



**Foundation for
Women Entrepreneurs (Malta)**

ANNUAL REPORT – 2014

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The Foundation for Women Entrepreneurs

The Foundation for Women Entrepreneurs (Malta) is an independent non-profit organisation, which has been set up for the promotion of opportunities, awareness building, training and research in the field of Women Entrepreneurs and other gender issues.

The foundation aims at establishing entrepreneurship as a culture and way of life for women – not only business owners, but workers, mothers and citizens on a national, European and Mediterranean level; The foundation believes in promoting initiatives that foster the creation of women entrepreneurial networks that are accessible by the majority of women this is seen as an overarching structure for creating awareness of impact that women entrepreneurs can have on the national and regional economy, and helping prospective entrepreneurs to develop themselves.

The foundation also supports research and training infrastructures in various areas including but not limited to the following fields: humanities, social sciences, natural sciences, languages, business management and other fields of knowledge; this will lead to assessing, evaluating and auditing female targeted initiatives and their effectiveness within a given context; The foundation aims and believes in enhancing and networking with similar organisations and/or institutions and/or non governmental organisations in Europe and North Africa with the aim of establishing collaborative initiatives in order to Urgently and constantly address the issue of the so-called “gender inequalities” and assist communities to bridge that gap;

Hence the foundation has taken upon itself a commitment to actively promoting the review, introduction and implementation of women policies in Europe, whether public or private, and for the adoption of better, affordable, accessible and more professional procedures and standards in all walks of life;

The foundation also offers the promotion of guidance and training assistance to people involved in the provision of women-targeted services and also to members of their families in case of negative, traumatic or other similar effects arising out events connected to the performance of their duties.

The president of the organisation is Angele Giuliano and the Foundation became operational from December 2001 whilst the notarial deed was signed on October, 2002.

The Foundation for Women Entrepreneurs - Council Board

President	Angele Giuliano
Vice-President	Annamaria Darmanin
Executive Coordinator	Maryrose Francica
General Secretary	Kerry Freeman
Treasurer	Jacqueline Bugeja

The board members of the Foundation for Women Entrepreneurs meet once a month to monitor the progress of the foundation; usually this takes place the last Friday of each month. The meetings take place at Gateway Centre, Kappillan Mifsud Street, Hamrun, Malta HMR1856.

Minutes of the board meetings are kept by the Foundation's General Secretary, Ms. Kerry Freeman. These are circulated via email to the members of the board for approval. Formal approval of the minutes is done at the beginning of each council meeting.

Angele Giuliano

President

Annual Report – 2014

Grundtvig Inservice training Courses - MT-2011-541-004

Promoting the Culture of Entrepreneurship

This course covers different topics related to Entrepreneurship and the making of this as a way of life for people. It delves into critical thinking and problem solving, as well as Human Resource Development with a matrix perspective taking into account the leadership styles primarily adopted by managers particularly those most successful in people management cross referencing them with motivational theories at work. This course will help facilitators to find out how best to promote start-ups and help people kick off into the business world.

Each participant taking part in this course is required to fill a pre-course form in order to assess the level of each participant beforehand and the training targeted accordingly.

The dates of the courses in 2014 are as follows:

07/Apr/2014 - 11/Apr/2014

04/Aug/2014 - 08/Aug/2014

The Foundation for Women Entrepreneurs (FWE) is involved in the following EU Funded Projects:

‘BeE – Be(coming) European’



‘BeE – Be(coming) European’ is a EU-funded project which deals with challenges and opportunities of basic education for adults. Important questions that are addressed during the lifetime of the project are for example: How can basic education be defined, which learning and teaching approaches are successful, how can (disadvantaged) learners be motivated to participate

in courses and to learn autonomously, which specific challenges are teachers facing in basic education ...?

The BeE project aims at finding applicable answers to those issues and develops a comprehensive concept of basic education. This concept will enable a flexible adaptation of course content and teaching / learning strategies to individual conditions: to various target groups and their learning styles, to diverse content areas as well as to the different conditions of educational institutions. BeE promotes innovative and flexible learning settings and teaching methods that comprise formal and informal ways of learning (e.g. through sports, arts, game-based learning). This also includes the acquisition of those metacognitive skills, which are necessary for (lifelong) learning.

The specific concept of BeE furthermore stresses the relevance of everyday life issues for learners. It therefore incorporates its concept of basic education into courses which deal with issues relevant for everyday life and work life. BeE thereby intends to develop a course concept which encourages disadvantaged groups or groups with negative learning experiences to take part in lifelong learning.

The project consortium consists of eight educational institutions from North, Central and South Europe that are characterised by a broad variety of subject areas, teaching and learning styles and target groups. During specific workshops, which are conducted within the project duration, the project consortium works closely together with teachers, curriculum developers and others working in (basic) education to develop and evaluate its specific concept of basic education. The project has been funded with the support of the LLP Programme/Grundtvig of the European Union.

StartUP – Key Action 3 – multilateral project



Start up - intelligent training needs assessment and open educational Resources to foster entrepreneurship is a funded project under the KA3-ICT transversal programme of the Life Long Learning Programme. Kerry attended the kick off meeting which was held in Rome. The consortium is made up of 7 partners from Italy, Germany, Spain and Malta and coordinated by the Italian partner, SOPHia In Action Consulting.

The STARTUP project aims at developing and analysing an innovative pedagogy and assessment approach, based on Open Educational Resources (OER), to support the diverse individual learning pathways and to better assess all types of learning outcomes and future learning needs related to entrepreneurship competences.

The main project objective is the setting up of an innovative method for evaluating individual users learning needs to develop entrepreneurship, providing effective resources and setting up a peer review and sharing community to ensure the quality of the contents. From a practical point of view, it is a multilingual online environment where the individual learning needs of users meet selected and specifically contents, learning objects, collected from the available Open Education Resources repositories in a easy, effective and quickly way.

STARTUP consists of 3 different phases:

- a research on users training needs in the entrepreneurial field and existing repositories of OER worldwide;
- implementation of a virtual expert that will perform the TNA and recommend tailored OER training paths to fill the knowledge gap;
- overall system integration and testing.

And cross-cutting aspects such as management, quality assurance, dissemination and exploitation.

UNDER MY WING

“Under My Wing – Supporting Graduate Entrepreneurship” is an EU Funded project under the Leonardo da Vinci Programme – Development of Innovation and represents a new innovation that aims to support the career progression of graduates from non-business related disciplines as entrepreneurs. The project is being led by Meath Partnership in Ireland and the consortium includes partners in Malta, Cyprus, Germany, Spain, Lithuania and Finland.



UMW will design, develop and implement a comprehensive blended learning curriculum that includes:

- A bespoke entrepreneurship curriculum that specifically addresses the needs of graduates
- A business development curriculum that supports the acquisition of a wide range of essential skills
- A pedagogic framework and induction programme that ensures best practice is adhered to by each actor within the partnership model proposed
- A trans-national mentoring framework to support graduate entrepreneurs in their early development years encouraging them to think and act globally in a global economy

UMW will offer a flexible and adaptable business immersion programme placing graduates in vibrant micro-enterprises where they can witness first-hand the diversity of skills necessary to run and manage a business whilst simultaneously developing their own business idea.

Project's website: www.undermywing.eu

Calendar of Events

9th January 2014 – Meeting with Business First

Maryrose Francica attended a meeting with Mr. Joseph Grech from Business First. The aim of the meeting was to see how the Foundation for Women Entrepreneurs and Business First could collaborate and also to check out any new initiatives and grants.

15th January 2014 – Meeting at US Embassy

Maryrose Francica attended a meeting at the US Embassy together with other women's organisations representatives to discuss and propose activities to commemorate women's day which falls on the 8th March. During the meeting an outline of various activities were proposed.

16th January 2014 – Business launch in Gozo

Maryrose Francica attended the business launch "Only made in Gozo". The concept behind this project is a new and innovative concept to attract foreign investment to buy unique Maltese properties by first inviting them for a cultural holiday orientation. Behind Only Made in Gozo, there was an intensive research, which resulted that Malta has unique architecture skills and features in the world and a long history of heritage properties dating back 500 years. The aim is to promote these properties as natural eco houses with unique architecture. The investor will be given an energy efficient certificate by a qualified engineer and a complimenting certification by an architect that the property is truly an authentic Maltese Heritage property. Although Malta was the most bombed country during World War II, these gems of properties are still standing in our village squares, main streets, and alleys. As a Real Estate company we are going to promote each locality by supporting Local Councils to the next level to enhance their identity, preserve the Maltese heritage and we look for niche tourism to generate more economy benefits in the villages. It includes also guided tours in private heritage homes for sale by the professionally trained property hostesses/ consultants, who are to act as specific 'tour guides' in providing the customers with a unique experiential experience of the life in the Maltese Islands, by actually visiting homes and villages.

20th January 2014 – Meeting with prospective entrepreneur

Maryrose held a meeting with a prospective start-up where she discussed how the foundation can help her in sourcing out grants and EU funding, help her with her

business plan and also mentoring her for the first few months of starting up her own business.

23rd January 2014 – Meeting with DG Enterprise representatives

Maryrose attended a meeting held at Dar l-Ewropa, Valletta with representatives from DG Enterprise. In this round of talks, DG Enterprise and Industry (ENTR) again organised fact-finding visits to Member States. The purpose of these visits is twofold.

1. To monitor progress the Member States have made in their policies on industrial competitiveness, and to complement the information already at hand.
2. To update our knowledge of the Member States' approach to the industrial policy priorities and sectoral issues, in particular as outlined in the Communication "A Stronger European Industry for Growth and Economic Recovery" of 2012.

Maryrose was representing the female entrepreneurs in Malta.

24th January 2014 – Meeting with the CEO of NCHFE

Maryrose attended a meeting with Ms. Edel Cassar, CEO of The National Commission of Higher and Further Education (NCHFE). The scope of the meeting was to familiarise herself with the process of accreditation and to start the process towards getting the Foundation's training accredited as a further educational institution.

05th February 2014 – Meeting MCWO

Maryrose attended the meeting of the Malta Confederation of Women's Organisations (MCWO) which was held at the premises of SOS Malta. Some of the topics in the agenda were as follows: . GEN-DIA Gruntvig Project Torino 23-27 January 2014, Gentlemen's Clubs, Prostitution Issues and the Event supported by EU Parliament Office in Malta

14th February 2014 – Tea at US Embassy

The Foundation for Women Entrepreneurs was invited with other NGO's representatives and stakeholder from the civil society to attend a high tea event at the EU Embassy under the patronage of H.E. Ambassador Gina Abercrombie-Winstanley.

19th - 21st February 2014 – Entrepreneurship Conference in Prague

As the executive coordinator of The Foundation for Women Entrepreneurs, Maryrose was invited to Prague, Czech Republic to be one of the speakers during an

entrepreneurship conference. The conference proved to be a fertile area to network and make new contacts for future collaboration.

5th March 2014 - Enterprise Council meeting

Maryrose attended the Enterprise Consultative Council on Wednesday 5th March, 2014 which took place at Villa Francia in Lija. The event was held under the Patronage of Mrs Michelle Muscat, Spouse of the Prime Minister of Malta. The subject of the meeting was “Female Entrepreneurship in Malta”. Amongst the speakers were the Hon. Dr. Chris Cardona, Minister for the Economy, Investment and Small Business, Ms Elaine G. Borg –Manager, Structural Business Statistics, NSO and Ms. Renee Laviera, Commissioner NCPE.

5th March 2014 – Women’s day activity at the US Embassy

Angele Giiuliano and Maryrose Francica attended the women’s day celebration at the US Embassy. The event took form of a speed dating event with Maltese women in high visibility positions and students from various faculties of the University of Malta. The event proved to be very successfully and enjoyable. A time was also reserved for networking and mingling.

11th – 12th March – Hosting the Becoming European project in Malta

Angele Gluliano, Maryrose Francica and Ruth Gatt hosted the partners of the Becoming European project for a two day meeting in Malta. During the meeting the deliverables of the project were discussed and a plan was devised to ensure that the project runs smoothly and everything is delivered in a timely manner. The participants also had the opportunity to visit some places of interest in Malta and also sample the Maltese cuisine.

13th March – Entrepreneurship Event, Smart City

Angele Giuliano acted as a moderator during a half day entrepreneurship event which took place at Smart City, Malta. The event was organised by Malta AIESEC Youth to Business. During the event Angele moderated a number of workshops to those present.

13th March – One to one meeting with prospective startup

Maryrose conducted a one to one meeting with Ms. Patricia Pace a prospective startup. During the meeting Maryrose went through the basic points of entrepreneurship and ideas how to devise a business plan and prepare a good pitch to be used for when asking for a loan or to source out investors.

12th May – 1st Lecture Under My Wing Project

Module 1 given by Angele Giuliano

Becoming an Entrepreneur: have you got the right idea?

The deliverables of the Under My Wing Project were to give 3 hour lecture on different areas of entrepreneurship. The first of these lectures was entitled “Becoming an Entrepreneur: have you got the right idea?” The lecture was attended by twelve people who have applied for the course which was part face to face and part online.

14th May – 2nd Lecture Under My Wing Project

Module 2 by Angele Giuliano

Starting your Business: turning your idea into a success

Angele continued with the second presentation which was entitled “Ideas Generation” where she explained that one of the biggest problems that budding entrepreneurs face is the struggle to generate ideas for a new business that captures the imagination; that have real exploitation potential; and that can motivate them into sustained action. During this presentation three techniques were tackled, namely Morphological Analysis; Brainstorming and Networking.

20th May – 3rd Lecture Under My Wing Project

Module 3 by Angele Giuliano

Starting your Business: turning your idea into a success

Angele asked the participants to give feedback regarding the 1st lecture and the response was very positive. The second lecture started with Unit 3 entitled “Ideas Evaluation”. Angele explained that with a range of potentially great business ideas developed in the first session, the next step was to evaluate and select the ideas which have the best chance of being developed into a sustainable business.

27th May – 4th Lecture Under My Wing Project

Module 4 by Dr. Luke Caruana

Access to Finance

The module “Access to Finance” was the first time that the participants were introduced to the reality of financing the business that they were thinking of setting up and this lead them to start

to think seriously about the ways available to obtain money for starting up as well as keeping the business afloat.

The tutor, Dr. Luke Caruana, a lawyer by profession asked the participants of the lecture to start by thinking of what their business would approximately cost them and what these costs are comprised of. This took some time since for some this was the first time that they were actually thinking of the expenses of their business. The expenses were then discussed amongst each other and the tutor as a class.

02nd – 7th June – Grundtvig Workshop in Slovakia

Maryrose was invited to attend a Grundtvig workshop that took place in Banska Stavnica, Slovakia. The workshop was about Schol Laudus vs. Andragogy. Apart from the interesting lectures during the five days, Maryrose also had the opportunity to meet organisation leaders from all over Europe and enhance the foundation's network.

03rd June – 5th Lecture Under My Wing Project

Module 5 by Angele Giuliano

Customer care – Sales & Online Marketing

During this lecture Angele spoke about the importance of marketing your business and showed the participants the different marketing techniques especially the online marketing which is becoming very popular and in general it is less expensive than the traditional marketing methods.

10th June – 6th Lecture Under My Wing Project

Module 6 by Luke Caruana

Business Management Employment/HRM – Software tools

Then the session progressed to the first topic of the lecture, that regarding the management of costs within a business. For this part of the session the participants were given a case study about an entrepreneur that has problems with his business. The participants were invited to find solutions and advice to give this man to save his business and later these solutions were discussed in class. This raised a number of good points on how to generate more sales and on how to save on everyday costs. At the end of this exercise the participants were advised to look carefully at the P and L exercise shown in the case study and advised to be aware of their accounting changes.

17th June – 7th Lecture Under My Wing Project

Module 7 by Maryrose Francica

Communication, networking & business cultures

Maryrose started the lecture by emphasizing the importance of communication skills as these will open doors to businesses and lead to many opportunities. The first segment of the lecture was about the different communication styles which led to an exercise where by the participants tried to identify themselves with a particular style and their colleagues commented if they were in agreement or not with their colleague's choice.

Communication skills were the second item on the agenda. Maryrose explained the importance of active listening and having empathy with others. From personal experience she related her tips & tricks of the trade on how to acquire negotiation skills for effective negotiations, how to prepare and present interesting speeches or pitches and how to build a wide network to improve one networking skills.

25th -28th June – Final Entrepreneurship conference in Prague

Maryrose was invited to be one of the speakers during an entrepreneurship conference that took place in Prague, Czech Republic. Maryrose spoke about the situation of female entrepreneurs in Malta as compared to the rest of Europe and also gave a presentation about the foundation and it's different functions.

07th July – Meeting with Business First

Maryrose met with Ms. Orietta Mallia from Business First and asked for an update of funding opportunities and grants that Business First is offering to startups and would be entrepreneurs.

09th July – Course entitled: Becoming European

Ruth Gatt delivered a one day course entitled: Becoming European to group of people sent by the Enterprise Policy Department whose area was traditional Art and crafts. The course was devised by the Foundation and other foreign partners from the Becoming European Project.

11th July – MCWO Meeting

Maryrose attended the MCWO meeting which took place at the premises of SOS Malta in St. Venera. During this meeting the topics that were discussed were the following: MEP Elections, MCWO subscriptions, Gendia Project and business cards, brochures and rollup.

15th July – Meeting with Enterprise Policy division

Angele Giuliano and Maryrose Francica met with Ms. Cheryl Haber from the Enterprise Policy division to discuss the female business café that the foundation holds during the SME week in October.

28th July – Meeting with Dr. Rosemarie Azzopardi

Maryrose met with Dr. Rosemarie Azzopardi a Lecturer in International Economics from the University of Malta to help with a study regarding female entrepreneurs in Malta.

08th August – Visit to the H.E. The President of the Republic of Malta

Maryrose formed part of a delegation from MCWO members to visit the President of the Republic of Malta H.E. Marie Louise Coleiro Preca at the President's palace in Valletta. During the meeting with the president a lot of issues concerning women were discussed and whilst the president thanked us for the work that we are doing in this area she wished that something could be done for women from low socio economic background especially from the Cottonera area.

08th - 09th September – StartUP project meeting in Rome

Maryrose attended the project meeting regarding the StartUP which was held in Rome, Italy. During these two days the partners went through all the projects deliverables and devised a plan to finish all by the end of the project.

10th – 12th September – Final project meeting for Under My Wing

Maryrose attended the final Under My Wing project meeting and final conference which took place in Dublin, Ireland. This two year project came to end on the 30th September 2014. The partners gave presentations of the work they have done during the projects' lifetime and devised a plan for the final reporting phase.

17th – 19th September – Active Aging Conference in Sofia Bulgaria

Maryrose was invited to be one of the guest speakers to a conference about active ageing which took place in Sofia, Bulgaria. Maryrose spoke about the importance of keeping active and in good health to be able to enjoy life to the max.

22nd September – Meeting with an entrepreneur

Maryrose had a meeting with Ms. Elaine Mulcahy an entrepreneur residing in Malta. Ms. Mulcahy heard about the foundation and was interested to know more about it. Maryrose gave her an overview of the aims and objectives of the foundation and

discussed possible cooperation. Ms. Mulcahy showed the wish to join the foundation as a member.

25th September – Meeting with Dr. Leonie Baldacchino

Maryrose met with Dr. Leonie Baldacchino from the De Bono institute of thinking within the university to discuss collaboration during the Global Entrepreneurship Week (GEW). Maryrose accepted the invitation to be one of the speakers during the activities on the university campus. The main aim of the activities was to encourage university students to take up entrepreneurship when they finish their studies.

08th – 10th October – Erasmus Plus conference in Brussels

Maryrose was invited by the European Commission to attend the Erasmus Plus Conference which took place in Brussels. During the two day conference a lot of information was given about the new funding programme and a time for networking was reserved so that the participants got to know each other and discuss mutual collaboration.

27th October – MCWO Meeting

Maryrose attended the MCWO Meeting that took place at the premises of SOS Malta in St. Venera. The topics on the agenda for this meeting were the EWL update, MCWO's position on shops opening on Sundays and the visit to the President of the Republic of Malta.

28th October – Business Female Cafe

Angele Giuliano, Maryrose Francica and Ruth Gatt in collaboration with the Enterprise Policy department organised a female business cafe which took place at the Vittoriosa Sport Complex to commemorate SME week. The business cafe was help purposely on Tuesday as there is also the Birgu Market and we wanted to get passing trade from there. During the business cafe we organised two workshop which were very well attended from women who had registered for them before the event.

5th November – Webinar

Angele Giuliano and Maryrose Francica organised a webinar to speak about soft skills in entrepreneurship. The tool GoToMeeting was used for this webinar and there were the maximum 25 participants from different EU countries that the GoToMeeting licence allows. The webinar was recorded and streamed on youtube for people who were unable to get a place.

7th November – Meeting at Malta Enterprise

Maryrose together with Ruth Gatt attended a meeting at Malta Enterprise where they were introduced to some foreign investors who were thinking of opening up businesses in Malta. Maryrose gave a presentation on the aims and objectives of the foundation.

11th – 14th November Final meeting and Conference in Brussels

Maryrose Francica and Ruth Gatt attended the final meeting and conference regarding the Becoming European Project in Brussels. This two year project came to an end on the 30th November and was closed off by organising a final conference in Brussels. The project partners agreed to keep in touch and collaborate on another proposal for the next deadline.

20th- 23rd November – Conference in Gargnano, Italy

As part of the StartUP project Maryrose attended the conference that was held in Gargnano, Italy in collaboration with another two EU funded projects on OER's . The other projects were NETT: Networked Entrepreneurship Training for Teachers- Project and Tools for Teachers and EntrEDU: Entrepreneurship Education - Project and Tools for Teachers. Presentations of the three projects were shown and the partners discussed future collaboration.

24th November – MCWO Meeting

Maryrose attended the MCWO meeting that took place at the premises of SOS Malta in St. Venera. During this meeting the topics of the agenda were the EWL general assembly, the MCWO website and the MCWO position on shops opening on Sunday

27th November – Meeting with members of AISEC

Maryrose and Angele met with Ms. Elizabeth Pulo and her team from AISEC to discuss future collaboration. AISEC is an NGO that develops the leadership potential of youth through experiential learning, volunteer experiences and professional internships and enabling both employers and organisations to connect with a global network of talent.

02nd December – Reception at the US Embassy

Maryrose attended a reception organised by the US Embassy for civil society stakeholders representing the Foundation for Women Entrepreneurs. During the reception which was held at Villa Bologna, Attard under the patronage of H.E. Ambassador Gina Abercrombie-Winstanley Maryrose had the opportunity to mingle and network with other organisation's leaders.

05th December – US Embassy Networking Event

Angele Giuliano and Maryrose Francica took part in a speed mentoring event organised by the US Embassy under the patronage of HE. Ambassador Gina Abercrombie-Winstanley. The mentors were women in various careers whilst the mentees were mostly university students or newly graduates.

08th-12th December – Bilateral meetings

This week was dedicated to bilateral meetings with prospective entrepreneurs who had attended the SME week activity. Maryrose met with these women individually where they discussed the business idea and formulated a plan to go forward and work towards starting up on their own. The different women were at various stages some at the idea generation whilst others quite advanced with a good business plan.

17th December – Enterprise Policy consultative meeting

Maryrose attended the enterprise policy consultative meeting which was held at the Phoenicia Hotel, Floriana. The theme of this meeting was the Enterprise Policy & Schemes information on upcoming legislation: English Language Teaching Council Regulations and The TAKEOFF Seed Fund Award. The Foundation for Women Entrepreneurs is a regular on these consultative meetings.
