

# SUPPORT AND RESOURCES FOR THE AGRI-FOOD ENTREPRENEURS



VERSION

**ENGLISH**

# SUPPORT AND RESOURCES FOR THE AGRI-FOOD ENTREPRENEURS



## About the booklet

This booklet will collate all necessary information on support and resources such as networking opportunities, financial aid, mentoring programmes, and business support in one handy resource. The booklet includes resources and information available in Ireland, UK, Italy, Belgium and Poland.

# Index

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<b>Foreword</b> .....	<b>2</b>
<b>Overview</b> .....	<b>3</b>
<b>Glossary</b> .....	<b>4</b>
<b>Resources</b> .....	<b>5</b>
Ireland (Macra na Feirme) .....	6
Ireland (ATU) .....	16
UK .....	24
Italy .....	41
Belgium .....	51
Poland .....	60
<b>References</b> .....	<b>67</b>
<b>Project partners</b> .....	<b>69</b>



# FOREWORD

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Over the past decade- females have been grossly underrepresented, with males dominating 70% of the farm-to-fork activity across Europe. Trends have been increasing slightly, from an average of 12% in 2000-2009 to 14% in 2010-2019 (Agri-Food Strategy 2030, 2021), which need further support and growth to be sustained (Ward et al., 2019).

The European Commission has highlighted that the sector needs a generation boost, as current data shows that only 4.2% of female farmers are under the age of 35 compared to just 29.2% of men. In addition, women face more difficulties than men, mainly in access to finance, training, networking, and reconciling family commitments' when establishing and running a business (European Commission 2021; Educate to innovate 2019).

The AWARE project aims to boost females' entrepreneurial skillsets and employment opportunities, create inclusion, and further reduce the gender gap in the Agri-Food sector across Europe.



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WE STRIVE TO  
EVOLVE AND  
SUPPORT  
WOMEN'S  
ENTREPRENEURIAL  
ACTIVITY IN THE  
AGRI-FOOD  
SECTOR ACROSS  
EUROPE

# OVERVIEW

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The “Educate to Innovate” project developed entrepreneurial training materials for VET educators to enhance their training skillset and delivery using peer-led, practical methods to support their female learners better. During the project, unique barriers and challenges that entrepreneurial females faced pre and post-pandemic when running and starting their Agri-Food businesses across Europe came to the forefront. These findings helped to develop the needs analysis for AWARE.

Women have highlighted that they need available training specific to their needs as women entrepreneurs relevant to the Agri-Food sector. They need access to mentors that have Agri-business experience to support them

on their journey and to be prepared to overcome challenges and to learn from their mentor’s mistakes on preventing perceived barriers from becoming negative for both current and aspiring businesses. Along with this, women highlighted that they are motivated to engage with and have presented increased retention rates and more success in obtaining promotions.

The project aims to achieve these goals by developing five key outputs that will address women entrepreneurs’ needs in the Agri-Food sector.



# GLOSSARY



## NETWORKING

Networking is the sharing of information or services between people, businesses, or groups. It is also a way for individuals to grow their relationships with their job or business. As a result, connections or a network can be built and useful for individuals in their professional or personal lives.

## MENTORING

Business mentoring refers to a relationship between an experienced business person (the mentor) and a business owner or employee (the mentee). It can be used at all stages in the business life cycle and offers benefits to both mentors and mentees.



## FINANCING

Financing is the process of providing funds for business activities, making purchases, or investing. Financial institutions, such as banks, are in the business of providing capital to businesses, consumers, and investors to help them achieve their goals.

# RESOURCES

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The preliminary research indicated that agri-food entrepreneurs are not aware of the supports and resources available to them and often do not know how to engage with such supports. This booklet will help break down that barrier and provide the entrepreneurs with an accessible resource that will provide them with detail on all support and recourses available.

This booklet is based on detailed research conducted among all partner countries on the support and resources available to entrepreneurs in the agri-food sector in each country. This document includes resources and information from various countries to make it accessible and to boost the high transferability potential.

The booklet collates all necessary information on supports and resources such as networking opportunities, financial support, mentoring programmes, and business support in one handy resource.

All the developed content is free and public; therefore, it can be used to prepare content for workshops, VET training, or conferences.



# IRELAND-SUMMARY

by Macra na Feirme



In Ireland, there are a number of different financial supports available to entrepreneurs in their early stage of business. Information about these supports is available on the Local Enterprise Office website. Two of these supports are mentioned below. MicroFinance Ireland is a provider of loans for entrepreneurs in Ireland. Priming Grants are grants available to entrepreneurs within the first 18 months of business.



Local Enterprise Offices are also ideal for networking opportunities for female entrepreneurs in Ireland. Every year there is a local enterprise week where female entrepreneurs can attend different events and workshops that can be of huge benefit to their business. Network Ireland is another organisation for female entrepreneurs to join which can assist with networking for their business development.



The Empower programme is a great mentoring programme for female entrepreneurs in rural locations in Ireland. There are two programme available; one for businesses in the very early stage of development and a second for businesses which want to grow to the next level. ACORNS is a second programme in Ireland that encourages female entrepreneurs to reach out for mentoring for their business. The mentors in this programme include CEOs and senior executives with great levels of achievement. These are two great programmes that offer mentorship to female entrepreneurs in Ireland.

These case studies were provided by the Irish partner Macra na Feirme



## MICROFINANCE IRELAND



MicroFinance Ireland is a not-for-profit loan provider based in Dublin, Ireland. It consists of a small team of employees.

MicroFinance Ireland provide small loans to small start-up businesses in Ireland. These businesses must have fewer than 10 employees and a turnover of no more than 2 million euro annually. Borrowers must also be unable to get finances from banks in Ireland. The loans start at €5000 and go up to €25,000. Once the loan is approved there is also an opportunity to work with a business mentor. This is a great additional support for entrepreneurs to ensure the funds are used in the best way possible.



[Apply for a Loan](#) [Our Loans](#)

**Lower Rate of 5.5%  
APR Now Available  
On All New MFI Loans**

Loans for small businesses  
With big ideas

[Get Started](#)



The website has a very easy to use calculator where entrepreneurs can check out how much they can borrow and what the repayments could look like if they are successful in their application. There is also contact information to reach out to the loan provider to find out more information and ensure you are the right fit to apply for funding through MicroFinance Ireland.

Find out more:<https://microfinanceireland.ie/>



## PRIMING GRANT



Local Enterprise Offices in Ireland provide a range of different financial supports to entrepreneurs. These supports are listed on the Local Enterprise Office website. One of these supports is Priming Grants.

This is a start-up grant for businesses within the first 18 months of business. There are a number of different criteria for eligibility for a priming grant. Some of this criterion includes the number of employees must be below ten people, there must be a market for the particular product or service, there must be potential for job creation within the business. There are also some further eligibility criteria listed on the website. Interested entrepreneurs are encouraged to reach out to their local enterprise office for more information or with any queries or concerns.



The maximum grant available is 50% of the investment or €150,000, whichever is the lesser amount. The Local Enterprise Office website has a very user-friendly tool to find out where your local enterprise office is located in Ireland. By selecting your local enterprise office, you can contact them to arrange an appointment to visit your local enterprise office and speak to someone about the priming grant or any other financial supports which may be available to you.



## LOCAL ENTERPRISE



Every year, local enterprise offices in Ireland run a 'Local Enterprise Week'. In 2023, this week was held from 6th March to 10th March 2023. Different events are held throughout this week such as online webinars for introductions to starting your own business to business advisory clinics. The week is packed with a selection of events for everyone on their business journey. Entrepreneurs can simply log onto the local enterprise website and select their county to find out what events are being ran at a local level.



These events are ideal for entrepreneurs to network with other entrepreneurs in their local area. The website also includes links for entrepreneurs to purchase tickets for various events. By getting involved in this local enterprise week, entrepreneurs have the opportunity to meet new people and network to find the necessary supports and resources available in Ireland, especially at a local level.



Local Enterprise Offices are also a good contact for entrepreneurs to touch base with, to view upcoming training courses which may help with their business journey. There is a 'Training and Events' section on the websites where entrepreneurs can view upcoming training opportunities and events which may be of benefit.

## LOCAL ENTERPRISE



The image on the left is a screen shot of the local enterprise office website. The website includes many different resources and information which would be of huge benefit to entrepreneurs in their early stage of business. Much of the information provided is also free which is important for businesses in the early stage of business. Entrepreneurs can also access information and resources on supports such as mentoring, financial supports, food supports, training supports, digital support and many more.



Social media pages are also a great way for entrepreneurs to seek networking opportunities. The Local Enterprise offices have social media pages in different regions across Ireland where entrepreneurs can keep an eye out for networking events that may be useful in their business journey. These are usually updated on a regular basis and again this information is free for entrepreneurs to access online. Notifications can be switched on for these social media pages to ensure you never miss these opportunities as they arise.



Find out more: [www.localenterprise.ie](http://www.localenterprise.ie)

## NETWORK IRELAND



'Network Ireland is a progressive and dynamic organisation supporting the professional and personal development of women in business'.

Network Ireland was established in 1983 as a not-for-profit, voluntary organisation. One aim of the organisation includes 'providing a forum where professional women can exchange ideas and increase business contacts'. Females can become a member of this organisation and benefit from access to networking opportunities, mentoring, and many different events to help in individual business journeys, in Ireland.



It can be important for female entrepreneurs to feel part of a community of people with similar values. Therefore, an organisation like Network Ireland can help female entrepreneurs link in with other female entrepreneurs on a similar journey. An organisation like this can provide links to endless resources and supports available to female entrepreneurs.

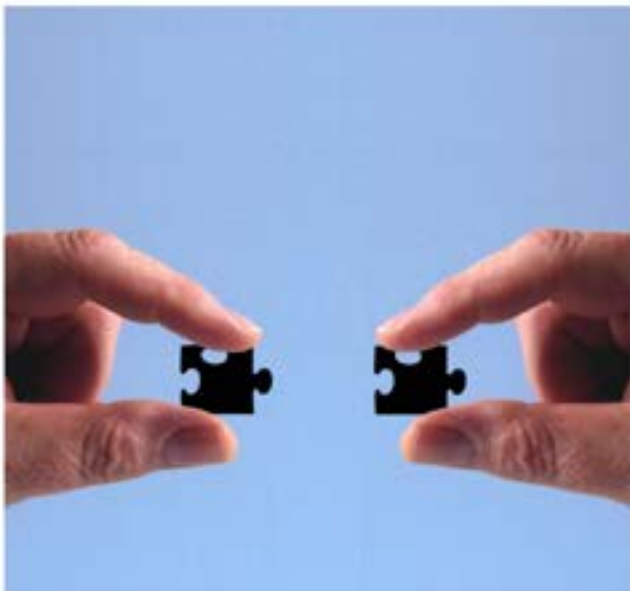


The image on the left is the Network Ireland website where female entrepreneurs can access more information on joining the organisation. There are also various awards that female entrepreneurs can apply for which are a great way for business women to be recognised for their great achievements.

## NETWORK IRELAND



There are Network Ireland branches located in many different counties around Ireland. This is very helpful for female entrepreneurs to get resources and supports at a more local level, rather than having to travel far to reach supports in cities in Ireland. This information is very accessible through the Network Ireland website.



It is perhaps useful for female entrepreneurs to reach out and network with other female entrepreneurs on a similar journey. It can be very beneficial to have supports and a community in a self-employment career. Social media is very useful to check out upcoming events before reaching out to an organisation like Network Ireland. Social media pages are often updated much more regularly than websites and a quick search might help female entrepreneurs find local events which may help with networking for their business.



Building a good network of contacts can only have a positive impact on building a business. These contacts may not be necessary at the present minute but will be beneficial as different business needs and stages arise in the future.

Find out more:  
[www.networkireland.ie](http://www.networkireland.ie)

## EMPOWER FEMALE ENTREPRENEURSHIP



The Empower programme is a great mentoring programme for female entrepreneurs in Ireland. There is an Empower Start programme for female entrepreneurs in the early stages of business, less than 18 months. This programme has individual mentoring and networking opportunities for participants. There is also an Empower Growth programme for female entrepreneurs in business for more than three years. This programme gives participants an opportunity to grow their business further with individual mentoring and networking opportunities also.

The Empower website has numerous different resources which would be very useful for female entrepreneurs in Ireland. Female entrepreneurs who are interested in applying for this programme can also visit the website to see many testimonials from entrepreneurs who have already come through the programme and what they have gained from their experience. It also lists the past participants from previous programmes with a case study of each participant. These demonstrate what each participant has gained from being part of the Empower programme and how their business has developed. .

## EMPOWER FEMALE ENTREPRENEURSHIP



Some past participants have also included videos of their experience of going through the Empower programme



Up to now, the programme has been open to female entrepreneurs in the North West of Ireland. It is also free which is a massive help to female entrepreneurs on their business journey, especially in the early stages of business. Unfortunately, the entry numbers are limited so it may be difficult for some female entrepreneurs to have a successful application for the programme. Funding has been provided by the Department of Children, Equality, Disability, Integration, and Youth and the European Social Fund Agency for the programme in previous years. An application must be made again to receive funding for future Empower Programmes.



This programme is one example of mentoring for female entrepreneurs in the North West of Ireland.

Find out more:[www.empowerher.ie](http://www.empowerher.ie)



## ACORNS-ACCELERATING THE CREATION OF RURAL NASCENT START-UPS



ACORNS is a programme that supports female entrepreneurs in their early stage of business in Ireland, particularly in rural parts of Ireland. The programme is funded through the Department of Agriculture, Food and the Marine. Mentoring is a key topic covered during this programme.



ACORNS also have resources for female entrepreneurs to reach out for mentoring opportunities in Ireland. ACORNS encourage female entrepreneurs to contact their Local Enterprise Office for their mentor programme. They also encourage the Enterprise Ireland Mentor Network which helps businesses overcome obstacles. The mentors involved in Enterprise Ireland Mentor network are CEOs and senior executives with great levels of achievement and a wide range of skills which can help start up businesses.

The ACORNS website contains many testimonials from past participants of the programme and a link to their profile where you can find out more information and how their business has developed since completing the programme.

To apply for this programme, female entrepreneurs must have a new business within it's first two years of business and must have a clear idea for the business. It is only open to female entrepreneurs living in rural Ireland (outside cities of Ireland).

Find out more: [acorns.ie](http://acorns.ie)



**Financial aid and business opportunities:** Irish Innovation seed fund programme was launched in February 2022. It is a 90 million fund for Irish start-up businesses. This programme will be a significant step in the development and growth of Irish companies. One of their main targeted areas are female entrepreneurs along with climate change. Enterprise Irelands Competitive Start fund, which women are encouraged to apply for, this fund is especially for female entrepreneurs. If successful when applying, you are granted up to 50,000. The reason behind this CSF, is for female entrepreneurs to accelerate the expansion of women-led start-up businesses. It is funded by the Department of Commerce, Enterprise and Innovation.



**Networking:** Networking Ireland is a non-profit volunteer organisation, founded in 1983, it supports the growth of women both professionally and personally. Their main aim is to establish a forum for business relationships and idea exchange among other female entrepreneurs etc. Women in business Network serves as a resource for all female company owners. The members that are involved, use their network to grow their contacts, advertise their own business, form connections with other female owners and learn new skills and help other members with issues that you have faced already.



**Mentoring:** ACORN, was set up to encourage other female early-stage entrepreneurs that live in rural Ireland. ACORN mentor female entrepreneurs by having interactive round table discussions that is led by established female entrepreneurs. This is because they believe in the idea that entrepreneurs learn best from one another. Going for growth is a program for women who own their own business or manager a business for at least two years. They believe that business owners will learn more from individuals just like them. This program is just like ACORN, where there are interactive round table discussions held.

These case studies were provided by the Irish partner Atlantic Technological University

# IRELAND- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## IRISH INNOVATION SEED FUND PROGRAMME



The Tanaiste and Minister for Enterprise, Trade and Employment, Leo Varadkar and the Minister of Finance, Paschal Donohoe in February of 2022, launched a new €90 million fund for Irish start-ups.

The Irish Innovation Seed Fund Programme will be a significant step in the development and growth of the Irish equity ecosystem by investing in a number of underlying venture funds and providing key funding to creative Irish companies at the critical seed stage. Investment will be prioritised and targeted in areas including female entrepreneurship, regional development, and climate change. It will concentrate on industries that have had trouble luring early-stage funding.



The Department of Industry, Commerce, and Employment will provide €30 million toward the €90 million fund program, and the European Investment Fund will match this commitment with an additional €30 million. On particular investments, the Ireland Strategic Investment Fund will look to co-invest with an additional €30 million. Enterprise Ireland will be in charge of the fund program, while the European Investment Fund will serve as the fund manager. The program will be set up as a fund of funds.



# IRELAND- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## ENTERPRISE IRELAND'S COMPETITIVE START FUND



Women entrepreneurs in Ireland are encouraged to apply for Enterprise Ireland's Competitive Start fund (CSF). This is a fund that is specifically for women entrepreneurs which they can apply for annually. In order to be eligible, your application you must show that your product or service has passed the Minimum Viable Product stage and that you have a well-defined business strategy. If you are a successful application, you may receive up to €50,000, which is divided into two instalments of €25,000. This is available to a maximum of 15 successful applicants.



The driving force behind CSF is to accelerate the expansion of women-led start-up businesses. The CSF has the potential to expand into High Potential Start-Up (HPSU) businesses with the capacity to hire more than 10 employees and reach €1 million in export sales within three years. The specific fund is intended to help businesses achieve significant commercial and technological milestones that will guarantee delivery of their good or service to a global market. The Competitive Start Fund for Enterprise Ireland is financed by the Irish government's Department of Commerce, Enterprise, and Innovation.



## NETWORK IRELAND



A non-profit, volunteer organisation, Network Ireland has over 1,000 members and fourteen extremely active branches. This modern, vibrant organization, which was founded in 1983, supports the growth of women both professionally and personally. Women from a variety of backgrounds make up their membership, including aspiring business owners, SME owners, professionals, and leaders in local and international organizations as well as non-profits, charities, the arts, and the public sector. With the help of like-minded individuals and organizations, they speak out strongly for diversity, equality, entrepreneurship, and leadership development.

Their main aims and objectives are:

- establishing a forum for business relationships and idea exchange among professional women
  - assisting women in obtaining more fulfilling professions
  - marketing the skills and expertise of Network members
  - highlighting the contributions that women may make to the Irish economy and decision-making structures.
  - maintaining communication with national and international organizations
  - developing connections with State and Federal Institutions
  - fostering a high level of business ethics
  - promoting the welfare of the community through the joint effort of members
- The assistance, mentoring, and confidence-building that Network Ireland provides for women, particularly those establishing businesses or going back to the workforce, sets it apart from other organizations.



## WOMEN IN BUSINESS NETWORK



This network serves as a resource for all female company owners. Members of the network can use it to grow their contacts, advertise their businesses, form partnerships with other members, learn new skills, obtain assistance from other members with problems that are similar to their own, and support business growth.



The leading activity of the network is a monthly networking event, plus members support each other in many ways like additional regular "Coffee zoom" Friday meetings, regular webinars on topics of interest and social media. This network is committed to supporting women in business, both in start-ups and more established small businesses. The main advantage of this network is that you can meet other women in similar situations and hear the stories of successful female entrepreneurs.



## GOING FOR GROWTH



Going for Growth is a program for women who are the owner or manager of a company that has been in operation for at least two years and are serious about expanding their enterprises. At Going for Growth, they believe that business owners benefit most from one another. As a result, the program is built on interactive roundtable discussions that are led by successful entrepreneurs rather than consultants, professors, or professional trainers.



## GOING FOR GROWTH



Enterprise Ireland and KPMG are the sources of funding for the Going for Growth initiative. Going for Growth is for ambitious female entrepreneurs across all sectors who are located in the Republic of Ireland. Moving Toward Growth Lead entrepreneurs have the hands-on understanding that comes from having owned and managed a company that has experienced significant development. One of the main strengths of the Going for Growth programmes is the high quality of the lead Entrepreneurs, who are there on a voluntary basis.

## EMPOWER FEMALE ENTREPRENEURSHIP



The EMPOWER program, a free initiative administered by the Innovation Hubs at Atlantic Technological University (ATU), aims to encourage and accelerate female entrepreneurship. It is a significant driver of regional economic expansion and is open to applicants from the counties of Galway, Mayo, Roscommon, Sligo, Leitrim, and Donegal.

There are two distinct programs offered by EMPOWER. Those with an idea who want to prove their business concept should use START, whereas established business owners who want to scale and extend their operation should use GROWTH. EMPOWER START is for a group of 20 early-stage female-led businesses who has an early stage of idea or if they are in a business less than 18 months. It is a 12-week programme, which is delivered weekly online, where there is individual mentoring and networking opportunities. The main objective is for women in business who have just started to gain confidence, make them think creatively, go through the start-up process and pitch ideas/business models. EMPOWER GROWTH is for a group of 12-14 female-led businesses who are in businesses 18 months + and are seeking growth and to scale up. It is delivered over 10 days, one day a month, on Saturdays which includes individual mentoring and networking opportunities. The main objective is to build a strong network of females who are like-minded CEOs in the West and Northwest of Ireland who are looking to scale and learn from other experienced businesspeople.



The Department of Children, Equality, Disability, Integration and Youth and the European Social Fund Agency provided funds for the EMPOWER I and II programs, and an application for funding to develop a third cycle of this program, EMPOWER III, will be made in 2023.



# UK - SUMMARY



Women entrepreneurs make a huge contribution to the UK economy both creating jobs and driving economic growth, but women still do not set up businesses at the same rate as men.

According to the Review of Female Entrepreneurship (Rose, 2019):

1. Funding is the number one barrier for female entrepreneurs at every stage of their business journey. Women launch businesses with less capital than men on average, are less aware of different funding options and less willing to take on debt. Only 1% of UK venture capital goes to businesses with all-female teams.
2. Women are significantly less aware of possible start-up funding options than men, so are far more likely to rely on bank loans, credit cards, savings or family and friends to fund their enterprises. Up to 40% of women did not know where or how to start the process of seeking funding.
3. The knowledge and technical skills needed to start and grow a business can seem overwhelming to new owners, from funding, tax and IT to business plans, marketing and hiring. Women are typically less likely than men to believe they have the necessary skills.
4. Women are less likely than men to know any entrepreneurs and often struggle to find female role models and mentors to whom they can relate.

# UK - SUMMARY



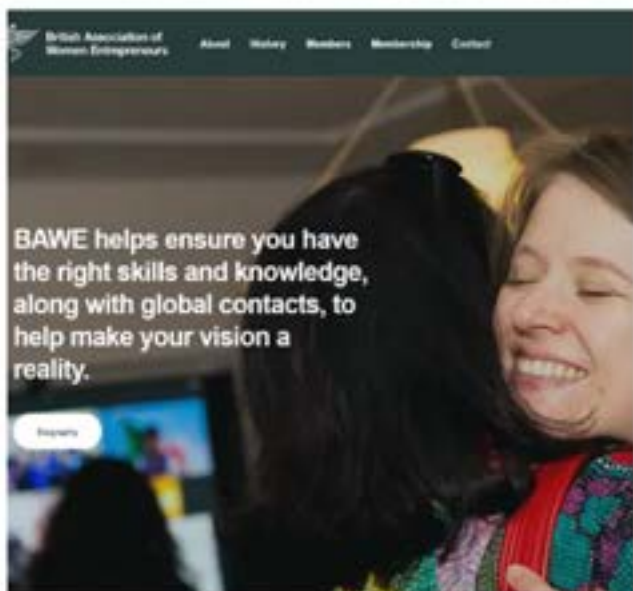
To address those issues, the UK Government set up an initiative Investing in Women Code in 2019.

Since then a vast array of various support became available for business owners and aspiring women entrepreneurs. National and local communities' websites aggregate information from many different channels under three main themes: funding, networks and training/mentoring.

Currently only 25% of women work in high productivity sectors. Agriculture is not an exclusion, historically it was an industry dominated by males. However, the number of women entering this sector is rising. The current number of women running farms is 28%, with more women expected to enter the industry in the near future. A new breed of young women is redefining what it means to be a farmer. Modern farming is not all about heavy manual work, it involves innovations and new technology helping women take different roles and pursue a career in agriculture.

Women are a growing force of British agriculture, and the UK Government is exploring ways to reduce a wide range of issues relating to women in food and farming, and to encourage more female students and women to consider farming as a serious career choice.

There is still much to do to realise the enormous economic potential of UK women entrepreneurs.



## BGF FOUNDATION



Description: The Foundation provides support and funding to small and mid-sized charities in the UK that are focused on young people and adults, particular women. It helps the charities to grow sustainably and deliver a meaningful impact.

Support: Assisting SMEs in need of a boost to reach the next level through fostering collaboration between businesses and a talent network of business leaders and industry experts to ensure real, sustainable growth. The BGF acts as a minority investor and long-term partner with initial and follow-up funding.

Funding:

-Business loan: traditional low to medium-level funding which can be secured against an asset or be unsecured. Suitable for SMEs needing an injection of funds to spark their growth.

-Venture capital: investments to small businesses with large growth potential in exchange for an equity stake.

-Expansion capital: equity funding of around £1m-£10m. Suitable SMEs that have outgrown angel investors but aren't ready for traditional private equity investment.

-Private equity: large-scale (£10m-£60m) investment for large-scale growth. Suitable for Established businesses with a high turnover.

Sectors: All areas of business including leisure & hospitality, food & drink.

Find out more: <https://www.bgf.co.uk/>



sustainable, impactful  
and effective giving



## RURAL PAYMENTS AND SERVICES



Description: The Scottish Government provides a range of services and funding under Basic Payment, Agri-Environment Climate and Forestry Grant Schemes.

Support: Particular attention is paid to young farmers and new start-up businesses, as well as women in agriculture. The vision is for Scottish agriculture to become a fairer, more inclusive industry, where farm succession is not determined by gender, training is accessible to everyone, and more women take on senior roles in agricultural organisations.



Funding (excerpt):

-Basic payment scheme: available for established and young farmers (up to 41yo) actively working on land. It's a direct support up to £600,000.

-Young Farmers and New Entrants Start-Up Grants: direct grants between £15,000 and £70,000 (for max 5y). Capital grants are available for the amount £25,000 - £125,000 (for 2y project).

-Women in Agriculture: £300,000 per year will be committed until 2024/25

-National Loan Scheme: up to £135,000 to recover after the Covid pandemic. Loan should be returned in full; no interests are applicable.



Sectors: Grants are available for farmers, crofters, foresters, food processors, land managers and rural communities.

Find out more: <https://www.ruralpayments.org>

## WOMEN IN INNOVATION



**Description:** Innovate UK offers several awards to female entrepreneurs across the UK on annual basis. The aim is to find women with exciting, innovative ideas and ambitious plans that will inspire others.

**Support:** The awards are for female founders, co-founders or senior decision makers working in micro, small and medium businesses that have been operating for at least one year and can make a significant contribution to a pressing societal, environmental or economic challenge through their innovative project.

**Funding:** £50,000 grant and a bespoke package of mentoring, coaching and business support.

**Sectors:** All areas of business, particularly from women who have the potential, capability, experience and personal drive to become leaders in business innovation; want to be a role model for others in their region, sector and to young people; have a clear vision for their business; are looking to develop a novel idea.

Find out more: <https://iuk.ktn-uk.org/opportunities/women-in-innovation-awards-2022-23/>



## Women in Innovation AWARD



# UK- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## FARMING INVESTMENT FUND



This fund is a part of the Rural Payments & Grants Scheme managed by the UK Government. The Rural Payments Agency manages over 40 schemes to help ensure the UK has a healthy rural economy..

**Support:** Over £2 billion are paid each year to support a thriving farming and food sector, supporting agricultural and rural communities to create a better place to live. Payments are available to farmers, traders and land owners.

**Funding:**

-The Farming Investment Fund provides grants to improve productivity and bring environmental benefits and made up of 2 separate funds:

-Farming Equipment and Technology Fund is for equipment and technology to improve productivity, environment and animal health and welfare. Small grants are between £1,000 and £25,000.

**Sectors:** Grants are available for farmers, horticulturalists and forestry owners.

Find out more:

<https://www.gov.uk/government/organisations/rural-payments-agency>  
<https://www.gov.uk/guidance/farming-investment-fund>



# UK- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## HENRY PLUMB FOUNDATION



The HPF launched in 2012 and on its way to reaching its £2 million target. From 2015 it also took on the residual funds of the International Agricultural Training Programme (IATP), alongside its work overseas. All the money raised is used to fund individual grants to support the development of the next generation in agriculture.

**Support:** The Henry Plumb Foundation provides financial backing and support for those with ideas, enthusiasm, and a wish to get ahead. Funding is available for young people 18-35yo who will work in agriculture, is making their career in food or farm industry, has a workable idea for a business.

**Funding:** Funding ranges from £500 - £3,000. These could take the form of:

- Business Start-ups - to get an idea off the ground or give it a boost.
- Internships - to gain real experience.
- Overseas exchange - to expand skills and understanding of global issues and influences.
- Courses/Events - funding to attend some courses and/ or events that will make all the difference to someone's career in agriculture or to develop leadership and team skills.

**Sector:** Agriculture, food and farm industry

Find out more:  
[www.thehenryplumbfoundation.org.uk](http://www.thehenryplumbfoundation.org.uk)

HENRY PLUMB  
FOUNDATION

Home | What we do? | How we help | Help others | Henry's Subjects | News | Contact us

What do we do?



We help young people to realise their dream of finding a future career in the farming and food industry.

Founded by Lord Henry Plumb, the Henry Plumb Foundation provides financial backing and support for those with ideas, enthusiasm and a wish to get ahead.

As part of the programme, we also match candidates with an experienced industry mentor, who help them make the most of their exciting opportunities.



## YORKSHIRE AGRICULTURAL SOCIETY



Home About Us For Farmers Education Grants Shows What's On Members



The YAS is a registered charity aiming:

To promote agriculture in rural industries throughout the North of England

To advance and encourage agricultural research and greater understanding and empathy with farming and the countryside amongst the general public

To advance and encourage the protection and sustainability of the environment. The YAS invests over half a million pounds per year for: Small grants and Scholarships; Promoting careers in agriculture, developing skills and experience of farmers; Knowledge transfer; Supporting the agricultural industry; Organising and sponsoring various events.

To support women farmers the YAS created the Women in Farming Network in 2013. The group supports women in farming in a variety of ways:

- An opportunity for women to learn from each other, to build contacts and lasting friendships.
- A possibility to share the issues affecting women in farming/rural life.
- Constantly adapting and moving forward by supporting valuable training and information to progress and diversify in the industry.

Find out more: <https://yas.co.uk/>



## BRITISH ASSOCIATION OF WOMEN ENTREPRENEURS

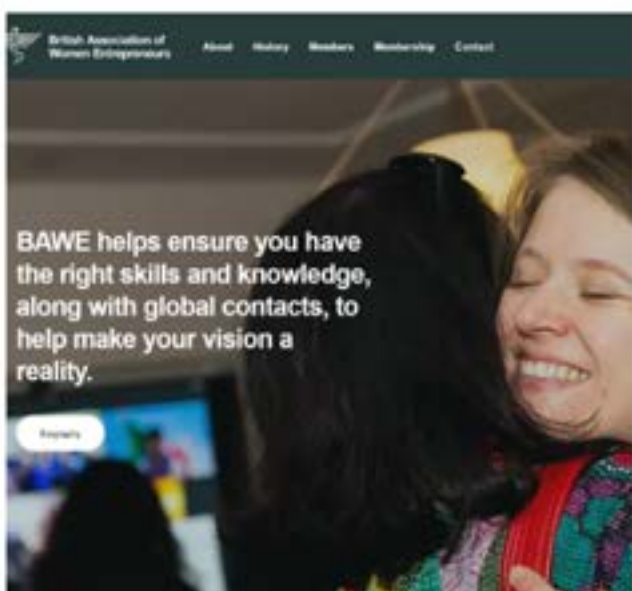


The BAWE is the only entrepreneurial network specifically for women with capital at risk. The membership comprises of both founders and directors with highly valuable connections who can offer advice and support across all business genres. BAWE is a member of FCEM, the largest international women entrepreneurs' network in the world.

The BAWE welcomes women entrepreneurs who want to build global brands and sustainable, profitable, innovative businesses. They are looking for forward-thinking women entrepreneurs who recognise the power of collaboration in business.

The members have many benefits:

- Connection and learning with like-minded women through members-only social network
- An opportunity to attend exclusive events and workshops.
- Access to the FCEM World Congress of Women Entrepreneurs – a global marketplace with perfect positioning for any manner of products and services.
- Access to online Clubhouse, which allows to view and book upcoming events, read, listen, and watch informative content.
- An opportunity to be profiled across social media channels as well as on the BAWE website.



Find out more:

<https://www.bawe-uk.org/>

## LADIES WHO LAMB



Ladies Who Lamb is a closed Facebook group comprising 12,000 women in the UK and beyond, who keep sheep or have seasonal jobs as lambing assistants. The group has become the go-to place for support and advice, not just on animal husbandry but sheep ailments and trade, but also as a social and mental 'safe place' for the women in the group. Around 85% of the Ladies actively engage in the group on a daily basis.



Most information, tips and advice are provided on a Facebook page where ladies share their learning and experience, work and job availability throughout the UK. The community map has been introduced at the start of the COVID-19 to help lone key workers to identify where to find help with their livestock. Small farms, lone workers and single operators can use this map to buddy-up with someone nearby who can be on stand-by to step in and help to a Lady in need.



Information on merch, training, affiliate partners and the Crafty Ladies presented on the website. Pick & Mix training on various topics is available on a regular basis.

The Crafty Ladies shop sell a wide range of unique gifts, homewares and clothing from artisan farm crafters in the UK.

Find out more: [www.ladieswholamb.co.uk](http://www.ladieswholamb.co.uk)

## WOMEN IN AGRICULTURE SCOTLAND



Women in Agriculture Scotland (WiAS) is an important movement for positive change to empower and increase the confidence of their members to achieve their aspirations and create a more progressive, successful, and inclusive industry.

The WiAS's mission is:

- To support its members to build and foster networks within the agricultural industry
- To influence and further the progression of women in agriculture to achieve equality of opportunity in the industry
- To inspire their members to reach their full potential
- To develop members personally and professionally through events and training



The WiAS has drawn together a collective of organisations: The Royal Highland and Agricultural Society of Scotland (RHASS), Royal Bank of Scotland, Savills, Scottish Agricultural Organisation Society (SAOS), Scottish Association of Young Farmers (SAYFC) to support women across rural Scotland to:

- Share experiences of land based industries and rural Scotland
- Seek advice, support and skills-based learning
- Access networking and peer group support



Find out more:

[womeninagriculturescotland.com](http://womeninagriculturescotland.com)

## WOMEN IN BUSINESS



### Prioritise your professional development today

Working, we deliver bespoke programmes that enable you to invest in yourself and your career by growing your knowledge, skills and practice from industry leading facilitators, programme modules are supported by engaging readings, activities and resources. Development as we work together to overcome the challenges and barriers often faced by women in their careers.



Network working world content

Learn along!



The Women in Business (WIB) Network is a leading network for women across Northern Ireland. With over 8000 members, this is a diverse network of women who are all united in a common drive to build relationships, develop professional skills and achieve success.

The WIB's vision is to equip women with the skills they need to gain employment, start their own business or develop their careers.

Membership benefits include:

- Networking Events
- Personal Development Webinars
- Professional Development Programmes
- Exclusive Members Directory
- Annual Conferences & Awards

The Centre of Learning delivers bespoke programmes that enable women to invest in themselves and their career by growing knowledge, skills, and connections. The key speakers and facilitators from industry give their insights, key tools, and advice on best practice.

Many programmes and workshops can be attended for free. Some other programmes are for the members only. There are several membership options: Individual, Corporate, Young Women's Network and Ambassadors.

Find out more:

[www.womeninbusinessni.com](http://www.womeninbusinessni.com)

## MENTORSME



MentorsMe is the Britain's online service for small and medium-sized enterprises looking for mentoring services.

The service aims:

- To help businesses find a mentoring organisation to suit their needs in a fast and easy way. It offers access to a list of quality-assured mentoring organisations across Britain.

- To allow business professionals to offer their services as a business mentor via the mentoring organisations listed. Aspiring mentors may want to work in a particular area of Britain and have a particular area of expertise to offer. This search engine allows them to locate mentoring organisations that are the closest match to their profile.

- To raise awareness about the benefits of business mentoring through its library of online resources, which includes articles about mentoring and case studies of successful business mentoring relationships.



The screenshot shows the MentorsMe website homepage. At the top left is the logo 'mentorsme.co.uk'. Below it are navigation tabs: Home, Find a Mentor, Become a Mentor, Useful Resources, and Case Studies. A large green banner features the text 'Britain's first online gateway for businesses looking for mentoring' next to a smiling woman's face. Below the banner are three columns of content:

Find a mentor Getting started	Mentorsme principles	Mentoring Case Study
Mentorsme.co.uk is designed to help you find a business mentor in a fast and easy way	Find out what you can expect from mentoring organisations	I can't actually believe it costs you nothing. For a consultancy fees could be same quality of fee

The portal provides a large number of case-studies, including Mentoring Female Showcases for women looking for direction, inspiration, more confidence or how to move their business forward.

MentorsMe is operated by the Business Finance Taskforce, which has been set up by the UK's five largest banks (Barclays, HSBC, Lloyds Banking Group, Royal Bank of Scotland, and Santander) and offers support on a range of issues faced by businesses, from finance to marketing to HR. The taskforce was established to help businesses access the finance they need to grow.

Find out more:

<https://www.mentorsme.co.uk/>

## WOMEN IN FOOD AND AGRICULTURE



The WFA Mentorship programme supports women wanting to grow their careers within the food and agriculture sector. The programme was launched in 2019 by AgriBriefing, the world's primary source of agricultural business data and insight with its four main offices in the UK, US, France and Italy.

The WFA mission is to drive change within the industry, fighting for a more equitable sector. By gathering experts' views and business knowledge, the organisation aims to help empower women within the sector and provide opportunities for them to grow, learn and collaborate across a number of multimedia platforms.

The programme works in two ways where an applicant can join by either:

- Finding a mentor to help with personal and professional development
- or

- Becoming a mentor to support the next generation of leaders in agriculture

Mentees are comprised of women who are working within agri-food or exploring a career within the industry. Applicants can be of any career and education levels. A mentee will be paired with a mentor who will provide advice, support and insightful guidance. The programme is fully sponsored by Alltech UK and is free for participants.

Find out more:  
[wfa-initiative.com/mentorship-program/](http://wfa-initiative.com/mentorship-program/)



## SANTANDER'S MENTORING PROGRAMME



Santander created a wide range of funded programmes to help founders, owners and leaders to develop new skills, support your teams and achieve your business goals.

The Women Business Leaders' Mentoring Programme is a part of the Moving Ahead initiative and Investing in Women code, founded by the Alison Rose Review of Female Entrepreneurship. The code is a commitment to support and advance female entrepreneurship in the UK by improving their access to tools, resources and finance.



Santander Workplace Get in touch Search

Business partner Working with schools Learn your business skills Helpdesk

### The Santander Breakthrough Women Business Leaders' Mentoring Programme

Support Managing your business Managing your team

Share this page 



This mentoring programme is for the next generation of fast-growth female entrepreneurs. It matches women business leaders with selected mentors from a variety of industries and backgrounds.

To help the mentees think differently and innovatively, the idea is to match them with someone from a different sector, and both male and female mentors are involved. Mentors and mentees will have regular contact with each other and decide together on the business objectives and required support.

The programme is for female owners (or with a majority shareholder of a business) from all kinds of industries.

Find out more:

<https://www.santanderbreakthrough.co.uk/inspiring-your-success/how-mentoring-can-help-you-and-your-business/santander-breakthrough-women>



## AGROECOLOGICAL MENTORSHIP NETWORK



The Land Workers' Alliance (LWA) in collaboration with the Ecological Land Cooperative and the CSA Network UK is running an Agroecological Mentorship Network.

The LWA is a union of farmers, foresters and landworkers with a mission to improve the livelihoods of its members and create a better food and land-use system for everyone. They provide practical support and assistance to all members – from training to network building.



The Mentorship programme was launched in 2019 and specifically designed for new entrants. New entrants to farming face many barriers: from inflated land prices to a lack of training opportunities, high capital costs to challenges accessing the market. Yet the UK needs a huge number of new farmers; a third of all farm-holders were over the age of 65 and only 3% were under 35 years old.

the more barriers that face new entrants when entering into the agroecological and sustainability offer guidance and support to new entrants across the UK. We hope this page will help guide you post you need. If you don't find what you need here and have any questions or want to try and it Holly Lambourne on holly.lambourne@landworkersalliance.org.uk

So, to cultivate and support new entrants this specific mentorship programme has been developed. The programme consists of three major schemes:

1. Traineeship scheme: immersive, on-farm training, with a theoretical component.





## AGROECOLOGICAL MENTORSHIP NETWORK



The network brings together farms around the country who are offering traineeship schemes to collaborate on improving the consistency and quality of the training involved. This network also provides a peer-review function to ensure a basic quality assurance.

2. Mentorship scheme: a network of mentors linked to new entrants applying for mentoring based on their area and sector. The mentors provide site visits and remote support over the course of a year's mentoring term. Mentees are linked to a mentor with experience of the types of farms they are establishing.



3. Farmer-to-farmer intergenerational exchange groups: it's a peer-to-peer learning with a high impact on farming practice. The coordinators is convening the network and ensure the logistics and administration to run the groups and encourage intergenerational participation. The groups co-design the topics for monthly meetings and decide on venues, depending on the needs.

Find out more:  
<https://landworkersalliance.org.uk/>



Find out more:

<https://landworkersalliance.org.uk/>  
the European Union



## FARMING CONNECT MENTORING SCHEME



### Mentoring Programme

...one-to-one support to help your business achieve its potential

- confidential, impartial support and guidance
- sector-specific experience relevant to your business



Farming Connect Wales has established a mentoring scheme for farmers and foresters who wish to receive guidance and advice from their peers on a wide range of topics.

The mentoring programme is targeted at farmers and foresters of every age and business status, including:

- new entrants
- businesses considering significant strategic change in direction (diversification, added value, expansion, new enterprises)
- businesses or individuals facing difficulties or hardship

Eligible mentees can access 15 hours of fully funded mentoring services with their chosen farming or forestry mentor. They may communicate via face-to-face visits, telephone conversations or video calls. A mentee could select a local mentor or go further afield and choose someone from a different area.

The mentors are professionals and experts in their area and will be able to share their knowledge, experience, and impartial views to help the mentees to identify their goals and fulfil their potential. It's an opportunity to develop communication skills, to listen, learn and expand the mentees' viewpoints.

Find out more:

<https://businesswales.gov.wales/farmingconnect/business/mentoring>



## SELFEMPLOYMENT



In the first section "Best Practice: Financial" CIA Toscana reports of three opportunities: the first one from ISMEA, the second from the Government MISE and the third from Invitalia an Italian government agency for investment attraction and enterprise development. The most part of action are based on low interest loan for long time. Start-ups and small and medium-sized enterprises are the beneficiaries of these funding projects.

The second section "Best Practice: Networking" illustrates the main networking for female entrepreneurship. Donne in Campo from CIA is an association of women that support female entrepreneurs in every aspects of them work. Punto Impresa Digitale is a network from Chamber of Commerce serving small and medium-sized enterprises to develop the digitisation on the companies. Other women entrepreneurs' associations working to support women are briefly mentioned.

The third section "Best Practice: Mentoring" contains three examples of mentoring programmes. EWA is an international programme to help women start and develop their business. Young Women Networking is a network made up of volunteers practising mentoring at all levels with the aim of supporting anyone who wants to develop a business idea. UNAXtutt\* is a programme aimed at young talents in the world of communication. Those who join the programme are put in contact with a mentor who has had similar work experience to their own and who can therefore guide them in their development and affirmation.

# ITALY- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## PIÙ IMPRESA - IMPRENDITORIA GIOVANILE E FEMMINILE IN AGRICOLTURA



TISMEA Istituto di Servizi per il Mercato Agricolo Alimentare finances the implementation of development or consolidation projects in the agricultural sector and in the sector of processing and marketing of agricultural products. In order to favor female entrepreneurship in agriculture, enterprises led by women, of any age, in addition to having a dedicated financial endowment, can access the following facilities:

- non-repayable grant up to 35% of the project value;
- interest-free loan up to 60% of the project value;
- maximum ISMEA intervention limit of up to EUR 1.5 million per individual project.

What is it for: To favor the development and consolidation of agricultural enterprises led and administered by women.

Who it is addressed to: Micro, small and medium-sized enterprises managed and administered by women, in single or associated form.

Characteristics of the intervention: loans up to 300,000 euro, variable duration from 5 to 15 years.

Facilitations provided: soft loan, interest-free, for an amount not exceeding 95% of eligible expenses. What it finances: Development projects that pursue the objectives of improving farm performance and sustainability, improving agronomic and environmental conditions, hygiene and animal welfare and/or the construction and improvement of infrastructures connected with the development and modernisation of agriculture.

Find out more: <https://www.ismea.it/>



## NUOVE IMPRESE A TASSO ZERO



What is it for: The 'Nuove imprese a tasso zero' measure aims to support, throughout the country, the creation and development of micro and small enterprises with a majority or total participation of young people or women.

Who it is addressed to: Micro and small enterprises established no more than 60 months before the date of submission of the application and where more than half of the shareholders and shareholding structure is made up of young people aged between 18 and 35 or women.



Characteristics of the intervention: The facilitations take the form of a subsidised loan, at zero interest, for a maximum duration of ten years, and of a non-repayable contribution, for a total amount not exceeding 90% of the eligible expenditure.

Facilitations provided: For enterprises established for no more than 36 months, the non-repayable grant is recognised at the rate of 20% for expenditure on machinery, plant and equipment, computer programmes, patents, licences and trademarks. For enterprises established for no more than 60 months, the limit drops to 15% contribution.

What it finances: Eligible initiatives, which can be realised throughout the national territory, are also promoted within the processing of agricultural products.



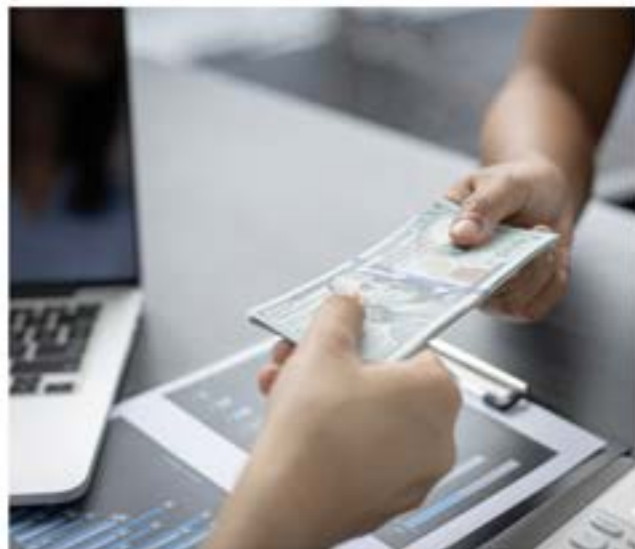
In order to provide further support to more recently established enterprises, the measure also provides for the offer of tutoring services.

Learn more:

<https://www.mise.gov.it/index.php/it/incentivi/misure-per-l-autoimprenditorialita-nuove-imprese-a-tasso-zero>

# ITALY- FINANCIAL AID AND BUSINESS OPPORTUNITIES

## NUOVO SELFEMPLOYMENT



### SELF MPLOYMENT



What is it for: The measure finances the start-up of small business initiatives with interest-free loans.

Target population: Young people not in education, inactive women and long-term unemployed throughout the country.

Characteristics of the intervention: It is possible to apply for three different types of financing  
microcredit, from 5,000 to 25,000 euro  
extended microcredit, from 25,001 to 35,000 euro  
small loans, from 35,001 to 50,000 euro.

Facilitations provided: Interest-free and unsecured loans, repayable in 7 years with monthly instalments starting twelve months after loan disbursement.

What is financed: Initiatives in all sectors of production of goods, provision of services and trade including the processing and marketing of agricultural products can be financed.

Find out more: <https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/nuovo-selfiemployment/cose>

## DONNE IN CAMPO-CIA



'Donne in Campo-Cia' is the Italian association of women entrepreneurs and agricultural women, recognised in the territory, at national, European and international institutions.

The Association creates 'networks' of women in rural areas, weaves relationships between farms and builds local communities and groups. Through active groups of women entrepreneurs and functionaries, it promotes women's entrepreneurship, supports women's networks, assists and forms models or alliances of women entrepreneurs and organises initiatives to improve the entrepreneurial spirit, professionalism and security of women in rural areas and to promote their inclusion in the management bodies of enterprises and associations.



Learn more:

<https://www.donneincampo.it/>

## PUNTO IMPRESA DIGITALE



What are they? Punti Impresa Digitale are service facilities located at Chambers of Commerce dedicated to spreading the culture and practice of digital diffusion in MPMIs (Micro Small Medium Enterprises) of all economic sectors. The network of "physical" points is complemented by a "virtual" network through the use of a wide range of digital tools: specialized sites, forums and communities, use of social media.

# punto impresa digitale

To whom is it addressed? Businesses, of all sizes and economic sectors, and professionals are the recipients of this project implemented by the Chambers of Commerce.

What are they for? They serve to raise "active" business awareness of the possible solutions offered by digital and their benefits, but also the risks associated with its non-use.

What services are provided? Four main types of services are offered:

- Dissemination of basic knowledge on Enterprise 4.0 technologies
- Mapping of digital maturity of enterprises and assistance in initiating digitization processes through assessment and mentoring services
- Training courses on basic digital skills
- Orientation toward more specialized facilities such as DIHs and Competence Centers





## PUNTO IMPRESA DIGITALE



What tools are used? At each Digital Enterprise Point there are professional, tangible (premises and equipment) and intangible (e.g., video and multimedia materials, databases, information libraries) resources necessary for the implementation and production of services.



What are the key professional figures?  
-Digital Leader (or "ambassador") who coordinates the chamber PID and is responsible for regulatory compliancy,  
Digital Coordinator who oversees the relationship with businesses and conducts the initial business assessment and coordinates digital promoters



Digital Promoter average of three per PID - developing promotion, communication and assistance actions  
digital Mentor which offers free guidance/counseling support to MPMIs (Micro Small Medium Enterprises).

Find out more:

<https://www.puntoimpresadigitale.camcom.it/>



## RETE AL FEMMINILE

Rete al Femminile is the national association dedicated to women who are self-employed as freelancers, freelancers or entrepreneurs. More: <https://www.retealfemminile.com/>

## ASSOCIAZIONE IMPRENDITRICI E DONNE DIRIGENTI DI AZIENDA

For over 60 years, AIDDA has been the point of reference for women with roles of responsibility. AIDDA is the first Italian association created with the specific objective of enhancing and supporting female entrepreneurship, the role of women managers and professionals. More: <https://www.aidda.org/>

## GRUPPO DONNE IMPRENDITRICI

The Women Entrepreneurs Group aims to develop policies on women entrepreneurship. More: <https://www.fipe.it/il-sistema/gruppo-donne-imprenditrici/>

## ASSODONNA

Assodonna is among the most accredited Italian women's associations. It is a national non-profit organisation and promotes the development of female entrepreneurship, equal employment opportunities and the empowerment of women. More: <https://www.assodonna.it/>

## GAMMADONNA

The non-profit association GammaDonna® supports and promotes the growth of the role of women as entrepreneurs in order to contribute to sustainable and lasting economic development for the country while reducing the gender gap in the socio-economic field. More: <https://www.gammadonna.it/associazione/>



## EMPOWERING WOMEN IN AGRIFOOD (EWA)

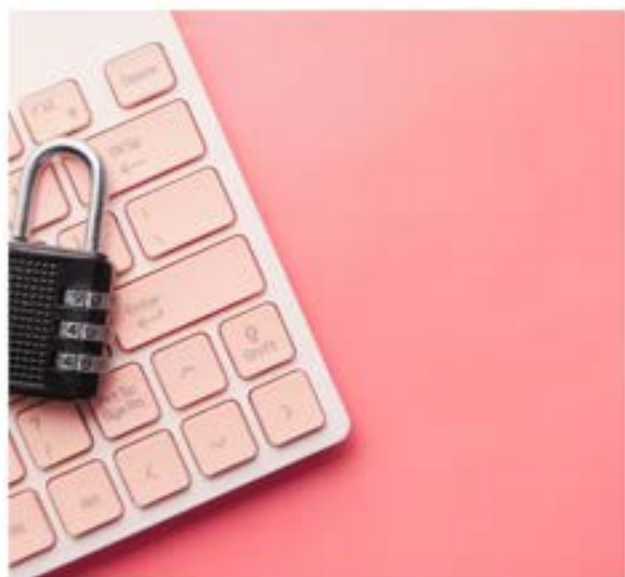
Training, mentoring, business coaching and networking opportunities for women entrepreneurs in the agrifood sector. 130 talented female entrepreneurs from 13 countries with modest to moderate innovation rates (Bulgaria, Croatia, Cyprus, Czech Republic, Greece, Hungary, Italy, Latvia, Lithuania, Malta, Portugal, Spain and Turkey) will go through a 6-months entrepreneurial program tailored to create business solutions for specific challenges in agrifood. After this period, they will have the required knowledge, confidence, and support to meet and exceed their aspirations, leading them to successfully start and develop sustainable businesses. The program is designed for women regardless of their age, family situation, experience in business.

More: <https://www.eitfood.eu/projects/ewa-empowering-women-in-agrifood-2022>

## YOUNG WOMEN NETWORK

The network currently consists of more than 400 members (for the year 2020) who actively participate in events. There are more than 50 members who voluntarily support the growth of the Association and help in the organization of events, and it is thanks to them that Young Women Network grows, improves and supports female talent. There have been 140 Mentors, successful women leaders in different sectors, involved in the first mentoring program launched by Young Women Network and now in its fifth edition with over 400 matches made. We called it "INSPIRING MENTOR" because it is the Mentors, those who support the youth community free of charge, who are our source of inspiration. So far, we have been supported by more than 25 major companies that are attentive to diversity and the development of young resources.

More: <https://www.youngwomennetwork.com/cosa-facciamo/inspiring-mentor/>



## UNAXTUTT\*

The programme is aimed at young and talented people working in the world of communication in Italy who want to discuss their career and work issues with someone who has experience in the industry and is familiar with its problems. Your mentor will not find you a new job but will help you focus on your goals to be happy in the workplace and identify the skills and actions needed to achieve them.

We will review your application and match you with a mentor who has had a similar journey to yours. Once matched, we will introduce you by e-mail and then it will be up to you to organise the first session! Together you will set your goals. Over a period of 6 months, you will connect for at least 5 meetings and she/he will be there to support you every step of the way. Think big, develop an action plan together and be prepared to put yourself to the test.

Find out more: <https://unacom.it/unaxtutt/>

# BELGIUM - SUMMARY



Belgium is a country that provides significant support to people in the agricultural sector through a range of policies and programs. Agriculture is an important industry in Belgium, accounting for around 1% of the country's GDP and providing employment for around 2% of the population.

One of the key ways in which Belgium supports people in the agricultural sector is through financial aid programs. The federal government and regional authorities provide funding to farmers and agricultural organizations to support various activities, such as modernizing farming practices, promoting rural development, and enhancing environmental sustainability. For example, the Flemish government offers subsidies to farmers who adopt sustainable farming practices, such as reducing the use of pesticides or planting hedgerows to support biodiversity.

Belgium is also home to several research institutions that conduct research on agricultural issues, including crop development, animal health, and food safety. The government provides funding for research and development in the agricultural sector to support innovation and improve the competitiveness of the industry.

In addition to research and development, Belgium offers a range of educational and training opportunities for people in the agricultural sector. There are vocational schools, university programs, and apprenticeships that provide the skills and knowledge necessary for a successful career in agriculture. For example, the Haute Ecole Charlemagne in the Walloon region offers a Bachelor's degree in Agriculture and Rural Development.



Belgium also has agricultural extension services that provide technical assistance and support to farmers and other agricultural professionals. These services offer advice on topics such as crop management, animal health, and environmental sustainability. For example, the Flemish Agricultural Advice Center (Vlaams Agrarisch Centrum) offers free advice to farmers on topics such as soil management and animal welfare.

Finally, there are several professional organizations in Belgium that represent the interests of farmers and other agricultural professionals. These organizations provide support, advocacy, and networking opportunities for their members. For example, the Boerenbond is a national organization that represents the interests of farmers in Flanders and offers a range of services, including legal advice and training programs.

In conclusion, Belgium is committed to supporting people in the agricultural sector through a range of policies and programs. The government recognizes the importance of agriculture to the economy and society, and works to ensure that farmers have the resources they need to succeed. This support includes financial aid programs, research and development, education and training, agricultural extension services, and professional organizations.

# BELGIUM - FINANCIAL AID AND BUSINESS OPPORTUNITIES

## CRELAN BANK



Crelan is a cooperative bank that specializes in agricultural financing. It provides loans to farmers, agricultural businesses, and cooperatives for various purposes, including investments, working capital, and real estate. Crelan offers flexible repayment options, competitive interest rates, and customized solutions based on the specific needs of the borrower. Crelan also offers advisory services to help farmers optimize their financial management and improve their business performance.



Crelan's core business is providing financial services to the agricultural sector, including farmers, horticulturists, and other agribusinesses. The bank offers a range of financial products, including loans, savings accounts, insurance, and investment solutions, to support the diverse needs of its agricultural clients.



Crelan's focus on sustainable and responsible banking is another notable feature of the bank. The bank is committed to supporting the agricultural sector in a way that is environmentally and socially responsible, and it has developed a range of initiatives to promote sustainable farming practices and reduce the sector's environmental footprint.

# BELGIUM - FINANCIAL AID AND BUSINESS OPPORTUNITIES

## BOEREN OP EEN KRUISPUNT



Boeren op een Kruispunt is a non-profit organization based in Belgium that provides financial and emotional support to farmers who are facing difficult circumstances. The organization was founded in 1997 and is supported by the Flemish government, as well as various agricultural organizations and companies.

The name "Boeren op een Kruispunt" translates to "Farmers at a crossroads" in English, reflecting the fact that many farmers can face difficult decisions and challenges that can have a significant impact on their livelihoods and well-being. The organization aims to help farmers navigate these challenges and find solutions that work for them.



Boeren op een Kruispunt provides a range of services to farmers, including financial counseling, legal advice, and emotional support. They also organize workshops and training sessions on topics such as stress management, financial planning, and farm succession.



One of the key services provided by Boeren op een Kruispunt is financial support for farmers who are experiencing financial difficulties. This support can take the form of interest-free loans, grants, or other forms of financial assistance, depending on the farmer's specific situation. The organization also provides support for farmers who are dealing with health issues or other personal challenges.



## LIBRAMONT FAIR



The Libramont Fair, also known as the International Agricultural Fair of Wallonia, is an annual event that takes place in the town of Libramont, Belgium. It is one of the largest agricultural fairs in Europe and attracts over 200,000 visitors each year.



The fair focuses on the agricultural and rural sectors, with exhibitions and demonstrations of livestock, farm equipment, and agricultural products. It also features seminars, conferences, and workshops on topics such as sustainable agriculture, rural development, and animal welfare.



In addition to the agricultural exhibits, the fair also includes a large market showcasing local food products, crafts, and other goods. The Libramont Fair is a major networking opportunity for farmers, agribusinesses, and policymakers in the Wallonia region and beyond.

## GAL CULTURALITE



GAL Culturalite is a non-profit organization based in Belgium that aims to promote cultural diversity and social cohesion through various initiatives and activities. The organization's name "GAL" stands for "Groupe d'Action Locale," which means local action group, and "Culturalite" refers to the cultural richness and diversity of the communities.

The primary objective of GAL Culturalite is to bring together people from different cultural backgrounds and encourage them to learn from each other, share experiences, and celebrate diversity. The organization works closely with local communities, cultural associations, schools, and municipalities to create a platform where people can interact, express themselves, and engage in cultural activities.



One of the key programs run by GAL Culturalite is the "Festival des Cultures," which is an annual event that celebrates the diversity of cultures in the region. The festival features a range of activities, including music, dance, food, and art exhibitions, from different parts of the world. The event provides an opportunity for people to learn about different cultures and traditions, and it promotes tolerance and respect for diversity.

Another important initiative of GAL Culturalite is the "Ecole de la Deuxieme Chance," which provides education and training to young people who have dropped out of school or are unemployed. The program aims to give these young people a second chance to acquire skills and knowledge that will help them integrate into the job market and society.



GAL Culturalite also organizes workshops, seminars, and cultural trips to help people understand and appreciate different cultures. The organization believes that cultural diversity is a strength that should be embraced and celebrated, and that it can play a vital role in promoting social cohesion and harmony.

## WOMEN IN FOOD



Women in Food and Farming is a Belgian initiative aimed at promoting gender equality and diversity in the food and farming sector. The program is organized by the Royal Flemish Academy of Belgium for Science and the Arts and offers mentoring, networking, and professional development opportunities to women in the sector.

The Women in Food and Farming program provides a platform for women in the food and farming sector to connect, share their experiences, and learn from each other. The program focuses on developing the leadership and entrepreneurial skills of women in the sector, as well as promoting their participation in decision-making processes. The program also aims to inspire more women to pursue careers in the sector by showcasing successful female role models and providing guidance and support to those who are just starting out.



## Women in Food



Women in Food and Farming offers a range of activities and services to its members, including mentoring, workshops, training sessions, networking events, and access to a supportive community of women in the sector. Mentors in the program are experienced professionals in the food and farming sector who provide guidance, support, and networking opportunities to their mentees. Mentees can benefit from the advice and expertise of their mentors, as well as their professional networks and industry insights.

Overall, Women in Food and Farming is an important initiative that supports the advancement of women in the food and farming sector in Belgium. The program provides valuable mentoring and professional development opportunities to women in the sector, while also promoting diversity, gender equality, and sustainable agriculture.

## FERM



FERM is a mentoring program for farmers and other agricultural entrepreneurs in the Flemish region of Belgium. The program is organized by the Flemish government's Department of Agriculture and Fisheries, and aims to support and guide participants in improving their business management and innovation skills. Mentors in the program are experienced professionals in the agricultural sector who provide personalized guidance, support, and advice to their mentees.

The FERM program offers a range of mentoring activities, including one-on-one coaching, group workshops, and networking events. Mentees can benefit from the expertise and industry insights of their mentors, as well as their professional networks and connections. The program also offers financial support for implementing innovative projects and technologies in the agricultural sector. The FERM program is open to all agricultural entrepreneurs in the Flemish region of Belgium, regardless of their age or experience level.

## FERM



The program is particularly focused on supporting younger farmers and those who are new to the sector. By providing mentoring and support to agricultural entrepreneurs, the FERM program aims to promote innovation, sustainability, and entrepreneurship in the Flemish agricultural sector.



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# POLAND - SUMMARY



The Polish Agency for Enterprise Development (PARP) makes cooperating with the Norwegian Funds easier and the possibility for entrepreneurial women to receive funding has been created.

The eBusiness Women's Foundation creates opportunities for women entrepreneurs to develop and expand their knowledge of online business.

The Entrepreneurial Women's Network creates a place where women struggling with the difficulties of running a business on a daily basis can acquire new interpersonal skills, learn all the procedures and formalities, without the knowledge of which running their own business is impossible.

Entrepreneurial Women's Club is aimed at both exchange of contacts and training conducted by qualified guests, its goal is to support Entrepreneurial Women on every level.



The Businesswomen Leaders Foundation is about building partnerships in business, sharing experiences and developing women's leadership skills.

The Council of Women in Agriculture is an organization established by the Ministry of Agriculture and Rural Development, whose task, as an advisory body, is to propose solutions beneficial to agriculture, and especially to women working in this sector in Poland.



# POLAND - FINANCIAL AID AND BUSINESS OPPORTUNITIES

## Polish Agency for Enterprise Development - Small grants scheme for entrepreneurial women



The purpose of the Agency's activities is to implement programs for the development of the economy, supporting the innovative and research activities of SMEs, regional development and the use of new technologies in business activities. PARP is involved in the implementation of national and international projects, financed from the structural funds, the state budget and the European Commission's multi-annual programs. In accordance with the principle of "Think Small First - SME first and foremost" - all the Agency's activities are carried out with special attention to the needs of the SME sector.



The objective of the Small Grants Scheme for Entrepreneurial Women was to increase the competitiveness of entrepreneurs by either developing or designing and implementing innovations in one of three areas: environmentally friendly technologies, innovations in the area of inland or marine waters, or technologies that improve the quality of life. Projects under this scheme were allowed to simultaneously contribute to the increase of knowledge, skills or entrepreneurial competencies necessary to maintain and grow a business.



Find out more:

<https://www.parp.gov.pl/component/grants/grants/technologie-dla-kobiet>

## Women of e-Business



This is a portal for entrepreneurial women, created by four women. Fascinated by the digital world, the opportunities for development and expanding their knowledge of business on the Internet, they decided to create a network that allows other women to develop, self-improve and offer assistance in starting their own business.

On the pages of the website and during organized events, they inspire and help in personal development and knowledge of e-business activities. They share knowledge, ideas and opinions on online business opportunities. They use our experience, technology solutions, research and reports to provide interesting e-business advice.



The flagship project is Poland's largest educational program for women TOP Women in e-business. The program was created to support women in their professional development and retraining. The Foundation improves women's effectiveness in a competitive business environment and educates them on the latest online business techniques. Three editions of the course have already been held. Every year, 200 more female participants, gain new competencies.

Find out more: <https://www.kobietyebiznesu.pl/>





## Network of Entrepreneurial Women



The mission of the Women's Entrepreneurship Foundation is to promote the idea of entrepreneurship, among women and to support the development of companies run by women and their promotion. The foundation constantly follows the trends and evolution of the labor market and, based on a thorough analysis, develops programs and projects that are comprehensive support for young women - those just entering the market and those planning to start their own business, as well as those who already have their own business. In short, the foundation helps all women who "entrepreneur", that is, who direct their own destiny and decide to initiate their own activities.



The main goal of the Women's Entrepreneurship Foundation is to remind women how much business potential lies within them, how proficient and independent they can and are able to be - all so that they get a taste of professional fulfillment. At the same time, the Foundation also communicates to women that they don't have to do everything alone - together they can do much more, so the common denominator of all the activities of the Women's Entrepreneurship Foundation is building a professional women's community, based on values such as solidarity and mutual help and support.

Find out more:

<https://siecprzedsiębiorczychkobiet.pl/>



## Entrepreneurial Women's Club



Entrepreneurial Women's Club is the idea of periodic meetings of business women. It serves female entrepreneurs, but also women in managerial and executive positions of various industries. The Club is aimed at both exchange of contacts and training provided by qualified guests. The idea of the Club is to support entrepreneurship on every level: creating role models, transferring knowledge and inspiration, networking.



The main idea of the Entrepreneurial Women's Club is to create a platform for business and ideological exchange for women running their own businesses and holding decision-making positions in various types of companies. The activities of the Entrepreneurial Women's Club serve both to foster entrepreneurial attitudes among women, through the search for new business partners, and to promote positive role models externally.



The Club carries out its activities in the form of monthly Entrepreneurial Women's Club Meetings and Entrepreneurial Women's Business Lunches. Meetings of the club are organized in unique places in Poznan and around other cities of Wielkopolska and Poland. Meetings have the form of lectures or workshops.

Find out more: <https://klubkp.pl/>

## Business Women Leaders Foundation - Mentoring Program



The Mentoring Program of the Foundation for Women Business Leaders is a comprehensive project, supporting women and men in conscious career development, developing self-awareness and improving leadership skills.

Research indicates that mentoring facilitates organizations to implement the values of diversity, inclusion and equity within company structures, and helps develop and strengthen the competencies of key talent. According to the Foundation, mentoring contributes to increased self-awareness, both for individuals and for entire organizations. Through mentoring programs, minority representation among employees.



Mentoring programs effectively support women in overcoming challenges that hinder them from taking up management positions in organizations. The editions of the Business Women Leaders Foundation's Mentoring Program are:

- the opportunity to benefit from a valuable Mentor & Mentee relationship,
- participation in development workshops led by experts in the field of mentoring and leadership, benefits of being a member of the community centered around the Mentoring Program and the Businesswomen Leaders Foundation.



Find out more:

<https://www.fundacjaliderekbiznesu.pl/>

## Councils of Women in Agriculture



Tasks of the Council of Women in Agriculture:

- Analysing current situation of women in rural areas and identify problems,
- Recommending and taking initiatives to improve or strengthen the position and role of women in rural areas and their activation, as well as counteracting discrimination, especially against women with special needs (disabled),
- Initiating and supporting social actions, trainings, debates, conferences and social programs and campaigns, raising public awareness of women's rights,
- Providing opinions on draft legislation in areas directly or indirectly related to gender equality and the situation of women and girls,
- Cooperating with organizational units in the Ministry of Agriculture and Rural Development and units subordinate to the Minister of Agriculture and Rural Development or supervised by him in the field of activities for equality and respect for women's rights,
- Supporting and recommending activities to promote:
  - good practices in agriculture and processing,
  - organic food,
  - rural heritage and culture,
  - positive aspects of life in non-urbanized areas,
- Undertaking other activities directly or indirectly related to the broader situation of women in agriculture.

Find out more: <https://www.kowr.gov.pl/biuro-prasowe/aktualnosci/powolanie-rady-kobiet-w-rolnictwie>

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## PROJECT CONSORTIUM

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[www.atu.ie](http://www.atu.ie)



University of Bedfordshire (UK)



[www.beds.ac.uk](http://www.beds.ac.uk)



Confederazione Italiana Agricoltori  
Toscana (Italy)



[www.ciatoscana.eu](http://www.ciatoscana.eu)



PROPEL Europe (Belgium)



[www.propel-europe.com](http://www.propel-europe.com)



The Polish Farm Advisory and Training  
Centre Not-For-Profit Sp. z o.o. (Poland)



[www.farm-advisory.eu](http://www.farm-advisory.eu)



Macra na Feirme (Ireland)



[www.macra.ie](http://www.macra.ie)

