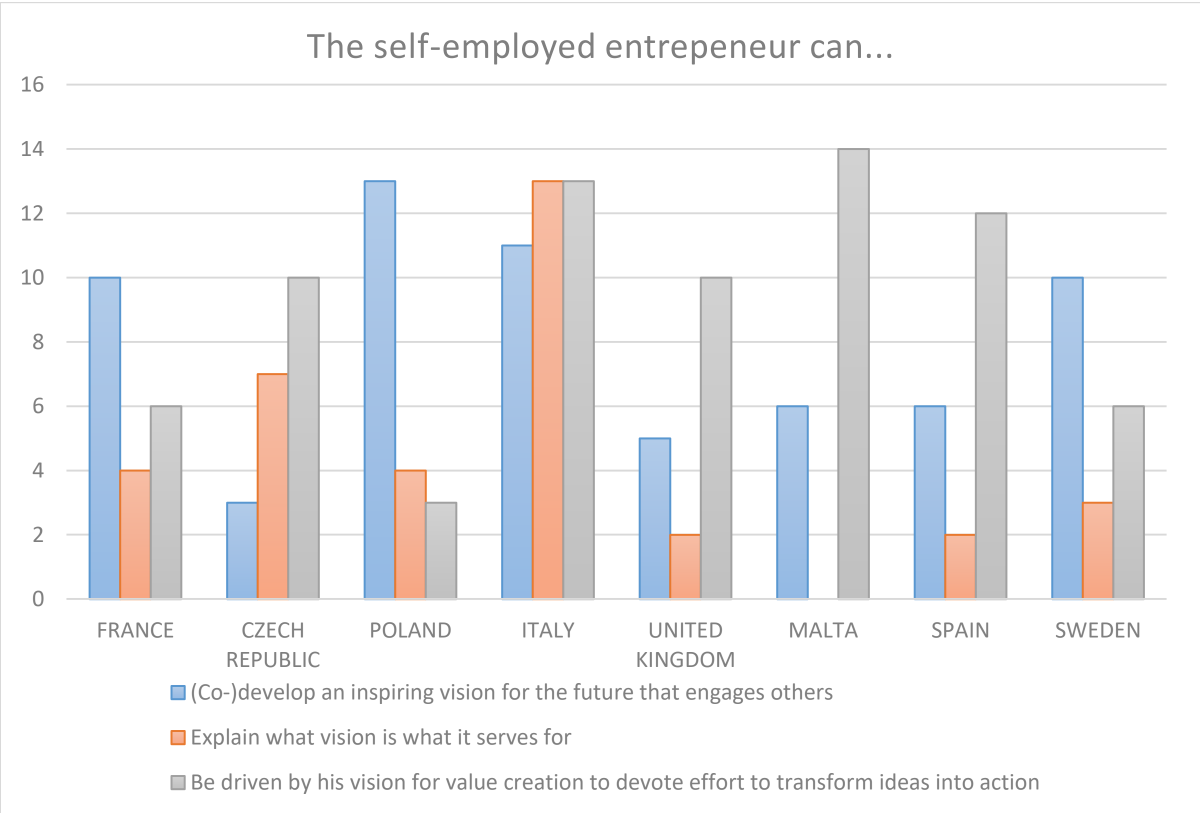


"*Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way*" is by far the most chosen answer.

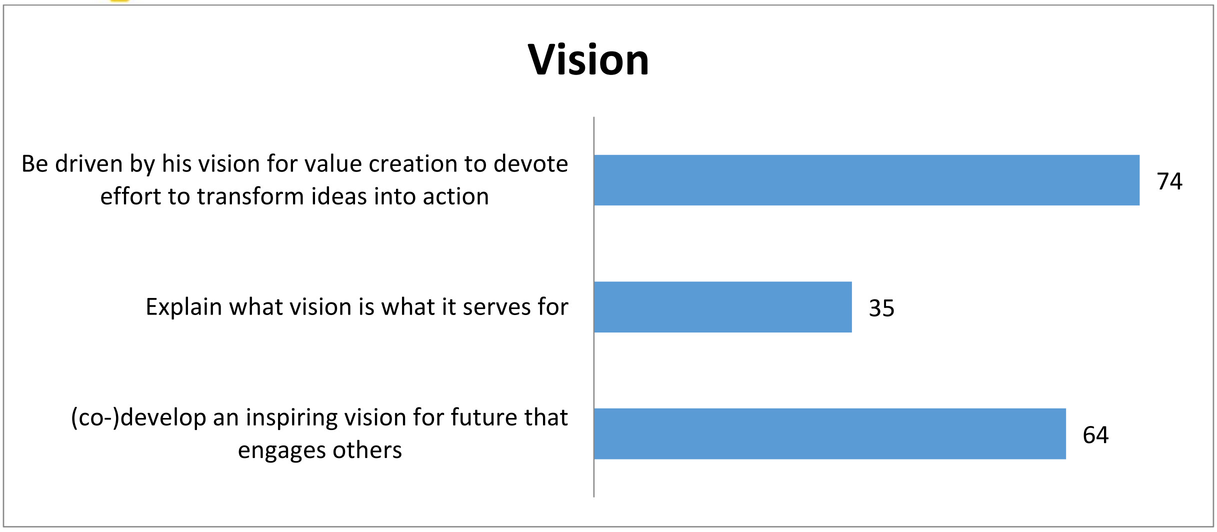
It is quite interesting to analyse the behaviour of "*Engage in group dynamic aimed at framing open-ended problems*", as it received a good amount of support by Czech Republic, Italy and France respondents, but was completely ignored by Spain, Malta and UK respondents.



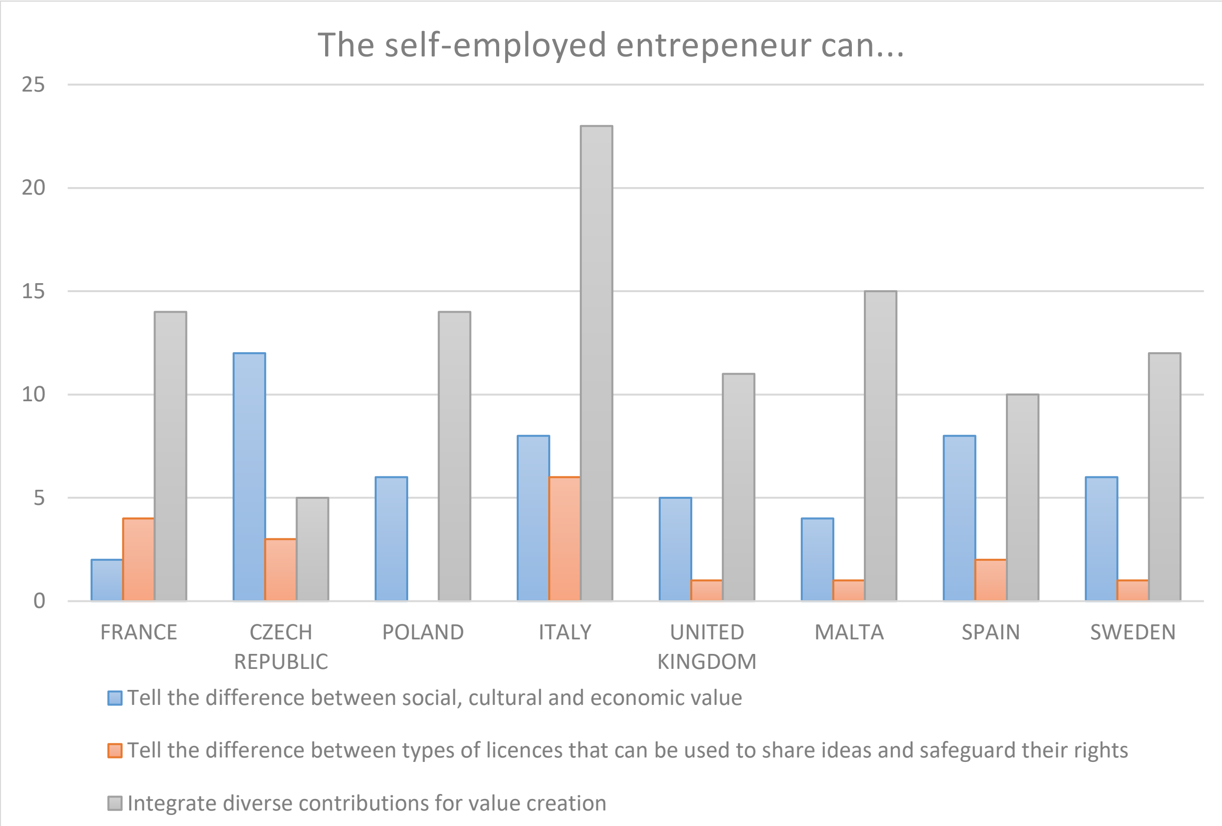
Graph 7: Vision



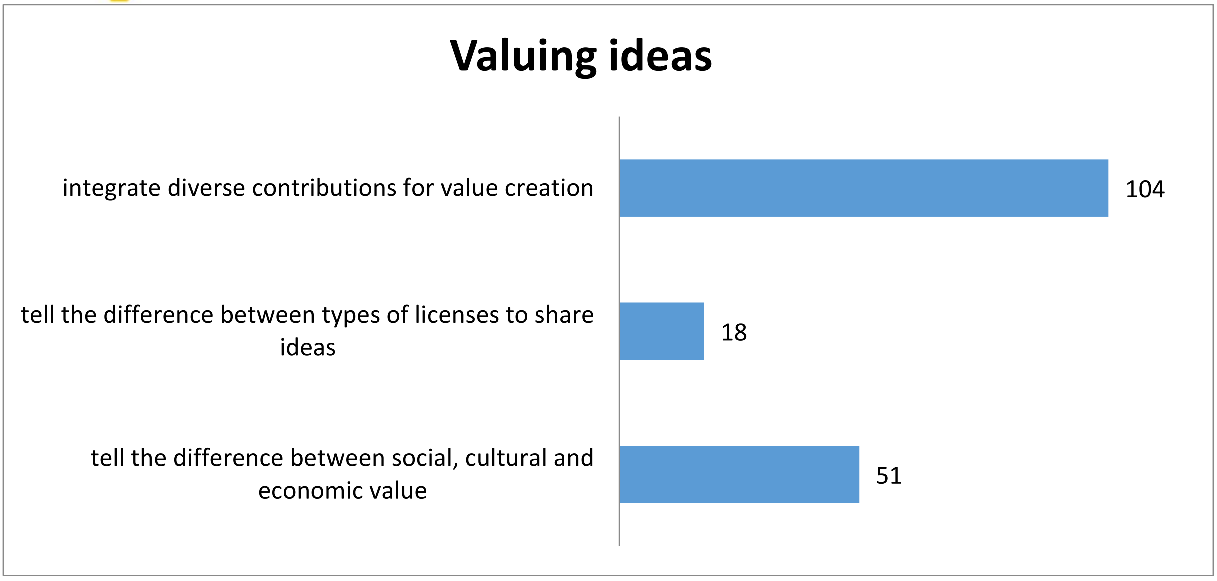
It easy to recognize at first glance that "*Be driven by his vision for value creation to devote effort to transform ideas into action*" was the most chosen answer to this question, regardless its results in Czech Republic.



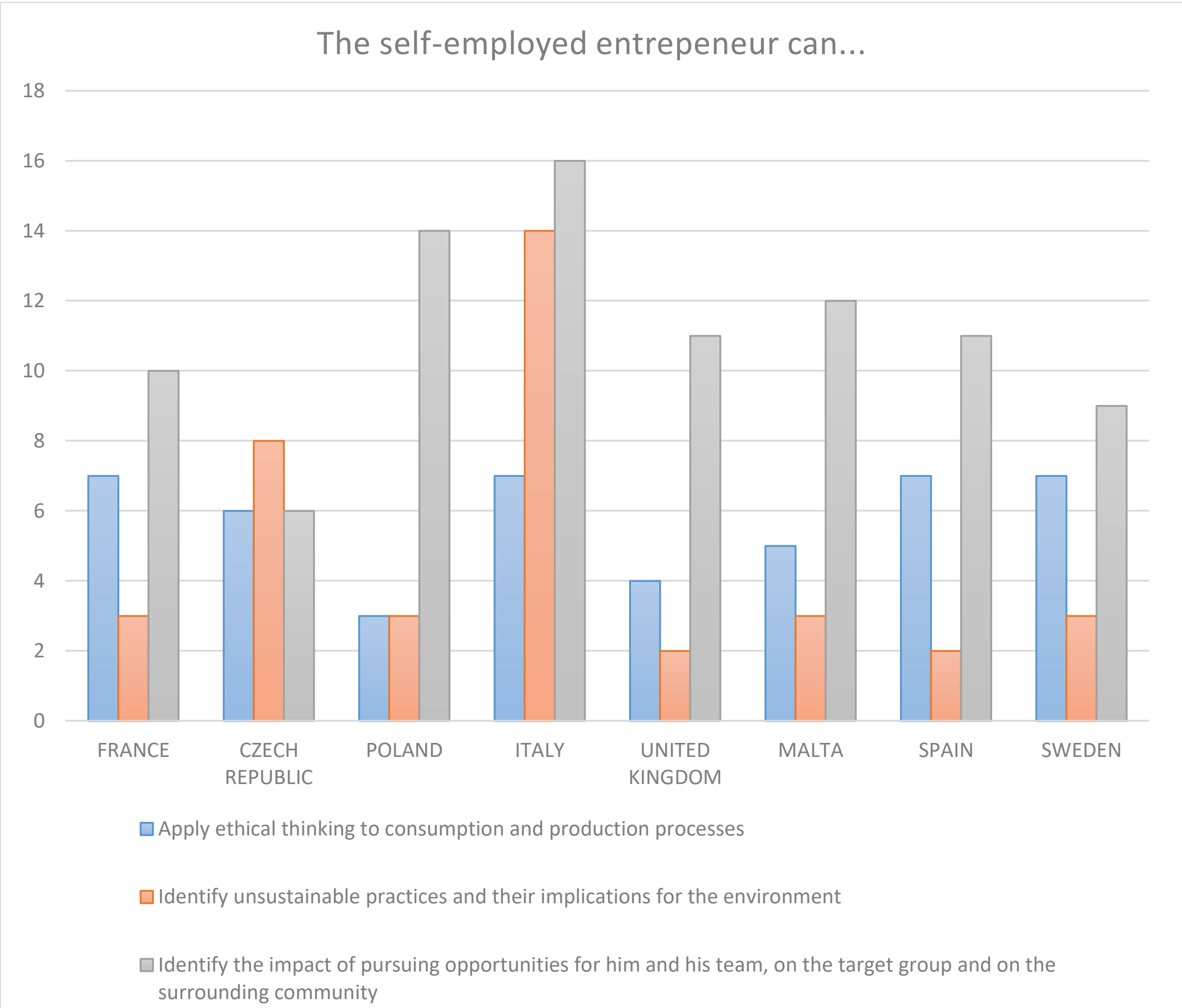
Graph 8: Valuing ideas



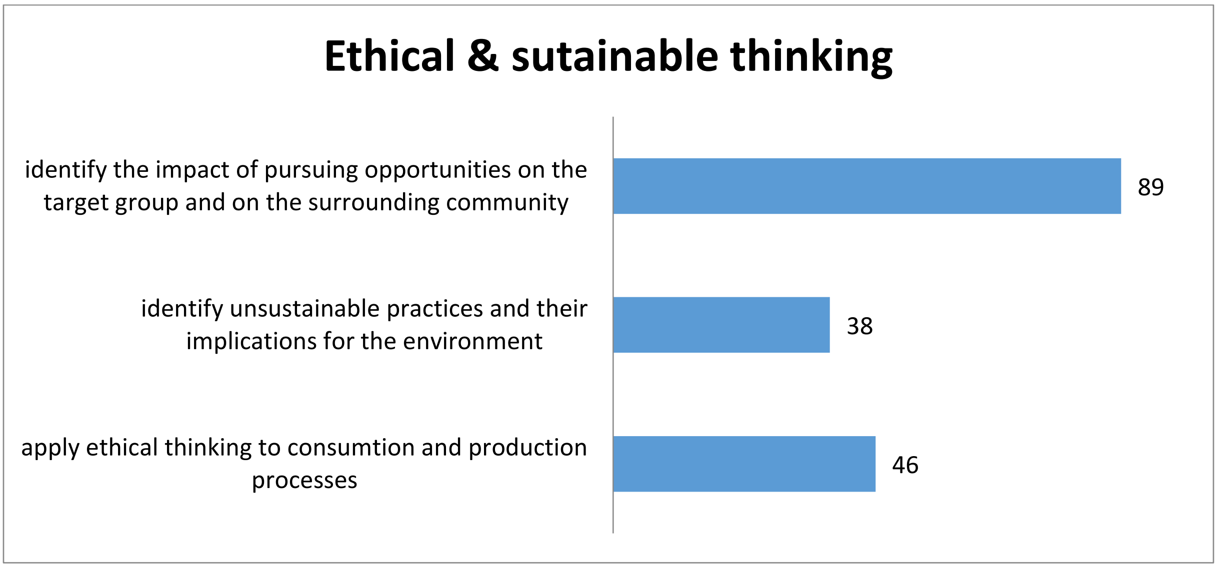
"*Integrate diverse contributions for value creation*" was the most chosen answer, while "*Tell the difference between types of licenses that can be used to share ideas and safeguard their rights*" was only marginally chosen.



Graph 9: Ethical & Sustainable thinking



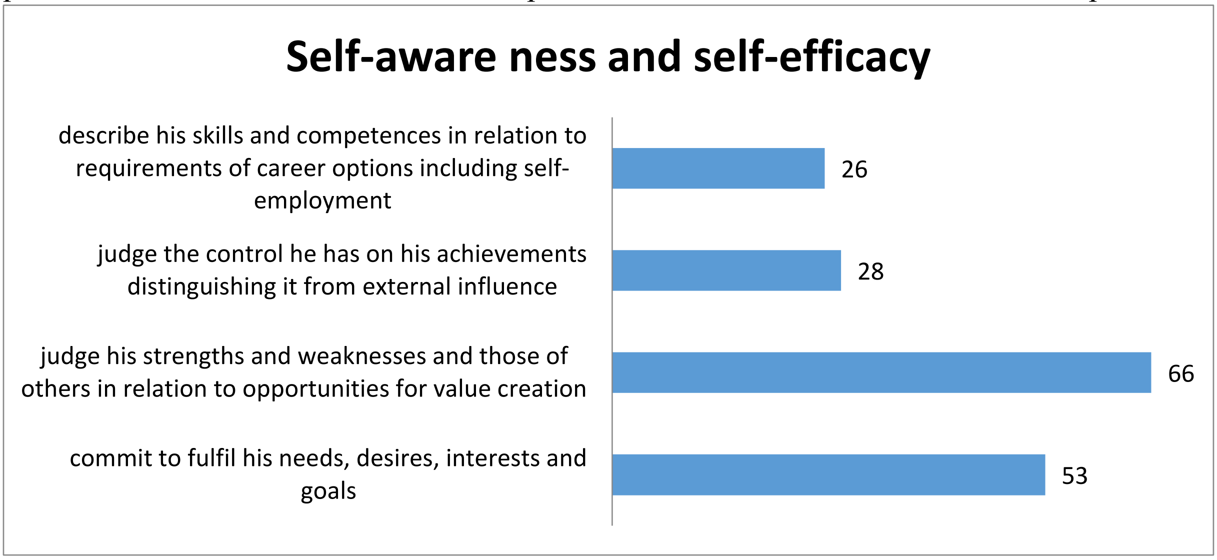
The most chosen answer was "*Identify the impact of pursuing opportunities for him and his team, on the target group and on the surrounding community*". The other two options had similar results to each other.



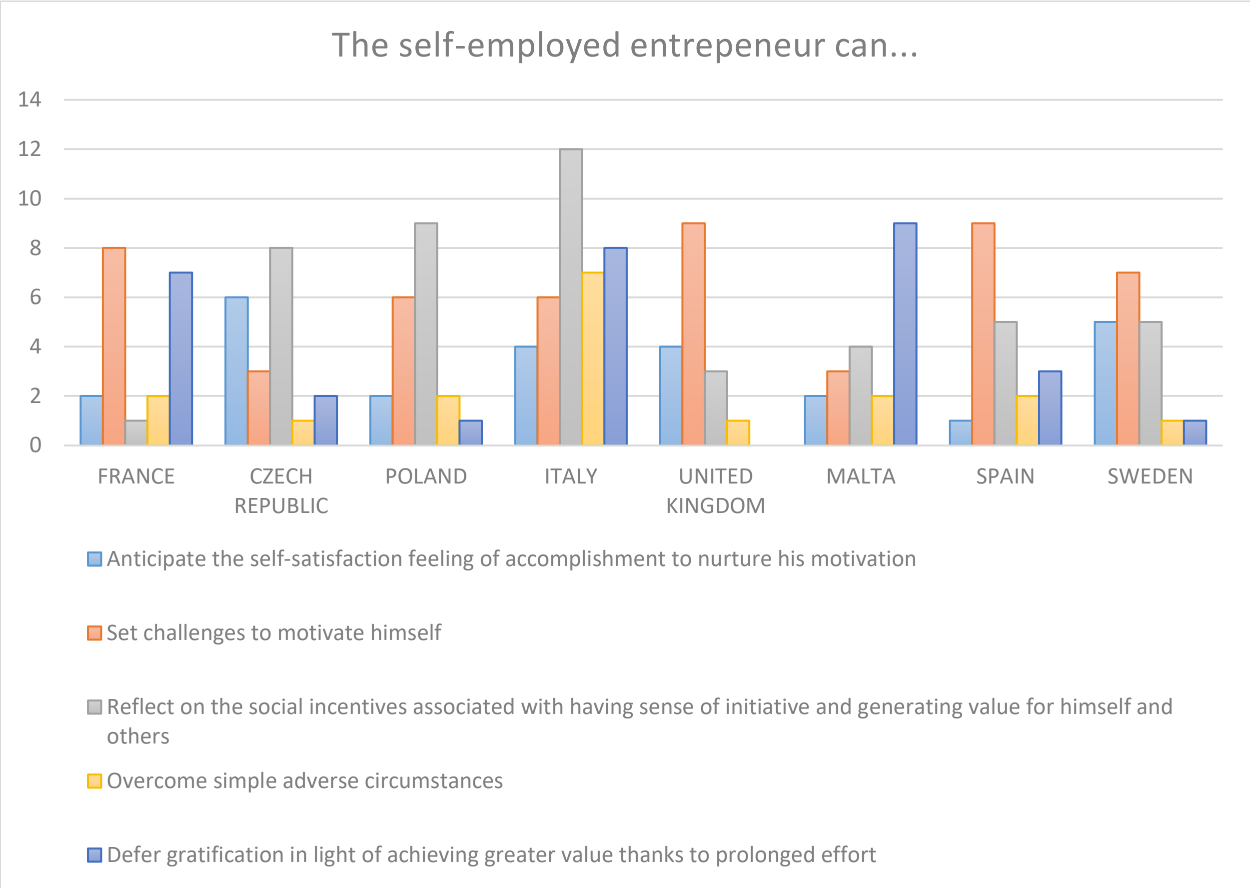
2. Resources Area

Graph 10: Self-awareness & Self efficacy

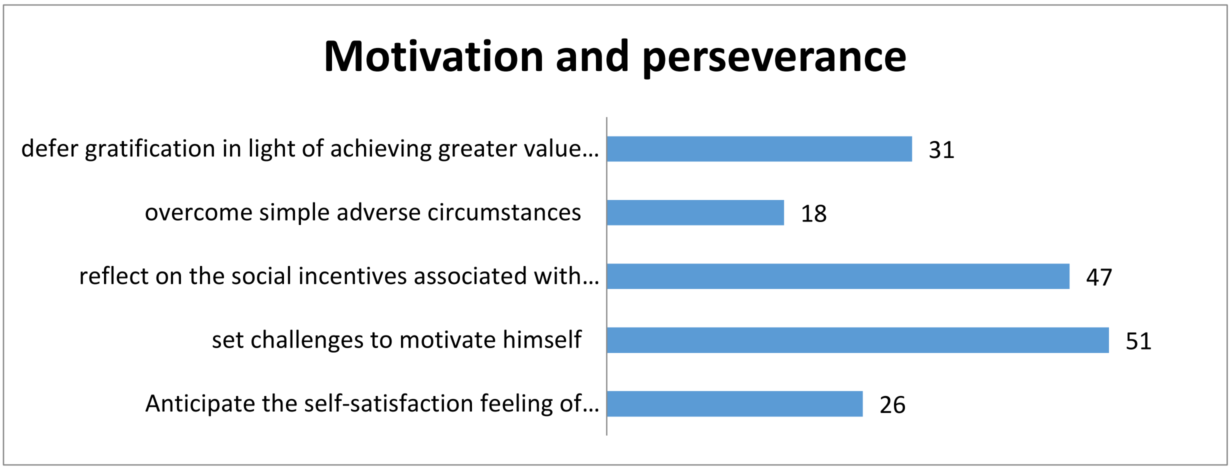
Whereas "*Judge his strengths and weaknesses and those of others in relation to opportunities for value creation*" could seem by far the most supported answer, its results were actually pretty close to "*commit to fulfil his needs, desires, interests and goals*". Malta's respondents, as well as Italy and France ones, made that answer the most chosen one ("*Judge his strengths…*"), but the other one's results were more equilibrated in general. The other possible answers received uneven responses from the different countries' respondents.



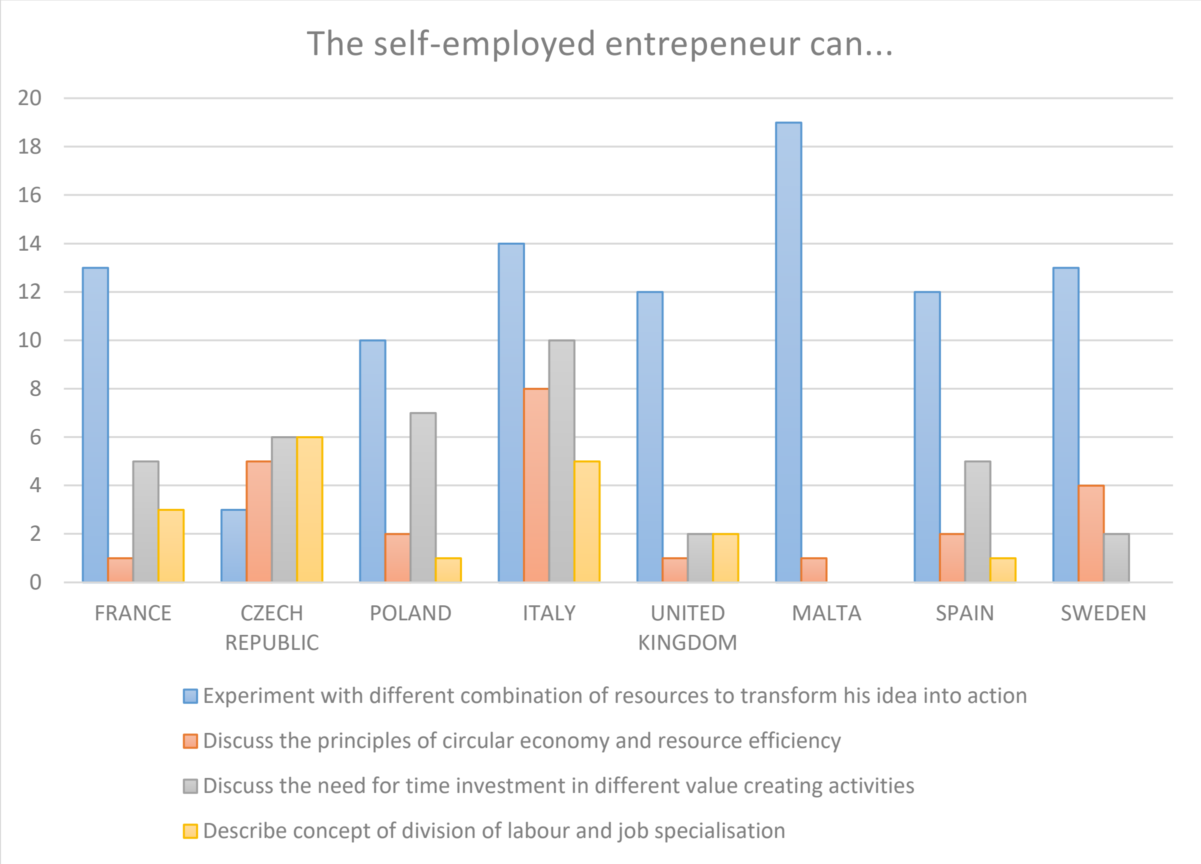
Graph 11: Motivation and perseverance



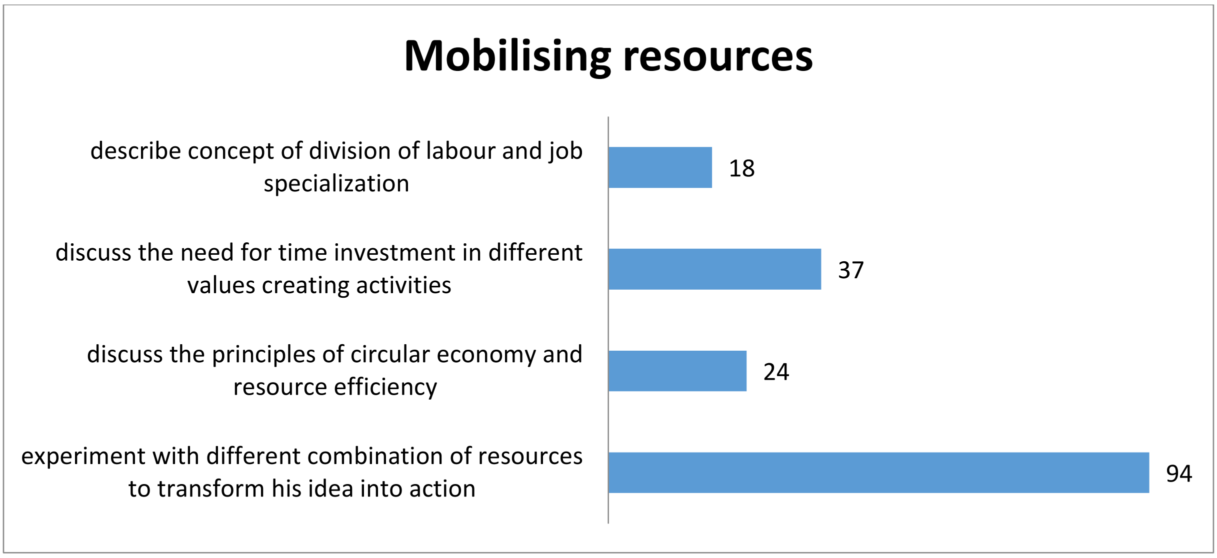
Huge differences can be appreciated on this graphic. While "*Reflect on the social incentives associated with having sense of initiative and generating value for himself and others*" received huge support by Czech Republic, Poland and Italy respondents, its results were not quite regular on other countries. This trend can also be seen on "Defer gratification in light of achieving greater value thanks to prolonged effort", whereas "*Set challenges to motivate himself*" results had more equilibrium between countries. The other two options received marginal support.



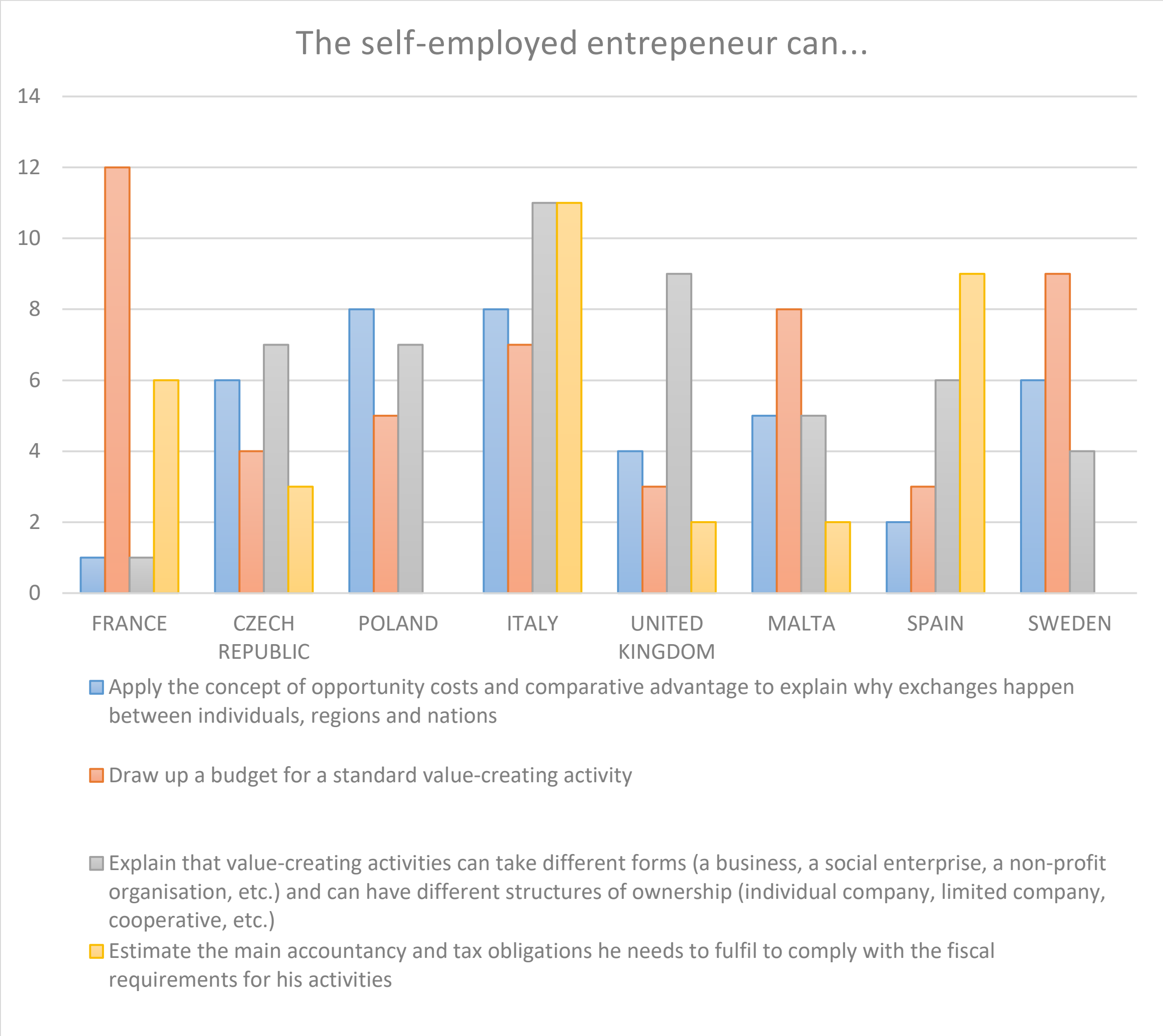
Graph 12: Mobilising resources



"*Experiment with different combination of resources to transform his idea into action*" was the most chosen answer on every country, except from Czech Republic. Other options only received marginal support.

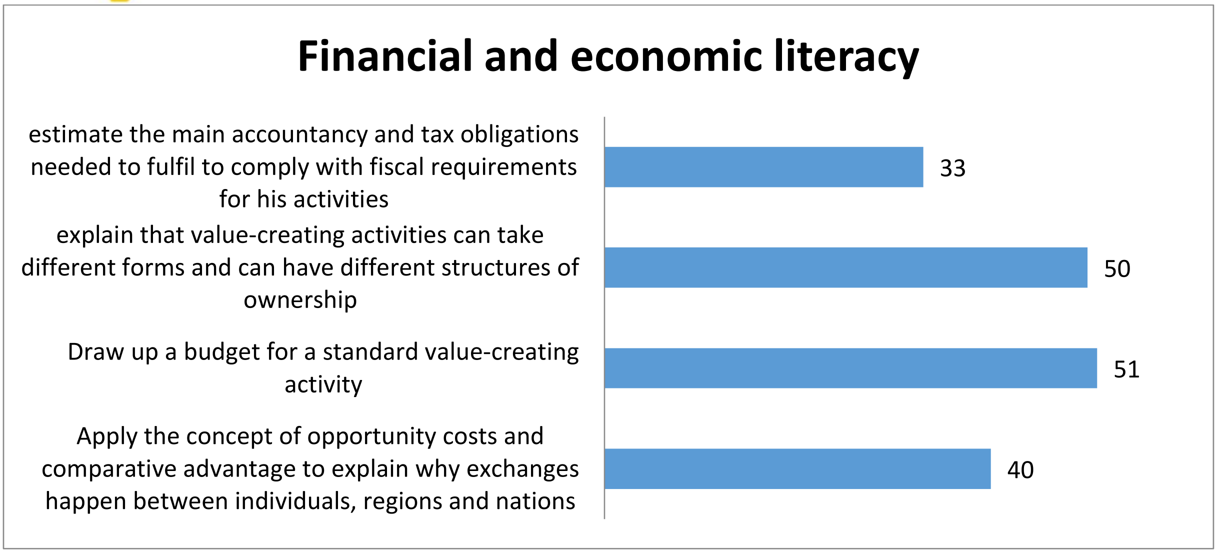


Graph 13: Financial and economic literacy

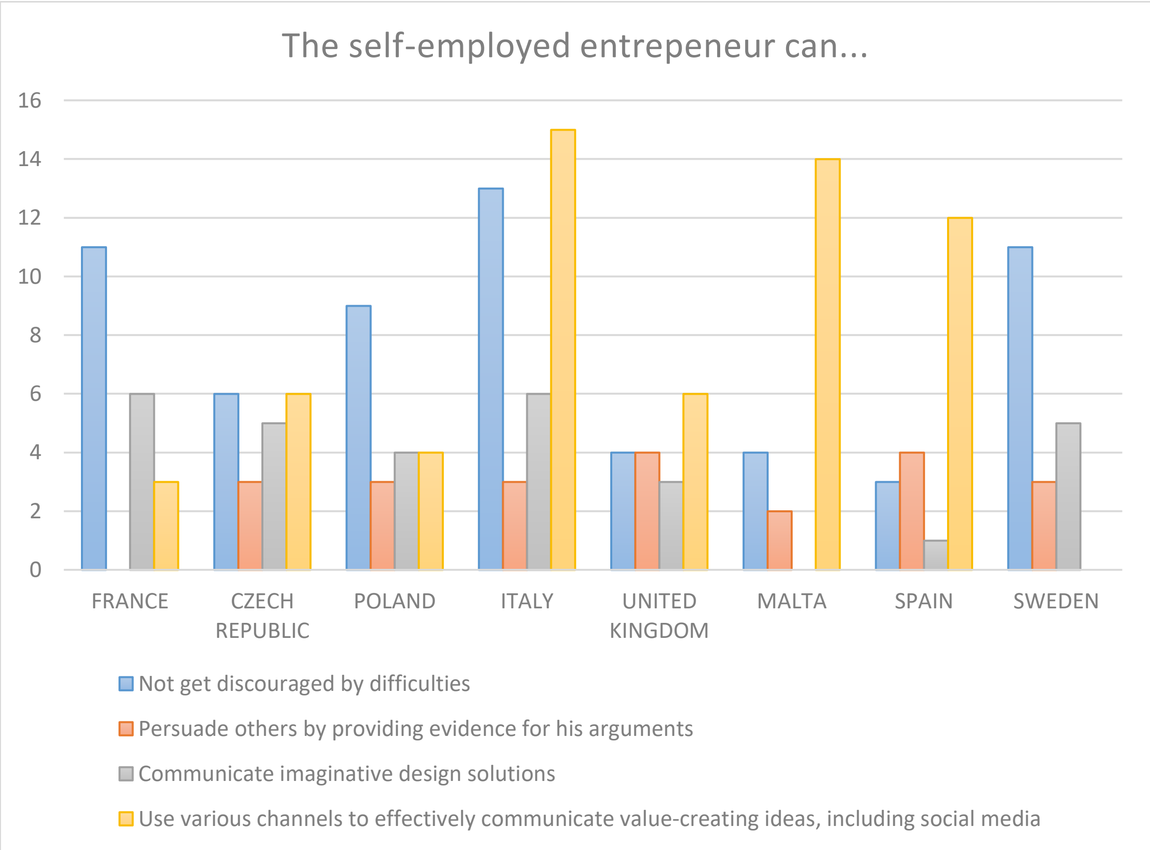


Results were quite balanced between the different options of this question. "*Explain that value-creating activities…*" was the most chosen answer overall, but its results were pretty close to other answers ones.

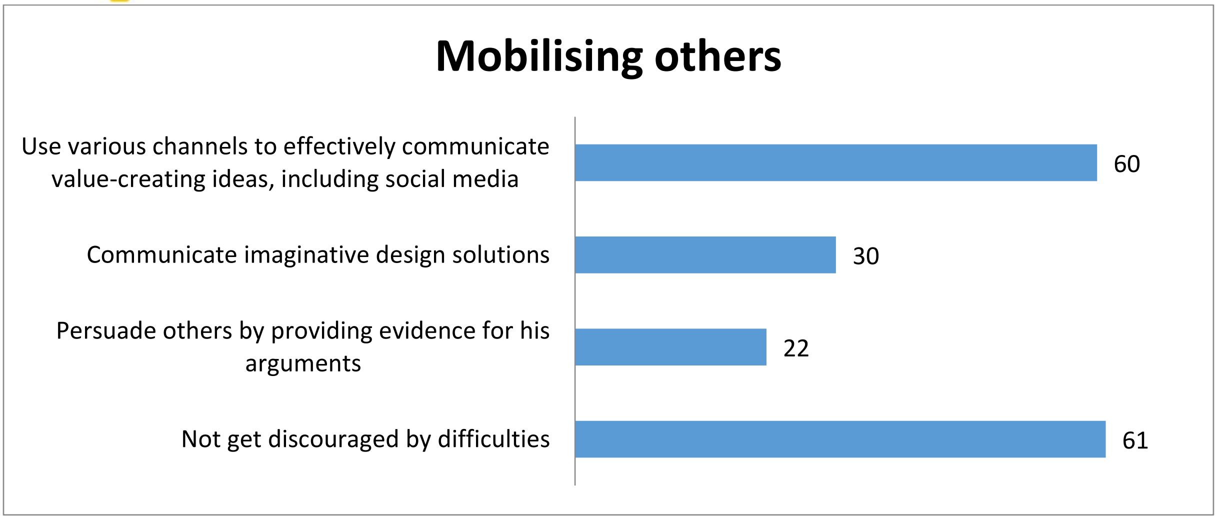
It has to be noticed, notwithstanding, that France and Spain had pretty unique patterns of answers, as France highly supported "*Draw up a budget for a standard value-creating activity*" and Spain, on the other hand, did the same with "*Estimate the main accountancy and tax obligations he needs to fulfil to comply with the fiscal requirements for his activities*", and those options were not supported that much by other respondents.



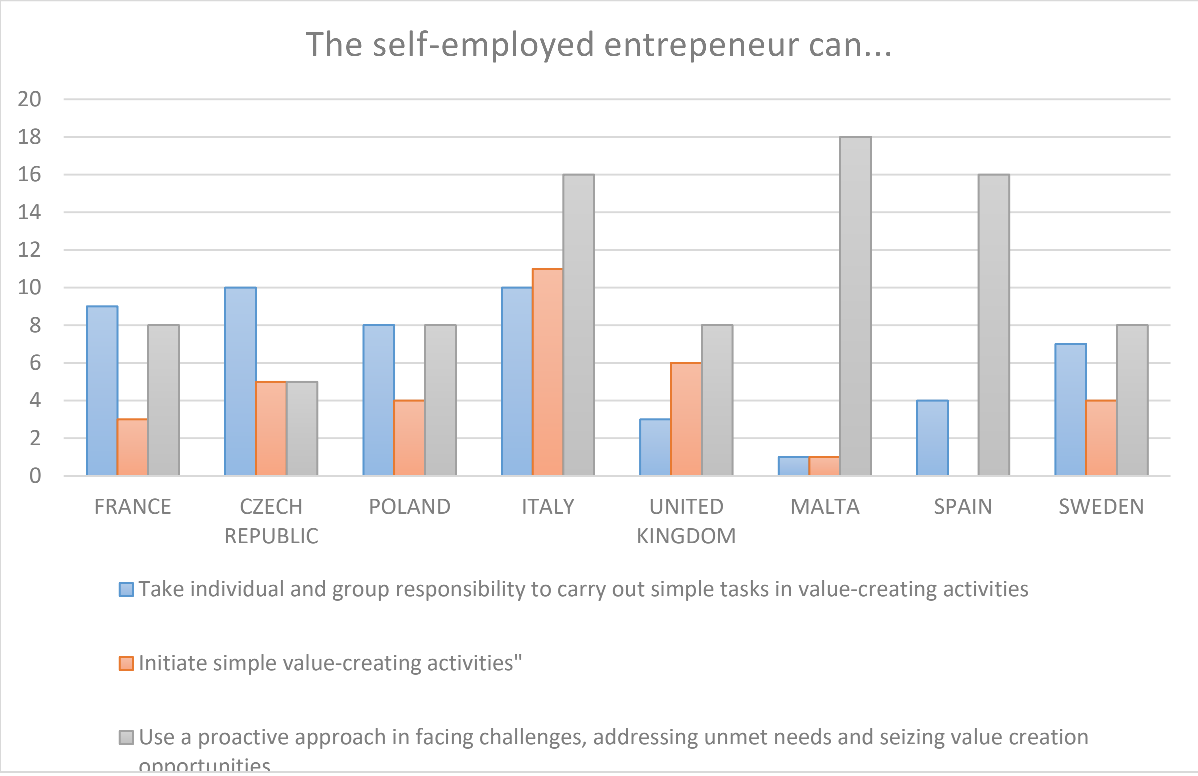
Graph 14: Mobilising others



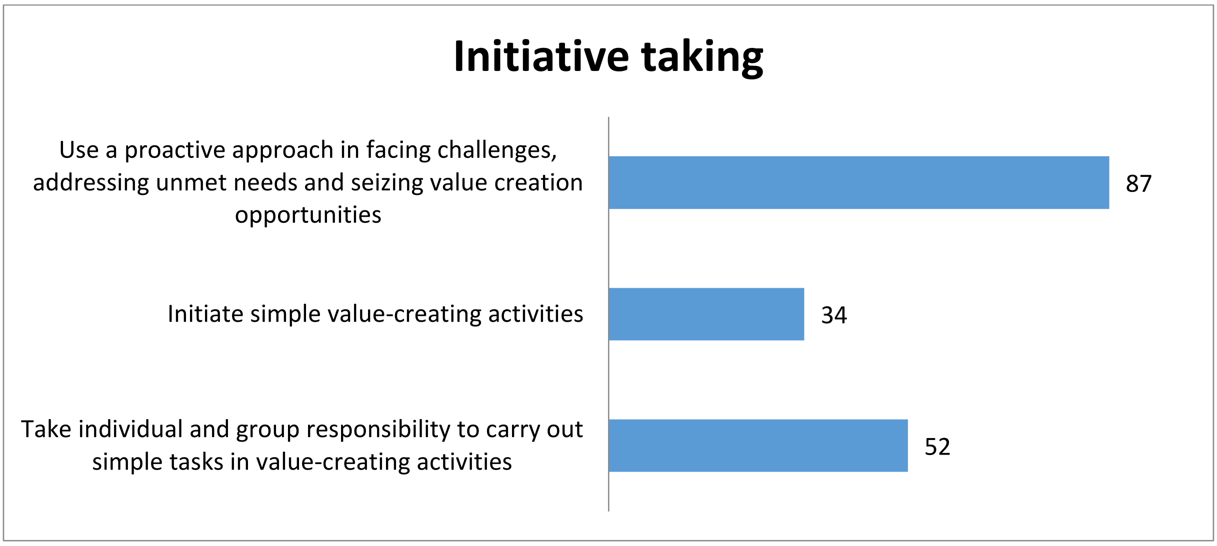
The competence use various channels to effectively communicate value-creating ideas, including social media, was the most chosen answer among the given ones. It has to be noticed that several countries, such as France or Poland, differ from this choice.


Mobilising others
Use various channels to effectively communicate value-creating ideas, including social media
60
Communicate imaginative design solutions
30
Persuade others by providing evidence for his arguments
22
Not get discouraged by difficulties
61

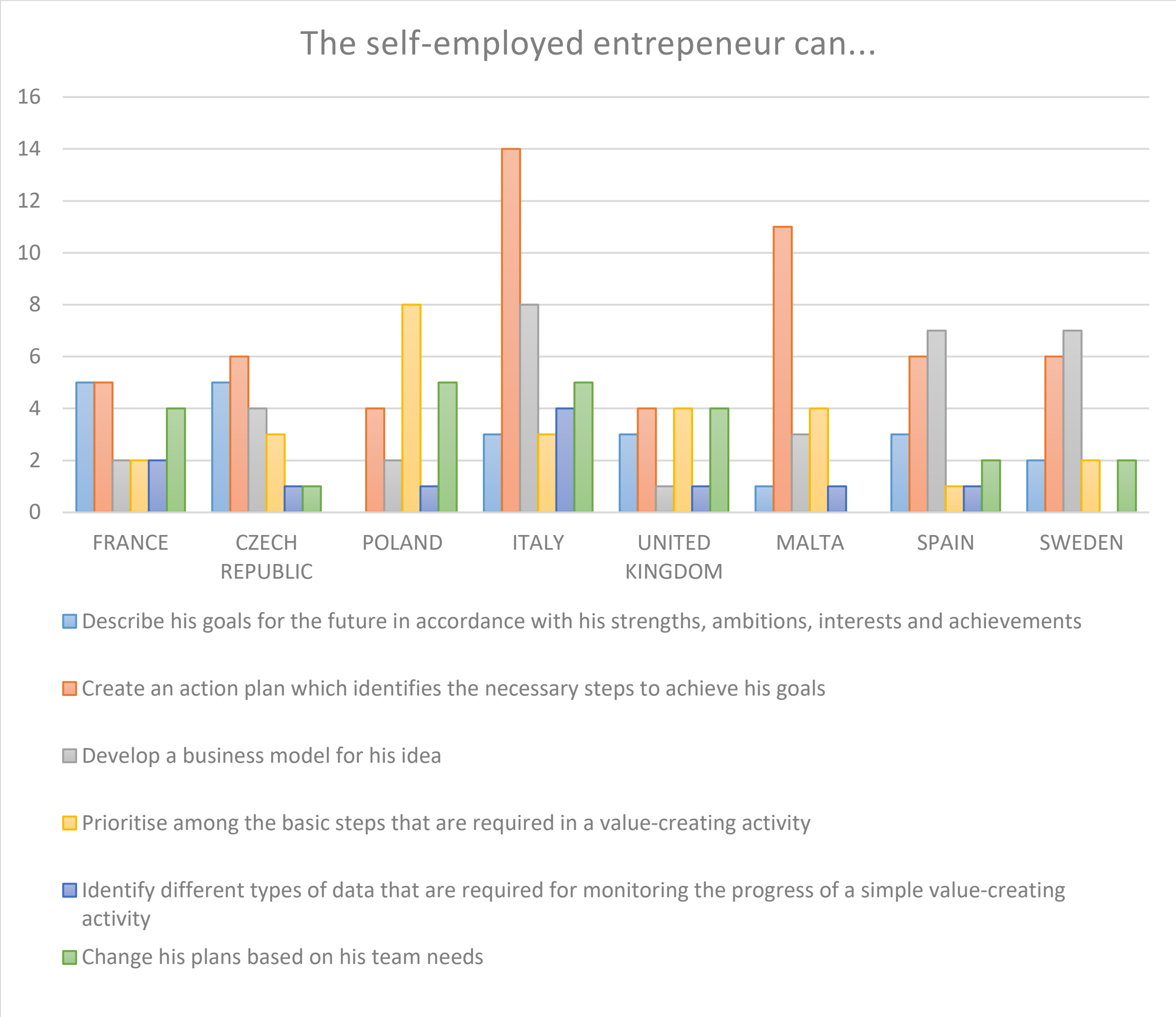
Graph 15: Initiative taking



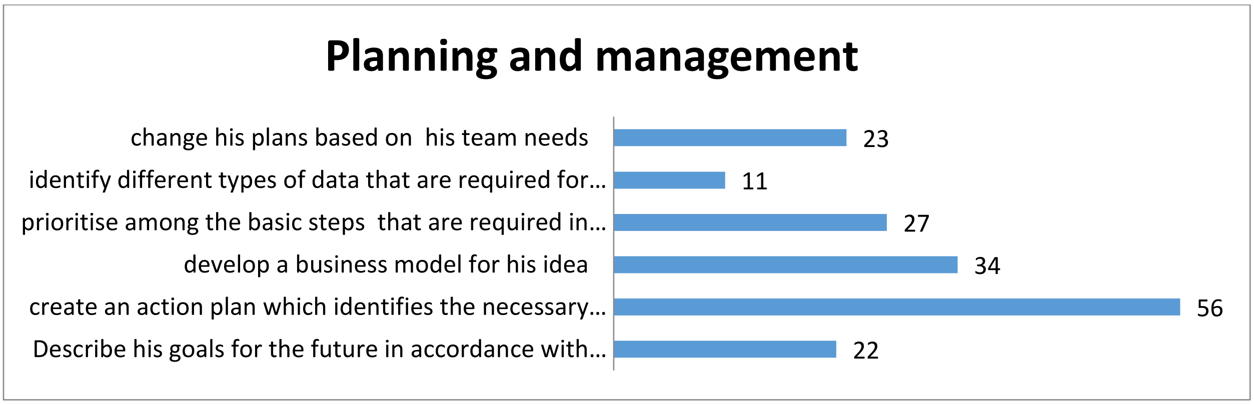
"*Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities*" was the most supported option, despite its results on countries like France, Czech Republic and Poland, where "*Take individual and group responsibility to carry out simple tasks in value-creating activities*" received either similar or even more votes.



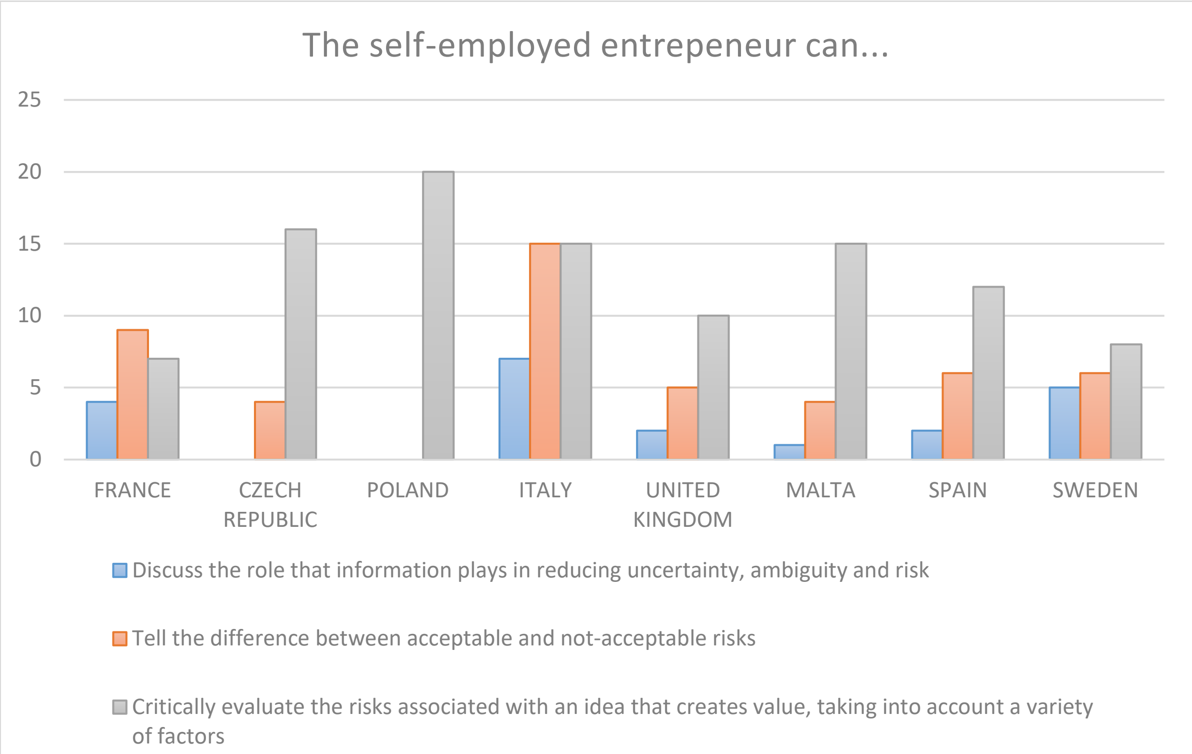
Graph 16: Planning and management



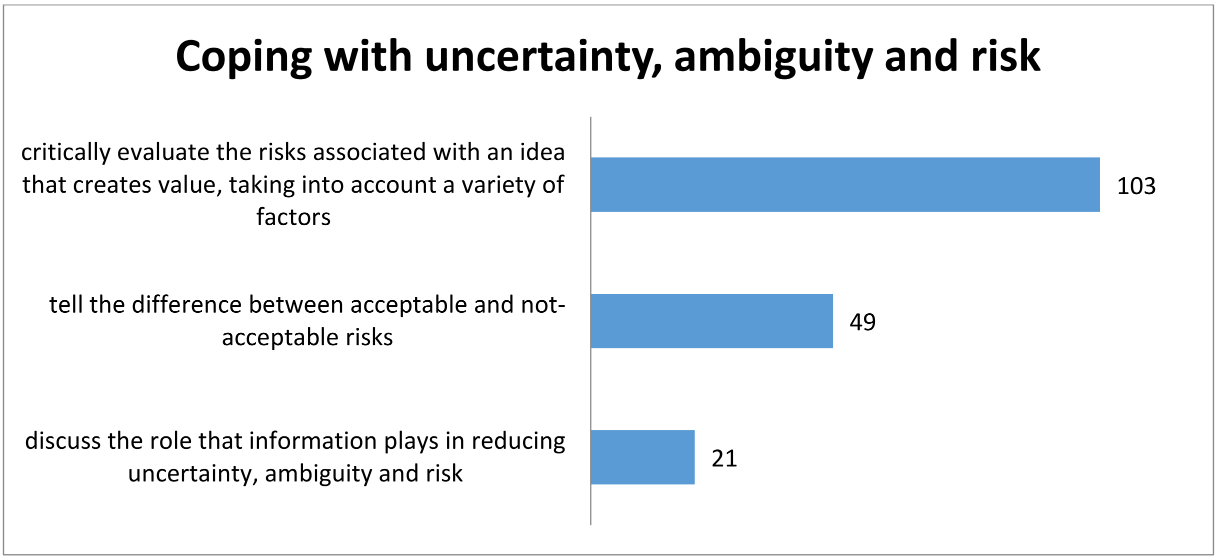
While "*Identify different types of data that are required for monitoring the progress of a simple value-creating activity*" was the less supported option, other options received pretty regular responses. It is easy to notice how "*Create an action plan which identifies the necessary steps to achieve his goals*" was the most chosen answer overall, with a special presence on Italy and Malta responses.



Graph 17: Coping with uncertainty, ambiguity and risk

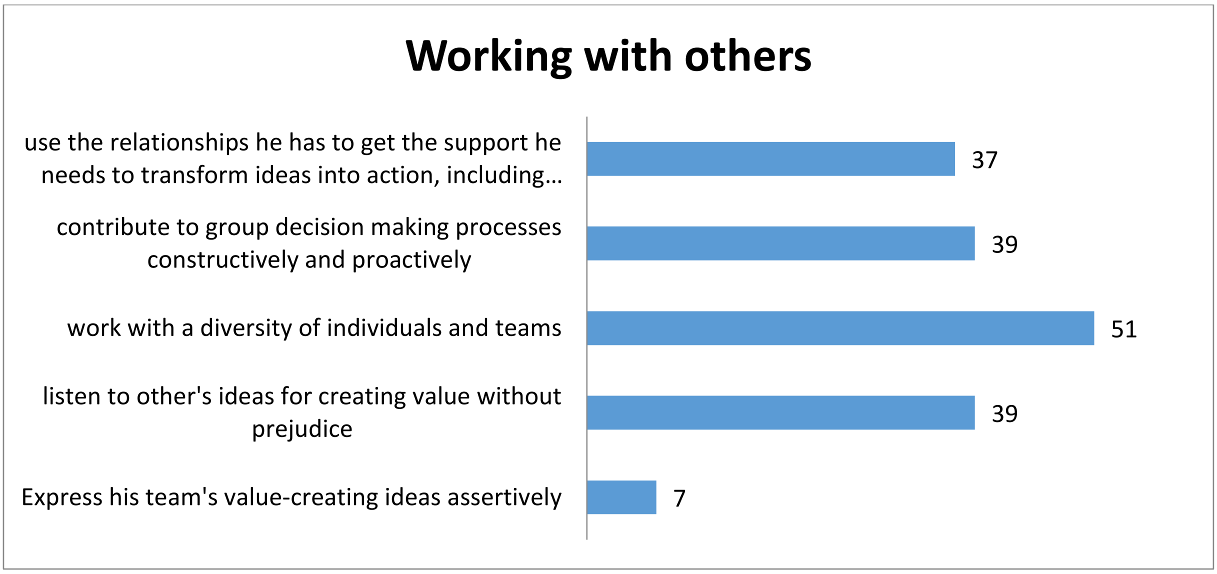


"*Critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors*" was the most chosen answer overall. Other options received marginal support.

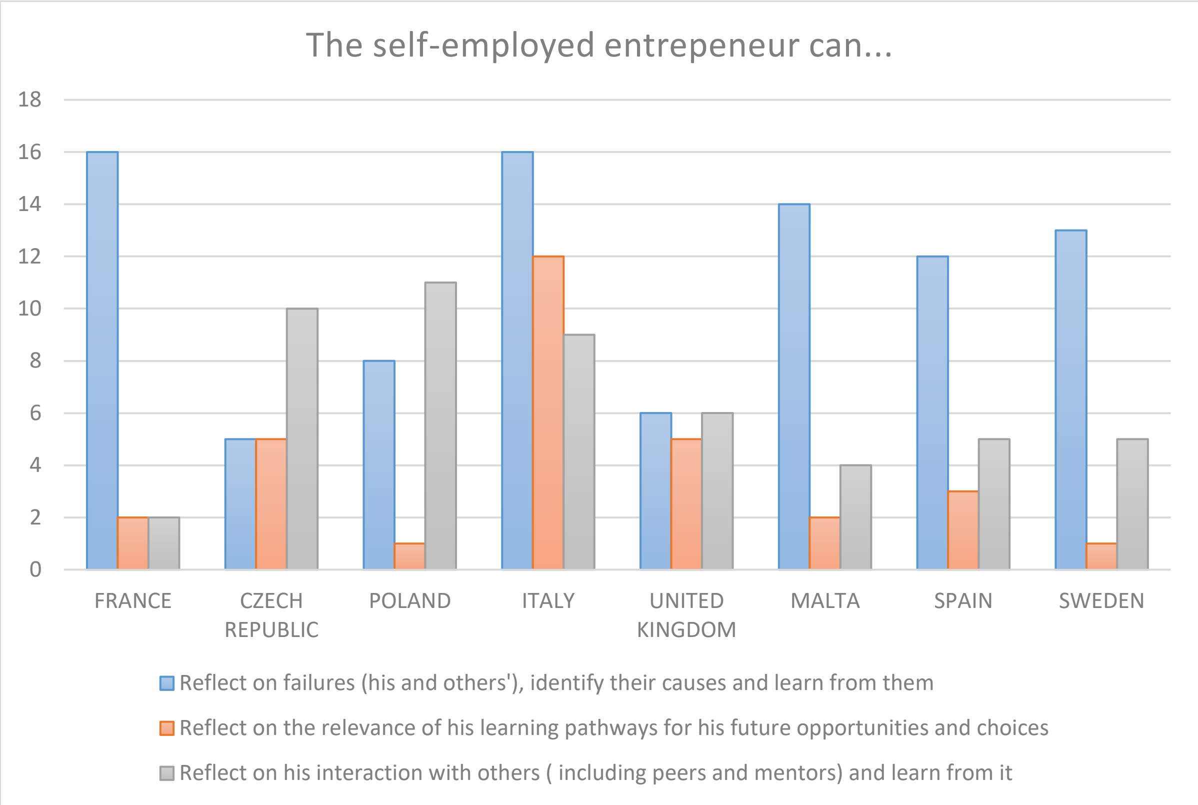


Graph 18: Working with others

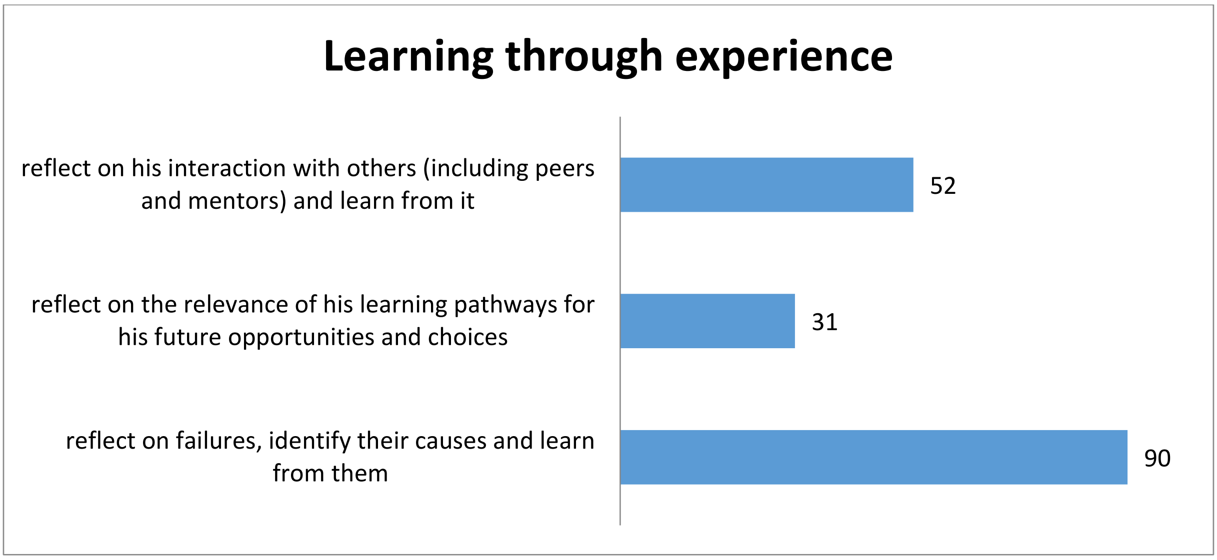
These graphic' outcomes could be seen as each country choosing one of the options above the others: France and Malta with "*Use the relationships he has…"; * Czech Republic and Spain with "*Work with a diversity of individuals and teams*"; and Italy and Poland with "*Contribute to group decision…*". Results were quite balanced in each country on the remaining options, as well as in UK.



Graph 19: Learning through experience



"*Reflect on failures*" was the most chosen answer among the given ones. The other two options received similar support on the rest of the countries.



Part IV Summary and recommendations

Analysing results from surveyed entrepreneurs across countries provided different answers concerning the three EntreComp competence areas, but overall there was an expressed need to develop entrepreneurs' competences in both the commerce and services sector. Recommendations on which Entrepreneurial competences should be developed throughout the CORAL project will be shown according to the results of the survey in all partnership's eight countries and both Commerce and Service sector.

Competence Area Ideas and Opportunities

A successful entrepreneur should be able to:

- Identify opportunities to solve problems in alternative ways
- Explain what makes an opportunity for value creation
- Experiment with different techniques to co-generate alternative solutions to problems using available resources in an effective way
- Be driven by his vision for value creation to devote effort to transform ideas into action
- (co-)develop an inspiring vision for future that engages others
- integrate diverse contributions for value creation
- identify the impact of pursuing opportunities on the target group and on the surrounding community

Competence Area Resources

Key success-factors for entrepreneurs are the abilities to:

- judge his strengths and weaknesses and those of others in relation to opportunities for value creation
- commit to fulfill his needs, desires, interests and goals
- set challenges to motivate himself
- reflect on the social incentives associated with having sense of initiative and generating value for himself and others
- experiment with different combination of resources to transform his idea into action
- Draw up a budget for a standard value-creating activity
- explain that value-creating activities can take different forms and can have different structures of ownership
- Not get discouraged by difficulties
- Use various channels to effectively communicate value-creating ideas, including social media

Competence Area Into Action

In order to be able achieve success entrepreneurs should have the skills:

- Use a proactive approach in facing challenges, addressing unmet needs and seizing value creation opportunities
- create an action plan which identifies the necessary steps to achieve his goals

- critically evaluate the risks associated with an idea that creates value, taking into account a variety of factors
- tell the difference between acceptable and not-acceptable risks
- work with a diversity of individuals and teams
- reflect on failures, identify their causes and learn from them.