

Country: Germany

Realities

Forget picture-perfect stories of Germany's booming female entrepreneur scene: it's hard for women starting businesses because the system is uneven and favors certain people. Even though we hear a lot about more women being in charge, things are actually trickier than they seem.

Name of your country	Germany
Women in business - introduction, Statistics/data related to women-led businesses	In Germany, only 31% of all companies are managed by women. The amount of women in executive board positions is even less. They only make up 26.5% of the total executives in German companies. But, the amount of female startup founders in Germany increased since 2014 by 10% to 20.7%. This is just one fourth of the amount of male startup founders.
How easy is it to develop the entrepreneurial competencies of young people? Are there any programs? Who organizes and funds them?	Developing entrepreneurial competencies among young people in Germany is a multifaceted endeavor that involves various stakeholders, including educational institutions, government agencies, non-profit organizations, and private businesses. The German government plays a crucial role in promoting entrepreneurial education and providing financial support for initiatives that foster entrepreneurship among young

people.

Formal Education

Entrepreneurial education is increasingly integrated into the German education system, starting from primary school and continuing through vocational training and higher education.

- Many schools offer extracurricular entrepreneurship clubs, workshops, and competitions to engage students in hands-on learning experiences. Vocational training institutions incorporate entrepreneurship modules into their curriculum, preparing students for the practical aspects of starting and running a business.
- Universities and colleges offer specialized entrepreneurship courses, minors, and even entire degree programs to nurture entrepreneurial talent among future professionals.

Non-formal and Informal Learning

Beyond the formal education system, a plethora of non-formal and informal learning initiatives contribute to developing entrepreneurial competencies among young people in Germany. These include:

- Coworking spaces and makerspaces: These shared workspaces provide young people

with access to resources, equipment, and networks to develop their entrepreneurial ideas.

- Entrepreneurship competitions and hackathons: These events offer young entrepreneurs a platform to showcase their business concepts, receive feedback, and potentially win prizes or funding.
- Mentoring programs: Experienced entrepreneurs and business professionals mentor aspiring entrepreneurs, providing guidance, support, and connections.

Government Initiatives

The German government recognizes the importance of entrepreneurship in driving economic growth and job creation, and it actively supports initiatives that promote entrepreneurial skills among young people. Some key government programs include:

- Start-Up Deutschland: This initiative provides comprehensive support for startups, including funding, mentoring, and networking opportunities.
- EXIST Gründerstipendium: This scholarship program supports aspiring entrepreneurs with financial aid and mentorship.
- Gründerzeit: This program offers workshops, seminars, and networking events for young

entrepreneurs.

Private Sector Engagement

Private companies also play a significant role in developing entrepreneurial competencies among young people.

Many corporations offer internship programs, apprenticeships, and mentoring opportunities to expose young people to the entrepreneurial world. Some companies have established their own incubators or accelerators to support early-stage startups.

Challenges and Opportunities

While Germany has a strong foundation for developing entrepreneurial competencies among young people, there are still challenges to address:

- Raising awareness: Increasing awareness of entrepreneurship opportunities among young people, particularly from diverse backgrounds, is crucial.
- Bridging the gender gap: Encouraging more women to pursue entrepreneurship and providing them with targeted support is essential.
- Promoting social entrepreneurship: Fostering social entrepreneurship, which combines social impact with business acumen, is gaining importance.

Despite these challenges, Germany has

	the potential to become a global leader in nurturing entrepreneurial talent among young people. By continuing to invest in education, programs, and initiatives, Germany can create a supportive ecosystem that empowers young entrepreneurs to innovate, create jobs, and shape the future of the German economy.
What is the process of starting a business and what are the conditions for women in business?	Starting a Business in Germany The process of starting a business in Germany can be divided into the following steps: 1. Concept Development: Clearly define your business idea, target market, and value proposition. Conduct thorough market research and analyze your competitors. 2. Business Plan Preparation: Develop a comprehensive business plan that outlines your business strategy, financial projections, marketing plan, and operational structure. 3. Legal Structure Selection: Choose the appropriate legal structure for your business, such as a sole proprietorship, partnership, limited liability company (GmbH), or limited partnership (KG). Each structure has its own legal and tax implications. 4. Registration with the Trade Register (Gewerbeamt): Register

your business with the local Trade Register (Gewerbeamt) to obtain a business registration number. This is mandatory for all businesses operating in Germany.

5. Obtaining a Tax Number (Steuernummer): Apply for a tax number (Steuernummer) from the tax office (Finanzamt) to handle your company's taxes.
6. Insurance: Obtain appropriate insurance coverage for your business, such as business liability insurance, property insurance, and employee health insurance.
7. Opening a Bank Account: Open a dedicated business bank account to separate your personal and business finances.
8. Compliance with Regulations: Adhere to all applicable laws and regulations governing business operations in Germany, including labor laws, consumer protection regulations, and environmental regulations.

Conditions for Women in Business

While Germany has made significant progress in promoting women's entrepreneurship, women still face certain challenges in starting and running businesses. These include:

1. Access to Finance: Women are often less likely to receive funding from traditional sources, such as banks, due to gender bias and a

lack of financial literacy.

2. Networking Opportunities: Women may have fewer networking opportunities with investors and mentors, limiting their access to valuable connections and support.
3. Work-Life Balance: Balancing career aspirations with family responsibilities can be particularly challenging for women, especially those with young children.

To address these challenges, Germany has implemented various initiatives to support women entrepreneurs, including:

1. Government Programs: The German government offers various programs and funding opportunities specifically designed to support women-led businesses.
2. Business Incubators and Accelerators: Specialized institutions provide women entrepreneurs with mentorship, training, and access to resources.
3. Networking Platforms: Women's entrepreneurship organizations and networks offer opportunities for women to connect, learn from each other, and build a support system.
4. Awareness Campaigns: Public awareness campaigns aim to encourage more women to pursue entrepreneurship and highlight the success stories of female business leaders.

	Despite these efforts, there is still room for improvement to create an even more equitable and supportive environment for women in business in Germany. By continuing to address the challenges and providing targeted support, Germany can empower women entrepreneurs to reach their full potential and contribute to the country's economic growth and innovation.
Issues and challenges when starting a business	Here are some of the key issues and challenges to consider when starting a business in Germany: 1. Complex Legal and Regulatory Environment: Germany has a complex legal and regulatory environment, with a multitude of laws and regulations governing business operations. This can make it difficult for new businesses to navigate the system and ensure they are compliant with all applicable requirements. 2. High Administrative Costs: Germany has relatively high administrative costs associated with starting and running a business. These costs include fees for registering a business, obtaining permits and licenses, and adhering to tax and accounting obligations. 3. Access to Finance: Access to financing can be a challenge for new businesses in Germany, especially for those with limited track records or collateral. Banks may be

hesitant to lend to startups, and angel investors and venture capitalists may be selective in their investments.

4. Labor Costs and Regulations:

Germany has a strong labor force with high labor standards, but this also means that labor costs can be quite high.

Additionally, businesses must adhere to strict labor regulations, which can add to administrative burdens.

5. Competition in a Mature Market:

Germany has a mature market with established businesses and strong competition in many sectors. This can make it difficult for new businesses to gain a foothold and compete effectively.

6. Language Barrier: German is the official language of business in Germany, and it's essential for entrepreneurs to have a basic understanding of the language to succeed. Not being fluent in German can limit opportunities and make it difficult to connect with clients and partners.

7. Cultural Considerations: Germany has a distinct culture and business etiquette that foreign entrepreneurs may need to adapt to. Understanding cultural norms and expectations is crucial for building relationships and navigating the business landscape effectively.

8. Competition from Foreign Companies:

Germany attracts businesses from around the world, and foreign companies can

	pose significant competition for local startups. Entrepreneurs need to differentiate their offerings and develop competitive strategies to succeed. 9. Maintaining a Competitive Advantage: Germany is a hub for innovation and technological advancements, and businesses need to constantly innovate and adapt to stay ahead of the competition. This requires ongoing investment in research and development and a commitment to staying up-to-date with the latest trends. 10. Global Economic Fluctuations: Germany's economy is interconnected with the global economy, and businesses can be affected by fluctuations in global markets, interest rates, and currency exchange rates. Entrepreneurs need to monitor economic trends and develop contingency plans to mitigate potential risks.
Any additional info that might be relevant or specific to your country	1. Understanding the German Market: Before embarking on your entrepreneurial journey, it's crucial to thoroughly understand the German market and its unique characteristics. Research the demographics, consumer preferences, and competitive landscape of your target industry. This will help you tailor your business strategy and product or service offerings to align with the specific needs

of the German market.

2. Choosing the Right Legal Structure:

The legal structure you choose for your business will have significant implications for your taxation, liability, and business operations. The most common legal structures for startups in Germany include:

- Einzelunternehmen (sole proprietorship): This is the simplest and most common structure, but it also provides the least protection for your personal assets.
- Gesellschaft bürgerlichen Rechts (GbR) (general partnership): This structure offers more liability protection than a sole proprietorship but requires the agreement of all partners on major decisions.
- Gesellschaft mit beschränkter Haftung (GmbH) (limited liability company): This structure provides the most protection for your personal assets and is the most common choice for startups with significant growth potential.

3. Securing Funding:

Access to financing is often a major challenge for startups in Germany. While banks and traditional venture capitalists may be hesitant to invest in early-stage businesses, there are alternative funding

sources available, such as:

- Seed investors: These investors focus on providing funding for early-stage startups with high growth potential.
- Angel investors: These are wealthy individuals who invest their own money in startups they believe in.
- Accelerator programs: These programs provide startups with mentorship, training, and access to potential investors.

4. Navigating the German Tax System:

Germany has a complex tax system, and it's essential to ensure you comply with all tax regulations. Seek guidance from a tax advisor to understand your tax obligations and avoid potential penalties.

5. Obtaining Business Licenses and Permits:

Depending on your business activities, you may need to obtain various licenses and permits from local authorities. Research the specific requirements for your industry and ensure you obtain the necessary permits before commencing operations.

6. Completing Administrative Tasks:

Starting and running a business in Germany involves a variety of administrative tasks, such as registering your business with the Trade Register

(Gewerbeamt), obtaining a tax number (Steuernummer), and opening a business bank account. Familiarize yourself with these requirements and ensure you complete them promptly and correctly.

7. Understanding Labor Laws:

Germany has strict labor laws that protect the rights of employees. Familiarize yourself with these laws to ensure you are compliant and treat your employees fairly.

8. Balancing Work and Life:

Germans place a high value on work-life balance, and it's important to establish a healthy work-life balance to avoid burnout and maintain a positive work environment.

9. Networking and Building Relationships:

Networking is crucial for building relationships with potential customers, partners, and investors. Attend industry events, join relevant organizations, and actively engage with the business community.

10. Adapting to German Culture:

Germans are known for their direct and efficient communication style. Learn to appreciate German culture and business etiquette to build trust and rapport with

	your German colleagues and clients.
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Woman entrepreneur that inspires you and short description about her:

Susanne Klatten: A Philanthropic Entrepreneur with a Global Impact

Name	Susanne Klatten
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Type (business/ngo/program)	Shareholder and owner of BMW and SKion
Description/the story behind it	Inherited a stake in BMW and in pharmaceutical manufacturer Altana from her late father, but she wasn't simply resting on her family's laurels. She pursued her own path, earning a business administration degree and an economics degree before embarking on a career in the business world.
Innovation (what separates them from the others)	She invested in underground-companies and is the founder of " Kunst und Natur Foundation "
Contact (website/social media or both)	No social media // no general mail address Only contact via her businesses

Name	net4tec 4 WoMen Careers in Technology  Founder: Begonia Vazquez Merayo
Type (business/ngo/program)	net4tec's program is designed to provide women with the skills and knowledge they need to succeed in technology. The program includes a variety of modules, including: • Soft skills: communication, teamwork, problem-solving, and leadership • Technical skills: programming, data analysis, and software development • Professional development: career planning, interview preparation, and resume writing
Description/the story behind it	Slogan: <u><i>Together we close the gender gap in technology by lifting female careers with the power of community.</i></u>

	net4tec 4 WoMen Careers in Technology is a non-profit organization dedicated to empowering women to pursue careers in the technology industry. The organization offers a comprehensive program that provides women with the skills, knowledge, and support they need to succeed in this field.
Innovation (what separates them from the others)	net4tec's program goes beyond just providing technical skills training. It also covers soft skills, professional development, and networking opportunities, ensuring that participants gain the holistic knowledge and support they need to succeed in the technology industry. They support women in a typical “men based field” and provide them helpful information; not only about technology but also about important skills
Contact (website/social media or both)	https://net4tec.com/ https://www.linkedin.com/company/net4tec

Realities

Name of your country	Türkiye
Women in business - introduction, Statistics/data related to women-led businesses	In Turkey, women in business are increasingly contributing to economic growth, evidenced by rising entrepreneurship rates, particularly in sectors like technology, retail, health, and education. Despite progress, challenges persist, including limited access to financing and gender-based stereotypes. Turkish government initiatives offer financial support, training, and mentorship to encourage women's entrepreneurship, while networking organizations provide resources and collaborative opportunities. While the landscape is evolving, official reports from sources like TurkStat and international organizations offer crucial insights into the current state and future prospects of women-led businesses in Turkey. The rate of working women in Turkey has risen from 27% to an amazing 36% as of 2023 and the numbers continue to rise.
How easy is it to develop the entrepreneurial competencies of young people? Are there any programs? Who organizes and funds them?	Fostering entrepreneurial competencies in young people in Turkey involves a multi-faceted approach. Educational institutions, including universities, offer courses and workshops focused on entrepreneurship. Government initiatives provide financial support, mentorship, and training programs to nurture youth entrepreneurship. Business incubators, accelerators, and non-governmental organizations play a vital role, organizing events, offering resources, and providing financial assistance. Collaborations between the private sector and

	educational institutions, along with international organizations, contribute to fostering innovation and entrepreneurship. Accessing the latest and most accurate information can be obtained by checking with local educational institutions, government agencies, business development centers, and relevant NGOs
What is the process of starting a business and what are the conditions for women in business?	Starting a business in Turkey involves key steps: formulate a business plan, choose a legal structure, register with the Trade Registry Office, obtain necessary authorizations, secure a location, and fulfill tax and social security requirements. For women in business, legal equality is upheld, but challenges include accessing finance and achieving work-life balance. Initiatives and programs provide financial support, mentorship, and networking opportunities. Women-focused business networks offer support, while evolving policies address work-life balance concerns. Visibility and awareness efforts aim to recognize and promote the contributions of women entrepreneurs. Staying informed through government agencies and business support centers is crucial for navigating opportunities and challenges.
Issues and challenges when starting a business	Launching a business presents various challenges. Securing initial capital is often a hurdle, with entrepreneurs navigating competitive markets and stringent legal requirements. Adequate market research is essential for understanding consumer needs, and recruiting skilled talent poses challenges, particularly for small

	enterprises. Staying technologically current is crucial for competitiveness, while effective cash flow management and marketing strategies are vital for sustained growth. Economic uncertainties and external factors can impact stability, necessitating adaptability. Scaling too quickly or slowly can also pose challenges, emphasizing the importance of strategic planning. Technology security is increasingly critical, as businesses must safeguard against data breaches. Entrepreneurs must navigate these hurdles proactively, seeking guidance and staying abreast of industry trends.
Any additional info that might be relevant or specific to your country	Turkey, with its vibrant business landscape, offers investment incentives such as tax exemptions and support for research and development. The country's burgeoning e-commerce sector reflects a growing trend in online shopping, supported by government regulations. A youthful population fosters an entrepreneurial spirit, with initiatives encouraging startups. The tourism sector, a cornerstone of the economy, draws millions with its rich cultural heritage. Turkey's commitment to renewable energy projects aims to diversify energy sources. Geopolitically, its strategic location enhances its role in international trade. Navigating Turkish business culture requires understanding cultural nuances and building robust relationships, where networking plays a pivotal role. For the latest details, official government sources and industry reports are recommended.

Best practices

Name	KAGİDER (Women Entrepreneurs Association of Turkey)
Type (business/ngo/program)	NGO
Description/the story behind it	Turkish Women Entrepreneurs Association (KAGİDER) was founded in Istanbul in September 2002 by 37 women entrepreneurs as a non-profit, non-governmental organization operating throughout the country. The foundations of KAGİDER were laid as a result of women invited from Turkey to the United Nations European Economic Meeting held in February 2002 and feeling lonely there. Meltem Kurtsan, one of the 9 Turkish women entrepreneurs who attended the meeting, brought this up for discussion when she returned and shared her idea of establishing an association with TÜSİAD, the Turkish Industrialists' and Businessmen's Association. KAGİDER was founded on September 12, 2002, with the support of TÜSİAD.
Innovation (what separates them from the others)	It focuses primarily and mainly on women entrepreneurs, so it has the potential and the ability to do more benefits in this field especially. Kagider also provides encouraging programmes and benefits to young women entrepreneurs or want-to-be entrepreneurs.
Contact (website/social media or both)	https://kagider.org/

Woman entrepreneur that inspires you and short description about her:

Türkan Saylan was a prominent Turkish academician, dermatologist, and women's rights activist. Born in 1935, she played a significant role in promoting education and women's rights in Turkey. While not a business figure, her success story lies in her contributions to society.

Saylan co-founded the Association for Supporting Contemporary Life (ÇYDD) in 1985, aiming to provide scholarships to girls and fight against female illiteracy. Under her leadership, the association grew and expanded its activities, impacting the lives of many women. She also contributed to raising awareness about health issues, particularly in the context of women's health.

Türkan Saylan's legacy is marked by her dedication to education, women's rights, and health awareness. She passed away in 2009, but her impact on social issues in Turkey continues through the ongoing work of the organizations she helped establish.

Realities

Name of your country	Serbia
Women in business - introduction, Statistics/data related to women-led businesses	Statistics highlight the significant strides made by women in business in Serbia. As of recent data, a notable percentage of businesses in the country are led by women, reflecting a positive trend in female entrepreneurship. These enterprises span various sectors, including technology, finance, healthcare, and more, showcasing the diverse talents and skills that women bring to the business world.
How easy is it to develop the entrepreneurial competencies of young people? Are there any programs? Who organizes and funds them?	Numerous programs have been initiated by both government and non-governmental organizations to empower young entrepreneurs. Problems are 1.Lack of capital 2.Lack of experience 3.Lack of information and skills v,also (ficial burden, contributions to wages and taxes) Lack of information is suported by offen changes of laws and complicated procedures (156 laws.and 250 by - laws). Lack of practical skills In Serbia ,we have programes for starting a business,but we don t have many programs for sustainability and further business. Programs are run by various institutions Ministry of young and sports,National Employment service,Youtf Office etc.There is no programs for development in business,spotting opportunities,finding buyers etc.

What is the process of starting a business and what are the conditions for women in business?	Business Idea and Planning Legal Structure: Notary Public Tax Identification Number (PIB) Open a Bank Account Registration with Business Registers Agency (APR): Social Security and Health Insurance Municipal Registration Business Licenses and Permits VAT Registration Employment Registration Annual Financial Statements
Issues and challenges when starting a business	The first barrier relates to real estate ownership every fourth woman has 100%,ownership over the real estate so they are faced with a problem of taking loan and finance for StartUp at all. Gender sterotype,it takes 5 to 10 years for woman to improve herself as adequate partner for negotiation.We have a problem with sustainability, exticions rate for woman business is about 47%.
Any additional info that might be relevant or specific to your country	Women entrepreneurs comprise only 31.2 per cent of all entrepreneurs Gender sensitivity is a government priority. Serbia had a comprehensive gender policy framework, consisting of the National Strategy for Gender Equality 2016-2020 and the Implementation Action Plan (2016-2018), as well the Strategy for Prevention and Protection against Discrimination and Implementation Action Plan (2014-2018). Both promoted women's economic activity, creativity and skills development to unlock their economic potential in Serbia.

	Comparative data for 2011 and 2021 indicate that there have been noticeable changes in the sectoral structure of women's businesses.
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Best practices

Name	Ana Vlaskovic
Type (business/ngo/program)	NGO for supporting individuals with development disabilities
Description/the story behind it	It all began with her volunteer work at a center for people with disabilities, where she found inspiration driven by a desire for recycling. Merging utility with business, she decided to conceptualize a project that not only supports recycling but simultaneously provides assistance to individuals with disabilities. Her experience in managing projects underscores the dedication to this innovative endeavor. After numerous efforts, her project was recognized with the first prize in Serbia for the greenest idea. Additional momentum came through winning a foundation that facilitated the launch of the business. Focused on recycling paper and cigarette packs, her team creates calendars and graphic paper designed for painting. This sustainable practice not only reduces the ecological footprint but also provides employment opportunities for people with disabilities, achieving a dual purpose of humanitarian initiative and successful business.

Innovation (what separates them from the others)	Their innovation lies in seamlessly combining association and business, merging ecology with support for individuals with disabilities—all while maintaining profitability. This unique blend reflects a commitment to both social responsibility and economic success. By integrating ecological principles and aiding those with disabilities, they set themselves apart as pioneers in a business landscape that values sustainability, inclusivity, and financial viability. This distinctive approach distinguishes them, showcasing the transformative potential of business models that prioritize both profit and purpose.
Contact (website/social media or both)	@zadugarstvo

Woman entrepreneur that inspires you and short description about her:
Ana Vlaskovic, Graduated Psychology