



MEND THE GAP





Co-funded by
the European Union

Women Assessment Toolkit

Evaluation of competencies by the trainer

Project title: Mend the Gap - Mending the Pay and Employment Gap through Eco-entrepreneurship

Project number: 2022-1-FR01-KA220-VET-000087337

Project type: KA2 - Cooperation for innovation and the exchange of good practices KA220-VET - Cooperation partnerships in vocational education and training

Project Partners:

Solution: Solidarité & Inclusion

Le Tre Ghinee Aps

Artis Multimedia

Mobius Circle Aps

Meuskills sl

Spectrum Research Centre CLG

KAINOTOMIA & SIA EE

Activity 4 - Women's Needs Assessment Toolkit

Result 4 - Assessment toolkit

The editing of this report was finished in 2023.

MEND THE GAP – Mending the Pay and Employment Gap through Eco-entrepreneurship. This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



Introduction

The objective of the following questionnaire is to support the trainer to evaluate the initial competencies of the women learners.

Questionnaires are provided to evaluate competences in 3 main areas: gender awareness and empowerment, eco-entrepreneurship, and finances. For each one of these areas, a scenario is proposed, with the description of a situation. Then the learner will find a series of statements and is asked to give her perspective according to a likert scale.

The scenario and statements are written in the second person, to address directly the learner and be completed by her.

Finally, a grid is provided to the trainer for the analysis of the results, where each statement is associated with a specific competency and a feedback.

Scenario 1 - Gender awareness and empowerment

Scenario:

You've been a baker since you were a child, and you have great respect for classic cakes and confectionery. You inherited treasured family recipes that have always been praised by your loved ones. You are driven to excel in the sector because of your passion for baking and ambition to open your bakery.

You are aware of the potential hurdles and gender disparities existing in the business world as a woman entrepreneur. You feel that solving these difficulties requires gender knowledge and empowerment. You understand the significance of arming oneself with the knowledge and skills required to effectively traverse the entrepreneurial journey.

You acknowledge the importance of gender awareness and empowerment training to secure your success and promote gender equality within your bakery. This training would concentrate on understanding the dynamics of gender discrimination in the workplace, as well as on boosting confidence, improving leadership abilities, and advocating equal chances for women.

Statements:

To evaluate your gender awareness and empowerment, please provide your perspective on the following statements using a Likert scale. Please rate your agreement with each statement on a scale of 1 to 5, with 1 representing the lowest level of agreement and 5 representing the highest level of agreement.

1. I can identify and challenge gender stereotypes that may affect the perception of women in the baking industry.
2. I feel prepared to handle any gender-specific challenges that may arise in the bakery industry.
3. I feel confident in my ability to build a successful bakery business while promoting gender equality and empowerment.
4. I feel empowered to negotiate fair terms and conditions for my bakery business.
5. I can recognise and overcome any gender-related obstacles or biases that I may encounter while establishing my bakery.



6. I feel prepared to advocate for equal opportunities and representation of women in the bakery industry.
7. I can create a work environment in my bakery that supports and promotes gender equality.
8. I feel equipped to address any instances of gender discrimination or harassment that may occur in my bakery.
9. I can foster an inclusive and supportive work environment that encourages the growth and development of all employees, regardless of gender.
10. I feel confident in my ability to mentor and support other aspiring women in the baking industry.
11. I can develop effective marketing strategies that target a diverse customer base and challenge traditional gender roles in baking.
12. I feel prepared to navigate and overcome any gender-related obstacles in accessing funding and financial resources for my bakery business.
13. I can create a supportive network of industry professionals and organisations that promote gender equality in the baking sector.
14. I feel equipped to challenge and address any gender pay gaps that may exist in the baking industry.
15. I can effectively communicate and promote the value of diversity and gender equality in the baking industry to my customers and stakeholders.
16. I feel prepared to advocate for equal opportunities and representation of women in the bakery industry.
17. I can successfully navigate the challenges of financing and funding for my bakery business as a woman entrepreneur.
18. I feel empowered to take on leadership roles within the baking industry and contribute to its growth and development.
19. I can actively promote diversity and inclusivity within the bakery industry, celebrating the contributions of women from various backgrounds.
20. I feel prepared to address any gender-related biases in the marketing and branding of my bakery to ensure inclusivity and appeal to a diverse customer base.

Association of statements with competences and feedback:

N°	Statement	Skill(s)	Feedback for the trainer	Module and chapter where you can find training materials in the MEND THE GAP course
1	I can identify and challenge gender stereotypes that	Gender Awareness and Empowerment	Based on the response, the trainer will promote further investigation	Module 2 and Module 6

	may affect the perception of women in the baking industry.		into gender stereotypes and their influence on a specific industry using the relevant module or chapter.	
2	I feel prepared to handle any gender-specific challenges that may arise in the bakery industry.	Gender Awareness and Empowerment	By rating this statement on a scale from 1 to 5, it will assist in evaluating the learner's preparedness and enable tailored training in tackling challenges specific to gender.	Module 2 and Module 6
3	I feel confident in my ability to build a successful bakery business while promoting gender equality and empowerment.	Gender Awareness and Empowerment, Entrepreneurship	The trainer can utilise this statement to evaluate the learner's confidence level and provide them with appropriate guidance on accessing the essential resources for coping with gender issues in entrepreneurship during the training program.	Module 2, Module 6
4	I feel empowered to negotiate fair terms and conditions for my bakery business.	Gender Awareness and Empowerment, Entrepreneurship	The trainer will foster a sense of empowerment in the learner and deliver training on enhancing negotiation skills in the context of business.	Module 2, Module 4 and Module 6
5	I can recognise and overcome any gender-related obstacles or biases that I may encounter while establishing my bakery.	Gender Awareness and Empowerment, Entrepreneurship	Taking into account the response, the trainer will strengthen the learner's capacity to recognise and tackle gender-related barriers and biases by offering strategies to overcome them.	Module 6
6	I feel prepared to advocate for equal opportunities and representation of women in the bakery industry.	Gender Awareness and Empowerment, Entrepreneurship	The trainer will recognise the learner's preparedness to advocate for gender equality and equip them with the necessary tools to	Module 6

			foster equal opportunities and representation.	
7	I can create a work environment in my bakery that supports and promotes gender equality.	Gender Awareness and Empowerment, Entrepreneurship	The trainer will encourage the learner's dedication to establishing an inclusive work environment and guide them on implementing practices that advance gender equality.	Module 6
8	I feel equipped to address any instances of gender discrimination or harassment that may occur in my bakery.	Gender Awareness and Empowerment	The trainer will assess the learner's readiness and preparedness to address gender Discrimination and harassment and provide resources for handling such instances effectively.	Module 6
9	I can foster an inclusive and supportive work environment that encourages the growth and development of all employees, regardless of gender.	Gender Awareness and Empowerment, Leadership	The answer will demonstrate the learner's confidence in creating an inclusive work environment and provide guidance on promoting gender equality among bakery staff.	Module 2, Module 6 and Module 7
10	I feel confident in my ability to mentor and support other aspiring women in the baking industry.	Gender Awareness and Empowerment, Mentoring	The trainer will recognise and encourage the learner's confidence in mentoring and provide guidance on supporting aspiring women in the industry.	Module 2, Module 4 and Module 6
11	I can develop effective marketing strategies that target a diverse customer base and challenge traditional gender roles in baking.	Gender Awareness and Empowerment, Marketing	By rating their confidence on a scale of 1 to 5, the trainer will evaluate the learner's capacity to develop inclusive marketing strategies and offer resources to challenge gender roles within the baking industry.	Module 4 and Module 6
12	I feel prepared to navigate and	Gender Awareness and	Acknowledging the learner's	Module 4 and Module 6

	overcome any gender-related obstacles in accessing funding and financial resources for my bakery business.	Empowerment, Entrepreneurship, Financial Management	preparedness, the training program will provide guidance aimed at securing funding and overcoming gender-related obstacles in the realm of finance, empowering them in this particular domain.	
13	I can create a supportive network of industry professionals and organizations that promote gender equality in the baking sector.	Gender Awareness and Empowerment, Networking	The answer to this statement will help the trainer recognise the learner's ability to create a supportive network and provide guidance on connecting with organisations promoting gender equality.	Module 2, Module 4 and Module 7
14	I feel equipped to challenge and address any gender pay gaps that may exist in the baking industry.	Gender Awareness and Empowerment, Financial Management	The trainer will encourage the learner's readiness to address gender pay gaps and provide resources on implementing fair compensation practices.	Module 2, Module 3 and Module 6
15	I can effectively communicate and promote the value of diversity and gender equality in the baking industry to my customers and stakeholders.	Gender Awareness and Empowerment, Communication	The trainer will recognise the learner's confidence in their communication skills and offer guidance on effectively advocating for diversity and gender equality.	Module 2, Module 3 and Module 6
16	I feel prepared to advocate for equal opportunities and representation of women in the bakery industry.	Gender Awareness and Empowerment, Advocacy	On a scale of 1 to 5, the trainer will assess the learner's preparedness to advocate for equal opportunities and representation of women in the bakery industry. They will also guide effective advocacy strategies and inform the learner about available resources.	Module 6
17	I can successfully navigate the	Business and Financial Skills,	The trainer will recognise the learner's	Module 3 and Module 4

	challenges of financing and funding for my bakery business as a woman entrepreneur	Entrepreneurship	confidence in navigating financial challenges as a woman entrepreneur. They will offer guidance on accessing funding sources, financial planning, and strategies to overcome obstacles in this area.	
18	I feel empowered to take on leadership roles within the baking industry and contribute to its growth and development	Empowerment and leadership	The trainer will recognise the learner's sense of empowerment in assuming leadership roles and their potential to contribute to the growth of the baking industry. They will offer guidance on leadership development, networking, and opportunities for industry involvement.	Module 7
19	I can actively promote diversity and inclusivity within the bakery industry, celebrating the contributions of women from various backgrounds	Diversity and Inclusion, Cultural Sensitivity	The trainer will acknowledge the learner's commitment to promoting diversity and inclusivity in the bakery industry. They will provide guidance on creating inclusive environments, cultural sensitivity, and recognising women's diverse contributions.	Module 6 and Module 7
20	I feel prepared to address any gender-related biases in the marketing and branding of my bakery to ensure inclusivity and appeal to a diverse customer base.	Gender Awareness and Empowerment, Marketing and Branding Skills	The trainer will acknowledge the learner's preparedness to address gender-related biases in marketing and branding. They will guide inclusive marketing strategies and appeal to diverse customer segments.	Module 6

General feedback:

If the women learners' responses to the statements show that they have a limited awareness of gender equality and empowerment, it is critical to bridge this gap by giving them tools and advice to improve their knowledge in this area. Gender equality and empowerment are crucial issues that everyone should understand and advocate for, especially when it comes to building inclusive and equitable settings.

It is recommended that they focus on specific modules and chapters in the Mend The Gap course that delves into gender equality and empowerment to help their learning and growth. Module 2, "Gender Awareness," can serve as a foundation for comprehending the principles of gender equality, gender stereotypes, and the impact of gender prejudice in numerous situations, including the baking sector, for learners who express insufficient knowledge. This program will help them understand the significance of promoting equal chances and confronting discriminatory practices.

Additionally, if female students show an interest in taking on leadership responsibilities in the baking sector, Module 7, "Leadership Skills," might be especially useful. This module teaches effective leadership methods and can equip participants to advocate for gender equality and achieve positive change within their workplaces.

Scenario 2 - Eco-entrepreneurship

Scenario:

Imagine you want to start your own business and you have a few different business ideas in mind. However, you still need to make some important considerations and decisions to create a successful business model!

Some examples of eco-friendly businesses that are becoming more popular over the years are: zero packaging stores where you can buy food in bulk or soaps and detergents to be spilt; reuse systems for food containers; repair shops; products made with recycled materials; bike delivery services; etc. Consider that almost any business you might have in mind, even if it's not directly related to a sustainable product or service, can be made more sustainable in its operations if eco-friendly choices are taken.



On a scale from 1 (lowest) to 5 (highest), how would you rate your agreement to the following statements:

Statements:

1. I have a good understanding of the current socio-economic context and the pressing environmental challenges, and my business idea is likely to capitalise on the opportunities presented by increased consumer attention to environmental sustainability.
2. I understand what environmental sustainability means and why it is important to consider it when starting a new business.
3. In general, I'm aware that all human activities have an impact on the environment and the communities that live there, and I'm concerned about how my business might affect them and how I might limit that impact.
4. I am deeply aware of the connection that exists between the healthiness of the environment around us and the level of wellbeing and health of all living beings, including mine.
5. Environmental sustainability is a priority for me and I am determined to take all the necessary steps to make it a reality in my future business, even if it means slightly higher management costs and a short-term loss of profit.

6. I feel able to identify in principle the possible sources of pollution or consumption generated by the activities of my business idea (e.g. waste, emissions, consumption of land, water, energy, etc.).
7. I feel able to identify and implement strategies and solutions to reduce consumption and the environmental impacts deriving from the activities of my business idea.
8. The business model I have in mind evaluates and takes into account the impact it has on all groups of people who are affected and involved in the chain of activities (for example, the people involved in the production of the products/services you intend to sell) and ensures fair treatment, gender equality respect for their human and civil rights and their psycho-physical well-being.
9. My business idea is likely to include elements of innovation and originality, and solves at least one problem faced by the community while generating a profit at the same time.
10. I feel that I have the necessary skills and knowledge to start my business project, or I know who to contact for support.
11. I know that for the success of my business idea it is important to establish profitable relationships with all possible parties involved in the value chain (suppliers, customers, associations, public bodies, etc.) and I feel able and motivated to do so.

Nº	Statement	Skill(s)	Feedback for the trainer	Module and chapter where you can find training materials in the MEND THE GAP course
1	<p>I have a good understanding of the current socio-economic context and the pressing environmental challenges, and my business idea is likely to capitalise on the opportunities presented by increased consumer attention to environmental sustainability.</p>	<p>- <u>Spotting opportunities:</u> Learners can seize and shape opportunities to respond to environmental challenges and create value for others.</p>	<p>This statement aims to understand if the learner has a certain understanding of the global situation, particularly in relation to:</p> <p>1) the problem of the ecological crisis of the planet due to pollution and global warming caused by CO2 emissions produced by human activity;</p> <p>2) the major plan launched by the European Union for the ecological conversion of the European continent, the GREEN NEW DEAL, which provides for huge investments to promote and accelerate this process: these investments can help to create new good job opportunities in the green sector and in "eco-friendly" commercial activities, i.e. those that adopt strategies to reduce environmental impact or in start-ups that propose innovative solutions to environmental problems.</p> <p>If the score obtained by the learner is equal to or less than <3, it is very likely that the learner does not have a clear and sufficient perception and knowledge of the socio-economic context and that it is therefore necessary to devote time to general orientation sessions before progressing in an</p>	Module 5

			entrepreneurship training course. If the score obtained by the learner is higher than 3, in this case we can consider starting from a situation of sufficient knowledge of the context and global trends, but we can still try to deepen through a guided dialogue with open questions on the topic.	
2	I understand what environmental sustainability means and why it is important to consider it when starting a new business.	- <u>Valuing ideas:</u> <i>Learners can understand and appreciate the value of ideas, in this case the idea of sustainability.</i>	This statement aims to understand both whether the importance of environmental sustainability is understood and whether it is a personal value that the learner wishes to pursue. If the score obtained is equal to or less than 3, it is very likely that the learner has not fully understood the concept of sustainability or that it is not one of their priorities anyway. Nevertheless, given the real self-employment opportunities offered by the green entrepreneurship sector, it would be useful for the learner to learn to take up the cause of protecting the planet and to engage in change. If the score is higher than 3, the learner probably has a good level of awareness and can benefit from a 'green' entrepreneurial initiative.	Module 5
3	In general, I'm aware that all human activities have an impact on the environment and the communities that live there, and I'm concerned about how my business might affect them	<u>Ethical and sustainable thinking:</u> Learners can recognise the impact of their choices and behaviours, both within the community and the	This statement aims to understand if the learner feels the need to make an effort to reduce his personal environmental impact and that of a hypothetical business he would start. If the score is equal to or less than 3, it is very likely that the learner has never	Module 5

	and how I might limit that impact.	environment.	considered the problem. In this case it would always be useful to work first on developing the learner's environmental awareness. If the score is higher than 3, the learner may already have a good basic ecological awareness. You could try to ask for some examples of the ecological practices they implement.	
4	Environmental sustainability is a priority for me and I am determined to take all the necessary steps to make it a reality in my future business, even if it means slightly higher management costs and a short-term loss of profit.	<u>Personal initiative:</u> <i>Learners act to make sure that their ethical and sustainability goals are met.</i>	This statement aims to determine the degree of motivation and determination to pursue the creation of a "green" entrepreneurial activity. If the score is equal or less than 3, it would be useful to understand what are the reasons that discourage the initiative. If the score is higher than 3, it could be checked if the learner already has a specific business idea in mind.	Module 5
5	I feel able to identify in principle the possible sources of pollution or consumption generated by the activities of my business idea (e.g. waste, emissions, consumption of land, water, energy, etc.).	<u>Assess impact:</u> <i>Learners are able to assess the environmental impact of business activities.</i>	This statement aims to understand if the learner is able to assess, even in a general way, what are the possible sources of pollution, such as waste, emissions, consumption of a hypothetical business activity. In principle, many of these sources also apply to personal life. If the score is equal or less than 3, it would be useful to involve the learners in a simple activity to calculate their ecological footprint. There are many online tools, we refer to one in the bibliography. If the score is higher than 3, it is possible that the learner is more or less able to make this assessment and apply it to a hypothetical business activity.	Module 5

6	I feel able to identify and implement strategies and solutions to reduce consumption and the environmental impacts deriving from the activities of my business idea.	<i><u>Sustainable design:</u> Learners can identify processes or actions that avoid or reduce the use of natural resources and minimize the ecological footprint.</i>	This statement aims to understand if the learner has skills of a slightly more advanced level that allow her/he to understand what solutions or strategies he could adopt to make her/his own business more eco-friendly or even if she/he could be able to develop solutions or innovative strategies. If the score is 3 or less then it is very likely that she/he does not currently have sufficient skills to create an eco-friendly business model. But these types of skills can be built through special training. If the score is higher than 3 it is possible that the learner has some skills in this regard on which even more specific and advanced skills can be continued to be grafted.	Module 5
7	The business model I have in mind evaluates and takes into account the impact it has on all groups of people who are affected and involved in the chain of activities (for example, the people involved in the production of the products/services you intend to sell) and ensures fair treatment, gender equality, respect for human and civil rights and their psycho-physical well-being.	<i><u>Ethical leadership:</u> Demonstrating integrity, transparency, and ethical decision-making in business practices, fostering a culture of social and environmental responsibility.</i>	This statement aims to understand how developed the ethical dimension of entrepreneurship is, as well as the environmental dimension. In other words, it aims to check whether the choices and decisions that determine the company's business model take into account the impact of its activities at all levels of the value chain (from the producer to the final consumer and on the communities affected by its activities). If the score is 3 or below, the learner does not yet have a sufficient understanding of the cascading effects that our economic decisions have and how, if not carefully assessed, they can undermine the wellbeing	Module 5

			and rights of other people. It is advisable to explore workers' rights in terms of fair working conditions and wages and respect for human rights. If the score is higher than 3, the learner is likely to have a broader vision in which the ethical and environmental dimensions cannot be separated.	
8	My business idea is likely to include elements of innovation and originality, and solves at least one problem faced by the community while generating a profit at the same time.	<u>Innovation and creativity:</u> <i>The ability to think creatively and develop innovative solutions that address environmental challenges and meet the needs of sustainable markets.</i>	This statement aims to assess whether the learner actually has an idea with innovative aspects, in the sense that it solves an environmental or social problem through innovative technological solutions, services or practices, while generating a profit. If the level is equal to or lower than 3, it could be useful for the learner to know concrete examples of green activities that help her/him to stimulate her/his creativity and critical thinking. If the score is higher than 3 it would be interesting to investigate through an open conversation whether the learner has ideas in mind or to stimulate her/him further. Also in this case it may be useful to present some concrete cases of successful green businesses.	Module 4 and Module 5
9	I feel that I have the necessary skills and knowledge to start my business project, or I know who to ask for help.	<u>Self awareness and self efficacy:</u> <i>Learners can make the most of their strengths or compensate for their weaknesses by teaming up with</i>	This statement aims to assess whether the learner feels she/he has all the knowledge and skills needed to start an entrepreneurial activity or whether she/he knows how to do it and who to turn to to compensate for the missing skills.	Module 2

		<i>others</i>	If the score is equal to or lower than 3, it is likely that the learner does not feel up to starting his own business and does not know how to do it. In such a case, an appropriate orientation towards the relevant training contents and available funding opportunities is strongly advised. If the score is higher than 3, it is useful to check what kind of skills the learner actually possesses and if he is able to make a business plan.	
10	I know that for the success of my business idea it is important to establish profitable relationships with all possible parties involved in the value chain (suppliers, customers, associations, public bodies, etc.) and I feel able and motivated to do so.	<u>Working with others:</u> <i>Learners can build a team and networks based on the needs of their value-creating activity.</i>	This statement aims to assess how important the learner considers the aspect of collaboration and cooperation with others for the success of their business idea. If the score is 3 or less, it is very important to emphasise with the learner the importance of managing relationships with all parties involved in the activities of one's value chain. This will allow them to create synergies that strengthen their own business model and bring mutual benefits. If the score is higher than 3, it is likely that the learner already has a good predisposition to establishing fruitful collaborations. In both cases, however, it is advisable to create a business model canvas to think about all the possible stakeholders in the business value chain.	Module 2

Association of statements with competencies and feedback:

General feedback:

If the learner answered most of the statements with a score of 3 or less, it is likely that there is still little awareness or motivation towards the journey of

starting an eco-business. However, this is a reason to further stimulate interest in the topic, also through the support of the training modules available on the platform.

On the other hand, if the learner has answered the majority of the statements with a score higher than 3, it is likely that there is already a good starting point, even if only motivational, and therefore it is certainly a signal that one can continue with a complete training on eco-entrepreneurship and all related topics thanks to the training modules available on the platform.

Scenario 3 - finances

Scenario:

Since you were a little girl, you have liked fixing things. You know everything about Repair and Reuse, DIY with good materials. Your family and friends always come to you for help when they have something broken.

You have been thinking for a while now on how to do something using your amazing ability. You actually have an idea: you would like to launch a hardware shop that would at the same time offer workshops and courses to explain to participants how to repair things. You are convinced by the need to fight against climate change and you would like to promote different ways of consumption of goods, especially focusing on increasing their lifespan. You want to make pedagogic work on ecological aspects of DIY products, such as cleaning products, paints or glues without chemicals.



You believe that with the increased awareness of society on climate crisis, this should be a sector with a growing demand, so you are confident that it is now the correct time to launch this project. But it requests investment in materials, and you need financial capital to get started. Also, you have heard about some financing programmes...

Statements:

On a scale from 1 (lowest) to 5 (highest), how would you rate your agreement to the following statements:

1. I feel confident about my capacity to find the money I need
2. At domestic level, I already have a good management of my finances
3. I have an overall idea of the different resources that I will need to launch this type of business, so I will be able to estimate my needs
4. I know how to draw a basic budget
5. And I also know how to set-up a precise and realistic budget
6. I can plan my need in Human Resources and add the cost related to my own work and eventual staff in my budget.
7. I am aware of the taxes and different fixed costs that I will need to pay in relation to my business.

8. I can calculate how much I need to sell to obtain benefits from my business project.
9. I have heard about calculation sheets and I know how to use them
10. I have a clear idea of the different steps that I need to do to get funding
11. I know the different institutions that I need to contact with to get credit for my project
12. I am aware about the current funding programmes offered by the local, regional, national and european
13. I know where to search for information about those programme
14. I can prepare without major difficulty the basic administrative information that I should provide to authorities
15. I know what is a balance sheet
16. I know how to calculate my return on investment
17. I know how to convince the bank and investors to invest in my idea
18. I know how to prepare a business pitch and get investors
19. I know how to calculate the price of my services for the customers
20. I can think from a long-term perspective, and plan the evolution of my finances.

Association of statements with competences and feedback:

Nº	Statement	Skill(s)	Feedback for the trainer	Module and chapter where you can find training materials in the MEND THE GAP course
1	I feel confident about my capacity to find the money I need	Access to Funding, Financial empowerment	Beyond the introductory/general aspect to the financial competence, this question is also about empowerment and self-confidence of the learner. <u>If the answer in the likert scale is below 3 -> your learner doesn't think that she is capable of raising money. You should then identify if this is due to a lack of self-confidence, in this case you can refer to the module 6 of our MTG course, or to a lack of financial literacy, which can be found in our module 1. If the answer in the likert</u>	Module 3, Module 4 and Module 7

			<p><u>scale is above 3</u> -> then it is a positive start, you should make sure that this perception corresponds to a real capacity.</p>	
2	<p>At domestic level, I already have a good management of my finances</p>	<p>Financial literacy (basic), Financial empowerment</p>	<p>This question is also related to empowerment, and to evaluate the previous experience of your learner. She might not have any business experience, but at least, she might have some knowledge about financial literacy thanks to a domestic control of finances, as households must also manage a budget.</p> <p><u>If the answer in the likert scale is below 3</u> -> then it seems that you learner have a very limited experience of finances, and you should then prioritise this topic in among the learning objectives</p> <p><u>If the answer in the likert scale is above 3</u> -> Your learner has at least a minimum experience of dealing with a budget. You know need to evaluate the level of her knowledge</p>	<p>Module 3</p>
3	<p>I have an overall idea of the different resources that I will need to launch this type of business, so I will be able to estimate my needs</p>	<p>Financial literacy (basic)</p>	<p>This question aims at evaluating the perception that your learner will have about her needs to launch her business, and if those are realistic (is she aware of the different costs that she will have to start her activity).</p> <p><u>If the answer in the likert scale is below 3</u> -> This means that she will have to learn on this topic, so as to be able to establish a list of the different needs that she will have.</p> <p><u>If the answer in the likert scale is above 3</u> -> Then it means that she has some idea at least about the</p>	<p>Module 3, Module 4 and Module 5</p>

			needs she has. You might ask her to quote those needs, to better evaluate her awareness.	
4	I know how to draw a basic budget	Financial literacy (budgeting)	This direct question directly relates to the budgeting skill of the learner. She should be able to handle at least the basic categories of expenses. <u>If the answer in the likert scale is below 3 -></u> Then you should add this topic among her learning priorities. <u>If the answer in the likert scale is above 3 -></u> well let's see what is her answer for the next question then.	Module 3 and Module 4
5	And I also know how to set-up a precise and realistic budget	Financial literacy (budgeting)	Again, this direct question relates to the budgeting skill of the learner. She should be able to handle the concepts of expenses and incomes, but also fixed / direct costs and flexible costs, etc. <u>If the answer in the likert scale is below 3 -></u> Then your learner might need information to get deeper into this skill. <u>If the answer in the likert scale is above 3 -></u> You should check first if this perception is real, and might ask your learner to explain to you some of the concepts mentioned above. If she is able to answer, you can give priority to other topics.	Module 3 and Module 4
6	I can plan my need in Human Resources and add the cost related to my own work and eventual staff in my budget.	Financial Planning and Forecasting	One of the major resources needed in most business projects is linked to the human resources, starting by one's own. To run a shop, your learner might also need support from employees... But how much does their work cost? <u>If the answer in the likert</u>	Module 3 and Module 4

			<p><u>scale is below 3 -></u> Then you should work on her awareness of her own salary needs.</p> <p><u>If the answer in the likert scale is above 3 -></u> This is a good answer. You might ask your learner to explain to you further her perception of salary needs. If she is able to answer, you can give priority to other topics.</p>	
7	I am aware of the taxes and different fixed costs that I will need to pay in relation to my business.	Financial Literacy (Taxes basics, regulation)	<p>This question related to the basic knowledge of the fiscal environment and regulations. It is vital to start a business to be aware of these regulations.</p> <p><u>If the answer in the likert scale is below 3 -></u> You should recommend your learner to study on this topic, so as to increase knowledge and capacity to adjust her budget to this context.</p> <p><u>If the answer in the likert scale is above 3 -></u> This is a good answer. You can still ask your learner to give you an example of tax that she might meet, so to check if this awareness is real.</p>	Module 3 and Module 4
8	I can calculate how much I need to sell to obtain benefits from my business project.	Financial Planning and Forecasting (Cash flow management)	<p>This question relates to forecasting and price setting. The woman who wishes to start a business should be able to evaluate the price of her products / services (in the case of the project described, both products (DIY materials) and services (courses)), as well as the quantity that she needs to sell, to sustain her business.</p> <p><u>If the answer in the likert scale is below 3 -></u> It means that your learner needs to upskill in the Financial planning and</p>	Module 4

			Forecasting field. <u>If the answer in the likert scale is above 3 -></u> This shows already an advanced level of knowledge in the financial field.	
9	I have heard about calculation sheets and I know how to use them	Financial literacy (Familiarity with financial tools)	This question is rather technical, but is aimed at checking that your learner knows tools that she can use to support her in finances management. <u>If the answer in the likert scale is below 3 -></u> You might start introducing her to tools such as Excel. <u>If the answer in the likert scale is above 3 -></u> You might ask her about programmes that she would use for budgeting for instance.	Module 3 and Module 4
10	I have a clear idea of the different steps that I need to do to get funding	Access to funding, Financial Planning and Forecasting	This question is a way to know if your learner has an idea where to start at the time of looking for funding. It would thus be an introductory question to the following one about access to funding (questions 11 to 14). <u>If the answer in the likert scale is below 3 -></u> it is possible that the next questions will also obtain a low score, and that you need to include access to funding among her learning priorities <u>If the answer in the likert scale is above 3 -></u> It is a good start to go deeper in the next questions.	Module 3 and Module 4
11	I know the different institutions that I need to contact with to get credit for my project	Access to funding (Basic knowledge on financial institutions)	Your learner should be aware of the different institutions that can provide funding, both public and private entities, so as to be able to evaluate several options. <u>If the answer in the likert scale is below 3 -></u> Then your learner needs to know	Module 3 and Module 4

			<p>about those institutions and the programmes that they offer.</p> <p><u>If the answer in the likert scale is above 3 -></u> Make sure that the vision of your learner is not limited to bank institutions, but that she is also aware of other possible sources of funding.</p>	
12	<p>I am aware about the current funding programmes offered by the local, regional, national and european</p>	<p>Access to funding (Basic knowledge on funding programmes)</p>	<p>The question itself is oriented towards raising awareness about the different level of funding that she might find. She might find many options related to sustainability in the hardware industry, and the European Union also proposes programmes to support business development!</p> <p><u>If the answer in the likert scale is below 3 -></u> You might work on this aspect in your learner pathway, so as to increase her awareness on the variety of existing funding programmes.</p> <p><u>If the answer in the likert scale is above 3 -></u> This is very good. Then let her give you information on some of the programmes she knows.</p>	<p>Module 4</p>
13	<p>I know where to search for information about those programme</p>	<p>Access to funding (Funding, grants and subsidies)</p>	<p>Navigating through financial support systems can be challenging, even if your learner is aware of the existence of the funding programmes. She needs to know where to find the information.</p> <p><u>If the answer in the likert scale is below 3 -></u> this skill is highly relevant if you already have an idea of funding institutions and programmes, so you could include it as a complementary topic that goes after the basic</p>	<p>Module 4</p>

			<p>knowledge on access to funding.</p> <p><u>If the answer in the likert scale is above 3 -></u> This is, again, a very good answer.</p>	
14	I can prepare without major difficulty the basic administrative information that I should provide to authorities	Risk Management (Auditing)	<p>When awarded with public funding, your learner will most certainly have to present some evidence of what she will do with the money received. Strict accountancy is thus needed, especially in the case of operating with public funds.</p> <p><u>If the answer in the likert scale is below 3 -></u> Your learner should also learn about this aspect, to be included as part of the knowledge that you will deliver to her in the field of access to funding.</p> <p><u>If the answer in the likert scale is above 3 -></u> Then it seems that your learner is fully proficient with the access to funding topic!</p>	Module 4
15	I know what is a balance sheet	Financial literacy, Financial planning and forecasting. Risk management	<p>The balance sheet shows the assets and liabilities of a business. It is a fundamental document in accountancy. Is your learner aware about it?</p> <p><u>If the answer in the likert scale is below 3 -></u> If your learner doesn't know what a balance sheet is, we recommend you to include the module on finances in her learning pathway.</p> <p><u>If the answer in the likert scale is above 3 -></u> Then it is well done, as it is one of the most fundamental financial documents that an entrepreneur should be able to handle.</p>	Module 2 and Module 4
16	I know how to calculate my return on investment	Financial planning and forecasting. Risk management	<p>The ROI is calculated to measure the efficiency of an investment compared to other investments. It is</p>	Module 3

			<p>quite an advanced skill already, but that can be useful in the case of businesses requiring important inversion (and which might be the case for the example given in our scenario of a hardware shop).</p> <p><u>If the answer in the likert scale is below 3 -></u> You should integrate this topic among the course that you will deliver to your learner.</p> <p><u>If the answer in the likert scale is above 3 -></u> Then she is proficient in finances!</p>	
17	I know how to convince the bank and investors to invest in my idea	Access to funding, risk management	<p>This question is related to the desired attitude needed to look for funding. Despite the woman's project being good, she will not be able to find funding if she is not able to "sell" her idea to investors, she needs to be convincing.</p> <p><u>If the answer in the likert scale is below 3 -></u> Your learner might need to work on attitude and entrepreneurial competencies to get stronger in her persuasion skills.</p> <p><u>If the answer in the likert scale is above 3 -></u> Well, then, your learner might need you for other topics than the financial one!</p>	Module 3 and Module 4
18	I know how to prepare a business pitch and get investors	Access to funding (Business Communication, Eco Marketing and communication)	<p>Business pitch is more an entrepreneurial / communication skill than a financial one. However, it is part of obtaining funds.</p> <p><u>If the answer in the likert scale is below 3 -></u> Then it could be interesting to add content on pitching in your course. Or at least review communication skills and the ability to present ideas in a synthetic and persuasive way.</p>	Module 4

			<p><u>If the answer in the likert scale is above 3 -></u> Excellent, then you might also review the rest of the entrepreneurial skills of your learner thanks to our questionnaire n°2.</p>	
19	I know how to calculate the price of my services for the customers	Financial Planning and Forecasting (Price setting), marketing and branding	<p>Setting the correct price for a product or service can be challenging. It includes financial knowledge, but also market knowledge, as purchasing power or psychological factors can for instance have a role in this setting.</p> <p><u>If the answer in the likert scale is below 3 -></u> You should introduce your learner to this idea, along with your training on financial literacy.</p> <p><u>If the answer in the likert scale is above 3 -></u> Then it would be interesting that you ask her about the different factors that she will consider, to make sure that she is aware of the complexity of this task.</p>	Module 3 and Module 4
20	I can think from a long-term perspective, and plan the evolution of my finances.	Financial Planning and Forecasting, Risk management, Business planning	<p>This question relates to planning and forecasting, but also, and more in general, to business development and growth.</p> <p><u>If the answer in the likert scale is below 3 -></u> you should support your learner in having a vision on the long-term to detect business opportunities and work on business development.</p> <p><u>If the answer in the likert scale is above 3 -></u> You should make sure that your learner has enough vision to also anticipate risks.</p>	Module 3 and Module 4.

General feedback:

If the overall answers of your women learner show a low level of competencies in the financial skills, we recommend you to engage her in a learning pathway on finances. You can for this get support from our materials developed in the Module 3 of the Mend The Gap course.

If the overall answers of your learner show a high level of competency in the financial skills, you might try to go deeper in the questionnaire to make sure that this perception corresponds to real-technical financial skills. You might ask her, for instance, to explain to you what is a balance sheet or what are the main funding institutions in your country. If your learner answers correctly to your technical questions as well, you might focus the learning pathway on other competencies, such as the entrepreneurial / business skills, eco-entrepreneurship or the gender bias awareness.



Co-funded by
the European Union



Erasmus+



MEND THE GAP



Co-funded by
the European Union



Erasmus+