



HANDBOOK ON SUSTAINABLE FEMALE ENTREPRENEURSHIP



INDEX

INTRODUCTION	2
PARTNERS.....	3
CHALLENGES AND STRATEGIES IN FEMALE MICRO-ENTREPRENEURSHIP	6
BUSINESS MANAGEMENT FOR MICROBUSINESSES	9
DIGITAL MARKETING AND SALES FOR MICRO BUSINESSES	13
SOCIAL AND ECOLOGICAL RESPONSIBILITY FOR MICRO BUSINESSES	17
COLLABORATIVE WORK AMONG PEERS FOR MICRO BUSINESSES	20
GET TO KNOW OUR EXPERTS AND TRAINERS.....	23
RITA BERNARDINO	24
RAQUEL PELICANO	26
PAULA DUARTE.....	28
SANDRA CARACOL.....	30
SANDRA FÉLIX.....	32
MARCELLE REBELO	34
RITA NUNES	36
REGINA COURELA	37

The content was created as a result of the collaborative effort between StoryTellme and all project partners of the XTEAM FEM project, featuring testimonials from both experts and trainers.

INTRODUCTION

This Handbook talks about the roles and social contexts of women in micro businesses, the specific career and working life issues of women in these fields, the organisational processes affecting women, and the role of women as leaders in business.

The number of women entering small business management has increased significantly around the world in recent years. But, even though women make up 51% of the European population, with a 67,3% employment female rate, only 34,4% of the self-employed are women, with 31% of those working as start-entrepreneurs. Of the total of start-up founders, only 14,8% are female. Therefore, we can consider women as the most untapped leadership and entrepreneurial potential in Europe today. ¹These women can make a crucial contribution to the economic growth and development of local, national, and global economies. Despite the growing numbers of female-led businesses, there has been relatively little attention to this subject and support is almost non-existent.

This handbook is meant to provide objective, straightforward and practical insights into the challenges and strategies for the management of micro-businesses by women. The educational content produced by the experts will be displayed schematically, highlighting their main features, and the project will be presented in some detail. The links for the educational programmes will be mentioned so that readers can have access to more detailed information and training. This handbook will be available in Portuguese, German and English and it will be available online, for free access.

We will cover the following topics:

- Challenges and strategies in female micro-entrepreneurship
- Business management for micro businesses
- Digital marketing and sales for micro businesses
- Social and ecological responsibility for micro businesses
- Collaborative work among peers for micro businesses

The information contained here will not be specific for Portugal and Germany, it will have a broader geographical scope so that it can be useful for people in any of the EU member states. This more general approach contained in the handbook is designed to increase the potential replicability of the project's methodology and findings.

This handbook will be available even after the project is terminated and it will continue to inspire and inform female entrepreneurs and relevant stakeholders, thus contributing to broadening the understanding regarding the specific challenges met by them and the

¹ <https://eit.europa.eu/our-activities/entrepreneurship/women-entrepreneurship-and-leadership>

strategies that can be developed to overcome these challenges, namely regarding the use of peer learning approaches.

PARTNERS

"Small businesses are the backbone of the economy and the foundation of a quality democracy, but they face serious challenges in a context dominated by the ideology of capital concentration in fast-growing, exponential companies. The affirmation of the value of these businesses relies, notably, on the self-organization capacity of the entrepreneurs who manage them based on common interests and shared objectives. The diversity and creativity of these businesses, their logic of proximity, and the adoption of social and environmental sustainability values are pillars of a fair and balanced society, with resources and opportunities for everyone and not just a few. The Erasmus Plus Program, with its consortium dynamics, precisely stimulates this type of synergy, and that is what happened in the XTeamFEM project. Two small businesses in Portugal (MAO4Action and StoryTellMe) and one in Germany (ISOB) joined forces, shared experiences, and produced a series of high-quality training resources, freely accessible and free of charge. Together, these companies did something they could not have accomplished alone. The considerable international experience of ISOB and StoryTellMe, combined with the enormous community of female entrepreneurs "Mulheres à Obra," which is linked to MAO4Action, allowed for thinking big and successfully realizing an ambitious project."

Testimony by Camila Rodrigues, Co-founder and Manager of the female entrepreneurship network "Mulheres à Obra."

"The importance of Portugal's business fabric being characterized by SMEs, micro-businesses, and family businesses lies in their contribution to the country's economic development and job creation. These types of businesses are often more agile and able to adapt to changes in the market, making them more resilient in times of crisis. In addition, they promote a more equitable distribution of wealth and resources, as opposed to the concentration of power and capital in the hands of a few large corporations. Storytellme is a prime example of the benefits of being a small business. With a lean structure, it can be flexible and responsive to customer needs, providing personalized services and building close relationships with clients. It also benefits from a strong sense

of identity and shared values, which can help build trust with customers and create a loyal customer base.

The prevalence of SMEs, micro-businesses, and family businesses in Portugal's business landscape contributes to a more diverse and resilient economy, where smaller players have a chance to thrive and succeed.

The governments must recognize the importance of small and micro enterprises in their economies and provide support through policies, programs, and funding.”

Testimony by Teresa Valente, Founder and manager of StoryTellme

"From our German perspective, on the face of things, Germany has a gap in entrepreneurialism and many among the young generation, particularly high-potential University graduates, will seek and find employment with one of the leading-edge technology companies, big and small, which are predominant in the German economy. Also regarding the values of the population, Germany seems more oriented towards stability, security, and "orderly" career pathways, based on a strong dedication to highly defined professions and occupational profiles. Under the surface, however, we find a rich tradition of engineering inventors, some of them starting world market-leading companies by building their first machine out of a stack of scrap metal in the ruins after WW II. For many of these, it was not about dreaming of big profits, but about the pleasure of bringing your own ideas, technical or other, to life, to make a living out of what you love to do, be creative and persistent, try again also in the face of failure. Today, a new generation of technical, business, and social inventors is changing society, and most of these are women. Overcoming the bad image of entrepreneurialism, created by the wealth and greed fashion wave of the neoliberal 1980s up to the dreams of becoming the next digital mega-company, entrepreneurial women are looking for new solutions in the field of social services, environmentally friendly technology, using digital technology in responsible ways and improving the way we eat, interact and live in our communities. In many cases the invention of new products and services is combined with new modes of how these are being produced, experimenting with new social forms of entrepreneurialism, like social companies, collectives, cooperatives, and associations. These are a reflection that the times of the heroic entrepreneur, who is exposing his individual genius to the world and even the stars, may soon be over and the time for a more communal, sustainable way of creativity and initiative, social and balance with the earth and the community might be just around the corner. The new entrepreneur can



admit to individual shortcomings, knows that she needs to take care of her own physical and psychological needs and that great strength can result from the cooperation also of quite limited individuals. The book at hand is a testament to such a balanced approach and may be regarded as a small contribution to the development of a more friendly and humanistic culture of community-based, entrepreneurialism."

Testimony by Alexander Krauss, CEO of ISOB GmbH



CHALLENGES AND STRATEGIES IN FEMALE MICRO-ENTREPRENEURSHIP

We have seen the rise of female-owned businesses and a lot more initiatives on women's entrepreneurship. But businesses owned by women are still the minority and we have a long way to go. Different from their male counterparts, women face several vast challenges when it comes to entrepreneurship.

Female entrepreneurs of micro businesses face diverse hurdles in starting and growing their businesses. Challenges such as limited access to finance, training and mentoring, market information, and technology due to a variety of reasons.

GENDER BIASES are preconceived ideas that arm and permeate the reality of women in businesses. Women often face discrimination in accessing finance, mentoring, training, and opportunities due to gender biases that exist in society.

- Social Expectations:

Since women are outnumbered by men in businesses and networking events, it can be challenging and unnerving to only talk business with male executives. It's expected that women behave in a stereotypically "male" way such as competitive, aggressive, and even harsh sometimes.

- Hard time to be taken seriously:

In male-dominated areas, women face prejudice about their ability to lead, presumptions about their funding or career path and even reputations. It can be a struggle to be taken more seriously and not be affected by these views that can often be displayed in harsh comments, closed access to important circles, defiance of THEIR leadership choices and lack of support.

- Lack of collateral

Women may not have assets that can be used as collateral to secure loans, which makes it difficult for them to access finance.

- Limited networks

For entrepreneurial success, a rich and robust network is crucial, but women report that they lack suiting and available advisors and mentors. Women have limited professional networks and access to information about market opportunities and industry trends, making it challenging to grow their businesses. Finding the right solutions, support and network group isn't easy.

- Family responsibilities:

Women are still the main caregivers in most households. On top of their work, they run most of their domestic and family responsibilities, and men still don't share equality in these tasks. This means that their responsibilities can limit their ability to attend training



or networking events and may make it difficult to balance their work and family responsibilities. Finding time for both areas and achieving a healthy work-life balance can be challenging.

- Unequal access to technology:

Women may have limited access to technology, such as smartphones or computers, which can limit their ability to access online marketplaces, social media, or other digital platforms to market their businesses and reach customers.

These challenges can create barriers to the success of women-led micro businesses, which in turn limits their contributions to economic growth and development.

To individually deal with some of the challenges is important for women to find their voice, and don't doubt their ideas; defy preconceived expectations and notions of what men think a leader should be; cultivate their leadership skills and abilities and trust their worth and contributions; get involved with women entrepreneurs group that can inspire, support, provide peers and mentors, access different opportunities for funding, network and experiences; to be clear and not afraid to ask what they need; and to keep fighting for more equal distribution of all tasks, in the workplace and their households.²

But it is also essential to address these challenges through policies and programs that support women entrepreneurs and promote gender equality. Strategies to overcome these challenges include networking and collaboration, accessing government programs and funding, leveraging technology, and developing relevant skills and knowledge.

Several policies and programs support women entrepreneurs and promote gender equality. Some of these include:

- Access to finance: Governments and organizations can provide financial support to women entrepreneurs through grants, loans, and microfinance programs. This can help women overcome the barriers to accessing finance and start or expand their businesses.
- Training and mentoring: Programs that provide training and mentoring to women entrepreneurs can help build their skills and knowledge and provide them with valuable networks and connections in their industry.

² <https://www.businessnewsdaily.com/5268-women-entrepreneur-challenges.html>



- Support for women-led businesses: Governments and organisations can provide support targeted explicitly to women-led businesses, such as procurement opportunities, networking events, and business incubators.
- Gender-sensitive policies: Governments and organizations can develop policies that consider the unique challenges faced by women entrepreneurs, such as family responsibilities and gender biases.
- Technology and digital literacy: Programs that provide women entrepreneurs with access to technology and digital literacy training can help them leverage technology to grow their businesses and reach new markets.
- Advocacy and awareness-raising: Advocacy and awareness-raising campaigns can help raise the profile of women entrepreneurs, challenge gender stereotypes and biases, and promote gender equality in the business world.

These policies and programs can help create an enabling environment for women entrepreneurs to succeed and promote gender equality in the business world. They must be promoted, fuelled, and fostered to accomplish such important goals in our societies.



BUSINESS MANAGEMENT FOR MICROBUSINESSES

What is small business management, anyway?

Small business management refers to the process of planning, organizing, and controlling a small business venture to achieve its objectives. It involves various activities, such as managing employees and the daily processes of the business. Marketing, finance, operations, and human resources management are all included, to ensure the smooth functioning and growth of the business.

Small business management has some distinct characteristics that differentiate it from managing large corporations. Here are some key characteristics of small business management:

- Limited resources: small businesses have limited financial, human, and technological resources, which means they need to be creative and innovative in managing their resources.
- Owner-managed: small businesses are often owned and managed by the same person or a small group of individuals, which can lead to a strong sense of personal ownership and commitment to the business.
- Flexible structure: small businesses are often more flexible than large corporations, which allows them to adapt quickly to changes in the market or business environment.
- Personalized customer service: small businesses often focus on providing personalized customer service and building relationships with their customers, which can lead to a loyal customer base.
- Entrepreneurial mindset: small business owners often have an entrepreneurial mindset, which means they are willing to take risks and seize opportunities to grow their business.
- Local focus: small businesses often serve a local community or niche market, which allows them to develop a deep understanding of their customers and their needs.
- Multifunctional roles: small business owners often have to perform multiple roles, such as marketing, finance, and operations, which requires them to be versatile and adaptable.

Since small business management touches such important areas, it must be done right. It is significant to understand the importance of small business management.



It will directly impact the performance and productivity of the employees – everything a small business manager says has consequences in the work of their team since there is no HR team in place and probably it's their boss. Daily contact with the employees probably occurs and, therefore, it's essential to maintain good work relationships with the team. A small business manager must keep in mind that their managing style impact greatly the day-to-day of the business, they can make or break the team morale, and cause the business to succeed or to struggle.

If the small business manager is good at their job, they can be a part of the company as it grows more and more, paving the way to new teams and having great knowledge of the work, being a key person for new employees as well and building the foundation for future endeavours. A small business manager will learn several key aspects of the company, including dynamics, politics, product development, teams, and resources, and will be a key element for the evolution of the business through a holistic viewpoint.

Small business managers should be focused on the cash flow – finances are part of the job. Knowing how to hire strategically, ensuring the budgeting is correctly made, choosing the right software and tools, ensure healthy cash flow, are all priorities for small business management.

There are key skills to running a small business. These include Transparency and clear communication, Attention to detail and Effective time-management skills. It is important that you can communicate clearly and effectively with your teams and your business partners, and that you have attention to detail since you will be dealing with a lot of tasks from several fields, and it can be challenging to not miss any important detail and time management skills are essential to juggle everything you are managing. You will have to delegate, manage, prioritize, and stay on track with you and your teams as well.

Also, relationships are key to businesses. We often talk about good relationships with business partners, customers, and investors, but good relationships inside your business are essential.

TIPS FOR SMALL BUSINESS MANAGEMENT

- I. Separate Your Personal & Business Finances: you and your business are separate taxable entities. Ensure you have separate financial paperwork and don't accept payments from your business into your account or put business expenses there.
- II. Pay for Accounting Software: it is important to ensure that all of your finances are in order. Sometimes, people try to save money by thinking they can do



tasks like accounting or bookkeeping on their own. If you don't want to hire an accountant from the beginning, you can purchase accounting software that can help you save time in Excel and do it yourself. It will help you to keep track of expenses, send invoices professionally and not lose receipts.

- III. Invest in Your Education: trial and error is an important way to learn but can cost you a lot if it's the only way you use it. Investing in your education, in good courses, will give you a lot in return, save you time, build more networks and make you more money if they help build your business. There are also a lot of free courses that can be important additions to your resume and skills.
- IV. Train New Employees Well: to ensure you don't have a high turnover of employees, have a good team and do not waste time correcting employees' mistakes, it is important that you spend time training your employees well. It takes time to learn and understand everything that goes into their jobs, so make sure you dedicate time and have a good training plan. It will foster their feelings of worthiness and autonomy and competence to know that they will now be able to do their jobs properly and accordingly to your directions.
- V. Ignore Your Inbox the First 4 Hours of Every Day: the first hours of the day are well-known as productive ones but make sure you are not exhausting your brain power in meaningless spamming emails. It can feel productive but sometimes you are not addressing urgent issues but are still spending energy there. Prioritize tasks and see where it is really important to focus in these hours.
- VI. Invest in Marketing: Research and invest in marketing, as this is the only way you can get your customer's attention. Think ahead of time, prepare and invest in strategies that are adequate for your target and your business.
- VII. Schedule Meetings with Yourself: since you are the manager of the small business and must do a long list of tasks, it's important to keep track of your work, aims and the bigger picture. Schedule a meeting with yourself to check and align goals in a short, medium, and long time, check and research key players and keep on track with the business plan.
- VIII. Pay Your Taxes: ensure that you have your taxes and financial paperwork in order and that you are complying with government rules, and respecting deadlines for payments and taxes. This will make sure you do not get surprised by fines or other complications.
- IX. Ban Multi-Tasking: try to focus on one task at a time, to make sure you do it properly. You can prioritize and choose which tasks to do. This can reduce



typos in emails, errors, brain fog and having a focused vision of each task alone.

- X. Have a Go-To Accountant: it can help to have someone to go to if you have doubts or need help with accounting, to hire in a freelance mode in key times in addition to the software mentioned above.
- XI. Leave 20% of Your Day Open: don't overbook your day fully. Leaving 20% of your day open ensures that you have space for last-minute things that always come up. This also helps to not have to do so many extra hours and that you can have family and friends time.
- XII. Use the Pomodoro (Or Similar) Technique: techniques like Pomodoro help you concentrate without feeling burnt. They make regularly scheduled breaks and help your brain to perform without exhausting them. It breaks your work time into segments: 25 minutes working, 5 minutes break and repeats. This way you don't procrastinate so much, that the pressure of starting and ending a project in one sit gets you to do more work more smartly and feel better.
- XIII. Once you train your employees, don't micromanage them: Insert strategies for them to contact you without interfering with your work, make sure you train your teams well and after that give them space to work. Ensure they are autonomous and don't micromanage them. You must be able to trust their work and they must be able to deliver it. This is beneficial to both parties.³
- XIV. Good and clear communication with your teams is key: To ensure it, implement the communication aspect into your day-to-day workflow and use a good communication platform or application, that everyone knows how to use: instant messaging, chats, video meetings or calls. Make sure everyone knows what and when to do their tasks and keep an open attitude towards your employees so they can feel they can come to you if urgent issues appear.

³ <https://buildfire.com/small-business-management-tips/>



DIGITAL MARKETING AND SALES FOR MICRO BUSINESSES

Marketing is an important field for any business. It consists of promoting and selling the services or products, delivering them, market research and advertising. It aims to attract customers and clients and it can be done through multiple channels.

Marketing is composed of several dimensions such as strategies, tactics, channels and content.

A marketing strategy is the big-picture vision of this activity, the main and broad plan that ensures that all the branding and business activity is aligned with the business objectives.

The activities led by the business to promote their product or service, their brand, are marketing tactics. They are concepts that can unify campaigns about the product or service.

Marketing channels aim to connect and communicate with the target group audience, and they can be paid, free, online and traditional. Through these channels, marketers produce and share content to introduce the product or service to the aimed audience, to get a profitable customer action. They are the ways through which brands can reach customers and can be done through several types of content.

One main channel is Digital Marketing which is a set of techniques, technologies and information that aims to generate a market for products or services online. It includes any marketing made online such as social media, digital ads, organic or paid search and search engine optimization (SEO), blog posts, email marketing, user-generated (UGC) content, video marketing, etc. Other strategies include building a customer-centric website, leveraging customer reviews and testimonials, and utilizing analytics to measure performance. It can help to generate more traction, create a customer base, promote dynamic conversations and proximity with customers, enter new markets, and ultimately target and acquire new customers.

Digital marketing for micro businesses

For micro-businesses, digital marketing is a central area to achieve success. It allows us to build a presence and experience online and reach a broader audience in a world increasingly digital. Customers expect to reach the brand easily and to have a consistent experience online.

It's important to draw a marketing strategy to keep track of your online presence and to choose wisely your channels based on your objectives. In a digital marketing strategy, you must think about how to accomplish your goals using paid, owned and earned media through digital channels. Drawing your strategy carefully will ensure that your business maintains a cohesive vision and experience with your customers and will help you to allocate your resources, engage with your target and make smart and better decisions, leading to a more personalised and harmonious action.

Digital marketing channels

- **Social media marketing**

Worldwide, internet users spend 38 per cent of their time on social media. In Europe, in the first quarter of 2022, 307 million European consumers used Facebook daily. And if we look at the reasons why people use social media, 25,9% say they use it to find products to purchase.⁴

So, it's essential to use social media to promote your business and generate more sales. You can use your social media platforms to engage and connect with your target audiences. Through social media, you can build your brand, direct traffic to your website, increase sales and connect with your customers.

You can use your paid, owned, and earned media and can post organic content, create events, and run social media advertisements.

- **Email marketing**

Email is another tool that is used by a lot of people: 4.3 billion users worldwide.⁵

It's an effective channel to engage, educate, foster, and maintain your relationship with your customers.

Email marketing uses email messaging to reach your audience and to promote your products and services. You can use it to inform existing customers of news and offers, generate new leads, and build brand awareness.

- **Search engine optimization (SEO)**

As users of the internet, searching for topics and products became the norm. In January of 2023 alone, searchers used Google 88.3 billion times.⁶

⁴ <https://ecommercenews.eu/in-europe-romanians-are-most-active-on-social-media/>

⁵ <https://coschedule.com/marketing-strategy/marketing-channels>

⁶ <https://www.similarweb.com/website/google.com/#traffic>



Search Engine Optimization is a leading marketing channel that aims to position your website and rank it in search, accordingly, reaching your audience more easily. It optimises your information to search engines through Search Engine Marketing (SEM), a technique that aims to improve quality traffic to your business website. This technique provides relevant search results and enhances the user experience, analysing the nature of consumer searches.

- **Content marketing**

Content marketing involves the creation and distribution of original content on a variety of digital channels to provide value to consumers. It includes infographics, blog posts, photos, videos, and e-books, aimed to provide valuable information to users and promote engagement with your brand.

There are more digital channels that you can use such as video marketing, Pay-per-click advertising (PPC) Affiliate marketing, Influencer marketing Partnership marketing Referral marketing Mobile marketing, Display advertising, etc.

To choose which ones are best for you you must keep in mind that every business is different, and your level of resources matters. You must be aware of:

Your Campaign Goals: what do you aim to achieve? What are your goals? More brand awareness? Lead generation? Expand market share? Make a list of your top goals to choose from accordingly.

Your audience demographic: define whom are you trying to reach. Different demographics react to different channels, older generations use more email tools than younger ones, who prefer texting tools. Different generations use different social media platforms. Align your choices with your audiences.

Campaign budgets: Every digital channel have different costs. You must budget appropriately and manage your budget appropriately! Each digital channel has costs associated that differ. Do your research and choose the most effective ones.

Timeline: Plan your campaigns in a cohesive timeline to target your goals. Plan how long are you going to use each channel, schedule posts, and think if you need special campaigns for special events like black-Friday. The timing and timeframe of your digital campaigns should be planned and structured to get the most effective results.

In general, promote your online presence and be where your target groups are. This way you can be reachable by your customers and use these channels to communicate with them.

For micro businesses, there are 3 marketing strategies for success

I. Utilize tools to optimize your content creation and strategy.

Tools with automation features can be time-saving and very helpful to micro businesses, which can strengthen your content strategy. Research SEO Software to use the automation features that will help you to understand your customers and target searches and what to do to gain better search engine results. Marketing automation software can provide you with tools to help you plan, structure and measure marketing activities and automate tasks and posts.

II. Stick to social media.

It is essential that you keep your audiences interested. Success in social media platforms doesn't always happen quickly so it's important to keep consistent efforts in that area. Social media platforms have already tools that can help you to create content for each channel, link between platforms, and schedule posts. Connecting to your audience through social media can foster a strong relationship with your business and keep communication open.

III. Engage with your audiences.

Small businesses can have a hard time balancing the service to existing customers and digital marketing and sales activities. So, it's important to give attention to all 3 areas. Email marketing platforms can help you keep in touch with your customers and arrange different types of campaigns, personalized to reach each target's needs. It also provides analytics tools for you to monitor the number of clicks on the links, track the percentage of your target group who opens the emails and be aware of the effectiveness of this communication.

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SOCIAL AND ECOLOGICAL RESPONSIBILITY FOR MICRO BUSINESSES

Social responsibility is a key aspect nowadays due to changes in social norms. It consists of the belief that businesses should not only aim to gain profits but also act in a manner that benefits all of us, all of society. To customers and investors, it is important to know if a brand is socially responsible and if they contribute to the welfare of both society and the environment. Some statistics prove this well:

- 76% of consumers say they would not do business with a business that holds opinions or supports an agenda that conflicts with their own.
- 55% of consumers are willing to pay more for products and services that contribute to positive change.
- Over 90% of purchasers globally are likely to change to brands that endorse a good cause.
- 90% of consumers surveyed are more inclined to trust and be loyal to socially responsible businesses in comparison to businesses that do not display these attributes.
- 90% of the buyers surveyed would actively boycott businesses if they discovered they were involved in irresponsible business practices, with 55% of those surveyed having previously done so in the past year.
- 91% of the global population wants to see businesses do more than just make a profit.
- 88% of people want to know about a business' Company SR efforts, and 84% would "tell friends and family" about a company's CSR efforts.
- 85% of customers have a more general positive image of a product or business when it supports a cause they care about.
- 92% want to purchase a product that supports a cause.
- 72% of consumers think that businesses should have a legal responsibility to people and the planet.⁷

Especially, the younger generation embraces social and environmental concerns and hopes to drive change in our world. improvements, not only profit. 94% of Gen-Z agree that companies should tackle urgent social and environmental issues. It is known that our actions – or lack of them - now will impact greatly the next generations, therefore social responsibility is crucial to move forward. These groups also like to be a part of this change and are more likely to volunteer or donate.

⁷ <https://impactmarketingclub.com/list-statistics-demonstrate-importance-csr/>

Social responsibility helps to enact positive change, to do what's right and to help to build customer trust. Customers and consumers prefer to use products and services from socially responsible brands, feeling that they are doing their part and choosing more carefully.

That are a lot of ways that businesses can be more socially responsible such as: promoting philanthropy and volunteering, having ethical labour practices, and promoting environmental preservation. All companies can impact social changes, from the bigger ones to the smallest. Some examples of Corporate Social Responsibility can be:

- Have suppliers that meet ecological requirements,
- limit waste,
- reduce carbon footprint,
- fair trade,
- fair wages,
- Improving labour policies,
- Inclusion, equity, and diversity,
- Foster social changes,
- Socially and environmentally conscious investments
- etc

For micro businesses this is important: Social and ecological responsibility helps build a positive brand image, enhances customer loyalty, and attracts socially conscious consumers. It also reduces environmental impact and promotes sustainable business practices. It should be a priority, and it can:

1. Improve engagement of your employee: since it is a micro or small business, promoting social responsibility programs can help you keep the team together. You can involve your employees in the initiatives and hear what they have to contribute. Having a goal bigger than themselves can make them feel more committed and engaged. Making a difference can help to boost their work and to believe in your business purpose.
2. Showing your purpose and mission can help you gain market and differ from your competitors.
3. Faster responses: since your business is smaller, you can make faster and more efficient decisions about your social responsibility programs or can make them live faster, making a difference in your environment and community quicker.



4. Strong relationships: These programs can enhance your relationships, with your employees as stated but as well as with your community and customers, allowing you to gain and maintain their trust and a good image.

To develop socially responsible programs in a meaningful way, you must take clear steps.

Get clear on your initiatives: think about which area you want to make an impact on social, environmental, and economic. Put them in SMART Model to plan clearly how to achieve it: Specific, Measurable, Attainable, Reasonable, Timely

Detail all your action plans: you must have a detailed plan to achieve your SMART initiatives. Decide whom you will partner with, or what will you do to achieve each goal.

Implement appropriate marketing strategies: You have to be careful and mindful of how to do the marketing of your socially responsible programs. You must not appear to be bragging but you also must make sure you communicate what are you doing and why.

- Engage your employees in your marketing and communication can be a good solution. Sharing their good actions as ambassadors on their social media platforms can have a great impact.

- Monitor constantly: for each SMART goal, you should make sure you can measure and track it. Collect important information periodically and evaluate your impact and if you are approaching your set goals.

- Improve your actions: It's ok if your program is not perfect from the start. Improving along the way and committing to making changes as needed is also a great quality. Make sure you collect feedback from everyone involved, and data – then, make changes and improvements accordingly.

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<https://www.investopedia.com/terms/s/socialresponsibility.asp>



COLLABORATIVE WORK AMONG PEERS FOR MICRO BUSINESSES

Business collaboration allows you to leverage your connections, joining efforts to create new ideas, achieve common goals and find better solutions. It can be a great step that can benefit you and your partners.

While many business owners don't realize at first its importance, collaboration is crucial to achieving bigger goals and results.

To micro businesses, this can be even more advantageous. The collaborative work among peers will involve partnering with other small businesses or entrepreneurs to share resources, knowledge, and expertise.

Collaborative work among peers, also called external business collaboration, has a lot of advantages such as:

- **Sharing resources:** Resources that individuals may not know about or don't have access will become available.
- **Saving time:** Collaborative work ultimately saves time and streamlines your team's workflow.
- **Learning opportunities:** Through working closely with other businesses, a lot of staff could take advantage of the expertise and skills acquired in the process and apply that knowledge in the time to come.
- **Innovation:** New insights, new ways of working, and new ideas can provide businesses with new visions and grow their products or services.

These external business collaborations can be achieved in multiple forms, through networking events, partnerships, and joint ventures. It is important to establish clear goals and expectations, communicate effectively, and share responsibilities and rewards fairly. You must decide which type of collaboration will be more advantageous for you, based on your goals.

- **Alliance:** as a more traditional type of collaboration, an alliance will usually involve 2 or 3 businesses, working towards a goal together, and sharing their knowledge and resources. It can be very good for businesses that need another company to fill a gap in their knowledge or some area temporarily.
- **Co-opetition-** this kind of collaboration is made between competitors. Joining forces with your competitors can cut many corners, it allows you to share resources, prevent duplication of work, and create new clients for both.



- Portfolio: A portfolio collaboration can be an option; it consists of a large organization running a broad collaboration with several smaller external partners. The central management organization establishes the rules for collaboration and maintains it going. This can provide a lot of the benefits of an alliance, is long-term and builds more links between businesses. But keep in mind that is ruled by the larger company so make sure your goals are aligned and that you benefit from the collaboration.
- Community – this type of collaboration focuses on working with individuals or businesses from your community. It can be from your business or your customer community. It can be achieved through social media influencers or joining local business partnerships.
- Network – this involves working together with other businesses that share goals or values with your own, competitors or not. Through networking you can access other business customer bases, resources and knowledge, sharing at the same time the same goals, and collaborating on mutually beneficial projects.
- Ecosystem – it consists in collaborations that are made for the long-term between several interdependent businesses. Contrary to alliances, portfolios, or networks, they are not as secure but can be beneficial as they can share knowledge, skills and innovation between the connections.
- Wiki – this consists of an online space with useful information and handbooks, how-to guides, and pages, created by users. It is a great way to share information and meaningful knowledge, contributing to the culture of the business and improving training.
- Cross-promoting – this is a collaboration that consists in sharing other businesses on your platform and vice-versa. It can be done through social media platforms: sharing pages, partnered promotions, writing guest posts on each other platforms or podcasting together.
- Networking events – these events can be great to find new investors, new customers, or future collaborators.



- Community events – These kinds of events can be amazing for microbusinesses, connecting you with potential collaborators and clients. It also helps you to mark yourself on the map. It can be advantageous to host a community event with other local businesses as a method of nurturing relationships that will eventually culminate in long-term partnerships.

You must look for collaborations actively and strategically. Make opportunities happen by being in the right place and contacting the right people. Beneficial collaboration should result in win-win situations, between you and your partners.

Your employees are also an essential piece. Start by implementing a collaborative environment and mindset in your own business, internally. This will keep your employees happier. Focus on collaborative tools or projects instead of competition. You can achieve greater results.

You can also include collaboration in your business plan since this is a strategy to maximize and grow your business. If you foster this mindset, it will become easier and more natural for you and your business. Collaboration can double your opportunities and should be one goal to have in sight.

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Our trainers and links for their courses and information:

Rita Bernardino: [SOS Domina as tuas Emoções](#)

Raquel Pelicano: [Concretiza – Da Ideia à Ação](#)

Paula Duarte: [Desvenda o teu Propósito](#)

Sandra Caracol: [FREE – Reconecta-te e Empodera-te](#)

Sandra Félix: [Ganha Tempo na tua Agenda](#)

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Start transforming your life!



RITA BERNARDINO

Who I am?

Rita Bernardino, 52 years old and mother of a teenager. I like to travel, learn foreign languages, read, meditate, walk, and sing. Subjects I love to read, talk and research: psychology, human behaviour, neuropsychology, spirituality, personal development, parenting and minimalism.

I believe that life is much more than working to pay bills. For me, the phrase "pick a job you love, and you won't have to work a single day in your life", makes total sense. And I have been blessed because I have found 3 different types of jobs that complement each other.

What do I do?

Clinical Psychologist and Holistic Therapist with over 27 years of experience in the mental, energy and spiritual health field. Over 5,000 clients in psychotherapy and holistic therapies. I have trained more than 10 thousand people in various subjects such as meditation, holistic psychology, energy healing, reiki, karuna, healing of the past, light body activation, healing of grief and family relationships, healing of ancestral influences, radionic table, space clearing, aromatherapy, among others.

What I am passionate about?

I am passionate about life and freedom. It has always been my goal to empower and help other women to live their best life and follow their dreams.

What do I have to teach other women?

I have essentially 3 areas of work: Holistic Psychology Consultations; Training and Mentoring; dōTERRA Wellness Consultant.

In my psychology consultations, I use a holistic approach, that is, we work on the emotional, mental, and spiritual levels. The Holistic approach allows us to go to the cause of the problems. Through various advanced techniques such as neuroscience, quantum physics, and the energy field, we can go to the cause, reduce the number of sessions, and solve the problem at the root.

Situations from this life or past lives can be addressed, and the techniques used can be: Holistic Psychotherapy, Bioenergetics, Transcendental and Transpersonal Psychotherapy, Psycho-co-therapy, Energy, Quantum and Radionic therapies, and Aromatherapy.



I have available some training in person and online: Aromatherapy, Meditation and Radionic Table. And, recently, I created a complete program 100% online and exclusive for women. In the "Vida Plena" Program you can learn how to deactivate the emotional, mental, and energetic triggers that disturb and condition your life! With the help of the Full Life Program, you can achieve a more prosperous life, improve your relationships, improve your self-esteem, and increase your energy.

My 3rd professional area (dōTERRA wellness consultant) allows me to help women through aromatherapy to have a more balanced life, sleep better, regulate the hormonal part, manage emotions, and even create passive income. I provide consultations and training if you want to deepen your knowledge of essential oils and/or work with me. Being a dōTERRA wellness consultant does not interfere with your main profession, and can be done part-time, allowing you to manage your schedule and monthly earnings.



RAQUEL PELICANO

Who am I?

I'm Raquel Pelicano, a wife, mother, and friend who is passionate about human development, nature, and people. I have a degree in Business Organization and Management from Universidade Moderna do Porto, as well as a Master's degree in International Economics and Management from Universidade de Economia do Porto. I am also an International Trainer in Neurolinguistic Programming from ITA - NLP, trained by NLP Co-Creator John Grinder, and a High-Performance Coach from Susana Torres Academy. I am also a Certified On-Line Trainer and a Dgert Certified Trainer.

Passionate about human development, nature, and people, I found that being with people and sharing their transformation processes was the path I wanted to follow.

What do I do?

I currently help people achieve results and in their change processes. How?

Through Coaching and Neuro-Linguistic Programming training or custom designed training. Life coaching processes for those who are still searching for answers and starting their internal process and High-Performance coaching processes, for those who want to work on focus and results. Tailor-made mentoring, for those who want to start their career in coaching and therapy.

I also give lectures and workshops designed according to the target audience.

What am I passionate about?

As previously mentioned, I am passionate about human development, nature, and people. I love being with people and sharing their transformation processes, whether that be through coaching or training. The moments I enjoy most are when I see and follow the evolution processes of each individual, their insights, and how they overcome challenges. I believe that we are all capable of achieving anything we set our minds to, and working together with people who come to me to achieve their goals brings me a deep sense of happiness and accomplishment.

What do I have to teach other women?

I believe that every woman is powerful and capable of creating her dreams and achieving the results she sets out to achieve. What I have to offer is more than just teaching; it's helping women to be clear about who they are, what they want, and how they can get there. I can help women understand that there are tools and strategies they can use in their daily lives to make each day better. I can also help women to realize that happiness



is within us and that we are the creators of our own destinies. With my experience and training in coaching and mentoring, I can accompany each woman in her process of growth and self-discovery and help her to achieve her full potential.



PAULA DUARTE

Who I am?

My journey is the story of a shy and unhappy woman who dreamed of being free. For many years I searched for a deeper meaning to my life, however, I was usually trapped in feelings of insecurity and fear of failure. Everything changed when I decided to lose weight and regained my self-esteem. I was finally able to explore new possibilities and live more authentically and truthfully. Today, I try to be an inspiration to anyone seeking freedom and personal fulfilment. If there is one thing my journey has taught me, it is that with determination and courage, we can conquer what really matters and live in a full and balanced way.

What do I do?

I have a degree in Public Relations and Advertising and for 23 years I worked in Public Local Administration, in the events, tourism and environment areas. In 2019 I changed my lifestyle, by losing 27kg through dietary re-education, which enhanced a transformation at a personal and professional level.

I'm passionate about human development and over the years I've done several complementary pieces of training, from which I highlight the Coaching, the NLP (Neurolinguistic Programming) and several alternative therapies. Currently, I am a Life Coach, Mentor and Certified Trainer. My motto is "Turn challenges into opportunities and change your life with balance!" I help tired women find balance for a full, purposeful, and unapologetic life.

What I am passionate about?

We all have passions that make us feel alive and fulfilled. They are moments that fill us with energy and enthusiasm, that motivate us to be better and that sometimes also lead us to overcome obstacles.

I love to travel, to know new cultures and to experience different realities.

Being in nature calms my mind, which is extremely fast-paced, that's where I feel in peace and communion. Another great passion is cooking, where I like to take risks, get creative, and experiment with different flavours.

What do I have to teach other women?

The purpose is the force that drives us, motivates us and gives meaning to life. When we are aligned with our purpose, we feel a sense of accomplishment and satisfaction, even in the face of the challenges we encounter along the way.



However, sometimes we can feel lost or misaligned from our purpose, and that is when life changes become necessary. Change can be scary, yet it is the key to finding a new path toward personal fulfilment.

Self-esteem and self-confidence are key in this process of change. When we believe in ourselves and our abilities, we have the courage to face our fears and move forward.

These are the fundamental steps towards a more meaningful life. It is a path of discovery and personal growth that requires courage, perseverance, and openness to new possibilities. And it is on this journey to find purpose and to change your life that I can help!



SANDRA CARACOL

Who I am?

I am so many things that I wouldn't have space to write here, but I'll tell you a little about what brought me to this day.

I grew up without any self-esteem or self-confidence, which made me, having a background in arts but believing I was good at nothing, grab the opportunity to go and work for a bank when it came, when I was only 23 years old, without ever feeling fulfilled. I was the mother of a boy at 25 and a girl at 36 and it was she who provoked me, and challenged me until I felt I had to do something for myself, to be the mother she needed and deserved.

What do I do?

This was a long road, with some ups and downs, but it eventually led me to coaching, which I fell in love with and made me feel I could continue to do the work on myself at home, beyond the weekly sessions.

I ended up becoming a coach myself and have done several trainings such as the International Certification in Human Transformation Coaching, Emotional Coaching, NLP (Neurolinguistic Programming), and Parenting Educator, among others and today I help other women who, like me, see different areas of their lives affected by the lack of self-love.

What I am passionate about?

There are many things that I am passionate about. Like being in contact with nature, feeling the sun on my face, hearing the wind passing between the trees or water running in a stream. I love a good book and a movie theatre that transports me into the movie. A lunch or dinner among friends, with no time to finish. Music and free dancing make me feel alive and fill me with energy.

But what makes my heart flutter the most are the testimonies of clients sharing their small victories and the feeling that I have contributed in some way to change their lives.

What do I have to teach other women?

We live in a culture where the focus is placed on the outside, on the looks that are most important and so often illusory.

Behind, last on our priorities list, is our relationship with ourselves, yet how can all the other relationships in our lives go well when we can't love ourselves?



We over-charge ourselves, compare ourselves to what we see in others, and the critical voice won't let go ("You shouldn't have said/do...", "Who do you think you are?", "That's not for you", etc.)

Even when we are in a great relationship when we have a profession that we love, we can't be truly happy and at peace without self-love, without liking who we are.

I experienced this firsthand, and I know the impact it had on my professional life, my relationships, my children, etc. and today I share with other women the tools that helped me the most, so that they too can learn to love who they are, to recognize their true value, even before "being perfect."



SANDRA FÉLIX

Who am I?

I am a 53-year-old Woman, married for the last 28 years to Jorge, my partner in life and business, and we have a 26-year-old daughter, Catarina. I love movies, books, the beach, and travelling. I enjoy spending time with friends and writing. Family is very important to me, it's my balance point. I graduated in Public Relations and Advertising and did a post-graduation in Marketing, but it is in Coaching and Training that I fully fulfil myself. I am internationally certified in Life Coaching and Master Coaching. I am certified in Neurolinguistic Programming, and I am certified in Master Executive and Business Coaching and High-Performance Coaching.

What do I do?

I help entrepreneurs and leaders to achieve above-average results, aligning their personal and professional goals, and improving their productivity while developing their best version of themselves. I develop Training Programs in the behavioural and commercial areas. I am a specialist in High-Performance Leadership and created the C.O.N.F.I.A.R. method.

I am the author of the e-books: "5 Techniques to Create Time on the Agenda"; "5 Infallible Techniques to become more self-confident, and co-author of the e-book "3 Reasons to be an Intra-entrepreneur".

For 11 years I led commercial teams, which allowed me to acquire the experience and the taste for Leadership and team management. I know well the challenges of a leader (I felt them in my skin) and I love people, which led me to develop and specialize in this area. I created the C.O.N.F.I.A.R. method (a method that allows the development of self-confidence) and the L.A.D. method (a method that boosts Productivity). I am the author of the e-books:

- "5 Foolproof Techniques to Become More Self-Confident" and
- "5 Techniques to Create Time on the Agenda".

What am I passionate about?

People. Personal development and neuroscience.

Studying how the brain works and being able to get the best out of it so that we can apply it in our practical lives, is fascinating! And the best of all is being able to pass these experiences and knowledge to the people I work with and see their growth and transformation in their lives.



What do I have to teach other women?

In today's society, women are required to "be excellent" in all the roles they play: "be a good professional", "be a good mother", "be a good daughter", "be a good friend", "be a good wife/girlfriend", "be a good lover", etc., etc... With so many roles, and only 24 hours a day, it is very difficult and exhausting to manage all these roles. That is why I developed a Productivity method, the L.A.D. method, which allows us to work first on our self-leadership, and our mind, and then manage the papers and tasks in the agenda, with an effective method, gaining even more time in the agenda.



MARCELLE REBELO

Who am I?

I am a coach and mentor who specializes in providing guidance on creative and humanized communication on digital media with a focus on community marketing for entrepreneurs, professionals, and companies looking to sell through the Internet. I hold a degree in Library Science and Documentation with a specialization in marketing from the Federal Fluminense University, and I am also a certified coach from Hera Edut and a certified leader in Laughter Yoga from Judite B. Rezende.

What do I do?

Throughout my career, I have worked as a librarian and country manager for a multinational software company in the library field, where I experienced firsthand the mobilization of user groups and community marketing around the brand. In 2009, I became an entrepreneur and created Biblio Ideias in Brazil, which I expanded to Portugal in 2019, bridging the Portuguese-speaking community by providing guidance to entrepreneurs and supporting companies through content marketing.

Currently, I am a mentor and coach who created the program "Rotas e Rumos" for those who want to turn their ideas into a reality and launch it into the world. I am also the founder of Biblio Ideias School, where I use the Eureka Academy (an academy for creative entrepreneurs) and the "Three Little Birds" program (an experiential English program for practical life) to guide and assist professionals, entrepreneurs, and companies in advancing their online projects, internationalizing, and creating new market opportunities.

What am I passionate about?

I am passionate about helping women entrepreneurs achieve their goals and dreams. I believe that where there's a will, there's a way, and I am committed to helping others find their own path to success. Through my work, I strive to create something that can facilitate the lives and journeys of women entrepreneurs, and X-Team Fem has given more strength and visibility to my purpose.

What do I have to teach other women?

I have a lot to teach other women, particularly about community marketing and creative and humanized communication on digital media. I can also guide and assist women in advancing their online projects, internationalizing, and creating new market opportunities. Additionally, I can teach women the importance of taking risks and



exploring new paths to achieve their goals, just as X-Team Fem helped me in my own professional growth.



RITA NUNES

Who am I?

I am an entrepreneur who started my first business at the age of 14. I have since worked on various projects and companies, specializing in franchising and helping other businesses to grow. I am also the leader of TAB - The Alternative Board in Portugal, making me the youngest woman with a franchise of the brand worldwide.

What do I do?

I use my expertise in management tools, leadership coaching, and personalized mentoring to identify the strengths of companies and turn them into competitive advantages. I also help minimize or resolve the impact of their weaknesses. Additionally, I get involved in projects that empower women and help them advance in their professional careers.

What am I passionate about?

I am passionate about entrepreneurship, companies, and how small changes in habits and a close eye can make a business take off. I also have a strong belief in the power of women and the importance of female empowerment.

What do I have to teach other women?

I have experience in franchising and helping businesses grow, and I am passionate about empowering women to advance in their careers. I can teach other women how to identify their strengths and use them to their advantage, as well as how to overcome obstacles and turn weaknesses into opportunities for growth.



REGINA COURELA

Who I am?

My name is Regina Courela, and I am a woman with an easy smile. I am a graduate in communication, a mother to Margarida, and a partner to Henrique. I have always had a positive outlook on life and enjoy engaging in deep conversations. Above all, I am passionate about people.

What do I do?

Throughout my life, I have been involved in sales. It started as a part-time job during my student days and eventually led to a career in sales and team management. I have worked in various roles, including being the Head of the national sales team in the expansion department of a renowned organization in Austria.

What am I passionate about?

While my professional journey has been rewarding, my priorities changed when I became a mother at the age of 41. I realized that I didn't want to sacrifice my baby's growth for extensive travel and weeks away from home. This realization led me to return to Portugal and embark on a new path as an entrepreneur.

What do I have to teach other women?

Combining my passion for training and my over 20 years of experience in sales and team management, I have become a mentor for small businesses. I help other women create or develop their own businesses by guiding them in creating effective strategies and action plans. Additionally, I provide commercial advice to small shop owners, ensuring they have the most successful commercial shops possible.

With my background in sales and my love for teamwork, I have gained expertise in product and space exhibition and promotion. I take great pleasure in meeting the needs of others, even when they are not aware of those needs themselves. My creativity and ability to ask the right questions have proven instrumental in helping individuals find their path to success.



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