



ERASMUS +

» YOUNG
ENTERPRISING
EUROPEANS «

A GUIDE

2016 — 2018



Erasmus+



Young Enterprising Europeans

Young Enterprising Europeans is an international partnership project to support the exchange of good practices between organisations. It is implemented under Action 2 of Strategic Partnerships of the Erasmus+ Programme.

Tadeusz Kosciuszko Primary School No. 2 in Leczna is the coordinator of this project. The partner schools are: Osnovna skola Bartola Kasica from Croatia, 1 Gymnasium of Cholargos from Greece, Osnovna sola Dolenjske Toplice from Slovenia and Scuola secondaria di Primo Grado "G. Carducci "from Italy.

The project was approved and highly rated in terms of content by the experts of the national agency and received 94 out of 100 possible points and was ranked on the 14th position in Poland.

The aim of the project is to improve students' skills in the field of entrepreneurship and raise their digital literacy and language competences. English is the language of communication between the partners of the project.

In the framework of the project 5 short-term exchanges of groups of students together with their teachers were organised, during which cooperation between the project participants from all the partner schools was primarily related to the objectives and themes of the project, it also improved teamwork skills, intercultural learning and language skills. The visits to the European partner schools allowed students to get to know other nationalities, cultures and customs and contributed to make new friends and contacts abroad, too. The first short - term exchange of groups of students with teachers took place from 13th to 17th February 2017 in Italy. The second visit was held in Croatia between 22nd and 26th April 2017. The third mobility was organised in Greece from 16th to 20th October 2017. The fourth meeting took place between 12th and 16th March 2018 in Slovenia and the last short - term exchange of group of students with their teachers was held in Poland from 14th to 18th May 2018. In addition, there were two transnational project meetings planned, which were attended by the representatives of the teaching staff of each partner school. The first one was held between 19 - 21 October, 2016 in Gimnazjum nr 1 im. Krola Bolesława Chrobrego w Łęczne (that was the name of the school before the change of the Polish education system), where as the other one in Greece from 27th to 29th June 2018.

Implementation of the project *Young Enterprising Europeans* also aimed at developing common solutions that are effective in the development of entrepreneurship among students. The project was also innovative because the activities planned during its implementation were based on a variety of methods and forms of work, affecting improving entrepreneurship skills, digital and language competences. Furthermore, in this international project an innovative approach to teaching entrepreneurship through a combination of theoretical knowledge and practical skills was used. Students learnt how to use the resources of their country in order to start and run school mini-companies. Through the visits to companies operating locally and regionally and participation in workshops conducted there, students had an opportunity to verify their attitude to work.

The project has also its logo. To choose it, students took part in a contest for the best logo design and on October 20, 2016 during the transnational project meeting in Poland, the best one was selected. The winner was Ana, a student from Croatia.

Małgorzata Fryt,
coordinator of the project



PARTNERS IN THE PROJECT

Poland



Slovenia



Croatia



Greece



Italy





Vinkovci is a town in the east of Croatia, surrounded by fertile fields and oak forests. It is situated at 45 degrees latitude, halfway between the Equator and the North Pole. Vinkovci is considered to be the oldest town in Europe, it has been continuously inhabited for 8000 years. Vinkovci has population of 35000 people. The town is the administrative center of Vukovar-Srijem County. It is situated on the banks of the river Bosut in the rich and green Slavonian plain.

Vinkovci was inhabited in prehistoric period, but the present town was founded on the ruins of Roman *Coloniae Aureliae Cibalae*, which was the birthplace of two Roman Emperors, Valens and Valentinian, who ruled a part of the Empire each, in the fourth century AD. Vinkovci became the military centre of the region in the Hapsburg Monarchy, it developed very fast and in the 18th century city centre acquired its present baroque outlook.

The town is proud of its celebrities, like Josip Šokčević, Croatian viceroy, Josip Runjanin, composer of the Croatian anthem, writers M. A. Reljković, Ivan Kozarac, Josip Kozarac, Joza Ivakić, artists Vanja Radauš, Slavko Kopač, Albert Kinert, and many others. The town is also known for sports clubs and its national festival of folk music and dances *Vinkovačke jeseni*, which takes place every September and attracts thousands of visitors. Vinkovci has 7 primary schools, several secondary schools, which educate pupils for numerous professions and prepare them for studying, and also Faculty of Agricultural Machinery.





Osnovna škola Bartola Kašića is a primary school situated on the outskirts of Vinkovci. It has 400 pupils, aged 6 and a half to 14 and a half, and 35 teachers. Students learn two foreign languages, English and German, and take computer science as an optional subject. School has been doing projects for more than a decade. First we took part in a project of pupils' exchange on national level called *Putovanja*. Then we had a project about non-violent problem solving, in which the partner was a primary school from Serbia. In 2010-2011 we took part in European Survey on Language Competences. In 2012 and 2013 we were winners of World Environment Day Contest with our projects *Wonder Plants* and *We Want to Weed*. We had partners from Germany, Italy, Cyprus and Lithuania in Comenius project WET, Water Europe's Treasure 2012-2014. The second Erasmus+ project was „Young Citizens of Europe – our future“ 2014-2016.

School offers pupils different activities. Pupils do sports and take part in competitions at local, regional and national level. Lots of pupils sing in the school choir or play an instrument in the school orchestra. They plant flowers and trees in the school garden, make items for selling at Health Fair, which takes place in Vinkovci every April. School is active in local community and cooperates successfully with parents and various institutions. We are especially active in environmental protection. We were the winners of national competition for the most beautiful school garden in Croatia in 2017.

Students visit secondary schools' Open Doors Days to get information about their curricula and to choose which school to enrol in after the 8th grade.

Taking part in Erasmus+ project *Young Enterprising Europeans* is a possibility for teachers and students to improve their skills: ICT skills, foreign language skills, team-work skills and learn about starting and running a school mini company. It is also a possibility to meet peers from other countries and develop a sense of belonging to a broader community, sense that they are all citizens of European Union.



Gordana Maršić



GREECE



Greece is a country in Southern Europe on the southernmost tip of the Balkan Peninsula, with extensive coastlines and islands in the Aegean, Ionian, and Mediterranean Seas. It's an appealing place to visit, with a mountainous mainland and idyllic island beaches.

Greece has a very long history, with the Greek language being present in the country for nearly 4,000 years. The Greek ancient culture has had a significant influence on the arts, philosophy, politics, and sports of western society, including the genres of comedy and drama, western alphabets, Platonic ideals, the Olympics games.



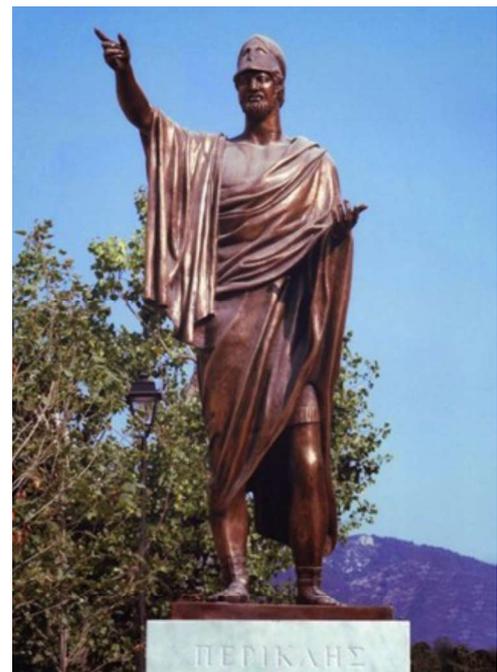
The Modern Greek state was established in 1828, after the Greek Revolution of 1821 and managed to expand its boundaries, during the 19th and early 20th centuries. Greece participated in World War I on the side of Entente and greatly contributed to the Allied forces and efforts during World War II. A five – year civil war broke out afterwards.

During the 1950s and 1960s, Greece invested in tourism. The capital of Greece, **Athens** was constructed around the Acropolis that is the symbol of Athens. The sacred rock links the fabulous ancient civilization with the modern city. During its long and fascinating history, the city reached its zenith in the 5th century B.C (the “Golden Age of Pericles”), when its values and civilization acquired a universal significance and glory.

Today, the greater urban complex of the Greek metropolis is called Attica and includes suburbs and the neighboring city of Piraeus. Home to more than 4 million people it is the political, social, cultural, financial and commercial centre of Greece.

Holargos is a suburb lying in the northwest foothills of Attica's mountain Hymettus, approximately 8 kilometers from the center of Athens. The municipality covers a region of 10.34 square kilometers with the population of 44.539 citizens.

Holargos was founded in 1926 by a construction association that implemented a novel town planning emphasizing in ample public space and green areas.





Our school, 1st Gymnasium of Cholargos, is a secondary school, located in a suburb of Athens, 8 km far from the centre of the city. It is a large two floored building.

Around the building there is a large yard including three grounds for athletic activities.

It educates around 280 students of age between 12 to 15 years old. They are mainly of Greek origin, but also there are some students of other nationalities. There are about 30 teachers



working in this school. According to the curriculum, there are a lot of subjects taught in a Greek school: ancient and modern Greek language and literature, history, mathematics, physics, chemistry, English, French and German language, informatics, technology, music and gymnastic.

Teachers like using classic and modern teaching methods in order to make their lesson more effective and attractive to their students. We have got grades (1 – 20) to evaluate students' progress. The grade 10 is enough for a student to pass successfully the class. At the end of each school year, there are exams for the students.

We usually cooperate with students' parents by meeting them each week during the scholar year and discussing with them about their children.

We usually organize educational excursions for our students. We take them to the museums, cultural events or theater. We sometimes organize workshops inside school.

In our school, we have carried out many projects: about healthy eating and cooking, mathematical literature, environmental subjects, astronomy.

Students and teachers have also created a small garden in a part of school yard, where we can plant many kinds of plants and herbs. The above activities provide a chance to the students to obtain practical knowledge, to cooperate with each other, to increase their interest in the school program and lessons.

Christina Bravou



Bagheria is a town and *comune* in the Metropolitan Area of Palermo in Sicily, Italy.

According to some sources, the name *Bagheria* (or *Baaria* for the inhabitants) originates from the Phoenician term *Bayharia* meaning "land that descends toward the sea." Other sources claim that it derives from the Arabic *Bāb al-Gerib*, or "windy gateway." However, the most plausible explanation is that it derives from Arabic *baḡrīyah*, meaning 'of the sea, marine'. In 1658 Giuseppe Branciforti, Prince of Butera and former Viceroy of Sicily, built a large villa and established the region as the preferred location for the vacation homes of Palermo's elites. Villas like the fortified Villa San Marco (designed by Andrea Cirrincione) with angled bastions and a drawbridge soon followed. The area experienced a boom in villa building roughly coinciding with the period of Savoyard (1713–21) and Habsburg (1721–30) rule and continuing for several decades thereafter.

Bagheria was a preferred stopping point for Europeans pursuing the Grand Tour in Sicily including Patrick Brydone, Goethe, John Soane, K. F. Schinkel and many others. In the 20th and 21st centuries the Baroque and Neoclassical character of Bagheria has been largely obscured by unregulated building.

Although the official feast day of St. Joseph, the town's patron saint, is March 19th (on the eve of the 18th bonfires are made throughout the city and religious ceremonies are held during the day offering bread to the poor) however, the real celebration is on the first Sunday of August;

religious celebrations are held throughout the week leading up to Sunday, when more solemn ceremonies are initiated; the following Monday evening festivities conclude with a fireworks display.



Bagheria was the birthplace of many well-known 20th century figures: poet Ignazio Buttitta, photographer Ferdinando Scianna, artists Renato Guttuso and Nino Garajo (1918–1977, Rome), gangster Joe Aiello, and film director Giuseppe Tornatore. Tornatore portrayed his love for his town in the multiple award-winning film *Nuovo Cinema Paradiso* in 1989 and the 2009 film *Baaria*, featuring the history of the town from the 1930s to the 1980s through the life of a local family.

Scuola Secondaria di 1° grado
"Giosuè Carducci" - Bagheria

Vicino
agli alunni
ed alle famiglie

Scuola ad indirizzo musicale



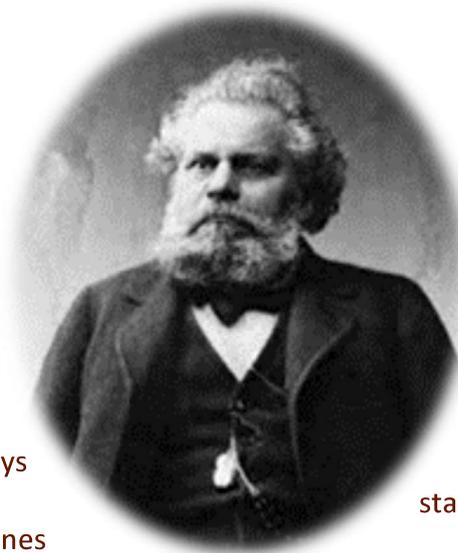
The school was founded in the in 1914 as Regio Ginnasio". It was a middle school following elementary school with a 5 year curriculum, after which a three year lyceum gave access to University.

The head master was Prof. Calogero Miserendino, who was very fond of poetry and decided to name the school after **Giosuè Alessandro Giuseppe Carducci** (27 July 1835 – 16 February 1907). He was an Italian poet and teacher. He was very influential and was regarded as the official national poet of modern Italy. In 1906 he became the first Italian to receive the Nobel prize in Literature "not only in consideration of his deep learning and critical research, but above all as a tribute to the creative energy, freshness of style, and lyrical force which characterize his poetic masterpieces"

Saint Martin's Day,
by Giosue Carducci,
from "Rime Nuove", 1887

The fog to the bare hills
soars in the thin rain,
and below the wind
howls and churns the sea;

yet through the hamlet's alleys
from the fermenting casks
goes the pungent scent of wines
to touch a soul with glee.



On the firewood, turns
the skewer crackling:
stands the hunter whistling,
on the threshold to see

in the reddening clouds
flocks of black birds,
like exiled thoughts
as in the dusk they flee.

In 1962 a big school reformation changed it into Scuola Media, with a unified curriculum for all students. After a number of school bills, it is now Scuola Secondaria di Primo Grado "Giosuè Carducci". Our present location was built in 1968. There are 27 classes with a total of 623 students and 65 teachers.

There are 27 classrooms, with smartboards, and laboratories: Computer Lab, Science Lab, Special Needs Lab, Music lab, Language Lab, Gym and playground, and a garden.

Because teaching does not need to be limited to textbooks and blackboards, With our **school activities**, learning in school becomes an interesting and enjoyable exercise. Many different activities take place during school hours and after school.

Paola Sciortino



POLAND



Leczna, the hometown of the Polish partner school

The coordinator of the Erasmus+ project 'Young Enterprising Europeans' is Tadeusz Kosciuszko Primary School No. 2 in Leczna.

Leczna is a town in the south - east of Poland, inhabited nowadays by over 20 000 residents. It is located in the centre of the Lublin Province and is the seat of the Leczna county and the municipal-rural commune. It is also situated on the Lublin Upland, on two rivers the Wieprz River and the Swinka River.

At the very beginning, Leczna was a village and the first historical records about it come from 1252. As a town it was founded on 7 January 1467. Then King Kazimierz Jagiellonczyk allowed Jan of Tęczyn, the castellan of Krakow, to build a town there. Thanks to the royal

privileges and a favorable position on the busy trade route towards Russia and Lithuania, the town developed very quickly and it was not stopped by the dangerous fires that plagued it in the 16th century. In the coat of arms of Leczna there is a boar, which according to a legend, saved the inhabitants from a dangerous fire.

In the 20th century, Leczna was mainly an agricultural and trade town. In the 1960s, the Polish Geological Institute discovered coal deposits in the Leczna region. In 1975, near Bogdanka, construction of the first coal mine was commenced. Today, "Bogdanka", for the last few years, has been the best coal mine in Poland and is the main employer for the majority of Leczna residents.

Leczna is also an excellent starting point for the entire Łęczyńsko-Włodawskie Lake District, a land of 68 lakes with an area of over 2726 ha. It is a real paradise for those seeking rest and contact with nature.

When we began the Erasmus+ project 'Young Enterprising Europeans' the name of our school was King Boleslaw Chrobry Middle School No. 1 in Leczna. It was the oldest educational institution in the town, with a very long history and beautiful tradition. Its beginning dates back to the year 1811 when the school was located in several private houses. In 1864 the school building was located in Lubelska Street. There, in one large classroom, students were taught from the first to the seventh grade of primary school for 61 years. The most important date was October 11, 1925. Then, the school was given the name of King Boleslaw Chrobry. The choice of the name was related to the 900th anniversary of Bolesław Chrobry's coronation as the first king of Poland. In 1999, as a result of the change of the education system in Poland the primary school became King Boleslaw Chrobry Middle School No. 1. It lasted for eighteen years.



On 1 September 2017, as a result of another change in Polish education system, the school was incorporated into Tadeusz Kosciuszko Primary School No. 2 in Leczna. This resulted in the fact that the Erasmus+ project "Young Enterprising Europeans" was initiated in middle school but completed in primary school.

At present, students of Tadeusz Kosciuszko Primary School No. 2 are taught in three buildings. Students in zero grade are taught in the school

building in Staszica Street, students between Year 1 and Year 6 are taught in the building in Szkolna Street, whereas students in the seventh grade of primary school and those in year 2 and 3 of middle school are taught in the building in Piłsudskiego Street. The school is fully equipped with modern educational equipment, there are computer labs, a media centre, language labs, a library, two gyms, a canteen and a modern sports field.

All classrooms are equipped with audio-visual and multimedia equipment. The educational offer of the school responds to the needs of the students providing them with the development of their interests and discovering their talents and passions. In addition to compulsory educational activities, the school provides a wide range of extra - curricular activities, for instance, the school voluntary club or the school theatre.

Małgorzata Fryt



Sources:

Studia z dziejów Łęcznej, pod red. Anna Sochacka, Łęczna 2017

<http://www.leczna.pl/>

<http://gim1.leczna.pl/>



SLOVENIA



Slovenia is a small country that lies in the South part of Central Europe and of the uttermost north part of the Mediterranean. It borders Italy to the west, Austria to the north, Croatia to the south and southeast and Hungary to the northeast. The capitol of Slovenia is Ljubljana. It covers 20,273 square kilometres. Slovenia's Adriatic coastline stretches approximately 47 km. Slovenia's highest peak is Triglav (2,864 m).

Among the most widely known Slovene dishes are potica (nut roll), žganci (spoonbread) and pogača (bacon roll, ocvirkovca). Meat used to be on the table only at special occasions. Beef soup, roast pork, roasted potatoes and green salad are to this day still a synonym for true Slovene Sunday lunch.

Styria sour soup is famous, and among it many other, made from chicken and beef and even wine soup.

Koroška is famous for the special manner in which they prepare žganci.

Upper Carniola is famous for Bohinj cheese and Upper Carniolan prata (herbs and eggs are added to a mixture of cut meat of pork head and into cubes sliced bread and then roasted, wrapped in pork net).

Lower Carniola and Posavje love štruklji. Generally, štruklji are very popular among Slovene people, and there is over 70 ways to prepare them.

People from **Primorska** rather have pašta than soup – pasta, prepared in various ways. They like jota, which was created from grits (stirred in various vegetables or fruit, mainly sauerkraut and turnip). Polenta is an old dish that used to be known only in Primorska and in Karst and was used as a substitute for bread.





Our primary school **Osnovna šola Dolenjske Toplice** lies on the edge of Dolenjske Toplice, a city with tourist activities.

Overlooking the school is a forest.

Educational system in municipality of Dolenjske Toplice began in 1841. The building where the school is situated at the moment, however, was built in school year 1973/74.

In school year 2017/2018 there are 322 students in school, and about 60 employees. Beside the school there is also a kindergarten.

Students enter the 1st grade at the age of 6 and finish the 9th grade at the age of 15. In the first triad (from 1st – 3rd grade) students are graded in writing, the rest have grades from 1 to 5. At the end of school year that starts on 1st September and end on 24th June, the students do not have final distinction.

In school, students learn various subjects that change during the course of schooling, but they always have maths, Slovene (mother tongue), music, art, PE. In lessons are also included sports days, cultural days, technical days that are intended for supplementary activities from those areas. For students with greater learning capabilities there are organized additional lessons from various subjects, and for the weaker there are remedial classes.

With additional lessons students enhance subject matter, whereas with remedial classes they refresh the current subject matter.

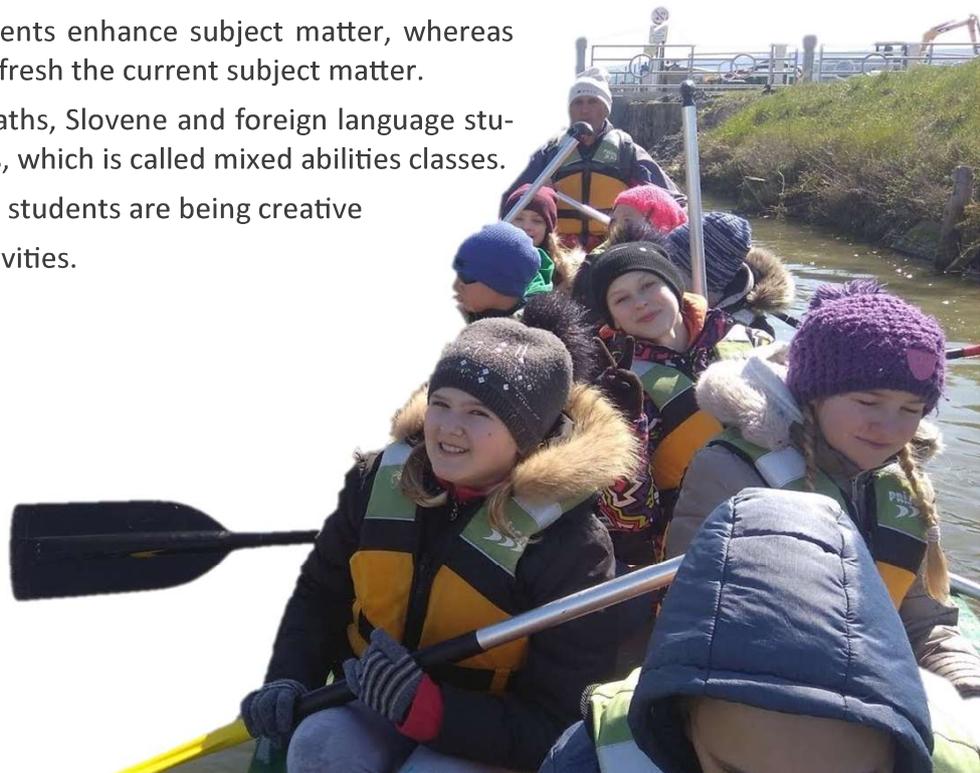
In 7th, 8th and 9th grade at maths, Slovene and foreign language students are divided into groups, which is called mixed abilities classes.

In addition to regular classes, students are being creative at various extracurricular activities.

Students are achieving very good results in sports as well as in competitions in knowledge from individual subjects.

We have computers in our classrooms at school, a computer classroom, interactive whiteboards.

Antonija Miklavčič-Jenič





HISTORY OF MONEY, SAVING, ADVERTISING PRODUCTS, A COMPANY, SUCCESSFUL COMPANY



HISTORY OF MONEY

Three roles it plays in an economy:

1. It's a store of value, meaning that money allows you to defer consumption until a later date.
2. It's a unit of account, meaning that it allows you to assign a value to different goods without having to compare them. So instead of saying that a Rolex watch is worth six cows, you can just say it (or the cows) cost \$10 000.
3. And it's a medium of exchange—an easy and efficient way for you and me and others to trade goods and services with one another.

Imagine doing a trade in the absence of money—that is, through barter. (Let's leave aside the fact that no society has ever relied solely or even largely on barter.) The chief problem with barter is what economist William Stanley Jevons called the “**double coincidence of wants.**” Say you have a

bunch of bananas and would like a pair of shoes; it's not enough to find someone who has some shoes or someone who wants some bananas. To make the trade, you need to find someone who has shoes he's willing to trade and wants bananas. That's a tough task.

In **Mesopotamia** during the third millennium B.C.E., that society already had a sophisticated financial structure in place, and merchants were **using silver** as a standard of value to balance their accounts. But cash was still not widely used.

In the seventh century B.C.E., the small kingdom of Lydia introduced the world's first standardized metal coins. Money is here being used in a recognizable way. Located in what is now Turkey, Lydia sat on the cusp between the Mediterranean and the Near East, and commerce with foreign travelers was common. And that, it turns out, is just the kind of situation in which money is quite useful. With a common currency, trade becomes easy: You just sell your bananas to someone in exchange for money, with which you then buy shoes from someone else. And if, as in Lydia, you have foreigners from whom you'd like to buy or to whom you'd like to sell, having a common medium of exchange is obviously valuable. That is, money is especially useful when dealing with people you don't know and may never see again. Standardized The Lydian system's breakthrough was the **standardized metal coin**. Made of a gold-silver alloy called electrum, one coin was exactly like another—unlike, say, cattle. Also unlike cattle, the coins didn't age or die or otherwise change over time. And they were much easier to carry around. Other kingdoms followed Lydia's example, and coins became ubiquitous throughout the Mediterranean, with kingdoms stamping their insignia on the coins they minted. This had a dual effect: **It facilitated the flow of trade, and it established the authority of the state. The spread of money throughout the Mediterranean** didn't mean that it was universally used. Far from it. Most people were still subsistence farmers and existed largely outside the money economy. As money became more common, it encouraged the spread of markets. Governments were quick to embrace hard currency because it facilitated the **collection of taxes** and the **building of military forces**.

In the third century B.C.E., with the rise of Rome, money became an important tool for unifying and expanding the empire, reducing the costs of trade, and funding the armies that kept the emperors in power.

The decline of the Roman Empire, starting in the third century C.E., saw a decline in the use of money as well, at least in the West. The circulation of money became less central, as cities shrank in size and commerce dwindled. The rise of feudal society also undercut money's role. The basic relationship between master and vassal was mediated not by payment for services

rendered but rather by an oath of loyalty and a promise of support. Land was not bought and sold; it belonged, ultimately, to the king, who granted use of the land to his lords, who in turn provided plots of land to their vassals. And feudalism discouraged trade; a feudal estate, or fief, was often a closed community that aimed to be **self-sufficient**. In such a setting, money had little use (money tends to corrode traditional social orders, fostering a curious kind of equality). It's unsurprising, then, that **feudal lords** had little use for the stuff. In their world, maintaining the social hierarchy was far more important than economic growth (or, for that matter, economic freedom or social mobility). The widespread use of money, with its impersonal transactions, its equalizing effect, and its calculated values, would have upended that order.

By the 12th century, even as the Chinese were experimenting with paper currency, Europeans began to embrace a new view of money: Instead of being something to hoard or spend, money became something to invest, to be put to work in order to make more money. This idea came with a renewed interest in commerce. Trade fairs sprang up across Europe, frequented by a community of merchants who had begun to do business across the continent. This period also saw the emergence of a **banking industry in the city states of Italy**.



The invention of the bill of exchange, which laid the groundwork for the emergence of paper money in the West, also occurred during this period. The bill of exchange was a sort of precursor to the traveler's check: a document representing a quantity of gold that could be exchanged for the real thing in a different city. Traveling merchants liked the bills because they could be carried around with far less risk (and exertion) than the precious metal.

By the 16th century in Europe, many of the ideas about money that shape our thinking today were in place. Still, money remained a **physical thing**—that thing being a piece of gold or silver. A gold coin wasn't a symbol of value, it was an embodiment of it, because everyone believed that the gold had intrinsic worth. Likewise, the amount of money in the economy was still a function of how much gold and silver was available. The rulers of Spain and Portugal led them to plunder their New World colonies and accumulate vast hoards of precious metals, which in turn triggered periods of rampant inflation and enormous tumult in the European economy.

These days, countries have central banks to oversee their money supplies, as well as to set interest rates, combat inflation, and otherwise control their monetary policy. Money is minted and put into circulation as needed. The gold standard, promising to redeem the notes for gold upon request, has been adopted at times by Governments to cut back inflation, yet ultimately abandoned after periods of deflation and economic recession. Currencies today are "fiat" currencies, meaning they're backed by the authority of the issuing government, and nothing more. Over the course of history, the material substance of money has become less important, to the point that these days people talk easily about the possibility of a cashless society. The powerful combination of computers and telecommunications, of smartphones and social media, of cryptography and virtual economies, is what fuels such talk. The German sociologist Georg Simmel described **money as "pure interaction,"** and that description seems apt—*when money is working as it should, it is not so much a thing as it is a process.*

Paola Sciortino

SAVING MONEY



Money is a topic we think and talk about every day. There's even a saying in English 'Money makes the world go round'. It is certainly undeniable that the ability to manage and save money properly plays a very important role in every person's life. Thus, if we want to be good entrepreneurs and talk about money and saving it we must know how to do it. However, it is not so easy to talk to teenagers about money as it seems to them too distant perspective. Many youngsters just rely on their parents to set the right example when it comes to managing finances. Thus, it is our role, I mean us - adults - parents, carers and

teachers to help them shape their financial behaviour and attitude towards money. We should teach them to make the habit of sensible saving even small amounts of money. How to do it?

A very good idea is to start a cooperation with a bank in your neighbourhood. This is what we did in Tadeusz Kosciuszko Primary School No. 2 in Leczna. On 26 September, 2017 the Erasmus+ group from our school took part in a very important lesson on managing their mini budget with an employee of PKO BP Bank in Leczna. It is one of the various activities done within the Erasmus + project 'Young Enterprising Europeans'. A group of students from our school, thanks to the openness and competence of the Bank employee, learned how to manage their money in an effective and rational way. The representative of the Bank kindly showed everyone around the institution, so the students learned about the principles of its functioning, too.

I also encourage you, teachers, to use lesson plans on saving that are available on our project website: <https://youngenterprising europeans.weebly.com/lesson-plans.html>. One of them was created by Mrs. Gordana Maršić, an English teacher from OŠ Bartola Kašića in Vinkovci, Croatia and the other one be me. They are particularly lesson plans of an English class, however you can modify them for your own purposes.



Małgorzata Fryt

A COMPANY

What is a company?

A company is a social organizational entity.

Creation of an I.C. in three steps:

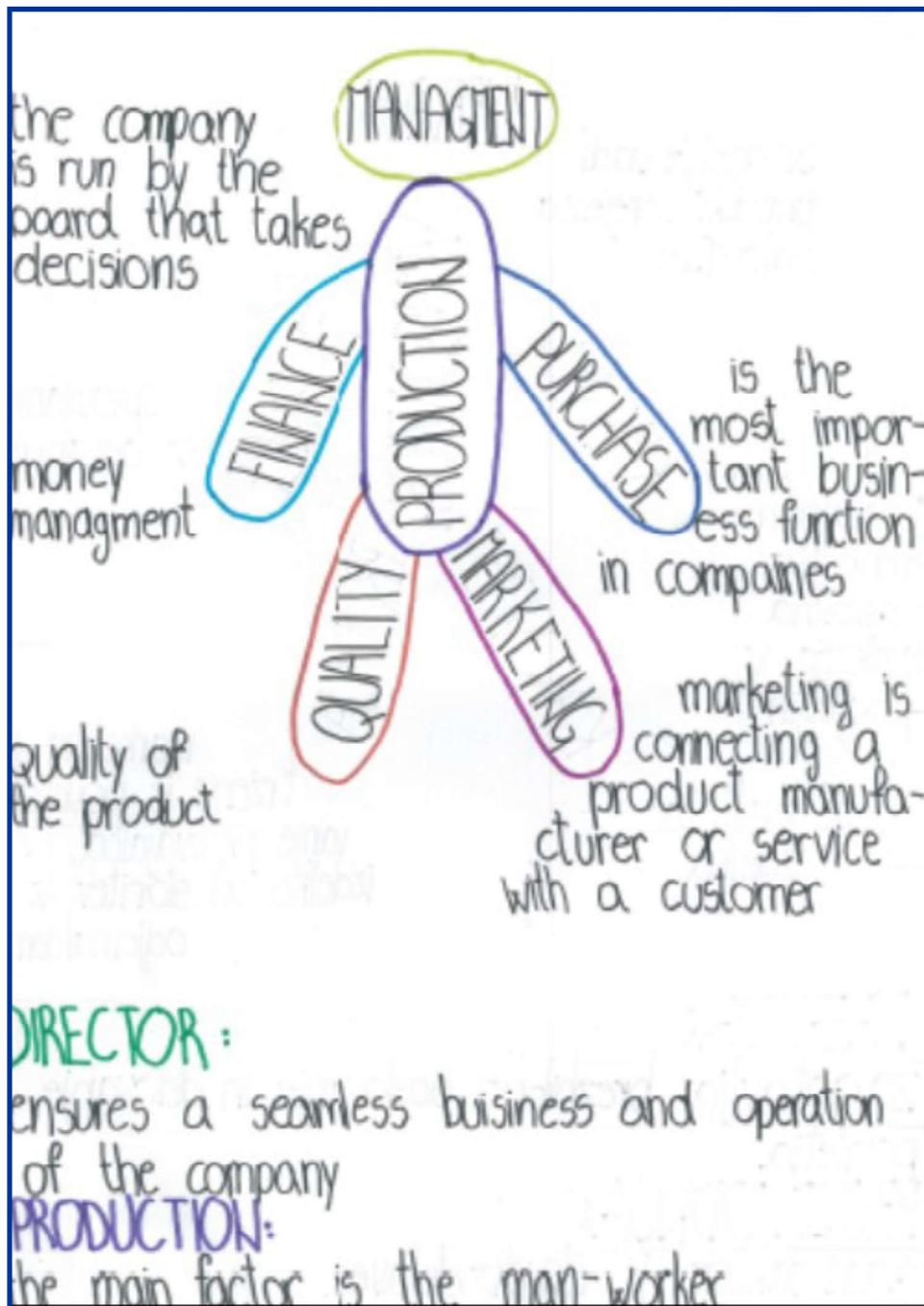
- Registration to business register (AJPES),
- Registration to taxing register (FURS),
- Registration to system of social insurance (ZZZS).

Which questions we must know the answers to?

- What is the company's name?
- Where is going to be the headquarters and location of the company?
- What will be the activity and how to register it, what kind of registration procedure and where can we do it?
- Do we need accounting?

FORMS OF THE COMPANY

- I. C.
- Joint stock company:
- Personal complementary work
- Dual company
- A company with unlimited liability
- A liability company (LLC)
- Limited partnership
- Social enterprise



I. C.	L. L. C
Entrepreneur There is no initial capital Sole proprietorship – sole trader Entrepreneur responsible The salary of an entrepreneur is a gain	Legal person Founding capital Earned money belongs to L. L. C. Payments of profit to partners L. L. C. responsible partner

HOW TO DEVELOP A SUCCESSFUL COMPANY

Enterprising occupations frequently involve starting up and carrying out new company. An enterprise offers a product, a process or service for sale or hire.

If someone intends to establish a business, he has to design, launch, develop, manage and run it. This is not very easy!

To develop a successful company, you:

1. Should have a good, innovative idea.
2. Has to take into consideration and to assess many factors like your interests, your background and experiences, your financial resources, the market needs, his network and your social connections.
3. Have to be able to initiate projects.
4. Have to be able to supervise a number of people working in your company or to lead people in order to achieve an aim.
5. Have to give orders and directions than to take them from others.
6. Have to solve problems by taking risks.
7. Have to be able to accept or anticipate bad situations in advance, so that he doesn't freak out, react emotionally and aggravate things further.
8. Must create a culture of positivity, optimism and truly believe in making the impossible possible.
9. Have to identify opportunities and exploit them.
10. Have to be able to deal with financial affairs, to understand and underline numbers, to accurately analyze his data.
11. Have to be a sociable person, be able to cooperate with many people.
12. Should like to work lots of hour a day.
13. Should enjoy having money, power and social status.

If you are:

- \$ **an innovative, energetic, enthusiastic person with good ideas,**
- \$ **risky and flexible,**
- \$ **leader and quick decision maker,**
- \$ **optimistic, self - confident, passionate about your work,**
- \$ **patient, calm, ready to adjust if necessary,**
- \$ **ready to find solutions to overcome the obstacles,**
- \$ **sociable and extroverted person.**

**YOU CAN START YOUR OWN COMPANY
AND
YOU WILL BE
PROBABLY BECOME A SUCCESSFUL BUSINESSMAN!!!**

Christina Bravou

ADVERTISING PRODUCTS

Big companies and small businesses have to advertise their products or services

- to attract new consumers,
- to increase sales of existing products,
- to inform consumers about new products or services,
- to earn money.

We can have:

Advertisements - in magazines, leaflets, brochures, billboards, internet

Commercials - advertisements on the radio, television, internet

We must plan the advertising and determine our **target market**, the buyers are divided according to:

Gender: male, female

Marital status: married, single

Age: children, teenagers, young adults, adults, senior citizens

Occupation: service, business, professional

Lifestyle, Income, Place where they live

There are different types of advertisements and commercials:

- **a scientific approach:** a person in a white coat, a doctor, an expert, is telling us about the product (e.g. a toothpaste),
- **comparison:** a product is compared with similar ones on the market and it is said to be better, faster, tastier, more comfortable,
- **famous persons' recommendation:** a famous person recommends a product. People will believe what famous persons are saying because they are successful,
- **a free gift:** by buying the product we get a free gift,
- **a story around the product:** advertisers create a story in which a product has an important role. The story is interesting, funny or it has a surprising end,
- **a catchy slogan:** a commercial repeats a catchy slogan several times. Good music makes it even easier to remember.

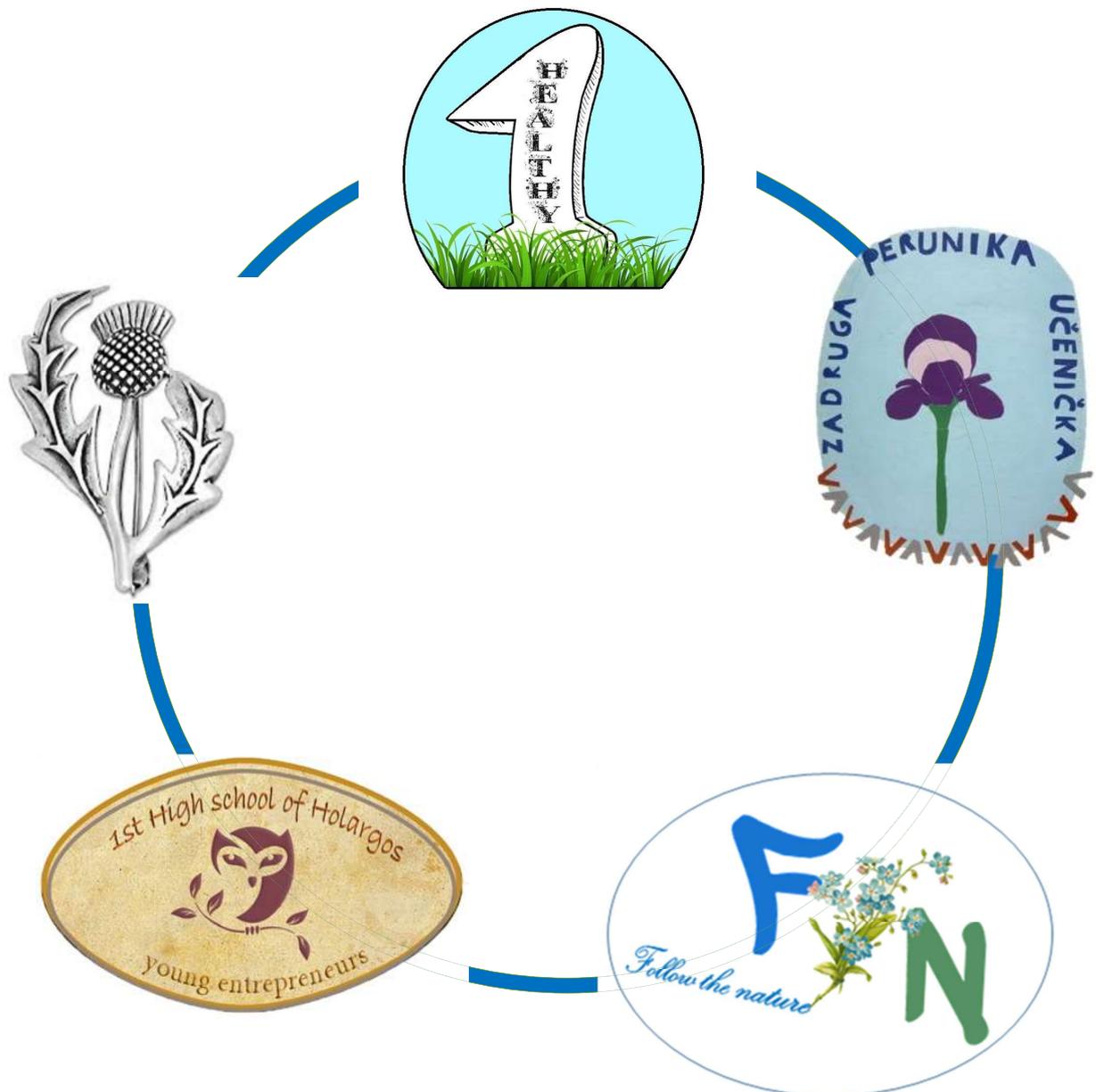
When we create an advertisement, we must keep in mind **AIDA principle**:

A	ATTENTION	Something is used to attract potential buyer's attention.
I	INTEREST	Information, like details, price or availability, is provided to create interest in the product.
D	DESIRE	Something is used to make you desire the product.
A	ACTION	Something is used to make you act now. It may be a time limit on a price or limited supply of the product.

Gordana Maršić



SCHOOL COMPANIES





HRVATSKA UDRUGA
UČENIČKOG ZADRUGARSTVA

SCHOOL COOPERATIVE „PERUNIKA“ IN CROATIA



Perunika (iris) has been Croatian national flower since 2000.

School cooperative „Perunika“ was founded by the School Board on the 7th of April 2014. The cooperative is run by 3 teachers, a representative of Parents’ Board and a representative of local community. The number of pupils varies because they can plan and join the activities which they like.

The cooperative is a member of **Croatian Association of School Cooperatives**, which has about 500 members, cooperatives from primary and secondary schools.

Pupils work in the flower and vegetable garden. As we do not have a greenhouse, we grow seedlings in the corridor of the school gym, then we plant them in the garden. Groups of young gardeners work regularly and all pupils, teachers and non-teaching staff join them at least twice a year, in spring and autumn.



It is important that pupils learn from a very early age how to keep financial accounts for the cooperative and how to run a business in an environmentally friendly way as socially responsible businesspersons. They make their own bio pesticide and bio fertilizer for the garden using plants as nettle, shepherd's purse and comfrey. In order to learn about running a business in the real world, pupils produce and sell different things.



They have regular meetings, at which they discuss all the steps in a process, from buying or finding raw material to advertising and selling the products. They sell them on different occasions at school – Christmas, Easter, Open Doors Day, at Health Fair, which takes place every April and during Roman Days in May.

Pupils sell decorations, seedlings, decorated T- shirts, creams and ointments .

School cooperative „Perunika“ has a kiln, so pupils can make ceramics. Among other things,



they make Christmas decorations, medallions with Roman emperors Valens and Valentinian, ceramic bowls and tiles with motivational Latin proverbs and sayings.

There are lots of healing plants all around us. Even the youngest pupils are taught to recognize



them and can help in picking flowers that will be used for making creams and ointments. We use only the best natural ingredients, such as flowers, olive oil and beeswax to make daisy cream, marigold cream and comfrey ointment. They all sell well.



Pupils also design the labels for our products. We cooperated with Tourist Information Centre in order to offer products suitable for Roman Days. Pupils had to be able to inform buyers about products' characteristics, to advertise them and to issue receipts. They develop their communication skills, become more responsible and able to work in a team. Our school cooperative stepped outside the school!



Gordana Maršić



SCHOOL MINI COMPANY IN GREECE

The Greek school, 1st Gymnasium of Cholargos put in place the main objective of project that is to create a mini school company run by ten students.

First of all, Greek teachers taking part in Erasmus project attended a very useful seminar, in order to gain knowledge about school companies. They participated in two day classes on the subject of entrepreneurship and school cooperatives organized by environmental section of educational public office in a port town of Attica, Lavrio.

They learned about healthy way of living, healthy food and how to make natural products from the resources of their county. They also worked on groups designing logo suitable for a school company and making products from oil olive, fruits, honey and herbs. These lessons provided teachers with theoretical and practical knowledge they need in order to conduct their students in Erasmus activities.

The next step was to make students understand about the basic principles of entrepreneurship, the advantages and disadvantages of having your own business etc. So, the technology teacher of 1st High School of Cholargos gave a presentation at school about the meaning of entrepreneurship.

Additionally, a businessman talked about his business - how he decided to make this job, what have to do in order to respond to the market needs how to deal with their customers, what have to do to make a profit.

Then, students participating in Erasmus project had to design a logo for the school company. After having learned about logo, its main features by the computer teacher, students worked on groups and created many logos. The team of Erasmus teachers and all the students chose the best one. The main theme of this logo is the owl connected with the ancient Greek goddess of wisdom Athena. This bird has been used as a symbol of knowledge, wisdom and education.

We decided to make products from natural ingredient for our school mini company. So, students learned about healthy food and have been taught that they would rather eat traditional foods and sweets made by natural ingredients.



Some of our products are: olive oil with herbs and many kinds of spices that give it a special taste, wine made from grapes, some kinds of traditional sweets like amigdalota and kourabiedes - a Christmas sweet - and pasteli from honey and sesame, different kinds of herbs like rosemary, mint, spearmint, thyme, oregano.

All these products made by students were packed and labeled with our school company logo.

We have organized three bazaars at our school where Erasmus team sold our products. We also participated at a bazaar organized at Italian school in Bagheria where all partner schools of the project brought and sold their products.

Students enjoyed a lot establishing and running the school mini company. Thank of our company, students obtained knowledge about entrepreneurship, developed skills on inventing, coming up with new ideas, planning and managing their own 'business'.

Moreover, they improved their competence in the field of health eating. They have become creative, assertive, and able to identify their strengths and weaknesses and to cooperate with each other.

Christina Bravou



CARD-UČI COOP, LOOK, LEARN, GROW FROM ITALY

THE NAME



Playing with homophony (often used to create puns and to deceive the reader), the name of our mini-company refers to our school Carducci but also to a plant “card or cardoon” (*Cynara cardunculus*), also called the artichoke thistle, cardone, cardoni, carduni, or cardi. It is a thistle-like plant of the sunflower family.

The last part is **učī** which means learn, study, teach, instruct, educate in most

slavic languages.

A perfect conjunction between plants and education **card-uči**.



OUR MOTTO Look

What is around you? Where do we live?



Green is the most dominant colour in our environment. What used to be a productive green is now mostly shrubs and weeds. In the 14th century the territory near the coast was named “La Conca d'Oro” Gold Valley. The area (100 square km) around the city of Palermo, descending from the mountains, sloping down to the sea was once a magnificent orchard full of lemon, orange and tangerine trees. Since the previous century urbanization has drastically reduced the fertile lands.

In Bagheria there was also a great production of wheat, corn, grapes, olives, forage and citrus fruits. Many industries employed people

from the nearby villages, to make preserves, packagings and shipping to foreign lands. Today unemployment is very high, and poverty is wide-spread.

“I Tiresias, old man with wrinkled dug

Perceived the scene, and foretold the rest...”

(T.S.Eliot -1922 The Waste Land, pt.3,'The Fire Sermon')

Learn – One little seed can make a difference.

The seeds of knowledge, curiosity, aspiration, expectation, courage... once they start duplicating there is no end. Like a cascade they will sweep you off your feet and lead you to wonderful adventures.



This is what we are basically cultivating in our garden.

Grow – GGGGoaaaaaaLLLL!!!!!!!

Growing is not just getting tall, heavy and strong, it is to gain greater and greater independence. But independence goes hand in hand with responsibility. We take responsibility of our garden: plow, plant, water, clear the weeds, fertilize, shade... It grows... We grow.

(Here all the students and the teachers involved in the project “Young Enterprising Europeans” are engaged in the first phase of the project. Cleaning the area, plowing and planting and watering the herbs. Rosemary, parsley, lavender, incense plant, marjoram, Later they will keep it free from shrubs, water and prune the plants that will be dried and sold. It was something very different from the usual lessons. They have enjoyed it very much. They also had a great time making marmelade in school, packaging, labeling it. Preparing a commercial spot for our marmelade was also very instinctive and inspiring.)

Paola Sciortino



'HEALTHY 1', SCHOOL MINI COMPANY IN POLAND

As a part of the Erasmus+ project 'Young Enterprising Europeans' that is being implemented in Tadeusz Kosciuszko Primary School No. 2 in Leczna we established a school mini company. Working in a team and under the guidance of teachers, students have an opportunity to set up and manage a mini company. Its name is 'Healthy 1' and it refers to the name of the previous number of the school, that was King Boleslaw Chrobry Middle School No.1 in Leczna, and the healthy products it produces. Students sow different kinds of herbs, for instance basil, mint, thyme, cumin and oregano. They take care of them and later when the herbs grow enough they dry them and prepare various snacks with them, for instance cookies or salads.

With time, the company has developed and expanded its activity cooperating with the school arts and craft club. Students have the opportunity to create and share their own creative designs. They make postcards, bookmarks, notebooks, pendants, pin cushions and scented wardrobe sachets with strong lavender or mint fragrance. All the products, together with herbal cookies, are sold at school bazaars during each short - term exchange of students and at different school events. The money raised during such sales is donated to charities which is also one of the objectives of this project.

Running the mini school company offers a great variety of experience for students and develops some life-long skills such as planning skills, working in a team, how to work to deadlines and creativity. Students also gain entrepreneurial experience and learn what it means to manage a real enterprise.

Małgorzata Fryt

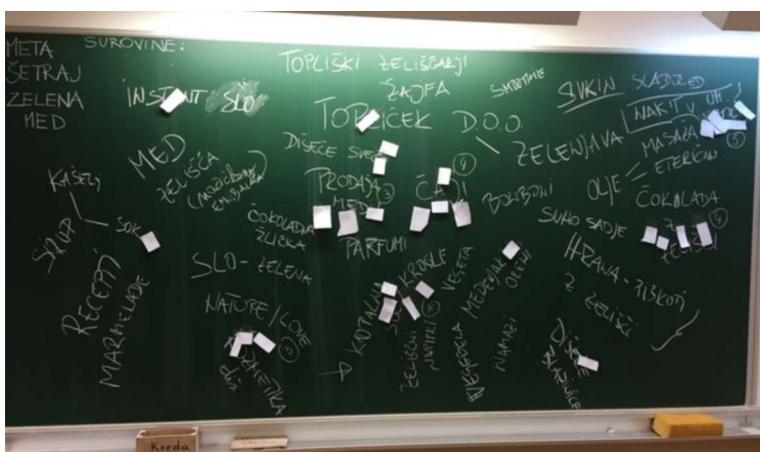




MINI SCHOOL COMPANY IN SLOVENIA



Our team of teachers and students established and ran our own mini school company with the name Follow the Nature. We created the LOGO of the company, researched the local market and selected some of our products. Our products are based on healthy and local ingredients. Our most sold products are soap, creme, gingerbread biscuits, apple bristles, tea bag booklets and soap dispenser. We made commercials for our products and tried to encourage sales. We invited the teacher Mateja Nemanič from High School of Economics to help us create our company.



Brainstorm – searching for ideas for the products

Students involved in the project also took care of the school garden. We grew seedlings of vegetables and sold them. Working in the garden students learned basic gardening skills and how to maintain a man-made ecosystem. They observed natural cycles and the interconnections of the living world. The purpose of the school garden is in the practical aspect of teaching natural science at school. It can be an efficient reminder of the importance of self-sufficiency for the pupils and important motivation for keeping garden cultivation. It effectively promotes good work habits and combining the knowledge of several school subjects.

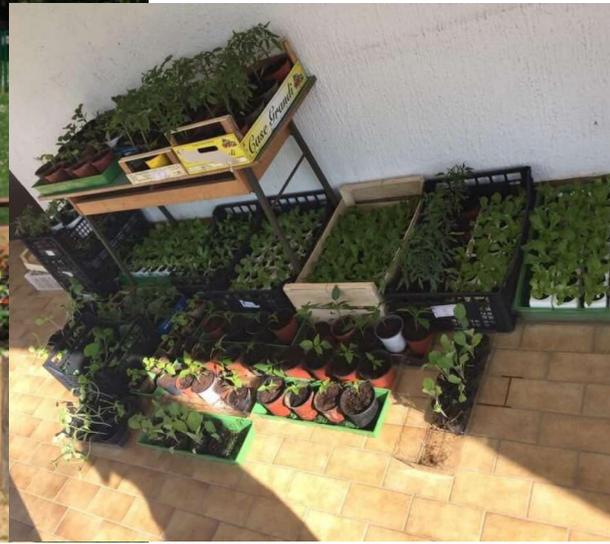
For any company advertising is very important. In our company we created some commercials for our products. For making commercials you need some knowledge. Video marketing is a strategy that every small business owner should consider. Not only is this form of marketing effective for increasing sales and brand recognition, but it's also preferred by customers. Digital video advertising is a top marketing trend, and a small business can get involved by creating an online video ad. An informative online video advertisement is a great tool for converting interest into sales and growing your brand on the web.

Our commercials:

<https://www.youtube.com/watch?v=4zFGlgqZH8Q>

<https://www.youtube.com/watch?v=Z25BRIGApHs>

<https://www.youtube.com/watch?v=QeqcntG-ZCM>



Our Erasmus team visited a local entrepreneur Sadjarstvo Bučar. They presented their production. They are engaged in fruit and vegetable growing. They produce apple fox, apple juice, vegetables for local restaurants, bristles... Our students prepared apples for bristles. We sold bristles on the bazaar in Greece.

Mag. Rosana Dular



