

# RESEARCH REPORT

**Leonardo da Vinci - Transfer of Innovation**

**Up-Skilling Business Advisors from Communities at Risk of  
Exclusion on the Labour Market (UBA)**

[www.uba-europe.net](http://www.uba-europe.net)

**Koalice nevládek Pardubicka, o. s.**

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# 1 INTRODUCTION

The overall aim of the project “Up-Skilling Business Advisors from Communities at Risk of Exclusion on the Labour Market (UBA)”, was to promote entrepreneurship in communities at risk of exclusion on the labour market by enabling members of those communities to accredit their skills and become professional business advisors. The project was financed from the lifelong learning programme Leonardo da Vinci, Transfer of Innovation.

The specific aim of the UBA project was intended to export and adapt a manual which has successfully enabled people from excluded communities in the United Kingdom to develop and demonstrate their competence in the eight skill areas assessed by the Small Firms Enterprise Development Initiative (SFEDI) and to become members of the Professional Association of Business Advisors. Thus, the UBA was an innovation transfer project involving five countries: one “author” country (UK) and four innovation “importers”: Portugal, Spain, the Czech Republic and Germany.

One of the project areas of work was the Research and Needs Assessment led by Koalice nevládek Pardubicka. The main aim of this activity was to research the specific needs of employees of NGOs engaged in employment projects and social enterprises to develop the skills necessary to advise on enterprise development and self-employment. The work package also included the adaptation of a self-assessment tool used in Great Britain to the four partner countries and quantitative research.

This report describes the results of the quantitative research, which involved a series of questionnaires and supplemented by guided interviews.

It is important to understand the research within the context of the project as a whole, especially in the context of other work undertaken by UBA partners, such as the final report summarizing the results of 25 case studies concerning business advisors and 25 case studies concerning entrepreneurs.

The research was conducted by the Koalice nevládek Pardubicka and all Partner organisations cooperated in achieving the results:

- Association of Community-based Business Advice (ACBBA, UK)
- Small Firms Enterprise Developed Initiative Ltd (SFEDI, UK)
- Mondragon Innovation & Knowledge (MIK S. Coop, ES)
- Aga Khan Foundation (AKF, PT)
- IQ Consult (DE)
- Koalice nevládek Pardubicka, o. s. (KONEP, CZ)

Each Partner had the same task: to interview five business advisors using the questionnaire and then to evaluate that fragment of research. KONEP then compared the results gained from Partner countries and assessed the results of the research as a whole.

## 1.1 The aims of the research

The Aims of the research were to map the situation of community based business advice in each of the partner countries so that the needs of NGO employees, involved in employment projects and social enterprises, could be specified. The mapping was then used to assist the employees of Non-Government Organisations (NGOs) to understand what competences

a quality Community Based Business Advisor (CBBA) must have and how the CBBA model may be used in practice.

Several partial surveys were used to meet these aims:

First of all, identifying the general situation of BAs and their clients – what their needs are, how they cooperate, what their experiences are. Within this international project, this situation was identified in five European countries. The partial surveys' outcomes provided basic information about the key areas, knowledge, skills and BAs' needs.

Research was then conducted amongst the non-profit organisations in the Czech Republic on the Knowledge, skills and needs of BAs, this time from the NGO employees' and employers point of view, in order to compare it.

Next, the research concerned itself with the real or potential business advisors' client target group out of NGOs. A partial survey was performed on this target group to learn its opinion on quality community based business advisor's competences. Because the BAs' and potential BAs' target group out of the third sector are usually women on their parental leave (target group of mother centres) or long-term unemployed (often disabled) people, the partial research involved these two groups as well. Subsequently, the results of survey performed among NGO managers, employees and clients (potential entrepreneurs) were compared.

Because a self-assessment tool designed in UK may significantly contribute to BAs' skills development, its usage and adaptability to the real environment of 5 European countries the research also included potential CBBAs from the Czech third sector.

This research is of key importance for the Czech Republic as business advisory services for people in danger of social exclusion are still in the initiative period. These services are presently provided only within several pilot projects financed through EU funds (the Equal Programme, Czech programmes financed from ESF). The research results may serve both organisations that are interested in providing business advice in the Czech Republic and Public services by providing a rationale for introducing formally established CBBA support.

The research outcomes may also be used not only in other partner countries but also more broadly in the EEC by those concerned with the capacity of Business Advice to promote social inclusion.

## 1.2 Important factors influencing the process and results of the research in the Czech Republic

From the researcher's point of view, both the process and results of the research realised in the Czech Republic were influenced:

### A. In the case of business advisors and NGO employees:

- by the standard of business advisory services (performed only within pilot projects),
- by the lack of experience on the part of the advisors (none of the community business advisors has provided these services for more than 3 years),



## 2 METHODOLOGY OF THE RESEARCH

This report is a structured summary of field quantitative research conducted in 5 European countries.

The main AIM of the research was to examine the specific needs of employees of NGOs engaged in employment projects and social enterprises to develop the skills necessary to advise on enterprise development and self-employment.

The main research target group were employees of non-governmental organisations – potential advisors and potential clients of community-based business advisory services in the Czech Republic. The subsidiary target group of the research were business advisors (BAs) and their clients - entrepreneurs in all 5 partner countries.

The research consisted of following parts:

1. A self-assessment tool developed and used in the UK was adapted to the environment and language of the 4 partner countries (the Czech Republic, Germany, Spain, Portugal). The self-assessment tool was used as a basis for further research. The adaptation is described in Chapter 3.
2. A questionnaire was completed by 22 business advisors within 5 partner countries. The research was aimed at identifying key competences of business advisors working with communities in danger of social exclusion (community-based business advisors) and of the knowledge areas important for the effective work of the business advisor. The results are described in Chapter 4.
3. A questionnaire was completed by 23 clients of the business advisors to perform a needs assessment of entrepreneurs in the area of business support. The results are described in Chapter 5.
4. In the Czech Republic, the survey was performed in a form of a focus group among 5 NGOs in the Pardubice region and guided interviews with employees of 6 non-governmental organisations which operate in the area of social enterprise, social services, and employability. The target of the staff needs analysis was to identify key competences (knowledge and skills) for providing business advisory services in the field of social enterprise and self-employment and the suitability of the self-assessment tool in the Czech Republic. The outcomes of the focus group are presented in Chapter 6.
5. In the Czech Republic the research was performed in the form of guided interviews with 13 unemployed people and 31 women on parental leave to identify the expectations they have in the field of business advisory services. The needs assessment is described further in Chapter 6.

On the basis of comparative analysis it was possible to:

- a) Identify the key areas of knowledge and skills of business advisor in the Czech Republic (community based business advisors, advisors from NGOs)..
- b) Evaluate the possibility of using the self-assessment tool invented in Great Britain for human resources development in the third sector in the Czech Republic.

### 3 SELF-ASSESSMENT TOOL ADAPTATION

Further sub-chapters describe ways of adapting the self-assessment tool in individual partner countries. Particular attention is paid to the Czech Republic, where the adaptation of the manual could be one of the steps leading towards the implementation of general support of community-based business advice.

#### 3.1 Germany

Even in Germany there is no consistent occupational image of a business adviser. Recently, the significant rise in business start-ups and active start-up support have led to a rising number of business advisers in Germany. Unfortunately, many business advisers have neither sufficient professional competence nor the skills that are specific to advisory work.

Due to this, two certification systems for business advisers have been introduced in Germany over the past few years. The certification of the “Bundesqualitätssiegel” (BQZ, or Official Quality Seal for Germany) is based on a sequence of qualification modules. It is aimed mainly at people who would like to work as free-lance business advisers.

The certification of the “Verband Deutscher Gründungsinitiativen” (VDG or Association of German Start-up Support Initiatives) is for those who already work as business advisers. The certificate implies that:

- they have sufficient professional competence
- their advisory approach is in line with the client’s needs
- their conduct, legal agreements and the documentation of their work are governed by the principle of fairness towards their clients.

The SFEDI-manual could be a reasonable complement to the existing systems. It provides guidelines to prospective as well as experienced business advisers. The exercises and case studies are useful during preparation work before visiting clients. Business advisers can use the self-reflection tool to assess their own efficiency.

Having discussed the self-assessment tool with a couple of experienced business advisers and within the VDG, partner iq consult has found that the utility value of the manual is greatly appreciated. That is why iq consult has translated the complete manual, with the exception of those chapters which are only relevant for England. At present, the adaption of the SFEDI standards to Germany is being checked.

#### 3.2 Spain

MIK has adapted some parts of the self-assessment tool to the Basque situation. However, taking account of the fact that there are still no official or legal Business Advisors in the Basque Country, they found it helpful to keep a list of key skills and competences (SFEDI Core Business Support Standards Self-Evaluation) described throughout Chapter 8 of the manual.

In spite of the lack of a legal Business Advisor, in the Spanish adaptation and specifically in Chapter 8 they have kept the column regarding the scores, since they see it as an rough guide to measuring how closely the work of Basque business advisers (not British ones) approximates that of legal and original advisers.

### 3.3 Portugal

AKF decided to keep most of the references to SFEDI's accreditation process, including Chapter 8, which is dedicated to the presentation of the eight areas of specific competencies required by a business advisor. The lists of required skills and competences are useful for the self-evaluation of staff or consultants working in capacity-building and strengthening of informal groups (for individual and collective action) towards the setting-up of a business or an income-generating activity.

The Portugal partner feels that the list of key skills have their own relevance and value which is independent of the country context or legal framework for the BA, considering that many if not most of the skills correspond to behavioural and attitudinal skills that are of crucial universal value. They do not find many things that were culturally specific or different from the behaviour and attitudes of BAs in Portugal.

Last but not least the partner has altered, in every skills chart, in every competence, the column relating to the pre-defined score. Because there is no legal obligation for BA accreditation, in Portugal, the maximum scores for attaining this are irrelevant. So, AKF left it blank so that each BA can assess himself or herself according to the pre-defined set of possible scores. Consequently, we have also removed item 8.1.1 (SFEDI's Core Standards Self-evaluation Data Series).

### 3.4 Czech Republic

The self-assessment tool was adapted together with the whole manual entitled "HOW TO BE A BRILLIANT BUSINESS ADVISOR".

In the first stage of the adaptation the text of the tool was translated into Czech, proofread, and the text was then localised to the Czech environment.

In the second stage the tool was introduced to six business advisors in personal meetings, considering the scarcity of business advisors that KONEP was able to identify (up to 15 people in the whole of the Czech Republic)

#### **The meetings were dedicated to researching:**

- 1) the comprehensibility of the self-assessment tool as a whole and its individual parts (understanding of the areas – questions assessed),
- 2) the suitability of the tool and its individual parts for the Czech environment, its strengths and weaknesses,
- 3) willingness to use the self-assessment tool in one's own professional practice including reasons for the decision,
- 4) suggestions concerning the structure and content-related modifications of the tool.

A questionnaire was created to allow for structured evaluation. The business advisors were asked every question of the self-assessment tool<sup>2</sup> – chapters 8.1 of the manual, respecting the SFEDI Core Business Support Standards: Unit 1 – Unit 8, with the following multiple-choice answers:

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<sup>2</sup> Self-assessment tool in appendix 8.3.

**Table 1 Questionnaire answers for the self-assessment tool application**

Points	Description
5	Area is intelligible and suitable for the Czech environment
4	Area is intelligible and less suitable for the Czech environment
3	Area is intelligible but unsuitable for the Czech environment
2	Area is not intelligible as it is defined
1	N/A

None of the questions within units 1 – 8 was rated by the advisors as less suitable or unsuitable for the Czech environment (points 3 and 4), except for the question in unit 4, point e) - Use a mode of consulting that is likely to be effective for each client at each stage of the relationship (for example, co-consulting, coaching). Here, two advisors agreed that business advisory services in the Czech Republic are currently at such a stage of development that the advisors are not prepared to use a wider range of advisory instruments (e.g. coaching); and 3) i) Help clients to consult with and get buy-in from other stakeholders who will have to carry out the action plan or whose agreement to it is needed, acting as advocate if needed. This question was rated at 3 points – meaning unsuitable for the Czech environment.

The definition of some questions was not clearly intelligible for the Czech advisors – they rated it at 2 points. These questions were as follows:

**Table 2 Unintelligible questions within the self-assessment tool**

Unit	Unintelligible areas
1	-
2	b), i)
3	b), g)
4	f), h)
5	a), b), h),
6	b)
7, 8	-

The wordings of the questions stated in Table 2 were changed; questions 3i) 4e), f) and 5b) were left out. Consequently the advisors evaluated the tool as a whole:

### Strengths

- the tool is comprehensive
- the tool covers the most important areas relating to business advice

### Weaknesses

- the questionnaire is too long
- without a link to the defined standard the advisors are not motivated to perform the comprehensive assessment using this tool

### Using the self-assessment tool in professional practice

Five out of the six advisors are not IMMEDIATELY interested in applying the self-assessment tool in their professional practice. The reason is the lack of incentive for advisors to self-evaluate. HOWEVER, all those interviewed would consider employing the tool in their professional practice within a period of 1 – 2 years.

### Conclusion

The tool was adapted after consultation with the advisors and will be offered to non-profit organisations on the KONEP and project's websites.

### Further steps concerning the self-assessment tool in the Czech Republic

Thanks to the project, KONEP has contacted and established cooperation with organisations providing business advisory services in the Czech Republic. Therefore, an informal network of people interested in CBBA in the Czech Republic has been set up. This network has been formalised by integrating it into the existing TESSEA network (thematic network for social enterprise in the Czech Republic), which was initiated by Nová ekonomika, o.p.s. (New Economy, PBO.) and Svaz českomoravských výrobních družstev (Association of Czech and Moravian Production Co-operatives).

In June 2010 the members of the network agreed on a common approach to the promotion of CBBA contributions in the Czech Republic and will attempt to introduce formally established support of CBBA in the Czech Republic. The network members also agreed to use the manual, including the self-assessment tool, in their work.

## 4 QUESTIONNAIRE SURVEY – BUSINESS ADVISORS

The research was conducted to determine the specific needs of community-based business advisors and the applicability of the self-assessment tool proposed in the manual entitled “How to be a Brilliant Community-based Business Advisor”, published by ACBBA in the United Kingdom.

The research is to compare the specific needs of business advisors (BAs), but also to compare the specific needs of their clients - entrepreneurs from different target groups from the country in which the manual originates and in project Partner countries, because the standard of community-based business advice in those countries is currently very different. The difference of standards and approaches to business advice is demonstrated on a sample of business advisors and entrepreneurs who were questioned. The research findings should provide support conditions for manual implementation to the environment of individual countries.

### 4.1 Characteristics of respondents

Follows the characteristics of respondents in Partner countries by: A) official position and B) business profile, then questionnaire survey results by category: A) the 3 most important areas for business advisors and their current needs, B) educational/knowledge fields important for effective business advisory services and C) Methods for documenting the relationship with clients and monitoring/evaluating the performance of BA. Knowledge of the official position of the respondents, their business profiles and target groups helps to understand the outputs (or obtained responses):

**Table 3 Official position of the respondents**

COUNTRY	CHARACTERISTICS
<b>UNITED KINGDOM</b>	<p>(Only 4 questionnaires were completed in the UK)</p> <ol style="list-style-type: none"> <li>1) Employed Business Advisor engaged by Community Organisation Embrace UK, team manager</li> <li>2) Executive Director of ACBBA and business adviser for individuals planning to start up in business and owner/managers of trading businesses; main geographical area is North London</li> <li>3) Business adviser in specialist services for refugees</li> <li>4) Business adviser, employee of a community organisation for people with mental health issues; geographical area is London</li> </ol>
<b>SPAIN</b>	<p>The advisors interviewed are employed by these organisations:</p> <ol style="list-style-type: none"> <li>5) Business Adviser for young entrepreneurs at AJEBASK - Association of Young Entrepreneurs from the province of Alava</li> <li>6) Business adviser, tutor of business projects for individual entrepreneurs and enterprises at SAIOLAN - Business Innovation Centre of Mondragon (province of Gipuzkoa)</li> <li>7) Business adviser for society in general at GOIEKI - Development Agency in the region of Goierri (province of Gipuzkoa)</li> <li>8) Business adviser for women at AMPEA - Association of Professional and</li> </ol>

	<p>Business Women of the province of Alava</p> <p>9) Adviser for unemployed people in Bilbao, people willing to start-up a business, business women/men and employees within enterprises in Bilbao at LAN-EKINTZA - Public Society of the Bilbao City Council dealing with employment support and enterprise promotion</p>
<b>PORTUGAL</b>	<p>(Only 3 questionnaires were completed in Portugal)</p> <p>The respondents are staff from non-governmental and non-profit organisations of different types:</p> <ol style="list-style-type: none"> <li>1) Marketing and Communication Coordinator at the Entrepreneurial Association of Sintra - one business association that brings together micro and small enterprises from Sintra Municipality (Associação Empresarial de Sintra), operating in this sector since 1975;</li> <li>2) Grants technician and sociologist at Associação Nacional de Direito ao Crédito (ANDC, National Association for the Access to Grants) - an association that has been operating for over 12 years, mediating access to small bank loans (micro-credit) for people living in disadvantaged situations and providing guidance and support for the implementation of small businesses;</li> <li>3) Project manager, entrepreneurship division at Santa casa da misericordia de Lisboa (SCML, Holy House of Lisbon) - a micro-credit department operating for the last 4 years within a five-hundred-year-old social institution, providing support and business advice to people aiming to start their own economic activity.</li> </ol> <p>These two last organisations target people at high risk of exclusion, living in disadvantaged situations, including a large number of immigrants.</p>
<b>GERMANY</b>	<p>The respondents are both freelance Advisors as well as employees of organisations and project managers who together cover a wide-ranging spectrum of communities and business fields:</p> <ol style="list-style-type: none"> <li>1) enterability - start-up support for people with disabilities</li> <li>2) enterprise – start-up support for young people</li> <li>3) JobCenter – start-up support for unemployed</li> <li>4) Gründercoaching Deutschland – post-start-up support</li> </ol>
<b>CZECH REPUBLIC</b>	<p>They are involved only for pilot schemes financed by the EU Fund in Czech republic. The respondents were freelance advisors, employees or working for international organisations:</p> <ol style="list-style-type: none"> <li>1) Coordinator for business advisors and project manager at GLE Consulting</li> <li>2) Freelance adviser and lecturer temporary working mainly for the job centre in Svitavy</li> <li>3) Adviser and project manager at SČMVD mainly focused on helping people to start-up their own social enterprise</li> <li>4) Advisor and project manager at KONEP</li> <li>5) Advisor at NESsT – non-governmental organisation helping people to start up social enterprises</li> </ol>

**Table 4 Business profile (target groups, specialisation) of respondents**

COUNTRY	BUSINESS PROFILE
<b>UNITED KINGDOM</b>	<p>The respondents offer support and advice to people who wish to start their own business or become self-employed or to owner/managers of trading businesses (e. g. people with health issues, immigrants).</p> <p>The kinds of business mainly consulted are Restaurants, Hairdressers, Off Licences, Internet Cafes, Car Services, Catering, Retail Shops, Beauty Salons, Massage, Alternative Therapies, Import and Export. Usually businesses which require only small amounts of start-up capital.</p>
<b>SPAIN</b>	<p>The respondents provide advisory and information support or training in the field of self-employment, setting-up business, business development etc. for different target groups: young people/entrepreneurs, women/entrepreneurs, unemployed people, old people, immigrants or society in general; usually within a limited area/region.</p> <p>The main problems consulted are: setting-up business, business diversification and the launch of new business activities, optimisation on business activities/projects, women in business, specific programmes in order to promote entrepreneurial culture or to foster networking among enterprises.</p>
<b>PORTUGAL</b>	<p>Both BA working in ANDC or in SCML's micro-credit department provide specific support to entrepreneurs, during the elaboration of the project (business plan) and also in the actual creation of the business. Their activity also comprises the subsequent monitoring of the business implementation, during the loan-repayment timeframe (financial control, sales, marketing).</p> <p>The BA from the business association of Sintra also supports the business planning and creation process of new associates. Legal advice, management and marketing tools are also provided to existing businesses.</p>
<b>GERMANY</b>	<p>These advisors provide their advisory services to various groups – people with migrant backgrounds, people with disabilities, the long-term-unemployed. All advisors provide general consultancy; specialisation in a certain industry might result based on the advisers experience.</p>
<b>CZECH REPUBLIC</b>	<p>These advisors provide their advisory services to various groups – migrants, asylum seekers, foreigners living in the Czech Republic (GLE), long-term unemployed, (SČMVD), NGOs who launch Social Enterprise activities (KONEP, SČVMD – Social Unions, NESsT). All the advisors provide general consultancy with no particular specialisation e.g. for a specific branch. As these projects are pilot ones, the evaluation of quality is not systematic (only advisors from GLE have their own supervisor).</p>

## 4.2 Main conclusions obtained

The following table shows the findings of the survey, some of them drawn by Partners themselves; therefore the results may vary (as regards the structure and scope of records).

**Table 5 Key sets of skills and activities (corresponding to the SFEDI Business Support Standards) which are essential for successful client support – from the BAs’ point of view**

OPTIONS	
COUNTRY	KEY AREAS, CURRENT NEEDS
UNITED KINGDOM	<p>All four respondents from the UK chose these three most important areas for BA:</p> <ol style="list-style-type: none"> <li>1) <b>Building the relationship with the client</b></li> <li>2) And <b>Helping client to analyze the business</b></li> <li>3) And three of the BAs consider <b>Helping the client to analyze the business</b> to be very important</li> </ol> <p>Current needs identified by BAs:</p> <ul style="list-style-type: none"> <li>• <b>enabling clients to implement change</b> - this is the most important and motivational area for two of the four respondents <ul style="list-style-type: none"> <li>- since clients have often been living on State Benefits for a long time and developing a strategy for change can be very challenging for them</li> <li>- Setting up a business or becoming self-employed is a way that enables people to make real changes in their lives.</li> </ul> </li> <li>• <b>networking to access resources</b> - the impact of BA's work would be much enhanced if he/she could expand the range of contacts he/she has among professionals working in different disciplines, so that he/she can rely on advice for him/her or his/her clients as regards matters such as e-business, marketing campaigns and legal issues. Better access to fresh market intelligence would also be very useful.</li> <li>• <b>proper communication</b> and getting the message across, underpinning cultural values with regard to Businesses, motivating the person, agreeing on values and confidentiality – because it gives a foundation to the work.</li> </ul>
SPAIN	<p>The Spanish respondents answered that it was a difficult decision regarding which three areas to choose, because all of them are very important and essential for BAs working with their clients.</p> <ol style="list-style-type: none"> <li>1) All of them chose <b>Helping the client to analyze the business and decide the way forward</b> – provision of an effective service, a high quality service... where the tutor/advisor/BA is co-responsible for the project; the BA is the one guiding the entrepreneur through the project; the BA is not in charge of the elaboration of the feasibility plan; it is a guide in the configuration of this plan</li> <li>2) Three BAs consider <b>Building the relationship with the client</b> to be important – the</li> </ol>

	<p>relationship and communication between the BA and the entrepreneur is essential and is necessary for gaining the confidence with the entrepreneur</p> <p>3) Three BAs chose <b>Monitoring the performance of the business support service</b> – the monitoring allows the evaluation of all the activities the BA carry out, and the proposal of corrections and improvements.</p> <p>Current needs identified by BAs:</p> <ul style="list-style-type: none"> <li>• The BA always must try to <b>give an effective service</b></li> <li>• <b>Networking</b> is a relevant point so that you can share and learn from different experiences</li> </ul>
<p><b>PORTUGAL</b></p>	<p>1) All three interviewees mentioned <b>Encouraging clients to act for themselves</b> as a key guideline for their work as a BA. This is coherent with the principle of empowerment, which is one of the fundamental values of their intervention and of the mission of each of those three organisations. The role of the BA is to encourage autonomy and to help develop decision-making skills, which are fundamental to the success of entrepreneurs' economic initiatives.</p> <p>2) Two of the BA indicated <b>Building the relationship with the client</b></p> <p>3) and also <b>Networking to access information, support and resources</b> as important areas of their work as BAs. As far as they are concerned, networking is essential to help the business benefit from every single possible opportunity, maintain competitiveness and long-term success. Both BAs consider that they play an important role in terms of creating and maintaining such networks.</p> <p>Current needs identified by BAs:</p> <ul style="list-style-type: none"> <li>• to facilitate <b>access to information</b>, support, resources through <b>networking</b></li> <li>• <b>proper communication</b> between the supporting institution and the business is crucial for long-term success</li> <li>• <b>Encourage clients to act autonomously</b>. The entrepreneurs cannot be replaced in the opening of the business, as it is they who are going to make the day-to-day decisions.</li> <li>• <b>Monitoring performance of business support services</b> - monitoring performance is more and more important, since it is the basis for change.</li> <li>• <b>Help the client to analyse the business</b> - this is the foundation of our work, it summarises what we have to do, i.e. the entrepreneur has to create the bases for their decisions.</li> </ul>
<p><b>GERMANY</b></p>	<p>1) The most important field of interest for German advisors is "<b>Building the relationship with the client</b>". No advisory service can be delivered without a relationship based on trust. The downside of this very close relationship is that the Business Advisor has to "digest" lots of very personal information and the result is a mixture of professional and private issues.</p> <p>2) It is also important to "<b>Encourage clients to act for themselves</b>". As it is the clients themselves who have to run the business and ideas, creativity and the business plan all have to come from the client. The Business advisor's role is to monitor development and to mirror the challenges towards the client.</p> <p>3) The third important field for German advisors is "<b>Helping the client to analyze the business</b>". Mainly to be aware of their own limits (most often financial and personal) and obstructions (e.g. legislative obstructions). The most frequent weak points of business plans created by clients are definitely the financial plan and marketing plan. Some clients do not see the need to have everything written down and simply want to start spontaneously without too much planning. Business plans can be taken from the Internet although they must be tailor-made to suit the individual case. Clients have</p>

	<p>difficulties in creating cash-flow plans, underestimate expenses and overestimate profits.</p> <p>Current needs identified by BAs:</p> <ul style="list-style-type: none"> <li>• <b>Development of personal abilities for business support</b></li> <li>• <b>Evaluation of the quality of their own practice</b></li> <li>• <b>Helping the client to analyze the business</b></li> </ul>
<p><b>CZECH REPUBLIC</b></p>	<p>1) As the CBBA is in the launch period in the Czech Republic, the most important field of interest for Czech advisors is <b>Development of abilities for business support</b>. The Czech Republic is one country where bureaucratic issues considerably complicate the opening of a new business, and there is also a relatively complicated tax system and health and social security insurance system. Therefore, entrepreneurs frequently visit Czech advisors to get advice on the process of launching a business or/and legislative and tax issues. Thus, Czech advisors focus on current legislative and tax knowledge.</p> <p>2) It is also important to <b>build the relationship with the client</b> - as no national CBBA system exists, advisors have to explain to clients in detail their roles, inform them about their activities, search for potential clients, and act on a worldwide scale.</p> <p>3) The third and the most important field for Czech advisors is <b>helping the client to analyze the business</b>, mainly to be aware of their own limits (most often financial and personal) and obstructions (e.g. legislative obstructions). The most frequent weak points of business plans created by clients are definitely the financial plan and marketing plan. The problems are probably connected with primary education because there is a lack of financial knowledge. Clients have difficulties in creating cash-flow plans, underestimate expenses and overestimate profits.</p> <p>Current needs identified by BAs:</p> <p>From the perspective of current needs, the advisors stated that the most important is:</p> <ul style="list-style-type: none"> <li>• “<b>Development of personal abilities for business support</b>”,</li> <li>• then “<b>Evaluation of the quality of their own practice</b>”</li> <li>• and “<b>Helping the client to analyze the business.</b>”</li> </ul>
<p><b>CONCLUSIONS</b></p>	<p><b>Chapter 4.3, Research conclusion RC.1</b></p>

**Table 6 The most important knowledge and skills of business advisors considered from their own point of view**

OPTIONS	Action planning, Business analysis, Business governance, Communication and interpersonal skills, Ethical and professional considerations, Stochastic control processes, Evaluating networks, Funding and resources, Improvement of your performance, Networking, Crisis intervention, Monitoring services, Personal action planning, Troubleshooting, Organisational factors, Supporting clients development, Office management, Providing support services, Performance monitoring techniques, Support relationships	
COUNTRY	The 5 most important knowledge and skills	3 optional or the least important knowledge and skills
<b>UNITED KINGDOM</b>	<ol style="list-style-type: none"> <li>1. <b>business analysis</b></li> <li>2. troubleshooting</li> <li>3. <b>communication and interpersonal skills</b></li> <li>4. <i>ethical and professional considerations</i></li> <li>5. <b>funding and resources</b></li> </ol>	Least useful: <ol style="list-style-type: none"> <li>1. <b>stochastic control processes</b></li> <li>2. evaluating networks</li> <li>3. <b>office management</b></li> </ol> Facultative: <ol style="list-style-type: none"> <li>1. personal action planning</li> <li>2. monitoring services</li> <li>3. providing support, support relationship</li> <li>4. <i>performance monitoring techniques</i></li> </ol>
<b>SPAIN</b>	<ol style="list-style-type: none"> <li>1. <b>business analysis</b></li> <li>2. problem action planning</li> <li>3. action planning</li> <li>4. <b>communication and interpersonal skills</b></li> <li>5. <i>performance monitoring techniques</i></li> <li>6. networking</li> </ol>	Least useful: <ol style="list-style-type: none"> <li>1. <b>office management</b></li> <li>2. <b>stochastic control processes</b></li> <li>3. business governance</li> </ol>
<b>PORTUGAL</b>	<ol style="list-style-type: none"> <li>1. personal action planning</li> <li>2. how to support clients' development (which is probably related to the big challenge of providing business advice to people living in particularly vulnerable situations, revealing low skills and particular difficulties in resource, budget or even time management)</li> <li>3. business governance</li> <li>4. networking</li> <li>5. <b>funding and resources</b></li> </ol>	Optional: <ol style="list-style-type: none"> <li>1. organisational factors</li> <li>2. supporting clients' development</li> <li>3. providing support services</li> <li>4. monitoring services</li> <li>5. networking</li> <li>6. evaluating networks</li> </ol>
<b>GERMANY</b>	<ol style="list-style-type: none"> <li>1. action planning</li> <li>2. <b>business analysis</b></li> <li>3. <b>communication and interpersonal skills</b></li> <li>4. helping to build relationships</li> <li>5. <b>funding and resources</b></li> </ol>	Least useful: <ol style="list-style-type: none"> <li>1. <i>ethical and professional considerations</i></li> <li>2. <b>stochastic control processes</b></li> <li>3. business governance</li> </ol>
<b>CZECH REPUBLIC</b>	<ol style="list-style-type: none"> <li>1. <b>communication and interpersonal skills</b></li> <li>2. <b>business analysis</b></li> <li>3. helping to build relationships</li> <li>4. <b>funding and resources</b></li> <li>5. self-control/self-management</li> </ol>	Optional: <ol style="list-style-type: none"> <li>1. <b>office management</b></li> <li>2. observation services</li> <li>3. <i>performance monitoring techniques</i> (which might be caused by Czech translations and frequency that these terms are used in Czech practice)</li> </ol>
<b>CONCLUSIONS</b>	<b>Chapter 4.3, Research conclusion RC.2</b>	

Note: Areas of agreement among the countries are in bold, controversial answers in blue.

**Table 7 Methods for documenting the relationship with clients and monitoring/evaluating the performance of BA**

COUNTRY	METHOD
<b>UNITED KINGDOM</b>	<p>Documentation of the relationship with the client: almost all BAs use standard forms and files or case notes which are usually archived in the clients' individual folders.</p> <p>Collecting feedback: evaluation forms/questionnaires after the meeting or via e-mails, personal feedback at meetings, testimonials</p> <p>The methods for evaluating BA's own work vary: two respondents evaluate their work every quarter, one after every case, while one uses a more formal evaluation once a year.</p>
<b>SPAIN</b>	No data.
<b>PORTUGAL</b>	<p>To evaluate the quality of the BA's work they look into aspects such as:</p> <ul style="list-style-type: none"> <li>• The actual creation of the business;</li> <li>• The evolution of the business according to the business plan;</li> <li>• The change in the entrepreneur's life (towards higher levels of inclusion, income generation)</li> </ul> <p>One of the interviewed BA also mentioned that there is a yearly inquiry to clients about the quality of the BA's work.</p>
<b>GERMANY</b>	<p>Business advisors monitor their client relationship mostly based on standardized feedback documents. They also use constructive criticism from other colleagues to reflect their performance.</p> <p>Documentation of relationship with client: project and client files, standard forms.</p> <p>The methods used to collect feedback vary: personal feedback during the consultancy or after "advice-phase" or questionnaires. One BA also mentioned reactions from public contracting bodies.</p> <p>Methods for evaluating BA's own work: standardized feedback documents for the project (sponsors), usually after every case.</p>
<b>CZECH REPUBLIC</b>	<p>Documentation of relationship with client: in most cases they have individual client folders - no standardised forms</p> <p>Collecting feedback: questionnaires, face-to-face feedback after meeting or every case – no standardised forms</p> <p>Methods for evaluating BA's own work: in most cases after every case or after completion of the project – sometimes depends on donors'/programme conditions</p>
<b>CONCLUSIONS</b>	<b>Chapter 4.3, Research conclusion RC.3</b>

## 4.3 Research conclusions – Business advisors

### RC.1 Key sets of skills and activities (according to SFEDI Business Support Standards) which are essential for successful client support – from the BAs' point of view

All the business advisors concerned explicitly recognize the importance of the **Ability to build a relationship with the client** for the provision of successful and quality advisory services. With the exception of the Portugal BAs, those interviewed chose **Helping the client to analyze the business** skill to be the second most important key competence of a successful business advisor. The competence of **Encouraging clients to act for themselves** occurs more often as well (in Germany and Portugal).

Business advisors across all the participating countries have very clearly understood that they must focus on providing effective services for clients. Currently, respondents feel the greatest **challenge and the need for improvements in these areas:**

- **Helping the client to analyze the business**, which is already agreed to be an absolutely key factor in effective advice
- **Proper communication**, which also has a direct impact on the successful cooperation with clients
- **Networking to access information**

### RC.2 The most important knowledge and skills of business advisors considered from their own point of view

With the exception of the Portuguese respondents, “**business analysis**” and “**communication and interpersonal skills**” were placed at the top of the scale of the **most important knowledge and skills** in all the partner countries. The countries are also in agreement in the area of “**funding and resources**”, this time with the exception of the Spanish respondents.

On the other hand, the advisors interviewed consider the area of “**stochastic control processes**” and “**office management**” to be the least important.

It is interesting that while the advisors from the UK consider ethical and professional considerations to be absolutely essential for the work of the community-based business advisor, the German advisors rated this aspect as entirely unimportant. This outcome may result e.g. from the diversity of target interviewed BAs.

The other disagreement occurs in the area of Performance monitoring techniques, which is considered unimportant by the UK and Czech respondents while the Spanish rated it as a key area. This contradiction may be caused by the fact that the Spanish BAs feel a strong need to evaluate their work and get clients' feedback as they cannot measure the quality of their work by quality standards or get confidence through the acquisition of community-advice accreditation as it is in the case of SFEDI standards or accreditation in the case of UK advisors. In the case of the Czech BAs, it may be caused by a different interpretation of the term.

### RC.3 Methods for documenting the relationship with clients and monitoring/evaluating the performance of BA

Methods for documenting the relationship with clients and for collecting feedback are very similar in all the countries. The business advisor usually has **an individual file for his/her client**. German and British BAs use standardized forms. **Standardized forms** are also used when the project is funded from public resources (also in Czech rep.).

Business advisors use different **methods for evaluating performance**. Most of them do it **after every case** or once a year for more formal evaluations.

No data was provided by the Spanish respondents – they probably assumed this part to be optional. It can be assumed that the results in Spain would be very similar.

### RC.4 Overall summary of the research among the business advisors

Despite the very different level of community-based business advice provided in individual partner countries, the **principles of business advisors' work are very similar**. Variations were identified only concerning the preferences of what the advisor should focus on and what knowledge/skills s/he should acquire or improve. The differences in preferences may be caused by the range and level of experience of individual advisors in working with a target group, the level of CBBA model development in each country, or by the standard of state support for advisory services.

Differences also exist in the methods of monitoring and evaluating advisors' own work – each individual advisor may prefer different features. This question relates to BAs' practical experience, the number of their clients and rules set externally by an organisation or a project.

In the case of business advice, this is a very specific area where it is very difficult to state detailed competences and rules that would be unambiguous and universal throughout the whole of Europe as the work approaches of a business advisor must respect the specifics of national legislation, policies of funding programmes, differences in cultural backgrounds and communities where the consultancy is provided, etc.

## 5 QUESTIONNAIRE SURVEY – ENTREPRENEURS

### 5.1 Characteristics of respondents

The characteristics of respondents in Partner countries are presented below: 1) characteristics of respondents (community, gender, age, field of business), then the main conclusions: A) 3 the most important areas for business advisors' skills, B) The most popular methods of consultancy, frequency and willingness to pay, C) Number of information sources, D) Networking.

At the end there is a brief summary of the results obtained during the research.

**Table 8 Characteristics of respondents**

COUNTRY	CHARACTERISTICS
<b>UNITED KINGDOM</b>	<p>Community: 4 migrant, 1 refugee</p> <p>Age: 23, 28, 40, 48, 50</p> <p>Gender: 3 men, 2 women</p> <p>Community: 4 migrant, 1 refugee</p> <p>Field of business: import &amp; distribution of food and drink from Iran, Henna painting for Celebrations, Vietnamese restaurant, Child minding, Construction</p> <p>Details:</p> <p><i>Male, 40 years old, migrant; business: Importer and distributor: Importing and distributing food and drink from Iran: all type of dried fruits, herbs, cans and nuts</i></p> <p><i>Woman, 23 years old, migrant family, non-English speaking background; Henna Painting for Celebrations</i></p> <p><i>Male, 50 years old, refugee; business: Vietnamese restaurant</i></p> <p><i>Woman, 28 years old, migrant, Bengali Community, never worked, business: child minding</i></p> <p><i>Man, 48 years old, immigrant; business construction: New buildings, renovations, Repairs, repairs &amp; Maintenance</i></p>
<b>SPAIN</b>	<p>Community: 4 immigrants, young woman</p> <p>Age: 48, 26, 35, 29, 32</p> <p>Gender: 3 men, 2 women</p> <p>Field of business: all business run by respondents belong to the service sector of the economy: Bar &amp; Restaurant, Bar &amp; Cafeteria, Butchery, Beauty Centre, Halal Butcher's shop</p> <p>Details:</p> <p><i>Male, 48 years old, Romanian immigrant</i></p> <p><i>Male, 26 years old, a young immigrant from Morocco</i></p> <p><i>Female, 35 years old, a young immigrant from Colombia</i></p> <p><i>Female, 29 years old</i></p> <p><i>Male, 32 years old, a young immigrant from Morocco</i></p>
<b>PORTUGAL</b>	<p>Both of the ladies that are business partners are supported, at no cost, by the Liga-te Program – employment and self-employment project, created by several organisations and volunteer entrepreneurs (K'CIDADE is one of the partners). The third lady is an associate of the Associação Empresarial de Sintra (Sintra' Business Association). Both of</p>

	<p>them provide services for children as their business.</p> <p>Community: 2 Portuguese citizens and 1 immigrant, all long-term unemployed</p> <p>Age: 34, 43 and 43 years old</p> <p>Gender: 3 women</p> <p>Field of business: just creating a day nursery; a company that organises events for children</p>
<b>GERMANY</b>	<p>Community: migrant background, people with disabilities, long-term unemployed</p> <p>Age: 25 – 55</p> <p>Gender: 4 women, 1 man</p> <p>Field of business: film production, “Industrial climbing”; dance, office service; construction, architect service; photography, coaching in systems; computer administration</p>
<b>CZECH REPUBLIC</b>	<p>The respondents were both individuals as well as representatives of organisations who together cover a wide-ranging spectrum of communities and business fields.</p> <p>Community: member of Roma community, immigrant from Afghanistan, woman with disability (wheelchair), 2 long-term unemployed people</p> <p>Age: 25 – 50</p> <p>Gender: 2 women, 3 men</p> <p>Field of business: catering; electro-waste management, SENZA Co-operatives: canteen with a dining hall, laundry and rolling press, universal workshop, Social Co-operative ZNOVOZ Znojmo: sewing workshop, embroidery workshop, locksmith workshop and graphic workshop, Pohoda Prague)</p>

## 5.2 Main conclusions obtained

Specific data obtained from the questionnaire survey in all five countries are presented in the following four tables corresponding to the four categories of questions. Individual partners have concluded some of the outcomes; therefore the results and information presented may vary for particular countries (both in terms of structure and extent). The summaries of the individual categories (Research conclusion RC.1-4) and an overall summary of the questionnaire survey (RC.5) are presented in Chapter 6.3.

**Table 9 Key sets of skills and activities (according to SFEDI Business Support Standards), which are essential for successful client support – from the entrepreneurs’ point of view**

<b>OPTIONS</b>	<ol style="list-style-type: none"> <li>1) Building the relationship with the client</li> <li>2) Helping the client to analyse the business and decide the way forward</li> <li>3) Enabling clients to implement changes</li> <li>4) Encouraging clients to act for themselves</li> <li>5) Networking to access information, support, resources</li> <li>6) Evaluation of the quality of your own practice</li> <li>7) Development of your abilities for business support</li> <li>8) Monitoring the performance of the business support service</li> </ol>
<b>COUNTRY</b>	<b>KEY AREAS, CURRENT NEEDS</b>
<b>UNITED KINGDOM</b>	<p>The respondents chose these areas as the most important:</p> <ol style="list-style-type: none"> <li>1) <b>Helping the client to analyse the business</b> and decide the way forward</li> <li>2) <b>Encouraging clients to act for themselves</b></li> </ol>

	<p>3) <b>Networking to access information, support, resources</b></p> <p>The respondents also mentioned additional points which are very important for them and which were omitted from the list:</p> <ul style="list-style-type: none"> <li>• Trust in the business advisor</li> <li>• Dealing with taxation and legal requirements</li> </ul> <p>Current needs:</p> <p>a) chosen from the list:</p> <ul style="list-style-type: none"> <li>• <b>Enabling clients to implement changes</b></li> <li>• <b>Encouraging clients to act for themselves</b></li> <li>• <b>Helping the client to analyse the business</b></li> </ul> <p>b) additional:</p> <ul style="list-style-type: none"> <li>• Help with business planning and “opening doors“ to loan finance - It is important to have someone to help you plan.</li> <li>• To build confidence</li> <li>• To show a practical system to make paperwork easier</li> </ul>
<p><b>SPAIN</b></p>	<p>When we asked about the most important areas where they would need support, the answers were varied. The highest-scoring area was support only by two people. Areas supported by two people were the following areas:</p> <ol style="list-style-type: none"> <li>1) <b>Building the relationship with the client</b></li> <li>2) <b>Enabling clients to implement changes</b></li> <li>3) <b>Networking to access information, support, resources</b></li> <li>4) <b>Evaluation of the quality of your own practice</b></li> <li>5) <b>Development of abilities for business support</b></li> </ol> <p>Current needs:</p> <p>a) chosen from the list:</p> <ul style="list-style-type: none"> <li>• <b>Evaluation of the quality of their own practice.</b> They are interested in how people, customers perceive their business.</li> <li>• <b>Networking</b> issues are also interesting for them.</li> </ul> <p>a) additional:</p> <ul style="list-style-type: none"> <li>• Receive <b>information about financial grants</b> in order to keep going or advance the business</li> </ul> <p>Notice: The entrepreneur running the butchery proposes to meet all the tradesmen in the area and advise them about training, existing grants, regulations they are subjected to, possibilities regarding business development (his business is located where most immigration communities are concentrated).</p>
<p><b>PORTUGAL</b></p>	<p>The three respondents chose only one area in common:</p> <ol style="list-style-type: none"> <li>1) <b>Networking to access information, support, resources</b></li> </ol> <p>While the ladies chose <b>areas related to relationship styles</b> BA-Client (Building the relationship with the client and Encouraging clients to act for themselves), the other entrepreneur indicated <b>areas related with the business</b> (Help with analyzing the business and Development of abilities for business support).</p> <p>Current needs:</p> <ul style="list-style-type: none"> <li>• <b>Monitoring the performance of the business support service</b> - because it is always necessary to assess our progress and find some existing error</li> </ul>
<p><b>GERMANY</b></p>	<p>There are three main clients´ domains:</p> <ol style="list-style-type: none"> <li>1) <b>Helping the client to analyze the business</b></li> <li>2) <b>Building the relationship with the client</b></li> <li>3) <b>Development of abilities for business support</b></li> </ol>

	<p>Current needs:</p> <p>a) chosen from the list:</p> <p>The German respondents chose different points currently important for their needs; only one area was mentioned by almost all of them</p> <ul style="list-style-type: none"> <li>• <b>Networking to access information, support, resources</b> – building-up client relationships, network for getting new clients and for additional services needed such as legal counselling</li> <li>• Twice <b>Enabling clients to implement changes</b></li> <li>• and <b>Development of abilities for business support</b> were also mentioned</li> </ul> <p>b) additional:</p> <ul style="list-style-type: none"> <li>• Main focus at the moment: what should be done first, idea is there, order has to be decided on</li> </ul>
<b>CZECH REPUBLIC</b>	<p>There are three main clients´ domains:</p> <ol style="list-style-type: none"> <li>1) <b>Building the relationship with the client</b></li> <li>2) <b>Helping the client to analyze the business</b></li> <li>3) <b>Enabling clients to implement changes,</b></li> </ol> <p>which is relatively logical as clients are mainly interested in the client–advisor relationship.</p> <p>Current needs:</p> <p>a) chosen from the list:</p> <ul style="list-style-type: none"> <li>• <b>Development of abilities for business support</b></li> <li>• <b>Helping the client to analyze the business</b></li> <li>• <b>Building the relationship with the client</b></li> </ul> <p>a) additional:</p> <ul style="list-style-type: none"> <li>• <b>Info and help to access to funding resources</b></li> </ul>
<b>CONCLUSION</b>	<b>Chapter 5.3, Research conclusion RC.1</b>

**Table 10 The most popular advisory methods and willingness to pay for services from the entrepreneurs´ point of view**

COUNTRY	METHODS; WILLINGNESS TO PAY
<b>UNITED KINGDOM</b>	<p>The respondents from UK are used to using CBBA services as often as they need them (on average 10 times during the year), but they are willing to pay only if they can afford it – this means that they must be sure about the necessity of the advice which will help them and also their business must be successful to have enough money to pay for it.</p> <p>People from communities appreciate this specific CBBA very much and see this model as necessary to have confidence to ask somewhere for advice or help. Entrepreneurs mostly prefer face-to-face advisory services; many of them also have good experience with attending workshops with a variety of learning topics.</p>
<b>SPAIN</b>	<p>The Spanish respondents usually prefer face-to-face advice as well as publications available on the internet. In most cases they need advice in the field of administration when the law changes and on legal issues.</p> <p>Entrepreneurs in Spain do not use business advice very often. Three respondents are used to using the services of a special business advisor and two of them also marked bank advisors and the advice of family or friends.</p> <p>Generally they do not have much information about appropriate business advice sources. If they do, they are satisfied with the volume.</p> <p>Some of the respondents are willing to pay, some of them are not. Especially not when they think that they are forced to “improve” their business by government – then the</p>

	advice should be for free. Those considering a BA as the agency in charge of the legal and administrative aspects of the business are already paying. Those who see a BA as a coach guiding the entrepreneur in his/her itinerary would not pay.
<b>PORTUGAL</b>	Often, the contacts are face-to-face, with some contact by phone. The meetings happen fortnightly or according to the needs of the clients. The female entrepreneurs interviewed use the service of professional business advisors, consultancy provided within projects running simultaneously (e.g. financed by EU funding) but also of family and friends. The respondents have different opinions concerning their willingness to pay for the advisory services provided – the partners in the Day nursery project are willing to pay only in exceptional cases, when it is absolutely necessary for their business. The third entrepreneur is, on the other hand, willing to pay up to 100 EUR a month after her business is successfully running and she can afford it.
<b>GERMANY</b>	The entrepreneurs mostly prefer face-to-face consultancy when discussing crucial questions and self-preparation via the internet for others. Business skills seminars are used for topics such as book-keeping, marketing, legal issues.  The frequency at which business advisors are used depends on the position of the business of the beneficiary.  The German entrepreneurs expressed their willingness to pay for the business advice services provided. Only one respondent commented on the price – according to him it should be regulated for entrepreneurs in the initial period of starting up a business.
<b>CZECH REPUBLIC</b>	Most Czech entrepreneurs prefer to try help themselves – this means searching for information via the internet and from state institutions for free; they also share information with colleagues, friends etc. If they decide to ask a business advisor for help, they prefer excellent services such as face-to-face consultancy; Some clients repeatedly participate in Business skills seminars (e.g. GLE – cycle of seminars), e.g. foreigners who naturally have problems with the Czech language, and use printed publications published by business advisors (in various language versions). If they are sure that the advice is exclusive and they can afford it (their business is successful), some of them are willing to pay as they would, for example, for the services of a lawyer.  The frequency at which business advisors are used depends on the position of the business of the beneficiary – from individual consultancy visits (2-3 consultations) to long-term cooperation lasting more than one year. None of the entrepreneurs contacted has more than 2 years of experience.
<b>CONCLUSION</b>	<b>Chapter 5.3, Research conclusion RC.2</b>

**Table 11 Survey of satisfaction with business support by country/region**

COUNTRY	SATISFACTION WITH THE BUSINESS SUPPORT
<b>UNITED KINGDOM</b>	All the entrepreneurs interviewed were satisfied with the level of community-based business advice in the UK – both with the accessibility and range of services provided and the quality. None the less, one respondent claims that most entrepreneurs do not use business advisory services in their work.
<b>SPAIN</b>	Those using business advice sources consider that there are enough. However, one of the entrepreneurs says that they are not informed about those sources from public administration.
<b>PORTUGAL</b>	The three ladies are very satisfied with the business advice and with the general support offered by the project/organisation (Liga-te, AE Sintra). The respondents agree that support is available in their region but communication is poor. Access to support is difficult and grants are not adequate to the needs of people starting up businesses.
<b>GERMANY</b>	All the participating entrepreneurs were satisfied with the business services (perhaps as

	<p>the result of the business advisors themselves who recommended specific entrepreneurs as excellent examples). There were only very limited issues that were not so satisfying, such as special knowledge lacking for a particular field of business.</p> <p>Two respondents stated that in the region (Germany) there is a sufficient number of supportive and advisory resources for entrepreneurs and entrepreneurs starting up their businesses. On the other hand, other two resolutely agreed that there is a lack of support in Germany. The last respondent claimed that resources do exist; however, entrepreneurs have to search for them and they are concentrated, e.g. in the capital, Berlin.</p>
<b>CZECH REPUBLIC</b>	<p>Some of the entrepreneurs interviewed feel adequately self-sufficient to be able to find the information on their own. Therefore they consider the advisory resources to be satisfactory. In some cases they have specialised consultants for particular technical issues (e.g. Employment Office staff handling matters of active policies in unemployment, consultants for waste management, book-keepers, etc.) Others agree that finding community-based business advice in the Czech Republic is very difficult. It mostly appears within temporary projects mostly financed from EU funds.</p> <p>All the respondents who use business advisory services were satisfied with the business services (perhaps as the result of business advisors themselves who recommended specific entrepreneurs as excellent examples). At the same time they state that some of the BAs evidently lack advisory experience (i.e. ways of resolving problems and the provision of services, while some even lack experience with running their own business)</p>
<b>CONCLUSION</b>	<b>Chapter 5.3, Research conclusion RC.3</b>

**Table 12 Issue of entrepreneurs' networking**

<b>COUNTRY</b>	<b>SATISFACTION WITH BUSINESS SUPPORT</b>
<b>UNITED KINGDOM</b>	No data.
<b>SPAIN</b>	The Spanish respondents are not connected to any entrepreneur networks except for one respondent, who is engaged in the Hotel and Catering Trade Industry's Association of Gipuzkoa.
<b>PORTUGAL</b>	Not enough data available to make a conclusion. One respondent does not belong to any network, but the second one does (Business Association of Sintra).
<b>GERMANY</b>	The network of entrepreneurs is not sufficiently developed in Germany in every industry. Some industries have a well-developed system of networks, enabling entrepreneurs to build alliances, find new customers, support and contacts. Other industries are rather undeveloped in terms of networking, as the specialisation of the businesses is too heterogenic.
<b>CZECH REPUBLIC</b>	The network of entrepreneurs is not sufficiently developed in the Czech Republic. There are only some specific associations such as SČMVD (Union of Czech and Moravian Production Co-Operatives), or the Union of Employers for Physically Handicapped and Chamber of Commerce. In cases where the business advisor was a member of the Union, the entrepreneurs became members of that specific Union. This means that they can use "after care").
<b>CONCLUSION</b>	<b>Chapter 5.3, Research conclusion RC.4</b>

## 5.3 Research conclusions - Entrepreneurs

### RC.1 Key sets of skills and activities (corresponding with SFEDI Business Support Standards) which are essential for successful client support – from the entrepreneurs' point of view

Nearly all the entrepreneurs addressed clearly see **Building the relationship with the client** as one of the most important competencies of a business advisor. The second most important BA competency is, according to Czech, German and UK entrepreneurs, **Helping the client to analyze the business**. Third key competence is, according to the questionnaires, **Networking to access information, support and sources** (including financial resources).

The entrepreneurs in different countries currently have different needs as regards the improvement of BAs' skills, which probably results from different standards of CBBA support. According to the entrepreneurs, BAs should concentrate mainly on **Networking and getting Information about sources of funding and how to reach them**.

**When comparing the results of the expectations and needs from the entrepreneurs' point of view and the BAs' point of view, frequent similarities are identified in all partner countries.**

### RC.2 The most popular methods of consultancy and willingness to pay for the services from the entrepreneurs' point of view:

Generally, the entrepreneurs - clients from all the partner countries strongly prefer **face-to-face consultation with an advisor** supplemented with **telephone** and **e-mail** communication. The next most important source of information for the advisors is **group consultancy in the form of seminars** aimed at specific topics necessary for a successful enterprise. Many entrepreneurs, however, first try to obtain **sufficient information themselves, mostly via the Internet** (especially in the Czech Republic, Spain and Germany). Afterwards, and only when necessary, they seek help from professional advisors. At this stage, they are already willing to pay for the service.

Generally, the entrepreneurs interviewed are **convinced that business advice should be funded from public resources**, especially when it concerns advice concerning legislation, where the conditions or changes are demanded by the state. **The clients are willing to pay for the advisory service only when they are strongly convinced about its benefits for the business** (i.e. in cases of an advice about a specific problem) and, at the same time, **when they can afford it**, especially when the business is running and making a profit.

### RC.3 Survey of satisfaction with business support by country/region:

The majority of the entrepreneurs interviewed have **good experience with the business advice they have received**. The respondents from the UK, where the CBBA model is well developed, expressed the **highest level of satisfaction** with both the quality and the quantity of the advisory services provided. On the contrary, entrepreneurs in the **Czech Republic and Portugal feel significant inadequacies in**

**both the opportunities for and experience of business advice** in their countries. In Germany and Spain the opinions vary. Generally, it can be said that the level of satisfaction of entrepreneurs from these countries does not reach the same level as in the UK.

#### RC.4 Issue of entrepreneurs' networking:

**Most of the respondents stated that they are not engaged in any business network.** When the entrepreneurs are engaged in a network, it is usually in a specific business or branch of industry, where this kind of networking is a common feature.

The research based on the entrepreneurs' opinions regarding the **quality of services provided by business advisors** indicated that they **fully understand the importance of engaging in a network**, because it brings numerous advantages (such as access to information and resources, contact with co-workers and clients, and mapping of competitors) for both BAs and subsequently entrepreneurs.

#### RC.5 Overall summary of the research among entrepreneurs:

**The entrepreneurs from the UK have the best experience with community-based business advisory services** as the **CBBA model is the most well-developed there. The model is used the least in the Czech Republic, Portugal and Spain.** In Germany, the standard is higher; however, the entrepreneurs interviewed identified a number of deficiencies in this area that need to be improved.

The most **widely-used consultancy method is a face-to-face approach.** An important role is also played by **self-study, and self-improvement of the entrepreneurs.** That relates to both an inadequately developed advice system in the individual countries and the willingness of entrepreneurs (especially those starting up a business) to pay for the services.

From the point of view of the clients of business advisory services, **the most important thing for the BA is to be able to adequately communicate with clients and to have experience with her/his own business.** S/he should be able to build a good relationship between her/himself and the client, as it is a key factor of smooth cooperation. S/he should also be able to **help the client with a business analysis** and s/he should have **enough information which can be obtained through networking.**

## 6 NEEDS ASSESSMENT

This part of the analysis is aimed at comparison of the needs of potential clients - entrepreneurs, knowledge and skills of potential business support providers. The comparison may be drawn by contrasting the results of three surveys:

- 1) Guided interviews with employees of non-governmental organisations and organisations providing business advice.
- 2) Focus groups with NGO managers operating in the Pardubice region
- 3) Guided interviews with potential clients of business support.

### 6.1 Guided interviews with employees of non-governmental organisations and organisations providing business advice

Guided interviews were held with a sample of 5 employees of non-governmental organisations that provide business advice or work with a target group that is a potential recipient of business support (social services, services in the area of family support).

The employees were asked mainly about the area of knowledge and skills that a successful community-based advisor should have. The results are presented in the table in comparison to other parts of the needs assessment.

The guided interview was also completed with a head deputy of the Employment Office in Pardubice, which provides a limited amount of business advice to the target group of the unemployed.

Even though the Employment Offices provide a wide range of support to its clients, no statistics about the success of support aimed at business start-ups by the unemployed are made at the central level. The Employment Office has, on its own initiative, conducted a unique survey aimed at the effectiveness of using business start-up benefits. An Employment Office may provide the unemployed with a benefit of 80,000 CZK (approx. 3,200 EUR). According to the analysis presented<sup>3</sup>, benefit for starting up a business was granted to 103 people from the 1<sup>st</sup> January 2004 to 31<sup>st</sup> December 2007 in Pardubice. In May 2010, one of the business licences was cancelled and 10 entrepreneurs were then back on the Employment Office register. Of the 103 applicants placed during the period 2004 – 2007, 85 have not returned to the Employment Office register and it can be supposed that they continue running their businesses. 7 entrepreneurs returned to the unemployment register after their 2-year contract with the Employment Office had expired, but, at this moment, they are not registered as unemployed. 10 applicants who are now back on the register will be contacted during their next visit to the Employment Office to find out the reasons why their businesses closed down. It is apparent from the outcomes of the survey that even a little support during a business start-up leads to a situation where 82% of the unemployed never returned to the Employment Office register.

<sup>3</sup> KONSTANTINOVÁ, L. *Analýza společensky účelných pracovních míst – samostatně výdělečné činnosti za období 1.1. 2004 – 21.12.2009*. Pardubice: Úřad práce v Pardubicích, 2010.

(Analysis of socially purposeful job positions – self-employment in the years 2004 – 2009. Pardubice, Pardubice Employment Office, 2010)

## 6.2 Focus group with managers of NGOs operating in the Pardubice region

This focus group took place on December 18<sup>th</sup> 2009 and was attended by managers of 5 NGOs operating in the Pardubice region in the field of social services. The CBBA model and self-assessment tool were presented to the managers first and then a guided discussion of the following topics was started:

- i. Identification of competences necessary for successful community-based advice
- ii. Stating the differences between the current competences of NGO employees and competences important for the provision of business advice
- iii. Possibility of using the self-assessment tool, which is part of the manual, as a tool for evaluating NGO employees

The outcomes of point i. are, together with the outcomes of the other parts of the needs analysis, presented in the following tables.

The discussion of area ii. was aimed at finding out whether it is possible for current NGO employees to provide business advice in the future. NGO managers agreed that the nature (values, life philosophy) of the NGO employees generally diametrically differs from that of entrepreneurs. NGO employees stress public convenience and contribution in their work. They strive to build relationships with their surroundings and processes, while businessmen generally focus on outcomes. This difference indicates that it is not easy to find suitable applicants for the position of business advisors among the employees of NGOs. The NGO managers emphasise, as a key factor for successful business advice, experience with running one's own business. Only a very few of the current NGO employees have this experience. The conclusion, therefore, is that Czech NGOs must employ new staff and co-workers to provide business advice. The Prague NGO (the GLE, PBO.) is an example of an organisation that has established a part-time position for an advisor with experience in active entrepreneurship and, at the same time, the need to engage in public benefit activities parallel to his business.

The current NGO employees generally have, according to the managers, sufficient social skills; they know how to communicate with the target group, help clients, and motivate them to implement changes. On the other hand, they lack some specific knowledge, especially of:

- legislation concerning entrepreneurship,
- methods and approaches to defining the business plan, especially in the key marketing and finance areas (managers agreed that financial literacy in the Czech Republic is generally low),
- specifics of various markets.

Potential training of the business advisors from the NGO staff in the Czech Republic should, according to the managers, be focused especially on the three above areas.

The last part of the focus group (topic iii.) concerned the possibility of using the self-assessment tool to evaluate NGO employees. The NGO managers – social services providers, described ways of evaluating their employees. Regular evaluative interviews are held, and the 360-degrees method is also applied.

The self-assessment tool is, according to NGO managers, entirely suitable for self-assessment and development of business advisors in the Czech Republic. To allow the use

of the tool in the evaluation of employees providing social services it would be necessary to define spheres of competence specific for the social services.

**6.3 Guided interviews with potential business support clients**

The survey was conducted on a sample of 13 unemployed people in May 2010 and 31 women on maternity leave in May 2010. Both surveys took place in the Pardubice region. The survey target group were economically inactive people who are potential CBBS clients - entrepreneurs. The aim of the survey was to identify the requirements and needs of people considering starting up a business relating to the knowledge and skills of business advisors. The interviewees were also asked about their willingness to pay for the services of the business advisor, and interest in participating in educational events. This additional information may be used especially to set up customer-oriented business support services.

The outcomes were put into tables to allow comparison of the outcomes of all three surveys concerning the knowledge and skills of business advisors.

**Table 13 Key areas of successful business advisor knowledge**

According to NGO employees	According to NGO managers	According to potential clients - entrepreneurs
<ul style="list-style-type: none"> <li>▪ Legislation concerning the establishment of an enterprise, trading company, co-operation, specifics of a social enterprise</li> <li>▪ Knowledge of specifics of the market in which the client is engaged, marketing information about a particular market</li> <li>▪ Knowledge of information resources (where to gain information)</li> <li>▪ Tax and accountancy legislation (Tax Law, Accountancy Law)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Legislation concerning the establishment and operation of an enterprise</li> <li>▪ Knowledge of the methods and approaches of compiling the business plan (the market analysis, SWOT, cash-flow records, etc.)</li> <li>▪ Knowledge of the current economic situation and situation on individual markets</li> <li>▪ Knowledge of information resources especially in the area of financial support, possibilities of related services (not only to support business but also e.g. social integration)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tax legislation</li> <li>▪ Knowledge of accountancy and related legislation</li> <li>▪ Legislation regulating entrepreneurship (Enterprise Law, Business Code)</li> <li>▪ Knowledge of the area of marketing (knowledge of both specific markets and methods used e.g. in marketing research)</li> <li>▪ Knowledge of information resources (especially information about sources of funding and example documents)</li> <li>▪ Knowledge of the administration</li> </ul>

The opinions of the interviewees correspond in terms of their sphere of knowledge; they only differ in formulation.

**Table 14 Key areas of skills, social competences and attitudes of a successful business advisor**

According to NGO employees	According to NGO managers	According to potential clients - entrepreneurs
<ul style="list-style-type: none"> <li>▪ Communication skills with respect for the particularities of the client target group (e.g. foreigners, people with socio-cultural disadvantages)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Social competences necessary for work with the target group (ability to win the trust and respect of the target)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Communication skills (communication with clients, development of mutual trust in the relationship)</li> <li>▪ Analytical abilities (analysis of</li> </ul>

<ul style="list-style-type: none"> <li>▪ Experience with running one's own business</li> <li>▪ Ability to motivate and activate the client towards change</li> <li>▪ Improvement of one's own skills, one's own development (as a business advisor)</li> </ul>	<p>group, ability to activate the target group towards implementing the changes)</p> <ul style="list-style-type: none"> <li>▪ "Business spirit" – ability to see opportunities – preferably proven in one's own business experience.</li> </ul>	<p>the client's enterprise)</p> <ul style="list-style-type: none"> <li>▪ Experience with running one's own business</li> <li>▪ Ability to motivate clients (to implement changes)</li> <li>▪ Contacts (link into networks)</li> <li>▪ Reliability, trust</li> </ul>
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It is interesting that both NGOs' employees and managers identified experience with running one's own business as an important skill that makes the work of a business advisor easier. The basic skill all the groups agreed on is the whole range of complex communicative skills. NGO employees who work with different target groups reflect the client-oriented approach in their answers – the most important skill is the ability to communicate with respect to the particularities of the target group. The NGO employees are aware of the level of their competences in the field of enterprise and they stress the need to work on their own development. The NGO managers see the problem in a wider context – within the focus group they agreed on a whole package of social skills including communication, the ability to listen to the client, activate him/her, etc. Potential clients identify trust and the reliability of the advisor as an important social competence, based on their own negative experience with poor-quality consultancy services.

**Table 15 Form of support (intervention)**

According to NGO employees	According to potential clients - entrepreneurs
<ul style="list-style-type: none"> <li>▪ Individual face-to-face consultancy</li> <li>▪ Educational courses</li> <li>▪ Weekly intervention is considered ideal</li> </ul>	<ul style="list-style-type: none"> <li>▪ Educational courses</li> <li>▪ Mutual experience-exchange seminars</li> <li>▪ Individual face-to-face consultancy</li> <li>▪ Support twice a month is considered ideal</li> </ul>

In the question of the form of the support there is no significant difference between the answers on both sides. The potential demand and supply correspond in two basic forms of intervention, the educational courses aimed at the acquisition of business knowledge (compiling a business plan, tax questions, book-keeping) and individual face-to-face consultancies with the client. The question concerned was not a topic for the focus group.

The potential clients were asked whether they would be willing to pay the services of a business advisor. Over a half of those questioned were not willing to pay for the services of a business advisor owing to financial difficulties. The rest of the respondents mostly offered token prices such as 100 CZK (4 EUR) an hour. The highest rate offered is 500 CZK (20 EUR) an hour for a face-to-face consultancy. For higher fees the respondents expect to gain the specific services of lawyers and tax advisors.

## 7 CONCLUSIONS AND RECOMMENDATIONS FOR FURTHER STEPS

### 7.1 Outcomes of the questionnaire surveys among business advisors and entrepreneurs

The questionnaire survey was conducted on a sample of 22 BAs and 23 entrepreneurs in five partner countries. A subjective satisfaction evaluation of 23 entrepreneurs with the amount and quality of the consultancy provided proved the diversity of the level of CBBA development in individual countries and regions and also the different expectations of the applicants. Even though the community-based business advice is not on the same level, it can be generally said that the principles of BA work are basically the same everywhere. This means that first the BA must work on building up the trust of his client and communicate with him/her in a suitable manner, especially because as the most popular, and at the same time the most successful, method of cooperation is face-to-face consultancy. Another key factor of successful work is the ability of a BA to help a client to analyse his/her business in the right manner. The BAs and entrepreneurs interviewed agree absolutely on these two points. From the BAs' point of view, the third key factor is to encourage clients to act for themselves. According to the entrepreneurs interviewed, the occurrence of answers was the highest in the area of Networking to access information, support and sources, because many clients who are already motivated and determined to start up their own business (and at the same time know the field of their future business, have analysed the market and have a well compiled business plan) do not have the necessary information and especially the funds to start up the business.<sup>4</sup>

This questionnaire survey also revealed weaknesses and areas with space for improvements in the BAs work, meaning areas that the BAs should concentrate on and what areas they should meet during their further professional education (VET). Both entrepreneurs and BAs across the countries agree that BAs should concentrate especially on searching for information and sources of funding and ways of obtaining those resources, which can be helped by the establishment of their own networks or linking into existing units. It can be assumed that the entrepreneurs interviewed agreed on the importance of networking because they know from their own practice that the majority of entrepreneurs, including themselves, are not engaged in any network – they are not interested in networking, do not have the opportunity, or are unaware of this possibility and its advantages. BAs also perceive the need for education in the field of business analysis and communication and interpersonal skills as essential, which corresponds with the set of key skills and activities defined earlier and necessary for the successful practice of a community-based business advisor.

The lack of finances closely corresponds with the unwillingness of the starting entrepreneurs to pay for advisory services. Most of the interviewees either use or would welcome consultancy covered from public resources, eventually from special projects. To convince local authorities to support a CBBA model, they must be familiar with its existence and good

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<sup>4</sup> The 4 stated areas show only the most corresponding opinions and experiences of the interviewees. It does not imply that the other 8 areas (similar to Business Support Standards of SFEDI) were not important. On the contrary, each area was awarded at least one preference point.

practice. Our research and especially the realisation of the UBA project may partly contribute to that.

The outcomes of the research may be further useful e.g. for a starting BA (also from NGOs), who can learn from BAs' and entrepreneurs' experiences where to aim his/her development and education. Educational institutions could also benefit from partial outcomes to explore the specifics of demands from BAs and potential BAs.

## 7.2 Identification of key areas of knowledge and skills for business advisors in the Czech Republic

The conclusion results from the comparison of all the above parts of the research (among business advisors, their clients, potential clients (entrepreneurs), NGO employees and managers).

Below are details of the key areas of knowledge, skills and attitude for business advisors working in communities in danger of social exclusion in the Czech Republic:

### A) Areas of knowledge

A1) Basic legislation concerning the establishment of a business, especially

- Act no. 455/1991, concerning self-employment
- Act no. 513/1991, Business Code
- Act no. č. 563/1991, concerning book-keeping

A2) Basic legislation concerning entrepreneurs' obligations in connection to the tax system of the state:

- Act no. 586/1992, concerning income taxes
- Act no. 235/2004, concerning value added tax
- Act no. 48/1997, concerning public health insurance
- Act no. 589/1992, concerning social insurance and contribution to the state employment policy.

A3) Marketing (basic knowledge of marketing research methods and setting the marketing mix)

A4) Human resources, legislation regulating employment (planning of human resources demand, work organisation, Act no. 65/1965, Labour Code, Act no. 40/1964 Coll., Civil Code)

A5) Finances and budgets (knowledge of financial resources to support entrepreneurship, basics of financial management, calculation methods, setting the establishment budget, financial plan, monitoring the financial efficiency of the organisation)

A6) Business analysis and planning (ways of analysing the state of the client's business, integration of individual expert areas into the business plan, action planning, risk management)

A7) Information resources (knowledge of information resources of individual markets' specifics, financial sources, networks, etc.)

## **B) Areas of skills**

B1) Communication skills (with respect to the particulars of the target group)

B2) Motivation of clients towards change

B3) Management of personal effectiveness (personal efficiency, time management, self-management, self-control, development of one's own competences)

### **7.3 Recommendations of further steps in the development of community-based business advice in the Czech Republic**

For the further development of community-based business advice it is recommended to:

- define the standards for community-based business advisors' competences,
- implement a system of education for Business advisors,
- set the conditions for the formally established support of business advice provided to people in danger of social exclusion.

### **7.4 Possibility of using the self-assessment tool invented in the UK for human resources development in the third sector in the Czech Republic**

As verified by the business advisors, employees and managers of NGOs, it can be claimed that the self-assessment tool invented in the UK can be used in the Czech Republic environment. The tool will be provided to business advisors in the Czech Republic and feedback concerning its use will be collected.

## 8 APPENDIX

### 8.1 Questionnaire for business advisors

#### QUALITATIVE RESEARCH ON THE USE OF THE SELF-ASSESSMENT TOOL

#### BASIC PROPOSAL OF THE ONE-TO-ONE INTERVIEW STRUCTURE

TARGET GROUP:  
PROFESSIONAL BUSINESS ADVISORS

#### INTRODUCTION

**Short explanation of the idea and origin of the self-assessment tool.**

The tool originates in the UK.

SFEDI is the Government-recognised UK Standards Setting Body for Business Support and Business Enterprise. SFEDI researches leading practice, sets standards, principles and guidelines.

Founded in 1996, its main role is to develop national occupational standards.

The self evaluation tool is to allow you to compare your experience and current role against the standards of competences needed to be demonstrated.

The following questionnaire is not a part of the tool, but is to help us to identify the particular needs in your country/region/ community, so that we can introduce a self-assessment tool relevant to those needs.

#### II QUESTIONS -1

1. Identification of the interviewee (position, organisation, profession, employee / self-employed etc.)
2. Business profile -what kind of advisory services (field, target groups, location)
3. Clients - for what kind of businesses is consulting mainly provided?
4. How do you evaluate the quality of your work? Please name or describe the technique you use.
5. Please choose and mark 3 of the following 8 areas that you consider the most important for the work of a business support adviser:

<b>Building the relationship with the client</b> (communication, motivation, regular exchange of information, style of discussion, rules and agreements, such as confidentiality, role identification etc.)
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<b>Helping the client to analyse the business</b> and decide the way forward (research, information, identification of obstacles/opportunities, evaluation, priorities and objectives, analysis of interests, development of analytical skills etc.)
--

<b>Enabling clients to implement changes</b> (motivation to change, reflection of objectives, risk/benefit/urgency, identification of stakeholders or people that can help, development of action plan, roles and responsibilities, monitoring, acute changes, re-planning )
--

<b>Encouraging clients to act for themselves</b> (identification of business aspirations, development/learning needs and resources, co-consulting, coaching, personal and interpersonal issues, provision of feedback)
--

<b>Networking to access information, support, resources</b> (contacting techniques, reliability, evaluation of contacts, relationship with network contacts, monitoring of other organisations support)
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<b>Evaluation of the quality of your own practice</b> (Feedback from clients. Analysing your methodology, impact on clients, improvements on the basis of valid facts. Planning of improvements for future clients)
<b>Development of your business support abilities</b> (maintaining a level of knowledge adequate to the professional role, planning training, identification of development gaps, reflective and evaluative approach)
<b>Monitoring the performance of the business support service</b> (progress reviews, identification of effects, encouraging clients to identify and report problems with support programs, investigation of problems, changes for more effective support, contribution to improvements)

6. If there is any area of your own that you could add to those 8 above, what would it be? Please try to be specific.
7. Look at item 5. Which area of 8 (not necessarily one of the 3 that you have indicated) could be particularly inspiring for your actual needs? Please add a short explanation why.

8. Please mark with “+” the 5 most important fields of education/knowledge that you consider necessary for a business advisor to be effective. Mark with “-” 3 fields you consider to be facultative. If there is any field you consider absolutely useless, mark it with “x”.

<b>Action planning</b>	<input type="checkbox"/>
<b>Business analysis</b>	<input type="checkbox"/>
<b>Business governance</b>	<input type="checkbox"/>
<b>Communication and interpersonal skills</b>	<input type="checkbox"/>
<b>Ethical and professional considerations</b>	<input type="checkbox"/>
<b>Stochastic control processes</b>	<input type="checkbox"/>
<b>Evaluating networks</b>	<input type="checkbox"/>
<b>Funding and resources</b>	<input type="checkbox"/>
<b>Improvement of your performance</b>	<input type="checkbox"/>
<b>Networking</b>	<input type="checkbox"/>
<b>Crisis intervention</b>	<input type="checkbox"/>
<b>Monitoring services</b>	<input type="checkbox"/>
<b>Personal action planning</b>	<input type="checkbox"/>
<b>Troubleshooting</b>	<input type="checkbox"/>
<b>Organisational factors</b>	<input type="checkbox"/>
<b>Supporting client development</b>	<input type="checkbox"/>
<b>Office management</b>	<input type="checkbox"/>

<b>Providing support services</b>	<input type="checkbox"/>
<b>Performance monitoring techniques</b>	<input type="checkbox"/>
<b>Support relationships</b>	<input type="checkbox"/>

9. Look at question 5 again: please choose one or a few of the most important keywords (those are in bars) for each of the three areas you have chosen.

<b>Indicated Area 1</b> ( keywords:	)
<b>Indicated Area 2</b> ( keywords:	)
<b>Indicated Area 3</b> ( keywords:	)

Please add a short explanation why, for at least one of them:

10. Return to the table in item 5, for the last time, please:

Mark the most important keywords/sentences in the bars in all of the 5 areas that you have not yet marked (directly in the table).

### III QUESTIONS-2 (ADDITIONAL)

Please answer a few questions concerning your regular practice.

11. How do you document the relationship with your client?
12. What form of a business plan you prefer for most of your clients?
16. How do you identify stakeholders? Do you use any particular method?
17. When implementing an action plan, how would you make acute changes to it?
18. For how long do you stay in touch with your clients after your contract has come to an end?
19. What method do you use for collecting feedback from your clients?
20. How do you evaluate your work?:
  - after every case
  - on demand
  - once a quarter, 6 months, a year( specify, please)
  - otherwise (specify)
21. Do you yourself use any form of business support in your own business?
22. Return to question 8. Name 3 of the fields you would most like to take training in, concerning your actual needs and situation.

## 8.2 Questionnaire for beneficiaries

QUALITATIVE RESEARCH ON THE USE OF THE SELF-ASSESSMENT TOOL  
BASIC PROPOSAL OF THE ONE-TO-ONE INTERVIEW STRUCTURE

TARGET GROUP: BENEFICIARIES

INTRODUCTION

**Short explanation of the project.**

UBA is a transnational project financed by the Leonardo da Vinci programme.

The vision of UBA is to promote entrepreneurship particularly among the last of the communities mentioned by enabling members of those communities to develop and demonstrate their competence, accredit their skills and become professional business advisors and to help identify and adapt effective tools for business advisors to provide high-quality support in all communities.

QUESTIONS -1

Please answer a few questions about your own experience.

1. What is the business you run, or wish to run?
2. Try to describe your clients/customers.
3. Do you need any special qualifications/education for your business?
4. Which advisory services do you use?
  - a) business advisor (mentor, coach)
  - b) bank
  - c) family, friends
  - d) other, specify, please.....
5. What sources of advice about your business do you know of? Which of them have you already used and what kind of information do you prefer? (e.g. personal - face-to-face, via internet, by phone; publications, information portals, professional bodies, local government etc.)
6. Do you consider that there is enough and appropriate sources of business advice in your area/country/community? Why?
8. Are you willing to pay for business advice? How much?
- 9a. How many times have you used the services of a particular advisor in your area?
- 9b. In what field or situation?
- 9c. What are your experiences of using an adviser/advisers? (Did you always get the appropriate support and information? Are you satisfied with the services? Etc.)
10. For what period do you plan your business activities?
11. What tools do you use for planning?
12. Do you know any businesspeople in the location? Describe your competitors.
13. Do you belong to any business networks?

**III QUESTIONS-2 (ADDITIONAL)**

14. Please choose and mark 3 of the following 8 areas that you consider the **most important** for the quality of a community-based business support adviser. Think about areas where you would need support, help or information and about the qualities of the person/service you would obtain it from.

<b>Building the relationship with the client</b> (communication, motivation, regular exchange of information, style of discussion, rules and agreements, such as confidentiality, roles, identification etc.)
<b>Helping the client to analyse the business</b> and decide the way forward (research, information, identification of obstacles/opportunities, evaluation, priorities and objectives, analysis of interests, development of analytical skills etc.)
<b>Enabling clients to implement changes</b> (motivation to change, reflection of objectives, risk/benefit/urgency, identification of stakeholders or people that can help, development of action plan, roles and responsibilities, monitoring, major changes, re-planning)
<b>Encouraging clients to act for themselves</b> (identification of business aspirations, development/learning needs and resources, co-consulting, coaching, personal and interpersonal issues, provision of feedback)
<b>Networking to access information, support, resources</b> (how you find help from other organisations)
<b>Evaluation of the quality of your own practice</b> (Interested in your satisfaction with support service, Analyzing of impact on your business situation, improvements on the basis of valid facts. Planning of improvements for you and your client’s future)
<b>Development of business support abilities</b> (maintaining a level of knowledge that is adequate to the professional role, planning training, identification of development gaps, reflective and evaluative approach)
<b>Monitoring the performance of the business support service</b> (progress reviews, identification of effects, encouraging you or other clients to identify and report problems with support programs, investigation of problems, changes for more effective support, contribution to improvements)

15. Are there any areas you would add to the 8 above? Please list below.

16. Look at item 14. Which 3 of the 8 listed areas (not necessarily one of the 3 that you have indicated) could be particularly useful for the needs of your current business, if you could use the support services right now.

Please add a short explanation why.

**IDENTIFICATION**

Interviewee details:

Age:

Gender:

Community: (long-term unemployed, immigrant, etc.)

8.3 Self-assessment tool

# Section 8 Getting Ready for Assessment

Additional Self Assessment Checklists  
to Help you Meet  
SFEDI Core Business Support Standards



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## 8.1 SFEDI Core Business Support Standards Self-Evaluation

As a Community Based Business Adviser, at some stage you will want to turn all your training, support from mentors and colleagues, experience and the use of this self study guide into assessment against the SFEDI Core Standards for Business Support. This section is intended to provide you with the opportunity to evaluate yourself against those SFEDI Standards.

The self evaluation is to allow you to compare your experience and current roles against the competences needed to be demonstrated.

Working your way through this document will help your overall understanding of the Core Standard Units 1-8 and how they relate to each other. As you go along, you may want to make a note of those areas where you feel you need some development.

This document will also help your assessor to understand a little more about you and gauge the level and nature of your experience, so please try to be accurate with your responses.

Replace the score (5) in the right hand column with the score which best matches your capacity to demonstrate competency. Scores can be converted into percentages and shown on the graph.

The self evaluation is not a pass-fail situation, but an opportunity to identify where your strengths and areas for development could be.

### Performance Self Evaluation

- Score 5**  
I do this routinely and can readily demonstrate competence
- Score 4**  
I do this sometimes and think that I can demonstrate competence
- Score 3**  
I rarely do this but think I can demonstrate my competence
- Score 2**  
I do not do this and may struggle to demonstrate competence
- Score 1**  
I have never done this and could not demonstrate competence

### Unit 1 Maintain Effective Business Support Relationships with Clients

Performance Criteria	Score
a) Maintain contact and exchange information with each client in the ways that are appropriate and meet their need, through face to face meetings or by phone or email	5
b) Encourage clients to judge when and how to share their views and concerns with you and among their team	5
c) Find a style of discussion and exchange that helps an individual client or a client team to be open about business matters	5
d) Clarify the roles and needs of different team members if you are working with a client team	5
e) Detect if a client is anxious about their business and raise the matter sensitively	5
f) Encourage your clients to explain clearly what they want to achieve, so that you can identify and arrange support services that may help them	5
g) Direct clients who need specialist advice to those qualified to provide such support	5
h) Propose and promote services (including costs) that are likely to meet your clients' needs	5
i) Advise clients about ways of resourcing, including financing, support for business development and assessing returns on investment	5
j) Make sure that your clients understand the roles and responsibilities of the support process and the limits of any contractual obligations	5

k) Review with clients how they feel the relationship with you and your organisation is going	5
l) Keep up-to-date and accurate records of client contact at all stages of the relationship	5
m) Assure your client of confidentiality at all times	5
n) End an engagement with a client in a way that encourages them to contact you for support in the future	5
<b>Performance Score</b>	<b>70</b>
<b>Percentage</b>	<b>100</b>

## Performance Self Evaluation

### Score 5

I do this routinely and can readily demonstrate competence

### Score 4

I do this sometimes and think that

I can demonstrate competence

### Score 3

I rarely do this but think I can demonstrate my competence

### Score 2

I do not do this and may struggle to demonstrate competence

### Score 1

I have never done this and could not demonstrate competence

## Unit 2

### Help the Client to Analyse the Business and Decide the Way Forward

Performance Criteria	Score
a) Help your clients express what they think and feel about their business performance, direction and shared values of the business and its stakeholders	5
b) Work with clients to evaluate and explain their current business situation using established measures and diagnostic tools	5
c) Help clients obtain the information they need to review their business, including the ideas of other stakeholders	5
d) Help the client identify which parts of their business activities would benefit from change	5
e) Inspire the client to seek new opportunities for the business	5
f) Challenge clients to set practical, specific and ambitious personal and business objectives for the short, medium and longer term	5
g) Help the client identify obstacles to improved business performance.	5
h) Help clients evaluate possible changes against business and personal objectives, risks and benefits and understand what may be involved personally and in business terms in achieving the results they would like	5
i) Challenge clients to prioritise changes and identify problems to be dealt with first	5
j) Identify a suitable form of business plan that the client can use to record and manage the identified changes and help them prepare it.	5
k) Help the client consult with other stakeholders and obtain buy-in to the plan	5
l) Work with clients in a way that allows them to develop these analytical skills for themselves	5
<b>Performance Score</b>	<b>60</b>
<b>Percentage</b>	<b>100</b>

### Performance Self Evaluation

- Score 5  
I do this routinely and can readily demonstrate competence
- Score 4  
I do this sometimes and think that I can demonstrate competence
- Score 3  
I rarely do this but think I can demonstrate my competence
- Score 2  
I do not do this and may struggle to demonstrate competence
- Score 1  
I have never done this and could not demonstrate competence

### Unit 3 Enable clients to Implement Changes in their Business

Performance Criteria	Score
a) Evaluate the client's readiness to implement the changes and help them develop the necessary commitment	5
b) Identify the client's stated or unstated objections and counter them with facts and arguments	5
c) Encourage clients to recognize the business and personal benefits of change	5
d) Work with clients to prioritise specific actions against business and personal objectives, risks and benefits and the urgency of changes needed	5
e) Support clients to work out what may be involved in achieving the results they would like	5
f) Help the client identify stakeholders or other people who can help	5
g) Help clients to develop and evaluate an action plan, including: setting short and longer-term goals; actions and timescales; identifying what resources will be needed, where they will come from and how they will be used; assigning roles and responsibilities; managing risks; and monitoring performance	5
h) Agree with clients the role that you will play in supporting the action plan and gaining access to any additional support and resources needed	5
i) Help clients to consult with and get buy-in from other stakeholders who will have to carry out the action plan or whose agreement to it is needed, acting as advocate if needed.	5
j) Make yourself available as agreed to support the client while the action plan is carried out.	5
k) Monitor the implementation of the action plan with the client and support them in dealing with contingencies and re-planning where necessary	5
<b>Performance Score</b>	<b>55</b>
<b>Percentage</b>	<b>100</b>

### Performance Self Evaluation

- Score 5  
I do this routinely and can readily demonstrate competence
- Score 4  
I do this sometimes and think that I can demonstrate competence
- Score 3  
I rarely do this but think I can demonstrate my competence

### Unit 4 Encourage Clients to Act for themselves

Performance Criteria	Score
a) Work with clients to identify their business aspirations, style of learning and obstacles and stated and unstated objections to changing their ways of working or doing business.	5
b) Where necessary, challenge their objections to change.	5
c) Work with clients to identify know-how that would enable them to develop new opportunities	5
d) Agree with clients the ways of learning that will be effective	5
e) Use a mode of consulting that is likely to be effective for each client at each stage of the relationship (for example co-consulting, coaching)	5

Score 2

I do not do this and may struggle to demonstrate competence

Score 1

I have never done this and could not demonstrate competence

f) Use these chosen ways of learning and consulting when providing business support services to the client	5
g) Support clients' access to support resources from which they can choose.	5
h) Help the client to resolve personal and interpersonal issues that might otherwise be obstacles to change	5
i) Encourage and reinforce clients in putting identified changes into action by providing feedback	5
<b>Performance Scores</b>	<b>45</b>
<b>Percentage</b>	<b>100</b>

## Performance Self Evaluation

Score 5

I do this routinely and can readily demonstrate competence

Score 4

I do this sometimes and think that I can demonstrate competence

Score 3

I rarely do this but think I can demonstrate my competence

Score 2

I do not do this and may struggle to demonstrate competence

Score 1

I have never done this and could not demonstrate competence

## Unit 5

### Develop Networks to Provide Access to Information, Support and Resources

Performance Criteria	Score
a) Actively seek opportunities to make new contacts using formal and informal techniques.	5
b) Contribute to your network contacts in a way that builds their confidence in you.	5
c) Ask contacts for information, advice and further contacts that will benefit your clients.	5
d) Make sure your network contacts understand your needs for information, resources and further contacts.	5
e) Evaluate how new contacts can add value to the service provided to particular clients now and in the future.	5
f) Make sure that your relationships with contacts follow any guidelines set by your organisation.	5
g) Establish boundaries of confidentiality between yourself and members of your personal networks	5
h) Encourage clients to use your contacts and networks to increase the business opportunities open to them	5
i) Keep up to date with your networks and contacts, and identify improved ways of using them.	5
j) Use business contacts to improve the quality of the business support service you provide.	5
k) Monitor the information and support given by other organizations to see if they can improve the business support service you provide	5
l) Identify ways to improve the quality of information you get from contacts and network organizations.	5
m) Review the opportunities, costs and benefits of new contacts and networks	5
<b>Performance Score</b>	<b>65</b>
<b>Percentage</b>	<b>100</b>

### Performance Self Evaluation

- Score 5  
I do this routinely and can readily demonstrate competence
- Score 4  
I do this sometimes and think that I can demonstrate competence
- Score 3  
I rarely do this but think I can demonstrate my competence
- Score 2  
I do not do this and may struggle to demonstrate competence
- Score 1  
I have never done this and could not demonstrate competence

### Unit 6 Evaluate the Quality of your own Practice in Business Support

Performance Criteria	Score
a) Agree with clients that the support you deliver to them is the service you agreed to deliver	5
b) Alter your practice to take account of any changes in your relationship with the client; changes taking place in their business; and new business information	5
c) Describe and analyse the following, using valid evidence after each session and at key points in a support programme: your methodology; causes of changes taking place and any issues arising; the impact of your work on the client and their business; improvements that need to be made, either by yourself or through involving others; and any problems that need to be resolved.	5
d) Monitor your practice regularly to make sure it meets or exceeds acceptable professional standards; meets all relevant regulations and organizations guidelines; and is always ethical and professional towards clients.	5
e) Get regular and useful feedback on your performance from others who are in a good position to judge it and provide you with objective and valid feedback.	5
f) Identify improvements you could make to your practice with current and future clients.	5
<b>Performance Score</b>	<b>30</b>
<b>Percentage</b>	<b>100</b>

### Performance Self Evaluation

- Score 5  
I do this routinely and can readily demonstrate competence
- Score 4  
I do this sometimes and think that I can demonstrate competence
- Score 3  
I rarely do this but think I can demonstrate my competence
- Score 2  
I do not do this and may struggle to demonstrate competence
- Score 1  
I have never done this and could not demonstrate competence

### Unit 7 Develop your own Ability to Provide Business Support

Performance Criteria	Score
a) Evaluate, at appropriate intervals, the requirements of your professional role, taking account of the expectations and objectives of your organisation.	5
b) Maintain a level of knowledge and understanding that meets/exceeds market expectations about: business practice for small businesses; the range of business support that is available for typical problems in each key area; trends, opportunities and developments in business practice that may affect small businesses; and developments in business support practice that may affect the support you and your service provide; and use of information and communications technology.	5
c) Change the way you work in line with any changes in business practice and how business support is provided.	5
d) Obtain the best available information, given the time and cost available.	5
e) Use feedback from clients, contacts and colleagues about your performance to identify any gaps between the current and future requirements of your professional role and your current skills, knowledge and understanding.	5
f) Adopt a reflective and evaluative approach to your practice, with reference to your own objectives and recognised professional standards	5

g) Plan your own training and development in line with your organisation's objectives and recognized CPD.	5
h) Update your personal development plan to include new aims or achievements.	5
<b>Performance Score</b>	<b>40</b>
<b>Percentage</b>	<b>100</b>

### Performance Self Evaluation

**Score 5**

I do this routinely and can readily demonstrate competence

**Score 4**

I do this sometimes and think that I can demonstrate competence

**Score 3**

I rarely do this but think I can demonstrate my competence

**Score 2**

I do not do this and may struggle to demonstrate competence

**Score 1**

I have never done this and could not demonstrate competence

### Unit 8

#### Monitor the Performance of the Business Support Service

Performance Criteria	Score
a) Agree with clients how often to review the progress of the business support programme they use and in how much detail.	5
b) Adopt valid and useful measures of the performance of support programmes provided to clients.	5
c) Ask clients to review their progress against their action plan.	5
d) Identify the effect of the support programme on a client's business.	5
e) Encourage clients to identify any concerns of problems with the support programme.	5
f) Investigate any problems with the support provided and take action to solve problems within your area of responsibility, or refer the problem to the relevant people where the problem lies outside the limits of your responsibility.	5
g) Report if the support programme infringes the legislation, advisory regulations and organisational guidelines that apply to business support.	5
h) Agree with clients how to improve any part of a particular support programme and make any changes that will make the support more effective.	5
i) Regularly reflect on the business support provided by you and your organisation and evaluate the service provided to clients.	5
j) Recommend and contribute to any improvements that can be made to the quality of the business support service provided by you and your organisation.	5
<b>Performance Score</b>	<b>50</b>
<b>Percentage</b>	<b>100</b>

### 8.1.1 SFEDI Core Standards Self Evaluation Data Series

Unit 1	100
Unit 2	100
Unit 3	100
Unit 4	100
Unit 5	100
Unit 6	100
Unit 7	100
Unit 8	100
<b>Total Score</b>	<b>800</b>
<b>Average Percentage Self Evaluation Score</b>	<b>100</b>

## 8.2 Knowledge and Understanding Questions

You may also like to check to see if you can answer the following knowledge and understanding questions, because these are the kinds of questions your assessor may ask you.

### KNOWLEDGE AND UNDERSTANDING QUESTIONS

**Think about how you know, understand and can apply each of the following. Action planning**

- How to enable clients to plan, set objectives and decide what is important.
- How to support clients in identifying and considering alternative implementation strategies.
- How to help clients with risk-benefit comparisons.
- How to engage clients with contingency planning and risk assessment.
- What may be involved in achieving the results clients would like (for example, commitment of other people, skills, knowledge, information).

#### **Business Analysis**

- Business performance data analysis and performance measures (e.g. benchmarking).
- Qualitative and quantitative analytical and diagnostic techniques (for example, SWOT, PEST, five forces or variance analysis).
- Market appraisal, pricing and evaluating different types of products offered (product mix).
- Evaluation of production processes and techniques.
- Financial appraisal techniques.
- Risk assessment techniques.

- Analysis of business culture
- Identification of stakeholders and their influence
- Profiling of individuals' strengths, weaknesses and motivation
- Common problems and opportunities (including structured business formats such as franchising, direct selling, licensing and distribution agreements) small businesses may face.

#### **Business governance**

- Business, financial and legal rules and methods.
- The range of legal and governance structures available to small businesses

#### **Business planning**

- How to build support among stakeholders for policies, strategies and plans.
- How to improve competitiveness and the benefits and drawbacks of different kinds of competition
- How to define business objectives, actions, organisational structures, roles and responsibilities.
- Cash flow forecasts and survival planning.
- Profit and loss accounts, balance sheets and cash flow statements.
- Development, presentation and use of business plans.
- Identifying trends and developments that may affect the client's business (for example, consumer demand, new technology or government legislation).
- Barriers or obstacles to improving performance, (for example, personal, interpersonal issues, funding or skills).
- Sources of new opportunities (for example, networking, collaboration with other businesses or carrying out first hand research with their customers).
- The benefits and drawbacks of different business models including franchising, direct selling, licensing and distribution agreements (either when replicating their business or purchasing a structured business format).

#### **Communication and Interpersonal Skills**

- How to use effective interpersonal and communication skills, including, when appropriate: listening fully and attentively; questioning; checking accuracy; summarising; reflecting back; challenging; respecting and acknowledging issues; negotiation; giving, receiving and passing on constructive feedback; dealing with difficulties. (Assessed By Observation)
- The benefits and drawbacks of different kinds of communication in different circumstances (for example, face-to-face contact, phone, fax and e-mail).
- The importance of maintaining client confidentiality.
- Your colleagues' and contacts' interests, skills and preferred ways of working with you.

#### **Ethical and professional considerations**

- You need to know and follow any guidelines provided by your organisation or professional body for business advice services, about: ethics, values and standards of good practice; and client service and confidentiality.

#### **Evaluating networks**

- How to monitor formally and informally your own personal conduct.
- How to compare the service provided by others.
- The way your organisation networks with other organisations.

#### **Funding and resources**

- What business support is available, what the referral procedures and costs are (for example, other kinds of business support, specialist advice, learning and information resources).

- How to co-ordinate support services that match different client needs.
- The funding that is available and relevant to the client's needs.
- The procedures of funding agencies.

### **Improving your performance**

- The standards of performance set by your organisation or professional body.
- How to evaluate your performance against the requirements of your work-role.
- How to identify and use good sources of feedback on your performance.
- How to monitor the quality of your work and your progress against requirements and plans.
- How to develop your knowledge about and experience of providing business support.
- The advantages and disadvantages of different types of development activities you could use (for example, attending conferences, workshops or master classes, undertaking work placements or joining specialist groups, using advice from mentors or seeking more opportunity to practise)
- Whether and how development activities have contributed to your performance.

### **Monitoring services**

- The principles that support organisational improvement.
- The importance of establishing and applying valid and appropriate measures for evaluating the performance of business support services provided to clients.
- The value of a customer focused culture.
- The importance of developing a culture that continually improves and how to involve others in achieving this.
- The importance of finding out the cause and effects of problems and changes.
- The principles and processes of effective communication and how to apply them.
- How to establish systems for collecting and assessing information on the overall performance of the support services provided by your organisation and how to use the findings to identify opportunities where performance could be improved.
- How to benchmark the performance of your organisation' support services against others and take action based on the findings.
- How to select and use appropriate methods for evaluating the support programme provided to clients (for example, through SWOT analysis, benchmarking or application of performance measures)
- The guidelines for evaluating services set by your organisation or professional body, about: the conditions and measures of economy, efficiency, effectiveness, value for money and quality; the effect of financial and time limits on services; and any local or regional priorities and problems.

### **Networking**

- How to build personal contacts and form networks: formally (for example, by joining specialist groups or associations, business networking organisations or by contact with other local, regional, national or international business support services); and informally (for example, at a conference or through an on-line chat room).
- How to identify where local networking opportunities exist and where there are gaps.
- How to identify people and organisations that have the potential to benefit you and your clients.
- How to maintain network contacts (for example, by informing them of business opportunities, referring them to other contacts, exchanging business information and ideas).

### **Organisational factors**

- The performance goals set by your organisation or professional body.
- The guidelines for evaluating services set by your organisation or professional body, about: the conditions and

measures of economy, efficiency, effectiveness, value for money and quality; the effect of financial and time limits on services; and any local or regional priorities and problems.

#### **Performance monitoring techniques**

- How to apply effective informal and formal ways of regularly and fairly monitoring the progress and quality of your own practice against the standards or level of expected performance.
- How to apply effective informal and formal ways of regularly and fairly monitoring the progress and quality of work of your self, individuals and/or teams against the standards or level of expected performance.
- The reasons for monitoring your own performance.
- The reasons for monitoring business support activity.
- The importance of establishing and applying valid and appropriate measures for evaluating your own performance.
- The limitations of self-appraisal.
- Where and how to get constructive feedback on your performance from others (for example, through a reflective practice group or learning set, through professional supervision).
- How the type of client and their business needs can affect your performance.
- Any performance goals set by your organisation.

#### **Personal action planning**

- How to evaluate the current requirements of your work role and how the requirements may evolve in the future.
- How to identify development needs to address any identified gaps between the requirements of your practice and your current knowledge, understanding and skills.
- How to improve your understanding of business practice generally, or in particular areas.
- How to set objectives which are SMART (Specific, Measurable, Achievable, Realistic and Time-bound).
- How to plan actions.
- The principles that underpin professional development.
- The reasons for continuing professional development [CPD].
- Your strengths and weaknesses.
- Your values and career and personal goals and how to relate them to your job role and professional development.
- What an effective development plan should contain and the length of time that it should cover.
- The learning style(s) which work(s) best for you (e.g. Kolb experiential model; auditory, visual, tactile/kinaesthetic; collaborative/activist, individual/reflective, theory-based/theorist or practice-led/pragmatist).
- How to update work objectives and development plans in the light of performance, feedback received, any development activities undertaken and any wider changes.
- The way your organisation works (including resources, objectives, targets and training and development budget).
- The objectives of your organisation for personal development (for example, opportunities, costs, timescales and targets and an annual personal development plan).

#### **Problem solving**

- How to solve business problems, by: identifying possible problems and opportunities; monitoring and evaluating progress; and evaluating the benefits and drawbacks of different decisions.
- The most suitable options and the options most appropriate to specific issues.
- How to challenge clients in overcoming obstacles and barriers to achievement.

- How to support clients in dealing with problems and difficulties that may exist in achieving solutions.

#### **Providing support services**

- The dynamics of business support relationships.
- The limits of your own skills and knowledge.
- The guidelines for providing support services set by your organisation or professional body about: maintaining confidentiality in different working environments; ethics, values and professional standards; equal opportunities, diversity and social inclusion; funding and other support available to the client; using information management systems; using invoicing systems, pricing and credit-control policies; and procedures for quality assurance and handling complaints.
- The features and benefits of the business support services you provide, and those of any other services that you direct clients to.
- The role of your organisation in developing competition among local businesses.
- How to respond to the client's values, ways of thinking and business needs.

#### **Support relationships**

- You need to understand and take account of: the conditions for accepting clients onto different business support services; the benefits and drawbacks of working in different physical locations (for example, your organisation's premises or your client's premises); the boundaries of the relationship between you and the client; the ways that different clients prefer to work; the limitations of your role and responsibilities; and any relevant contractual obligations.
- The limits of your own abilities and understanding of business practice.
- How to recognise when a client needs more specialist: personal support (for example, through conversation with you, reference to a counsellor or agreeing it's nothing to do with you); and business advice (for example, an accountant, financial advisor, marketing specialist, IT consultant, e-business adviser and so on).

#### **Supporting client development**

- How to judge clients readiness and commitment to making changes (for example, resolving ambivalence, conflict between competing ideas and changing habitual behaviour).
- How to combine and co-ordinate support services.
- How to respond to the client's values, ways of thinking and business needs.
- How to develop your client's self-confidence.
- How to assist client's decision making in a way which promotes their autonomy.
- How to help your clients to review and develop skills that will improve their ability to compete with other businesses.
- How to delegate effectively.
- How to work with your clients to help them to develop skills that will improve their ability to compete with other businesses (for example, mentoring, coaching and e-learning).
- The theories and application of learning styles (for example, Kolb experiential model; auditory, visual, tactile/kinaesthetic; collaborative/activist, individual/reflective, theory-based/theorist or practice-led/pragmatist).
- What obstacles or barriers there may be to changing working or business practices (for example, personal emotional baggage or objections from other business partners).
- The principles and practice of different modes of consulting (for example, acceptant, catalytic, confrontational and prescriptive).