



Project
FINALLY
Financial Literacy for the Roma



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CENTRE NOVO MESTO

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4

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WHAT IS THE CONTENT OF THE MODULE 4: INCREASING YOUR INCOME?

TOPIC 1. SEARCHING FOR A JOB

TOPIC 2. SELF-EMPLOYMENT





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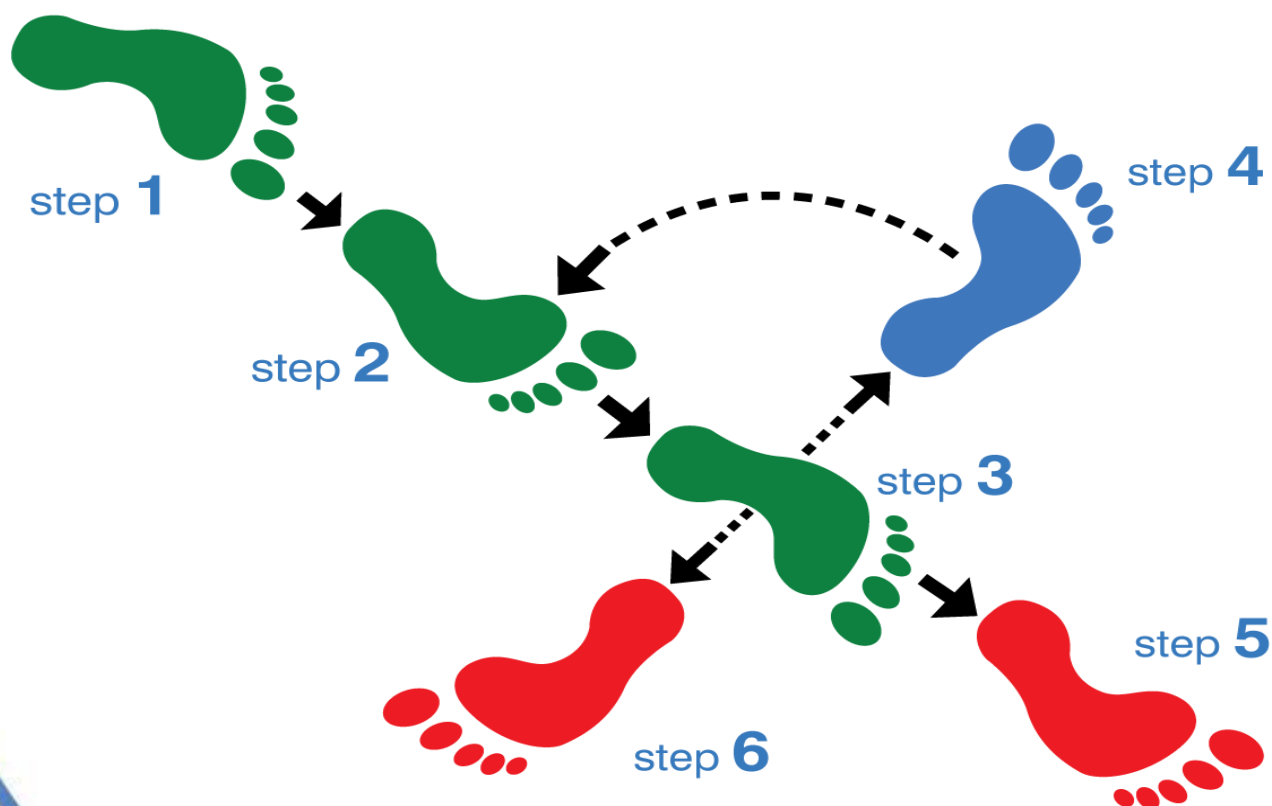


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3+3 steps Clever Path





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Let us go directly to Step 6!

3+3 steps
Clever Path

Step
6

✓ How can I increase
my income?



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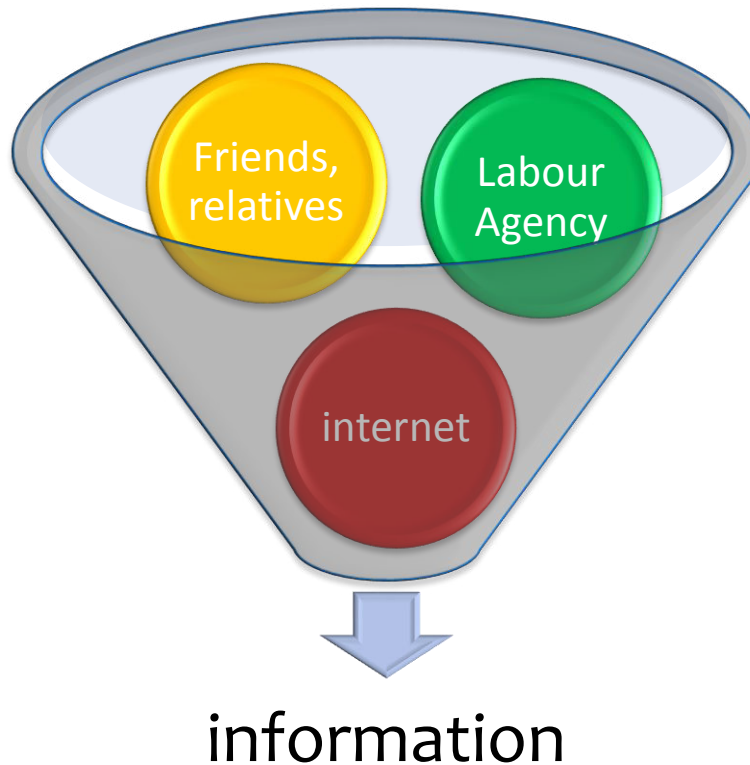
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How could a person increase
their income?



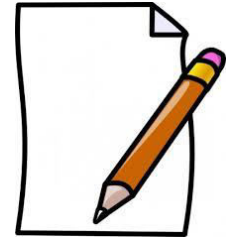


TOPIC 1. SEARCHING FOR A JOB





TOPIC 1. SEARCHING FOR A JOB



Registering in job openings
database and key word database
searching
(*exercise 4a*)





TOPIC 1. SEARCHING FOR A JOB

Preparing a CV. (*exercise 4b*)



europass Curriculum Vitae

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Sex Female | Date of birth 01 March 1975

JOB APPLIED FOR European project manager



Competence improvement

Mismatch between competences and job requirements can often limit the chances of finding a job.

Nobody wants to
hire me...?!

Why?





TOPIC 2. SELF-EMPLOYMENT

SELF-EMPLOYMENT – WHY?

- **Motives**
- **Risks**
- **Opportunity/necessity entrepreneurs**





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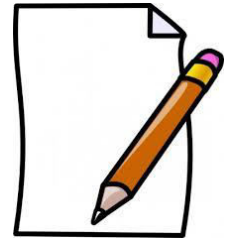


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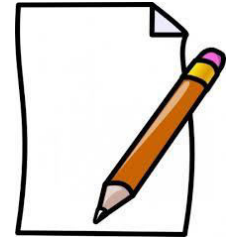
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Why do I want to be self-employed? (exercise 4c)



paid-
employed

self-
employed



Labour market discrimination (exercise 4d)

Situation A:

Two candidates apply for a job. According to their CVs, candidate X, who is an ethnic minority woman, has completed high school and has no previous experience in the field. Candidate Y is an ethnic majority man with bachelor degree and 5 years work experience in the field. Eventually, candidate Y got the job.

Situation B:

Two candidates apply for a job. According to their CVs, both of them have same degrees and previous work experiences in the field. In fact, the only difference between them is their ethnic background and their gender. Candidate X is an ethnic minority woman, while candidate Y is an ethnic majority man. Eventually, candidate Y got the job.



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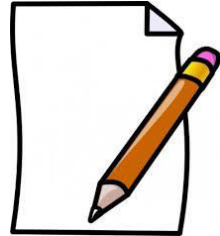
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From a business idea to a business opportunity

Tips:

Before investing any money, it is necessary to examine the business potential of the idea for your business.





SELF-EMPLOYMENT – HOW?

From a business idea to a business opportunity

What is my business idea and can it be profitable?
(exercise 4e)

Me too...

I have an idea for
a business.





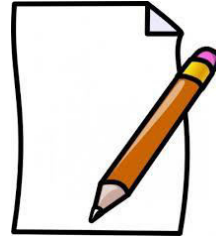
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How to develop the business idea

- Products/services
- Customers
- Competition
- Supply
- Price, distribution, promotion
- Business premises and location
- Equipment
- Finance
- Human resources



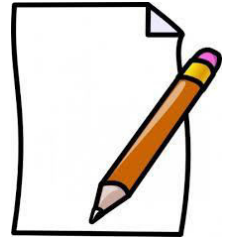
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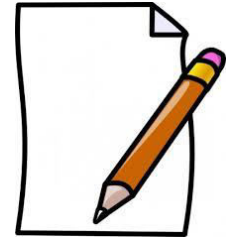


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Can I get support for my business? (exercise 4f)





Registering my business (exercise 4g)

Entrepreneur

Limited Liability Company

VAT
treatment

Can be out of the
VAT system.

In all cases they are in the
VAT system.

Scope of
the
personal
liability

Entrepreneur is
liable for all business
obligations with their
entire assets.

Owner(s) are not liable
for the company's
obligations.



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Success story (exercise 4f)



QUESTIONS FOR ASSESSING THE COMPREHENSION OF MODULE 4:

1. *Where can you find information about job openings?*
2. *What are hidden job openings and how can you reach them?*
3. *What are the benefits of registering in some job openings database?*
4. *What are the topics that your CV should contain?*
5. *Explain the differences between opportunity and necessity entrepreneurs.*
6. *What are the questions you need to answer in order to access the profitability of your business idea?*
7. *Can you count on a certain support when starting a business? Explain.*
8. *What are the main differences between different legal forms of business?*
9. *List the main steps in the process of business registration.*

