



National Reports (SOTA)



Dreamy m-Learning

Mobile Learning Application for Handicraft Women to Start Work from their Home - 2017-1-TR01-KA204-045864

May 2018



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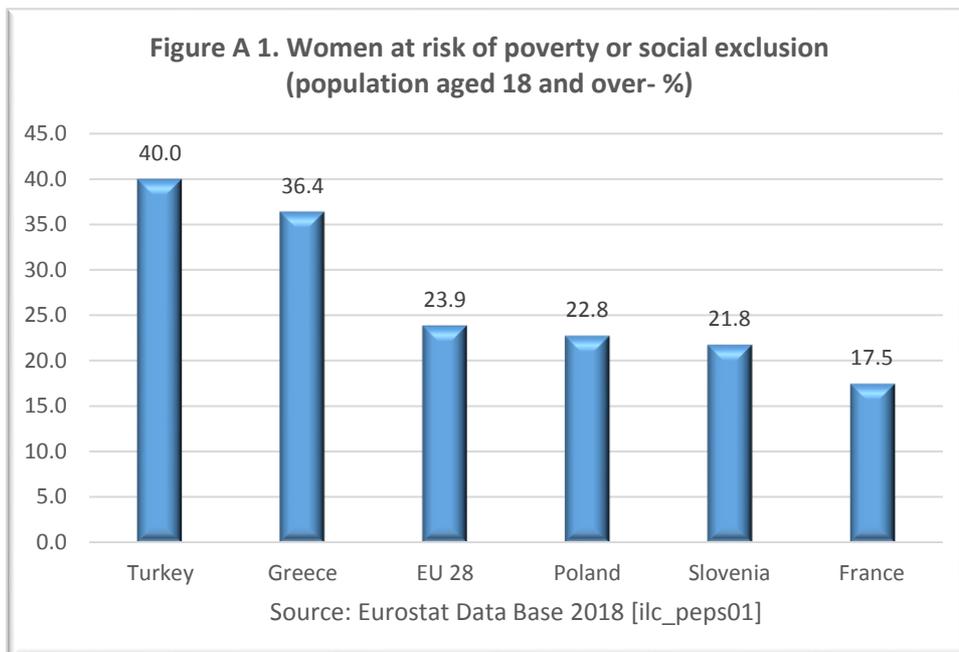
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Dreamy m- Learning Project's target group are women with lower educational attainment who produce handicraft from their home. This group are in a disadvantaged position and represents a socially excluded. At risk of poverty or social exclusion, abbreviated as AROPE, refers to the situation of people either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity. The AROPE rate, the share of the total population which is at risk of poverty or social exclusion. According to Eurostat (2018) In 2015, 118.7 million people, or 23.7 % of the population in the EU-28 were at risk of poverty or social exclusion (AROPE), the vast majority of them consist of people with low educational levels (Eurostat ilc_peps01). The share of women suffering from poverty or social exclusion was 1.4 percentage points higher than the corresponding share of men in 2015. 12 million more women than men are living in poverty in the EU.

Figure A1 shows the at-risk-of-poverty-or-social-exclusion for the EU-28 and partner countries of Dreamy m- Learning project. In 2015, more than a third of the women was at risk of poverty or social exclusion in Turkey (40 %) and Greece (36.4 %). In Poland and Slovenian women had lower AROPE rates than Turkey and Greece (23.9 % and 22.8 % respectively). At the other end of the scale, the lowest shares of women being at risk of poverty or social exclusion were recorded in France (17.5 %). The EU 28 average was 23.9%.



According to the EUROSTAT 2018 in EU 34.7 % of adults with at most lower secondary educational attainment were at risk of poverty or social exclusion in 2015. However, low-educated women are more likely to live in poverty and social exclusion than men because the barriers that women face lead to their exclusion from full participation in all areas of life. Among other reasons, the fact that household and caring duties fall mostly upon women, most of them are unemployed or inactive either they work at very low-paid work, involuntary part-time work or low job security.

Figure 2 shows that women aged 18 and over at risk of poverty or social exclusion by educational attainment level according to the International Standard Classification of Education (ISCED 2011).

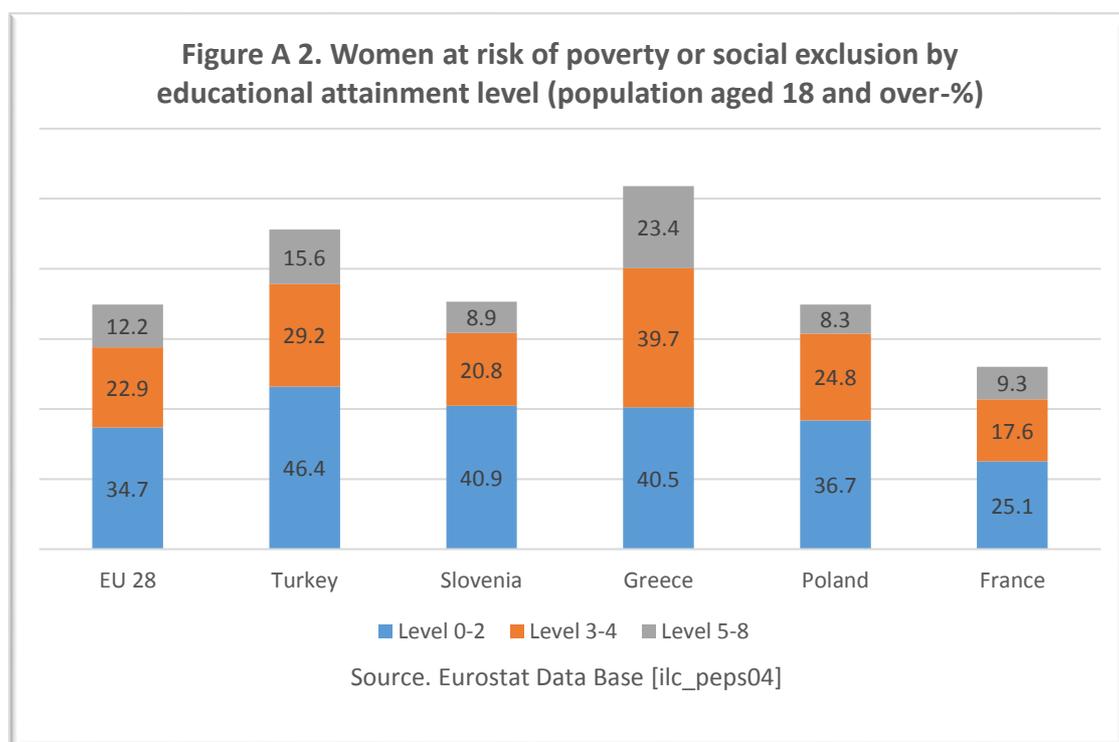


Figure 2 shows that the risk of poverty or social exclusion by educational attainment of woman aged 18 or more in 2015. As shown in Figure 2 in 2015, women with lowest educational attainment (0-2 level-less than primary, primary and lower secondary education) had the highest risk of poverty or social exclusion in Turkey (46.4 %), Greece (40.5 %), Slovenia (40.9%), Poland (36.7) and France (25.1 %). For the 28 countries of the European Union, this rate was on average 34.7%.

Many of these low- educated women, whether employed or not, are dealing with handicrafts. Although today, handicraft products are becoming more valuable in the eyes of the customer most of these women not aware of the real value of their products or how to make use of them in commercial perspective. Only a small proportion of these women find the opportunity to generate a regular income through their valuable talent. These handicrafts sometimes for

the benefit of the family and sometimes for generating income are sold to the neighbors, local customers mostly at local bazaars. So already they have skills that are unused or underused economically and rationally. Their current conditions can be improved with an extensive program that will guide them through adult education for the best evaluation of their handicrafts. In relation to this, in recent years, mobile learning has been coming to the agenda in the field of adult education. Mobile devices, have a great potential for widening access to adult learning and can support adults for formal and non-formal education opportunities. Although mobile learning programs generally well suited for managing course descriptions, lesson plans, exams, messages, etc. designed for the developing the skills; but not for support the needs of low- educated people. This usually comes from the belief that mobile learning is not suitable for people with these conditions. But today's developments require changing this perspective. Nowadays, mobile phones are no longer the symbol of exclusive status, they are becoming a necessity for adults at all income levels. Also, smart phones aren't special anymore, today we are witnessing a shift to basic phones in the smart phone market.

Therefore, today, basic approach should be development of appropriate educational arrangements to evaluate and propagate the use of mobile phones in education. Based on these facts, our target group is low- educated disadvantaged women who produce handicraft from their home. The aim is to help them to acquire digital and entrepreneurial skills for sell their handicrafts in digital markets by using smart phones efficiently. In accordance with aim, we will derive simple software platform that will be concentrated on smart phone application for the iOS and Android mobile Multi Language Platform to deliver the content to the users but at the same time will be available on web access. During and at the end of the project, this mobile application will be fully functional and tested thus downloadable from the open platforms.

By means of this platform, women will easily access the information they require. Learning tools will include flexible, faster and greater access to relevant information, user friendly interface, reduced cognitive load, adequate information instead of much information. Each module will contain specific and realistic training objectives and provides step-by-step directions to the users in order to e-selling their handmade products by the use of their mobile phones. Thanks to the navigator feature, by the end of training program women will able to use more advanced functions of their devices and gain necessary information, knowledge and training to start up the their own business. Our goal is to give them a solid foundation through a very simple path. So, they will able to create an Instagram account that will be able to sell products through an e-commerce site; Internet domain name, taking pictures of their products and upload them to a web site, they will learn relevant local - international links, supplier firms, opening an account at the bank, the company set up, cargo operations etc. by this logic, "they will always be going step by step with directions".

In line with these objectives, within the scope of project activities we have done so far each country prepared its own national report at the beginning of the project. Then, Country reports then compiled into one single summary report. So, SOTA will be reflected national results of reports. The national reports presented in this study are one of the most important components of this project. In the need analysis scope; the legal and bureaucratic legislation of each partner country examined and presented as reports in the same manner such as

company establishment procedure, legal regulations on invoice, e- archive invoice application, other legal, bureaucratic arrangements, public or governmental incentives etc. These reports will be shaped according to the rules and regulations of the countries and will use the in content of the training program (will vary specifically for some modules). Table 1 gives an overview of country reports,

Table A.1. An overview of the National Reports

	TURKEY	GREECE	SLOVENIA	POLAND	FRANCE
TAX EXEMPTION FOR START UP WOMEN'S ACTIVITIES	Yes (Tax Exemption)	No	No	No	Yes (VAT exemption)
FIRST STEP FOR REGISTRATION- CHAMBER OF COMMERCE	Yes	Yes		Yes	Yes
REGISTRATION PROCESS	Similar	Similar	Similar	Similar	Similar
FINANCIAL SUPPORT/SEED CAPITAL OF GOVERNMENT FOR WOMEN	Yes	No	No	No	Yes
FINANCIAL SUPPORT/SEED CAPITAL OF GOVERNMENT FOR STRAT UP	Yes	Yes		No	Yes
OTHER START UP SUPPORT INCENTIVES (EU, NGO ETC)	Yes	Yes	Yes	Yes	Yes
TAX PREPAYMENT OR INITIAL CAPITAL DEPOSITED	No	Yes	Yes	No	Yes
LICENSE OR PERMIT OBLIGATORY FOR THE E-SELLING	No	No	No	No	No
NATIONAL INTERNET SITES	Yes	Yes	Yes	Yes	Yes
ELECTRONIC E-INVOCES OBLIGATORY	No	No	Yes	No	No
TRADE NAME REGISTRATION PROCEDURE	Same	Same	Same	Same	Same
CONSUMER PROTECTION ACT GUARANTEES / FOR E-SELLER	Yes-Same	Yes-Same	Yes-Same	Yes-Same	Yes-Same
THE E-COMMERCE SALES CONTRACT	Yes -Same	Yes -Same	Yes- Same	Yes-Same	Yes-Same
E-PAYMENT METHODS	Same	Same	Same	Same	Same

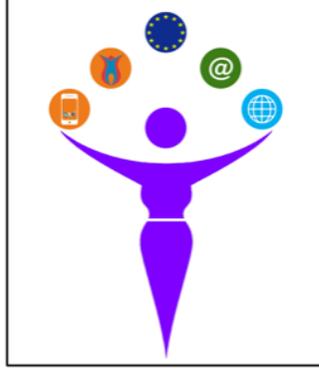
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Eurostat Data Base 2018 [ilc_peps01]

Eurostat Statistics Explained Europe 2020 indicators - poverty and social exclusion 2018
ec.europa.eu/eurostat/statistics-explained/.../Europe_2020_

Eurostat Statistics Explained International Standard Classification of Education (ISCED) 2011
(levels of education) [http://ec.europa.eu/eurostat/statistics-explained/index.php/International_Standard_Classification_of_Education_\(ISCED\)](http://ec.europa.eu/eurostat/statistics-explained/index.php/International_Standard_Classification_of_Education_(ISCED))



NATIONAL REPORT OF TURKEY

Gazi University

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INTRODUCTION

Today women constitute 52% of the total European population but only 34.4% of the EU self-employed and 30% of start-up entrepreneurs. In Turkey, female population constituted 49.8% of the total population and proportion of women working as employer in Turkey amounted to 9.0%. So female creativity and entrepreneurial potential are an under-exploited source of economic growth and jobs that should be further developed (EC 2017).

Although women's entrepreneurship is still on the rise, female entrepreneurs is a painful issue for Turkey. As a result of investigations carried out in Turkey at the beginning of the common problems that occur relating to women entrepreneurs, social and cultural environment that stereotypes of women's roles, lack of education, family reactions, consisting of excess housework, financing difficulties or difficulties in access to economic incentives, more women than men to ensure reliability the need to make more effort and the need to use women's personal freedoms. The effect of patriarchal culture on gender roles has been revealed by some researches. In other words, the role of women in society was largely determined by tradition, culture, and values. But even if there are socio-cultural differences, in fact all the women in the EU countries having most of these problems explicitly or implicitly. Barriers are much higher for disadvantaged women, especially those with low levels of income and education.

Under this point of view, the Dreamy m- Learning project has been developed for disadvantaged women to set up their own business. The aim is to help them to acquire mobile-digital and entrepreneurial skills to sell their handicrafts in digital markets by using smart phones efficiently. Thus creating the opportunity to set up business for disadvantaged women. At this stage country reports will shed light on the training program for disadvantaged women and help them find ways in different countries in the context of the training program.

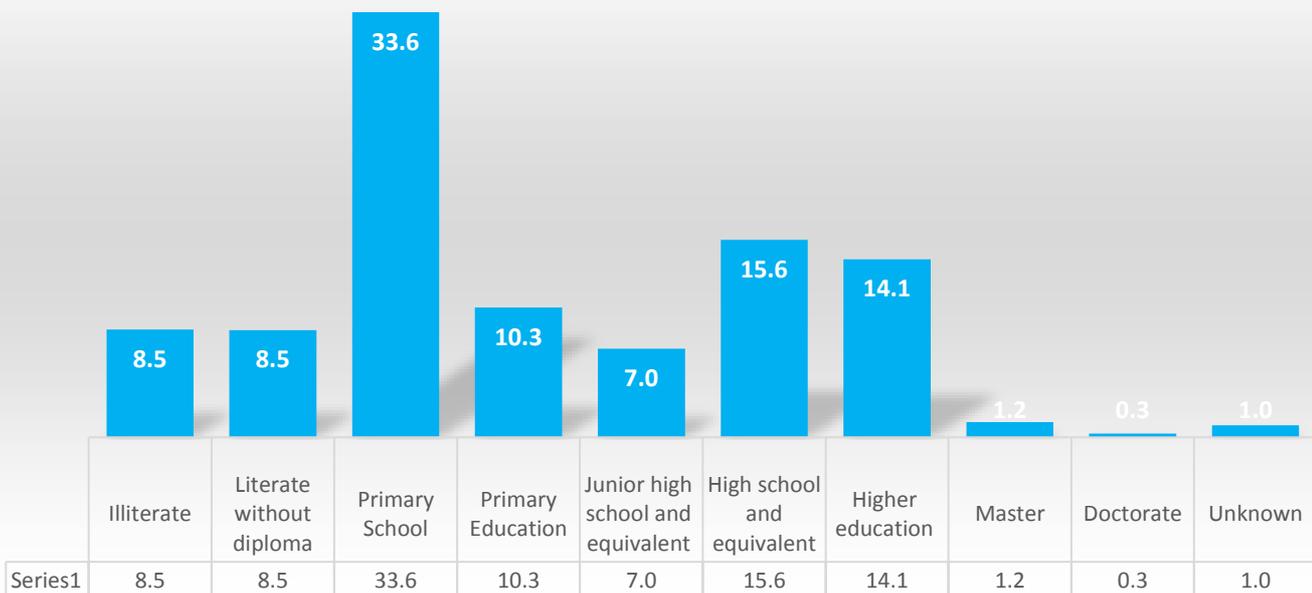
1. SOME STATISTICAL INFORMATION FOR TURKEY

Some statistics are given in the following sections in order to express the position of women in education, labor market conditions and entrepreneurial environment in Turkey.

1.1 EDUCATION

According to TURKSTAT (Turkish Statistical Institute) in 2016, as the proportion of those who were 25 years of age and older and completed at least one education level in the total population was 88.9%, this proportion was 95.1% for males and 82.8% for females. With it in illiterate female population is 5 times more than illiterate male population. While the proportion of total illiterate population in 25 and over age groups is 5.1%, this proportion is 1.6% for male population and 8.5% for female population in 2016. Female education levels are shown below in Graph 1.

Figure 1: Formal education completed - % Female 2016, 25+



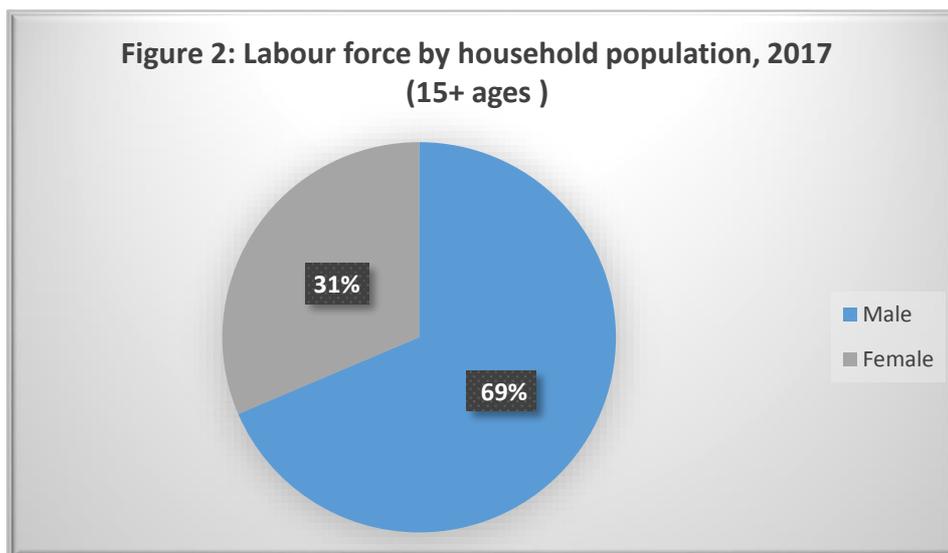
Source: TurkStat, Education Statistics, 2017

As seen as Figure 1; 33.6% of women have completed primary school education. While the proportion of high school and equivalent graduates in 25 and over age groups is 19.5%, this proportion is 23.5% for males and 15.6% for females. The proportion of total higher education graduates is 15.5%, this proportion is 17.9% for males and 14.1% for females. Also it is seen that the proportion of graduates of master and doctorate degree is low.

1.2 THE POSITION OF FEMALE IN THE LABOR MARKET

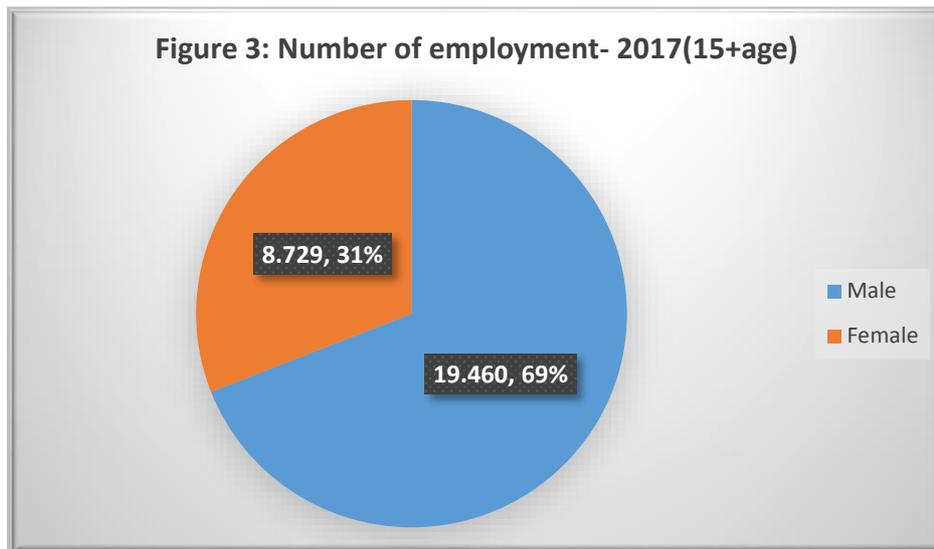
The number of persons in the labour force realized 31 million 790 thousand persons in 2017. Although Turkey is becoming more educated women in recent years, they married at a later age and fertility rates are declining, women's labor force participation rates are very low when in comparison to the countries at a similar development stage. According to household labour force survey results; in Turkey, labour force participation rate of population aged 15 and over was 51.3%, this rate was 72 % for males and 33% for females in 2017. According to the same data, women's household responsibilities are top reasons of women's not being able to participate in labour force.

On the other hand, when labour force participation rate by education status was investigated, it was seen that the higher education status of females, females participated more to labour force. The labour force participation rate was 16.1% for illiterate females, 26.6% for females who graduated from school less than high school, 32.7% for females who graduated from high school, 40.8% for females who graduated from vocational high school and 71.6% for females who graduated from higher education (TURKSAT 2017).



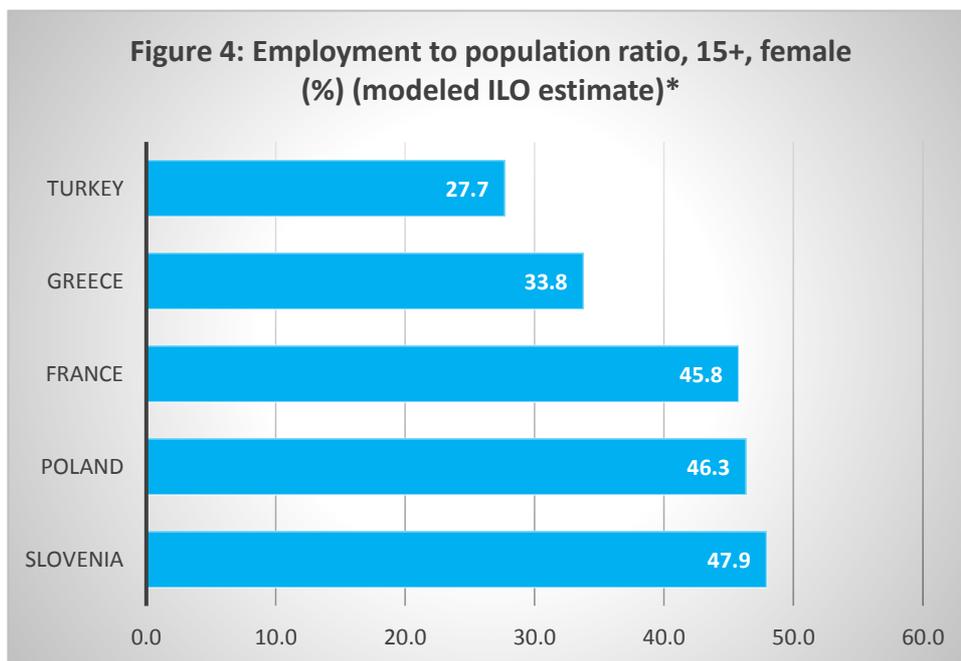
Source: TurkStat, Labour Force Statistics, 2017

On the other hand, according to the household labour force survey results; in Turkey the employment rate of population aged 15 and over was 46.3%, this rate was 65.1% for males and 27.7% for females in 2017.



Source: TurkStat, Labour Force Statistics, 2017

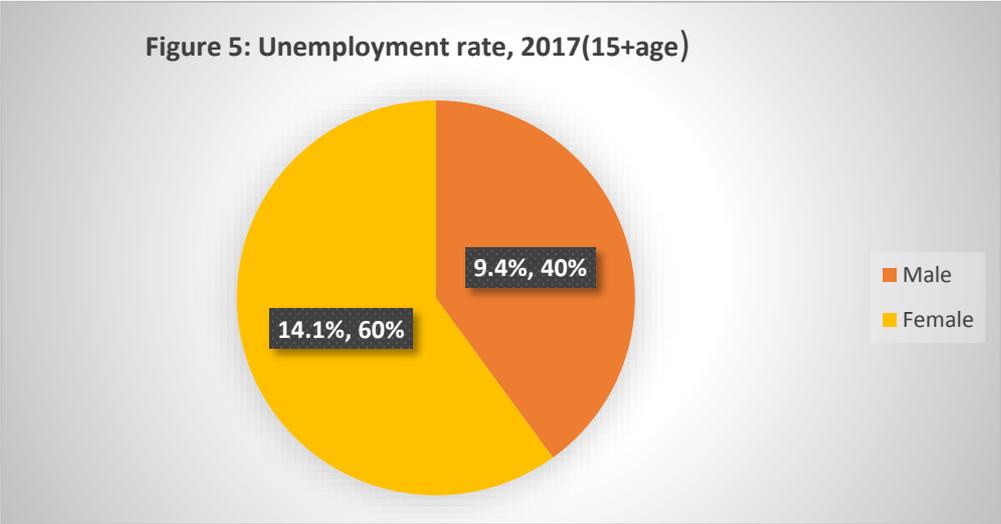
When the employment rates in the project partner countries of the European Union were analyzed, according to World Bank, it was seen that Slovenia had the highest employment rate for females with 47.9% and apart from Turkey, Greece had the lowest employment rate for females with 33.8 % in 2017.



Source: <https://data.worldbank.org/indicator/SL.EMP.TOTL.SP.FE.ZS>

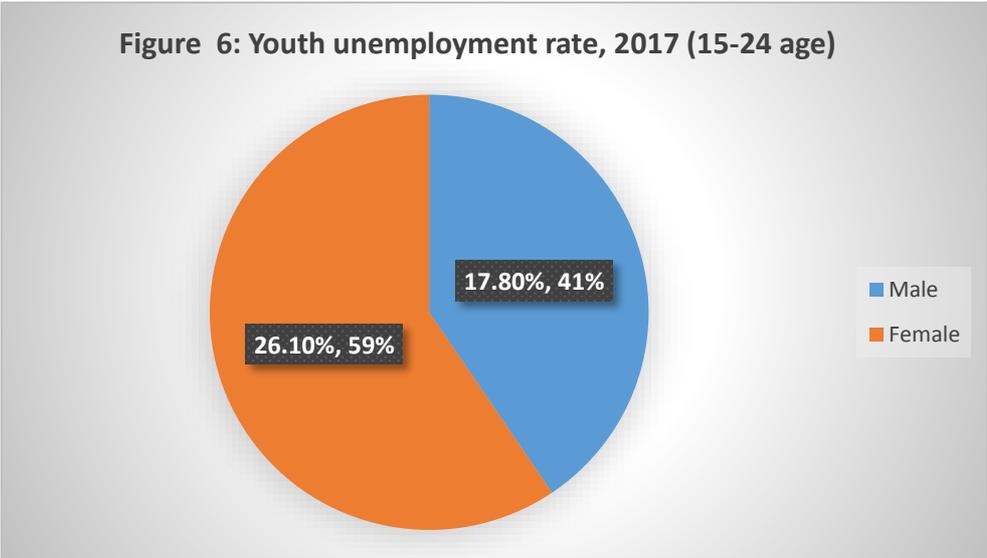
*Note: Employment is defined as persons of working age who, during a short reference period, were engaged in any activity to produce goods or provide services for pay or profit, whether at work during the reference period (i.e. who worked in a job for at least one hour) or not at work due to temporary absence from a job, or to working-time arrangements. Ages 15 and older are generally considered the working-age population.

The number of unemployed persons aged 15 years old 3 million 291 thousand persons in 2017 in Turkey. When unemployment rate was investigated to female, as seen in the Graph 5 below, 60% of the women and 40% of the men are unemployed.



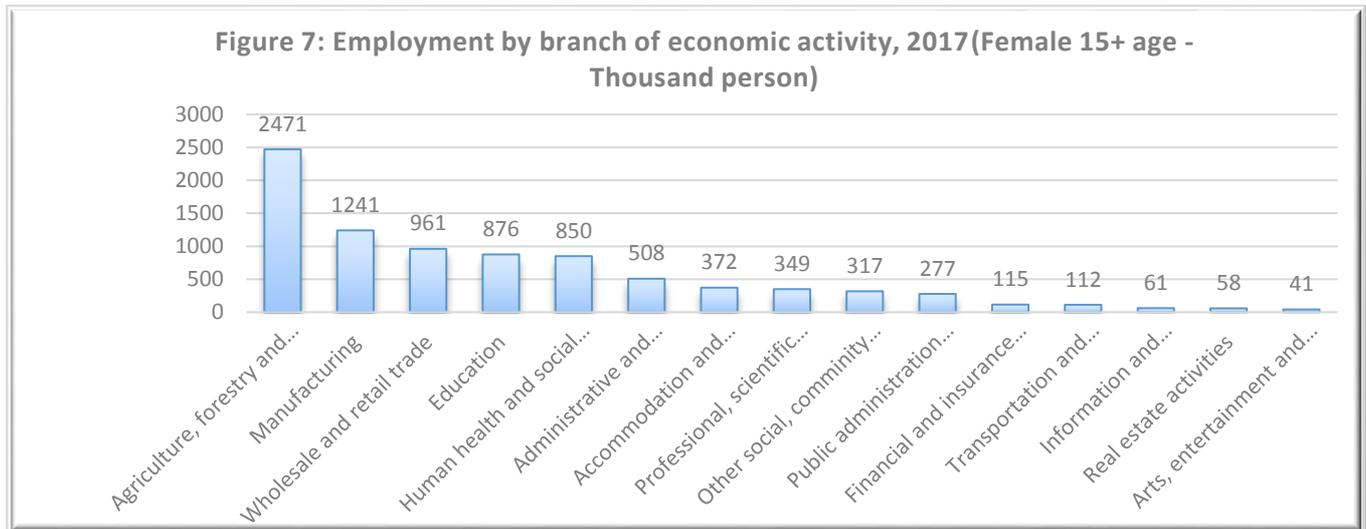
Source: TurkStat, Labour Force Statistics, 2017

The number of unemployed persons aged 15 years old 3 million 409 thousand persons in the 2017. As seen as Graph 6; while the proportion of women was 59%, the rate of male youth unemployment was 41%. In other words, employment rates were generally lower among young women than young men.



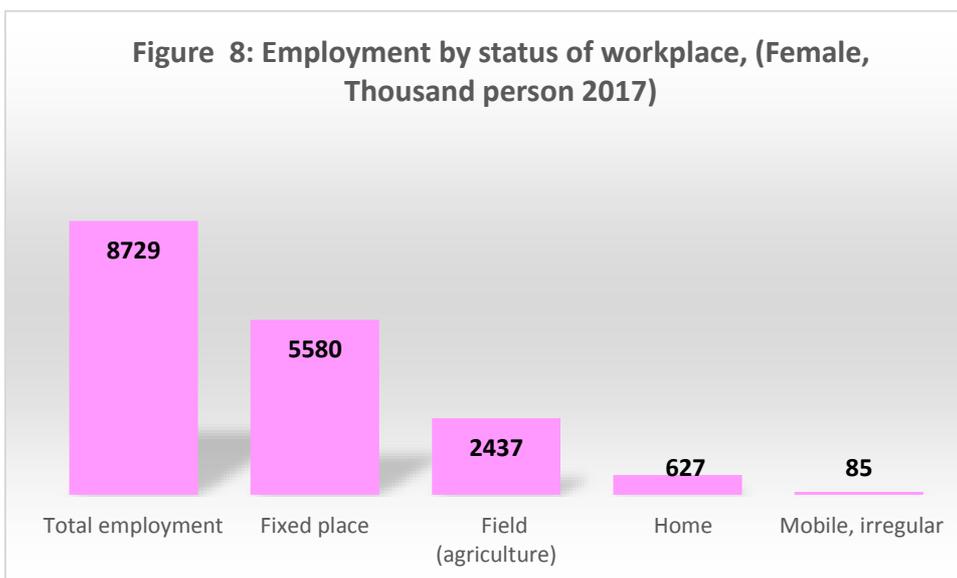
1.3 ENTREPRENEURIAL ENVIRONMENT

According to the distribution of employment by sector; 2.471 million was employed in agriculture, 1.241 million was in industry, 961 thousand was in trade and other was in services. So services sector takes the biggest share.

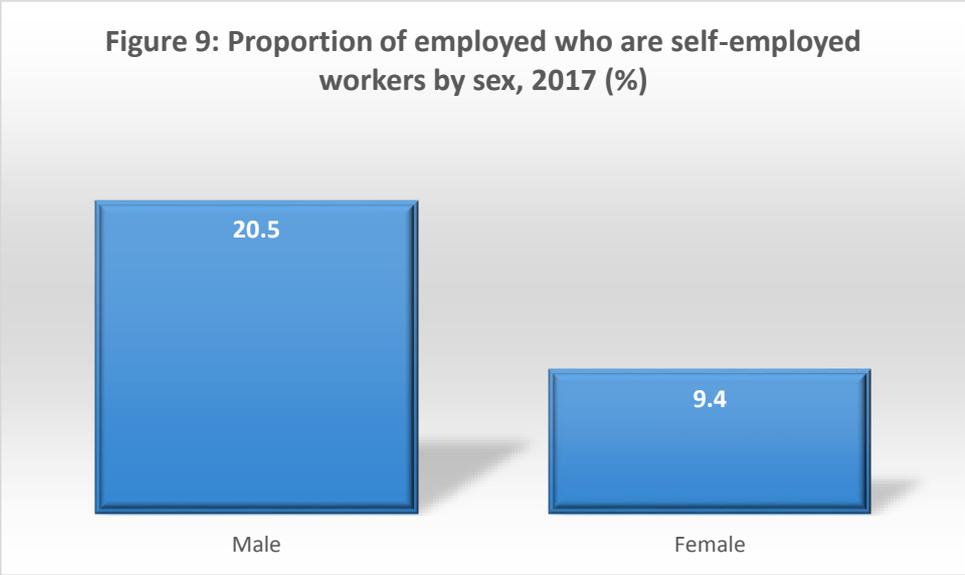


Source: TurkStat, Labour Force Statistics, 2017

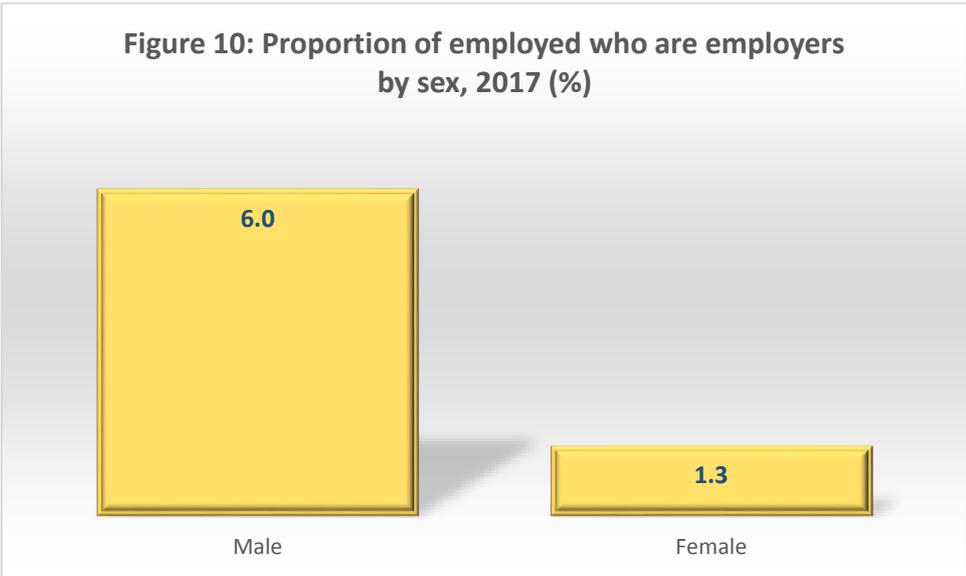
As seen in Figure 8 below, among the 8 million 729 thousand working women, 5 million 580 thousand women work in a fixed place and 2 million 437 thousand women work in the field. 627 thousand women working from home. 85 thousand women working from mobile, irregular.



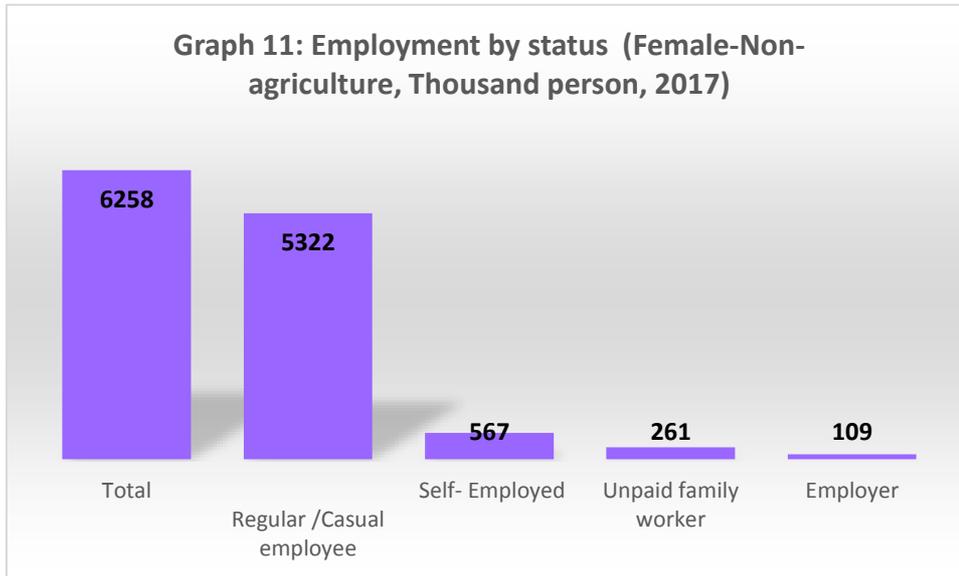
In Turkey, 21.4% of the total employment composed of 28 million 488 thousand persons were self-employed (own account) and employers in 2017. Also, the number of self employed workers was 4 million 781 thousand and the number of employers was 1 million 320 thousand persons. The proportional shares are shown in the following graphs 9 and 10, respectively. As seen in the graphs, the proportion of men working as self-employed is more than twice as high as that of women. Similarly, when the ratio of employers is taken into consideration, it is seen that the proportion of men is six times higher than that of women. Regarding the status of women in employment, can be seen from the Figure 11; 5 million 322 thousand women work regularly. While 576 thousand women are self-employed, only 109 thousand women are working as employers by 2017.



Source: TurkStat, Labour Force Statistics, 2017



Source: TurkStat, Labour Force Statistics, 2017



Source: TurkStat, Labour Force Statistics, 2017

2. LEGISLATION, REGULATIONS & BUREAUCRATIC CONDITIONS IN TURKEY

The following sections provide legal and bureaucratic steps for those who want to sell handcrafted products at home on the internet.

If they are legally registered, women who want to sell their products online can benefit from legal services such as financing facilities, education, training and guidance. Those who want to sell their handicrafts at home in Turkey can be exempt from tax if they wish. The following section firstly will be explained the ways that those who want to be exempted from taxation. Then, will be explained how registering with the tax office and the ways of starting business.

2.1. PROCEDURE FOR THOSE WHO WANT TO BE EXEMPTED FROM INCOME TAX

According to Article 9/6 of the Income Tax Law, those who manufacture and sell handmade products in the homes where they live are exempted from tax (Law No. 193, Official Gazette No. 28366 dated 27/07/2012).

Provided that no worker from the outside is employed; working from home and without opening a work place those who sell products as follows are exempt from income tax.

- towels, covers, sheets, socks, carpets, rugs, woven products, woolly products, braids, lace,
- all kinds of embroidery work and tourist goods, wicker, basket, broom, mop, brush,
- artificial flower, flake, plaque, sequin, bead processing, crochet work, ropes and tarhana, noodles, ravioli etc.

To be exempt from tax, needed to obtain "Craft Certificate of Exemption" (Esnaf Vergi Muafiyeti Belgesi)

The following procedure is used to obtain a craft certificate of exemption:

- Persons wishing to obtain a certificate must apply to the tax office at the place where their residence is located with the petition.
- The following information shall be written as the type of activity carried out on the certificate of tax exemption: *Manufacture and sale of handmade products in the houses they live in (ITL Article: 9/6)*
- Home address is shown as work address
- If it is understood that the conditions stated in Article 9 of the Income Tax Law are met, the tax office will issue a certificate.
- No fee will be charged for the certificate holder
- Craft tax exemption certificate is valid for three years from the date of issuance and it is possible to obtain new documents by applying to the tax office at the end of this duration

2.1.1. STEPS TO BE FOLLOWED AFTER THE CRAFT CERTIFICATE OF TAX EXEMPTION

- In the place where the legal residence is located, should be registered to a trade association affiliated to the Confederation of Turkish Tradesmen and Craftsmen
- It is necessary to apply to the municipality with a petition where the residence is located for the work permission
- To be used as a home business, all the apartment owners must have an agreement with the notary channel
- Invoice is obligatory and at least the following information is included in the invoice.

1- Date of organization, sequence and sequence number;

2- Name of the organizer, if any, trade name, business address, and bank account number

3- Customer's name, trade name, address, if applicable and bank account number

4- The price of goods

5- Delivery date and delivery number of the goods sold;

- Delivery challan (packing slip) is obligatory. The movement of the goods is obliged to be regulated by the delivery challan. Together with the invoice, the delivery challan will be arranged.
- After the product is marketed on various platforms over internet, the invoice is arranged according to product and product type and delivery challan the product is cargoed.

2.1.2 PROCEDURE FOR WOMEN WHO WANT TO WORK SUBJECT TO TAXATION FROM HOME

Those who plan to grow their businesses in the future may want to be taxpayers. In this case, the best solution is a simple method of taxation (small business taxation) applied in Turkey. In the simple taxation, e-Declaration System is valid. In this system, it is aimed to record tax and business transactions in electronic environment, to electronically create and maintain books and statements, to reduce bureaucratic transactions and compliance costs related to liabilities. At this system, the tax return will not be made and no provisional tax will be paid, and no declaration will be made. The records of the documents received and given by the taxpayers are kept in the chambers of the profession to which the taxpayers belong. This procedure is explained below;

- For tax liability, it is absolutely necessary to make an address declaration. For this reason, the address of the house will be indicated, a petition filled and application will be made to the tax office in the same region.
- During to applying, will be indicated that simple taxation
- The tax office will evaluate this request after making the necessary examinations
- As a result of the approval, the tax office will send tax card to the tax payer
- Should be registered to a trade association affiliated to the Confederation of Turkish Tradesmen and Craftsmen In the place where the legal residence is located
- It is necessary to apply to the municipality with a petition where the residence is located for the work permission
- The taxpayers who are subject to the small business taxation (simple procedure) will obtain the documents from the chambers or associations they are affiliated with
- The taxpayers who are taxed in simple procedure must declare their income by annual declaration. Even if income is not obtained, a declaration must be given
- The declaration will be given to the registered tax number

Invoice is obligatory and at least the following information is included in the invoice.

- 1- Date of organization, sequence and sequence number;
- 2- Name of the organizer, if any, trade name, business address, and bank account number
- 3- Customer's name, trade name, address, if applicable and bank account number

4- The price of goods

5- Delivery date and delivery number of the goods sold;

- Delivery challan (packing slip) is obligatory. The movement of the goods is obliged to be regulated by the delivery challan. Together with the invoice, the delivery challan will be arranged.
- After the product is marketed on various platforms over internet, the invoice is arranged according to product and product type and delivery challan the product is cargoed.

3. START-UP SUPPORTS FOR FEMALE ENTREPRENEURS IN TURKEY

In Turkey, various organizations have provided funding to assist women who want to start their own business from home. These are given below

3.1 SUPPORTS OF THE KOSGEB

The Small and Medium Enterprises Development Organization (KOSGEB) is the main body responsible for SME policy development, co-ordination and implementation. KOSGEB was established by the Ministry of Science, Industry and Technology in 1990 to ensure that small and medium-sized enterprises to increase their competitiveness and adapt to innovations. KOSGEB offers government loan support to female entrepreneurs who want to establish their own business. Within this scope, credit support of 50.000 TL (10.000 Euro) is provided within the framework of KOSGEB loan application. This support provided by the state is completely non-refundable. In addition to this grant support, women are provided with interest-free credit support. By 2018 this loan is 70.000 TL (14.000 Euro). The female entrepreneurs' first business will also be free from taxes for the first three years. Women will follow the steps below to take advantage of these supports.

- Potential entrepreneurs who want to get state support need to participate in the entrepreneurship training given by KOSGEB. Some 45% of all KOSGEB training is taken by women.
- Women should apply to the KOSGEB centers in the province or districts for this training
- Starting dates for entrepreneurship trainings are also published on KOSGEB's official website (<http://www.kosgeb.gov.tr/>)
- These entrepreneurship trainings are completely free
- After 32 hours of training, potential entrepreneurs are awarded entrepreneurship certificates

- After these trainings, if the women entrepreneurs succeed, the next step is to start the establishment of the work place
- At this stage, the woman entrepreneur presents her business plan to KOSGEB (preparation of business plan education is given during KOSGEB training)
- This plan will preliminary evaluated by KOSGEB in terms of information, document and form
- If the business plan is accepted as the result of the evaluation by the Board, it will be registered in KOSGEB database

3.2 SUPPORTS OF REPUBLIC OF TURKEY MINISTRY OF FAMILY AND SOCIAL POLICIES

As of 2018, the Ministry of Family and Social Policy offers women a loan of TL 15 thousand without paying for 24 months and without interest. Those who wish to benefit from the loan should apply with the projects to the Family and Social Aid Agency.

The conditions are as follows:

- Be older than 18 years of age
- Having a project proposal
- Not being subject to any social security (like SGK-BAĞ-KUR)
- Not having a regular income
- There is no collateral for bank loans or a small amount of collateral
- Being trained on the project
- Not receiving any grant aid before

3.3 TURKISH GRAMEEN MICROFINANCE PROGRAM

Turkish Grameen Microfinance Program (TGMP) is a non-profit economic foundation. Instead of traditional donations and “charity,” TGMP offers “microcredit” services to help reduce poverty in Turkey. The goal of the micro credit system is to help low-income women engage in sustainable income-generating activities and contribute to their family budgets. Unlike the formal (commercial) banking sector, micro credit loans are offered without requiring collateral or any documentation other than a person’s Turkish national ID card (<http://www.tgmp.net/tr/>).

Some microcredit products are listed below;

Basic Loan

Basic Loan is the first type of loan for old and new members. New members may be granted a loan from 100 TL up to 1.000 TL and repayment of loans are made for 46 weeks.

Entrepreneurial Loan

A type of loan for entrepreneur and successful members may be granted a loan from 1.000 TL up to 5.000 TL and the repayment of loans are made during the 46 weeks.

Digital Divide Loan

In addition to the loans received by our members, this kind of loan is aimed at providing technological development for our members. Thanks to this credit, our members can have smart phones used with today's technology. Loan repayments are made for 46 weeks.

In Turkey also institutions supporting women like Waste Prevention Foundations, The Foundation for the Assessment of Labour gives these loans.

3.4 BANK LOANS FOR WOMEN

Banks such as Akbank, Garanti Bank, TEB Bank Halk Bank and İş Bank are give to credit with a maturity of 48 to 120 months without first paying the first year. Besides, The Credit Guarantee Fund (KGF) is a non-profit incorporated company and provides bail to small and medium-sized businesses and facilitates the use of credit in the financing of investments and businesses. The Credit Guarantee Fund also offers support loans to female entrepreneurs. The loan supports women entrepreneurs to grow their business or to remove their businesses from the difficult situation. The term of maturity is minimum 6 months and maximum 5 years. The period of no principal payment is maximum 1 year. For investment credits, the minimum maturity is 6 months and the maximum maturity is 10 years. The maximum period of the principal payment is 3 years. The interest of the grace period will be collected at the end of maximum one year periods and if necessary a grace period is added for one month.

4. POPULAR SITES IN THE TURKEY FOR WOMEN WHO WANT TO SELL THEIR PRODUCTS

The following are some sites where can sell handmade items of women in Turkey.

<https://www.gittigidiyor.com/>

<http://www.pasaj.com/>

<https://www.elisicarsisi.net/>

<https://www.elyapimlari.com/>

<http://hediyelikesyam.org/el-yapimi-hediye-siteleri/>

<http://nazarca.com/>

5. E- TRADE DOCUMENTATION E- ARCHIVE INVOICE

The law No. 6563 on the Regulation of Electronic Commerce in Turkey entered into force on May 1, 2015. The law covers the following subjects.

- Commercial communications
- Responsibilities of service providers and intermediary service providers
- Obligations to provide information regarding contracts made with electronic communication means and electronic commercial
- Sanctions to be implemented

Besides, as of 2018, the General Proclamation of the Tax Procedure Law introduces new arrangements for new draft e-commerce providers. According to this arrangement, those who sell on the Internet must send an "E-Trade Activity Report Form" to the Revenue Administration Presidency. Format, standard and content of the form will be determined by the Revenue Administration Department.

The second agenda in the new regulation is associated with e-billing and e-archive. According to this, companies who sell e-commerce by selling products and services from the internet, those who have between 1 million and 5 million TL (200-1.000.000 Euro) of business revenue or gross sales for the related accounting period will have to use e-archives. Those who have 5 million TL or more turnover will have to use both e-bills and e-archives.

CONCLUSION AND EVALUATION

In Turkey, while male population was 40 million 43 thousand 650 persons, female population was 39 million 771 thousand 221 persons in 2016. In other words male population constituted 50.2% of the population and female population constituted 49.8%. As can be seen in the statistical data, the labor force participation rates and the employment contribution of women are very low. The fact that about half of the population is far from production relations means that human resources are wasted.

A wide variety of effort on women entrepreneurs can be said to exist in our country. Notably the General Directorate of the Status of Women (KSGM), Ministry of Development, Ministry of Family; Small and Medium Industry Development Organization (KOSGEB), Turkey Business Association (İŞKUR) and Turkey Union of Chambers and commodity Exchanges (TOBB) and more many institutions work to promote women's entrepreneurship in Turkey (Bedük, Eryeşil, 2013). On the other hand as seen in this report the tax exemption provided for women entrepreneurs in Turkey, support, grants and easy loans, non-formal education opportunities have **INCREASED** significantly. Nevertheless, these efforts must continue to increase for the development of women's entrepreneurship. It is clear that there is a still long way off from in the development of women entrepreneurship. The Dreamy m-learning project serves such a purpose.

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KOSGEB <http://www.kosgeb.gov.tr/>)

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NATIONAL REPORT OF POLAND

Author: Elżbieta Szczygieł PhD



1. STATISTICAL INFORMATION ON DISADVANTAGED WOMEN

In Poland, the number of women with disadvantaged background decreased since 2002 by 1 586 thousand (Table 1). Also, the decreasing of percentage of women with primary education is observed, however the percentage of those who completed lower secondary education has increased and varies between 3,8% and 5%.

1.1 EDUCATION

Table 1. The number (and percentage) of women with lower educational attainment

	2002	2005	2010	2015	2016
Total (in thousands)	16942	17194	17361	17389	17373
<i>Of which education level</i>					
<i>primary completed</i>	5026	4034	3397	3159	3065
<i>lower secondary</i>	285	862	799	679	660
Percentage (total number of women = 100%)					
<i>primary completed</i>	29,7	23,5	19,6	18,2	17,6
<i>lower secondary</i>	1,7	5,0	4,6	3,9	3,8

Source: *Demographic Yearbook of Poland*, (2017). Warszawa: Statistics Poland, pg. 166.

Analysing the labour market situation, it is worth to underline that 381 thousand of women are unemployed, of which 45 thousand have maximum lower secondary education (Table 2).

Table 2. The number of women with lower educational attainment who are unemployed (data for III quarter 2017)

	Total	Unemployed women			
		<i>job losers</i>	<i>job leavers</i>	<i>re-entrants</i>	<i>new entrants</i>
Total (in thousands)	381	117	38	144	83
<i>Of which education level</i>					

lower secondary and primary and incomplete primary	45	14	.	16	12
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Source: *Labour force survey in Poland, III quarter 2017*, (2018). Warszawa: Statistics Poland pg. 163.

1.2 THE POSITION OF FEMALE IN THE LABOR MARKET

Total number of women who are inactive on labour market amounts 8 231 thousand. The main reason of women' inactivity was retirement. The second one reason was family and households responsibilities (Table 3), however among low educated women, the second reason for professional inactivity, was education and training.

Table 3. The number of women with lower educational attainment who are inactive (data for III quarter 2017)

	Total	Women not seeking a job						Persons seeking a job but not ready to take it	Others
		Total	Reasons for not seeking a job						
			<i>Discouragement caused by inefficiency of job seeking</i>	<i>education training</i>	<i>family and household responsibilities</i>	<i>retirement</i>	<i>illness, disability</i>		
Total (in thousands)	8231	8183	177	1154	1665	4291	759	30	19
Of which education level									
lower secondary and primary and incomplete primary	2777	2774	38	696	269	1453	273	.	-

Source: *Labour force survey in Poland, III quarter 2017*, (2018). Warszawa: Statistics Poland pg. 179.

1.3 ENTREPRENEURIAL ENVIRONMENT

It is extremely hard to count how many women with low education attainment want to work from home, but some indirect approximations are possible.

Taking into account the women' aspirations and their assessment of status (position as chance, opportunity) on the labour market, it is possible to state, that:

- Women work in the purpose to increase their family budget (66.2%) and to be financially independent (64.1%) [estimation based on research conducted by M. Szyszka among women from Lublin, Poland in 2016] (Szyszka, 2016);
- In Poland there is traditional model of the family, which is characterized by imbalanced division of tasks and time of housework. *Time use survey* (2016) states that daily, women spend 4 hours and 24 minutes on doing the housework, while men 2 hours and 1 minute less. The effects of additional research conducted in 2006 pointed out that approximately weekly time for doing housework by women amounts to 19 hours (Kwiatek, 2014).
- Allocation of the time for business work in home is strictly connected with numbers of housework tasks and utility of income (in personal and family meaning). The decision to start a business enquire is dependent on these factors and conducting fulltime business could be difficult for some women. On the other hand occasional selling of handmade products could be a solution, but in most cases – it also requires evidence and having a registered business.
- The main reasons for establishing business by women in Poland are: the dreams (20,33%); unwillingness to full-time work (12,2%), family tradition (12,2%) [estimation based on research conducted by T. Piecuch & E. Szczygieł among women from south-eastern Poland in 2014 – the second wave of the panel] (Piecuch, Szczygieł, 2015).

2. LEGISLATION, REGULATIONS AND BUREAUCRATIC CONDITIONS

The establishing and conducting the business as well as its registration is regulated by the Act on the freedom of economic activity of 2nd July 2004 (*Dz.U. 2004, Nr 173 poz. 1807*). This law applies to individuals who want to conduct their own business under his/her name. Separate provisions regulate the establishment of companies (based on commercial law), but due to the main aim of this analysis, it will not be discussed.

2.1. THE REGISTRATION OF THE COMPANY

Before 1st July 2011 the registration process was complicated and required much effort, especially bureaucratic procedures. After 1st July 2011, the process was simplified and the legislator established “one-window”¹ for the whole process. It works as possibility to establish

¹ „A window” is a common, popular name for offices related with establishing the business.

the firm in one place (office), without necessity to go to other offices and institutions. Nowadays, the process became more simply and there is an option of “no-window” which gives an opportunity to establish a business via Internet or telephone, without necessity of leaving the house.

The whole procedure of registrating the company can be conducted:

- the cities, towns and rural municipalities offices,
 - via the Internet (via web: <https://prod.ceidg.gov.pl/ceidg.cms.engine/>),
- in banks,
- via postmail or telephone (with using electronic version of the application).

To establish the firm, filling of register application CEIDG-1 is required. This application is simultaneously (Piecuch, 2017):

- an application for entry into the national official register of entities of the national economy (pl. *REGON*),
- an identification or updating application (tax identification number) to the head of the tax office (pl. *NIP*, en. VAT number),
- statement on the selection of the form of taxation with income tax on individuals,
- notification or change of the declaration of the contribution to social security (pl. *ZUS*), or a declaration on the continuation to farmers' social insurance (pl. *KRUS*).

To establish a business via Internet it is required to use: electronic banking, a Trusted Profile or a registered electronic signature. A Trusted Profile is free, electronic, public system which allows to sign documents and make official arrangements via Internet (<https://pz.gov.pl/>). The registration office will consider the matter on the next day, at the latest, and individual entrepreneur will receive the information about entering the base of entrepreneurs.

2.2 TAX LIABILITY

For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income, as is the case for full-time employees. In Poland individual entrepreneurs could choose one of the following form of taxation (*Formy opodatkowania...*):

- general rules (tax scale 18% and 32% - income from employment is also settled in the same way) – in this form an entrepreneur pays 18% of income up to 85 528 PLN minus the quota decreasing the tax or 15 395,04 PLN + 32% of surplus above 85 528 PLN,
- 19% tax (so-called *flat tax*) – in this form an entrepreneur pays 19% of income, and there is no quota decreasing the tax.
- lump sum from registered income – in this form entrepreneurs pay some quotas depending on their income and general, simple rules (chosen percentage from income from different types of activities),

- tax card – in this form entrepreneur pays a fixed tax quota regardless of the value of actually generated income.

2.3 OBTAINING OF TAX IDENTIFICATION NUMBER

In Poland, each adult has to have tax identification number to account for the tax office. In the case when an adult becomes an individual entrepreneur, he/she has the same tax identification number to use.

2.4 LIST OF THE LOCAL BODIES TO GET LICENSES AND PERMITS

In Poland, there are three specific groups/types of activities for which it is necessary to obtain relevant permits (Piecuch, 2017):

- Concessioned,
- Licenced,
- Controlled (regulated).

The concession is granted by the minister competent for the type of activity. The only one exception is *radio and television*, where the concession is granted by the National Council of Radio Broadcasting and Television. Concessions are granted for a specified period, depending on the type of activity (from 2 to 50 years). The concession must be sought by an entrepreneur who intends to carry out an economic activity related to (Piecuch, 2017):

- protection of persons and property,
- the distribution of radio and television programs,
- exploration, recognition, mining of minerals from deposits,
- non-reservoir storage of substances and storage of waste in the rock mass,
- production and circulation of explosives, weapons and ammunition as well as products and technology for military or police purposes, production, processing, storage, transmission, distribution and trade in fuels and energy, air transport.

There are three areas in Poland that require a license (Piecuch, 2017):

- real estate brokerage and property management,
- performing road transport services; performing rail transport of persons or goods and providing traction vehicles,
- running a work agency, a temporary work agency, an unemployment training institution organizing training for public funds.

Controlled (regulated) activities require compliance with precisely defined conditions. This is inter alia (Piecuch, 2017):

- product and bottling of wine products and spirits; manufacture, purification, contamination, ethyl alcohol dehydration,
- detective services,
- conducting a currency exchange office,
- telecommunication,
- organizing of tourist events and mediating on behalf of clients in concluding contracts for the provision of tourist services,
- operating a vehicle inspection station,
- providing tourist services including: hunting performed by foreigners on the territory of the Republic of Poland, hunting abroad,
- organization of professional sports competition,
- conducting an individual medical practice, group medical practice, postgraduate education of doctors and dentists,
- conducting an individual practice for nurses, midwives, postgraduate education of nurses and midwives,
- storing personal and payroll documentation of employers with a temporary storage period,
- organization of horse races,
- confectioning and marketing of plant protection products
- trading of seed,
- production and storage of biocomponents,
- operating a driver training center, a psychological laboratory for instructors, examiners and drivers. Organizing training courses for drivers transporting dangerous goods
- operating a storage company (storage building),
- postal activity not requiring a permit.

In the above cases, an entry should be made to the Register of Regulated Activities.

3. START-UP SUPPORTS FOR FEMALE ENTREPRENEURS

Due to equality policy, the governmental programmes dedicated only for women-entrepreneurs are very rare. However, many of available programmes have the preferences for women in their assessments criteria for projects' proposals. Together with the implementation of structural programs of European Union, women-entrepreneurs get a real opportunity to support their business. The overwhelming majority of proposals for co-financing business activities comes from EU funds in the form of projects financing for setting up a business, preferential loans or co-financing consultancy services. The common informational website about EU funds in Poland is: (<https://www.funduszeuropejskie.gov.pl/>). On this site, each entrepreneur or future entrepreneur (but also NGOs, public bodies, etc.) can find

interesting information about available funding. Generally speaking, the individual can get approx. 10 thousand € for setting up their own business (max. 40 thousand PLN) through participation in the project within European Social Fund. This support, in majority, is offered for women, because this group is treated as a group at risk of exclusion. Evaluation reports of projects' effectiveness (concerns projects for young adults financed from European Social Fund under the programme PO WER – Operational Programme Knowledge Education Development), state that 55% of participants were women (Magda, 2017) and only 8,9% of women did their own business after 6 months after participation of the projects (most of it was grant support – 93,9% of women-entrepreneurs).

EU funds offer 5 types of direct sources for funding the process of setting up a business (*Fundusze na założenie własnej firmy*, 2018):

- Firms for young adults – if the individual is under 30 years old, and is not in education nor employment – NEETs,
- People with difficulties on labour market - individuals over than 30 years old, from disadvantaged backgrounds,
- Innovation firm – funds for setting up start-ups,
- Firm operating in the rural areas – when individual person has social secure from funds for individual farmers,
- Loan for setting up a business – it is a part of EU funds operating as loan funds for employed people who want to became entrepreneurs.

The last one form operates also as funds financed from non-EU sources (governmental, private, etc.), as well as, those financed from EU funds (as a part of operational programmes). In Poland, Polish Agency for Enterprise Development offers the loan fund only for women, which aims to support the professional activation of women, improve their situation on the labour market by encouraging women to set up their own business. The Loan Fund for Women should contribute to reducing the problem of unemployment among this group. Women can apply for a preference loan in amount between 5 and 10 thousand € (20 and 40 thousand PLN).

However Business Angels sites are known in Poland, their impact on supporting women entrepreneurship is not significant. It results partly due to specialization of Business Angels and from the size of women's activities. Based on A. Dąbkowski (2015) analysis in Poland there are 4 thousand Business Angels, that can finance the start-up challenge with between 12 thousand and 1,2 million € (50 thousand to 5 million PLN). In 2015 Business Angels financed only 32 initiatives (Malinowski, 2016).

4. POPULAR SITES FOR WOMEN WHO WANT TO SELL THEIR PRODUCTS – POLISH EXAMPLE

In Poland, there operate many professional on-line shops for selling handicrafts, but all of them can be divided into three groups (Kąkol, 2017):

- Their own internet domain and webpage
- Internet galleries of handicrafts
- Facebook Fanpage (or other selling sites like Allegro, OLX.pl, etc.)

The first ones are established as the private webpage or Internet shop (based on dedicated ICT tools or prepared by professional ICT firms). The second option operates on similar terms as book publishers – handicraftsmen/women reports the access to the gallery and the owner assesses the handicraft. If the assessment is positive, the handicraftsmen/women can sell their own handicrafts under the aegis of the gallery but they have to pay the provision.

The most popular in Poland are (based on Kąkol, 2017; Gawęda-Białostocka, 2013): Trendymania (<http://www.trendymania.pl/>); Pakamera (<https://www.pakamera.pl/>), DaWanda (<https://pl.dawanda.com/>), Arsneo (<https://arsneo.pl/>), Decoria (<http://deccoria.pl/>), Artillo (<https://artillo.pl/>), Wylęgarnia uzdolnionych (<https://wylegarnia.com/>), Ludowo Mi (<http://ludowomi.pl/>). In Poland, there are also popular international platforms like: ETSY (<https://www.etsy.com/>) or Ezebee (<https://www.ezebee-seller.com/>).

5. ELECTRONIC DOCUMENTATIONS (E-INVOICE, INSURANCE, ETC.)

Since 2018 each entrepreneur has to prepare VAT evidence in electronic form using computer programmes (*Faktury elektroniczne*, 2018). These activities are done with the use of dedicated finance-accounting programmes or applications, and they are needed to prepare the Uniform Control File - UCF (pl. *Jednolity Plik Kontrolny - JPK*). After preparing, electronic invoice is sent to receiver without printing. The preparation of e-invoices is not obligatory, but without electronic system it is impossible to prepare required UCF. The possibility of preparing e-invoice is given not only by the computer programmes, but also by some banks via bank account. Since 1st July 2018, micro-firms in Poland will be obliged to prepare and send to Ministry of Finance additional part of UCF, like: the ledgers, bank statements, warehouse evidence, VAT sale invoices (including detailed descriptions of the invoice), tax book of revenues and expenses, revenues evidence.

National insurance in Poland is realised via Social Insurance Institution – SII (pl. *Zakład Ubezpieczeń Społecznych – ZUS*) and Agricultural Social Insurance Fund (pl. *Kasa Rolniczego Ubezpieczenia Społecznego – KRUS*). The second body is dedicated to organize social security

for individual farmers. In most cases, entrepreneurs doing their businesses, they have to secure SII. All the required documents related to social security of entrepreneur have to be sent, in electronic form, via dedicated programme prepared by SII – called PŁATNIK. There is no option to deliver them as hard copies to SII. SII prepared also informational and controlled website – Electronic Services Platform – ESP (pl. *Platforma Usług Elektronicznych – PUE*), which allows to check the amount of social insurance contributions or days when a person was on medical leave.

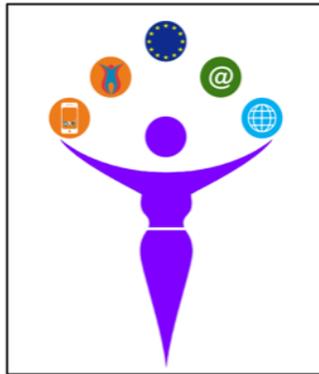
CONCLUSIONS

Conducting business in Poland requires many formal duties and it is not that simple for an individual entrepreneur. Assessing the ability to run a firm by low-educated women, it is worth to underline, that they will have to meet the same regulations as bigger firms, which are equipped in the financial knowledge. For this reason, offering handicrafts via the Internet, requires simple solutions, like joining the selling group (ex. Internet galleries), rather than establishing own Internet shop.

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NATIONAL REPORT OF GREECE

Partner: IDEC S.A. Piraeus



INTRODUCTION

Finding a definition for women's entrepreneurship, accepted by all member states in the European Union, has been an issue for several years. There is no concord among all Member States (e.g. some focus on self-employed persons, while others include freelance doctors in entrepreneurship). The European Commission usually uses the following definition for planning and implementing policies: women's entrepreneurship refers to businesses in which 50% of the property belongs to a woman and the management is carried out by a woman.

According to the World Bank, women entrepreneurs own slightly more than 30% of the officially registered businesses worldwide. Corresponding percentages appear in Greece and the European Union, where about 1/3 of self-employed persons are women.

In Greece, in 2016, the ratio of self-employed women and men to the total workforce is notably high, compared to EU28, as is the case for previous years. More specifically, the self-employment indicator for 2016 shows that 29,50% of total working women in Greece are self-employed, while the ratio of self-employed women to the total working women in EU-28 is only 11,80%. Generally, since 2007 (year of establishment for the specific indicator in the EIGE's database), Greece precedes in women's self-employment among all member states of the European Union.

According to the Foundation for Economic and Industrial Research's last report for entrepreneurship in Greece (IOBE), when a person is pushed to entrepreneurship due to lack of other employment options, this is called necessity-driven entrepreneurship. In Greece, because of the high unemployment rates, starting a new business is more a survival option than a chance to take advantage of a business opportunity. It is, however, positive that, in 2015, the lowest necessity-driven entrepreneurship rate was noticed since 2008, the beginning of the economic crisis in Greece. Generally, women's necessity-driven entrepreneurship is only slightly higher than men's (24% against 21%).

Despite the difficulties in discerning between entrepreneurship and self-employment, it's a fact that women still encounter many obstacles in establishing and operating their businesses.

The role of the close family in Greece is decisive and defines the relationship between the informal investor and the recipient of the funding: 69% are people that belong to the immediate family and a 15,5% concerns people from the wider family circle. Thus, an overwhelming 85% of "informal investors" are simply family members, which may even take decisions under the psychological pressure of high unemployment rates to fund a venture that starts some member of the close family. According to the Foundation for Economic and

Industrial Research (IOBE), “informal investors” in Greece are mostly women. More specifically, the percentage reaches more than twice of European average (55,5% against 26,8%).

1. STATISTICAL INFORMATION ON DISADVANTAGE WOMEN

In Greece women are the majority of population. Furthermore, the percentage of female population has slightly increased from 50.701% in 1975 to 50.780% in 2017. After the economic crisis, the total population began decreasing, mostly because young people moved to other countries to study and work, but also because of the low birth-rate. Between 2011 and 2016 Greece lost around the 3% of the population. Until 2030 it is estimated that the population of Greece will drop to 9,9 million and in 2050 will reach 8,9 million, resulting a total decrease of 18%. The aforementioned aging population consists mostly of women. According to the last population census by the Greek Statistic Authority (2011), women increase their percentage as we move to higher age groups, reaching 60,27% in 80+ age group.

1.1 EDUCATION

Moving to the educational level, we find a high percentage of illiterate women (more than 2/3 of the total illiterate population), as well as a very low percentage of women in the highest educational level (PhD).

Entrepreneurship is also associated with unemployment. As mentioned before, unemployment can lead women and men to various forms of entrepreneurship.

In the 2nd quarter of 2017, women’s unemployment rate in Greece reached 25,4% (547.100) against 17,7% (469.500) for men. It needs to be noticed that the 2nd quarter includes the beginning of the Touristic period, which implies an increase in seasonal occupation, thus a decrease in total unemployment rate is normally expected after April.

Indicatively, according to OAED, which is the national organization promoting employment in Greece, the rate of unemployed women in May was reduced by 2,71% (14.621 women), while men’s unemployment rate was reduced by 6,21 % (20.335 men). However, examining the data in the 4 following months reveals that women don’t benefit from seasonal occupation to the same extent as men. Men’s unemployment rate kept falling from April to September, while in women’s rate ups and downs can be observed.

Table 1: Total unemployed women and men (Greece, April - October 2017)

Month	Men	Women
April 2017	327.275	537.934
May 2017	306.920	523.313
June 2017	297.303	524.821
July 2017	295.428	535.037
August 2017	292.775	534.715
September 2017	288.262	511.702
October 2017	300.550	523.967

Table 2: Population of 15 years and over by employment status, education level and sex. 4th quarter 2017

<i>In thousands</i>					
Education level and sex	Grand total	Labour force			Non labour force
		Total	Employed	Unemployed	
Both sexes	9.163,3	4.743,2	3.736,3	1.006,8	4.420,2
Received a post-graduate qualification	242,8	213,8	189,7	24,1	29,0
Completed tertiary education	1.879,9	1.397,3	1.161,6	235,7	482,6
Completed post secondary technical-vocational education	648,9	496,5	364,1	132,5	152,4
Completed secondary education	2.935,9	1.676,6	1.291,2	385,5	1.259,2
Completed the third grade of 6-year secondary education	1.111,2	443,9	336,0	107,9	667,3
Completed primary education	1.993,0	489,2	379,3	109,8	1.503,9
Have not completed primary education	211,3	14,4	8,0	6,4	196,8
Attended no school at all	140,3	11,4	6,3	5,0	128,9
<i>Males</i>	4.417,7	2.641,7	2.183,4	458,3	1.776,1
Received a post-graduate qualification	130,3	113,0	102,0	11,0	17,3
Completed tertiary education	897,6	672,0	586,2	85,8	225,6

Completed post secondary technical-vocational education	300,7	245,0	194,8	50,2	55,7
Completed secondary education	1.540,9	1.026,8	838,0	188,8	514,2
Completed the third grade of 6-year secondary education	582,0	287,0	228,5	58,4	295,0
Completed primary education	854,8	283,9	224,7	59,2	570,9
Have not completed primary education	72,0	8,5	5,3	3,2	63,5
Attended no school at all	39,5	5,6	4,1	1,6	33,9
<i>Females</i>	4.745,6	2.101,5	1.552,9	548,6	2.644,1
Received a post-graduate qualification	112,5	100,8	87,8	13,0	11,7
Completed tertiary education	982,3	725,3	575,4	149,9	257,0
Completed post secondary technical-vocational education	348,2	251,6	169,3	82,3	96,7
Completed secondary education	1.395,0	649,9	453,2	196,7	745,1
Completed the third grade of 6-year secondary education	529,3	157,0	107,5	49,5	372,3
Completed primary education	1.138,3	205,3	154,7	50,6	933,0
Have not completed primary education	139,3	6,0	2,8	3,2	133,3
Attended no school at all	100,8	5,7	2,3	3,4	95,1

Source: ELSTAT (Hellenic Statistical Authority 2018)

1.2 THE POSITION OF FEMALE IN THE LABOR MARKET

Furthermore, the economic crisis has had a considerable impact on employment relations and work conditions, which have affected women more than men. According to data provided by the Greek Ombudsman there have been cases of discrimination against women, particularly regarding conditions of pregnancy and motherhood needs. These categories were more at risk of unemployment or conversion of their employment into part-time status or of being generally discriminated against despite protective EU legislation. The crisis is often used as an excuse for unfair and unlawful practices. In 2012 there was an increase by about 118% (compared to 2011) of cases where the labour contract was converted to part-time, after unilateral decision on the part of the employer; in these cases, women are often called for one to three days of work weekly.

Furthermore, austerity has also intensified issues of discrimination against women in the labour market. Stereotyping seems to be well-grounded in several male-dominated sectors (eg. police, the army), but also in education, public administration and health services sectors

and has been impeding promotion and professional development of women disproportionately. It has become quite common that young women are often asked not to start a family if they are to get a job in the private sector. In other cases, maternity leave intervals were not taken into consideration as periods of service in cases of promotion in the education sector. Discrimination has been also manifested through the reduction in pay and benefits during periods of maternity leave or sick leave in the light of oncoming pregnancy, although legislation is supposed to prevent discrimination of this sort in the public sector (Greek Ombudsman 2012).

2 LEGISLATION, REGULATIONS AND BUREAUCRATIC CONDITIONS

2.1 THE REGISTRATION OF THE COMPANY

Company incorporation in Greece starts with choosing the type of company which can be open in accordance to their requirements, draft the company's articles of association or the memorandum of association, chose a registered office and elect an accountant for the company.

TYPES OF GREEK ENTITIES:

- public company limited by shares (AE)
- private limited liability company (EPE)
- private capital company (IKE)
- general partnership (OE)
- limited partnership (EE)

In the beginning of the company incorporation process in Greece, the entrepreneurs must be aware that all the entities registered in Greece must have a unique name so it's advisable to check the desired name at the Chamber of Commerce and Industry which will issue an evidence of name uniqueness. After getting this proof, the entrepreneurs must file the company documents with Athens Bar Association and sign the articles of incorporation in front of a notary public.

The minimum share capital or the initial capital must be deposited in a bank account and the capital tax on the concentration of capital must be paid within 15 days of signing the articles of association.

All the above documents must be delivered to the secretariat of the court of first instance, which will raise a registration number. A summary of the articles of association must be delivered to the National Printing Office to be published in the Greek National Gazette. In the same time, an application for registration at the Chamber of Commerce and Industry must be

delivered. Along with the notarized articles of incorporation, the certification of the approval of the company name issued by the Chamber of Commerce and Industry and a copy of the Official Gazette containing the summary of the articles of association must be deposited. This way the newly formed company is registered for the specific taxes and the social security contributions.

The next step in setting up a Greek company consists of creating a company seal with the purpose of sealing the company books and records, before certifying. The company's invoice and account books must receive the Tax Authority hole-stamp.

The last step of company incorporation in Greece consists in notifying the Manpower Employment Organization which must be performed within 8 days of hiring its first employee, via e-mail or phone.

All new business owners will be required to complete the following steps. **Self-employed** complete steps #4 and #10-15.

Steps	Description
1	Get approval of the company's name from Chamber of Commerce and Industry
2	File company documents with Athens Bar Association
3	Sign Articles of Incorporation before a notary public
4	Deposit capital in a bank
5	Pay capital tax to the Tax Authority
6	Get a stamp from the Lawyers' Pension Fund
7	Get certification by the Lawyers Welfare Fund
8	Submit Articles of Incorporation and register with Court secretariat to get a register number
9	Submit Articles of Incorporation summary for publication in Official Gazette (FEK)
10	Register at the Chamber of Commerce and Industry
11	Register with Self-employed Insurance Organisation (OAEE), Agricultural Insurance Organisation (OGA), etc.
12	Get a tax number (AFM) for the business
13	Commission a vendor to make a stamp/seal
14	Have the Tax Authority punch company receipt books and accounting log
15	Notify Manpower (OAED) within 8 days of hiring a worker

As a "one-stop shop" for the establishment of general partnership and limited partnership companies of all types, is appointed the General Commercial Register (GEMI - <http://www.businessportal.gr/>) according to article 2 of Law 3419/2005 (Government Gazette

297 A), amended by article 13 of the current law. As "one-stop shop" for the formation of limited liability companies, public limited companies, and in all other cases where a notarial document is drawn up, is appointed the notary who draws up the notarial deed.

Opening an online shop can be proved more complicated than a regular shop basically because of the way payments are carried out (electronic payments).

2.2 TAX LIABILITY

For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income (100% prepaid), as is the case for full-time employees and pensioners but without the tax deduction occurred in these cases.

The tax rates are the following:

- 22% (for profits up to 20.000€)
- 29% (for profits from 20.001€ to 30.000€)
- 37% (for profits from 30.001€ to 40.000€)
- 45% (for profits above 40.001€)

Irrespective of profits all Greek entities are taxed with a rate of 29%. 100% tax prepayment is required. Shares are taxed with a rate of 15%.

Regarding insurance contribution for individuals it is at least 26.95% on net profits, before taxes. The same stands for company managers as well as shareholders holding at least 3% of shares, while at the same time they are members of the Board of Directors.

2.3 OBTAINING OF TAX IDENTIFICATION NUMBER

In Greece, each adult must have a tax identification number. In the case when an adult wants to become an individual entrepreneur, he/she must register the business to the tax authority and will get authorisation to use his personal tax identification number also for business purposes.

2.4 LICENSES AND PERMITS

In Greece, it is not necessary to obtain a specific license or permit to open an online shop for selling crafts.

3. START-UP SUPPORTS FOR FEMALE ENTREPRENEURS

The most crucial survival factor for a new business is to choose the most appropriate source of funding. The funding sources available to businesses are:

Seed Capital

Seed Capital is small funding for starting an enterprise usually given to specific population categories, such as young people or the unemployed. The main features of these actions are that the capital is quite small (15 to 50 thousand euros), is prepaid and is intended to cover the operating expenses of the first year of operation of the company to allow time for the business development. Indicatively, there are actions of both the public ([OAED Program](#)) and the private sector ([TheOpenFund](#)), for various sectors of the economy (traditional products, information technology, etc.).

The process is quite simple, and submission can be done by anyone interested. However, these actions are not open throughout the year, while there are some prerequisites such as seminars and unemployment cards for public programs (OAED).

Bank loans

When banks are financing new enterprises, they ask to see the business plan. The application will be studied by several groups checking different topics, it is particularly important that the business plan is as complete as possible to avoid any delays.

In Greece today, banks are in a very difficult situation. As they have a lot of loans that are not repaid due to the crisis, this makes them very careful to giving new loans.

Partnership Agreement (PA) 2014-2020 (ESPA)

[ESPA](#) is the Greek programme that channels funds from the European Union programme for the elimination of inequalities between the EU regions. Within the framework of ESPA, government distributes funds targeted to trade, processing or primary production. Applications are submitted on time-limited periods, announced by the relevant Ministries and the general secretariat of ESPA. The evaluation of the proposals is made by independent evaluators, the results are published, and then a one to three-year period is given for the implementation of each action. Funding can be a percentage of the investment or tax reduction (typically 40-60%). The expenditure documents are required, and they are examined during on-the-spot checks.

The great advantage of ESPA is its availability, but as funding follows costs, it is not particularly useful for new businesses. However, it is a particularly attractive option to be combined with other forms of financing (bank loans, venture capital, etc.).

Among other the ESPA 2014-2020 programme funds the following initiatives:

- Start-ups & new entrepreneurship
- Upgrading micro & small businesses to develop their skills in new markets
- Doing business aboard

Greek community abroad

Finally, with the ongoing crisis, the Greek community abroad has also been active, and has created new actions, such as the [Engolve Award Greece](#), that concerns an interest-free loan of up to 500 thousand euros, with a repayment within five years.

4. POPULAR SITES FOR WOMEN WHO WANT TO SELL THEIR PRODUCTS – GREEK EXAMPLE

In Greece are operating many online shops selling handicraft products, mainly jewellery, clothes, shoes and bags. They can be divided in the following categories:

- Handicraft dedicated selling sites (internet shops). Some of them are: <http://www.heraki.gr/>, <https://www.craftzbay.com/Default.aspx>, <http://xeirotexnes.gr/>
- Selling sites (like vendora.gr, etc.)
- Facebook pages (like XeirotexnimaTripoli, xeirotexnima.shop, etc.)

5. ELECTRONIC DOCUMENTATIONS (E-INVOICE, INSURANCE, ETC.)

In Greece, both individuals and businesses, are obligated to submit every year an electronic tax declaration through the online system (TAXISNET) of the Independent Authority of Public Revenue (<https://www.aade.gr/>), based on which they will be taxed. Additionally, at the end of each month the companies must submit to the tax authority a detailed list of all the invoices and their corresponding value and VAT, which they have issued.

Additionally, to the list of invoices companies in Greece, which have employees, must submit every month an electronic declaration of social insurance contributions through the online system of the Common Social Insurance Agency (EFKA). Through this system the social security charges are calculated for each employee and each company.

E-invoicing was partly introduced in Greece in 2006, aiming to offer businesses of any size and industry the ability to drastically reduce their operating costs by exempting them from printing, archiving and sending paper invoices. Nevertheless, the electronic system is still not fully operating but with plans to be completed till the end of 2019. In its fully developed form the system will be able, as soon as an invoice is issued, to notify in real time the client's accounting system to accept the charge and at the same time to inform the tax office to collect the corresponding tax.

CONCLUSIONS

A country's economic development depends and is determined - among other factors - on entrepreneurship. Especially in the period of the economic crisis that we are experiencing in recent years, when the public-sector shrinks, the role of the social state is diminishing and insecurity and uncertainty predominate, entrepreneurship is the answer to the gradual economic recovery based on sound and fair foundations for the benefit of the whole society.

This stands on the condition that both existing and new businesses are characterised by dynamism, creativity, innovation and extroversion in a society free of stereotypes and pathogens, where men and women in business coexist on equal terms.

Strengthening female entrepreneurship is a prerequisite not only to get out of the crisis but also not to face it again in the future. By giving equal opportunities and motivation to the largest part of the country - women, we are forcing the economy to grow on a solid basis, utilising all its labour and business potential.

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NATIONAL REPORT OF SLOVENIA

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INTRODUCTION

Slovenia is a small country with a population of 2.065.890 (1.023.100 men, 1.039.790 women). In the Business Register of Slovenia, approximately 213.000 business subjects are registered. Compared to 2017, 2018 is characterized by a larger entry of business entities in the Business Register. Among business subjects, there are 91.429 registered personal entrepreneurships (the data from March 2018). In the same time of the last year, there were 87.957 registered personal entrepreneurships. Individuals who want to start a business in Slovenia have a lot of state-funded assistance, both financial and non-financial. In last years, the level of early-stage entrepreneurial activity in Slovenia increased, especially in 2016 when it reached the peak of optimistic 8 %. The steady increase of entrepreneurial activity over the last 5 years and the improvement of social and individual perceptions is attributed to solid economic growth in Slovenia, decreasing financial crisis, and consolidation of banking system, as well as to quality development of entrepreneurship ecosystem. Slovenia has numerous programmes for entrepreneurship. The project Entrepreneurially into the world of business introduces a model of mentoring and additional training in order to prepare the participants to acquire the core competencies to develop their business ideas. The Slovene Enterprise Fund is a public fund with purpose of improving the access to financial resources. Individuals who want to start a business can get a lot of useful information on various web portals: Slovenia Business Point, Entrepreneurship Portal, Initiative Start:up Slovenia, etc.

Even though TEA index declined in 2017 to 6.8 %, some indicators that show perception of societal values related to entrepreneurship and individual perceptions about entrepreneurship increased significantly. From record low 16% of adult population who in 2013 perceived promising business opportunities to start a new business, in 2017 this percentage rose to 25 %. Two thirds of adult population respects successful entrepreneurs and more than half believe they have the knowledge and skills to start a business.

1. STATISTICAL INFORMATION ON DISADVANTAGED WOMEN

According to the data from October 2017, Slovenia had a population 2.065.890. The population of Slovenia consisted of 1.023.100 men and 1.039.790 women. In the last quarter of 2017, there were 972.000 employed persons and 60.000 unemployed persons (46.8 % men and 53 % women). In 2017, the unemployment rate was 5.8 %. Among young persons (15 – 29 years) the unemployment rate was 9.7 %, while among older persons (50-64 years) it was 4.9 %. The population in Slovenia is divided by activity status on active (employed and unemployed) and inactive (students and pensioners) persons. Among active persons there were 830.000 (431.000 men, 400.000 women) employed persons and 116.000 self-employed (80.000 men and 36.000 women) persons (SURS).

1.1 EDUCATION

In Table 1 and 2 are statistical data for women in Slovenia. Data for 2015 and 2016 are given for the comparison. The most recent data are data from 2017. Table 1 shows the distribution of women according to the level of education. We can see that there are a lot of women that have finished only elementary school.

Table 1: The number of women by educational attainment from 2015 to 2017.

	2015	2016	2017
Education	number	number	number
no education	2.893	2.748	2.580
incomplete elementary	36.456	34.801	33.173
elementary	231.833	226.618	221.307
lower vocational school	11.306	11.242	11.259
vocational school	130.026	129.563	129.024

1.2 THE POSITION OF FEMALE IN THE LABOR MARKET

Table 2 presents the data of active women in Slovenia. It is evident that the number of employed and self-employed women is increasing.

Table 2: The number of active women from 2015 to 2017.

	2015	2016	2017
	number	number	number
employed	368.824	375.398	388.566
self-employed	-	31.000	36.000
unemployed	60.512	57.520	51.149

2. LEGISLATION, REGULATIONS & BUREAUCRATIC CONDITIONS

Companies Act

(http://www.mgrt.gov.si/fileadmin/mgrt.gov.si/pageuploads/zakonodaja/ZGD-1_PREVOD_13-12-12.pdf) governs establishment of a company in Slovenia. The Companies Act defines various legal and organizational forms. The most common are private entrepreneurs and limited liability companies. Other possible forms are a company with unlimited liability, a public limited company, a limited partnership, and a private equity company. At business forms, it is necessary to separate, i.e. craft activity. Craft activity is a production or service activity based on individual orders, manufacturing is only in small batches and serial production does not cover the most activities. The most common forms of establishing a business in Slovenia are private entrepreneur or sole proprietor and limited liability company. The main difference between the two is that a private entrepreneur accepts liability with all of his or her property, while limited liability company accepts liability with company property only. To establish private entrepreneur one does not need founding capital, while for a limited liability company founding capital is 7.500 EUR. If a person who is already employed by another company for 20 hours per week less than full-time is decided to register a private entrepreneurship, has to pay the difference to full insurance (40 hours per week) as a private entrepreneur.

In recent times, online sales are becoming more and more popular. Slovene, European and international legislation, governs the field of online sales. Selling via the internet is possible with the conclusion of a sale contract in electronic form (via e-mail or dedicated application that enables automated purchase). In the subject matter, it is essential that the website has all of the mandatory components published that the consumer is adequately informed about the seller, furthermore that the seller has duly formed and published the general terms and conditions and communicates with the consumer through e-mails. It is essential to identify the provider. On the website some information have to be easily and permanently accessible to consumers (company name and registered office, the court where the subject of entry is registered, business registration number, the amount of base capital, telephone number, the company's valid e-mail address, VAT number, authorization). The consumer has to be introduced with all characteristics of the products, their price, delivery charges (this information has to be at hand already in the advertising phase). Before the consumer confirm his order, he /she has to be informed in a clear and understandable way about the procedure for concluding a sales contract or online purchase, means for identifying and eliminating errors before confirmation, general terms, languages in which the conclusion sales contract is possible. The content of the general terms depends on the online seller. It is also advisable to regulate collection, use and way of protecting personal data. If the seller collects and store personal data, the consent of the owner of the personal data is obligatory. In the case of distance contracts the consumer has to receive information about:

- the address where company actually operates (or the address of company's headquarters), the telephone number, fax number, and the company's e-mail address,
- costs associated with the use of communication device if they differ from the basis charge,

- conditions, deadlines, and procedure for exercising the right of withdrawal from contract,
- the indication that the consumer reimburses the costs of returning articles in the case of a withdrawal from the contract,
- costs of returning articles if it cannot be returned by post,
- costs that the consumer have to pay to the company if he/she withdraws from the contract after having applied for a withdrawal from the contract,
- the absence of a right of withdrawal if the consumer does not have the right of withdrawal or, the circumstances in which the consumer loses his right to withdraw from the contract,
- the existence of codes of conduct and accessibility to possible codes of conduct,
- the minimum duration of the consumer's obligations under the contract,
- the possibility of out-of-court settlement of disputes and other legal remedies applicable for companies and their accessibility.

If the company does not provide information about additional costs, the consumer is not obliged to pay them.

The company has to ensure that in the procedure of confirmation distance contract using electronic means, the consumer expressly acknowledges that the award of an order is in agreement with the payment.

One of the most important statutory contents of the general conditions is information on the possibility and method of withdrawal from the contract. Within a 14-day deadline, the consumer can notify the seller of the withdrawal from the contract without giving any reason for doing so. After this deadline, the consumer has a further 14-day deadline to return the undamaged articles to the seller without extra costs rather than shipping costs. In accordance with the law, a contract is formally concluded when the consumer agrees to the general terms and condition of the receipt or the order upon request. The seller have to fulfil his obligation from the sales contract within 30 days of the conclusion of the contract, if he did not decide to perform the service earlier.

2.1 HOW CAN THEY REGISTER THEIR BUSINESS NAME?

Before registration procedure, you have to choose business form. The most common in Slovenia are private entrepreneurs and limited liability companies. An individual may decide to set up private entrepreneurship as he is not a tax debtor or is not on the list of taxpayer at the Financial Administration of Republic of Slovenia. For this two business forms, the registration procedure is presenting below.

Registration to the Business Register. In accordance with the provision of the Companies Act, an entrepreneur may start an activity when he/she is registered in the Business Register of Slovenia. Registration procedure could perform in two ways. The business name you could register personal at VEM points across the country or online on the e-VEM portal. For personal registration you need identity document and tax identification number, for online registration you need digital certificate which is issued to you by:

- SIGEN-CA (<http://www.sigen-ca.si/>),
- NLB bank (<https://www.nlb.si/ac-nlb-kako-do-digitalnega-potrdila>),
- Halcom d.d. (<http://www.halcom.si/si/produkti/digitalno-potrdilo/narocila/>) or
- Post of Slovenia (<https://postarca.posta.si/navodila-za-ravnanje-s-potrdili/>).

In both ways, the registration procedure is free and takes a few days. Besides documents above you will need some extra documents to start the registration process:

- name of the company,
- headquarters,
- contact details,
- activities of the company,
- permission of the owner where you want to have a business address (if you are not an owner) and,
- representative of sole proprietor (if you want name another person).

To establish more complex business forms (e.g. company with unlimited liability, a public limited company, a limited partnership, and a private equity company) where there are several founders, you need to contact the notary.

Opening a business bank account. After your registration at the Business Register, you have to open a business bank account. An account can be opened at any bank in Slovenia. Personal entrepreneurs can already use an open bank account as business bank account, by changing the name of the account in the business bank account.

Register in tax register. In eight days after registering at Business Register you have to register in tax register (personal at VEM points, online on the e-VEM portal or personal at the Financial Administration of the Republic of Slovenia). The Financial Administration of the Republic of Slovenia carries out registration in the tax register. For this process, you need information described below:

- the way of taxation,
- estimated expenses at business year,
- estimated revenues at business year,
- who will manage business books,
- a management method of business books.

Providing obligatory social insurances. Entrepreneur have to apply for obligatory social insurances (e. g. pension and disability insurance, health insurance, insurance for parental care and unemployment insurance) for himself/herself and for his/hers workers.

Obtaining other permits. You have to obtain a permission to pursue an activity if it is required for an activity that you intend to pursue. On the e-VEM portal, you can find the list of activities for which you have to get a permission.

In Slovenia, it is not mandatory for companies to establish associations. It is an option. An association you establish at a notary. You have to notify following information to a notary:

- the name of the association,
- headquarter and business address,
- the identification data of the founders and member of the association (name, Social Security Number, address of permanent residence, company name, registration number, business address for legal entities, tax number),
- identification information of persons authorized to represent the association and members of management,
- the duration of the economic interest association, if it is established for a fixed period,
- goals and activity of the association.

Brand. When registering a company, is good to register a brand too. In Slovenia, the registration procedure begins at the Slovenian Intellectual Property Office. Brand registration is done in the following steps:

1. Verify that a brand can be registered at all (whether it contains all the conditions for registration and whether it is still free – that means there is no already registered identical or similar brand).
2. Adoption of the decision in which countries the brand will be registered.
3. Adoption of the decision which products or services the brand will protect.
4. Preparation and submission of an application for registration of a brand.

After submission the application for registration a brand, the Slovenian Intellectual Property Office checks the content of the application from a formal point of view. If the application is correct, the Slovenian Intellectual Property Office publishes the application. If no appeal is submitted against the registration of the brand, the Slovenian Intellectual Property Office invite the applicant to pay a registration fee for the first ten years. A validity of the brand can be extended unlimitedly for the same period. The application fee for the three classes of the International Classification is 100 EUR, and an additional 20 EUR for each subsequent class. The fee for registration of a brand for the first ten years is 150 EUR, and an additional 50 EUR for each subsequent class.

Intellectual property rights are exclusive (but in some cases, exclusivity is conditioned by the nature of the object of a protected right) and are based on certain basic principles:

- The right-holder may prohibit the commercial exploitation of the object of the right for which he has not given permission.
- The protection of these rights relates exclusively to an economic activity.
- Rights are territorial and time limited, with the exception of brands which protection can last for unlimited period of time.
- After the expiration of the statutory period, the object of protection becomes a public good and anyone can freely exploit it

2.2 EXPLANATIONS FOR THE TAX LIABILITY

Taxes in Slovenia depend on activities in organizational forms of the company. For all taxes (including taxes on social security), customs duties, excise duties and value added tax on imports are the responsibility of the Financial Administration of the Republic of Slovenia.

In Slovenia, a company have to enter the **VAT system** (value added tax) in certain situations:

1. Individual exceed 50.000 EUR of taxable sales in Slovenia in the last 12 months.
2. A company provides services or is a recipient of services from the other EU Member States. In this case, you need to enrol your company into the VAT system even before your company receives or issues such invoices. Under these circumstances is regardless what kind of amount of money is on an invoice.
3. A company should enter the VAT system, when it exceeds 10.000 EUR in the purchase of goods from the EU during a period in the calendar year. Moreover, when entrepreneurs themselves want to enter the VAT system, they need concrete evidence of business.

Standard tax rates in Slovenia:

- VAT (Value Added Tax): 22 %-standard rate; 9,5 % - reduced rate.
- Corporate Income Tax: 19 %.
- Personal Income Taxes (Income tax from activities): Progressive tax rate based on the amount of income: 16 %, 27 %, 34 %, 39 % and 50 % or 20 % if the tax base is determined by taking into account actual revenues and normalized expenses.
- Social Security Contributions: 16.1 % paid by employer; 22.1 % paid by employee.
- Immovable Property Transfer Tax: When you sell property, you have to pay Immovable Property Transfer Tax, which is 2 %. It is payed by the seller when the deal is closed. Mainly it is based on the contract value of the property.
- Capital Gains Tax: 0 – 25 % (depending on a holding period).

Personal entrepreneurship. A sole trader is a natural person. The Personal Income Tax Act applies for taxation personal entrepreneurship. The subject of taxations is an income from an activity, which is derived from the performance of any entrepreneurial, agricultural, forestry,

occupational or other independent self-employed activity. The taxable amount of the income from activities is the profit that is determined as the difference between the revenues and expenses incurred in connection with the performance of the activity. The tax base can be determined in two ways:

1. Determination of the tax base by taking into account actual revenues and expenses:

Besides the Income Tax Act, The Corporate Income Tax Act determine tax-recognized revenues and expenses. If private entrepreneur chooses such a method of calculating the tax base he/she have to submit a tax return form for the advance payment of income tax on income from activities to the tax authority no later than 31st March of the current year. Taxpayer can also apply tax reliefs provided by the Personal Income Tax Act:

- relief for research and development,
- investment relief,
- relief for employment and relief for employment of disabled persons,
- relief for carrying out practical work in professional education,
- relief for voluntary supplementary pension insurance and
- relief for donations.

If taxable expenses exceed taxable income, the taxpayer creates a tax loss. For the created tax loss, the taxpayer may reduce the positive tax base in future tax periods. From 2014, a tax loss can be used up to a maximum of 50 % of the tax base of the current year.

The total annual tax base of an individual is taxed on a progressive income tax scale. This is from 1.1.2018 onwards:

Net annual tax base [EUR]	Income tax [EUR]
up to 8.021,34	16 %
8.021,34 – 20.400,00	1.283,41 + 27 % over 8.021,34
20.400,00 – 48.000,00	4.625,65 + 34 % over 20.400,00
48.000,00 – 70.907,20	14.009,65 + 39% over 48.000,00
over 70.907,20	22.943,46 + 50 % over 70.907,20

An individual's income is taxable at a progressive rate of 16 %; 27 %, 34 %, 39 %, 50 %.

A foreign individual, having residence permit in Slovenia has to pay Personal Income Tax if they are present in Slovenia for more than 183 days in 12 months period. In order to become Slovenian tax resident, an application form has to be filed to the Tax Office.

2. Determination of the tax base by taking into account the standardized expenses:

Another possibility of determining the tax deduction is a simplified way of determining the tax base. In this case, we derive from actual tax revenues. Expenses are determined in the flat rate and amount to 80 % of generated tax revenues. For this method of setting the tax base,

only a taxpayer whose real incomes from activities do not exceed 50.000 EUR or, in certain cases 100.000 EUR in the tax year.

The tax rate increases in proportion to the amount of the tax base. At a higher tax rate, only the part of the tax base exceeding the limit for a single income tax class is taxable. This takes into account all revenues of an individual, which are included in the annual tax base. In the case of determining the tax base by taking into account normalized expenses, income from an activity is not included in the annual tax base of an individual. Fixed normalized expensive in amount of 80 % of revenues are taken into account. The tax base is 20 %, of which 20 % of the final tax is paid.

Limited Liability Company. The Limited Liability Company is a legal personality and is consequently taxed with Corporate Income Tax. The tax base can be determined in two ways, which were described above. The tax rate is in both cases 19 %. A special tax rate of 0 % applies, under certain conditions, to investment and pension funds and insurance companies that implement the pension plan. The taxable person have to submit the tax statement within three months after the end of the tax period (in case the tax period is equal to the calendar year, this is 31st March). Individual have to pay a tax no later than 30 days after the submission of the tax return. It is important to know, that your company will be liable to pay tax on corporate income if it has its headquarters in Slovenia. Also, it will have to do that, if you do not have headquarters in Slovenia, but the seat of actual management is here. In addition to paying corporate income tax (19 %), the entrepreneur have to pay Capital Gain Tax in the amount of 25 %.

E-sellers taxes. The seller, who is taxable person, is identified for VAT purposes in Slovenia, has to calculate VAT from the delivery of the product to the customer in Slovenia. If a consumer is from other European Member State and exceeds the amount determined by that European Member State has to pay VAT in accordance with the law of that Member State. In the case that articles are delivered to a consumer outside the European Union, the consumer is exempted from VAT payment.

Since 2016, the Law on the approval of tax accounts has been in force. The taxpayers are connected via the internet with the central information system of the Financial Administration of the Republic of Slovenia. The Financial Administration confirms and stores data on cash accounts in the process of issuing them in real time. The process accounts' tax validation enable the traceability and effectiveness of control over issued invoices and limit the grey economy. The taxpayer has to issue an invoice through an electronic device that fulfil prescribed conditions and enables the execution of the account validation process. The invoice has to be delivered to the customer. The customer has to take the invoice and keep it immediately after leaving the business premises, and submit it on request to the authorized person of the tax authority. The customer can verify if all issued invoices were properly registered.

2.3 WHERE CAN THEY OBTAIN THE TAX IDENTIFICATION NUMBER?

The Financial Administration of the Republic of Slovenia assigns the tax identification number. Upon entry of the required data into the tax register, the tax number is allocated to the person of entry. Additional alpha or numeric characters to the tax number can be required by the tax legislation (e.g. the Slovenian tax identification number is the tax number with SI prefix). If you register in the tax register as a personal entrepreneur, the financial administration does not assign a new tax identification number.

2.4 LIST OF LOCAL ADDRESS TO GET LICENSES AND PERMITS

Each individual who wants to have an enterprise have to apply for different permits.

1. Permission for business space

This is regulated by the Housing Act. In order to carry out certain activities - especially in the field of catering, trade, warehousing, production, education, various workshops, laboratories, and ambulances- you need to provide adequate business space.

When registering a company, this condition is not checked, but the entrepreneur must provide the business premises and obtain the appropriate permit before starting the activity for which this condition is prescribed.

The facility in which the business premises is located must have a valid permit. You can rent or buy your property. It is best to check, before renting or buying a property, if it already has an authorization to use for proper business purposes. As a rule, any facility in which the business premises is located must have a valid permit, irrespective of the activity (also applies to the office). The competent administrative unit (Department of Environment and Spatial Planning) in the area where the property is located issues the applicable permit.

Most companies initially register their business address at home, in a private house or in a dwelling. This can be done by all those who perform a quiet activity and at the same time an activity for which a statutory or other regulation does not stipulate that the business premises are compulsory. You do a quiet activity if you do not disturb your neighbors and do not burdened excessively common spaces. There is no need to obtain a usable permit if you spend less than 50% of the living space in a private house for a business space.

If you want to pursue your business activity in an existing private house, you do not need to obtain a building permit and, consequently, a valid permit to change the purpose of a part of it to a business building, if less than 50% of the total facility is devoted to the business. You do not need to use a valid permit if you only dedicate a smaller part of the dwelling to your business premises.

If you want to carry out an activity in a part of an apartment building, you can do this when

this activity does not disturb the residents in the peaceful use of their apartments and does not cause excessive burden on the common parts of an apartment building. You must obtain the consent of the co-owners who have more than three quarters of the ownership shares, including the consent of the floor owners of all dwellings whose walls or ceilings borders with your apartment unit.

At the beginning of the business, you must also notify the administrator if you have one. The same applies to rented apartments where you must also obtain a permit from the owner of the apartment in which you live.

However, if you want completely change the purpose of your apartment for a business purpose; you need a building permit and a valid permit, as well as the approval of all the floor owners for the construction permit ().

In order to avoid all problems with permissions, it is possible to have a virtual office in Slovenia. Renting a virtual office will cost only a few tens of euros in a moth. The company will be able to benefit many functionalities of physical business premises: it will have an appropriate business address and corporate headquarter (<https://mladipodjetnik.si/mp-storitve/virtualna-pisarna>).

As company, you can also rent a coworking. Coworking offices, you can find throughout the whole of Slovenia. The emphasis is on the education, socializing and networking with other entrepreneurs (<https://mladipodjetnik.si/mp-storitve/coworking>).

2. Permission for craft activity

For performing some craft activities, home or art activities, it is necessary to obtain a craft permission. The Craft Act defines activities, for which a craft permission is required. The Decree determining craft activities and activities similar to crafts sets out activities that are defined as:

- craft activities for which a craft permission is required on the basis of adequate professional qualifications,
- craft activities which do not require adequate professional qualifications and do not need to obtain a craft permission, and
- activities similar to crafts.

The right to perform craft activities, home or art activities, have to be acquired based on a craft permission and entry in the craft register.

The right to perform activities similar to crafts is acquired by entry in the craft register, carried out by the Chamber of Craft and Small Business of Slovenia.

Craft activities requiring special vocational education in the accordance with the regulation and obtaining a craft license are listed in the Decree determining craft activities and activities similar to crafts (<http://www.pisrs.si/Pis.web/pregledPredpisa?id=URED4025>).

3. Special conditions to perform the activities of a sole proprietor

The future entrepreneur have to acquire the appropriate permits to carry out the business before performing certain activities. Permits vary according to the main activity that entrepreneur will perform. An entrepreneur who carries out an activity without the required permission is in the offense. Information about conditions for performing certain activities get on the VEM points. The Ministry of Economic development and technology prepared in 2009 a manual with specific conditions for carrying out certain activities: https://www.podjetniski-portal.si/resources/files/doc/Prirocnik_%20pogoji_za_opravljanje_dejavnosti_januar_2009.pdf. On e-VEM portal there is a list of activities for which you need a permission. For each activity, the conditions and legal basis (acts that regulate this field) are described (<http://evem.gov.si/info/dejavnosti/>).

3. START-UP SUPPORTS FOR FEMALE ENTREPRENEURS

In Slovenia, there is no support intended exclusively for women entrepreneurs. In 2016, 228 female entrepreneurs were given an independent entrepreneurial route (<https://www.ess.gov.si/obvestila/obvestilo/vec-kot-200-slovenskih-podjetnic-stopilo-na-samostojno-pot>). In addition, the Community of Slovenian Women Entrepreneurs (<https://www.skupnost-podjetnic.si/>) is established. It organizes trainings, events and various activities for connecting women entrepreneurs. In 2017, a catalog was published, where female entrepreneurs presented their activities (<https://www.podjetniski-portal.si/podjetnice>). Every year, a program for the promotion of women's entrepreneurship is being held in Slovenia. (<https://www.ess.gov.si/obvestila/obvestilo/spodbujanje-zenskega-podjetnistva>).

The Republic of Slovenia offers various types of financial and non-financial or indirect assistance to your company to start or expand operations. Financial forms of assistance are available to your company in the context of various measures of ministries, public funds, public agencies and other institutions in the following forms:

- **return grants** (loans, guarantees or guarantees and capital injection capital in the form of venture capital are available in particular for the expansion and internationalization of companies),
- **nonrefundable grants** (subsidies are available in particular for the launch of new innovative enterprises and incentives for self-employed workers).

An appropriate support environment, which provides targeted information, training and mentoring, is also important for the start-up of the company.

Indirect (non-financial) state support:

- **VEM points.** They offer basic information, advice and company registration.
- **Business incubators.** In Slovenia we have fourteen business incubators. They offer equipped offices, business and other support services.
- **University incubators.** In Slovenia, there are three university incubators. They offer equipped offices, business consulting and mentoring, and free educational workshops.
- **Technology parks.** Slovenia have two technology parks, which offer support environment, easier information transfer, knowledge transfer, and necessary infrastructure at one place. Besides that, they offer equipped offices, mentoring, consulting and coworking.
- **Initiative Start:up Slovenia** (<https://www.startup.si/>). They offer basic information, networking. They organize events, competitions and conferences. They also advise about your business ideas.
- **The European Enterprise Network (EEN)** (<http://een.si/>). They search for business partners, give you information and counseling.
- **SPIRIT Slovenia** (<http://www.spiritslovenia.si/>).

Financial support from the state:

- **Slovenian Enterprise Fund** (<http://www.podjetniskisklad.si/sl/>). They offer start-up funds for newly born innovative companies: start-up capital for new innovative companies, more favorable sources of funding for development investment companies (subsidies, guarantees), promotion of private investment (equity, loans, guarantees).
- **Agency for agricultural markets and rural development** (<http://www.arsktrp.gov.si/>). Represents a support for creation and development of micro-enterprises.
- **Employment Service of Slovenia** (<https://www.ess.gov.si/>). Provide self-employment subsidies/occasional provision of grants for self-employment. It is primarily intended for unemployed persons. Employment Service of Slovenia offer supports for enterprises younger than 29 years. They can get 5.000 EUR subsidies. They also promote women entrepreneurship, especially women with higher education. Both have to take part at entrepreneurial training and have to submit an application to obtain a subsidy. For both groups there are some limitations described at <https://mladipodjetnik.si/podjetniski-koticek/pridobivanje-sredstev/subvencija-za-samozaposlitev>.
- **Slovenian Regional Development fund** (<http://www.regionalnisklad.si/>). Financial incentives for initial investments in the field of entrepreneurship, agriculture, regional development, financial investments in regional guarantee schemes, pre-financing projects with approved European fund, especially in the form of returnable funds.
- **SID bank** (<https://www.sid.si/>). It provides favorable financial resources (loans) for companies and insurance of export business.
- **Eco Fund** (<https://www.ekosklad.si/>). It provides favorable financial resources for investing in environmentally oriented projects and energy efficiency.
- **Slovenian banks.** Each Slovenian bank can provides you financial support, give you a loan, but it is necessary to consider where the solution is most favorable.

Other support forms for entrepreneurships:

- **Chamber of Commerce and Industry of Slovenia** (<https://www.gzs.si/>). It offers consulting, training and assistance in internationalization.
- **Chamber of Craft and Small Business of Slovenia** (<http://www.ozs.si/>). It offers consulting, training, issuing craft licenses, EU certificates, and certificates for occasional craft activities in the Republic of Slovenia, licenses for carrying out transport.
- **Erasmus for Young Entrepreneurs**
- (<https://www.erasmus-entrepreneurs.eu/index.php?lan=sl>). It offers co-financing of entrepreneurship training and exchange of experience among entrepreneurs within the European Union.
- **Business Angels of Slovenia** (<https://www.poslovniangeli.si/si>). The Business Angels club was established in 2007. Business Angels connect ambitious entrepreneurs, companies and startups with experts, including in the international field, check business ideas and plans, and offer funding.

4. POPULAR SITES IN ITS COUNTRY FOR WOMEN WHO WANT TO SELL THEIR PRODUCTS

Web purchasing in Slovenia is increasing. 46 % of persons aged 16–74 years made online purchases in the period of 12 months (from April 2016 to March 2017). 77 % of these e-buyers purchased online from online sellers in Slovenia. Enterprises can have web sales via their own website or via a website that is used by several enterprises for trading products or services (e-commerce marketplaces). Web sales include sales of products or services, but payment and delivery of goods or services do not have to be conducted online. 20 % of enterprises with 10 or more persons employed received orders or reservations via websites in Slovenia in 2016. 13 % of enterprises had web sales via their own website and 9% via e-commerce marketplaces. Table 3 shows that online sales in Slovenia are increasing.

Table 3: The scope of e-commerce in enterprises with at least 10 persons employed by electronic sales in previous years (SURs).

	2013	2014	2015	2016	2017
Number of enterprises	6707	6335	6465	6811	6991
Enterprises received orders via websites or EDI in agreed format	1034	1167	1415	1383	1724
Enterprises received orders via websites	761	898	1102	1153	141
Enterprises sold via websites to private consumers	587	623	809	804	875
Enterprises sold via websites to other enterprises, public authorities	469	568	652	780	917
Enterprises received orders via websites from customers located in Slovenia	735	856	1039	1046	1134

Enterprises received orders via websites from customers located in other EU Member States	327	380	556	529	714
Enterprises received orders via websites from customers located in the other count	235	177	203	214	216
Website provided online payment	196	230	385	356	-
Website provided offline payment	-	865	1054	1136	-
Enterprises received orders via EDI (Electronic Data Interchange)	327	346	420	320	422

The list of websites where women can sell their products:

Unique marketplace (<http://www.unikatnatrznica.si/>). To advertise and sell unique crafts products in a unique marketplace, you have to fill out the registration form. The registration process is very easy. Only personal data and e-mail are needed. Besides that, you have to pay membership, a 4.70 EUR per month. The purchase of products is also very simple. You select a product, add it to the cart, and fill out the product delivery and payment form. Payment is always made after delivery.

Slovenika (<https://www.slovenika.eu/>). Slovenika.eu's online store was created as a platform for small entrepreneurs who are creating in Slovenia. The idea of online shopping was created in 2014 as a support to Slovenian entrepreneurs. Slovenika supports the purchase of domestic and local products. Slovenian companies can also do business with Slovenika. The condition is only that the products are made in Slovenia. It is very desirable (but not prerequisite) that the materials from which the products are made are obtained in Slovenia. To start, they need a presentation of your work. It can be your website, Facebook page, catalog... To get an insight into your work and the products you produce. After reviewing your offer - presentations, they let you know if the products are suitable to complement their product range. At the beginning of the cooperation, you will conclude a cooperation agreement. They need the name and address of your company, the name and surname of the company's representative, the tax number, the transaction account number (bank account number) and the bank, where it is open. The purchase of products is very simple. You select a product, add it to the cart, and fill out the product delivery and payment form. You could choose how would you like to pay (after delivery, transfer to transaction account number, with credit card). After you confirm your order, they send you an e-invoice. The product is sent to you within a few days by delivery service.

Bolha.com (<http://www.bolha.com/>). It is a portal intended to sale used products, homemade products, services or just advertise items or companies. Every individual can register and sell his products. The portal also has the possibility to register companies and

advertise or sell their products. Purchase on the portal is simple. You find some product that you need and contact (by phone or e-mail) the owner/company of that product. Then you make an appointment with the owner. You can see the product on person. If you are satisfied with the product, you take it and pay in cash to the owner. Usually you do not get an invoice for purchased products, unless you buy products from companies.

LetGo (<https://www.letgo.si/>). It is a portal intended to sale used products. Every individual can register and sell his products. If you want to sale products you have to register first. Registration process is very simple. You can register with Facebook account or with your e-mail. There is also a mobile phone application that makes it even easier to post your products. You take pictures of your products and then you poste them on the portal. If you want to buy some of the published product, you have to make an appointment with the owner. After you see the product, you can decide whether you buy the product or not. If you are satisfied with the product, you pay it in cash to the owner. Usually you do not get an invoice for purchased products.

Etsy (<https://www.etsy.com/market/slovenia>). Etsy provides a marketplace for crafters, artists and collectors to sell their handmade creations. Reselling (you were not involved in designing or making the item you want to sale) is not allowed on Etsy. First of all, if you want to sale the products on Etsy you have to register or open a shop. You can register by Facebook account or e-mail or you complete the registration form (name, e-mail, password). Joining and starting a shop on Etsy is free. But there are a listing fee, a transaction fee, and a payment processing fee. It costs 0.16 EUR to publish a listing to the marketplace. A listing lasts for four months or until the item is sold. Once an item sells, there is a 3.5% transaction fee on the sale price (not including shipping costs). If you accept payments through Etsy Payments, we also collect a 4% + 0.30 EUR payment-processing fee when an item is sold. If you want to purchase items, you also have to register on Etsy. Then you select an item you want to buy, add it to the cart, and fill out the product delivery and payment form. You can choose how would you like to pay (credit card, PayPal). After your confirmation, they send you an e-invoice. The product is sent to you within a few days.

Facebook pages (<https://www.facebook.com/>). Some individuals who want to sale their handmade products also use the Facebook page for advertising items. If you want to buy a product you contact the manufacturer. You can call him if there is a phone number or write an e-mail or the easiest way is to left him a message in an inbox. There are several ways of payment, depends of the individual. The most common way is a remittance after you receive an e-invoice. Product is then send to you by delivery service.

Creative hands (<https://ustvarjalneroke.si/oglasevanje/>). Creative Hands is a website that is not originally intended to sell products, but to promote products and their creators. The posts include links to creators' sites or points of sale, where you can get additional information to purchase products.

5. INSURANCE AND DOCUMENTATION E- ARCHIVE INVOICE

The Law on Electronic Commerce and Electronic Signature (<http://www.pisrs.si/Pis.web/pregledPredpisa?id=ZAKO1973>) regulates e-commerce that encompasses electronic commerce using information and communication technology and the use of electronic signature in legal transactions, including e-commerce in judicial, administrative and other similar procedures. The most important and basic principles are: the principle of the protection of personal data, the principle of international recognition, the principle of openness or technological neutrality, the principle of consumer protection, the principle of non-discrimination of electronic form. However, it does not indicate that the electronic signature is mandatory. A secure electronic certificate, is equivalent to a self-signed signature for electronic data, and therefore has the same validity and probative value.

The Ministry of Economic Development and Technology has published a tender for establishing or upgrading e-commerce in the period from 2017 to 2018. The total amount of funds is 2.5 million.

Companies in Slovenia have a wide range of software that supports e-commerce. There are some examples:

- VASCO (<https://www.vasco.si/>),
- ODOS (<https://www.odos.si/>),
- MIKROCOP (<http://www.mikrocop.si/>),
- AVTENTA (<https://www.avtenta.si/sl>),
- PANTEON (<http://www.panteongroup.si/index.aspx>), etc.

They allow editing of accounts, salaries travel orders (for example payment of travel expenses), etc.

The obligation to issue and receive e-invoices for budget users entered into force on 1. 1. 2015. It is necessary to ensure proper archiving. For all received and sent e-invoices, law requires electronic archive. E-invoices should be archived for 10 to 20 years, depending on the invoice. In Slovenia, there are many companies that offer e-archive invoice: Mikrocop, Mikrografija, Post of Slovenia, e-Hramba.si. The differences between these companies is cost of archiving.

Before starting the e-invoice process, we need to register the company to the Public Payments Administration of the Republic of Slovenia. Then, we obtain an access to using the portal for issuing e-invoices. Before that, we need to obtain a digital certificate (the procedure is described already in the chapter of business registration). The digital certificate gives us access to website of the Public Payments Administration of the Republic of Slovenia.

In e-commerce, we must not forget about security. Security can be provided in several ways:

- encryption,
- digital signature,
- digital certificate,
- identity verification procedures,
- firewall.

CONCLUSION AND EVALUATION

Many women in Slovenia have completed only elementary school. Number of women with lower secondary school and secondary vocational school is increasing. On the other hand, the number of women with no education drops. If we look active women, we can see that the number of self-employed women increase. Registration process of company in Slovenia is very simple. Simple business forms such as personal entrepreneurs and limited liability company you can register at e-VEM portal. Other more complex business forms you have to register at notary. The registration at e-VEM portal takes a few steps: register to the Business Register, opening a business bank account, register in tax register, providing obligatory social insurance, and obtain some permits. Individuals who want to start a business in Slovenia have a lot of state-funded assistance, both financial and non-financial. Entrepreneurship and university incubators and technology parks that promote the emergence of new businesses, especially those that are important for greater competitiveness, higher benefit and a more even regional development of entrepreneurship, are an important part of the Slovenian innovative environment. There are also funds that omit the business' start-up. Companies can subscribe to various tenders. After all, companies can also apply for loans in banks. In Slovenia, many companies have their own website or online store. However, on the internet we can trace websites where people can sell their products, for example Unique marketplace, Etsy, LetGo, Bolha.com, Slovenika etc. More and more companies are transitioning to e-commerce, which provide easier and quicker business practices. Even as natural person, you can do a lot of work through e-commerce (for example bank and administrative services, online purchases, etc.). In Slovenia, many companies offer software to support e-commerce. From 2017 to 2018, the state offered financial assistance to companies to switch to e-commerce. Slovenia did in last years many reforms to do business easier. Reforms were carried out in various areas (registering a company, obtaining credits, paying taxes, etc.). If some of the reforms are mentioned, let's mention that Slovenia made starting a business easier by spending up company registration, combining tax registration with company registration through the automated e-VEM system and abolishing the requirement for a company seal. The time and number of procedures to start business are also reduced.

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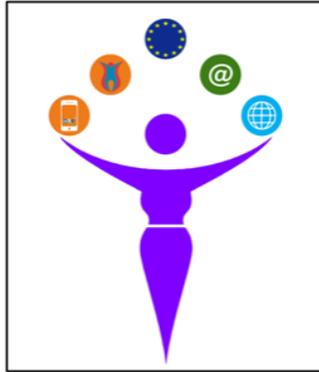
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National Report of France

GUIMEL



GUIMEL

1. STATISTICAL INFORMATION ON DISADVANTAGED WOMEN

1.1 EDUCATION

The number of women with lower educational attainment :

The number of women with low education is 12% for women between 25 – 34 years, 14,3 % for women between 35 and 44 years, 25,3% for women between 45 – 54 years and 38,3 % for women between 55 – 64 years. Most of women in France with low education work in service jobs, mostly bad payed and not full time jobs. This increases the vulnerability of this target group.

1.2 THE POSITION OF FEMALE IN THE LABOR MARKET –

The number of women who are unemployed or inactive with lower educational attainment (housewife, or is unable to work for a variety of responsibilities)

Very difficult to get concrete information concerning this point however it seems that 42 % of women with lower educational attainment are unemployed or inactive and stay for a long time without a job. However, in France the training, upskilling is well organized and women with low education have the possibility integrate these training offers.

Employment rates also vary considerably by level of education. In 2016, the employment rate of 25 to 64-year-olds with a higher education degree (short cycle, bachelor's, master's and doctorate or equivalent) was 84.8% in the EU. 28, a much higher rate than those who completed only primary or lower secondary education (54.3%). The employment rate of persons with at most upper secondary education or post-secondary non-tertiary education was 74.8% in the EU-28. In addition to having the lowest chances of ever finding a job.

The number of women who want to work from home with lower educational attainment

It is currently very popular for the majority of people, including housewives, who want to take their share of the family income.

Thus, only work and home, has dedicated a new field of exploitation to people who are sensitive to the solitude of routine and stress. Alone, the only work at home, has the necessary

self-coaching and training to get actively involved and to reconcile different professions and families, for the benefit of young people and their impact on the environment.

To work at home, many French women create their blog, propose different kinds of handicraft, as relooking furniture, creating jewellery, preparing food for events, bags, beach towels, giving beauty advices, travel advices e.g.

To work from home is more and more appreciated, it is impossible to find the exact number here in this study, for France.

2. LEGISLATION, REGULATIONS & BUREAUCRATIC CONDITIONS

2.1 HOW CAN THEY REGISTER THEIR BUSINESS NAME

The name of the business or trade name is a registration that identifies the business. When choosing the name of a company, it is imperative to check that it does not affect others already protected. It is possible to check the availability of the chosen name with the body in charge of industrial protection: the INPI. The INPI takes care of all the filing procedures. Once the name is filed with the INPI, the company has a term of 10 years.

WHAT IS INPI?

- the INPI or National Institute of Industrial Property, is a public body under the supervision of the Ministry of Economy, Finance and Foreign Trade of the Ministry of Productive Recovery and the Minister Delegate for Small and Medium Enterprises, Innovation and Economy. The INPI is in charge of:
 - issue national industrial property titles: patents, trademarks and designs
 - welcome, accompany and inform innovators
 - raise awareness and train on industrial property
 - fight against counterfeiting
 - adapt and build intellectual property law on an international scale
 - act at European and international level with the relevant bodies
 - develop international cooperation

THE TERRITORIAL EXTENT OF A COMMERCIAL NAME

- It should be noted that the scope of protection of the name of the company differs according to whether it is:
 - a corporate name, which identifies the company and is national in scope
 - a trade name or commercial name under which a company distinguishes itself and makes itself known to its customers. It is quite common that business and social names are confused.

In this case the scope is limited to the influence of the clientele and the areas of activity of the company.

DEFENDING YOUR SOCIAL NAME IN THE EVENT OF ABUSE

• In order for a company to defend itself against an "abusive" use of its corporate name, the following conditions must be met:

- the use must be after the first use by the company
- the existence of services and similar products
- a risk of confusion in the minds of suppliers and customers
- thus, with all these conditions, the company can bring an action in unfair competition which will lead to a ban on the use of the same name and compensation by the competent court.

DEFEND A COMMERCIAL NAME OR A SIGN

As in the case of defense of the name, to defend a trade name the following conditions must be met:

- Use must be after the first use by the company
- The similarity of activities
- Continuation in the same area of customer attraction
- A risk of confusion in the minds of suppliers and customers
- In this case, the use may be prohibited by bringing an action for unfair competition.
- Acting in the direction of protecting the brand is as beneficial for the company as for the market, which is thus driven and, above all, regulated.

<https://www.inpi.fr>

2.2 EXPLANATIONS FOR THE TAX LIABILITY

What taxes are companies subject to?

• As an entrepreneur, you are subject to specific tax declarations depending on the activity performed. It is essential to understand the basic principles governing corporate taxation and the accounting obligations you will face.

Companies must, primarily, settle three major types of taxation:

- the taxation of its profits;
- the territorial economic contribution (CET);
- VAT.
- Corporate Taxes and Taxes: Profit Tax
- Taxation of profits depends on the legal structure of your business. You may be subject to Income Tax (IR) or Corporate Income Tax (CI).
- Income tax

- Individual companies (craftsmen, tradesmen), the liberal professions and EURL (one-man limited liability company) must pay the IR.

The nature of your business activity determines the taxation of your taxable profit:

- if the activity is industrial, commercial or artisanal, Industrial and Commercial Benefits (BIC) are subject to the tax regime of the micro-enterprise or the real regime;
- if the activity is of a liberal nature, the non-commercial benefits (NBC) are subject to the tax regime of the micro-enterprise or the controlled declaration.
- If your business produces a deficit, it is deducted from all your income of the year. If this deficit is greater than your annual income, the deficit share higher than your income will be carried over to the total income realized over the next six years.
- Directors and / or partners are taxed personally in respect of income tax only on the salaries or dividends they actually have.

Is it mandatory to register a professional and occupational associations in these countries?

- Registration of the business creation is mandatory
- The CFE of the Chamber of Commerce and Industry allows all the formalities of registration, modification or termination of activity in the Register of Commerce and Companies (RCS). As such, it is responsible for transmitting to the various bodies concerned by these formalities (registry, tax department, RSI, etc.) the necessary information.
- Legal formalities
- The documents requested by the CFE are as follows:
 - A certificate of domiciliation;
 - A copy of your last property tax (if you are the owner) or your last rent receipt if you are a tenant;
 - A double-sided copy of your identity card or passport;
 - A copy of your family booklet;
 - A declaration of honor attesting a clean criminal record;
 - A declaration of the spouse if you are married;
 - A check payable to the Registry of the Commercial Court of approximately 50 euros;
 - PO form.
- Registration of the business creation
- Your CFE will issue you a certificate of registration of business creation file (RDCE) marked "pending registration" which will allow you to complete your steps pending the KBIS (document that will attest to the registration your micro-enterprise).
- Siren, Siret, NAF:
- The declaration of business creation with the CFE automatically entails the allocation to the individual company within a period of fifteen days:
 - a SIREN number of 9 digits: it will be communicated to you by the INSEE during the declaration of your activity,

- a SIRET number that allows you to locate your business. This number takes the SIREN number of 9 digits and adds 5 digits (NIC) to indicate where your company is located in France,
- a NAF code that replaced the APE code. This number is to be chosen from the list of activities provided for by the French Activities Nomenclature. This code depends on your main activity.
- an intra-community VAT number, which is mandatory on your invoices issued to other EEC countries.
- Tax formalities
- Still through the Center for Corporate Formalities, a declaration of existence must be filed with the business tax department (SIE) on which the management of the company depends.
- Social formalities
- Social formalities mainly concern affiliation to the social protection scheme for traders. This affiliation is carried out by the CFE with the "Régime social des indépendants", which is now the sole social contact for the merchant.
- Formalities to be completed outside the CFE
- Establishment of a file at the Post Office
- The postal file allows the removal of mail and money orders denominated in the name of the brand or the business name of the sole proprietorship. This formality is therefore not necessary if the activity is exercised under the personal name of the merchant.
- Opening a bank account
- Before the beginning of his activity, the merchant must open a bank account with a bank, a credit institution or the postal bank.

2.3 FAIR TRADING ACT AND THE CONSUMER GUARANTEES ACT - ARE THEY APPLIED FOR THE DISTANCE SELLERS

Even for e-commerce consumer rights are protected mainly by two pieces of legislation - the Fair Trading Act and the Consumer Guarantees Act. They help ensure that you get the goods or services you pay for, and that what you get is of reasonable quality.

What does the Fair Trading Act cover?

The Fair Trading Act (FTA) protects you, as a consumer, from misleading and deceptive actions, false representations and unfair practices by traders. Under the FTA, a business is not allowed to:

- mislead consumers about the nature of the product – for example, they cannot advertise a scarf as being made from angora wool if this fibre makes up only a small percentage of the garment. Another example is if you tell a salesperson you are looking for an angora scarf and they don't tell you that the scarf you are looking at is not angora.
- give false information about their product, or about your legal rights

- use unfair trading practices – for example, they can't advertise an item as being heavily discounted just to get people into the shop, if in fact there are only a small number of those items.
- make unsubstantiated claims about a product – for example, if a trader wants to claim that their product is environmentally friendly, the claim must be backed by evidence. Even if the claim is true, the trader could be in breach if they don't have reasonable grounds for making it.
- include unfair contract terms in its standard consumer contracts
- The FTA also requires traders wanting to sell extended warranties, to disclose information about the extended warranty to the consumer. They must also provide a cooling off period during which the consumer is allowed to cancel the agreement.

What does the Consumer Guarantees Act cover?

Whenever you buy consumer goods or services from a trader - which are usually bought for personal, domestic or household use - you are covered by the Consumer Guarantees Act (CGA). (Note that if you buy such goods for commercial purposes - e.g. domestic vacuum cleaner for your cleaning business – then the trader can contract out of the CGA, which means that you aren't covered by it.) You are not covered by the Consumer Guarantees Act when you buy privately.

When you buy goods for personal, domestic or household use, they are covered by the following guarantees:

- They have to be of acceptable quality and last for a reasonable time (taking into account the nature of the seller and the where you bought the goods e.g. if you buy second hand goods you would not expect them to be of the same quality and durability as new goods of the same type).
- They have to be fit for their particular purpose.
- They have to match their description.
- They have to match the showroom model.
- The manufacturer or importer must take reasonable steps to provide spare parts and repair facilities for a reasonable time after you purchase the goods.
- From 17 June 2014 there is a guarantee of timely delivery, which means that where a supplier is arranging the delivery of the goods they must ensure that the consumer receives them in the agreed time period.

When you buy services they are covered by the following guarantees:

- they must be provided with reasonable care
- they must be fit for purpose (i.e. they must make sure you get what you want)

- they must be completed in a reasonable time
- they must be a reasonable price. Even if you haven't discussed the price with the service provider they cannot charge you an unreasonable amount.
- If you've bought goods or services which don't meet the guarantees, go back to the retailer or service provider and explain the problem. In case of future problems, always keep your receipt, warranty and other information about the product.

2.5 CREATION OF AN E-COMMERCE:

- There are around 182,000 active ecommerce sites actually. The competition is tough, you do not have the right to make mistakes, you have to make the right choices right from the start. Several solutions are available to you to develop your ecommerce site. Depending on the complexity of your project and the budget / time available, you can use an agency that will generally use an open source such as Prestashop or Magento, or decide to build your site yourself with a turnkey solution, and hosted as Shopify or Oxatis. Whatever the type of solution chosen, the most important is to know the best practices in ecommerce and to have a good methodology of work.
- The realization of an ecommerce project goes through different phases: specifications, choice of the CMS (The software solutions for creating and administering an ecommerce website, called CMS, are more numerous and easier to use. Whether you choose to entrust the development of the website to a web agency, or to do it alone, you will choose an e-commerce CMS tailored to your needs). Not so simple when you know that there are several dozen Ecommerce CMS available on the market.
- When working with a web agency, you are naturally accompanied in choosing the CMS. And again, in real life, every web agency works with one or two CMS, and very often, the question of choosing e-commerce CMS does not even arise. Most web agencies that work with VSEs / SMEs use Prestashop, even if we meet more and more who also work on Woocommerce, or even Shopify. For web agencies that work with larger companies, Magento remains the reference, but there are many alternative solutions) and tools, construction of the product catalog, development monitoring and finally SEO optimization and preparation of the launch. We offer here a complete guide for all those who embark on the ecommerce adventure. A few hours of reading are enough to get around the subject, and become an informed ecommerce entrepreneur.

2.5.1 PREPARATION AND FRAMING OF THE ECOMMERCE PROJECT

Before launching headlong into the realization of an ecommerce site, such a project requires a first phase of preparation and framing. Unless you are an expert on the subject, drawing up specifications is essential and you must also be able to project yourself in order to anticipate the costs generated by the project.

How much does it cost to create an ecommerce site?

- This is a question that many people ask themselves: what is the price of an e-commerce site? This is a perfectly normal question and it is legitimate for you to ask it. However, responding to it is not so simple and depends on your project, the chosen solution, the degree of customization of the site, functionalities. In short, a very large number of factors. A car can be worth 2,000 euros in occasion or 100,000 euros (upscale nine). For e-commerce sites, the scale is the same.
- To be honest, it is impossible to give "THE" price of an e-commerce site. In this article, we will try to present the different types of e-commerce sites that can be created and the prices attached to it.

The price depends on the type of solution used to create the ecommerce site

1. E-commerce site created with web software like Jimdo or Wizishop
You will find on the internet a very large number of proprietary software allowing you to create your own e-commerce site: Jimdo, Squarespace, Wizishop, Shopify ...
 - These programs are designed to create an e-commerce site without special technical skills and have a very simple user interface: you choose the theme that corresponds to your business and your needs and you set this theme. Then you just have to put it online! Easy as pie. Well, of course, it's faster to say than done, but it's very simple to achieve independently.
 - This e-commerce site creation solution is particularly suitable for limited product catalogs (less than 500 products). Beyond that, it's more complicated. This solution easily finds its limits. If you have very specific needs, if you want original features, this solution is not very suitable.
 - But be aware: simple site does not mean amateur site. It is possible to give a very professional appearance to a site designed using proprietary software.
 - A tip: if your catalog includes more than 500 products, you can stay on this solution. "500" is not a strict limit. By cons, prefer in these cases Shopify Jimdo or Squarespace. These last two software are not at all suitable for managing large catalogs.
 - This solution, which by definition requires recourse to external service providers, is the least expensive. Count between 10 and 100 euros per month. For some software, you must add to this price the commissions levied on your online sales:
 - Jimdo: 180 € / year
 - Squarespace: 243 € / year
 - Wizishop: 39 € / month + commission of 1% to 3% according to the level of your turnover
 - Shopify: \$ 29 / month + 2% commission on your turnover
 - The last two programs are more expensive than the first two, but also more complete.

2.5.2 REGISTRATION PROCESS

Ecommerce Project Management

- Beyond site creation, the realization of an ecommerce project is faced with other issues. The legal status of your activity, the design and ergonomics, or the piloting and sustainability of the project are just as important.

What legal status for my ecommerce website?

- E-commerce is a booming business that is attracting more and more entrepreneurs. But to develop an e-commerce business, you will need to start a business. Immediately, a question arises: what legal status should I choose for my ecommerce business? What legal form to give to my online store? You have three possibilities: the self-enterprise, the sole proprietorship (EI, EIRL) or the company (SARL, SAS, EURL). The choice of legal structure depends very much on the nature of your project and your growth objectives.

To make the right choice between self-business, sole proprietorship and society, you have to ask yourself the right questions:

- Would you like to create your online store on your own or with others? If there are more than one, you can delete the individual company option (or the EURL option).
- What will be the financial needs of your activity (creation of the site, constitution of stocks ...)? If you need investors or bank loans, the company is the most suitable and credible form.
- What is the projected turnover that you have defined? If you expect a low turnover, the self-enterprise can be adapted at the beginning. If you are ambitious, the EI or the company are to consider.
- What volume of activity do you envisage in the medium term? On the long term? Forecast growth is an important element. If you foresee a noticeable growth in the medium term, to start by adopting the EURL status and then moving to the LLC status can be a solution.
- Do you have a personal patrimony to protect? If this is the case, the choice of sole proprietorship may be discouraged (except to adopt the EIRL status). Choose a legal status in limited liability: typically, a company status.
- Do you envisage, in the medium or long term, to call on investors? If so, the company structure is the most appropriate.
- Tip: take the time to read other articles before making your choice. In particular, find out about the characteristics of each legal status. For each legal status, list the advantages and disadvantages based on the ecommerce activity you are considering and your projected revenue and growth.

Registration Process and taxes corresponding to the choosed Status: Self-organization to start?

The status of auto-entrepreneur, created in 2009, is on the rise. And for good reason, it has obvious advantages:

- It is very simple and very fast to create a self-organization: registration can be done online in a few clicks. What's more, the procedure is free.
- The low social contribution rate (13.3%). This rate is calculated on your actual turnover. Concretely, if you do not make any turnover, you pay no social charges. The status of auto-entrepreneur thus makes it possible to limit the risks in case of break-up.
- You do not charge VAT, which is a competitive advantage over other traders. Your customers pay for your products or services HT. Your products are 20% cheaper than those of your competitors who pay VAT.
- The administrative and accounting management costs are very low: your only obligations concern the monthly or quarterly turnover declaration (on the internet, in a few clicks), the invoicing and the holding of a cookbook. The use of an accountant is not mandatory and of course you do not have to manage VAT.
- You can continue to carry out a salary activity while developing your ecommerce business in a self-organization.

In the context of an ecommerce activity, however, the auto-entreprise has major disadvantages that counterbalance the advantages listed at the moment:

- To qualify for the benefits of self-employment status, you must not exceed 82 200 euros of annual turnover. Which, concretely, makes it impossible to hire an employee.
- You cannot recover VAT on your purchases, which you pay VAT with your suppliers. Which is, for a buying / selling activity, a huge handicap.
- On the fiscal side, you cannot deduct any expenses (eg shipping costs or the cost of the agency that creates your ecommerce website) from your turnover.
- The tax and social charges are calculated on the turnover and not on the actual (on the actual profits). Which, in case of deficit activity, is a disadvantage to take into account.
- The status of auto-entrepreneur is less "professional" in the eyes of your stakeholders (especially vis-à-vis banks). Self-organization poses a problem in terms of credibility.
- As a self-entrepreneur, your responsibility is unlimited. Your private wealth is not protected.

Finally, the auto-business status can be adapted to test your activity. But once your ecommerce business has grown, you will have to change status. Note that the change of status or the cessation of activity, when one is self-entrepreneur, are very fast steps. If your forecast turnover for the first year of activity exceeds the ceiling of 82,200 euros, the auto-company option is to be rejected.

- Special case: if you sell services online, the limit of turnover is not 82 200 euros, but 32 900 euros. The non-recoverability of VAT on purchases obviously poses fewer problems in the context of services (you normally have no or few purchases).
- If you exceed the turnover thresholds, you will have a grace period beyond which you will automatically switch to industrial and commercial profits (BIC) if you make the purchase / sale or non-commercial profits if you are providing services. In fact, you leave the social and tax system of the self-enterprise, which means more charges (change to real taxation and end of the VAT exemption).

To calculate the profitability of your ecommerce business with the status of auto-entrepreneur, you must:

- $(\text{Revenues} - \text{expenses}) / \text{Revenues} > \text{Social and tax rates}$
- Expenses include all your expenses and purchases (merchandise purchases, postage, packaging, etc.). The rate of social charges and tax and 13.3% if you make the purchase / sale of goods. Clearly, your margin rate must be higher than your charge rate.

2.5.3 CREATE A SOLE PROPRIETORSHIP FOR YOUR E-COMMERCE BUSINESS?

- Sole proprietorship (EI), unlike self-employment, is a "real" business, even if the sole proprietorship has no legal personality. Personal and professional patrimony are confused. Specifically, you are fully financially responsible for the debts of your business, but at the same time you have no accountability to your business. Because your business is you. Be aware, however, that you can protect your principal residence by notarizing a declaration of unseizability before a notary.
- Since 2011, a new legal status has appeared: the private limited company (EIRL). This legal status allows you to separate your personal wealth from your private wealth, via a declaration of assignment. You are only responsible for your contributions: this is the very concept of limited liability (implied: limited to contributions). Contributions, in the context of a sole proprietorship RL, refer to all the professional property acquired for the exercise of your activity.
- The advantage of the individual company in relation to the company lies in the simplicity of the formalities. Creating a sole proprietorship is slightly more complex than creating a self-business, but it's incomparably simpler than creating a company. Setting up a sole proprietorship costs about 75 euros (which is not much). Here are some other features of the sole proprietorship:
- You are subject to VAT. This means that you have to charge VAT to your customers, but in return you can deduct VAT from your purchases or business investments. VAT liability entails additional management costs to be taken into account.
- You have no turnover thresholds. You can make as much revenue as you want (or rather than you can ...).
- Expenses are calculated at the simplified real: they are calculated according to your profits. You are subject to income tax (IRPP) and not to corporation tax. If you have a deficit and therefore do not make a profit, you are still subject to a basic flat rate. Zero profits does not mean zero charges.
- By definition, you do not need to bring capital to your individual business.

- The legal status of the individual company is ideal if you want to start an ecommerce activity without associating yourself and in order to develop a significant turnover (over 82,200 euros).

Note: If you are creating an EURL, you can choose to be subject to the IS instead of the IRPP. This can be interesting if your turnover is high but you do not realize a lot of margins for example. The status of EURL makes it possible to juggle, in a perspective of tax optimization, between profits of the company and personal remuneration.

2.5.4 CREATE A COMPANY, SARL OR SAS, FOR YOUR E-COMMERCE SITE?

In the context of an ecommerce activity, creating a company has several advantages:

- Create an online store with several, associating with one or more people. If you are several on the ecommerce business project, the company is the obligatory form.
- Protect your personal wealth: a company has legal personality. Personal patrimony and patrimony of society are separated. You are only liable for the company's debts in proportion to your capital contributions to the company.
- It is easier to sell a company than to sell a sole proprietorship.
- The administrative and accounting formalities are more complex however: you have to write articles of association, appoint an officer, publish a notice of creation in a legal notice newspaper, keep an advanced accounting, etc.

The main forms of company are: SARL (limited liability company), SAS (simplified joint stock company) and EURL (single-member company with limited liability). An interesting study conducted by "e-Komerco" on nearly 5,000 ecommerce companies shows the distribution of legal status in the ecommerce sector. We observe that nearly half (48%) of ecommerchants opt for the status of LLC. We can also note in passing that 15% of ecommerçants in the sample are self-entrepreneurs, 12% in SAS and 11% in sole proprietorship (personal business trader).

The SARL is therefore by far the most used legal formula. Here is some information about the SARL status. An LLC is subject to corporation tax (15% up to 38120 euros in profits, 33% beyond). Executive incomes are subject to charges (in the case of zero remuneration, a basic package is applied). Of course, you have to be at least two partners to create an LLC. The process of creating an LLC is quite heavy: drafting articles, registration, publications, etc. Count about 500 euros of administrative expenses to form a SARL ... if you do it alone. Add 500 euros if you use an accountant or accountant. You will also have to make a capital contribution to the company, even if the minimum is one euro. You will need to call an accountant or accountant to keep your accounts (balance sheet, income statement, appendices, books). You will of course be subject to VAT. If you have the status of manager of the SARL (TNS), your income will be taxed up to 40% on average.

It is clear that you have to have a significant forecast turnover and have a profitable activity to practice in SARL. The LLC is suitable for "big" ecommerce projects.

In recent years, the SAS has been an obvious success because of some recent simplification measures (termination of the appointment of an auditor and minimum share capital). Today,

most accountants and lawyers recommend this legal structure. Here are some of the characteristics of an SAS:

- You are an employee of the company, not a manager. You contribute as an employee. In concrete terms, you will have the right to unemployment for example. But this is a higher cost for society (more charges). However, your remuneration is taxed under the IRPP.
- You have much greater freedom of freedom in drafting the statutes. This allows you to define as you wish the relations between the partners and the shareholders, the conditions of opening of the capital, etc. SAS is a more flexible statute that is very popular with start-ups: freedom in the conditions of opening up capital is essential in the start-up economic model (rapid development, use of investors, etc.).
- The creation costs are identical to those of a SARL (about 500 euros, not counting the use of providers).
- We will not dwell on the status of the EURL, which is very close to that of the LLC. Without exaggeration, we can say that a EURL is a limited liability company with a single partner. The EURL creates a society on its own. A big advantage of the EURL: it is very easy to move from the EURL status to the SARL status (by simple transfer of shares). If you want to start on your own but have the opportunity to join in the future, the EURL status is very convenient. Last remark: a EURL, because it is a real company, is more credible than a sole proprietorship (EI, EURL), especially with banks (if you want to obtain loans).
- Create a company, SARL or SAS, for your e-commerce site?
- In the context of an ecommerce activity, creating a company has several advantages:
- Create an online store with several, associating with one or more people. If you are several on the ecommerce business project, the company is the obligatory form.
- Protect your personal wealth: a company has legal personality. Personal patrimony and patrimony of society are separated. You are only liable for the company's debts in proportion to your capital contributions to the company.
- It is easier to sell a company than to sell a sole proprietorship.
- The administrative and accounting formalities are more complex however: you have to write articles of association, appoint an officer, publish a notice of creation in a legal notice newspaper, keep an advanced accounting, etc.

Balance sheet:

- The self-organization is suitable if you want to start alone, you do not want to take too much risk and do not plan a very important turnover. The limits of this status are: the limit of the thresholds of CA (business figures) and the non-recovery of the VAT on your purchases.
- The sole proprietorship (EI, EURL) allows you to go it alone without having any turnover limits. Your social and tax charges will be greater, compared to the status of auto-entrepreneur. You keep full control of your business, which has no legal personality, but will not be able to use investors.
- If you want to undertake several, expect a high turnover, want to increase your credibility with your stakeholders and use the medium term investors, the company is the ideal formula. Between SARL and SAS, opt for the SAS, which is a more flexible statute and more adapted to

the development of ecommerce activities. You can finally create a company without associating yourself by opting for the EURL. If your ecommerce business grows, it will be easy for you to move from EURL status to SARL status. In any case, we advise you to write an e-commerce business plan before you start.

Which insurance for E-commerce?

- The e-commerce market today faces several risks and threats, so it is important to know how to choose the right insurance that limits the losses for the merchant. We will first look at the different types of threats and attacks specific to e-commerce. We will then see who is responsible according to the case. And finally, you will give tips and examples on insurance for e-commerce privileged.

WHAT ARE THE THREATS?

- France is in the second position of countries subject to the biggest online fraud attempts, just behind the United States. This represents a loss of 1.5% to 2% of its turnover. Beyond the classic frauds like the recovery of the data of the blue cards, there are other risks. In particular the lost or stolen goods or the momentary stop of your electronic commerce by a problem at the level of the lodging.

WHO IS RESPONSIBLE ?

- If the goods are damaged or lost, it is the insurance of the carrier and not the e-merchant who pays for the reimbursement of the goods with a ceiling of € 750 per parcel. To learn more about this case, we invite you to read our article on lost or damaged goods.
- For fraud, for example frauds à la carte bank, if your site is team of 3D secure you are not responsible for fraud and you will be in any case paid by your bank if there is a problem with a fraudulent client. In case your site is not affiliated with 3D secure, the customer can turn against you and you go to court.
- Finally if the problem comes from your accommodation, there are two scenarios. Either you entrust your servers to a private host, such as OVH or ITS, and in this case the host is the whole person responsible for the temporary shutdown of your e-commerce. In the case where you host your own servers, then you are the only one responsible for all technical problems.
- At the sight of these cases, as well arm yourself in advance and choose the right insurance. But which one to choose?

WHICH INSURANCE TO CHOOSE?

- E-merchants are under the auto-entrepreneur scheme or under the status of sole proprietorship. The professional civil insurance of this one will cover it for any problem concerning his product, for example if it is defective.

- But it is highly recommended to supplement the professional civil insurance with a legal protection insurance in case there is any dispute with a client or a supplier.
- Finally, it is also necessary to think of your goods if you store it in your own premises and in this case it will be necessary to take out insurance for these premises. I invite you to consult our article on the benefits of using an e-logistician and so you will not have to resort to this type of insurance.
- To find the insurance that suits you best I invite you to use an insurance comparator. The best is the comparators of independent insurance and therefore have no connection with insurance companies. For example, The Insurance Comparator.
- As you can see, anyone who wants to open an e-commerce must think about which insurance to choose according to several criteria (products, logistics ...). Even though professional civil insurance seems at first sight to protect you from property litigation. It is still necessary to compare different insurance systems and subscribe one that best fits your business.

3. START-UP SUPPORTS FOR FEMALE ENTREPRENEURS

THE AID OF THE STATE:

ACCRE:

- This device is set up to help job seekers and facilitate the creation of their businesses.

The BPI France (Public Investment Bank):

- The BPI is an organization that is under the supervision of the State. She accompanies you in financing and development aids.
- Instead, it offers bonding and guarantee solutions to convince your bank to follow you in your projects

PRI (Regional Innovation Partnerships):

- This device is open to innovative SMEs being created but it is not their priority target.
- It is conducted in partnership only with 5 regions: Grand Est (Alsace, Champagne-Ardenne, Lorraine), Hauts de France (Nord Pas de Calais Picardy), Aquitaine / Poitou Charentes, Pays de la Loire, PACA.
- The most innovative projects will be selected and will be awarded a grant of 100,000 to 200,000 euros maximum per project. This assistance will allow you to cover the expenses related to the preliminary studies and the implementation of the project. It is paid in 2 installments (70% and 30%).

- Finally the project of the SME must take place over 12 months maximum.
- Other devices exist but are not specific to the creation of business but can be just after (PPA boot loan for example) but under certain conditions that are binding (have already been eligible for a BPI loan for example).
- Features of specific tax regimes and tax credit for the creation of innovative companies and / or universities

Business Angels:

- Apart from providing you with a source of financing (which is not the purpose here), Business Angels (BA) are made up of people who are experts in business management and who can bring you time, support, knowledge and a network needed to start your business. The Entrepreneurs network mentioned above has the same type of prerogatives.

Entreprendre au Féminin

- Helps women in the realization of their project.

4. SUMMARY AND CONCLUSION OF THE 10 MAIN POINTS FOR THE CREATION OF AN E-COMMERCE IN FRANCE

RCS registration:

- Some people think that the resale of objects bought at low prices on the internet does not require to create a company and to register at the RCS ...
- However, it is not the opinion of the tax authorities that these revenues must be declared and that an invoice cannot be issued, even if it is an occasional one, without legal status. The micro-enterprise scheme is particularly suited to this activity.
- To date, there is no set threshold, since the lack of registration is simply a tolerance. An administration will be more severe with the one who sells very regularly on the Internet, but for small sums, with that which sells only once an expensive object.

The choice of the domain name:

- It should be checked that the domain name you wish to deposit is not a mark already reserved. Indeed, the brand has priority over the domain name. It could even impose the final closure of the site that would use this mark.

- It is preferable that the domain name be filed by the company and not by a partner or by the manager in a personal capacity. This would present a risk to the company, as the depositor may claim the property at a later date.
- It is important to check that the domain name has not been registered in the name of the provider who is doing the site development, because in this case, it would not belong to the company. On the other hand, it is normal for this service provider to be included as a technical interlocutor.
- If the person who made the move within the company has to leave it, do not forget to change the name and email address of the contact because the reminders are done by e-mail.

The declaration to the CNIL:

- Commercial sites selling goods or services, which collect personal information (name, email) and constitute files of customers and prospects, must make a simplified declaration to the National Commission for Informatics and Liberties (Cnil).
- Online sales sites generally fall under Simplified Standard 48 for customer and

Brand/ permission/ ignorance and other transactions

- Definition of goods and services sold
- Everything you sell on French territory, or which is intended or accessible on French territory, whether on your own site or on the site of third parties, must comply with French law.
- You must therefore respect industrial property rights (trademarks, patents, designs, copyright, etc.) and French and European standards (regulation of online sales, sales of travel, pharmaceutical products) ...).
- In addition, some goods, even used, cannot be sold outside their selective distribution network, under penalty of conviction. This is particularly the case for certain perfumes that cannot be sold outside the physical sales points approved by the manufacturer.
- You must be vigilant about the products you sell car, even if you are not the manufacturer you can be responsible for the goods sold on your site are fakes.

The drafting of the sales contract

- The e-commerce sites must contain a sales contract or general conditions of sale.
- This obligation is laid down in Article L112-1 of the Consumer Code, which states that "Any product seller or service provider shall inform the consumer, by means of marking, labeling, display or any other process the prices and special conditions for the sale and the performance

of the services, in accordance with the terms and conditions laid down by the Minister for the Economy, after consultation with the National Consumption Council ".

The general conditions of sale provide details on:

- the terms of purchase: by phone, by creating a customer account, by mail,
- the payment methods: the means of payment accepted, the methods of securing payments and the methods of securing payments,
- shipping and delivery time,
- the withdrawal period of the consumer.

Insertion of legal notices:

An online store should not be anonymous, and a visitor or customer must be able to identify the seller, and know how to contact him. You must post on an easy-to-find page the legal information, namely:

- the name of the company, the address of the head office, the country,
- the name of the manager,
- one or more means of contact of the merchant (Email, telephone, Fax, form, postal address ...),
- the Kbis number of the company,
- the capital of the company,
- the name of the host of the site,
- the CNIL declaration number ...

What should the legal notices of an e-commerce site contain?

- If you are a natural person, you must specify your first and last name, address, e-mail address and non-premium telephone number.
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- If you are a legal person, you must mention your company name, your legal structure (SARL, SA, or other), the unique identification number of your company (number composed of a letter and 9 digits), the amount of the share capital, the address of its registered office, an e-mail address, and a non-premium telephone number.

Whether you are a natural person or a legal person, you will also need to specify:

- the registration number in the Trade and Companies Register (RCS) or the registration number in the trade register (RM), followed by the name of the city where the registry where it is registered is located,
- your identification number, if you are subject to VAT,
- for activities subject to authorization (marital brokerage agency, virtual casino, etc.), the name and address of the authority that issued this authorization,
- the name, address, telephone number and name or business name of the web hosting provider,
- the name of the director or co-director of the publication and possibly the editors.

- Why enter the identity of the director of publication and the host? In case of publication of illegal content, these will be the first people contacted.

Respect for intellectual property:

- If you want your website to include documents, photographs, videos, music, logos, training manuals, drawings, etc. that do not belong to you, you normally need the written permission of the rights holder. Even if you only partially use a protected work.
- In addition, you should be particularly careful when using photographs on your online store. In addition to permission from the owner of the rights to the photograph (usually the photographer), you may also need to obtain another permission regarding the subject of the photograph. If the photograph represents a person, you may need to ask permission to use their image.
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- In the case of a photograph of a copyrighted work of art, you will need to obtain permission from the artist. With regard to photographs of buildings, you may need permission in some countries from the architect.

The choice of payment method:

- Payment can be made upon ordering or delivery (in this case additional charges may apply).
- You can offer different types of payment: payment by check, online payment, credit card (CB), e-wallet, SMS, Internet Service Provider (ISP), etc.

Liability management:

- The law establishes a principle of presumption of liability of the e-merchant by stating that he is "legally liable to the buyer for the proper performance of the obligations arising from the contract that these obligations are to be performed by itself or by other service providers, without prejudice to its right of recourse against them".
- This protection is reinforced by a total liability of the seller throughout the entire chain of execution of the sale, including delivery. If the product does not arrive at your customer's, you will have to deliver again his order and return to you for example against the carrier if the parcel was lost.
- The limit to this responsibility is the bad faith of the buyer, the damage of the product or a bad use of the service by the buyer. You therefore have an important information obligation towards your customers, with penal sanctions provided in case of non-compliance.

Respect for the law of consumption:

- Apart from common law obligations that affect merchants in general, there is specific legislation provided for in Articles L. 111-1 et seq. Of the Consumer Code.
- This forces the online seller to respect a certain number of rules:

- the prior information of the client,
- the right of withdrawal of individuals,
- delivery within a specified period ...

Where?

The opening of a business is subject to administrative formalities (registration in the Trade and Companies Register (RSC), declaration to the tax authorities, etc.) which are, for the most part, taken over by the Center. Corporate Forms (CFE), placed with the Chamber of Commerce and Industry (CCI).