



SOCIAL SEED

INCUBATION METHODOLOGY FOR SOCIALLY EXCLUDED ENTREPRENEURS
SUPPORTED BY COMPANIES



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METHODOLOGICAL GUIDE FOR SOCIAL INCUBATORS INCUBATION GUIDE FOR GROUPS AT RISK OF SOCIAL EXCLUSION



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INTELLECTUAL OUTPUT 1 - INTRODUCTION

The overall objective of the Social SEED project is the design and validation of a new social incubator for people at risk of social and economic exclusion. In order to achieve its goals, the strategic partnership will carry out different phases, also called Intellectual Outputs. Throughout the project, the strategic partnership will design a methodology guide, create and adapt the course contents to the identified needs, validate the developed concepts throughout a pilot incubator and implement a Massive Open Online Course (MOOC) to present the SOCIAL SEED methodology, course and reports.

Following the previous structure and with the aim of fulfil the requirements established in the project proposal, this document corresponds to the outcomes and finding of Intellectual Output 1, the design of a methodological incubation guide for groups at risk of social exclusion. In this methodological guide, the strategic partnership has collected and analyzed:

- The best practices at European level of the existing incubators, social incubators and more specifically social incubators which collaborate with people at risk of social and economic exclusion. The processes and steps of each of the selected incubators have been studied, considering all its phases (training, mentoring, consulting, etc.), its timing (hours/week), location, number of entrepreneurs by program, who owns the initial idea of the business, the number of entrepreneurs per mentor and the support given by companies and administration.
- The relationship between members of the incubators, including NGOs, companies, entrepreneurs and professionals. A documentary search was carried out to identify the incubators that contain success stories in their management and best examples have been extracted.
- The training and education tools need to implement a social incubator. Interviews with experts and professionals have shown both similarities and differences in educational practices of social incubators in partner countries of the project.
- The current public policies in the countries belonging to the strategic partnership. The analysis aims to provide an insight and overview of the support measures of municipalities to promote

self-employment people at risk of social and economic exclusion. The focus is especially on municipal (public) incubators and their instruments/concepts to support entrepreneurial thinking and behavior in the region.

- The capacities and limitation of people at risk of social exclusion who have the intention to undertake their own business.

ACTIVITY 1.1 – INCUBATOR PHASES DESIGN

Through this activity, a comparative analysis of different existing social incubators at a European level has been carried out, in order to know the incubation designs. With all the information collected, this activity pursues a standard design of an incubation process.

This study has been carried out, thanks to the compilation of information from 10 social incubators from different European countries, represented in the project, specifically from Italy, Poland and Spain. Initially, a generic questionnaire was prepared, which collected all the information required for the study. After that, the information was contrasted individually with each of the incubators, through individual interviews, or through existing knowledge, thanks to the published information.

Below are detailed the social incubators that have been selected for the study:

- Impact Hub (Italy)
- Fundamenta (Italy)
- FabriQ (Italy)
- Make a cube (Italy)
- Elbląg Centre for Social Integration (Poland)
- Up Foundation "Fundusz Inicjowania Rozwoju" (Poland)
- STARTER Incubator Gdańsk (Poland)
- Be Together (Poland)
- Espacio Geranios (Spain)
- Impact Hub Madrid (Spain)

With the collected information, the aspects that have been considered essential to know the operation of a social incubator have been analysed. These aspects are detailed below:

- **Promoter:** This section identifies who is promoting the project, whether it is private companies, the administration or non-profit companies.
- **Incubation process:** In this section, the estimated duration for all stages of the incubation process is defined.

- **Incubation period:** In this section the incubation process is defined, taking into account the different phases that each of the incubated projects must go through.
- **Incubation offers:** This section defines the benefits offered by each incubation program.
- Number of incubated per call
- Number of calls per year
- Investment opportunity

Comparison between social incubators

In order to be able to draw conclusions from the study, the results obtained for each of the main characteristics that have been analysed in the different social incubators are shown below:

- Promoter

Although this section will not be critical for the design of the phases of the social incubator, the exercise of analysing the origin of the promoters of the different social incubators analysed has been carried out. In this sense, it should be noted that there have been no great differences between the different countries and, approximately, 80% of the incubators are promoted by public and non-profit institutions.

- Incubation period

After analysing the incubation period carried out by the different selected projects, the conclusion is that there is no fixed period that is common to all the incubators analysed. Although it is true, it has been detected that it is usually a flexible period, linked to the needs and degree of maturity of the project. In this sense, two stages can be defined:

- For those teams to be incubated that have already an idea and an advanced project, normally, the incubation periods are between 3 or 4 months.
- For those teams that still do not have a very defined idea, incubation programs can last between one and two years.
- Incubation process

In this section, the incubation processes carried out by all the social incubators under study have been analysed. In this sense, even though different patterns of incubation processes have been identified, depending on the type of idea or project to be incubated and, therefore, on the initial objective of the social incubator, a series of common stages have been detected a large part of the incubators analysed. The most frequent stages that potential projects should go through are detailed below:

- Application call: It could be that there is a call or that it is an uninterrupted registration process during the year.
 - Projects selection: In this section, there are differences between the number of projects selected, since it varies depending on the capacities of each social incubator, but it is an essential phase in the project to guarantee that the selected project accomplishes the minimum requirements of the social incubator.
 - Incubation process: This section includes the different stages and benefits that a project receives, while it is being incubated.
 - Implementation of the project: This phase is the last of the incubation process and it is intended that the project that has been incubated for several months can finally see the light and be implemented. Likewise, this phase is very important because it shows the work done so that the project can become a reality, allowing the generation of jobs and, therefore, ensuring that unemployed people once again have an opportunity.
- Incubation offers

At this stage, the main benefits received by each participant selected to the incubation program are collected. In this sense, analysing the selected sample, great similarities have been found between the different social incubators. The most significant benefits received by the selected projects are highlighted below:

- Training and support: In this phase, the projects participating in the incubation program receive training in different subjects, in order to acquire the necessary knowledge to

define their project in the best possible way. Among the subjects offered, the following should be highlighted: business, marketing, branding, legal aspects and entrepreneurship.

- Dedicated spaces and work desks: This benefit also tends to be included in the different incubation programs. The aim is to be able to offer the selected projects a minimum space and infrastructure so that they can carry out their project with the best guarantees.
- Equipment support: Some of the incubators analysed also offer to the selected projects access to equipment, such as computers, printers, the internet, meeting rooms.
- Networking with mentors and investors: Normally, the selected projects have access to a network of mentors and partners, specialists in different subjects, so that they can have access to the maximum amount of information and can receive the best advice so that their project can evolve in the best possible way. Also, some incubators promote the possibility of investment.

In addition to the above benefits, despite not being common to most of the sample, it has been detected that approximately 30% of the incubators analysed offer benefits such as:

- Seed investment
- Financing of small services, like marketing campaigns, banking plans, etc.
- Number of incubated per call

Variable data has been analysed in this section, since the number of projects incubated per year varies depending on the capacity of the social incubator itself. In any case, it can be confirmed that, all the incubators analysed, at least, 10 projects annually.

- Number of calls per year

As in the previous section, it has not been detected the same way of proceeding among the analysed incubators, regarding the number of calls per year. It is true that approximately half of the incubators analysed do not have defined calls, if not that it is an open process all year around, where any candidate project that is interested can submit their application. Regarding the other half of social incubators analysed, most have between one and two annual calls.

- Investment opportunity

Regarding investment opportunities, a division has been detected among the social incubators analysed. In other words, half do not directly offer investment towards the incubated projects. However, there are many incubators that do facilitate networking with potential investors who want to support projects.

Incubator phases design

The analysis carried out in the previous section has been useful to have a broad understanding of how social incubators are designed in the different European countries. In this sense, even though each incubator analysed has its particularities, the analysis has allowed us to extract common patterns for the different stages of the incubation process.

In this section, we have worked on the grouping of these common aspects, trying to define a model of incubation phases, in order to have a common reference. In addition, it has been added the experience of the FI Group, due to its link with the entrepreneurial ecosystem. In this way, based on the research carried out, the ideal phases of a social incubator are detailed below:

- Incubation period. This stage defines the period that the project will be in the incubator.

Two possible temporalities, depending on the state of progress of the selected project:

- If the team has already a defined project, an incubation period of 4 months is established.
- If the team is still not very clear about the project to be carried out or is trying to shape an idea, the incubation period will be 12 months.

With this, it is achieved that all projects that go through the incubation process have the maximum guarantees that they will end the incubation period in an advanced phase and with the maximum knowledge to continue developing the project.

- Incubation process. This stage involves the global vision of the incubation process:

- Application call. It has been defined that there should be an uninterrupted registration process during the year.
- Projects selection. At this stage, there will be a selection committee that will evaluate all the applications received.
- Incubation process.
- Implementation of the project.
- Incubation offers. At this stage, the services included in the incubator are defined:
 - Training and support.
 - Dedicated spaces and work desks.
 - Equipment support.
 - Networking with mentors and investors.
- Number of incubated per call

Although this factor will be limited by the resource capacity of the social incubator itself, based on the study carried out, it has been considered that the ideal number per call should be 5 projects. In this way, services can be offered in a personalized way, guaranteeing the quality of all stages of the process.
- Number of calls per year

Regarding the number of calls per year, the vision would be to establish two annual calls. Likewise, it is important to highlight that the reception of possible projects should be allowed, without interruption, during the year. Making periodic calls allows an incubation process to be established with stipulated times, allowing projects to move forward at a similar rate and to benefit from common tasks.
- Investment opportunity

Based on the study carried out, the vision would be that the incubation program was not associated with the possibility of investing in the projects. However, it is necessary to guarantee the stability that all incubated projects can meet investors, by presenting their projects at different events such as investment forums.

The following image tries to visually show the phases design of the social incubator that has been defined. As previously mentioned, it is important to highlight that a synthesis exercise has been carried out, based on the methodologies of the social incubators analysed. After this, common practices have been extracted and contrasted with FI Group's experience in the entrepreneurial ecosystem.

It has been considered that the following image can help to have a very clear vision of the stages that must be completed for the design of a social incubator. Likewise, it should be noted that each of the stages may be extended or be provided with more activities, based on the human and financial resources available to it.

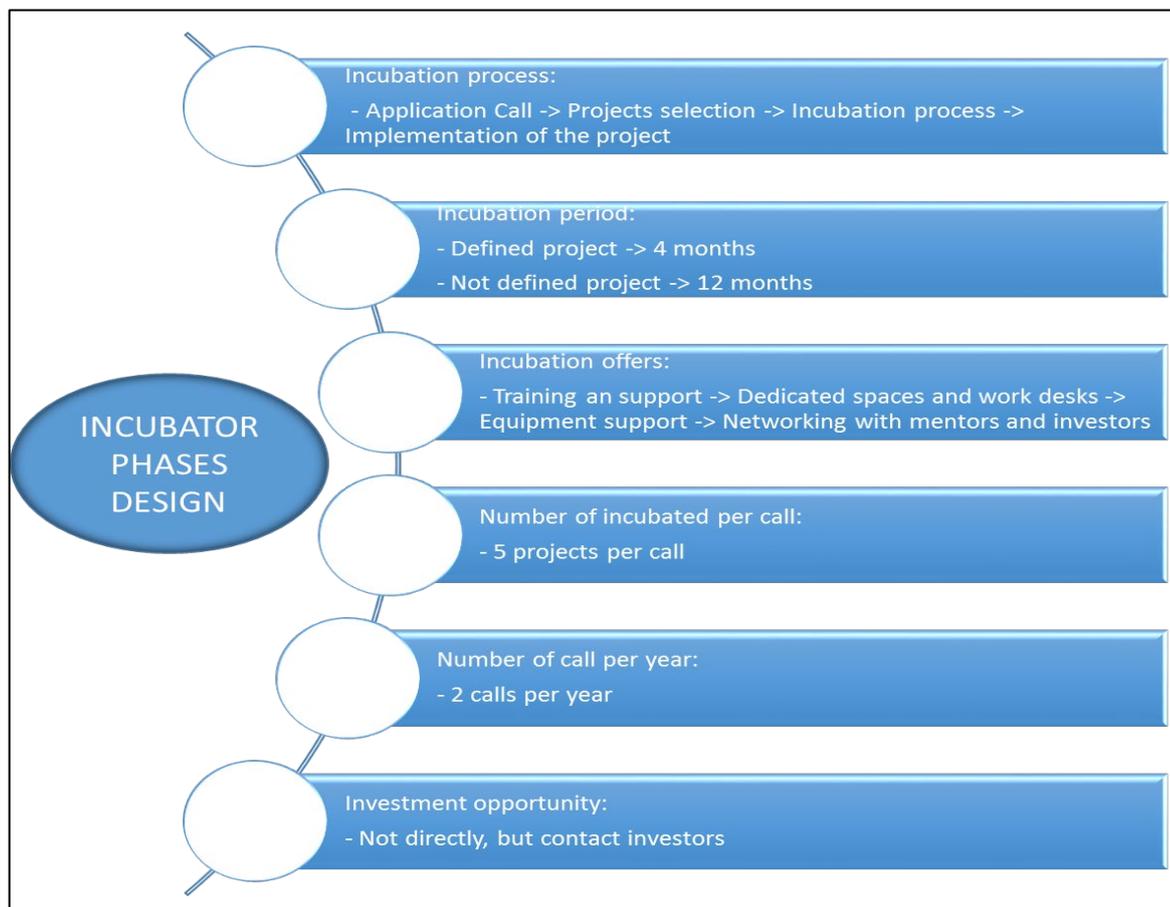


Figure 1 Incubator phases design

Conclusion

The objective of this study has been focused on the realization of a comparison of different social incubators at European level, in order to know their structure and the services offered to the incubated projects. The study has been carried out with a sample of 10 social incubators, located in Italy, Poland and Spain.

The information collected from the study has been carried out through face-to-face and telematic meetings with those responsible for the incubators. Likewise, in those cases where it has not been possible, the information was extracted through public channels. The most significant aspects that have been analysed in each of the social incubators, object of the study, are highlighted below:

- Promoter. This section identifies who is promoting the project, whether it is private companies, the administration or non-profit companies.
- Incubation process. In this section, the estimated duration for all stages of the incubation process is defined.
- Incubation period. In this section the incubation process is defined, considering the different phases that each of the incubated projects must go through.
- Incubation offers. This section defines the benefits offered by each incubation program.
- Number of incubated per call.
- Number of calls per year.
- Investment opportunity.

Because of the study, ideal parameters have been defined for the definition of a social incubation model. These parameters have been taken into account considering the most used by the incubators analysed. Summarizing, the selected proposals are shown below

- Incubation process:
 - Application call. It has been defined that there should be an uninterrupted registration process during the year.
 - Projects selection. At this stage, there will be a selection committee that will evaluate all the applications received.
 - Incubation process.

- Implementation of the project.
- Incubation offers:
 - Training and support.
 - Dedicated spaces and work desks.
 - Equipment support.
 - Networking with mentors and investors.
- Number of incubated per call
 - 5 projects per call
- Number of calls per year
 - 2 calls per year
- Investment opportunity
 - Not directly but contact with investors.

Carrying out this study has given us a better understanding of the social entrepreneurship initiatives that exist in Europe. In conclusion, it should be noted that these types of initiatives are increasingly being promoted, favouring the reintegration of people at risk of exclusion, promoting a more sustainable world and helping to reduce the existing poverty rate.

ACTIVITY 1.2 – RELATION BETWEEN MEMBERS OF THE INCUBATOR

This chapter aims to provide an overview of the different types of incubators that exist. Above all with those that have a social focus and with the specific objective of deepening the relationships of the different participants in them: private, public, and social entities.

The analysis will identify good practices, analysing the conditions and factors that influence their success based on different relevant incubators. It is important to know what experiences have been carried out, with the aim of analysing them and drawing conclusions that will allow us to design an incubator for people at risk of exclusion with the maximum guarantee of success, effectiveness, and efficiency.

The document concludes by demonstrating a series of management and operational issues together with a series of underlying principles that can be applied to incubation inclusive.

Research methodology

The research methodology adopted by this study is a multi-method approach combining documentary research and a study of interviews from 8 incubators in European Union countries, mainly from Spain. A documentary search was carried out to identify the incubators that presented success stories in their management. The contributions of the business, public, or social world to these incubators and their relations with the entrepreneurs are examined. We are aware that our approach has several shortcomings, particularly about the power of generalization. Although our research was carried out on a very small population of research subjects, incubators for people at risk of exclusion are very rare and therefore the limited number of incubators examined should not create any interpretative bias.

Strategic design of the Incubators

It is important to first clarify the difference between Incubators and Accelerators of companies. Incubators are more focused on projects in the idea phase and Accelerators work with entrepreneurs in more advanced phases, generally business projects that have already achieved their first sales.

When we talk about entrepreneurs at risk of exclusion in most cases, we are talking about the first option, they are usually people with a trade who intend to undertake a business project related to this knowledge. Therefore, when we work with these people we are usually in an initial phase of idea, in which the person has not started his project and simply has his idea. This is important to be clear because the working methodology is different, in the incubators are prioritized training and mentoring. In other words, the work to be done by professionals consists of transferring the knowledge of managing a company or self-employment to the entrepreneurs, while working practically on the idea to make it a reality. In the training we will work on knowledge areas such as finance, marketing, communication, sales, etc. and in the mentoring part, we will generally work with methodologies such as Design Thinking and Lean Startup. The business accelerators in turn would be more focused on getting funding for entrepreneurs since the business model is already in place and what it needs is to grow and generally for this funding is needed.

Generally, the incubation process in these incubators takes place through calls for proposals, usually several during the year, generally one every six months. From there, the incubator selects and through criteria related to the profile of the people and the degree of innovation of the project, selects the entrepreneurs who will finally be incubated.

The call is usually made through communications and publications on the Internet. In incubators that work with entrepreneurs at risk of exclusion, emails are sent to the different NGOs so that they can present the people they consider suitable from among the people they work with daily. In this case, the NGOs know these people for months and sometimes even years, so they have a good sense of whether the person has the right skills for entrepreneurship. In some incubators, entrepreneurs are finally selected by participating in elimination rounds, in which one entrepreneur presents his project and fights another, with the public deciding who goes on to the next round. We find this type of dynamics too stressful and aggressive for people in difficult situations.

There are other types of selections, because of a different model of incubation. Potential entrepreneurs are called upon, regardless of whether they have an idea of entrepreneurship or not. During a weekend group dynamics are carried out, they will participate in workshops on how to learn to formulate business plans, put them into action and organize a speech, identify the people with the

best skills to undertake, and also to create teams with different profiles. In this way, once the entrepreneurship teams have been created, the incubator will provide them with different entrepreneurship ideas, and each of the teams already formed will choose the idea that most motivate them. This incubation formula has the advantage of creating complementary teams and at the same time, to undertake an idea that was not their own produces that the people during the later incubation, are more open to accepting redesigns in the business model.

The duration of the incubation programs varies, although we could group them into two types: intensive programs, generally of one week, in which people work 8 hours during 5 days, would be more focused on entrepreneurs with all their resources, fundamentally for two reasons, firstly because with people at risk of exclusion there is a very important component which is the human link between the mentors and the entrepreneurs and in such a short time it is very difficult to create it, and secondly, that to startup, it is necessary to acquire long-term work dynamics that are not easy to create in such a short time. Therefore, the most common incubation times, when we talk about people at risk of exclusion, would be between 3 and 12 months. Six months being a common average.

About the services that are usually offered in the incubators analyzed, these would generally be training, mentoring, experts, online training platforms, visibility, and networking. And in some cases of incubators working with people at risk of exclusion, financial aid would also be included for travel, attendance at classes, a laptop, and the first expenses of the venture. Some fewer common cases provide free workspaces, platforms to match entrepreneurial profiles, and entrepreneurial projects. There are also collateral advantages that the entrepreneur will have, such as belonging to a community of entrepreneurs, which provides empowerment for the entrepreneur and better access to funding, especially from private investors. Although in the case of ventures of people at risk of exclusion, this last point is not very relevant, since they are generally not projects that generate interest in investors and the sources of funding will be those related to the social economy: ethical banking, microcredit, crowdfunding, etc..

Regarding the design of the incubation programs, they are usually composed of a mentoring part, consulting work on the business model and a training part, between 20h and 60h, in which the following subjects are studied in depth: design thinking and model business canvas, business strategy,

monetization and pricing, prototyping, branding, legal entities, marketing and communication plan, financial plan, funding sources, sales skills, emotional resistance, effective presentations (elevator pitch), web and online marketing, social networks to sell, etc.

The number of incubators varies depending on the model, some incubators make a couple of calls a year and others where the application is open all year round. An entrepreneur can enter at any time if there are places available. The capacity depends a lot on the size and resources of the incubator, but we could say that a number between 10 and 30 incubated is usually the average per call. In cases where incubation is done online, the number usually increases.

As for the model of incubation of entrepreneurial ideas, we have seen three models: first, incubation of entrepreneurs with their idea, second, the incubator offers entrepreneurial ideas and seeks the right entrepreneurs to carry out these ideas and third, the incubator holds a meeting between 30 entrepreneurs without ideas but who want to undertake and for two days they are doing workshops, group dynamics, etc. to create teams, and once the teams are created, they choose the idea they are going to undertake from a list of 100 ideas provided by the incubator.

Regarding the number of calls per year, they are usually between 2 and 4 per year on average. In the cases in which companies participate, the number of calls may vary depending on the challenges they want to solve, producing a greater number of calls, on specific subjects, depending on the sector of activity of the company that collaborates with the incubator. In the case of people at risk of exclusion, the corporate model would not be applicable, as it generally requires that the solutions provided by entrepreneurs have a very high level of technology and innovation.

About the awards for entrepreneurs, some of the incubators usually hold a final event where the projects are presented. The aim is threefold: firstly, to reward the projects or people who have developed best during the incubation program, secondly to give visibility to the projects and thirdly to attract investors. In some cases, these awards are given through pitch combats in which entrepreneurs present their projects and the public votes. As we have said before, perhaps this type of dynamics means too much exposure for these people, although taking into account that this event is at the end of the incubation program and that the person must be prepared to go out and sell to

the market, we would have to reflect on whether it is good to protect them so much or already give them a standardized treatment in this sense.

Public, private and/or social leadership

Historically, most incubators were run by public sector organizations because the private sector considered them a very risky option, due to their high failure rates. Also, the new companies created are usually not able to pay high rents. Consequently, private sector organizations tended not to see incubators as an attractive investment. This has varied over time, with many of the incubators now being private sector initiatives, although their objective of economic return generates several characteristics in these incubators. Firstly, they are very competitive, since they look for the best projects, the most scalable ones, which can generate a return on investment multiplied by 10. These requirements make it very difficult for private incubators to incubate projects of people at risk of exclusion. These requirements make it very difficult for private incubators to incubate projects of people at risk of exclusion, since they will generally be self-employment projects, with little capacity to be scalable, and with a low technological or disruptive level, linked to some trade known by the entrepreneur.

On the other hand, when the incubators have public leadership, there is a different pattern, subsidizing many of the expenses to facilitate entrepreneurship. In some cases, this is done progressively during the first years, for example with the renting of the spaces at 50% until the final years when the market price is already paid. In this model, the objective is to create employment, so it is not so much about the ability to return the investment made in them.

And in third place are the incubators led by social organizations, in this case, they act in a similar way to the public ones, but advancing even more in the model of aids, giving economic aids for displacements, materials, etc. In this model the objective is the inclusion of people at risk of exclusion, therefore there are more elements of help, not only economic but also psychosocial. It should be considered that the needs of people at risk of exclusion are diverse, since they may have very different profiles: migrants, unemployed over 55 years, women, gender violence, etc. The weakness of this model is that the entrepreneurial component is generally missing. Because a system of

protection is created towards the person that later will not correspond to what happens in the market, therefore, once the "artificial" support that is given to the entrepreneurial project is over (free offices, aids, etc.) and the entrepreneur must face the rules of the market, he normally suffers from competitiveness.

Business participation in incubators

About the participation of the business world in the incubators analyzed, which work with disadvantaged groups, two parts should be differentiated, on the one hand, the participation of professionals and on the other the participation of companies as entities. In the first case, the presence of mentors or professors from the business world, with experience in the creation of companies, who in most cases participate selflessly, is common. It is usually part of their volunteering. In these cases, entrepreneurs can have access to people with extensive experience to guide them in defining their business models, as well as in receiving training. In the second case, where companies participate as organizations, the element they usually contribute is their professionals, who provide specialized knowledge. These are agreements that the company establishes with the incubator, through which corporate volunteering takes place. It is usually an action aligned with the company's CSR policy, in which, for example, the worker invests one hour of his free time a week with the incubator and the company gives another hour, so the professional dedicates two hours a week to collaborating with the incubator.

In incubators that are not aimed at people at risk of exclusion, the participation of the companies, in addition to training and mentoring, takes many other forms. It would be interesting to be able to reproduce all these incubator-business relationships to inclusive incubators. The different types of collaboration identified are:

1. Identification of entrepreneurial opportunities. In the corporate programs of the incubators, the company proposes challenges typical of its business model. For example, a water company proposes to incubator the challenge of creating solutions that improve the quality of the water. In this way, the incubator would take up the challenge and multiple entrepreneurs would be presented with solutions that solve that challenge. The company

would select the best solution proposed and for a time would have the support of the incubator and the company to develop their idea.

2. Proof of concept aimed at implementing your product or service in the Corporate. This allows the entrepreneur to validate his product in a real environment, with professionals in the sector. For example, applied to our inclusive incubators, it would be if we could get an entrepreneur who makes handmade croquettes to offer them during a month in a famous restaurant of his city, this would allow him to validate if the chosen flavors are the right ones if the price is the right one, etc.
3. Facilities for incubation. In some cases, the incubation programs are developed in the same offices as the companies, using during their duration the meeting and training rooms.
4. Facilities and equipment to develop the project. For example, continuing with the previous case of our entrepreneur who makes homemade croquettes and sells them frozen, he would need facilities with sanitary registration to be able to make the croquettes. In this case, the same restaurant could give up its kitchen for a few hours so that the entrepreneur can prepare his product.
5. Participation of former entrepreneurs who have already gone through this corporate program and have finally succeeded in developing and selling their solution to the corporate. Motivating effect.
6. Training in management models of these successful companies. This is usually done by visiting the company and explaining the best management practices.
7. Economic exchange according to milestones. Generally, economic exchange is agreed with the Corporate according to the scope of the project and the value it brings to the corporation. The payment is made according to the fulfillment of milestones that the entrepreneur will make.
8. Awards at the end of the incubation program. The company sponsors a final event in which it awards a series of prizes with an economic bag. They are usually held in an event that is publicized, with a jury of people in the city and where they vote for the best projects.
9. Participation of companies as investors and help in accessing funding. Some of the large companies usually have funds to invest in entrepreneurial projects and even when this is not

the case, their support for the projects produces greater ease of access to investors and sources of finance.

10. Potential Client. The teams that develop solutions to the challenges posed by the companies have the possibility of continuing to enjoy a commercial relationship with the Corporate, through collaboration agreements according to the terms and conditions agreed at that time between the two.
11. Networking. The company, through its network of stakeholders, can give a boost to the entrepreneur's project. Introducing companies that may be potential clients or partners. This contributes to creating an atmosphere of knowledge exchange and collaboration that empowers the entrepreneur. Also, through the events that the company organizes, the entrepreneur will meet outstanding professionals with much to contribute, including, when the time comes, investors who may be interested in your project.
12. Visibility. Through the communication departments of the companies, a presence in the media is achieved that the entrepreneur would never achieve by himself. Providing dissemination through all its channels: media, social networks, web, events where they are invited, and in which they organize.

It is considered that many of these lines of collaboration may not apply to inclusive incubators, due to the difficulties that we have already mentioned, but we do think that it is vital to be able to create synergies with the companies, to achieve many of these advantages in this collaboration. Fundamentally those related to points 1, 2, 3, 4, 10, 11, and 12.

Investor Relations

In most private incubators there are very intense relationships with private investors since one of their fundamental objectives is to obtain financing rounds for their entrepreneurs. Moreover, we could say that in many cases this is what defines their standards, whether the venture has been

successful or not. In many cases the same incubators invest in their projects, keeping a part of the shareholders. One of the main values of an incubator is its ability to attract investors.

In ventures of people at risk of exclusion, the scenario is different. As we have already said, the projects are not going to give an interesting return on investment (generally). Therefore, in inclusive incubators, they usually opt for other ways, prizes (1,000 euros for example), help them open a crowdfunding campaign, access to social microcredits (European funds aimed at people at risk of exclusion, up to 25,000 without guarantees, only by presenting a business plan validated by an accredited local organization).

Participation of social organizations in the incubators

NGOs do not have a presence in the standardized incubators, only when they lead the incubators. In the latter, where they work with people at risk of exclusion, they generally lack an entrepreneurial approach. These entrepreneurial projects are usually led by social workers with a great deal of experience in designing itineraries for social and occupational integration, but little experience in creating companies. The NGOs that lead entrepreneurship projects tend to rely on professionals from the business world, to cover these lacks of experience, although even so, the global focus of the incubation program is very much focused on supporting the person and not very much on the business model and the clients it is intended to address. They also tend to lack practical programming, with methodologies for field validation and yet a lot of theoretical training. The participation of these social professionals is essential, but to support entrepreneurs in personal skills necessary for entrepreneurship: resilience, discipline, autonomy, confidence, creativity, etc.

Public administration participation in incubators

They generally are not involved with private incubators. There are usually more participations intertwined with those led by social organizations or those led by themselves. Similarly, as in the previous paragraph, they tend to have deficiencies in business knowledge, as they are often led by

officials with little entrepreneurial experience. Although they also tend to be supported by external professionals.

In these cases, they tend to have many more advantages for entrepreneurs as they are linked to employment policies that provide aid for entrepreneurship. In some cases, they are incubators that seek to boost depopulated areas in the interior of the countries, in whose entrepreneurship programs also provide housing solutions. They are usually incubators focused on projects in the rural environment. In these cases, the aim is to generate synergies with companies or professionals in these rural areas who transmit their knowledge in trades that are about to disappear. In this type of public incubator, there is a strong synergy between the public administration and the business sector, or rather, the small rural producers.

Number of external supports to the incubator

From the analysis carried out, it is concluded that the ratio of 1 mentor per project is usually the usual one. Although the same mentor can advise several entrepreneurs. In turn, a specialized teacher for each subject would be ideal.

On the other hand, when we propose that companies provide us with entrepreneurial ideas, it would be appropriate to have a bank of ideas of at least 30 ideas for 15 entrepreneurs. Seeing that incubators that have corporate programs generate 3 challenges on average, we should have the support of 10 companies. This would allow us to have ideas for those entrepreneurs who register without an idea and even for those who once the incubation program has started would have to be pivoted since it has been identified that their idea of entrepreneurship is not viable.

In turn, to have a high number of entrepreneurs we must create a network with NGOs, for experience and to get to select 15 finalists should have at least 45 candidates. Therefore, we should have at least a network of 30 NGOs. A source of candidates can also be the social services of the city where the incubator is developed, vital to disseminate the project in this public network.

Business and professional associations are important because they will serve as an antenna for the dissemination of the project. By providing us with sponsorships from companies that cover the costs

of the incubator (travel assistance, entrepreneurship expenses, a laptop, etc.), professionals who participate as mentors 7 teachers, and identification of entrepreneurship opportunities.

Type of coordination (technological tools, frequency, reports)

After analyzing different models, most models advocate a mix of offline and online incubation. As we have already said, incubators that work with people at risk of incubation prioritize in-person training and mentoring to create a powerful human link, but increasingly online training tools are being implemented, which allow the theoretical in-person training to be reduced as much as possible and to be carried out by the entrepreneur at home, offering a complete dossier of online training pills. For this purpose, some of the incubators have created their training content, with the teachers recording the classes and then posting them on their websites, although in many cases they work with content already created and available on platforms such as Youtube, coursera.org or edx.org. We also work with training and mentoring through streaming, which avoids displacements and the possibility of participating mentors from any geographical point.

For the coordination of the mentors and teachers, in most cases, there are periodic meetings to discuss the evolution of the different projects, as well as to improve the methodologies that are being applied. A monthly meeting is usually normal. For the coordination of the incubation team, different project management and communication tools are usually used, such as Slack, Trello, etc., of videoconferences such as Teams, Zoom, skype, etc., as well as Google Drive, Dropbox, etc. for file sharing. In some cases, a series of weekly reports are usually generated on the evolution of the projects, which will be aligned with the milestones and progress that each of the projects must achieve each week. These reports will allow in a very agile and visual way to know the situation of each project.

Relationships between entrepreneurs and mentors

In general, an attempt is made to create a sense of teamwork in the different incubators, regardless of whether it is a private incubator, or one led by a social organization. Although it is true that in the latter, this facet is worked on much more, normally also because of its focus on the person rather

than on competition. It is in this type of social incubator that we have found best practices that could be transferred to Social Seed.

In general, in addition to the normal activities of the incubation program, multiple activities are carried out among the older entrepreneurs, the newcomers, the teachers and mentors, and the civil society. Some examples of these activities:

1. Co-design of the business model. Once a week all the mentors meet and one of the entrepreneurs presents them with the design of their business model, in such a way that a more exhaustive analysis of the business model is achieved and much more complete and enriched by taking into account so many different perspectives.
2. Matriuska collaborative: Action plan and group start-up. Once the entrepreneurs have passed the first weeks of training and they are already having hypothesis validation tasks, on Monday all the entrepreneurs meet and each one of them explains in five minutes what actions he is going to carry out during the following week, and comments if he has carried out the actions he proposed for the previous week. The world of entrepreneurship can be a lonely world in which it is common to get stuck or blocked. That is why this action stands as a form of accompaniment between people who start a similar project while serving to accelerate the process of business execution. As one of the entrepreneurs said: "This is something very practical, a wheel, like a catch-up, but in a group. Sometimes it is easier to engage with others than with yourself.
3. Timebank. Entrepreneurs are obliged to repay the "time loan" given to them by training and incubating them. They are therefore obliged to repay it by supporting the following editions of entrepreneurs. The veteran entrepreneurs will have to carry out tasks of accompaniment, training, etc. which will serve to repay their time loan.
4. Big Brother. Each entrepreneurial project will have the support of a Big Brother among the projects that have successfully passed the Program. A feeling of empathy is quickly generated between the two, as they are in very similar situations.
5. Coffee Co. On the first Thursday of each month, breakfast is held that is open to people outside the incubator. People from the world of entrepreneurship, business, sports, politics,

or any other field are invited to an informal meeting around a café, where they share their history and experiences, their successes, and failures. The idea is to get out of the immediate environment to learn and get to know the itineraries and routes of other entrepreneurs.

6. Coaching. Every three months they are organized, and the idea is to have more veteran entrepreneurs to advise in the area they dominate, in rounds of 30-40 minutes, to new entrepreneurs. There are usually 10 simultaneous consultations, so that each participant receives, during the duration of the Coaching (about two hours), 3 or 4 consultations on different topics of interest. It always ends with a networking session to share opinions and impressions.

Good practice indicators

Almost all incubators tend to use the same indicators to analyze their impact on the incubated companies and their environment. We list the most used ones:

- Driven companies
- Job creation
- Geographical origin of the entrepreneurs concerned
- Driven business sectors
- Phase, degree of progress and maturity of the incubated companies
- Aid most requested by entrepreneurs
- Most popular experts by area of expertise
- Financing most requested by entrepreneurs
- Age of entrepreneurs served
- Socio-economic impact of the mentoring program
- Economic output
- Number of press appearances
- Number of companies, NGOs and administrations involved
- Number of professionals involved

Conclusion

People at risk of exclusion generally face very complicated situations, both in terms of health and lack of economic and training resources, etc. And entrepreneurship is very complicated for anyone, not to mention for people with these difficulties much more. That is why we must make every effort to create a sense of family in the team, but without losing sight of the fact that the main objective is to build economic livelihoods for these people. This means that we must be able to design support networks between professionals, mentors, entrepreneurs, entrepreneurs that allow them to empower themselves as human beings, but at the same time, we must be very strict and efficient with the professional work of incubation. Since if we neglect the business aspect, we will be in a similar stage to that provided by NGOs with their entrepreneurship programs.

Therefore, we must focus on how to develop that network of mutual support between the business and social worlds, how to create activities around the incubator that will make many professionals and companies want to join and support the project. Because only with the help of the business world will we be able to improve our capacity to create companies.

ACTIVITY 1.3 – Training and educational tools selection

When investigating the entrepreneurial potential of European society, it becomes clear that incubators play a crucial role and that their contribution to the process should not be neglected. The political environment of a country shapes, to a great extent, the conditions under which those incubators operate. There is a significant difference in the level of development of support mechanisms among the four project partner countries, especially when we compare those who entered the EU before and after 2004. In Italy, Germany and Spain, there is a far more forward-looking understanding of the social economy in general, and the social incubation processes are more comprehensive and advanced. On the other hand, Polish entrepreneurship has a slightly, different characteristics. It is the result of the transformation from socialism to liberal democracy. Selected entrepreneurship indicators for Poland do differ from those for other European countries, for example among the motives for entrepreneurship a right career path is mentioned significantly more often in Poland (86% in Poland and 61% in Europe - report of the Global Entrepreneurship Monitor Poland 2019). Another difference in the entrepreneurial culture is the much higher share of people who set up a company due to the lack of other job opportunities (in Poland 8%, and in Europe 18% - according to the GEM research cited above). These sociological features contribute to the fact that in Polish initiatives and activities of incubators, the dominant emphasis has been put on the technologically innovative direction of development.

Educational activity of social incubators

Detailed interviews were carried out in order to indicate both similarities and differences in educational practices of social incubators in partner countries of the Project. It should be noticed that when arranged according to their organizational structure, the incubators are established differently by:

1. Foundations
2. Associations
3. Commercial companies

4. Budgetary units of public administration

The way in which an incubator was formed influences strongly its approach towards education and trainings. The type of training methodology that is adapted in incubators depends also to a great extent on the individual characteristic of an incubator. As some of them specialize in certain fields, and therefore often offer not only theoretical (business design) but also practical training. In terms of theoretical knowledge, the following aspects are usually discussed:

- marketing
- sales
- elements of human resources and a general concept of company management
- finance
- social economy – local specific of social business types
- legal aspects of entrepreneurship

Social incubators reach for a variety of educational tools to achieve their aim and to help people that are socially challenged reenter the labor market. The above listed content is conveyed using all kinds of approaches ranging from face to face lessons, online meetings, tutoring, mentoring or networking events organized by the incubators. Education process and training addressed to people that either are socially excluded or are at risk of being, is more challenging and requires a unique approach. Special emphasis should be laid on the workshops with a strong practical orientation like business canvas, crowdfunding, negotiation and design thinking.

The modules given must be, on the one hand, formative, providing a general base, a complete knowledge of each area related to business creation. But more important than this it is to generate a practical work process on the business model, through the methodologies lean startup and design thinking. That is, there must be a defined process of the steps to be performed in each mentoring session:

1. Define the objectives;
2. Complete the business canvas model;
3. Identify the customer segments;

4. Draw the customer profile;
5. Design experiments;
6. Validate hypotheses;
7. Redesign the business model;
8. Create a minimum viable product;
9. Validate market;
10. Final design of the business model.

From these sessions, the tasks that the entrepreneur must carry out on his own during the rest of the week should be done until the next mentoring session.

The training module programme, the course intensity and its length differ in 4 analysed countries. Based on our interviews, almost half of our incubators had programmes that lasted 6-12 months. Most of these more extended programmes (12month) supported social enterprises with seed money funding/grants/microloans. The intensity of mentor support for our incubators ranges from 4 to 20 hours a month and often exceeds the course timeline. This is also because the mentoring services require trust, and trust-building is a lengthy process. Thus, mentoring support was often most notable after the programme ended when the bond between the beneficiary and the mentors was built. Within the range mentioned, the proposed maximum of 20 hours of mentoring per month, would mean about 5 hours per week, which is in many cases a lot. As well as 4 hours are too few because one hour per week gives almost no time to review and work on the business model. This is even more true if we take into account that these are people at risk of exclusion, who in most cases, are not highly trained, and even less so in terms of business creation. Therefore, we estimate that the ideal is 8 h/month, 2h/week. Italian partner underlines the need for "human-centered approach combined with systemic design and design thinking methodologies". In their experience, Systemic Design is a methodology which enables the analysis and the design of all relations among real and potential actors of a given system. Whereas the Design Thinking is a creative and iterative methodology which starts from the observation of the user's behaviour and is applied to design solutions for any context of life.

In the Polish UP Foundation it was emphasized that “people cannot be left alone with their struggles and problems. Once you build trust and friendly environment, they will come to you not only with the incubator-related problems but with struggles from their daily life too. You cannot leave them be, they need support and should know that they will always receive it”.

Training approach

The training module should be designed to provide a step-by-step insight into a social business. It is recommended to split the whole course into 6-10 separate modules, each module covering one topic i.e. design thinking, legal aspects, crowdfunding etc. Each section shall contain:

- an introduction
- key issues explained in the module
- a link to training video materials
- extra training materials in the form of (local) best practice examples, articles or presentations;
- a checklist
- links to materials for a more in-depth reading

Participants should be able to browse all sections in a series (10/12 modules) or come back and repeat each section as individual/separate material. It is equally important that every module has practical exercise attached to it or is backed up with practical training.

The German partners emphasised the necessity to remove the strain on language through the use of images, simple language and multilingual materials. Materials used cannot be too complicated, as they will also be used by those with lower-educational skills and/or language barrier (i.e. immigrants). Thus it is advised to involve, if possible, professionally trained interpreters and language service providers and offer the language-sensitive consulting. When suggesting additional material online, the social incubator should seek for user-friendly websites or, even better, apps with images, documents, vocabulary and videos.

In vast majority of cases, the incubator itself is responsible for preparing the training content. It is often done so with the help of experts and sometimes even with the future to be investors –a

complex approach that provides the practical insight so much expected by the business. There are no discrepancies between the partner countries of the project, as far as who prepares the training material for sessions/workshops/meetings. In all cases it is prepared by the incubators internally, some of them later on make it available online, but no externally available materials are used.

While working on social entrepreneurship, workshops are exceptionally valuable. They allow transmitting knowledge, skills and abilities through working together, often in experimental, "out of the box" techniques. One of the most common methods referred to by our experienced partners from Italy and Spain is design thinking. Design Thinking provides a solution-based approach to solving problems. The methodology begins with an effort to deeply understand and observe and the person or people for whom we are designing a solution. Design thinkers concentrate on interviewing, building empathy and engaging with the end-users of their idea. The aim is to create various innovative solutions in brainstorming sessions and adopting a hands-on approach in experimentation and testing.

Polish experts also underlined using the service design methods, which are still new concepts in their work but are used often in other EU countries more experienced in social innovation.

Service design has grown as a human-centred, collaborative, holistic approach focused on improving existing services or creating new ones¹. Service design, similar to design thinking, can bring new answers and experiences by trying to relate and understand the end-user or customer. But according to Service Design Network, it is also "the activity of planning and organising people, infrastructure, communication and material components of a service to improve its quality and the interaction between the service provider and customers".

To conclude, Design Thinking is a methodology that is used to innovate and solve business problems. Service Design is about applying design thinking and design methodologies into material products².

¹ Blomkvist et al., 2011; Mahr et al., 2013; Ostrom et al., 2015; Teixeira et al., 2017; Yu and Sangiorgi, 2018

² <https://medium.com/@diogorebelo/difference-between-design-thinking-and-service-design-35e33044d413>

Based on our interviewed social incubators, both methods are highly appreciated and should be considered as a foundation for our Social Seed incubation methodology.

It is also useful to implement online platforms that allow sharing material without time and space constraints. The exchange of experiences and good practices with those who have already attended the courses and gained results is also very encouraging.

Another issue of key importance is the fact that commercial and business culture can only be experienced in action. The incubator should provide various opportunities for meeting with local businesspersons and customers, for observing the market, and for gaining insight into business management and customer management. These could take the form of reflection aids, discussion forums, and field excursions/study visits. Also, participation in a practice company (business simulation) or job shadowing and internships in real companies have proven to be very useful and could be implemented as a final part of the training programme. Italian partners even mentioned co-living, as one of the practical training methods used especially when we are working with socially excluded people. It is also a concept currently being developed by Polish Incubator STARTER – Clipster is pre-acceleration programme (launched in 2015) offering a co-living and co-working options. The main aim is that the participants are able to test and develop their business ideas in a creative, open-minded team.

Our experts from Poland and Italy often emphasized the importance of networking possibilities. In Poland incubators offer monthly networking sessions (and even annual, bigger events like Development Initiation Forum) where incubated entrepreneurs meet with companies' representatives, NGO sector activists and social economy entities, who share their experience and advise. These meetings are very encouraging to the new entrepreneurs, who gain confidence, but also wide variety of business-related contacts, that they can use in the future. It is advised to include some kind of networking sessions and possibilities to the Social Seed module, as part of the training programme. Some research shows that business survival is only improved by business incubation if the entrepreneur goes beyond the formal workshops and training offered by the incubator or accelerator by also seeking advice and assistance from their networks, partners and/or other public

support programmes³. Thus, we recommend forming an incubation programme that offers various networking possibilities and participation in the social business-oriented meetings, fairs and activities.

In full agreement, it should include relationships with companies in the same sector, which will act as sponsors. For example, agreements can be established with businesses in which the entrepreneur can exhibit his products for some time to validate whether the public accepts it. This type of collaborative relationship greatly reinforces the validation of the business model in a real market environment

All the incubators taken into consideration in this analysis use online training tools; however, there is no clear preference as to the specific type. Among those mentioned were webinars, online workspaces and programs such as Microsoft Teams and Google Classroom. Some incubators also use Moodle e-learning platform for their work. Those tools are used mainly to share educational materials and to consult with participants, as well as to ensure flexibility and involve as many people as possible. It is also clear that online training is not considered to be the most important, what counts in social incubators is the direct human-centred contact. We believe that some online training and mentoring can and should be incorporated, but with people at risk of exclusion the personal factor is very important, much more so than in entrepreneurs with all their resources. Therefore, although offline training and mentoring is less scalable and therefore you can have a smaller audience, in this segment of people it is vital.

One of the problems that have been identified regarding educational tools is teacher-centred instruction. The tools need to be set according to the needs and profile of incubated entrepreneurs to stimulate their active role in the process. Frontal and theoretical lessons are less and less useful for business development because they are not providing abilities to manage issues arising from being an entrepreneur. Also, they are seen as inadequate and difficult for socially excluded people, who often face learning disabilities. More time should be spent on practical aspects, such as creating

³ Mas-Verdú, F., D. Ribeiro-Soriano and N. Roig-Tierno (2015), "Firm survival: The role of incubators and business characteristics", *Journal of Business Research*, Vol. 68, pp. 793-796.

and developing a company. According to the Asociación con Valores 65% of the incubation should be dedicated to practical work of business model development and 35% to theoretical training (carefully adapted to the level of entrepreneurs).

Who is the training entrusted to?

Usually, social incubators entrust the training and mentoring tasks to their staff. Very often, they contract external experts in the field of entrepreneurship for practical education. Experts and mentors are selected using the following criteria: experience, expertise, knowledge and ability to network so that they best correspond to the needs of those being incubated. Based on our interviewed incubators' experience, staff working in these entities should form a diverse and multilingual team. They must be sensitive to gender aspects, the recognition of trauma, precarious life situations, as well as experiences of discrimination and frustrations. At the same time, a mentoring service should maintain openness for dialogue with other groups, if not at the same location then via partnerships with other organisations. Ideally, an organisation will be able to provide mobile consulting services in addition to those offered in a private and public space. Sometimes a business or public administration representatives are invited to cooperate; it is also advisable to use the experience of people who have been through incubation's process themselves (or to recruit professional trainers from the communities that the incubator supports). Peer learning and experience sharing are considered as core element of the incubation programme. Most valuable approach is to pair each socially excluded entrepreneur with a successful entrepreneur in the local community. This interaction could help them better integrate into the local business community and society.

It's important to remember that the whole social incubator support offer should be tailored to the specific challenges faced by socially excluded people. For example, long-term unemployed people or immigrants may have likely had limited (or none) experience with the institutional and administrative environment. They should receive assistance when dealing with officials, i.e. while establishing the company, applying for grants from the municipality etc. There is a threat, that their business failure could have significant financial and psychological consequences for these people. Again, matching

socially excluded entrepreneur with a successful entrepreneur, forming a sort of teams with regular business professionals, NGO activist or professional trainers may have the most significant impact and become the most prominent opportunity posed by the social incubator.

It was also underlined that socially excluded people often lack self-esteem and self-confidence. They are not used to receiving training, mentoring and support, nor they feel comfortable in larger training groups. Thus, we recommend establishing the incubation groups no bigger than 15 people, so everyone can get to know one another, build trust and bond. We also highlight the importance of one-on-one coaching sessions, where everyone can open up without the fear of failure.

General recommendations for the Social SEED training content

- human-centered approach of the module
- inclusion of Design Thinking and Service Design methodologies
- splitting the training programme into 6-10 different modules
- each module is to be held for a one full day
- participants receive a trainee handbook, slides and several exercises (real-life cases/scenarios) to work on
- the course should be highly interactive with a group of max 15 participants
- it is crucial to ensure maximum commitment and the dialogue between the trainees and the trainers and among the participants themselves
- the services must be provided at a location with useful public transport links and in proper rooms (also considering people with limitations)
- The incubator should provide the participants with the use of working spaces and working materials (e.g. computers, printers, etc.) and shared rooms for events, as socially excluded people often lack adequate working or living conditions and the necessary working supplies
- Follow-on support for beneficiaries after the programme ends could be continued in the form of mentorship, free access to office facilities and information and networking support

ACTIVITY 1.4 – Adaptation of the incubator to public policies

The analysis for the registration of municipal (public) incubators aims to provide an insight and overview of the support measures of municipalities to promote self-employment (founding) of "disadvantaged groups of people". The focus is especially on municipal (public) incubators and their instruments / concepts to support entrepreneurial thinking and behaviour in the region. The following questions should (be able to) be answered:

- What importance do disadvantaged groups of people have for the start-up scene and beyond?
- Who are public incubators addressed to? Are they target group and/or branches oriented?
- Are there any public incubators that are oriented towards disadvantaged groups of people?
- Are there any public incubators that have an inclusive approach?

By answering these questions, we hope to gain insight into whether a public incubator can basically be oriented towards our target group(s) and if there are good examples that could serve as a kind of role model (or blueprint for other municipalities).

Context

Many municipalities, by which cities and rural districts are understood, have for decades been running their own economic development - sometimes more, sometimes less - and have set up their own departments or divisions in their administrations to promote the economy in their region - for which they are responsible. In addition to a location policy, which is intended to make the region attractive for the settlement of (industrial) companies, research institutions or commercial enterprises - and thus in direct competition with neighbouring municipalities and cities - particularly through attractive taxes and/or through (low-priced) commercial settlements, the municipalities are increasingly supporting the establishment of companies in their region and for their region.

This kind of support can take many forms and has taken on a wide spectrum in recent years due to numerous new models / instruments: Accelerator, Coworking-space, Fin-Tech, Incubators, Industrial Park, Start-up centre etc. (Definition in the Annex 1). In addition, these various instruments are often

oriented towards specific target groups and are not accessible to all groups of people or branches. This means that there may be a municipal start-up centre run by the municipality, but this start-up centre is only set up for a specific target group - e.g. start-ups - and/or for a specific branch - e.g. digital media.

However, the municipalities are not the only players who support the founding process. Other stakeholders include: the chambers, the companies themselves with their own programmes and projects, research institutions, foundations, private initiatives, non-profit associations and, last but not least, projects initiated by support programmes of the European Union, the member states or the regions (this list is not exhaustive and may vary from country to country and region to region). For this reason, there may (also) be legitimate reasons why a municipality does not apply certain models / instruments or does not orient itself towards specific target groups, but considers itself to be a stimulus provider and focuses on particular target groups and branches.

This diversity of stakeholders and of models / instruments can, however, lead to a lack of transparency, which in turn allows duplication or a concentration on certain target groups and branches that have been identified by the various stakeholders as particularly close to start-ups and highly promising. In recent years, incubators (and accelerators) for start-ups, fin-techs or digital innovations have been booming, not only for economic reasons, but also because they attract good public awareness.

The target groups "women, unemployed persons, young people, disabled persons, migrants or refugees" are included under the term "disadvantaged groups" and are mostly (by majority) considered not being financially attractive or not suitable for self-employment. As a result, municipal and private support systems are only marginally oriented towards them. Insertion: one exception (in many countries) are women. Women's self-employment has been supported for years with a wide variety of programmes to improve the social and contextual conditions that are a disadvantage for self-employment. By contrast, the other disadvantaged target groups - unemployed persons, young people, disabled people, migrants or refugees - are more dependent on European and national projects, which are often temporary and rarely sustainable.

Local authorities could make a major contribution by supporting these "special" target groups and by adopting an inclusive approach. In this way, they would take into account the diversity in their region and make it attractive for other groups of people.

Approach

Methodologically, the analysis was carried out in the form of desk research. On the basis of an Internet search, the scientific literature on the subject of "incubators" and "start-up support for disadvantaged groups of people" was identified and evaluated. Parallel to this, an internet research was carried out on selected countries (Germany, Estonia, Finland, France, Greece, Ireland, Italy, Croatia, Netherlands, Austria, Poland, Portugal, Sweden, Switzerland, Slovakia, Spain). The Internet research investigated the question of whether (i) public incubators exist and, if so, whether (ii) public incubators are aimed at "disadvantaged groups of people". In addition, partners were asked for assistance in appointing public incubators.

The Internet research on public incubators only takes a closer look at the websites of public incubators that have English language pages. Websites that are available exclusively in the national language were not considered, as this would exclude international persons - in other words, migrants or refugees who do not yet have a sufficient understanding of the national language and who belong to the disadvantaged target groups. Multilingual websites - especially English language ones - are at least one indicator for addressing international founders.

Conclusion

The Internet research on the scientific literature showed that numerous publications on the topic of "incubators" have been published in recent years - both in a national and European context. In the literature, models for incubators are/have been investigated and developed, national and international "good practices" have been analysed, the importance of our target groups for the economy has been emphasised and thus the importance of support programmes (and incubators) for their support has been pointed out. Therefore, only a (small) sample could be considered in the

context of this project, focusing on international studies and national (German) examples. All studies / dossiers come to the following results:

1. the importance of a diversity of business start-ups - especially the start-ups of disadvantaged groups - should not be underestimated in terms of economic potential and social and socio-economic integration. On the contrary: it should be given high priority and this (also) for economic considerations. Therefore, start-ups by disadvantaged groups of people should be encouraged.
2. Incubators, accelerators, business incubators and similar initiatives provide sustainable support for start-ups by testing and stabilising the start-up idea for implementation in the start-up phase and contributing to consolidation in the initial phase (after the start-up).
3. Municipalities (public administration) are responsible for a wide variety of institutional services - whereby it is up to the municipalities to decide which services (incubator, accelerator, etc.), in which size and for which target group and / or sector are made available and financed by them. But: everything is possible.
4. Specific incubators, accelerators, business incubators or similar initiatives - tailored made to our target groups - are extremely rare and in most countries not offered by municipalities at all, but rather inclusive services involving our target group. But even these services are extremely rare and can be counted on one hand.
5. In spite of all the scientific knowledge about the importance of a diversified economy and the role of start-ups of disadvantaged groups of people for the economy and society as well as the possibilities of the municipalities to provide the institutional framework in the form of incubators, accelerators, start-up centres or similar initiatives, these institutional framework conditions are not provided for our target group.

Remark: Due to the time limit for this study, the author mainly analysed support systems for "migrants" and "refugees" in the research and evaluation of scientific literature, whereas in the internet research for incubators the target groups were extended.

Scientific publications

Council of Europe: Enhancing the Economic Potential of Diversity - Management Standards for local governments (2015): Already at the beginning of this decade, the Council of Europe were aware of the importance of migrant economy for the social, civic and economic integration of immigrants into the new society. For this reason, Management Standards for local governments have been developed to promote migrant businesses and their economic integration. This included (i) promoting policies that link migrant entrepreneurship with their social integration, (ii) support for migrant businesses in developing their entrepreneurial skills and (iii) the integration of migrant entrepreneurs into mainstream networks.

European Union: Promoting and Supporting Migrant Entrepreneurship (2016): The European Union study, which was published in August 2016, analysed support structures for founders with a migration background. For the analysis it was examined whether the following "Dimension for Assessment" was fulfilled by the initiative / institution: (i) visibility for the target group, (ii) networking, (iii) legal and regulatory advice, (iv) individual business support, (v) group business training, (vi) mentoring, (vii) access to finance, (viii) facilities provision, (ix) language/cultural sensitivity and (x) impact. A total of 193 support structures were analysed and 22 of these were identified as "best practice". The study pointed out the importance of a comprehensive, individual and personalised service that offers the dimensions listed. At the same time, the study showed that these services are rarely available and in most cases are only temporary offers, so that a sustainable impact is not possible. Among the "best practice" were two municipal (public) support structures and these were also found in the Internet research.

Intercultural Cities: Guidelines for Becoming a Diversity Connector for Start-ups (2017). In the years 2016 / 2017 a project was carried out to support public incubators which intended to set up diverse incubators. The background was the following: i) migrant companies are an enrichment for the local economy but ii) the incubators studied also supported migrant companies and responded to the needs of the target group, but were aimed either at mainstream entrepreneurs or immigrant entrepreneurs. The project developed a guide to transform public incubators into Diversity Connectors.

European Migration Network: Migratory pathways for start-ups and innovative entrepreneurs in the EU (2019). The study was carried out in 2019 and examined the instruments and programmes to support start-ups from third countries in all countries of the European Union. One of the most important “pull factors” was the “presence of hubs and locations with well-developed ecosystems where start-ups can develop and grow. Socio-economic factors at play include cost of living, salary levels, housing and quality of life.” These are conditions that public incubators can sustainably promote.

OECD: Policy Brief on Refugee Entrepreneurship (2019): In this policy brief, the authors stress the importance of the entrepreneurial activities of refugees. It is shown that individual and needs-oriented support models, which are based on the potential of the target group, are the most successful. In addition to national programmes, municipal activities were highlighted which create and facilitate the conditions for refugees to become self-employed.

OECD/European Union: The Missing Entrepreneurs 2019 - Policies for Inclusive Entrepreneurship (2019): In the fifth report on entrepreneurship, the authors stress the importance of inclusive entrepreneurship. However, for the potential of entrepreneurship to be fully realised for growth, innovation and inclusion, entrepreneurship must be inclusive. In this context, the report highlights in particular “women, older, younger, unemployed persons and migrants”, whose potential should be promoted.

OECD/European Union: Policy Brief on Incubators and Accelerators that Support Inclusive Entrepreneurship (2019): In this policy brief, the authors stress the positive influence of incubators on the economic development and performance of start-ups and enterprises. The dossier analyses the conditions for supporting inclusive entrepreneurship and the success factors. However, there are few (only a handful) incubators that are oriented towards disadvantaged groups of people. Therefore, the dossier makes recommendations to policy makers on how they can support incubators for this target group, e.g. through funding, special programmes or improving access to existing programmes.

Two of these studies will be discussed in more detail in this section as they provide guidelines and recommendations for public administrations on the implementation of diverse / inclusive support systems (and this involves incubators):

Intercultural Cities (2017): The guideline provides recommendations for incubators to transform themselves into Diversity Connectors in four steps:

1. As a first step, a survey should be carried out and contacts made with migrant organisations, associations and companies. At the same time, the challenges faced by migrant founders are to be identified on the basis of a case study and the conditions for their solution are to be shown.
2. Afterwards, the incubator will draw up a realistic work programme for its further development, determine the necessary resources (personnel, time, financial) and make sure these resources are available. A special focus is placed on the provision of financial instruments for migrant entrepreneurs, as financing for this target group is a particular challenge.
3. In the next step, the incubator is consolidating its offer (services) for various groups of people in a common spatial setting. In this phase, the incubator cooperates closely with companies, public administration and other stakeholders in order to obtain financing and to offer its services. Particularly important is the cooperation with migrant companies and the work with migrant entrepreneurs.
4. By establishing itself as a Diversity Connector, the incubator takes part in public discussion, enters into stable partnerships with companies and supports other incubators in taking the necessary steps for a Diversity Connector.

OECD/European Union (2019): Policy Brief. The policy brief recommends conceptual issues for the implementation of an inclusive incubator:

1. A pre-incubation programme should identify the founders with "good" and "sustainable" business ideas, which can then be taken up into the incubator

2. A key focus of the work for the entrepreneurs should be networking with companies and stakeholders in the region, so that the entrepreneurs can build up their own network. The members of the network can be requested in parallel as coaches and mentors.
3. The services must take into account the needs of the founders. Therefore, the services have to be coordinated with institutions and consultants who already have experience with this target group. At the same time, the services should be provided for all groups in order to save costs (e.g. joint accounting, joint secretariat).
4. The financing of an inclusive incubator can be achieved by integrating disadvantaged target groups into existing incubators on a pro rata basis - e.g. through a minimum share of 20% of the available places. In this way, the disadvantaged target groups are integrated and not separated by special incubator programmes.
5. Finally, all efforts must be evaluated on the basis of previously defined indicators in order to be able to assess the incubator's impact and effectiveness and to promote its further development.

Internet research: Internet research has resulted in an innumerable number of incubators, accelerators, start-up centres, co-working spaces, labs, etc. with a partly broad, partly limited range of services. The offers include among others: Seminars, workshops, webinars, individual consulting, support, coaching, mentoring, networking, crowdfunding, financing (not exhaustive). Some of them offer premises for preparation and planning of the company, which can be used individually and in groups / teams - partly free of charge, partly with own contribution -, and also facilities (e.g. business space) for the future company or (only) common administrative units. Other scholarships for the participants and, in addition, the assumption of living costs. In addition, there are various concepts / models that are expressed in different processes or expressed in the time spent by the participants. Often they are oriented towards industries (digital, media), technologies (high-tech / bio-tech) or financing (fin-tech). In other words: there is nothing that does not exist.

If the focus is directed towards municipal (public) incubators, accelerators etc., these are only a small proportion of the existing services. For the largest part, companies, foundations, public (European, state and regional) programmes and projects, universities etc. are financing and/or implementing

these institutions. The list in the annex 2 shows the cities considered on the Internet. Here the cities are listed which offer incubators, accelerators etc., but only those with a link are financed (at least co-financed) by a municipality (public administration). But even if the municipalities are quite a small player: municipalities offer incubators, accelerators etc. for different target groups and different branches.

If the focus is narrowed to municipal (public) incubators, accelerators etc. for disadvantaged groups of people - specific or inclusive - the needle in the haystack must be searched for and found. Municipalities (public administration) usually do not address disadvantaged groups of people - although disadvantaged groups of people can (theoretically) use the existing facilities, but there are hurdles that do not allow them to participate in practice.

Result: Municipalities are one actor among many others offering incubators, accelerators etc. and thus take an active part in supporting the start-up environment. However, there are no municipal incubators, accelerators etc. that are targeted at disadvantaged groups of people or that have an inclusive approach and take our target group into account. The possibilities are available, but are not used.

This disillusioning conclusion cannot be improved by two / three municipalities in Europe that have taken a different route and serve as blueprints (good examples) of available opportunities to include our target groups in municipal (public) incubators, accelerators, etc.

Wirtschaftsagentur Wien (<https://viennabusinessagency.at/>): The Vienna Business Agency (VBA) was founded in 1982 as the Vienna Economic Development Fund by the City of Vienna, the Vienna Chamber of Commerce, the UniCredit Bank Austria AG as well as the Erste Bank der Österreichischen Sparkassen AG. The VBA offers to anyone wanting to found a company, startup, sole trader, domestic and international small and medium-sized enterprise or corporation all information and advice the person need. This includes: funding, business premises, offies, advice, workshops, coaching, mentoring, networking and more.

The VBA has established a multilingual service to support migrant entrepreneurs: currently the VBA provides advice in 17 languages, including Arabic and Farsi. In addition, workshops are offered in

several languages and this is done in close cooperation with the Vienna Adult Education Association. The Vienna Adult Education Centres are active throughout the Viennese districts and thus reach a high number of migrant founders. Note: in the annual number of new businesses founded in Vienna, migrant start-ups account for more than 50 percent. It also became clear that people from other countries show a high start-up dynamic. The support includes information about the requirements for self-employment and the necessary steps. Advice and knowledge transfer for the preparation of a business plan and the implementation of the business plan (including individual talks and advice, coaching, mentoring etc.). In addition, the VBA makes use of the internal urban structures: trade office, chambers of commerce and others. Parallel to this, there are numerous incubators, start-up centres and accelerators which are open to all groups of people. VBA supports the disadvantaged group of people in accessing these services.

Startup Lisboa (<https://www.startuplisboa.com/>): Startup Lisboa was founded in 2011 by the City of Lisbon, Bank Montepio and IAPMEI (Portuguese Agency for Competitiveness and Innovation), after the idea had received the most votes in the City Council's participatory budget the year before. Startup Lisboa is a private non-profit organisation (association) that, among other things, supports the creation of companies and entrepreneurs and promotes job creation.

Startup Lisboa offers two types of incubators: physical and virtual. Both models include information, advice, coaching, mentoring, financial instruments, networks, premises, etc. However, Startup Lisboa is aimed at start-ups, but these can be established in a wide range of branches and do not have to specialise exclusively in technical products. Disadvantaged groups - such as women or foreigners (migrants) can apply for Startup Lisboa, even if there are no specific programmes for these groups.

startup-mannheim.de (<https://startup-mannheim.de/>): startup-mannheim.de is the umbrella brand of Mannheim's start-up support and is aimed at business start-ups and investors from Germany and all over the world. startup-mannheim.de is a subsidiary of the City of Mannheim and has the goal of attracting and promoting innovative, digital and disruptive start-ups in Mannheim. A total of eight start-up centres with a total area of 28,000 square metres, almost 300 entrepreneurs and a diverse range of industries - from music, creative industries and fashion to information technology, medical

engineering and technology - are also supported. At the same time, startup-mannheim.de has a women's incubator and specifically addresses foreign founders.

International founders can get a 3-month free-of-charge stay at the Startup Villa. In addition to a complete equipment, international founders are supported in the preparation of administrative procedures, formalities and German language courses.

Women should be encouraged by the gig7 business incubator to realize their own business ideas. Especially for women, various event formats and support are offered with the aim of setting up their own start-up and business.

ACTIVITY 1.5 – Analysis of capacities and limitations

In order to define a methodological guide to design a social incubator with groups at risk of exclusion supported by companies, was carried out a study of the situation of people at risk of social exclusion, underlining therefore what limitations they could have to face during an incubation process such as the one Social Seed project proposes. The following information have been obtained through scientific literature review and through at least 8 consultations and interviews per partner country with NGOs or professionals (also internal staff, if available) working with these groups. The aim of this study is to detect the limitations that these collectives face at the time of undertaking and capacities that could be stimulated to empower these groups to achieving good results on their business projects.

Personal and social aspects

Added value and impediments of being part of frail categories

According to the literature being a woman/unemployed/disabled/immigrant could be both an added value or a source of impediments to the business⁴. Both in Poland and Germany being part of this frail categories is seen as an added value, due to the different perspective and out of the box approaches to the business planned; despite that, German professionals underlined how these individuals have greater challenges on the way to become self-employed than other founders. Spanish experts agree that the condition of these categories could represent an added value to the business, since often in their lives they have been led to develop very strong mental attitudes and a sense of power in dealing and overcoming problems. Otherwise, being people at risk of exclusion is visible also as an obstacle for mainly two reasons: firstly, because of their lack of economic resources, which makes difficult to undertake a business idea and secondly, because of the lack of emotional stability that allows them to face strongly situations of stress. Italian experts underlined that the

⁴ https://www.cantieregiovani.org/UpskillingEurope/T05_Completo_IT.pdf

added values of these vulnerable subjects lie in the emotional intelligence that derives from their life experience and at the same time a strong desire and motivation for social redemption. The situation of disadvantage can represent a strength for the skills to face obstacles, acquired during the most difficult stages of own life. On the other hand, difficulties can create a substrate of distrust towards themselves and the surrounding context, that can undermine the success of the business project. Despite the very high motivation, these people usually have a very frail social network and consequently a strong difficulty in developing their own. This group of people often have a fairly low level of certified skills and education that represents a strong obstacle in starting a business, because knowing the individual skills and knowledge is very important. According to Spanish and Italian professionals, the key in an incubation process is to overcome the weakness and disadvantage through the identification and enhancement of personal abilities and skills.

Difficulties during the funding process of starting business

In all project partner countries, it was possible to observe a difficulty for groups at risk of exclusion in obtaining funds to finance their business idea. According to Italian and Spanish experts the major difficulties are related to the access to funding, even due to the lack of a supportive network and of a financial literacy, which leads to a psychological distance from institutions. These people are non-bankable, they could not access traditional loans as they do not have the necessary capital requirements in the financial sector. According to German professionals, microloans are also hardly available due to the administrative workload or to the lack of microcredit as a funding instrument. Specifically, refugees, unemployed and women (which have usually fewer financial resources than men) cannot provide securities and often have no long-term residence permit, so that banks do not provide them with loans. Unlike other countries instead, in Poland no inequality between man and women has been observed. Italian and Spanish experts however do not recommend to apply for loans to be returned, as these people often have a long history of debt unsettled. Rather than adding more debt, these obstacles could be compensated by a human and fiduciary education process, trying to compensate the lack of funding with more intellectual work of the mentors.

Income and/or treatment disparity

The literature of the sector clarifies how a difference in treatment and income is observed in the categories of people considered at risk of exclusion⁵. In Italy the disparities are very frequent, as vulnerable people are often victims of incorrect work contracts (e.g. undeclared work) and of fraud dynamics. Access to the credit system is often based on social status and personal guarantees. As an example, women are generally exploited and undervalued, receiving unequal economic treatments compared to men. Also immigrants suffer for a different treatment compared to Italian citizens, mainly when they do not have an economic history in the host country (e.g. the phenomenon called "caporalato"⁶ in agriculture); added to this they experience difficulties related to the documentation (residence permit, documentation required in/from the countries of origin, etc.) and racial prejudice. Despite the prejudices on people at risk of exclusion (especially for refugees) as not completely reliable for self-employment is shared also in Germany, data demonstrate that self-employment is usually an effective path for them. Indeed, although the income is often lower than for non-disadvantaged founders, the income of the self-employed is higher in comparison to employees of the same target group. Likewise, in Spain, concerning specifically the disparity between men and women, there is inequality in salaries in companies, but not in entrepreneurship. Therefore, self-entrepreneurship seems a positive path in many of the territories analysed. On the other hand, concerning disabled, there is a General Law on Disability which protects this category that obliges companies with more than 50 employees to hire 2% of people with disabilities. In Italy companies with over 15 employees are obliged to hire disabled persons⁷. Similarly, in Poland the employees receive governments funding (PFRON) for hiring disabled persons, so it's spread to hire people with small disabilities to catch this opportunity. On the other side, for mental disabilities the difficulty is increased and the job is generally only offered by social enterprise or particular facility/business entity for disabled people. In Poland are not registered disparities between man/women regarding

⁵ Grigorescu Adriana (2015), *Educational barriers for disadvantaged groups in entrepreneurship*, *Procedia Economics and Finance* 39 (2016) 791-799.

⁶ I.e. gangmaster system (i.e. workers being illegally employed in the agricultural sector at very low wages).

⁷ Introduced from January 1, 2018 with an integration of Law 12 March 1999, n. 68 "*Rules for the right to work of disabled people*".

their income on the low-salaries level; the phenomenon is sometimes visible in large companies at the top-management level. Finally, Italian expert as a solution suggest that in case of manifest disregards towards workers' rights, labor unions and non-profit association can play an important reporting role on these phenomena. Operators working in these fields can support these categories with direct actions of consultancy and evaluation of work proposal submitted to them, by basing the relationship on transparency and trust. Secondly this sector can also offer a specific support, and indirect actions that may produce long-term effects on a wider audience (awareness campaigns, ad hoc projects, non-profit operators' training, etc.).

Family and business

The family plays an important role in the self-entrepreneurship process. In fact, it can represent a support nucleus, but it is necessary to know how to balance family life at work (making it a benefit and not an obstacle). According to Polish experts the work-life balance is far from satisfactory: greater importance is given on having a job rather than maintaining the work-life balance. The main obstacle for the family life of the participants of the incubation is definitely the lack of support in child day-care, which could be easily arranged and would allow parents to concentrate and be more engaged on the incubation process. Similarly, in Italy loads of care are obstacles to the business and the bigger they are, the more complex it is to undertake an entrepreneurial process. Conciliate and manage life and work is difficult, especially for mothers and informal carers. Experts underlined that is important to proceed with an analysis of the kind of business they want to start and of the level of flexibility in its management, compatibly with one's family life time. The incubator must teach planning, organization and time management strategies, therefore to know how to balance and divide the time dedicated to work and dedicated to the family. Moreover, during the entrepreneurship process the support of network and family has an important role and the job-family role strain and the work-family interferences could affect the project's success. As far in Poland and Spain the family work was reported not to be a problem, because the general motivation of the entrepreneurs is so high and their main objective is deal with these problems, especially if family can help the entrepreneur to try to create his own company and can even be part of it. Has been reported that family could be a problem when there are small children or children with many health problems. German experts said

that it depends which role the participants take on in the family and which burden arises from it, so this should be clarified before entering the incubator in order to initiate supporting measures. Instead, in Italy has been reported that sometimes the job-family role could be a problem, especially when families contrast the incubation project, is very important in fact to balance in the management of the new situation, so to develop a positive and effective relation with the job. Actually, other suggestions to balance incubation path and family life could be available social initiatives for the support and of community organisational solutions that can represent sustainable answers to these needs or virtual sessions and flexible schedule for the assigned tasks. Regarding specifically the tools which could be used, could be organized training sessions and practical sessions and both could be done in a virtual mode, to facilitate the process. In addition, it's highlighted the importance of creating a support network, not only for helping in the starting business, but to give moral support. Families must be involved and valued in becoming aware of the incubation process, also through whole family activities.

Women and business

On the specific theme of relation between women and business, the literature review put in evidence that women are significantly more likely to cite fear of failure or fear of doing it alone as a primary reason for not starting a business and it emerges that not all women lack self-belief, however many female entrepreneurs were more likely to attribute their subsequent success to other people, rather than to their own capabilities⁸. Polish and Spanish example shows that women are those that are more often interested in undertaking action regarding re-joining the labour market and the incubators usually have more women than men enrolled to courses. However, in Spain women may have greater limitations to undertake, especially when they have children in their care. In Germany the support for women is provide through activities of empowerment, peer-to-peer-learning, networking, mentoring, co-working and seminars / workshops on the topic of "Failure as Change" and "Strengthening the Personality". The duration of the measure / incubator should be adjusted to

⁸ Alison Rose (2019). *The Alison Rose Review of Female Entrepreneurship*, https://cdn14.contentlive.co.uk/3eed35dc92714eb090d9a66d6074ba56:static/pdf/7525_rose_review_18_march.pdf?versionId=lucN5BF.UGfNX0FqG6eRuDgi9cqNkhhS

the needs of the women. The Italian research evidences that those who are used to failure are often insecure as their experiences have undermined their vision of themselves as credible person. Often these people feel useless, unable and have lost the perception of themselves as productive and capable individuals. In addition to this, for the female component there is a double or triple impact of failure due to gender bias. About this the main suggestions are that the incubation process, especially if related to a vulnerable target group, must include self-empowerment and coaching activities, offering not only guidance and support to reinforce the self-esteem, but also networking and participation to formal and non-formal groups of start-uppers (especially women), to share experiences and ideas. Personal growth activities can consist of: life design, counselling, mindfulness, yoga, etc. It could be interesting to introduce success stories of women entrepreneurs in similar situations and presented as a talk at the beginning of the incubation process, in order to engage all the incubated projects.

Disability and business

In some cases, disability can bring physical or material limitations to reach the incubation site and this is an important factor to evaluate. Polish, Spanish and German researches show that all social incubators are well organized to avoid problems on reaching the incubation site and to offer some special need assistance due to physical disabilities. Social incubators are usually in the city center in some facility given by the local authorities and they support economically the participants through reimburse of travel/reaching cost the training facilities. Poland experts report that the only problem could be that a substantial group of people has problems with the learning process itself, so this might be a serious limitation in the incubation process. Italian social incubators face the problems in reaching the incubation site for example through an "itinerant" training, not in a specific training structure, but for example in centers (e.g. of socialization) specifically equipped for people with physical disabilities. This would allow not only to avoid the clash with architectural barriers, but also to shorten the psychological distances between the person with disabilities and the rest of the group. It has been suggested to use tools that allow to support those who want to start a business also in a remote way (virtual workshops, webinars, WhatsApp) and that is important to provide in this structure a supportive network, to prevent participants from feeling alone and excluded, underlining

that only an analysis of the “departure” situation can suggest which is the right tool to use in that reality, especially based on the means and technological skills that these people have. For those who have physical or mental limitations, an option could be to require the intervention of assistance and social services provided by local municipality or voluntary associations.

Income support and business

Literature suggests that the perception of a guaranteed minimum income affects the activation of the individual in entering the world of work, resulting that the provision of a minimum income can constitute an incentive to idleness that will maintain professional exclusion and desocialization. In this perspective, social minimums, in particular guaranteed minimum income, can constitute an activity trap also for the absence of social ties with workers who could transmit information and connections avoiding exclusion⁹. In Poland the perception of a guaranteed minimum income is not envisaged and there is a financial support for the unemployed for a maximum of 6 months, at the level of approximately 50% of the minimum national wages. As for encouragement, social incubators offer financial support, usually for 6-12 months, and this is what most of the people are counting for. In Spain the support for the unemployed is very low, so none of these payments discourage people from having a decent salary with their work, since these income levels do not allow people to get out of a situation of severe poverty. Therefore, the entrepreneurship gives them hope to get out of that uncomfortable situation. The German research notices that during the period of participation in the incubator, the participants should be guaranteed a minimum income, so that they can concentrate on developing the business plan and acquiring professional and entrepreneurial knowledge. At the incubators they examined, participants received a scholarship or benefits from the job centre if they were unemployed. Italian experts underline that the business incubation process, to stimulate participants in attending and completing the activities, should plan their access to a job-training allowance or to accompanying measures through the different phases, public financial facilitation

⁹ Michel Ferrary (2006), Microfinance and fight against exclusion. From the formal financing contract to the implicit socialization contract, *Sociologies pratiques* 2006/2 (n° 13), pages 61-76.

<https://www.cairn.info/revue-sociologies-pratiques-2006-2-page-61.htm?contenu=article>

measures, microcredit measures, or financial incentives based on the proved presence of participants to the training, or service vouchers. Moreover, it's necessary to leverage on the social role that the individual reacquires with his contribution to the world of work. Main suggestions are to develop activities and support that tends to enhance the efforts that the person makes without risking their income. A more lasting support program could be made, in which support gradually decrease in the development of the business, so that the person cannot remain uncovered. It would also be useful to involve local bodies to experiment a gradual mechanism of incentives.

Practical aspects

Duration proposed for incubation

The schedule of the program in terms of duration/number of hours is a key element but, in view of the specific beneficiaries targeted by social incubator, it must be considered with a flexible approach, because it can concretely affect their availability to participate and, if not properly planned, it can introduce some constraints for some categories among them (mothers, migrants, etc.). Italian and Spanish experts declare that it would seem appropriate to plan a path with a duration of 3 months, with a weekly load of 6 hours (4 for the training and 2 for the mentoring), maybe spread in 1-2 weekly meetings, each 2-3 hours long. Concerning caregivers (mainly mother of minors), as underlined by Polish experts, is usually preferable to have longer courses with spread hours (i.g. 6 hours per week, spread on 3 months) so it can be easier to adapt to it. Other categories may prefer a more intense training condensed in a shorter window of time. As suggested by the German contributors, the incubator's program should be tailored on individual's needs and it must provide some flexibility, mostly during the initial phase of "adjustment". A congruous duration goes from 3 to 6 months, including all the steps of the process. The duration of the incubator has an appreciable influence not only on participants' motivation, but also on their ability to be independent and generate visible benefits. In general, the duration/number of hours depends on the specific category of beneficiaries and on their personal needs, socio-cultural background, starting skills, but also on their support network and on the goals that they are willing to achieve. However, the appropriate frequency must be chosen in relation to the participants, in order to fit their needs and provide sustainability to the

project. Regardless of the flexibility of the incubation process, it is important to clearly fix its starting and ending dates and to share an explicit plan of the intermediate phases.

Conciliation of work time and time for business project activity

The structure of daily life is variable according to individual needs and personal/familiar management. But is also strongly conditioned by the specific situation of unemployment and social exclusion. Regarding the caregiver's categories (i.g. mother, especially of minors), Italian experts underline that they have a better chance to find some free time during the weekdays, when children are in school. Otherwise, in relation to other categories, such as workers, it would be preferable to plan the activities outside the working hours, mainly during the weekend. Others, such as NEETs and unemployed, especially if they have been in this situation for a long time, don't even try to find a job, due to the lack of trust in themselves and in the system, so they would be available during the whole week. However, Spanish experts highlight that in most cases, entrepreneurship represents the plan B, a path that person undertakes when cannot find a job in any other way. German partner experts report that in most incubator's models aimed at subjects at risk of social exclusion, beneficiaries receive a scholarship or some benefits from job centres or thanks to specific projects. Few are the cases where these subjects need to find a job simultaneously with the incubation process. During the weekdays is instead preferable to work on the business plan, which can result in a simpler, quicker and more stimulating task if it is made concomitantly with the incubation sessions which may help in solving some doubts. Indeed, it is important to plan the incubation path in order to make it compatible with the process of job searching.

Documentation to undertake the project

Documentation can be required in relation to the type of incubator and to the funding that are necessary for the business project. In the large majority of cases no documentation is needed. This is an important element that can actually make a big difference for participants. Usually in fact, targeted beneficiaries are distrustful of institutions and in their eyes, being asked to fill documents looks like either an intrusion into the private sphere or a way to doubt their statements. Sometimes, however, the process is funded by public or private entities and different documents may be required in order

to access the funds and prove the participation to the activities. This can turn into a problem if there are complex and multiple forms to fill in, usually related to the specific kind of business idea to develop. Spanish contributors report that generally documents that can be required relate to two types of information related to the future entrepreneur, one attaining his/her personal situation and one related to business idea. Main risks linked on providing this information are for those who are illegally on the territory, so they cannot share their personal information or for those who, if included in the program, may have to give up to their unemployment benefits. Polish and Spanish experts underline that they may differ in respect to the type of the future entrepreneurship, asking for details concerning business plan, start-up roadmap, main KPI, especially if is important to submit the project to investors or government in order to receive funds. Anyway, the German experts emphasise that the list of all required documents must be prepared by the incubator's consultants in a detailed way so to be understandable and useful to targeted people. Italian experts consider that may be useful for beneficiaries to provide them with pre-filled document templates or guideline to help in filling the forms (administrative, financial), a guideline with the bureaucratic steps for the constitution of an enterprise, to have a complete framework of the obligations (and the related costs) and all the necessary elements to define the business details.

Undermining of motivation and enthusiasm and influence on mentor's role

The categories of people involved in social entrepreneurship incubation have a high vulnerability profile. Generally, when they enter the incubator and are supported by professionals, they become empowered and have a very high state of mind, showing great willingness to succeed, persistence, enthusiasm and motivation¹⁰. In Italy it has been put in evidence that people at risk of exclusion have low self-confidence and it is simple for them to lose motivation, mostly during the initial phases, might due to the huge amount of bureaucracy required in Italy that represents a strong element of obstacle and demotivation. Spanish experts declare that normally, in periods of 3 months,

¹⁰ Grigorescu Adriana (2015), *Educational barriers for disadvantaged groups in entrepreneurship*, *Procedia Economics and Finance* 39 (2016) 791-799.

https://www.researchgate.net/publication/305396451_Educational_Barriers_for_Disadvantaged_Groups_in_Entrepreneurship

participants go through many phases and hard moments linked to their personal or health condition that, coupled with the tasks they have to carry out to validate their business model, could make people discouraged and demoralized. Polish and Germany examples show that in general, the participants are not demotivated if they receive support in the incubator despite all difficulties. In Poland, all the staff involved in the incubation process is highly involved and encouraged to work with the socially excluded and they rarely feel discouraged at our work as mentors, as they strongly believe in this kind of work and program itself. They see that people are more motivated when they are told successful stories, so they invite participants of past editions of the program to share their experience. Mentors rarely feel discouraged, thanks to their experience in the field and because they strongly believe in the long-term efficacy of their own work and of the program they follow. They are aware that some categories of beneficiaries are expected to experience the alternation between different stages of motivation and total discouragement and so they are prepared to face all of them with the right tools and the adequate strategies. Experts suggestions to overcome the demotivation caused by the difficulty in balancing incubation path and family life are to offer some virtual sessions and a flexible schedule for the assigned tasks. Finally, it's strongly recommended to include in the program a course specifically direct to improve the confidence and self-awareness of beneficiaries, offering them resilience strategies.

New worries and stress due to start of business project

It's important to provide recipients with all the necessary tools to recognise and manage worries and stress, through specific transversal actions of mentoring, consultancy, coaching, personal growth, support and assistance, without replacing them in their management. All the experts agreed, reporting that is very important to consider these aspects during an incubation path, in order to provide a sense of security, so much needed by the socially excluded. From a technical point of view, appropriate tools are required to plan and manage tasks and schedule, which can be provided through non-formal training, so to make them simpler and more intuitive. Theoretical and practical training should be offered on how to use different tools to prevent or manage problems and practical sessions with real examples must be planned. Assessing the concrete aspect related to the business project helps them organize and perceive control over their idea and their near future. An important

support can be provided both by a group of peers and by a working group with professionals, rising awareness that they will not be left alone and awareness of the group dynamics. Participants should be prepared for the fact that not everything will always run as planned and for dealing with stress reactions. In fact, the incubation program should include and evaluate all the potential risk factors that can derive from participant's stress which, considering the specific category of beneficiaries within this project. Dealing with failure should be considered as objective at an early stage and have a plan B could be helpful. Finally, most of the incubators offer help and assistance also after the end of the incubation process and this might reduce the stress of participants. Mentoring and support are crucial, as well as, staff must be welcoming and available to give advices or to concretely help them solving their problems.

Solutions to overcome barriers

Mentor's role in supporting

All contributors agreed that mentors cover a key role along the entrepreneurial journey. Spanish experts report that mentors have a lot of experience in business model and team management, so they should identify the entrepreneur's weaknesses and help them to turn into strengths. In Poland and in Italy this role is covered both by those who have possibly already followed a similar path and by someone who has been specifically trained for that. A further data that emerges from the Italian context is the inability by the fragile person to establish networks, therefore an initial phase by the tutor must be dedicated to verifying whether they are capable of supporting a relationship with any entity linked to the business world and to support them in this process. German contributors said that mentors must have extensive knowledge of psychological and sociological life situations, an empathic approach, self-critical communication skills and the ability to question their own stereotypes and the willingness to build confidence. A target group oriented cross-mentoring approach can take into account the individual living conditions of the target group, understanding when it is necessary to resort to specialized skills. Mentors is a great support in financing issues and can bring in their own experience. The professional and technical support is essential for the sustainability of the firm in every aspect and the personal/relational dimension is fundamental to

develop self-awareness and confidence not only towards the own business project but also in relation to the reference context/market. In fact, the aim of mentoring should be to establish a network for mentee and mentor, as well as with the business world. It's necessary to implement a proactive policy, of construction rather than assistance, of passivity.

Knowledge about the entrepreneurial world

Generally, it cannot be assumed that the participants have entrepreneurial skills and the incubator should also offer the right tools and the professionals to start the Business Project with a clear economic, investment and management plan. An incubator can offer several support services in this respect, teaching basic or further knowledge, directing participants to experts who will support them during and after the start-up process and offering them their own infrastructure within the incubator which they can use. The indispensable figures are lawyers, administrative and financial consultants, consultants, angels-investors, tutor, coach, counsellor and mentor. It is important to involve the future entrepreneur into a multidisciplinary network and to teach him/her the significance of each figure in relation to the development and the implementation of the business idea. This is not even necessary at the beginning of the support process. However, during the process of setting up and supporting a business, the participants should be trained on this knowledge, at least at a basic level. The development of the project is necessary in a first phase of offering financial and economic services that make the project sustainable, to have access to microcredit applications. After this, a second training phase could be structured with technical and specialized support, for example with financial literacy, marketing notions and education in legal, tax and administrative issues.

Possibility of borrowing

The incubation process should support the future entrepreneur in a detailed and clear planning of the phases, actions, resources and timeline. Moreover, the evaluation of the potential business risks, of their potential impact on the entrepreneurial initiative, of the prevention and intervention measures. Public and/or private networks may be activated for microcredit, subsidized finance and fundraising. Italian experts, for example, point out that the incubator could approach microcredit foundations to possibly give the subject the chance to apply for loans for their business project. This

is also a good opportunity for new microentrepreneurs, provided that the rules are easy and the bureaucracy is minimum. In addition, as German example, incubators could get in touch with other networks (e.g. business angels) that finance start-ups. However, to convince these stakeholders that this target group has the potential to implement a successful start-up, a detailed plan should be designed and this requires a great effort from both staff and beneficiaries. It is important to contact private companies in order to start cooperation so, through them or with their support, the target group can have access to more opportunities to get financial support. Since these subjects are generally not bankable, it is otherwise important to structure the business plan and make it strong (e.g. have all the necessary elements of the business idea been assessed?), with a special focus on its sustainability and on the organizational plan of the subject. The incubator should pay a particular attention to the whole framework concerning the banking situation of participants, offering them proper advice on debt restructuring (so to not underestimate it) as those who undertake the incubator often already has a debt situation. A good idea, for Spanish and Italian experts, may be to limit the use of these sources of funding to avoid further future pressure. This is possible by intellectually striving more mentors, looking for how to create that company without financing, seeking alliances, networking, etc.

Sponsors/investors role in supporting

Sponsors/investors are central figures to the entrepreneurial path of these disadvantaged people. Italian experts underline that the mentor must be the mediator between these two groups during the meetings. Especially in the initial phase of the incubation, it is crucial to facilitate the creation of commercial and professional relationships, in order to generate opportunities to access strategic network/partnerships, marketing consultancy, financing for the sustainability of the project. German partner points out that sponsors/investors can contribute on one hand to finance an incubator (i.e. financing the infrastructure / the incubator's staff and awarding scholarships to participants) and on the other hand providing financial instruments or support (e.g. business angels). Spanish experts suggest that they could also contribute to entrepreneurship ideas, so that there are two incubation models, one in which the entrepreneur is incubated with his/her own idea and the other in which all the ideas are put in a 'bank of ideas' and the selected entrepreneurs have to adapt to some of these.

In order to cover most of the costs for the starting business project, it is necessary to activate a diversified network of sponsors/investors.

Socialization role and incubator role for promoting social integration

The incubator, according to the Italian experts' contribution, should be considered as the physical and virtual meeting place of colleagues, professionals, mentors, stakeholders. It is the place of election of all the individual and/or group initiatives to implement, in order to facilitate the development of the entrepreneurial culture of the recipients (training, information, exhibitions, debates, etc.). Socialization is indeed essential for an enterprise since the early stages of the incubation process. It is necessary to make the most of the group path, because it could give birth to integrated businesses that have shared or complementary visions in a collaborative path instead of having many similar individual paths. The perspective must not be one of competition, but one of cooperation in which each subject can compare with others and receive support. According to the German experts idea, an incubator that does not focus on a specific target group (e.g. only refugees, only unemployed, only women), but has an inclusive approach which can create, due to the diversity of people in the incubator, a sense of community and thus contribute to social integration even before a start-up. However, this requires open-mindedness and willingness to experiment with new incubation strategies, but also an eventual and ongoing psychosocial support during the whole process, together with the necessary tools for all people involved. An important step of the process is the organisation of meeting events, as suggested by Spanish experts, involving different kind of actors, not only those internal to the incubator, but also some external, to increase confidence, to stimulate socialization activities, to enlarge the network, to share successful stories and to present ideas to potential investors, clients, media, etc. This approach may bring an added value to facilitate direct contact between participants and stakeholders and to convince these stakeholders of the potential of the participants in the incubator.

Conclusion

People at risk of exclusion are often persons with a low self-confidence and a wrong solution is to de-professionalize these people, reducing the value of their contribution. An incubation path that offers

support and mentoring under different aspects and provides a sense of security is important and so much needed by the socially excluded. Work is also a form of citizenship, therefore the insertion of the individual in this world is not only an occasion to make income but also to reintegrate himself into a synergistic system useful from a social point of view. They feel again useful, integrated and they are someone within a relational context and this affects the overall well-being of the person. Helping them to intercept and create peer groups, encouraging the comparison between people who are taking similar paths and developing similar ideas, it's also possible to create alliances and develop networking. It is important to develop activities and support that tends to enhance the efforts that the person makes without risking their income. It should be made a program based on their specific needs, on concrete and real factors, as well as allowing a high level of involvement and management by participant in activity planning with a more lasting support, gradually decreasing in the development of the business, so that the person cannot remain uncovered.

GENERAL CONCLUSIONS

The analysis carried out throughout the different activities covered by the Intellectual Output 1 has identified the best practices developed in Europe in the field of social incubators. The partnership has also analysed the conditions and factors that influence their success based on different relevant incubators, interviews and existing literature. It is important to identify the best experiences carried out in this field in order to analyse them and draw relevant conclusions that will allow us to design an incubator for people at risk of exclusion with the maximum guarantee of success, effectiveness, and efficiency.

The main conclusions from the analysis of results are the following:

1. Incubators, accelerators, business incubators and similar initiatives provide sustainable support at the initial stage of a business project by testing and stabilising the incipient idea. Therefore, social incubators for group at risk of social exclusion should be encouraged.
2. Social incubators are extremely rare and in most countries not offered by municipalities.
3. Social incubators must be able to develop a network of mutual trust and collaboration between the business and the social sector. It is important to carry out parallel activities to visualize the work done by the entrepreneurs with the aim of disseminate the projects among professionals and companies which, eventually, will collaborate with them. Only with the will of the business sector, we be able to improve our capacity to create companies.
4. The main parameters of a social incubator are:
 - Incubation process: application call, project selection, incubation process and implementation of projects.
 - Incubation offers: training and support, dedicated spaces and work desks, equipment support and networking with mentors and investors
 - Number of projects incubated per call: 5 projects
 - Number of calls per year: 2 calls

5. The training module should be designed to provide a step-by-step insight into a social business. It is recommended to split the whole course into 6-10 separate modules, each module covering one topic i.e. design thinking, legal aspects, crowdfunding etc.
6. Social incubators must contract external experts in the field of entrepreneurship for practical education. Experts and mentors must be selected using the following criteria: experience, expertise, knowledge and ability to network so that they best correspond to the needs of those being incubated.
7. Helping people at risk of exclusion to interact and create peer groups, encouraging the comparison between people who are taking similar paths and developing similar ideas, it's a key element to create alliances and develop networking. It is important to develop activities and support their development to enhance the efforts that entrepreneurs make without risking their income.

ANNEX 1: DEFINITION OF SOME TERMS

Accelerators: An accelerator helps "startups to develop dynamically within a certain period of time (usually three to six months) through coaching" (Ernst & Young 2017: 94). The aim is to "improve the existing business models of the start-ups involved, sharpen their offerings and products, implement initial projects with customers, put the teams on a growth path and thus increase the probability of external financing. A strong focus is placed on winning customers and investors [...]. At the same time they work on the creation or further development of their product and adapt their business model". (Zinke et al. 2018: 69) (translation by myself)

Coworking Space: provides jobs and infrastructure for a limited period of time, independent of the intended start-ups. Freelancers, smaller start-ups or digital founders work in mostly larger, relatively open spaces and can thus benefit from each other. They work independently or develop projects together. The coworking space can be rented per day, week or month. Usually there are several desks with appropriate infrastructure (internet connection, postal address and telephone). The rental costs usually include the use of W-Lan, printer, kitchen, WC and sometimes also a conference room or common room (Source: Wikipedia).

Fin-tech: is a collective term for technologically advanced financial innovations that manifest themselves in new financial instruments, services or intermediaries. In a narrower sense, the term Fintech is often equated with the companies that offer digital or technological financial innovations. Fintech is a new financial industry that uses technology to improve financial activities. Some incubators or accelerators have focused on these companies and offer their services exclusively to this sector.

Incubator: An incubator provides services for founders in the early stages of their establishment. At this stage, the start-ups "often have no team and only a rough business idea. The task of an incubator is to train the participants to become successful founders. During the program, the development of a business idea, a prototype as well as the formation of a team and the design of the business model are therefore central to the program. The start-ups are often founded during or after the completion of the programme. If the presumed potential is not confirmed, start-up teams can reconsider their business idea at an early stage and adapt it in the light of the insights gained" (Zinke et al. 2018: 59) (translation by myself).

Industrial park: is an associated industrial area that is developed and realised by private companies according to a uniform concept and whose areas are subsequently sold or rented to commercial or service companies. The advantage is the joint and therefore cost-effective use of the industrial park's infrastructure. Industrial parks are often set up to offer young companies space, facilities and infrastructure for a limited period of time at subsidised costs (Source: Wikipedia).

Start-up centre: A start-up centre usually supports technology-oriented, innovative start-ups and young companies or start-up companies that are designed for growth. In addition, start-up centres should contribute to regional economic development and networking. The terms business start-up centre, technology centre or innovation centre are also used synonymously. The majority of these centres support companies and founders in all sectors. Moreover, the start-up centres are often (co-)financed by public (municipal) institutions and their services are not always clearly differentiated from those of an incubator (Source: Wikipedia).

Sources:



Zinke, Guido/Ferdinand, Jan-Peter/Groß, Wolfram/Möring, Janik Linus/Nögel, Lukas/Petzolt, Stefan/Richter, Stefan/Robeck, Martin Si-mon/Wessels, Jan (2018): Trends in der Unterstützungslandschaft von Start-ups – Inkubatoren, Akzeleratoren und andere, Studie im Auftrag des Bundesministeriums für Wirtschaft und Energie (BMWi), Berlin: Institut für Innovation und Technik in der VDI/VDE Innovation + Technik GmbH.

Ernst & Young Wirtschaftsprüfungsgesellschaft (2017): Die wirtschaftliche, steuerliche und regulatorische Attraktivität von Startup-Ökosystemen. Die wirtschaftliche, steuerliche und regulatorische Attraktivität von Startup-Ökosystemen – Eine Analyse für Deutschland, Israel, das Vereinigte Königreich und Kalifornien (USA), Frankfurt am Main: Deutsche Börse AG.

ANNEX 2: CONSIDERED INCUBATORS / ACCELERATORS / START-UP CENTRES

Nr.	Land	Stadt	Inkubatoren / Gründungszentren finanziert von Kommunen (öffentliche Verwaltung)
1	Austria	Wien u.a.	https://www.apusb.biz/zentren/
2	Austria	Wien	https://wirtschaftsagentur.at/ueber-uns/das-unternehmen/organisation/
3	Croatia	Rijeka	https://www.rijeka.hr/en/start-up-incubator/
4	Croatia	Zagreb	not available
5	Estonia	Tallinn	https://www.tehnopol.ee/en/startup-incubator/
6	Finland	Helsinki	not available
7	France	Paris	not available
8	France	Nizza	not available
9	France	Lyon	not available
10	France	Nantes	not available

11	France	Montpellier	not available
12	France	Marseille	not available
13	Germany	Gießen	https://www.tig-gmbh.de/wir-im-tig/das-tig
14	Germany	Mannheim	https://startup-mannheim.de/mggmbh/
15	Germany	Hamburg	not available
16	Germany	Berlin	https://www.adlershof.de/wirtschaft-wissenschaft/gruenderzentren-in-berlin/adlershofer-gruenderzentren/
17	Germany	Berlin	not available
18	Germany	Karlsruhe	https://technologiefabrik-ka.de/leistungen/
19	Germany	Köln	not available
20	Germany	Düsseldorf	not available
21	Germany	Essen	not available
22	Germany	Frankfurt	https://frankfurt-business.net/existenzgruender/ /// https://www.kompassfrankfurt.de/

23	Germany	NRW	https://dwnrw-hubs.de/hubs/
24	Germany	München	https://www.muenchen.de/rathaus/wirtschaft/gruendung/gruenderoekosystem-muenchen.html
25	Germany	München	https://www.baystartup.de/baystartup/
26	Germany	München	https://www.gategarching.com/ueber-uns/#oekosystem
27	Germany	Stuttgart	https://www.mtechaccelerator.com/
28	Germany	Stuttgart	https://www.stuttgart.de/existenzgruendung
29	Germany	Dortmund	https://www.wirtschaftsfoerderung-dortmund.de/gruendung
30	Germany	Leipzig	https://spinlab.co/de/home#wwd
31	Greece	Athen	http://www.theathensincube.gr/pages/Incubator
32	Ireland	Dublin	https://www.enterprise-ireland.com/en/Researchers/Spin-Outs/Start-Up-Incubation-Space.html
33	Italy	Milan	http://www.speedmiup.it/eng/about-us/speed-mi-up/
34	Italy	Milan	http://www.fabrig.eu/en/incubazione/

35	Italy	Turin	https://www.i3p.it/en/about
36	Netherlands	Amsterdam	not available
37	Netherlands	Rotterdam	not available
38	Netherlands	Den Haag	not available
39	Poland	Warschau	not available
40	Poland	Danzig	http://www.inkubatorstarter.pl/en#we_offer
41	Portugal	Lissabon	https://www.startuplisboa.com/faq
42	Portugal	Porto	https://uptec.up.pt/
43	Slowakai	Bratislava	not available
44	Spain	Sevilla	not available
45	Spain	Madrid	not available
46	Spain	Barcelona	https://www.barcelonactiva.cat/barcelonactiva/en/

47	Spain	León	not available
48	Sweden	Stockholm	https://sting.co/en/startup-programs/sting-incubate-deeptech/
49	Sweden	Alingsas	https://www.alingsas.se/alingsas-business-center
50	Switzerland	Zürich	https://startzentrum.ch/ueber-uns/
51	Switzerland	Zürich	https://www.capacityzurich.ch/de/uber-uns/
52	Switzerland	Bern	not available
53	Switzerland	Basel	not available

