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# DIFME

August 2021

Digital  
Internationalisation  
and Financial Literacy  
Skills for  
microentrepreneurs

## DIFME events as a Collaborative European effort

DIFME partners held a series of thematic online events from November 2020 up to May 2021. The aim of these events was to showcase the DIFME research and its training programme as a collaborative, European led and globally relevant toolkit aligned to the assessed needs and requirements of the entrepreneur target audience. The events held online were co-hosted by all partners based in different countries and regions throughout Europe. They brought together local business communities, businesses, researchers from a range of disciplines and local, regional and national-level policymakers to support solution-driven discussions. The partners focused on sub-themes related to the 9 DIFME modules, based on the challenges being faced by the local businesses and communities. Each of the events

have been recorded and is accessible online on the DIFME website and are found in the SME HUB under Thematic Events . <http://difme.eu/en-GB/SMEHub/VideosThematicEvents>

- 1st Event - Navigating External Influences | Insights for Business
- 2nd Event - Alternative Finance
- 3rd Event - Machine Learning (IT Data Analysis).
- 4th Event - Cybersecurity: Protecting your On-Line Business
- 5th Event - Digital Marketing in Self Entrepreneurship
- 6th Event - Online Networking for Entrepreneurs
- 7th Event - Business Intelligence and Data Analytics
- 8th Event - Do the Financials: Why you need to and what you need to know
- 9th Event - Data Analytics Machine Learning Insights

The DIFME project seeks to deliver a curriculum to meet the real needs of entrepreneurs in the areas of

financial literacy and digital skills. Through an in-depth analysis of the needs of entrepreneurs and the entrepreneurship programmes offered by Higher Education Institutions in the EU (and beyond) it has identified the fundamental competencies required in the two disciplines related to financial literacy and digital internationalisation and the gaps in their existing provision. The project then designed and tested a curriculum to deliver these skills in a combination of methods including an e-learning platform.

## DIFME piloting

Earlier in 2020, DIFME project partners kicked off the Piloting Test (WP5) that allowed partners a session or more before Pilot Tests. WP5 helped fine-tune the usability studies, leading to more reliable results for the factual pilot test in Work Plan 6. Work Plan 5 provided an opportunity to validate the wording of the tasks, understand the time necessary for the session, and

suggest additional data for the Piloting Work Plan 6.

Throughout 2021, the final pilot testing has been conducted. Each DIFME country recruited participants matching the 'learning to be an entrepreneur' target profile for pilot studies. This means that any feedback will be relevant to the results that matter to the DIFME team and, ultimately, the DIFME project.



## DIFME Brand Ambassadors

Our partners are grateful to have the support of DIFME Ambassadors who through their commitment to the DIFME project, are working to encourage entrepreneurs, students, University and Business Tutors to come together online during our thematic events and other actions. Here are some of them .....



**Dr Veronika Fetzer** is project leader for the Digital Start-up Initiative Upper Palatinate Region (DGO). Since 2018, she has been actively building a sustainable start-up ecosystem in the field of digitalization in the Upper Palatinate region and beyond with the focus is to promote innovative, technology-oriented start-ups and industry-wide networking for founders, start-ups, established companies and the regional universities. The collaboration within this field in Europe has since 2020 been strengthened further through initiatives such as the INTERREG Danube Transnational Programme.

She is a lecturer at the Baden-Wuerttemberg Cooperative State University (DHBW) in Ravensburg. Dr Fetzer has gained extensive experience as an IT consultant at

Icondu GmbH, as a research assistant at the Chair of Innovation and Technology Management at the University of Regensburg, and during her apprenticeship-integrated studies at the Bavarian State Bank. She completed her Business Administration doctorate at the University of Regensburg in 2016.



**Mark Hamilton** is Head of Business Development at BDO Ireland. Mark has a strong presence in the business community along with a proven track record in project management and business development.

Mark has extensive sector experience in aviation finance, financial services, technology, leisure, tourism & hospitality, agri-food, sport, pharma and healthcare.

Mark was also recently appointed as the Ireland Rugby Club Team Manager and helped the team to success in the 2020 Dalriada Cup in his first season. Mark is a Chartered Accountant and member of the Association of Chartered Accountants (ACA); qualifying in 2012.



**Prof. Tsvetana Aleksandrova Stoyanova** is Vice-Rector for Institutional and Business Cooperation and Student Policies and Director of the Centre for Business Excellence at the University of National and World Economy in Sofia. She heads the Implementation of Academic Programmes in the Educational Qualification Degree. Her taught subjects are Strategic Management, Knowledge Management, Principles of Management, Human Resources Strategic Management, Corporate Management, Strategies for Internationalization.



**Ernesto Tavoletti** is Associate Professor of Management, International Marketing and International Business Strategy at the University of Macerata. He received a degree in Economics and

Commerce cum laude at the University of Bologna in 1997 and PhD in Economics and Management of Enterprises and Local Systems at the University of Firenze in 2004. He is a member of the Academy of International Business. He has served in the Council of Directors of the Master in Relations with Eastern Countries from 2004 to 2011, as Co-director from 2009 and as Director in 2011. He served as board member for PhD in Management at the University of Rome Tor Vergata. Since 2011 he has been coordinating the Master's Degree in International Economic and Trade Relations. Since 2014 he serves in the Council of Directors of the Master in Innovation in Public Management. His research interests focus on international business, innovation management and higher education management.



**Iris Bos** works with Business Development Friesland and has been involved in European projects with a focus on (social) entrepreneurship and soft skills. One of her current projects is specifically to raise awareness on the importance of entrepreneurial/soft skills of VET students. Another project aims to support small business owners in retail/hospitality etc. with the trend of more online shopping and digitalisation in their markets.



**Dr. Dimitrios D. Piromalis** is Assistant Professor in the Industrial Design and Production Engineering Department at the University of West Attica in Athens, Greece. His research interests lie in the design and development of electronic embedded systems in application areas such as autonomous vehicles, internet of things, and cyber-physical systems. He is author to many books covering engineering subjects and more than 120 publications in international scientific research journals, conferences and book chapters. Prof. Piromalis has been collaborated with top multinational semiconductors industries as Field Application Engineer and Technical Consultant for the last 25 years.



**Daniel Debono** In his role as Head of Brussels Operations for MBB and EU Affairs Manager, Daniel acts as a

Permanent Delegate within the pan-European business organisations BusinessEurope, Eurochambres and Hotrec. He is also in continuous liaison with the Maltese Permanent Representation to the EU, the European Parliament, the European Commission and the European Economic and Social Committee on policy and legislative issues of interest to the Maltese business community.

He joined the MBB in October 2010. In October 2015, Daniel moved to Brussels to manage the MBB's Brussels Representation Office. He holds a Bachelors of Honours degree in International Relations and has read a Masters in International Political Economy at the University of Birmingham, UK.



## DIFME Partners

**5 higher education institutions**  
**6 business organisations**  
**7 countries**

**(Malta, The Netherlands, Bulgaria, Germany, Greece, Ireland, Italy)**

The DIFME partnership was carefully set up having in consideration the identified needs, the objectives of the project as well as the knowledge, skills and competences required by the tasks and activities to be developed in the lifespan of the project. DIFME is a transnational result-driven partnership made up of 5 higher education institutions and 6 business organisations.

All partners have been researching the topic and testing-based learning, research on real trends and needs of entrepreneurs. This is evidenced also by the type and number of successful previous and current projects that the partners have participated in. The DIFME partnership brings together experienced and strong knowledgeable European organisations at the forefront of entrepreneurship and HEIs.

All partners contribute to all the WPs and the transversal activities such as dissemination, exploitation and quality assurance. This will ensure that there is consistent effort by all parties

## FOR MORE INFORMATION

Check out our website & Facebook page

[www.difme.eu](http://www.difme.eu)

Contact us on email  
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