ENTREMIND
Fostering Entrepreneurial Mindset

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D2.3 ATHLETE ENTREPRENEURIAL SPIRIT AND MINDSET EMPOWERMENT TOOLKIT 2026

Practical tools for building a venture alongside or after sport

16 practical tools · Four learning modules
Prepared by Oslo Orcas IF for ENTREMIND

Project 101229842 · Erasmus+ Sport · Small-scale Partnerships

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ABOUT

A practical resource for your next step

This toolkit helps adult athletes turn an entrepreneurial intention into a small, considered action. It is for people combining sport with a new activity, exploring a transition, or supporting athletes as a coach or mentor. You do not need a business idea to start.

The ENTREMIND research report studied 100 survey respondents and 12 interview participants across Poland, Türkiye, Belgium and Norway. It describes transferable strengths and gaps in business confidence, identity and practical knowledge. These findings inform the toolkit; they do not describe every athlete. [P1]

The toolkit contains 16 original practical tools in four modules. Each tool explains its purpose, offers a fictional worked example and provides a worksheet. The activities address problem solving, creativity, emotional intelligence and resilience, goal setting, and time management. Finance and country guidance help you apply those skills.

You can complete the activities independently or with a coach. Examples are fictional learning scenarios, not reports of real participants. This edition has undergone editorial, source and document checks.

Publication details

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START HERE

Choose one useful action

1. Choose one real situation

Write down a challenge you face now: finding a direction, making time, understanding a customer or protecting your finances. Start with one situation rather than the whole future.

2. Choose a route

If you have completed the ENTREMIND EMAT, keep its profile and original guidance beside you. Use the selection guide on the next page to find a practical exercise. You can also choose from your own immediate need. [P2]

3. Work through the example

Read the fictional example, then complete your own worksheet. Short time estimates are planning guides, not performance targets. Some steps, such as conversations or official checks, happen afterwards.

4. Set boundaries before acting

Choose a time and money limit that protects training, recovery and essential living costs. Use interviews or sketches before a paid test. Complete relevant country and permission checks before trading.

5. Make one next move

End with an action, an owner and a review date. Keep the output somewhere you can return to: your completed worksheet, a calendar entry or a note.

6. Review the evidence

Compare what happened with your expectation. Continue, change or stop the activity based on what you learned. A small test helps you decide; it does not guarantee business success.

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YOUR ROUTE

Find a starting point

Use your current situation or your existing EMAT profile to choose a practical tool. You do not have to complete the toolkit in order.

My immediate need	Tools to start with
I cannot see who I am beyond my sport	01 Identity and skills; 03 Learning from setbacks; 04 Vision and goals
I have an idea but do not know whose problem it solves	06 Understand a need; 07 Generate alternatives; 08 Choose an idea
Fear or uncertainty keeps me from trying	02 Emotional awareness; 03 Setbacks; 09 A bounded experiment
I need to understand the practical starting route	10 Country pathway; 11 Tasks and support
I am worried about income and costs	12 Separate budgets; 13 Cash-flow scenarios; 09 A bounded experiment
Training leaves little time for a new activity	14 Weekly plan; 15 Priorities; 16 Thirty-day action plan

This is a tool-selection guide added for this toolkit. It does not calculate, reinterpret or replace EMAT scores, thresholds or its results-to-module map. Follow the original EMAT instructions for assessment and discuss unclear results with a suitable adviser. A profile is a starting point for reflection, not a diagnosis or a prediction of success. [P2]

Companion resources

The D2.4 Training Kit offers athlete stories, courses and further learning resources. Use it alongside these exercises. The network kit is a separate project output; check the outputs page for its availability. [P3, P4]

Visit the ENTREMIND outputs page

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Guide and sheet numbers refer to this toolkit PDF. The editable Word version may reflow with your software or printer settings.

Country cards follow Tool 10. Facilitator notes and sources follow Tool 16.

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MODULE 1

Identity and Mindset

Build on what sport has taught you while making room for roles and goals beyond it.

What you will practise

- Describe transferable skills using evidence from your own experience.
- Notice emotions and practise a constructive response to uncertainty or setbacks.
- Choose a personal direction and a specific next goal.

Tools in this module

01 Your skills beyond sport

02 Notice, listen, respond

03 Learn from a setback

04 A vision you can act on

Take away

Leave this module with a skills map and one achievable goal. Return to it whenever your sporting or personal circumstances change.

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MODULE 1 / TOOL 01

Your skills beyond sport

Turn experience into evidence someone else can understand.

Time: 15 to 20 minutes

Your output

Three evidenced skills and one small way to use them outside sport.

A sporting role is one part of your identity. Specific examples help you explain what you can contribute without assuming that sporting success guarantees business skills.

Work through the steps

1. Name three roles you hold, including one outside sport. Add two values you want future work to respect.

2. Recall three occasions when you helped something happen. Write your action and the observable result, not just a quality such as determination.

3. Translate each action into everyday language: organising travel becomes scheduling and coordination, for example. Name someone who might need that skill.

4. Mark what you can already demonstrate and what still needs practice. Choose a 30-minute task that tests one skill without disturbing training or recovery.

Fictional example: Maya, an adult volleyball player

Maya lists player, part-time receptionist and sister. Her values are reliability and time with family. She rearranged transport after a cancelled train and all six teammates arrived before warm-up: evidence of coordination. At reception she explained a booking problem clearly: evidence of customer communication. She tracks her training commitments: evidence of planning, although business budgeting remains unfamiliar. A local community organiser may need help scheduling volunteers. Maya will spend 30 minutes drafting a sample rota on Tuesday afternoon, then ask whether its instructions are clear. Her recovery evening stays free.

Reflect: Which skill has the clearest evidence, and which claim needs more practice?

Next: Carry one evidenced strength into Tool 05, your SWOT.

Method references: M1. See Sources and further learning.

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WORKSHEET 01

Your skills beyond sport

Three evidenced skills and one small way to use them outside sport.

Name or initials: _____ Date: _____

My roles and values

List three roles and two values you want your next step to respect.

Evidence 1

Situation → my action → result → transferable skill → possible user.

Evidence 2

Situation → my action → result → transferable skill → possible user.

Evidence 3

Situation → my action → result → transferable skill → possible user.

My first practice task

What needs practice? Name a 30-minute task, date and boundary protecting sport or recovery.

Use with Tool 01 in the main toolkit. This sheet is for reflection and planning.

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MODULE 1 / TOOL 02

Notice, listen, respond

Prepare a constructive response to an everyday pressure point.

Time: 10 to 15 minutes

Your output

A personal pause routine, an empathy question and a clear boundary.

Entrepreneurial conversations can create pressure. Separating what happened from your interpretation gives you room to choose how to respond. This is a communication exercise, not treatment.

Work through the steps

1. Choose a manageable everyday situation. Record the observable trigger, your feeling and an early signal such as rushed typing. You can use a fictional situation.

2. Write a short pause routine: stop typing, put both feet on the floor and take a moment before replying. Choose a response time you can keep.

3. Consider another person's possible concern without treating it as fact. Write a question that checks your understanding.

4. Draft a response with an observation, your practical need, a request and a boundary. Decide who you could ask for practical support and when to review your plan.

Fictional example: Erik, an adult swimmer

A potential customer asks Erik for a revised schedule at 22:30. Erik feels tense and notices himself typing quickly. He puts the phone down and schedules a reply for 10:00. He wonders whether the customer needs certainty before booking, then asks, 'Which detail must be confirmed before you decide?' His message says, 'I received your change request. I need to protect my rest before morning training. I can confirm the timetable tomorrow at 10:00; would that work?' He asks a trusted colleague to review his wording and keeps evening notifications off.

Reflect: Does my response respect both the other person's needs and my own limits?

Next: Keep your chosen boundary visible when completing the weekly time plan in Tool 14.

Method references: M3. See Sources and further learning.

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WORKSHEET 02

Notice, listen, respond

A personal pause routine, an empathy question and a clear boundary.

Name or initials: _____ Date: _____

Trigger and signal

What happened? What did I feel and notice? Separate facts from my interpretation.

My pause routine

What will I do before responding, and when will I return to the conversation?

Their possible perspective

What might matter to the other person? Write a question to check, rather than assume.

My response and boundary

Write the actual words: observation, practical need, request and limit.

Support and review

Who can offer practical support? When will I review whether this response helped?

Use with Tool 02 in the main toolkit. This sheet is for reflection and planning.

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MODULE 1 / TOOL 03

Learn from a setback

Keep the lesson without turning one result into a judgement about yourself.

Time: 15 to 20 minutes

Your output

One evidence-based lesson and a limited next attempt or deliberate pause.

A disappointing result can contain useful information. Reflection should help you decide what to change, including whether continuing is worth your time.

Work through the steps

1. Choose a recent, manageable setback. Write what you expected and what actually happened, using numbers or observable events where possible.

2. Separate facts from interpretations. 'Two people declined' is a fact; 'nobody wants this' is an interpretation.

3. Sort causes into things you controlled, could influence or could not control. Name an uncertainty rather than inventing an explanation.

4. Choose one change to test, or decide to pause. Set a time and money limit, a review date and the evidence that would justify another attempt.

Fictional example: Lina, an adult rower

Lina expected six replies to ten invitations for a planning session; two people replied and neither could attend. Her first interpretation was that the idea was poor. The facts only show limited replies and a timing clash. She controlled the invitation wording and slot, could influence where it was shared, and could not control people's work shifts. She does not yet know whether the topic matters. She will ask three adults about their last planning difficulty, spending at most 45 minutes and no money. On Friday she will decide whether to change the topic or pause.

Reflect: Am I changing something supported by evidence, or reacting to an assumption?

Next: Use Tool 09 if your next step is a small experiment.

Method references: M1, M3. See Sources and further learning.

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WORKSHEET 03

Learn from a setback

One evidence-based lesson and a limited next attempt or deliberate pause.

Name or initials: _____ Date: _____

Expectation and result

What did I expect? What happened? Record the evidence available.

Facts and interpretations

List two facts, then the interpretation I need to check.

Control and uncertainty

What could I control, influence or not control? What remains unknown?

Change or pause

Choose one next step. Set a time cap, money cap and review date.

Evidence for my next decision

What result would justify another attempt? What would make me stop or change direction?

Use with Tool 03 in the main toolkit. This sheet is for reflection and planning.

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MODULE 1 / TOOL 04

A vision you can act on

Connect a longer-term direction to one achievable learning goal.

Time: 15 to 20 minutes

Your output

A 30-day SMART goal with a first action and protected commitments.

A useful goal describes something you can work towards and review. Early goals can measure learning rather than promise sales or a new career.

Work through the steps

1. Describe an ordinary week you would like to have in a year. Include sport, income-generating work, relationships and recovery; note what matters most.

2. Choose one uncertainty blocking progress. Turn it into a 30-day learning goal under your control.

3. Check SMART: specific action, measurable evidence, achievable workload, relevance to your vision and a time-bound deadline.

4. Schedule the first action and a halfway review. Record a weekly time cap, a money cap and a commitment you will protect. Reduce the goal if it cannot fit.

Fictional example: Maya sets a learning goal

Maya's one-year vision is to keep playing volleyball while doing a few hours of paid coordination work each week. She wants to discover whether community organisers need scheduling support. Her goal is: 'By 8 November, I will complete five 15-minute conversations with adult organisers and summarise their three most common scheduling difficulties on one page.' She allows 90 minutes each week and spends no money. Monday's first action is to draft three neutral questions. She reviews progress on 24 October. Match preparation and her Wednesday recovery evening remain protected, even if fewer interviews are completed.

Reflect: Could I still learn something useful if the result differs from what I hope?

Next: Bring this goal into your 30-day action plan in Tool 16.

Method references: M1. See Sources and further learning.

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WORKSHEET 04

A vision you can act on

A 30-day SMART goal with a first action and protected commitments.

Name or initials: _____ Date: _____

My one-year direction

Describe an ordinary week and the values it should reflect.

My 30-day SMART goal

I will [specific action] to produce [measurable evidence] by [date], because [relevance].

Feasibility and limits

What makes this achievable? Set weekly hours, total spending and protected commitments.

First action and review

Book the first task and halfway review. How will I reduce scope if needed?

Use with Tool 04 in the main toolkit. This sheet is for reflection and planning.

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MODULE 2

Safe Start

Explore a real need, generate alternatives and test one idea within clear limits.

What you will practise

- Separate assumptions from evidence about a potential customer.
- Generate and compare several ways of solving the same problem.
- Plan a small experiment with a learning target and stopping rule.

Tools in this module

05 Your athlete SWOT

06 Understand the problem first

07 Generate three different answers

08 Choose what to test

09 Run a small, useful experiment

Take away

Leave this module with an experiment you can explain in one sentence: who it is for, what you will try and what you need to learn.

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MODULE 2 / TOOL 05

Your athlete SWOT

Connect your resources and constraints to the environment around an idea.

Time: 15 to 20 minutes

Your output

A four-part assessment and one practical action to test an assumption.

A SWOT separates internal strengths and weaknesses from external opportunities and threats. Keep it specific to one idea; an opportunity is not yet evidence of demand.

Work through the steps

1. Name one idea and the adults you hope it will help. Describe the problem before the product.

2. List two strengths you can demonstrate and two weaknesses or resource gaps you can address. Use evidence from Tool 01.

3. List two external opportunities and two threats. Add the evidence or label each item 'assumption'. Competition, seasonality and changing costs are external factors.

4. Choose one action that uses a strength to investigate an opportunity. Add one way to reduce a weakness or threat. Set a date and a limit on effort.

Fictional example: Erik explores a planning service

Erik considers helping adult recreational swimmers organise their training commitments. His strengths are clear scheduling and familiarity with club routines; his weaknesses are limited selling experience and only two spare hours weekly. An opportunity may be adults struggling with changing pool times, but demand is an assumption. A second possible opportunity is sharing a sample through the club, subject to permission. Threats are free calendar tools and pool cancellations. He will use his scheduling skill to sketch a one-page planner, then ask three adults how they currently plan. He will spend one hour and nothing on software.

Reflect: Which important part of my SWOT is still an untested assumption?

Next: Investigate that assumption through Tool 06 before choosing a solution.

Method references: M1. See Sources and further learning.

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WORKSHEET 05

Your athlete SWOT

A four-part assessment and one practical action to test an assumption.

Name or initials: _____ Date: _____

Idea and strengths

Name the idea and audience. List two internal strengths with evidence.

Weaknesses

List two internal gaps in skills, time, resources or access.

Opportunities

List two external openings. Add evidence or mark each as an assumption.

Threats

List two external risks. Add evidence or mark each as an assumption.

Action and mitigation

Use one strength, test one opportunity and reduce one risk. Name a date and effort cap.

Use with Tool 05 in the main toolkit. This sheet is for reflection and planning.

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MODULE 2 / TOOL 06

Understand the problem first

Use short conversations to discover needs without selling your answer.

Time: 20 minutes preparation, plus three 15-minute conversations

Your output

A problem statement grounded in observed experience, with uncertainties marked.

Design thinking starts with people's experiences. Ask about a recent event, notice practical obstacles and separate what someone said from your explanation.

Work through the steps

1. Choose one adult audience. Invite three people to a voluntary 15-minute conversation; explain your learning purpose. Take anonymous notes with permission and avoid recording personal or health details.

2. Ask: 'Tell me about the last time you planned your week.' 'What was difficult?' 'What did you do next?' 'What did that cost in time or money?' Adapt the topic, keeping questions neutral.

3. Listen before suggesting anything. Note behaviour, existing workarounds and contradictions. Avoid 'Would you buy my app?' or questions that imply the right answer.

4. Write: '[Audience] needs a way to [task] because [observed obstacle].' Mark what three conversations cannot establish and what you still need to check.

Fictional example: Erik listens before designing

Erik speaks with three adult swimmers. One moved a work shift after a late timetable change; another checks two calendars before each week; the third is satisfied with a paper diary. He notes no names or health details. His initial idea was an app, but the conversations suggest uncertainty about session changes rather than a missing calendar. His problem statement becomes: 'Adults combining swimming and variable work hours need to check next week's session changes quickly because information is spread across messages.' Three conversations suggest a question to explore; they do not establish market demand or willingness to pay.

Reflect: Did I discover a need, or mainly seek agreement with my original idea?

Next: Use the problem statement in Tool 07 to generate different possible responses.

Method references: M2. See Sources and further learning.

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WORKSHEET 06

Understand the problem first

A problem statement grounded in observed experience, with uncertainties marked.

Name or initials: _____ Date: _____

Audience and invitation

Who will I learn from? Write a brief voluntary invitation and anonymous note-taking plan.

My neutral questions

Write three questions about a recent event, the difficulty and the person's existing response.

Conversation evidence

For A, B and C: what happened, what did they do, and what obstacle remained?

Problem statement

[Audience] needs a way to [task] because [observed obstacle].

Uncertainty

What disagreed? What is my interpretation rather than evidence? What needs checking?

Use with Tool 06 in the main toolkit. This sheet is for reflection and planning.

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MODULE 2 / TOOL 07

Generate three different answers

Explore possibilities before committing to your first idea.

Time: 15 to 20 minutes

Your output

Three distinct concepts addressing the same evidenced problem.

Creativity can mean changing how something is delivered, combined or simplified. Brainstorm first and evaluate afterwards so that practical alternatives have room to emerge.

Work through the steps

1. Copy the problem statement from Tool 06. Set an eight-minute timer and write six possible responses without scoring them.

2. Change your perspective: what could be done without an app, with existing equipment or in only ten minutes? Include a service, a simple product and a change to an existing process.

3. Combine or reshape ideas into three clearly different concepts. For each, state who uses it, what they do and what improvement you expect.

4. Record one assumption and the smallest useful demonstration for each concept. Keep assumptions visible; do not call an idea innovative just because it is new to you.

Fictional example: Erik creates alternatives

Erik's six ideas are an app, a weekly sheet, a message summary, a calendar link, a planning call and a noticeboard. He groups them into three concepts. A weekly sheet lets adults copy confirmed sessions into their own diary; he can demonstrate one sample. A ten-minute planning call helps someone assemble their week; he can role-play it. A message summary collects changes in one place; he can show a fictional example without accessing club messages. Each assumes permission to use accurate timetable information. He has no evidence yet that people would use or pay for any option.

Reflect: Are these three different approaches, or just different names for the same thing?

Next: Compare all three using the same criteria in Tool 08.

Method references: M2. See Sources and further learning.

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WORKSHEET 07

Generate three different answers

Three distinct concepts addressing the same evidenced problem.

Name or initials: _____ Date: _____

Problem and rapid ideas

Copy the problem statement, then write six possible responses without judging them.

Concept A

Audience; what they do; expected improvement; main assumption; smallest demonstration.

Concept B

Use a different delivery approach. Record audience, action, improvement, assumption and demonstration.

Concept C

Use a third approach. Record audience, action, improvement, assumption and demonstration.

What changed?

Which idea differs most from my first answer, and what might it help me learn?

Use with Tool 07 in the main toolkit. This sheet is for reflection and planning.

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MODULE 2 / TOOL 08

Choose what to test

Make a transparent comparison rather than treating enthusiasm as evidence.

Time: 15 to 20 minutes

Your output

One provisional idea selected with reasons and uncertainties.

A simple matrix makes trade-offs visible. Scores are judgement aids, not proof that an idea will succeed; legal, permission or wellbeing barriers override a high total.

Work through the steps

1. List concepts A, B and C. Set your available test time and spending limit. Exclude any option you cannot safely or legitimately test within them.

2. Score need evidence: 1 = assumption; 2 = one relevant account; 3 = repeated relevant accounts. Score skill readiness: 1 = major gap; 2 = some preparation; 3 = ready now.

3. Score time fit: 1 = exceeds your limit; 2 = fits with little spare time; 3 = fits comfortably. Score cost fit: 1 = exceeds your limit; 2 = fits with little spare money; 3 = fits comfortably.

4. Add the four scores without weighting: total 4 to 12. Record the reason for each. Select the highest feasible option; break a tie by choosing the smaller reversible test.

Fictional example: Erik compares three options

Erik allows two hours and €20 for a first test. Using the order need, skill, time and cost, he gives the weekly sheet 3 + 3 + 3 + 3 = 12. The planning call scores 3 + 2 + 2 + 3 = 10. The message summary scores 3 + 2 + 2 + 3 = 10. The sheet is quickest for him to prepare and uses a familiar skill. The same repeated scheduling difficulties support all three need scores; usefulness of each proposed solution is still untested. He selects a fictional-data sheet for a usability test.

Reflect: Would a one-point change reverse my choice? If so, investigate that uncertainty first.

Next: Turn the selected idea into a bounded experiment using Tool 09.

Method references: M1. See Sources and further learning.

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WORKSHEET 08

Choose what to test

One provisional idea selected with reasons and uncertainties.

Name or initials: _____ Date: _____

Limits and exclusions

My time cap and spending cap; any permissions or barriers that must be resolved.

Concept A scores

Need __ + skill __ + time __ + cost __ = __ / 12. Give a reason for every score.

Concept B scores

Need __ + skill __ + time __ + cost __ = __ / 12. Give a reason for every score.

Concept C scores

Need __ + skill __ + time __ + cost __ = __ / 12. Give a reason for every score.

Provisional selection

Which idea will I test, why, and which uncertain score could change my decision?

Use with Tool 08 in the main toolkit. This sheet is for reflection and planning.

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MODULE 2 / TOOL 09

Run a small, useful experiment

Decide what evidence you need before spending more time or money.

Time: 20 to 25 minutes planning, plus the capped test

Your output

A test plan with a hypothesis, evidence target and stop or adapt rules.

A small demonstration can answer one question about an idea. Testing usability does not establish willingness to pay, profitability or wider demand.

Work through the steps

1. Choose one uncertain claim. Write a hypothesis: 'If [audience] uses [prototype], then [observable action] will happen under [conditions].'

2. Create the smallest demonstration needed. Set a total time cap, money cap and date. Use fictional data and obtain permission before involving people or using others' material.

3. Define the task, number of adult participants and evidence target before testing. Observe behaviour as well as comments. Keep notes anonymous and participation voluntary.

4. Set continue, adapt and stop rules. Record the actual results, including failures. Continue means another bounded test, not a decision to launch; stop immediately if your limits or permissions cannot be respected.

Fictional example: Erik tests the weekly sheet

Erik predicts that at least three of four adult volunteers can identify two changed sessions on a sample sheet within two minutes, without help. He prepares fictional schedules and caps the whole exercise at two hours and €20, outside training. He observes attempts and records anonymous timings. His rule is: three or four successes, test a revised version; two, simplify and retest; zero or one, stop this format and revisit the need. In this fictional result, two succeed. He simplifies the change labels. He makes no sales claim: the experiment only tested whether this layout communicated changes.

Reflect: What did this test establish, and what does it leave unanswered?

Next: Check practical country requirements in Module 3 before moving towards paid activity.

Method references: M2. See Sources and further learning.

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WORKSHEET 09

Run a small, useful experiment

A test plan with a hypothesis, evidence target and stop or adapt rules.

Name or initials: _____ Date: _____

Question and hypothesis

What uncertainty will I test? If [audience] uses [prototype], then [observable action] under [conditions].

Prototype and limits

What will I show? Set total hours, maximum spending, date and protected commitments.

Task and evidence target

Who participates voluntarily? What task will they attempt? What count, time or behaviour meets the target?

Decision rules

Before the test: continue if…; adapt if…; stop if…; permissions needed…

Result and next decision

After the test: actual evidence, limitations and my next bounded action or decision to stop.

Use with Tool 09 in the main toolkit. This sheet is for reflection and planning.

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MODULE 3

Country Pathways

Turn an uncertain starting process into a short list of official checks and useful questions.

What you will practise

- Find the official sources relevant to your location and activity.
- Record what you know, what is unresolved and who can answer it.
- Order your next tasks before taking payment or making commitments.

Tools in this module

10 Find your official starting route

11 Build your start-up checklist

Take away

The country cards are orientation, not a complete legal checklist. Your activity, residence, qualifications and contractual position can change the route. Verify your own case with the linked authority.

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MODULE 3 / TOOL 10

Find your official starting route

Turn country information into a question you can resolve

Time: 15 to 20 minutes

Your output

One documented starting route and one unresolved question with a next action.

A useful starting route matches your location, activity and circumstances. A country card helps you find the official source; it does not determine your eligibility.

Work through the steps

1. Choose the accompanying country card matching your intended business location. Describe the activity, customers and where you would deliver it.

2. Open the official starting page. Check its publisher, scope and date. Follow the route relevant to your circumstances.

3. Record what the page explicitly confirms. Keep your interpretation separate from the published information.

4. List missing facts, including residence, legal form, qualifications or cross-border activity where relevant. Turn the most important gap into one precise question.

5. Assign a next action and review date. Recheck the official source before registering, charging customers or making a commitment.

Fictional example: Sam checks the route

Sam, a 29-year-old rower, wants to test a time-planning workshop for adult amateur athletes. Sam chooses the card for the intended business location and records the official page title, URL and access date. The page helps identify where to investigate business registration, but does not settle Sam's specific situation. Sam writes: 'Does this activity require any additional authorisation in my circumstances?' Status: unresolved. The next action is to put that question to the relevant official service, describing the actual workshop. Sam avoids describing the workshop as sports coaching and does not assume that being an athlete proves professional competence.

Reflect: Which assumption would change my next step if it proved wrong?

Next: Use Tool 11 to turn unresolved questions into a short start-up checklist.

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WORKSHEET 10

Find your official starting route

One documented starting route and one unresolved question with a next action.

Name or initials: _____ Date: _____

My activity and location

What will I offer, to whom, where and in what capacity?

Official starting source

Publisher, page title, URL, access date and any displayed update date.

Confirmed and uncertain

Write one explicit source statement and one unresolved question separately.

Next verification

Which official service or qualified adviser, exact question, action and review date?

Use with Tool 10 in the main toolkit. This sheet is for reflection and planning.

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COUNTRY CARD / TOOL 10

Norway

Start with the activity you intend to sell: coaching, an equipment service or something outside sport. Explore whether the arrangement is employment, freelance work or a business before choosing a registration route. This card helps you prepare an enquiry; it does not determine your status.

Prepare your next action

1. Describe your service, customers and expected working pattern. Use Altinn to explore sole-proprietor registration and its linked guidance on legal structures, identity and residence circumstances. Record the applicable route. [CNO1]

2. Use Skatteetaten's business guidance to check classification, record keeping, tax and VAT questions. Write down which records and deadlines would apply before accepting payment or issuing your first invoice. [CNO2]

3. Read Nav's guidance for self-employment and combined income. Check what happens to income protection if injury interrupts coaching or business work, particularly when you also receive employment income. [CNO3]

Questions for your own circumstances

• Does my sporting or sponsorship contract restrict outside work, competing brands or use of club facilities?

• Does my intended service require qualifications, permits or insurance, and which authority can confirm this?

• If I compete or work abroad, which tax and social-security authority should assess my circumstances?

A small next step

Fictional next action: A swimmer planning adult technique sessions prepares a one-page service description and checks tax classification and insurance before announcing a paid session.

Official starting points

CNO1 Starting and registering a sole proprietorship

CNO2 Start, run and closing business

CNO3 Sickness benefit

Rules and individual eligibility can change; confirm your own route with the relevant authority.

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COUNTRY CARD / TOOL 10

Poland

Turn your idea into a precise activity description before selecting a legal form. For a one-person business, Biznes.gov.pl is the official starting point for understanding the CEIDG route. Keep business registration, tax treatment and personal insurance questions together in your preparation notes.

Prepare your next action

1. Read the registration overview and identify the activity, location and legal form you want to explore. Check whether your circumstances permit that route; do not assume every small activity follows identical rules. [CPL1]

2. Read ZUS guidance on registering a business and yourself for the relevant insurance. Ask which forms and deadlines apply if you also work for a club or have another employment arrangement. [CPL2]

3. Use the Ministry of Finance portal to find the relevant income-tax, VAT and residence guidance. Prepare questions about your proposed structure, expenses, records and customers abroad before choosing how to trade. [CPL3]

Questions for your own circumstances

• Does my club or sponsorship agreement limit outside commercial work, advertising or use of sporting images?

• Which activity-specific permissions, qualifications or insurance should I check before delivering sessions or selling a service?

• How would travel, another job or income from several countries affect the questions I ask ZUS and the tax office?

A small next step

Fictional next action: A rower planning workplace workshops lists delivery dates and employment commitments, then uses them to prepare specific CEIDG, ZUS and tax questions.

Official starting points

CPL1 What you need to know before registering your business

CPL2 Jak zarejestrować działalność gospodarczą (How to register a business)

CPL3 Tax information for citizens and entrepreneurs

Rules and individual eligibility can change; confirm your own route with the relevant authority.

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COUNTRY CARD / TOOL 10

Belgium

Describe what you will sell and where you will deliver it before choosing a legal form. The federal business portal explains the starting routes and activity codes. Use it to prepare a focused conversation with an accredited business counter about your own circumstances.

Prepare your next action

1. Compare the legal forms and identify the NACE-BEL activities that describe your proposed offer. Explore whether your personal situation or professional activity changes the conditions for starting. Record any unresolved question. [CBE1]

2. If exploring a sole proprietorship, follow the official route to an accredited business counter and the Crossroads Bank for Enterprises. Check whether VAT activation applies to the actual goods or services proposed. [CBE2]

3. Review the guidance on social insurance and mutual health insurance. Ask how combining business with employment, study or sporting income affects your position; include administrative costs in your business test budget. [CBE2]

Questions for your own circumstances

• Does my club, employer or sponsor need to approve outside commercial activity or the use of its name?

• For my location and nationality, should I check professional-card, qualification-recognition, permit or residence requirements?

• What insurance, venue conditions and safeguarding arrangements would be relevant to the participants in my proposed service?

A small next step

Fictional next action: A basketball player describes a proposed adult skills clinic and asks a business counter about activity classification and social status before taking bookings.

Official starting points

CBE1 Start a business

CBE2 Create a sole proprietorship

Rules and individual eligibility can change; confirm your own route with the relevant authority.

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COUNTRY CARD / TOOL 10

Türkiye

Separate exploring a business idea from establishing a company. An individual earning business or professional income may follow a different route from an incorporated company. Define your activity first, then use the appropriate official tax, registration and social-security guidance to prepare your next action.

Prepare your next action

1. For a company option, consult the Investment and Finance Office's establishment guide covering MERSIS and Trade Registry Directorates. Treat this as company guidance, not a universal registration route for every self-employed person. [CTR1]

2. Read GİB guidance on starting taxable activity and using the Digital Tax Office. Prepare questions about your tax category, notification timing, invoices and records; check which steps apply before taking paid work. [CTR2]

3. Consult SGK's guidance for self-employed people. Ask which insurance status and contribution arrangements apply when combining a business with club employment; record the answer and the source before finalising your budget. [CTR3]

Questions for your own circumstances

• Do my club, federation or sponsorship arrangements restrict outside commercial activity, brand promotion or use of facilities?

• Would my specific service or venue need a permit, qualification, insurance or another activity-specific check?

• If I am a foreign national or trade across borders, which residence, work-permission and tax questions need clarification?

A small next step

Fictional next action: A volleyball player considering event-planning services prepares an activity description and compares the relevant GİB and company-registration routes before offering a paid package.

Official starting points

CTR1 Establishing a Business

CTR2 Mükelleflerin İşe Başlama ve İşi Bırakma Ödevleri (Starting and ending taxable activity)

CTR3 Bağımsız Çalışanların Prim Tahakkuk ve Tahsilat İşlemleri (Contributions for self-employed people)

Rules and individual eligibility can change; confirm your own route with the relevant authority.

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MODULE 3 / TOOL 11

Build your start-up checklist

Resolve the tasks that make your next experiment possible

Time: 15 to 20 minutes

Your output

Five or fewer prioritised tasks with evidence, help and completion dates.

A short checklist makes dependencies visible. It prevents a polished promotion from getting ahead of an unresolved practical requirement.

Work through the steps

1. Describe the next experiment from Tool 09 and its boundaries: activity, participants, location, money and information collected.

2. List up to five unresolved tasks. Consider competence, registration, venue permission, insurance, payments and appropriate handling of participant information; relevance depends on the activity.

3. For each task, record the question, evidence needed and deadline. Use the country route from Tool 10 for official starting points.

4. Mark each task 'confirmed', 'needs checking' or 'blocks the test'. Name the type of help required, such as a venue manager or qualified local adviser.

5. Choose one task to complete now. Do not treat an unanswered question as permission; adapt the experiment if a prerequisite remains unresolved.

Fictional example: Sam prepares a bounded test

Sam's proposed workshop teaches calendar planning, with no exercise prescription. The checklist has five tasks: confirm the activity's registration route; agree room use; check applicable insurance; prepare participant information; and confirm competence for the promised content. Sam records the venue manager's written permission as confirmed. The registration question remains 'needs checking'; delivery will wait if it proves a prerequisite. Sam removes a proposed injury-recovery section because it exceeds the workshop's scope and Sam's competence. The next task is a clear description of the offer for the official enquiry. Each item has an evidence link and a review date.

Reflect: Which task must be resolved before I invite participants or accept payment?

Next: Use Tool 12 to set a spending limit for the experiment.

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WORKSHEET 11

Build your start-up checklist

Five or fewer prioritised tasks with evidence, help and completion dates.

Name or initials: _____ Date: _____

Experiment boundaries

Activity, participants, location, payments and information I would collect.

Task / question	Status	Evidence / help	Next action / date

Status: confirmed / needs checking / blocks the test. Include only checks relevant to your activity.

Fallback and next review

If a prerequisite remains unresolved, how will I adapt or pause? Set a review date.

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MODULE 4

Financial Foundations and Action

Make time, costs and next steps visible so that your idea fits your real life.

What you will practise

- Keep personal needs and a trial activity's finances distinguishable.
- Track when money arrives and leaves, including a less favourable scenario.
- Protect recovery, set priorities and review a thirty-day plan.

Tools in this module

12 Separate personal and business money

13 Check three periods of cash flow

14 Build a realistic week

15 Choose what deserves your time

16 Run a 30-day action and review cycle

Take away

The numbers in the examples are hypothetical. Adapt the worksheets to your own currency and situation; use current official guidance for tax and business obligations.

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MODULE 4 / TOOL 12

Separate personal and business money

Set an experiment budget without hiding its personal cost

Time: 20 to 25 minutes

Your output

Two separate spending plans and an explicit, affordable transfer limit.

Separating records helps you see what the activity costs. Money moved from your own savings is funding, not a customer sale.

Work through the steps

1. Choose one planning period and currency. List personal money available and essential personal commitments; keep uncertain income visibly separate.

2. Calculate personal margin: money available minus personal commitments. Decide how much, if any, you can allocate without compromising essentials.

3. Create a separate business list: opening funds, owner transfers, customer receipts, one-off costs and recurring costs. Label estimates and their sources.

4. Set an experiment spending cap and a review date. Record any owner transfer in both records so the same money is not counted twice.

5. Keep receipts and transaction records. Check local banking and tax requirements through Tool 10 before operating; this exercise does not establish those requirements. Include tax and social-contribution payments when due; mark unknown obligations unresolved rather than zero. Keep reserved funds distinguishable from spendable cash.

Fictional example: Sam sets a EUR 200 limit

These hypothetical EUR amounts illustrate planning, not a forecast. Taxes are omitted from this fictional arithmetic example. Sam records EUR 1,400 of available personal income and EUR 1,100 of personal commitments: a EUR 300 margin. Sam allocates EUR 200 to the experiment and leaves EUR 100 unallocated personally. In the separate business record, that EUR 200 is owner funding, not sales. The initial spending plan is EUR 70 for a room, EUR 30 for printing and EUR 20 for software: EUR 120 total, leaving EUR 80. Sam caps initial spending at EUR 120 and checks actual payments before approving anything further.

Reflect: Would I still protect essential personal spending if the experiment earned nothing?

Next: Use Tool 13 to check whether cash arrives before payments fall due.

Method references: F1, F3. See Sources and further learning.

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WORKSHEET 12

Separate personal and business money

Two separate spending plans and an explicit, affordable transfer limit.

Name or initials: _____ Date: _____

Period, currency and assumptions

State what is known, estimated, included and excluded.

Personal plan

Money available − commitments = margin. Proposed transfer and amount retained?

Business plan

Opening funds; owner transfers; customer receipts; one-off and recurring costs. Include tax/social contributions when due and amounts reserved.

Spending rule

My cap, receipt-storage method, review date and trigger for pausing spending.

Use with Tool 12 in the main toolkit. This sheet is for reflection and planning.

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MODULE 4 / TOOL 13

Check three periods of cash flow

Track when money moves, not only when a sale is agreed

Time: 20 to 25 minutes

Your output

A three-period cash plan and one response to a late payment.

An unpaid invoice cannot fund today's payment. Cash flow records when money enters and leaves the business.

Work through the steps

1. Choose three equal periods and one currency. Start with cash actually available; separate any planned owner funding from customer receipts.

2. For each period, list receipts by expected payment date and outgoings by due date. Mark uncertain amounts and dates.

3. Calculate closing cash = opening cash + receipts − payments. Carry each closing balance into the next period as opening cash.

4. Move one receipt a period later and recalculate. If cash would fall below your minimum or become negative, change the timing, scope or spending before committing. Check transactions in date order: a positive closing balance can hide an earlier shortfall. Include tax and social contributions when due; do not treat unknown amounts as zero.

Fictional example: Sam tests payment timing

These illustrative EUR figures are not forecasts. Taxes are omitted from this fictional arithmetic example. Sam starts with EUR 200. Week 1: 200 + 0 − 120 = 80. Week 2: 80 + 240 − 100 = 220. Week 3: 220 + 160 − 90 = 290. An invoice issued in week 1 is paid in week 2, so its EUR 240 belongs in week 2 receipts. If that payment slips to week 3, week 2 becomes 80 + 0 − 100 = −20. Sam would have a cash gap and decides to reduce or defer spending before making that commitment.

Reflect: Which payment date matters most, and what evidence supports it?

Next: Use Tool 14 to check the time commitment as carefully as the money.

Method references: F2. See Sources and further learning.

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WORKSHEET 13

Check three periods of cash flow

A three-period cash plan and one response to a late payment.

Name or initials: _____ Date: _____

Currency: _____ Period length: _____ Minimum cash level: _____

Base case: record money when it moves

Cash movement	Period 1	Period 2	Period 3
Dates			
Opening cash			
Customer receipts			
Owner funding / other receipts			
Payments out			
Closing cash			

Closing = opening + all cash receipts − payments. Carry each closing balance into the next opening balance. Owner funding is not sales.

Delayed payment scenario

Cash movement	Period 1	Period 2	Period 3
Opening cash			
Customer receipts			
Owner funding / other receipts			
Payments out			
Closing cash			

Payment dates and assumptions

Tax/social contributions due, reserved funds and unknown amounts:

My decision

Lowest balance by date; action before committing; review date:

Use with Tool 13 in the main toolkit. This sheet is for reflection and planning.

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MODULE 4 / TOOL 14

Build a realistic week

Make room for the experiment and for recovery

Time: 15 to 20 minutes

Your output

A weekly allocation within 168 hours, with specific business blocks and a buffer.

A time budget exposes competing commitments. A business task needs an actual place in the week, not only a place on a wish list.

Work through the steps

1. Start with a real upcoming week: 7 × 24 = 168 hours. Mark existing work, study, care, travel, training and other commitments.

2. Allocate your sleep and recovery needs. Use your own circumstances and any existing professional guidance; the example is not a prescribed training schedule.

3. Place a small number of business blocks at workable times. Count preparation and administration, not only delivery.

4. Keep unallocated time for disruption. Add all categories without double-counting; if the total exceeds 168, reduce the scope.

5. Review after the week. Compare planned and actual time, notice overload and adjust the next experiment.

Fictional example: Sam protects four workable hours

Sam's illustrative week allocates 56 hours to sleep, 14 to training, 7 to additional recovery, 30 to paid work, 7 to travel, 21 to meals and personal care, 13 to relationships, 4 to business and 16 to unallocated buffer. The total is 168 hours; categories do not overlap. Business time is one hour on Tuesday, one on Thursday and two on Saturday. These are Sam's planning assumptions, not recommendations for another athlete. When Saturday becomes a competition travel day, Sam shortens the experiment instead of automatically taking time from sleep. The Sunday review records what actually happened.

Reflect: Is this plan workable in my actual week, including an unexpected interruption?

Next: Use Tool 15 to decide what belongs inside your business blocks.

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WORKSHEET 14

Build a realistic week

A weekly allocation within 168 hours, with specific business blocks and a buffer.

Name or initials: _____ Date: _____

Week beginning: _____

Non-overlapping category	Planned hours	Actual hours
Sleep		
Training / competition		
Additional recovery		
Work / study		
Travel		
Meals / personal care		
Care / relationships / other		
Business tasks		
Unallocated buffer		
Total: 168 hours		

Business blocks

Day and time	Task and preparation	Hours

Adjust and review

What will shrink when plans change? What did I actually do, and what will I change next week?

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MODULE 4 / TOOL 15

Choose what deserves your time

Use urgency and importance to decide the next move

Time: 10 to 15 minutes

Your output

A four-category task map and one clear next action.

Visible deadlines can crowd out useful preparation. This matrix helps distinguish a real consequence from a task that merely feels pressing.

Work through the steps

1. List up to eight tasks. For each, name the deadline or consequence and its connection to your chosen goal.

2. Classify each task: important and urgent; important and not urgent; urgent and less important; neither urgent nor important.

3. Choose a response: act on the first category; schedule the second; delegate or simplify the third where appropriate; defer or remove the fourth.

4. Delegation needs a willing, suitable person and a clear brief. If nobody is available, simplify the task or make an explicit scheduling choice.

5. Put the next action into a business block from Tool 14. Review the categories when deadlines or evidence change.

Fictional example: Sam chooses preparation over polish

Sam has four business hours this week. A venue confirmation needed tomorrow is important and urgent: act today. Preparing interview questions is important but not urgent: schedule Thursday. Formatting a routine handout before a printing deadline is urgent but less important: simplify it using an existing layout; Sam has nobody available to delegate to. Redesigning a logo is neither urgent nor important to the current test: defer it. Sam checks that no safeguarding or access requirement was mistakenly labelled unimportant. The selected next action is a ten-minute venue call, followed by saving the written confirmation with the checklist.

Reflect: Am I using a deadline as evidence of importance, or can I explain the actual consequence?

Next: Use Tool 16 to turn the chosen tasks into a 30-day learning cycle.

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WORKSHEET 15

Choose what deserves your time

A four-category task map and one clear next action.

Name or initials: _____ Date: _____

Important and urgent: act Task, real consequence and next action today.
Important, not urgent: schedule Task, link to my goal and a specific calendar block.
Urgent, less important: delegate or simplify Task, suitable willing person or simpler approach, deadline and brief.
Neither: defer or remove Task and what would justify reconsidering it.

Use with Tool 15 in the main toolkit. This sheet is for reflection and planning.

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MODULE 4 / TOOL 16

Run a 30-day action and review cycle

Connect one SMART goal to one small experiment

Time: 20 to 25 minutes

Your output

A dated action plan, an evidence threshold and a decision rule.

A short cycle turns intention into observable learning. Completing a task is useful; checking what it taught you makes the next decision better.

Work through the steps

1. Bring forward your goal and experiment. Make the goal specific, measurable, achievable, relevant and time-bound, then enter actual start and review dates.

2. Split the cycle: days 1 to 7 prepare; 8 to 14 test; 15 to 21 adjust; 22 to 30 review. Adapt the sequence to your experiment.

3. Set time and spending limits using Tools 12 to 14. Resolve prerequisites from Tool 11 before the relevant activity.

4. Choose evidence to collect and a threshold before testing. Distinguish observed behaviour from opinions or expressions of interest.

5. At day 30, compare evidence with the threshold. Continue, change or stop; record why and choose a dated next step.

Fictional example: Sam tests whether the workshop helps

Sam's goal is to interview six adult amateur athletes and test one time-planning workshop with four volunteers by day 30, within 16 business hours and EUR 120 of hypothetical spending. Week 1 prepares questions and checks prerequisites; week 2 interviews; week 3 tests the revised workshop; the final days review. The example threshold is three of four participants independently recording fixed commitments, non-overlapping hours totalling at most 168, sleep/recovery and one dated business task. In this fictional result, two succeed: Sam revises the instructions and retests rather than launching a paid offer. Positive comments are recorded separately; they do not establish willingness to pay.

Reflect: What changed in my understanding, and what remains untested?

Next: Keep the completed sheet. Repeat the most useful tool for the next learning cycle.

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WORKSHEET 16

Run a 30-day action and review cycle

A dated action plan, an evidence threshold and a decision rule.

Name or initials: _____ Date: _____

SMART goal and dates

By which actual date will I achieve what observable result, and why?

Days	Action	Evidence to collect	Date
1 to 7			
8 to 14			
15 to 21			
22 to 30			

Limits and prerequisites

Time cap, spending cap, requirements to resolve and reason to pause.

Threshold before the test

Define observable criteria before testing: fixed commitments, no overlapping hours, total within 168, sleep/recovery and a dated business task; or criteria suited to my own test.

Day 30 decision

Actual evidence; continue/change/stop; reason; next action and review date.

Use with Tool 16 in the main toolkit. This sheet is for reflection and planning.

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FACILITATOR NOTES

Support the athlete's own decisions

Use the toolkit to help an athlete make their own choices. Begin with their situation and ask permission before exploring identity, income or setbacks. They can skip a question or use a fictional situation.

1. Ask for evidence: which sporting experience supports the skill they identified? Help them translate the behaviour without assuming it transfers automatically.

2. Keep ownership with the athlete. Offer questions and feedback rather than choosing their venture, budget or acceptable risk for them.

3. Separate encouragement from evaluation. A completed worksheet shows a piece of work; it is not proof of entrepreneurial readiness or improved wellbeing.

4. Discuss only what the athlete wants to share. Do not collect personal financial or emotional details for the sake of completing a group exercise.

5. If a topic needs specialist help, record the question and identify an appropriate source or professional. These activities support reflection and planning; they do not provide mental-health treatment or personalised legal, tax or investment advice.

Feedback questions

• Which instruction was difficult to understand?

• What concrete output did you produce?

• Which assumption still needs checking?

• What is your next action and when will you review it?

If you collect feedback, distinguish a participant's self-report from an observed output. Record what needs revising; do not infer learning impact from attendance alone.

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FACILITATOR NOTES

A 90-minute learning session

A suggested session for a small group of adult athletes. Choose fictional examples when someone prefers to keep their own situation private.

Time	Activity	Output
0 to 10 min	Agree the session purpose and personal boundaries	Each athlete chooses one situation and an output to take away.
10 to 20 min	Tool 01: identify a transferable skill	One evidence-backed skill statement.
20 to 40 min	Tool 06: explore a need	A problem statement and questions for a later real conversation.
40 to 55 min	Tool 07: create alternatives	Three different responses to the same need.
55 to 75 min	Tool 09: design a bounded experiment	A hypothesis, resource limit and learning target.
75 to 85 min	Tool 16: choose the next action	A named action and review date.
85 to 90 min	Reflect and close	One useful insight, one uncertainty and optional feedback.

This is a suggested 90-minute learning session. Use the full tool instructions as handouts; complete external conversations and official checks afterwards. For a longer session, add Tools 08, 13 or 14 according to participants' needs.

After the session

Invite each athlete to choose a review date for their next action. Keep an optional record of unclear instructions so future sessions can improve; do not turn a reflection activity into a ranking exercise.

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SOURCES

Sources and further learning

Sources support the project context, learning methods and official starting routes. Exercises and fictional examples are original. External guidance can change; check the source before acting.

P1 ENTREMIND D2.1 Research Report on Athletes' Entrepreneurial Mindset

https://entremind.sports4.eu/files/entremind-d2-1-research-report.pdf

Checked 2026-10-09. Project research context and the four-module architecture; section 8, pages 23 and 24.

P2 ENTREMIND D2.2 Entrepreneurial Mindset Assessment Tool for Athletes

https://entremind.sports4.eu/files/entremind-d2-2-assessment-tool.pdf

Checked 2026-10-09. Assessment entry point and existing results-to-module guidance; section 6.5 and athlete user guide.

P3 ENTREMIND D2.4 Athlete Entrepreneurial Spirit and Mindset Training Kit

https://entremind.sports4.eu/files/entremind-d2-4-training-kit.pdf

Checked 2026-10-09. Companion stories, course catalogue and learning-resource directory.

P4 ENTREMIND project and outputs

https://entremind.sports4.eu/outputs/

Checked 2026-10-09. Published output links, project visual identity and project licence.

P5 Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International

https://creativecommons.org/licenses/by-nc-sa/4.0/

Checked 2026-10-09. Licence used for original project toolkit text and worksheets; logos and third-party sources excluded.

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SOURCES

Sources and further learning

M1 Bacigalupo, Kampylis, Punie and Van den Brande (2016). EntreComp: The Entrepreneurship Competence Framework. European Commission Joint Research Centre.

https://publications.jrc.ec.europa.eu/repository/handle/JRC101581

Checked 2026-10-09. Conceptual alignment with self-awareness, motivation, vision, valuing ideas, planning and learning through experience in Tools 01, 03, 04, 05 and 08.

M2 Stanford d.school (2018). Design Thinking Bootleg.

https://dschool.stanford.edu/tools/design-thinking-bootleg

Checked 2026-10-09. The broad approach of understanding users, defining a problem, exploring alternatives and learning from a prototype, used in Tools 06, 07 and 09.

M3 Sala, Punie, Garkov and Cabrera Giraldez (2020). LifeComp: The European Framework for Personal, Social and Learning to Learn Key Competence. European Commission Joint Research Centre.

https://publications.jrc.ec.europa.eu/repository/handle/JRC120911

Checked 2026-10-09. Conceptual alignment with recognising emotions, flexibility, empathy, communication and reflection in Tools 02 and 03.

F1 Australian Government, business.gov.au: Set up your business bank account

https://business.gov.au/finance/set-up-your-finances/set-up-your-business-bank-account

Checked 2026-10-09. Tool 12: keeping personal and business transactions recorded separately helps identify business income and spending.

F2 Australian Government, business.gov.au: Set up a cash flow statement

https://business.gov.au/finance/cash-flow/set-up-a-cash-flow-statement

Checked 2026-10-09. Tool 13: cash receipts and payments by period; closing balance equals opening balance plus receipts minus payments; each closing balance becomes the next opening balance; estimates and tax treatment should be explicit.

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SOURCES

Sources and further learning

F3 Queensland Government, Business Queensland: Budgets and forecasts

https://www.business.qld.gov.au/running-business/finance/essentials/budgets-forecasts

Checked 2026-10-09. Tool 12: use an achievable spending plan, document assumptions and distinguish a budget from a forecast.

CNO1 Starting and registering a sole proprietorship

https://info.altinn.no/en/start-and-run-business/planning-starting/registration-of-the-enterprise/starting-and-registering-a-sole-proprietorship/

Checked 2026-10-09. Entry point for sole-proprietor registration, activity description and checking identity/residence circumstances.

CNO2 Start, run and closing business

https://www.skatteetaten.no/en/business-and-organisation/start-and-run/

Checked 2026-10-09. Official routes to business classification, tax, VAT, bookkeeping and deadlines.

CNO3 Sickness benefit

https://www.nav.no/sykepenger/en

Checked 2026-10-09. Prompt athletes to check income protection when combining employment and self-employment.

CPL1 What you need to know before registering your business

https://biznes.gov.pl/en/portal/001823

Checked 2026-10-09. Orient users to Biznes.gov.pl and the CEIDG route for one-person businesses.

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SOURCES

Sources and further learning

CPL2 Jak zarejestrować działalność gospodarczą (How to register a business)

https://www.zus.pl/firmy/zgloszenie-platnika/firmy/zgloszenie-przedsiebiorcy-ceidg-

Checked 2026-10-09. CEIDG registration route and distinction between payer registration and individual social/health insurance forms; availability of ZUS advisers.

CPL3 Tax information for citizens and entrepreneurs

https://podatki.gov.pl/en

Checked 2026-10-09. Entry points for tax residence, cross-border working, VAT and business tax information.

CBE1 Start a business

https://business.belgium.be/start-a-business

Checked 2026-10-09. Legal form, NACE-BEL activities and checking personal or activity-specific conditions.

CBE2 Create a sole proprietorship

https://business.belgium.be/4

Checked 2026-10-09. Accredited business counter, CBE registration, conditional VAT activation, social insurance and mutual health insurance guidance.

CTR1 Establishing a Business

https://www.invest.gov.tr/en/InvestmentGuide/Pages/establishing-a-business.aspx

Checked 2026-10-09. Company establishment orientation, MERSIS and Trade Registry Directorate route.

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SOURCES

Sources and further learning

CTR2 Mükelleflerin İşe Başlama ve İşi Bırakma Ödevleri (Starting and ending taxable activity)

https://gib.gov.tr/vergi-konulari/2_isletme_ve_girisimci/13_mukelleflerin_ise_baslama_ve_isi_birakma_odevleri/13

Checked 2026-10-09. Official guidance on notifications for starting taxable activity and the Digital Tax Office route.

CTR3 Bağımsız Çalışanların Prim Tahakkuk ve Tahsilat İşlemleri (Contributions for self-employed people)

https://www.sgk.gov.tr/Content/Post/e85649be-3a38-484f-8a82-95109bc7ccde/Bagimsiz-Calisanlarin-Prim-Tahakkuk-ve-Tahsilat-Islemleri-2026-05-11-10-21-03

Checked 2026-10-09. Direct users to SGK guidance for self-employment contributions and official enquiry.

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