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PREDUZETNIŠTVO MLADIH

Regionalna agencija za prostorni i ekonomski razvoj Raškog i Moravičkog okruga iz Kraljeva i Regionalna razvojna agencija za Bjelasicu, Komove i Prokletije iz Berana su pokrenule i realizovale projekat „Prekogranično preduzetništvo mladih“, u periodu od avgusta 2012. godine do avgusta 2013. Osim ovih nosilaca projekta, partneri na projektu su bili Business Innovation Programs iz Beograda i Business Start-up Centar Kragujevac iz Kragujevca, te Direkcija za razvoj malih i srednjih preduzeća iz Podgorice. Projekat je podržan od strane Evropske Unije, koju predstavljaju Delegacija EU u Srbiji i Delegacija EU u Crnoj Gori, i to u okviru II poziva prekogranične saradnje Srbija-Crna Gora.

Projekat je težio da doprinese razvoju preduzetništva u pograničnom području kroz osnaživanje veza između mladih i unapređenje uslova za preduzetništvo učenika srednjih škola i mladih aktivnih preduzetnika u Raškom i Moravičkom okrugu Republike Srbije, i sjevernoj Crnoj Gori.

Regional Agency for Spatial and Economic Development of Raski and Moravicki Districts from Kraljevo and Regional Development Agency “Bjelasica, Komovi, Prokletije” from Berane started and implemented the project “Cross-Border Youth Entrepreneurship” during the period August 2012 – August 2013. Partners on this project are Business Innovation Programs from Belgrade, Business Start-up Center from Kragujevac and Directorate for Development of Small and Medium Enterprises from Podgorica. Project is funded by European Union, represented by Delegation of EU in Serbia and Delegation of EU in Montenegro, through 2nd Call for cross-border cooperation Serbia-Montenegro.

The goal of the project was to contribute to development of entrepreneurship in cross-border area through strengthening connections between youth and enhancement of conditions for entrepreneurship of youth secondary schools and young active entrepreneurs in Raski and Moravicki districts in Serbia and North Montenegro.

OSTVARENI REZULTATI PROJEKTA SU:

- 1. Unapređenje preduzetničkih vještina učenika srednjih škola uključivanjem u Program učeničkog preduzetništva,
 - 2. Uspostavljanje mreže mladih potencijalnih i aktivnih preduzetnika u pograničnom području, i
 - 3. Podizanje svijesti lokalne zajednice o značaju preduzetništva za društveno-ekonomski razvoj
- 1. Improved entrepreneurial skills and knowledge of students of secondary schools through Student Enterprise Programme
 - 2. Network of young potential and active entrepreneurs established in cross-border area
 - 3. Raised awareness of the community on the importance of entrepreneurship for socio-economic development



AKTIVNOSTI / ACTIVITIES

U aktivnosti je uključeno preko 200 učenika iz 10 srednjih škola u pograničnom području Srbije i Crne Gore, i to:

1. Ugostiteljsko-turistička škola, Vrnjačka Banja
2. JU Srednja mješovita škola "Braća Selic", Kolašin
3. JU Srednja mješovita škola "Vuksan Đukić", Mojkovac
4. Ekonomsko-trgovinska škola, Kraljevo
5. JU Srednja mješovita škola "Bećo Bašić", Plav
6. Poljoprivredno-hemijska škola "Dr Đorđe Radić", Kraljevo
7. JU Srednja medicinska škola "Dr Branko Zogović", Berane
8. Gimnazija, Ivanjica
9. Šumarska škola, Kraljevo
10. Gimnazija "30. septembar", Rožaje

Over 200 students from 10 secondary schools from Serbia and Montenegro participated in activities:

1. Secondary School for Hospitality and Tourism, Vrnjacka Banja
2. Secondary General School "Braća Selic", Kolasin
3. Secondary General School "Vuksan Djukic", Mojkovac
4. Secondary School for Economy and Trade, Kraljevo
5. Secondary General School "Beco Basic", Plav
6. Secondary School for Agriculture and Chemistry "dr Djordje Radic", Kraljevo
7. Secondary Medical School "dr Branko Zogovic", Beran
8. General High School, Ivanjica
9. Forestry School, Kraljevo
10. General High School "30. septembar", Rozaje



Oni su, kroz rad na projektu, uvećali svoja znanja i usavršili vještine za razvijanje poslovnih ideja, povezivanje sa postojećim preduzetnicima, te povećanje konkurentnosti na tržištu rada.

Ovo iskustvo je posebno doprinijelo da razviju samopouzdanje za samostalno obavljanje poslova u budućnosti. Učenici su stekli konkretna znanja iz oblasti poslovnog planiranja i analize tržišta, preduzetničke vještine komunikacije, pregovaranja i timskog rada, zanimljivo i praktično učenje, kontakt sa stvarnim mladim preduzetnicima, i povećanu konkurentnost na tržištu rada.

Učeničko preduzetništvo je program za uključivanje učenika u razvoj stvarnih kompanija, sa stvarnim proizvodima i novcem za vrijeme trajanja njihovog srednjoškolskog obrazovanja. Više godina je razvijan u okviru školskog sistema u skandinavskim zemljama.

Program se zasniva na konceptu učenje kroz rad – učenici kroz Program, pod nadzorom posebno obučeni profesora-mentora, stvaraju kompaniju, razvijaju je i likvidiraju u toku jedne godine. Proučavajući čitav životni ciklus preduzeća uče kako da se nose sa problemima, preprekama i uspjesima. Učeničkom preduzeću profit nije primarni cilj – ono predstavljaju školski projekat obrazovnog karaktera.

Osnovna ideja je podsticanje preduzetničkog duha, a najvažniji rezultat Programa je otvaranje mogućnosti samozapošljavanja mladih po završetku školovanja. Glavni cilj ovog programa je da se podstakne razvoj preduzetničkog okruženja što će motivisati mlade ljude na izgradnju vlastite budućnosti. Posebni ciljevi Programa su: razvoj preduzetničkih vještina među mladima; stvaranje samopouzdanja i samoinicijative kod učenika; promocija timskog rada, te pružanje učenicima metoda za planiranje budućnosti; inoviranje procesa učenja; uspostavljanje novih kontakata.

Through participation in this project, these students enhanced their knowledge and skills for development of business ideas, networking with active entrepreneurs and improved their employability.

This experience also contributed to their self-esteem necessary for starting a business in the future. They gained practical knowledge regarding business planning, market analysis, communication, negotiation and team work through interesting and hands-on learning, contact with active young entrepreneurs.

Student entrepreneurship is a program that involves students in development of real companies, with real products and money during their secondary education. It was developed as a part of school system in Scandinavia. It is based on learning by doing approach – students start a company, develop it and close it during one school year, supervised by specially trained teachers-mentors.

By studying the whole life-cycle of a company, they learn how to deal with problems, obstacles and successes. Profit is not the primary goal of a student company – it is a school educational project. The idea is to encourage entrepreneurial spirit and the most important result of the Program is to create opportunities for self-employment for students after they have finished their education.

The main goal of the Program is to encourage development of entrepreneurial climate which would motivate young people to build their own future. Specific objectives of the Program are: development of entrepreneurial skills of youth, their self-esteem and initiative, promotion of team work, provision of methods for planning of the future, innovation of learning process, networking.



SAJAM ODRŽAN 10. MAJA 2013. U BERANAMA

Kruna ovogodišnjeg rada učeničkih preduzeća koja su učestvovala na projektu „Prekogranično preduzetništvo mladih“ je bio Sajam održan 10. maja 2013. u Beranama, na kojem je učestvovalo 40 preduzeća i preko 200 učenika iz Srbije i Crne Gore. Naposljetku, Preduzetnički kamp za 37 učenika iz 7 učeničkih kompanija - pobjednika sajma je organizovan nakon Sajma.

Tom prilikom je svima pružena dragocena prilika za učenje i šansa da upoznaju razne eksperte iz oblasti preduzetništva i čuju njihova iskustva.

The crown of this year's work of student companies was Youth Entrepreneurship Fair, organized on May 10th, 2013 in Berane. 40 student companies and over 200 students from Serbia and Montenegro participated in the Fair. After that, Entrepreneurial Camp was organized for 37 student from 7 student companies – winners of the Fair.

It was a valuable opportunity for learning and a chance to meet experts in various areas of entrepreneurship and hear their experiences.



Druga ciljna grupa su mladi preduzetnici iz Raškog i Moravičkog okruga i sjeverne Crne Gore čije su glavne potrebe kojima projektat izlazi u susret bolja promocija, nova poslovna znanja i informacije o poslovnim mogućnostima pograničnom području.

15 mladih preduzetnika koji su obuhvaćeni projektom su, kroz projekat dobili promociju i nove poslovne ideje, istovremeno se upoznavši sa drugim mladim ljudima sa kojima mogu da sarađuju ili da ih zaposle.

U toku projekta su održane 3 radionice na kojima su se upoznali međusobno, predstavili svoje biznise i dobili priliku da podijele svoja iskustva o širenju tržišta, promociji na novim tržištima, uspostavljanju kontakata i saradnje sa novim partnerima, kao i o nastupima na sajmovima.

Na radionicama su učesnici dobili konkretne preporuke za razvoj svojih biznisa, kako od konsultanata koji su radili sa njima, tako i jedni od drugih. Nadalje, mladi preduzetnici su učestvovali na Sajmu u Beranama, gde su predstavili svoje biznise i učestvovali u prekograničnom povezivanju, koje je tom prilikom organizovano.

Sve ove aktivnosti su doprinijele stvaranju jedne neformalne prekogranične mreže mladih preduzetnika, koja za cilj ima smanjenje nezaposlenosti mladih, kao i opšti socio-ekonomski razvoj pograničnih regiona uključenih u Projekat.

The second target group of the Project were young entrepreneurs from Raski and Moravicki districts and North Montenegro. The Project was based on their needs for better promotion, new business knowledge and information about business opportunities in cross-border area.

15 young entrepreneurs who participated in the Project received promotion and new business ideas, while meeting other young people with whom they can cooperate or whom they can employ.

3 workshops were organized during the Project, which gave young entrepreneurs opportunity to meet, present their businesses, share their experiences on market expansion, promotion on new markets, networking and cooperation with new partners and promotion on fairs.

They were given advice and recommendations regarding development of their own businesses by consultants and by each other. Young entrepreneurs also participated in Youth Entrepreneurship Fair in Berane, where they presented their businesses and participated in cross-border match-making.

All these activities led to development of informal cross-border network of young entrepreneurs, which aims to contribute to increase of youth employment and general socio-economic development of cross-border area.

Naposletku, ciljna grupa projekta su bili profesori-mentori iz odabranih škola.

Profesori su zainteresovani da unaprijede svoje nastavne metode, te im je ovaj program bio dobra prilika da usvoje novu metodologiju.

Osim toga, nastavnici imaju i obavezu da pohađaju programe usavršavanja, tako da je ova aktivnost bila korisna i u tom pogledu.

Zato je ovaj trening predstavljao doprinos kontinuiranom cjeloživotnom usavršavanju nastavnika preduzeništva.

Osim treninga trenera, nastavnici su dobili podršku pri mentoringu učeničkih preduzeća.

The third target group of the Project were teachers-mentors from selected schools.

Their interest is to improve their teaching methods, so Student Entrepreneurship Program was valuable opportunity to adopt new methodology.

The training of teachers-mentors was contribution to life-long learning of entrepreneurship teachers.

Besides training of trainers, teachers received support in mentoring student companies.



Prema statistikama o broju i vrsti preduzeća koja danas postoje u različitim evropskim državama, možemo da zaključimo da je sektor malih i srednjih preduzeća (MSP) poslednjih decenija postao okosnica svih razvijenih tržišnih privreda.

Takođe, ista tendencija je uočljiva u zemljama u tranziciji, u koje spadaju Srbija i Crna Gora.

Vidljive su dvije tendencije kad je u pitanju učešće sektora MSP u privrednom životu.

Pre svega, mala i srednja preduzeća imaju dominantno učešće u ukupnom broju preduzeća u navedenim zemljama, jer preko 95% od ukupnog broja privrednih subjekata pripadaju upravo ovom sektoru.

Podjednako značajan je i podatak da je najveći broj zaposlenih vezan za MSP, i da ovaj sektor predstavlja generator novog zapošljavanja.

Statistics on number and size of enterprises in various European countries show that small and medium enterprises (SME) have become integral part of all developed market economies.

The same trend is present in developing countries like Serbia and Montenegro.

Two trends are typical for share of SMEs in economy: SMEs account for over 95% of all enterprises and great majority of workers are tied to SMEs, so this sector is a generator of new employment.



“Preduzetnik je inovator koji donosi nove kombinacije u cilju uvođenja novih dobara ili unapređenja postojećeg proizvoda, razvoja novih metoda proizvodnje, otvaranja novih tržišta i pronalaženja novih resursa, ili kreiranja novih formi organizacije poslovanja.”

Šumpeter

“Entrepreneur is an innovator who brings new combinations in order to introduce new goods or to improve existing product, to develop new methods of production, to open new markets and i discover new resources, or to create new forms of business organization.”

Schumpeter

Prema metodologiji GEM (Global Entrepreneurship Monitor) projekta, sve nacionalne ekonomije možemo razvrstati u tri grupe: 1) one koje se temelje na eksploataciji prirodnih resursa, 2) one čiji je glavni pokretač efikasnost upravljanja resursima, i na kraju 3) one koje pokreće inovacija preduzetnika koji ih sačinjavaju.

Pri tom se kao kriterijum klasifikacije uzima nivo BDP do glavi stanovnika, kao i udio izvoza sirovina u ukupnom izvozu.

Nerazvijene zemlje, poput afričkih, se oslanjaju isključivo na bogatstva koja su prirodno vezana za njihovu teritoriju, dok najrazvijenije zemlje na svijetu poput Danske, Francuske, Nemačke, Izraela, Japana, Holandije, Norveške ili Sjedinjenih Američkih Država spadaju u treću grupu.

Njih odlikuje proizvodnja novih i jedinstvenih dobara i usluga putem sofisticiranih, često pionirskih metoda.

U onoj mjeri u kojoj jedna ekonomija fokus svog razvoja pomjera od eksploatacije prirodnih resursa i proste ekonomije obima ka stvaranju viška vrijednosti kroz uvođenje inovacija, u toj mjeri zemlja postaje bogatija i konkurentnija.

Ako se pođe od definicije preduzetnika, lako se uviđa veza između stepena razvoja preduzetništva u nekom društvu i stepena njegovog opšteg blagostanja.

Ovo potvrđuju i istorijska istraživanja.

Naime, tokom poslednjih nekoliko vijekova dramatično se skratilo vrijeme potrebno za udvostručavanje bogatstva nacija.

Kada se istraže razlozi za ovu pojavu dolazi se do zaključka da postoji jasna veza između inovacija, s jedne strane, i rasta i razvoja, s druge.

According to GEM (Global Entrepreneurship Monitor) project methodology, all national economies can be classified in 3 groups: 1) those that are based on exploitation of natural resources, 2) those whose main driver is efficiency in managing the resources and 3) those whose main driver is entrepreneurial innovation.

Criteria for classification is the level of GDP per capita and share of export of raw materials in total export.

Undeveloped countries, such as those in Africa, rely exclusively on natural resources, while the most developed countries in the world, such as Denmark, France, Germany, Israel, Japan, the Netherlands, Norway and USA, belong to the third groups.

They produce new and unique products and services by using sophisticated and innovative methods.

The extent to which an economy moves its focus from exploitation of natural resources and simple economy of scale towards creation of surplus of value through innovation, dictates the level of wealth and competitiveness of that economy.

If you think about the definition of entrepreneur, it is easy to see the connection between the level of development of entrepreneurship in an economy and its wealth.

This is confirmed by historical research.

During the last couple of centuries, the period necessary for doubling of the wealth of a nation has been dramatically shortened.

Research of the causes indicates clear connection between innovations and growth and development.



ODLIKE PREDUZETNIKA / ENTREPRENEUR'S ATTRIBUTES

Ideja – preduzetnik najpre mora uočiti neiskorišćenu tržišnu priliku. Neiskorišćena prilika postoji kada je određena potreba potrošača (potencijalnih klijenata) nezadovoljena, a sam preduzetnik posjeduje predispozicije (znanje, tehnologiju, kapital) da je može zadovoljiti. Sljedeća ideja koju preduzetnik mora iskristalisati jeste cilj njegovog poduhvata. Cilj, u najkraćem, znači stavljanje određene poslovne ideje u kontekst okruženja u kojem je nastala, tj. njeno povezivanje sa ljudima, mjestom i vremenom u kojem bi trebalo da se realizuje.

Znanje – da bi poslovna ideja mogla da se sprovede u djelo, preduzetnik mora da raspolaze relevantnim znanjima, veštinama i kompetencijom. Sem toga, mora posjedovati mrežu ličnih kontakata koji će mu obezbijediti sve ono što sam nije u stanju da ostvari, tj. koji će mu omogućiti

Idea – the first thing an entrepreneur needs to take is a new market opportunity. Opportunity occurs when a certain customer (potential client) need is unsatisfied, and the entrepreneur has the means to satisfy it. The next idea an entrepreneur needs to make clear is the goal of one's enterprise. The goal, in short, means to put a certain business idea into a specific context, i.e. to connect it to people, places and time in which it should be put in action.

Knowledge – in order to implement a business idea, an entrepreneur needs to have relevant knowledge, skills and competences. In addition, entrepreneur needs to possess a network of contacts which can provide goods and services, which one cannot supply for oneself, in other words, which will enable entrepreneur to overcome personal shortcomings. On the other hand,

da prevaziđe sopstvene slabosti. Povrh toga, preduzetnik mora da ima pregled pravnog okvira poslovanja i odgovarajuće tehnološke osnove koju je potrebno obezbijediti za implementaciju poslovne ideje. Naposletku, preduzetnik mora dobro poznavati određenu industriju i djelatnost, njene kupce, proizvođače, dobavljače i distributere.

an entrepreneur must have clear view on the legal framework of business, as well as of a related technology needed for implementation of the business idea. Finally, an entrepreneur needs to be familiar with well a certain industry, its customers, suppliers, producers and distributors.



Ličnost – preduzetnik je čovek koji traži svoje prilike, spreman je da rizikuje, te je posvećen svom cilju. On se ne uklapa u tuđe planove o budućnosti, već gradi budućnost prema svojoj viziji. Pri tom, naravno, ne gubeći kontakt sa potrebama stvarnih ljudi oko sebe. Preduzetnik posjeduje strast prema onome čime se bavi, što mu daje snagu da rizikuje u situacijama kada bi se većina drugih povukla. Važno je istaći da je posvećenost cilju preduzeća (privrednog ili socijalnog poduhvata) ono što čini da preduzetnik svoju nagradu vidi prije svega kao samoostvarenje i potvrdu svoje ličnosti, a tek posle toga kao novčanu nagradu (profit) koja taj uspeh prati. Težnja ka samostalnosti je svakako nešto što izdvaja preduzetnike od okruženja. Ova težnja je povezana sa potrebom samostalnog donošenja odluka i ličnom kontrolom nad procesima. Samostalnost podstiče kreativnost, inovativnost, fleksibilnost, te samoinicijativu, ali istovremeno donosi veći rizik, veću odgovornost, te puno rada.

Personality – an entrepreneur is a person who is looking for opportunities is ready to take risk, and who is committed to own goals. One does not conform to other peoples plan on future, but builds it up to one's vision, thereat, off course, holding a firm contact with needs of real people who surround the entrepreneur. An entrepreneur possesses a passion for what he is doing, which gives him strength to take risk in situations in which most people would withdraw. It is important to point out that it is the commitment to enterprise's vision (regardless of whether it is a business or a social one) what makes an entrepreneur to see self-fulfillment and personal acknowledgment as his key award. Financial profit comes only after. Aspiration to be independent is what sets an entrepreneur aside of his environment. This aspiration is connected with a need to make own decisions, and to control processes personally. Independence inspires creativity, innovation, flexibility, as well as self-initiative, but, at the same time, brings risk, more responsibility, and a lot of work.

Mnogo je mladih ljudi koji bi željeli da postanu uspješni i bogati tako što će biti preduzetnici. Neki od njih žele brz i garantovan uspjeh, te su zato skloni da pribjegu unaprijed smišljenim i „provjerenim“ rješenjima koja se nude na svakom koraku. Ima i onih koji su se okušali u preduzetničkim vodama, nisu uspjeli, pa su se posvetili pronalaženju izgovora i objašnjenja za svoj neuspjeh. Zato se danas suočavamo sa mnogim predubjeđenjima javnosti o preduzetništvu. Većina tih stereotipa je netačna, a ovde ćemo pobrojati nekoliko najuvreženijih „mitova o preduzetništvu“. Ipak, ovi „mitovi“ igraju važnu ulogu pri odlučivanju o izboru karijere koju svaki mlad čovek u nekom trenutku mora da donese. Zato je važno da se oni kritički sagledaju, i na taj način se mladima daju tačne informacije šta mogu da očekuju ako se odluče za karijeru preduzetnika.

Being rich and successful entrepreneurs is a dream of many young people. Some crave for fast and guaranteed success, and therefore are inclined to ready-made and “proof tested” solutions offered on every step. Others have tried out entrepreneurship, but failed, and started to devote their time to designing excuses and explanations for their failure. This is why we face so many myths on entrepreneurship. Most of these stereotypes are incorrect, and the following list addresses only a handful of the most persistent ones. Still, these “myths” play an important role in making career choices by almost every young person in some moment of life. That is why it is important to give these myths a critical review, and by doing so offer young people accurate information on what to expect if they choose to become entrepreneurs.



1. Preduzetnici se rađaju, a ne stvaraju.

Naravno da osobine i talenti, koje čovjek dobija rođenjem, imaju određeni značaj pri definisanju onoga čime ćemo se baviti u životu, ali one predstavljaju samo dobru pretpostavku, ne i garanciju uspeha. Stvaranje preduzetnika je proces koji se sastoji od akumuliranja određenih, relevantnih vještina, znanja, iskustava i kontakata, kao i značajnog ulaganja u sopstveni razvoj.

1. Entrepreneurs are born, and not created.

Some features and talents are obviously innate, and they play a certain role in defining what our life choices will be. However, they are mere condition, and not a guarantee that we will be successful in what we have chosen. Creating an entrepreneur is a process which includes accumulating certain relevant skills, knowledge, experiences, contacts, as well as considerable investment in personal development.

2. „Genijalna ideja“ kao ključ uspjeha

Sigurno ste mnogo puta dosad čuli nekoga kako se hvali neverovatnom idejom koja će mu sigurno doneti milione, samo da skupi malo početnog kapitala i krene da radi. Kad upitate o čemu se radi slijedi objašnjenje da je to tajna, jer drugi samo vrijebaju da mu „ukradu“ ideju. To je trenutak da sagovornika upitate: “Koliko je zaista „genijalna“ i originalna tvoja ideja, ako sumnjaš da ću ja biti u stanju da je “prekopiram” na osnovu jednog jedinog razgovora, te da je izvedem i bez tebe?”

2. „Ingenious idea“ as a key for success

You have probably heard someone boasting about an incredible business idea, which will most certainly earn him millions, providing he collects enough venture capital and start up a company. If you asked what the idea was about, you were given an explanation that it was a secret, since everybody could hardly wait “to steal” the idea. It is the right time to pose a question: “How “ingenious” and original your idea is, if you suspect that I will be able to “copy” it on basis of a single conversation, and to implement without any support from you?”



3. Svako može započeti vlastiti posao.

Najlakši dio svega je osnovati firmu. Preduzetnici koji shvataju razliku između ideje i prilike i koji razmišljaju dovoljno široko imaju veću šansu za uspjeh. Ono što slijedi nakon osnivanja je mnogo teže - preživljavanje, održivost i izgradnja uspješnog i profitabilnog biznisa.

3. Anybody can start up a business.

To register a company is the easiest part of the start up. Entrepreneurs who can differentiate idea and opportunity, and who can think broad enough have a better chance to succeed. What follows the registration is much more difficult – survival, sustainability and development of a successful and profitable business.

4. Preduzetnici su sami sebi šefovi i potpuno su nezavisni.

Preduzetnici su daleko od toga da budu potpuno nezavisni - oni moraju zadovoljiti brojne obaveze prema partnerima, investitorima, kupcima, dobavljačima.

4. Entrepreneurs don't have bosses and they are completely independent.

Entrepreneurs are far from being absolutely independent – they need to satisfy numerous

jačima, zaposlenima, porodici. Ipak, preduzetnici donose odluku o tome da li će, kada će i šta će uraditi.



5. Preduzetnici su stalno pod stresom i plaćaju visoku cenu takvog života

Bez sumnje - biti preduzetnik je stresno i zahtjevno. Ali, ne postoji dokaz da je stresnije ili zahtjevnije od bilo koje druge zahtjevne profesionalne uloge. Preduzetnici su uglavnom vrlo zadovoljni svojim poslom, imaju bolji osjećaj za postignuće, zdraviji su i u kasnijem dobu odlaze u penziju nego oni koji rade za druge. Tri puta više preduzetnika nego menadžera izjavilo je da nikada ne želi ići u penziju.

6. Započinjanje sopstvenog posla je rizično i često završi neuspjehom

Iskusni i talentovani preduzetnici pronalaze atraktivne poslovne prilike, sposobni su da privuku prave ljude, neophodno finansiranje i druge resurse, što vodi uspjehu poduhvata. Kada preduzeće i propadne, ne propadaju preduzetnici. Neuspjeh predstavlja dio učenja i iskustva preduzetnika iz kojeg oni izlaze pametniji i snalažljiviji.

obligations to their partners, investors, buyers, suppliers, employees, their family. Nevertheless, it is the entrepreneur who decides whether, when and what action will be undertaken

5. Entrepreneurs are under stress constantly and pay a high price for such a life style

To be an entrepreneur is, without a doubt, stressful and demanding. However, there are no evidences that it is more stressful or demanding than any other professional role. Entrepreneurs are usually contented with their work, they have a better feeling regarding achievement, they are healthier, and retire later than those who work for somebody else. There are three times more entrepreneurs who stated that they don't wish to retire at all in comparison with the group of managers.

6. Business start up is risky is often ends in failure

Experienced and talented entrepreneurs look for attractive business opportunities, are able to attract the right people to join them, to find financing and other sources, which all leads to success of an enterprise. The entrepreneur doesn't fail if his enterprise fails. Failure is a part of the learning process, and presents an experience which makes an entrepreneur smarter and more resourceful.

7. Money is the most important factor of a start up

If all the other elements needed for success of an enterprise are in place, it is not a problem to get the finances, but vice versa is not applicable – if an entrepreneur possesses enough money, it doesn't necessarily mean that he will succeed. For entrepreneur money is what a pencil is for an artist – an inert tool, which, placed in the right hand, can produce a miracle.

7. Novac je najvažniji resurs kod započinjanja posla.

Ukoliko postoje svi ostali elementi potrebni za uspjeh preduzetničkog poduhvata, nije problem doći ni do novca, ali ne važi i obrnuto - ukoliko preduzetnik posjeduje dovoljno novca, ne znači nužno da će i uspjeti. Novac je za preduzetnika isto što i olovka za umjetnika - inertni alat, koji u pravim rukama može napraviti čudo.

8. Ukoliko preduzetnik ima dovoljno novca za početak ne može „promašiti“.

Često je upravo suprotno. Previše novca na početku dovodi do euforije i sindroma „razmaženog deteta“. Uz to, nedostatak discipline i impulsivno trošenje obično dovode do ozbiljnih problema i neuspjeha.

8. If there is enough money to begin an enterprise with, you can't miss.

Actually, it is the opposite in most cases. Too much money at the beginning creates euphoria and “spoiled child” syndrome. In addition, lack of discipline and impulsive spending usually lead to serious problems and failures.



Savjet Evrope u Strazburu i Evropska povelja za mala preduzeća naglašavaju: “Danas je opšte prihvaćen značaj preduzetništva kao jedne od osnovnih vještina koje moraju da se usvajaju tokom cijelog života.”

Model cijeloživotnog učenja se zasniva na pretpostavci da preduzetništvo, kao „sposobnost da se ideja pretvori u akciju“, mora da bude dio obrazovnog procesa pojedinca kroz cio život. U početnim fazama, preduzetništvo podrazumijeva određene opšte kompetencije kojima svi treba da budemo opremljeni, dok se u kasnijim fazama obuka iz preduzetništva fokusira na pojedince koji žele da postanu preduzetnici, i ogleda se u usvajanju specifičnih kompetencija potrebnih za uspješno vođenje preduzetničkog poduhvata.



Sadržaj sintagme “preduzetničko obrazovanje” se mijenja u zavisnosti o kojem nivou obrazovanja se radi. Tako u predškolskom uzrastu ima sasvim drugačije značenje nego na univerzitetskom nivou. U stručnim školama su očekivani rezultati preduzetničke nastave drugačiji od onih kod opšteobrazovnih profila. Ipak, ono što povezuje sve ove faze i oblike preduzetničkog obrazovanja jeste da je njegova svrha da se razviju lične stavove i kvalitete, kao i znanja i vještine koje odlikuju preduzetnika. Važan aspekt preduzetničkog razmišl-

The Council of Europe in Strasbourg and European Charter for Small and Businesses emphasize: “Today the importance of entrepreneurship as one of the fundamental skills that must be acquired through lifelong learning has been accepted.”

Life long learning model is based on presumption that entrepreneurship, as “an ability to turn idea into action”, has to be a part of education process of an individual throughout a lifetime. In the early staged, entrepreneurship includes certain general competences which we all need to be equipped with, while later on the training focuses more on individuals who are aiming to become entrepreneurs. In these later stages of entrepreneurship education the goals shift to embracing specific competences needed to run an enterprise successfully. What we mean by “entrepreneurship education” changes in regard to the education level we are referring to. Therefore, in pre-school age this has a completely different meaning in comparison with university level. Expected results of entrepreneurship education in vocational schools differ from those concerning general education. Nevertheless, what brings all these staged and forms of entrepreneurship education together is the common purpose – to develop personal attitudes and qualities, as well as knowledge and



janja je i svijest o tome kako preduzetničke aktivnosti doprinose stvaranju trajnih vrijednosti, kako u ekonomskom, tako i socijalnom i kulturnom smislu. Preduzetničko cijeloživotno učenje bi se moglo na različitim nivoima definisati na sledeći način:

skills which are recognized as entrepreneurial. An important aspect of entrepreneurial thinking is conscience on how entrepreneurial activities contribute to creation of lasting values, in economic, as well s in social and cultural aspect. Entrepreneurship education at different stages could be defined as follows:



1. Osnovnoškolski nivo (razredna nastava)

Preduzetničko obrazovanje u ovom dobu bi trebalo prvenstveno da se fokusira na razvoj sposobnosti učenika da steknu samopouzdanje, da preuzimaju odgovornost, da dozvole sebi da pokušaju i pogriješe, i razviju kreativnost i želju za istraživanjem. Pored toga, od ključnog je značaja razviti njihovu spsobnost da sarađuju sa drugima.

1. Primary school level

Entrepreneurship education in this age should primarily focus on development of students’ capabilities to gain self-confidence, to take responsibility, to let themselves to try and make mistakes, as well as to develop creativity and desire to explore. In addition to this, it is of key importance to develop their ability to work together. Therefore, it is vital to develop personal identity and, at the same

Dakle, potrebno je istovremeno razvijati kod djece lični identitet i svijest o zajednici. U ovom smislu, preporučuje se upoznavanje lokalne zajednice u kojoj učenici žive, njenih odnosa i postojećih resursa. Timovi sastavljeni od nekoliko učenika sa određenim ekonomski, kulturnim ili socijalnim ciljem su pogodan instrument za postizanje navedenih rezultata.

2. Osnovnoškolski nivo (predmetna nastava)

U ovoj fazi najveću pažnju treba obratiti na razvoj koncepta, rješavanje problema, odlučivanje u timu uz sposobnost rješavanja konflikata, te na umrežavanje. Učenici treba da nauče da koriste dostupne lokalne resurse, da steknu osećaj odgovornosti za zajedničke radne zadatke, te da nauče da stanu iza svojih izbora. Ovako uvećano znanje i kontakti u okviru lokalne zajednice će učenicima obezbi-

time, sense of community. Thus, it is recommended to introduce students to the local community they live in, to become aware of social structure and existing resources. Teams, including several students, having a certain business, cultural or social goal are an appropriate tool to achieve the results described above.

2. Lower secondary level

In this stage, the greatest attention has to be dedicated to development of concepts, problem solving, decision making with ability to resolve conflicts, and networking. Students need to become able to use existing local resources, to gain responsibility for joint working tasks, and to become able to stand for their personal choices. Increased knowledge of and contact with the local community and working and social life will provide a better basis for the choice of education and



jediti dobar osnov za buduće izbore koje će praviti u pogledu svog obrazovanja i karijere. Na ovom nivou, preduzetništvo može da se razvije kako kao opšta, tako i kao posebna kompetecija, u okviru učeničkih preduzeća, ili u okviru niza nastavnih predmeta.

3. Srednjoškolski nivo

Učenje kroz rad je osnov metodologije koja bi trebalo da se koristi na ovom nivou preduzetničkog obrazovanja, učeničko preduzeće je instrument

occupation. In this stage, entrepreneurship can be developed as either a general, or a specific competence, within the student enterprises concept, or as a cross-curricular competence

3. Upper secondary level

At this stage training will be dominated by theory and practice focusing on learning through practical work, for example in the form of a youth enterprise. Competence environments outside the school can be used in all program subjects

putem koga se mladim ljudima prezentuju teorijski sadržaji na takav način da se mogu isprobati u praksi. Vanškolski rad u ovom kontekstu je dragocen za sticanje iskustva, a takođe kod mladih ljudi podstiče razmišljanje o stvarnim uslovima za poslovanje, što doprinosi relevantnosti ovog pristupa. Važan dio obuke je transfer znanja o tržištu, radu, biznis planiranju, finansiranju projekata, etici poslovanja i očuvanja životne sredine, kao i efikasnom korišćenju resursa. Učenici stručnih profila kroz ovakva učenička preduzeća mogu da prodube praktično znanje iz svojih stručnih oblasti, ali i da nauče mnogo o vođenju stvarnog biznisa. Od posebnog značaja je da se mladima u ovoj fazi cijeloživotnog preduzetničkog obrazovanja otvore i perspektive poslovanja na inostranim tržištima.

to increase relevance and realism. Knowledge of working life, of enterprise-founding, of ethics/environmental theory, economics and resource utilization will be important elements in training. Within the vocational profiles the pupils and apprentices will get to know different kinds of business and industry. The international perspective and a broad network as a basis for learning and collaboration will be of great importance at this level.

4. University level

Entrepreneurship at university level should inspire students to apply the specific knowledge they gain during studies in concrete business enterprises. It is specially important to connect students of different academic backgrounds in order to use



4. Univerzitetski nivo

Preduzetništvo na univerzitetskom nivou bi trebalo da u studentima probudi želju da specifično znanje koje stiču na svojim fakultetima primjene u konkretnim poslovnim poduhvatima. Posebno je važno da se međusobno povežu studenti različiti

advantages of multidisciplinary approach, for example, students of arts and engineering sciences. Focus should be on national and global changes and trends, and what consequences these will have for development of trade and industry and society. Student enterprises are a suitable pedagogical tool for learning how to establish and run

tih akademskih profila da bi iskoristili prednosti multidisciplinarnosti, npr. studenti umjetničkih fakulteta sa inženjerima. Fokus bi trebalo da bude na istraživanju nacionalnih i globalnih trendova, i mogućnostima da se iskoriste neprepoznate tržišne šanse. Studentska kompanija je idealan alat da studenti u zaštićenom okruženju „vježbaju“ započinjanje i vođenje stvarnog biznisa, koje uključuje biznis planiranje, identifikaciju i vrednovanje poslovnih mogućnosti, kao i saradnju i interakciju sa relevantnim spoljnim faktorima. Posebno je važno da se u ovoj fazi studentske kompanije povežu sa raznim istraživačko-razvojnim projektima koji se implementiraju u okviru Univerziteta.



5. Start up

Posebna faza u procesu cijeloživotnog preduzetničkog učenja je priprema za započinjanje sopstvenog posla. Za pojedince koji u toku svog formalnog obrazovanja nisu imali priliku da učestvuju u nekom od programa preduzetničkog obrazovanja, neophodno je da se informišu o svim zahtjevima koji se postavljaju pred novog preduzetnika. Posebno je važno da se upoznaju sa pravnim okvirom za započinjanje i vođenje biznisa, sa biznis planiranjem, ta finansijskim i poreskim aspektima poslovanja. Ova faza preduzetničkog obrazovanja može uključiti i mentorski rad sa postojećim preduzetnicima, kao udruživanje sa drugim preduzetnicima radi lakše organizacije proiz-

an enterprise. That includes learning how to draw up a business plan, identification and evaluation of business opportunities, as well as collaboration and interaction with relevant external parties. It is desirable to make a link between student companies and on-going R&D projects at universities.

5. Start up

A special phase in lifelong learning process is preparation for starting own business. For individuals who did not have the opportunity, in the course of their formal education, to participate in any form of entrepreneurship education, it is necessary to get informed on all the requirements that a new entrepreneur needs to fulfill. It is important to get familiar with the legal frame for business start up, with business planning, as well as with financial and taxation aspects of running a business. This stage of entrepreneurship education can include mentorship by experienced entrepreneurs, as well as making formal associations with existing entrepreneurs aiming better production organization, promotion, or penetration of new markets.

6. Growth and development

After successful start up, and a period of growth and stabilization of business, a period of stagnation proceeds, caused by increased competition, and inability to use the existing start up infrastructure and business culture to manage problems of a developed business. Therefore, it is necessary for entrepreneurs to improve their knowledge in general, with a special focus on their own business.

By doing so, they become more aware of the situation in their company, as well as of possible development solutions. It is important for every entrepreneur to find the meaning of “development” for himself, since only by doing so a sustainable development can be apprehended. Entrepreneurship education at this stage can have form of mentorship, counseling with other entrepreneurs within focus groups, as well as of traditional academic specialization.

vodnje, promocije, ili nastupa na novim tržištima.

6. Faza rasta i razvoja

Nakon uspješnog započinjanja posla, i perioda rasta i stabilizacije, po pravilu dolazi faza stagnacije, uzrokovane povećanom konkurencijom, te nemogućnošću da se sa postojećom infrastrukturom i filozofijom iz početničkog perioda rješavaju problemi razvijenog biznisa. Zato je neophodno da preduzetnici stalno usavršavaju svoje znanje o poslovanju uopšte, ali i o svom biznisu posebno.

Na taj način postaju svjesniji stanja u svom preduzeću, ali i mogućim pravcima razvoja. Posebno je važno da svaki preduzetnik pronade šta za njega lično znači razvoj, jer samo na taj način može da se obezbijedi dugoročni održivi razvoj. Preduzetničko obrazovanje u ovoj fazi može da ima oblik mentorskog rada, savjetovanja sa drugim preduzetnicima u okviru fokus grupa, kao i tradicionalnog akademskog usavršavanja.





Nikola Stanisavljević **Zanatska radnja "Čanak"**

Zanatska radnja "Čanak" iz Čačka je osnovana 2006. godine. Bavi se proizvodnjom raznih upotrebnih predmeta od drveta, suvenira, kuhinjskih predmeta, industrijskih predmeta od drveta, a obavlja i razne uslužne djelatnosti na strugovima, CNC glodalici i laserskoj graverici.

Ova firma je odličan primjer porodičnog biznisa, jer je angažovana cijela porodica Stanisavljević. Odlike ove radionice su originalan dizajn proizvoda, kvalitetan materijal, fleksibilnost proizvodnje, tačnost, širok asortiman robe i usluga.

Nikola Stanisavljević **Craft-workshop "Čanak"**

Workshop "Čanak" from Čačak was established in 2006. They produce various wooden appliances, souvenirs, kitchen items, wooden industrial items. They also offer a range of services on lathes and milling machines, using CNC machines and laser engraver.

This company is a fine example of a family business, since the whole Stanisavljević family is engaged. Qualities of the workshop include original design of products, high quality materials, flexibility of production, punctuality, wide assortment of goods and services.

Prepoznatljivi su po velikom iskustvu u obradi drveta, radu na mašinama kao sto su strug, cirkular itd., poznavanju rada na računaru tj. programiranju mašina za obradu drveta (CNC glodalica, laserska graverica). Prodaja firme se uglavnom zasniva na prodaji proizvoda na veliko trgovcima u turističkim mjestima. Nikola saraduje sa većim fabrikama u Srbiji, za koje se izrađuju razni predmeti od drveta koje oni kasnije ugrađuju u njihove finalne proizvode. Određeni dio poslovanja firma obavlja i preko interneta, a imaju, takođe, i iskustva sa izvozom u inostranstvo.

Cilj učešća u Projektu je bio da pronađu kupce koji drže maloprodajne objekte koji bi kupovali njihove proizvode i distribuirali ih krajnjim korisnicima u Crnoj Gori, što je i započeto kroz uspostavljanje kontakata na Sajmu u Beranama. Planovi za budućnost se odnose na ubrzavanje određenih operacija u okviru proizvodnog procesa, praćenje novih trendova u oblasti obrade drveta, učenje od iskusnijih, te stalno poboljšavanje proizvoda i procesa.

Filip Radojičić **Damek D.O.O.**

Kompaniju „Damek“ je prije četiri godine osnovao Filip Radojičić iz Čačka. Firma se bavi proizvodnjom i plasiranjem suvog voća koje se suši u potpunosti prirodnim putem bez dodatka glicerina, zbog čega proizvod pogoduje dijabetičarima.

Kompanija posjeduje dvije sušare ukupnog kapaciteta 4000 kg/dan, kao i rehidrator za suhu šljivu kapaciteta 100 kg/sat. Roba se plasira većinom u veleprodaje i na lokalne pijace, a u planu je i plasman maloprodajama, koji je dosad bio ograničen zbog ograničenih tehničkih mogućnosti.

Ono što nedostaje ovoj firmi da bi se proizvodnja povećala i da bi se upotpunio asortiman jeste pakera za sitna pakovanja, koja bi omogućila da se roba plasira na zahtjevnija tržišta.

They can be distinguished from their competition due to experience in wood-processing, work on different types of machines, and using computers for programming machines. Company's sales is based mostly on whole sale to shops in touristic places. Nikola cooperates with several major companies in Serbia, to whom various wooden articles are produced. Some of the sales are done on the internet, and they have experience in export, as well.

The aim for participating in the project was to find customers in Montenegro, who own retail shops. He started to build contacts on the Berane Fair. Future plans include speeding up some operations in the production process, following new trends in wood processing, learning from more experienced colleagues, and continuous improvement of products and processes.

Filip Radojičić **Damek D.O.O.**

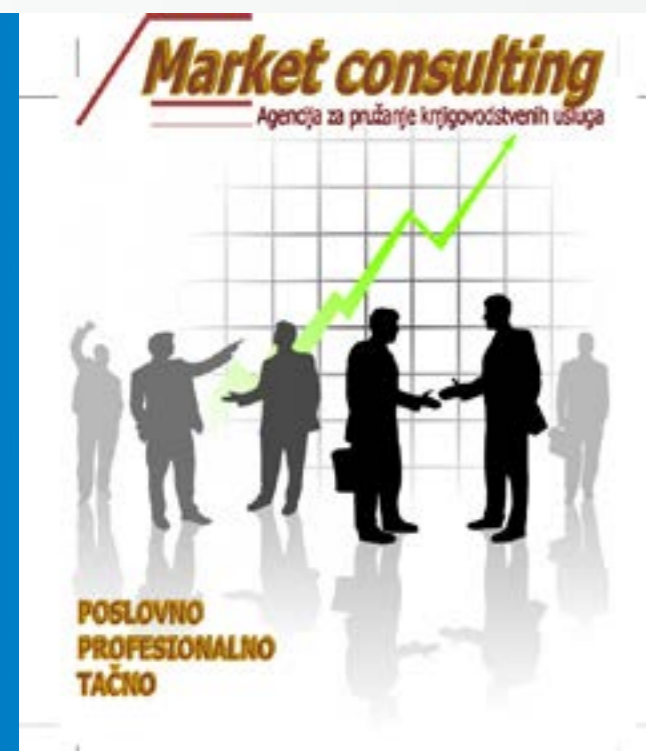
„Damek“ was established four years ago by Filip Radojičić from Čačak. The company is into production and trade of dry fruits, which is being dried naturally with no glycerin added, and thus is preferred by the diabetics.

The company owns two driers with 4000 kg/day capacity, as well as a rehydrating facility for dry plum with 100 kg/h capacity. The goods is sold mostly to whole sales, and there is a plan to expand to retail sector, which was limited so far due to limited technical capacities.

What the company needs to expand the production and to complete the assortment is a packing machine for small packages, which would enable the company to put the goods on the shelves of more demanding markets.

Filip's main goal for participating in the project was to expand contacts in border region of Montenegro, and by doing so find a new market

Osnovni cilj koji je Filip želeo da ostvari učešćem u Projektu je mogućnost plasmana suvog voća na novo tržište, kroz saradnju sa proizvođačima suvog voća iz pograničnog regiona Crne Gore. U tom smislu je zadovoljan ostvarenim kontaktima. Njegovi planovi za razvoj u bliskoj budućnosti obuhvataju: izradu internet stranice koja će biti instrument za oglašavanja, ali i platforma za eventualnu on-line kupovinu, kao i rad na poboljšanju pakovanja čime bi finalni proizvod postao primamljiviji kupcima. Jedan od ciljeva Filipa Radojičića je i osnivanje udruženja mladih preduzetnika, kroz koje bi oni mogli da artikulišu svoje potrebe, i obezbijede povoljnosti za razvoj poslovanja.



Svetomir Aković
Agencija „MARKET CONSULTING”
d.o.o.

Agencija „MARKET CONSULTING” d.o.o. je osnovana 2009.godine. Osnovna djelatnost agencije je vođenje poslovnih knjiga, konsultativne (savjetodavne) usluge i dr.

Cilj zaposlenih je da kroz proces kontinuirane edukacije stvorimo jak kolektiv koji će moći kvalitetno da odgovori na sve izazove savremenog poslovnog ambijenta.

for his dry fruits. He is satisfied with the contacts accomplished. His plans for near future include: creation of a web-page for advertising, but also as a platform for on-line trade, as well as improvement of packaging of his products in order to make them more attractive. One of Filip Radojičić’s goals is to establish a young entrepreneurs’ association, which would articulate its members’ needs, as well as to provide benefits for business development.

Svetomir Akovic
D.O.O. “MARKET CONSULTING”
 “MARKET CONSULTING” Agency was established in 2009. The basic business of the Agency is bookkeeping, consulting (advisory) services etc.

The goal of the employees is to create a strong firm through the process of constant education, which will be able to respond to all challenges of modern business environment.

Milan Kljajic
Lubnice,Bjelasica, Berane
Production of honey, bee-hives and raspberries

The Kljajic family have about 70 bee-hives, and they plan to increase their production. Except beegarden in Banjevac, they have conventional beegarden in Kurikuce village, on the slopes of Bjelasica mountain. Milan’s father and grandfather were occupied with beekeeping, too. His son helps him in the beegarden, and when honey collecting season comes, the whole family is included in that family business.

Milan produces beekeeping equipment too. For Ministry of Agriculture program “ Support to young beekeepers“, he annually makes about 300 bee-hives.

Milan Kljajic
Kurikuće, Bjelasica, Berane
Proizvodnja meda, košnice, malina

Kljajići imaju oko 70 košnica, a planiraju da prošire proizvodnju. Osim organskog u Banjevcu, imaju i konvencionalni pčelinjak u selu Kurikuće na obroncima Bjelasice. Pčelarstvom su se bavili i Milanov ded i otac.

Sin mu najviše pomaže u pčelinjaku, a kad je sezona vrcanja meda uključena je čitava porodica.

Milan proizvodi i opremu za pčelarstvo. Za program Ministarstva poljoprivrede „Podrška mladim pčelarima“, godišnje napravi oko 300 košnica. Malinarstvo je dodatna aktivnost. Godišnje, sa oko 30 ari, Milan ubere oko 4 tone malina.

The raspberry is additional activity. From about 30 acres, Milan gets about 4 tones of raspberry per year.



