

EMN Peer-to-Peer

Visiting Organisation	Hosting Organisation
Date of the event: 4-5 September	
Name: Microlab Organization	Name: Cresaçor Organization
Country: Italy	Country: Portugal
Names and emails of people involved: <ol style="list-style-type: none"> Stefania Guida - stefania.guida@assoziazionemicrolab.it Antonietta Panico - antonietta.panico@assoziazionemicrolab.it 	Names and emails of people involved: <ol style="list-style-type: none"> Rui Machado - ruimachado@cresacor.pt Elisabete Correia - elizabetecorreia@cresacor.pt
Objectives of your visit: ((please answer why your organisation want's to visit the host and how this relates to your organisations situation/plans/strategy)) <p>1 out of 5 people in Italy have some form of disabilities, the unemployment rate stands at around 13% of people with disabilities in Italy, and most public support is related to pensions (90%) instead of providing services to increase the independence of people with disabilities.</p> <p>With financial support from the European Union Portugal reports good results in this aspect (from 2010 to the present). The fact that the country is similar to Italy makes Microlab think of a very useful visit on inclusivity, in particular for people with disabilities.</p>	

Background of the meeting and the visiting delegation: (consider why you wanted to talk to the hosts and highlights/things that called your attention – 1-2 paragraphs)

In 2023 Microlab attended a course, financed by Youth Business International on how to support people with any form of impairment to start a business. This is also a goal that stimulates this visit: understand how to support people with any form of impairment to start a business in Italy

Lessons learnt during the visit:

- 1) Cresaçor is a network of 32 cooperatives in the Azores Islands. They all support social inclusion and they actively promote many services for different targets: from start-uppers, to micro-entrepreneurs to receive a loan, from the elderly to people with disabilities.

They have at least 67 employees and this allows them to implement all these activities with different targets (in Microlab we have 4 employees and 3 consultants).

- 2) As for the micro-entrepreneurs they support, the emphasis of the business is on the service sector, followed by trade and catering, and in recent years they have seen an increase in tourism and related services. In Microlab we are also approaching a small (increasing) amount of entrepreneurs with social/environmental impact.

- 3) Cresaçor also supports their access to finance and monitors their applications. In the last 3 years (2020-2022) it has received about 60 applications and monitored an average of 68 active applications. 14 promoters have finalised their loan payments during this period. Not directly related to microcredit, the team has submitted applications for 121 promoters to the CPE-Premium measure, which allows people to get early repayment of unemployment benefits and use it to start their own business. In Microlab we facilitate access to finance without direct contact with loan officers and promoters and this can be implemented in the future.

- 4) One of the topics covered by Cresaçor is heritage. In fact many people have migrated from the islands, and the elderly are the only ones who preserve the history and heritage of the past. This is a very interesting aspect for Microlab, because in the past the organisation has not developed any cultural projects with the elderly, although we have been working for 20 years in the intergenerational field together with mentor volunteers (usually retired) and young entrepreneurs. More concretely, the 2 organisations are developing new EU projects and they are exchanging contacts to create new possibilities to find new donors/funds on those topics.

What my organisation still needs to learn more about is:

- We would like to learn more about how to collect data on people with liabilities and answer to their needs in order to offer better training and mentoring programs customised on the target.
- We would also like to better understand what kind of support we can provide for people with impairments to start a business.

Adaptation of some key lessons to your own organisation (do you plan to adapt anything you learnt in your own organisation? If yes, please specify what as we can also offer consultancy dates to support you with implementation):

- We would like to adapt what we learnt during our visit in the Associação Seara do Trigo to understand our beneficiaries needs and monitor them in case they suffer any kind of impairments.

I will have difficulty applying the following to my organisation:

- We are not a big cooperative like Cresaçor so we should have difficulties in implementing all the activities they are implementing thanks to the national support.

Please rate the following statements by circling the appropriate number:

1= No, not at all	2= Not really	3= Neutral	4= Yes, somewhat	5= Yes, absolutely
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· **Did the event match your needs?**

1 2 3 x 5

Additional comments:

· **Did you feel supported by EMN in facilitating the event?**

1 2 3 4 x

Additional comments:

· **Did you gain relevant knowledge and information?**

1 2 3 4 x

Additional comments:

People with impairments who created their own business

· **Will you apply the information from this event in your work?**

1 2 3 x 5

Additional comments:

- on new project design: We started in september collaborating in a new project design, financed by the UE (erasmus +) on heritage and elderly people.
- for new collaboration on grants and funding opportunities: We also facilitated some new contacts for cresacor with our historical donors and networks (such as youth business international) to let them become a member.
- for new activities with disabilities

Which topics interest you the most for future events?

- Create a business with any kind of impairment
- Supporting refugees with specific grants and non financial services

On which topics could you host a visiting MFI?

We would love hosting a new MFI in Italy, our offices are in Turin and Naples. Our main activities are related to non financial services (mentoring, training) for people who want to start a business, but with a fragile background such as women victims of violence, people under house arrest, migrants/refugees and young NEET people