



IN-HABIT – INclusive Health And wellBeing In small and medium size ciTies

## D5.3 - Final Report of the Inclusive Business Incubation Programme

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## LIST OF ACRONYMS

CA	Consortium Agreement
DECO	Dissemination, Exploitation, Communication & Outreach
DC	Dissemination & Communication
EC	European Commission
EU	European Union
GA	Grant Agreement
GDEI	Gender, Diversity, Equity, Inclusion
H2020	Horizon 2020 projects
IHW	Inclusive Health and Wellbeing
KLC	Key Local Contact
LCA	Local Community Activator
PC	Project Coordinator
PP	Project Partner
RTD	Research, technology and development
SMSCs	Small and medium sized cities
WP	Work Package

## PARTNERS' SHORT NAMES

AVUE	Neighbourhood Association of Las Palmeras
BOT	Book on a Tree
BSC	Baltic Studies Centre
B4B	Bridge for Billions
CORD	Ayuntamiento de Córdoba
DFC	Design for Change Spain
HIDE	Hidepark Civic Association Triptych
ISIM	isIMPACT
KQ	Kalniciema Quarter
LABORELEC	Engie Laborelec
LCREA	Lucca Crea
LUCCA	Comune di Lucca
NITRA	Mesto Nitra
PUJ	Pontificia Universidad Javeriana
RIGA	Riga Planning Region
SUA	Slovak University of Agriculture in Nitra
TSR	Tesserae
UCO	University of Cordoba
UNIPI	Universita di Pisa
UREAD	University of Reading

## EXECUTIVE SUMMARY

This D5.3 Final Report of the Inclusive Business Incubation Programme presents the outcomes and impact of one of the core components of the IN-HABIT H2020 project. Implemented by **Bridge for Billions** as a key partner, the programme ran for three years (2022–2025), empowering entrepreneurs in four European cities - **Córdoba, Lucca, Nitra, and Riga** - to design, test, and scale inclusive business ideas that address local needs in health and wellbeing.

The programme evolved significantly from its initial design, adapting to the realities of each city and the diverse backgrounds of participants. What began as a structured digital incubation platform was progressively reshaped into a **flexible, hybrid model** that integrated **in-person training, community events, and local mentorship**, ensuring accessibility for underrepresented groups. Each city introduced its own adaptations: in Córdoba, the focus was on women in vulnerable neighbourhoods such as Las Palmeras; in Lucca, incubation supported ventures around the **human–animal bond**; in Nitra, the programme was adapted to Roma communities; and in Riga, it expanded nationally to reach young and first-time entrepreneurs from both urban and rural areas. These adaptations illustrate the programme’s capacity to evolve from a single methodology into a **locally responsive ecosystem-building tool**.

Across the three years, the programme successfully supported **223 entrepreneurs** and **122 mentors**, fostering innovation in key sectors such as **Food & Beverage, Health, Agriculture, and Social Assistance**. A remarkable **87% of projects demonstrated clear social impact**, with strong representation from **women (71%)** and **youth (26%)**.

The incubation generated measurable growth. Post-programme, the percentage of entrepreneurs generating revenue rose from **41% to 54%**, and job creation increased from **31% to 58%**. The programme achieved a **76% completion rate**, above Bridge for Billions’ global average of 66%. Satisfaction levels were also exceptionally high, with a **Net Promoter Score (NPS)** of 54 among entrepreneurs and 62 among mentors - both considered “excellent” internationally.

Bridge for Billions’ methodology - grounded in **personalised mentorship** and **structured entrepreneurial tools** - proved key to strengthening participants’ **soft skills** (confidence, decision-making, vision, planning) and **hard skills** (financial planning, market analysis, marketing, and strategy). This holistic approach contributed to **93% of businesses remaining active** after incubation, underscoring the long-term viability of the ventures.

This report provides both a cross-cutting overview and **city-specific insights**, demonstrating how inclusive and adaptive incubation can serve as a catalyst for **entrepreneurship, social innovation, and community wellbeing** in small and medium-sized European cities.

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# 1. Introduction: The IN-HABIT Project and Bridge for Billions' Role

The **IN-HABIT** (INclusive Health And wellBeing In small and medium size ciTies) project, under the **Horizon 2020** framework, aims to foster **Visionary and Integrated Solutions (VIS)** to improve **wellbeing and health** in **small and medium-sized cities**. As a key partner in this ambitious initiative, **Bridge for Billions (B4B)** has been instrumental in leading and implementing the **Inclusive Business Incubation Programme**, a cornerstone of **Work Package 5 (WP5)**.

Over three years, **Bridge for Billions** leveraged its expertise in **online incubation** and **tailored mentorship** to support **early-stage entrepreneurs** in developing **sustainable business ideas** with a **strong social impact**. The programme focused on empowering individuals from diverse backgrounds, particularly those in **vulnerable and under-represented groups**, to create innovative solutions addressing local **health and wellbeing challenges** within the project's pilot cities: **Córdoba (Spain), Lucca (Italy), Nitra (Slovakia), and Riga (Latvia)**.

Bridge for Billions' contribution extended beyond mere training; it provided a **structured framework, personalized mentorship**, and a **global community** designed to transform ideas into **validated businesses**. This report outlines the journey and impact of the entrepreneurs supported through this incubation programme, detailing the **demographics of participants**, their **growth during and after the programme**, and the overall **success metrics** achieved. It serves as a comprehensive overview of Bridge for Billions' commitment to fostering **inclusive and sustainable entrepreneurship** and contributing to the broader objectives of the **IN-HABIT** project.

**Bridge for Billions** is a global **social enterprise** dedicated to **democratizing access to entrepreneurship support** through a scalable, **online incubation model**. Its methodology is based on a **learn-by-doing approach**, guiding entrepreneurs through a structured **8-module programme** that covers essential business development areas such as **value proposition, customer segmentation, marketing strategy, business model design, and financial planning**. Each entrepreneur is paired with a **volunteer expert mentor** who provides weekly feedback and guidance through a **collaborative digital workspace**. This flexible, accessible model has enabled Bridge for Billions to support **thousands of early-stage founders** across **more than 150 countries**, with a strong focus on **inclusivity** and **local adaptation**—principles that aligned seamlessly with the IN-HABIT project's goals.

## 1.1 Linking the Inclusive Business Incubation Programme to IN-HABIT IHW Objectives

IN-HABIT aims to foster **Inclusive Health and Wellbeing (IHW)** by activating **undervalued resources** through **integrated solutions** linked to **urban public spaces**. The **six IHW objectives** referenced in this section are those set out in the **IN-HABIT Grant Agreement (GA)**. This section clarifies how the **Inclusive Business Incubation Programme** contributed to these objectives across the **four pilot cities**, and indicates where the **supporting evidence** is presented in the report.

### Objective 1. Improve public spaces to boost inclusive health and wellbeing

Many initiatives supported through incubation aimed to strengthen **inclusion, sense of belonging, and safe participation** by activating **underused local assets** linked to each city's VIS theme, for example activities connected to the **Āgenskalns Market food hub (Riga)** and the **Art and Environment Path and related public-space activation (Nitra)**.

***Evidence anchors:** Riga (market-based engagement and closure events at Āgenskalns Market), Nitra (public-space activation linked to the Art and Environment Path), Córdoba (community activation in underserved contexts via delivery adaptations), and Lucca (human–animal bond service ideas linked to relational wellbeing). Full descriptions and local evidence are provided in the city chapters (Sections 3.1–3.4).*

### Objective 2. Promote healthy behaviours and increase socio-economic, relational, and psychological wellbeing, especially for vulnerable groups

The programme strengthened founders' capacities linked to **socio-economic inclusion and wellbeing**, including **confidence, agency, planning skills**, and access to **support networks**. It reached under-represented and often excluded profiles, with **71% women entrepreneurs** and **63% of participants accessing structured entrepreneurial support for the first time** (see Section 2.2). Where participation barriers were higher, delivery was adapted through **targeted inclusion approaches**, including the **hybrid Las Palmeras model (Córdoba)** and the **Roma youth training (Nitra)**.

***Evidence anchors:** Córdoba (Las Palmeras hybrid delivery + wellbeing-oriented sessions), Nitra (Roma youth pathway and handbook-based training), Riga (tailored onboarding and one-to-one support for uneven digital readiness), and Lucca (mindset/financial sustainability support for participants with limited business experience). Local evidence is documented in the city chapters (Sections 3.1–3.4) and in post-programme outcomes (Section 5.4).*

### **Objective 3. Create inclusive partnerships and strengthen governance and business or financing mechanisms for implementation**

Implementation in each city relied on collaboration with **local ecosystem actors**, including municipal partners and relevant institutions, to support **recruitment, delivery, and continuation pathways**. This created practical linkages between entrepreneurs and local support structures and strengthened the conditions for **sustaining initiatives beyond a single programme cycle**.

*Evidence anchors: collaboration mechanisms, roles, and continuation pathways are documented for each pilot in the “Partner Involvement” sub-sections (Sections 3.1e–3.4e).*

### **Objective 4. Develop and operationalise a gender equality, equity, diversity, and inclusion (GDEI) approach across implementation**

Inclusion was operationalised through **delivery design**, not only through outreach. The programme applied **barrier-reduction measures** such as adapted delivery formats, **translation or simplified language**, additional **facilitation and one-to-one support**, and locally appropriate engagement methods to enable participation of **under-represented groups**.

*Evidence anchors: representation data are reported in Section 2.2, while concrete delivery adaptations are documented in Sections 3.1d–3.4d (“Inclusive Training and Skills Development”) and 3.1e–3.4e (“Partner Involvement”).*

### **Objective 5. Contribute inputs relevant to impact assessment beyond monetary and biophysical indicators**

While impact indicator development is led elsewhere in the project, the incubation programme generated structured data and qualitative learning relevant to **non-monetary change pathways**. This includes **participation and completion patterns, mentoring engagement, participant feedback**, and evidence on **barriers and enabling conditions for inclusion**, supporting interpretation of **socio-economic and psychological pathways** connected to entrepreneurship support.

*Evidence anchors: programme monitoring is reported in Section 2 and Section 5 (including 5.4), and illustrated through qualitative evidence in the city chapters (Sections 3.1–3.4).*

## Objective 6. Create and strengthen business models and support replication and scaling of IHW and VIS solutions

The programme strengthened the feasibility of **IHW-oriented initiatives** by helping entrepreneurs develop and refine **core business model elements**, including value proposition, customer segments, delivery model, partnerships, and revenue logic, supported by structured modules and **one-to-one mentoring**.

***Evidence anchors:** programme-wide metrics are reported in Section 2, post-programme outcomes in Section 5, and replication-oriented learnings are reflected through city implementation evidence (Sections 3.1–3.4) and cross-city exploitation events (Section 4).*

### 1.2 Role of the Inclusive Business Incubation Programme within the IN-HABIT VIS ecosystem

IN-HABIT is structured around **Visionary and Integrated Solutions (VIS)** in each pilot city, combining **cultural, digital, nature-based** and **social innovations** through the **co-design, co-development** and **co-management** of public spaces to foster **Inclusive Health and Wellbeing (IHW)**.

Within this framework, the **Inclusive Business Incubation Programme** supports the VIS ecosystem by strengthening the **implementation capacity** of local actors and by improving the **sustainability** of initiatives beyond project-funded phases. This aligns with WP5 objectives to support **stakeholder involvement** in VIS implementation and to strengthen sustainability through **viable business models** and **continuation pathways**.

#### Implementation functions within VIS ecosystems

**1. Sustainability and continuity through viable business models:** A recurrent challenge in city-based innovation is ensuring **continuity beyond project-funded phases**. The incubation programme supported entrepreneurs to structure **viable business models**, including **value proposition, operations, partnerships** and **funding routes**. By applying a comparable incubation methodology across four VIS contexts, the programme also generated practical learning on **replication**, clarifying which business model components are **transferable** and which require **local adaptation** when implemented in other cities.

**2. Ecosystem integration and implementation capacity:** The programme connected entrepreneurs to **local ecosystem actors** and delivery partners, strengthening practical pathways from **early-stage ideas** to **testing, partnerships** and **follow-up support**. Across

cities, collaboration between municipal partners, institutions and entrepreneurs increased **ecosystem cohesion** and **implementation readiness**. In some cases, entrepreneurs engaged directly with local partners to adjust initiatives to real implementation conditions, such as delivery in a defined venue or exploratory **co-management discussions** related to a specific public space.

**3. Transnational learning and identification of replication factors:** Although VIS are designed to be **city-specific**, implementing a **shared incubation methodology** across four contexts enabled **comparative learning**. This helped identify which elements are broadly replicable across cities, such as **inclusion-focused delivery adaptations** and **trust-building approaches**, and which require additional **local tailoring**. These learnings informed the conditions under which similar **entrepreneur-led initiatives** can be transferred to other contexts.

**4. City-level VIS alignment summary:** In each pilot, the incubation supported entrepreneurs to develop initiatives aligned with the city's **VIS theme** and local **implementation context**.

Concrete venture examples and links to local partners, pilot sites and activities are provided in the city chapters.

- **Córdoba:** initiatives leveraged **culture and heritage** as a community resource, with delivery adaptations designed for contexts of **low trust** and **digital exclusion** to enable participation.
- **Lucca:** initiatives translated the **human–animal bond** focus into service ideas and professional pathways linked to **relational wellbeing** and **social cohesion**.
- **Nitra:** the programme strengthened the **sustainability layer** needed to activate integrated hard and soft interventions over time by supporting **viable models** aligned with local use and engagement needs.
- **Riga:** initiatives aligned with the **food hub logic** and benefited from a **market-based ecosystem** enabling practical engagement and testing in everyday community settings.

Overall, the incubation programme should be understood as a **VIS-enabling component** that strengthens **sustainability**, **ecosystem integration**, and **replication capacity**, rather than as a parallel activity.

## 2. Overall Programme Demographics and Impact

This section provides a holistic overview of the IN-HABIT Inclusive Business Incubation Programme's impact and the demographics of its participants and mentors across all four pilot cities.

### 2.1 Key Achievements Overview

The programme successfully supported **223 entrepreneurs and engaged 122 dedicated mentors** across the four pilot cities, establishing one of the largest inclusive incubation efforts within a Horizon 2020 project. Notably, women represented a dominant **71% of the participating founders**, highlighting the programme's role in fostering female entrepreneurship. This strong representation also correlated with the programme's high social impact outcomes, with **87% of projects demonstrating a clear contribution to community wellbeing**, in line with IN-HABIT's mission to promote health and inclusion in urban environments.

As shown in Figure 3, the majority of projects were categorised under **Travel, Food & Entertainment (21%)**, followed by **Education & Training (17%)** and **Health & Medical (12%)**. This distribution highlights the programme's broad sectoral reach and the diversity of solutions targeting wellbeing.

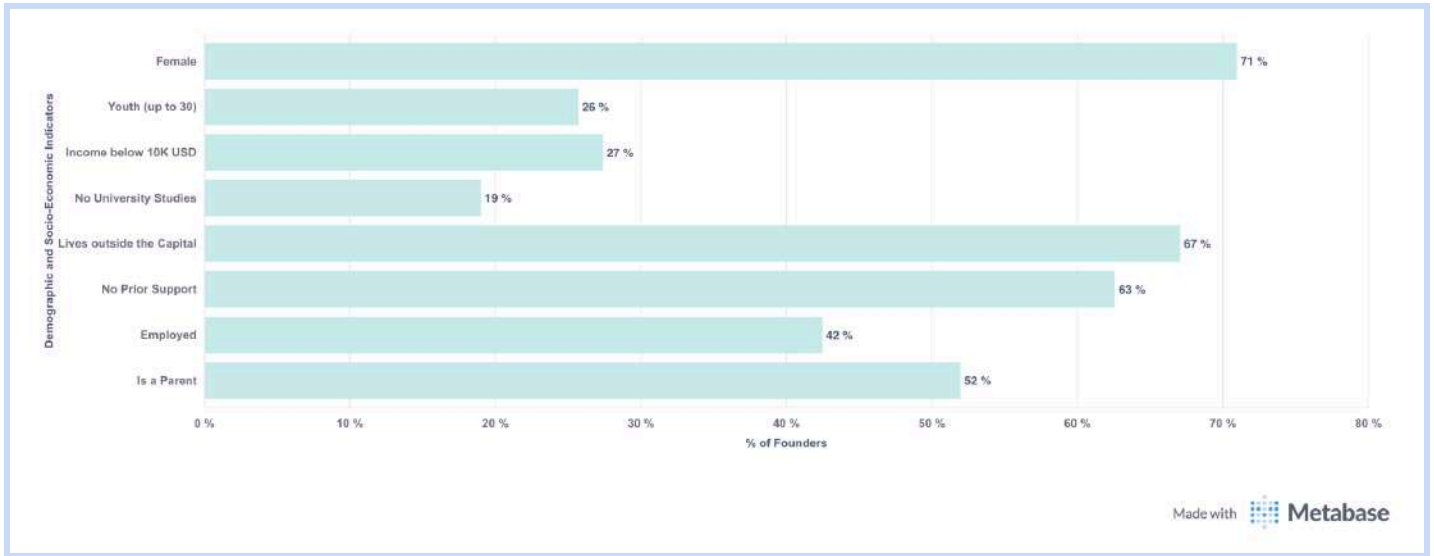
### 2.2 Overall Demographics Snapshot

The programme successfully fostered an inclusive environment, attracting a diverse range of participants:

- **Gender Representation:** Among entrepreneurs, **71% were female** and 29% male, indicating strong female participation. Mentors showed a balanced distribution with 50% female and 50% male.
- **Age Distribution:** **26% of the entrepreneurs were youth (under 31 years old)**, emphasizing the programme's commitment to supporting young talent.
- **Migrant Participation:** **13% of the entrepreneurs were migrants**, contributing to the diversity of the participant pool.

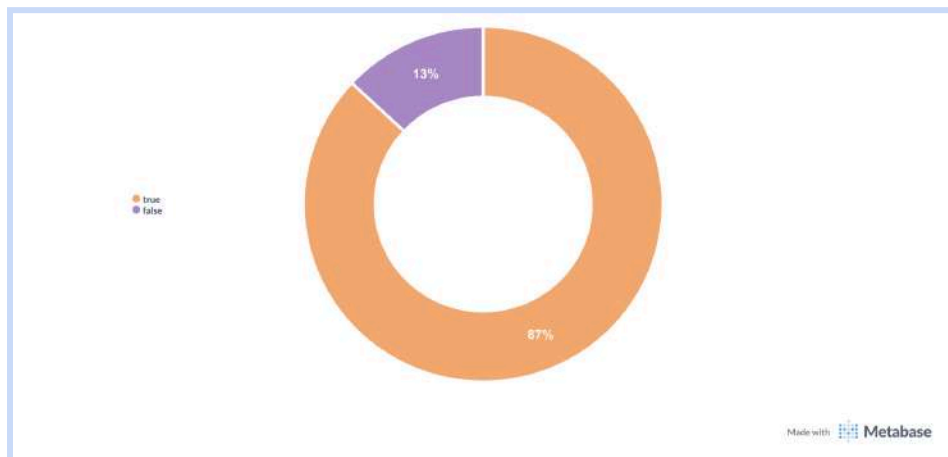
- **Ethnicity:** The majority of entrepreneurs (77%) identified as White, with representation from Latino (8%), Native American (8%), Multiple Races (4%), and Minority Ethnic (3%) backgrounds.
- **Community Origin:** Entrepreneurs represented a broad territorial diversity, with 39% coming from small urban areas, 33% from metropolitan centres, 18% from rural regions, and 10% from suburban contexts. This distribution highlights the programme's wide geographic reach.
- **Income Levels:** 40% of participants reported an annual income between €10,000 and €24,999 and a further 32% reported annual income of less than €10,000 per year. This distribution highlights the programme's ability to support entrepreneurs from diverse and often under-resourced economic backgrounds.
- **Employment Situation:** **35% of entrepreneurs were self-employed**, followed by full-time employed (28%), part-time employed (14%), students (11%), and unemployed individuals (11%).
- **Educational Level:** The majority of the cohort held higher education degrees, with 41% holding Master's Degree and 32% holding an Undergraduate Degree.
- **Parental Status:** **52% of the entrepreneurs were parents**, highlighting the programme's accessibility for individuals balancing family responsibilities. This is particularly significant given that half of the cohort were women, underscoring the programme's role in supporting female entrepreneurs who often face additional caregiving responsibilities.
- **Prior support:** As shown in Figure 1, only 37% of participants had received any form of entrepreneurial support before joining, **meaning that the majority (63%) were accessing structured incubation for the first time**. This underscores the programme's role in reaching those traditionally excluded from mainstream support systems.

Figure 1. Distribution of Programme Participants Across Under-Represented Demographic Groups



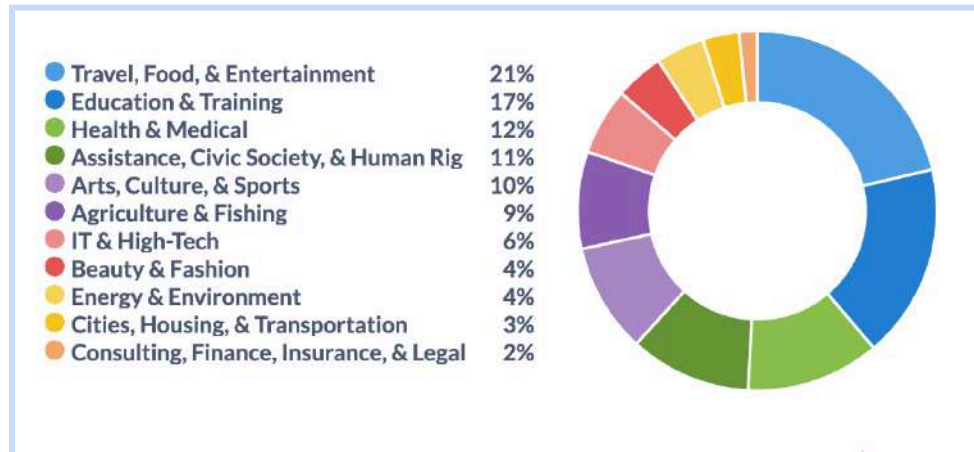
Source: Bridge for Billions, internal monitoring system (Metabase), 2025

Figure 2. Perceived Social Impact of Participants' Projects.



Source: Bridge for Billions, post-programme alumni survey (n=176), 2025  
 87% of respondents reported that their initiatives generated a clear social impact.  
 The survey achieved a 79% response rate from 223 contacted entrepreneurs.

Figure 3. Sectoral Distribution of Supported Entrepreneurial Projects.



Source: Bridge for Billions, post-programme alumni survey (n=126), 2025

The majority of projects were categorised under Travel, Food, & Entertainment (21%), followed by Education & Training (17%) and Health & Medical (12%). This distribution highlights the programme’s broad sectoral reach and the diversity of solutions targeting wellbeing.

## 2.3 Overall Programme Impact Metrics

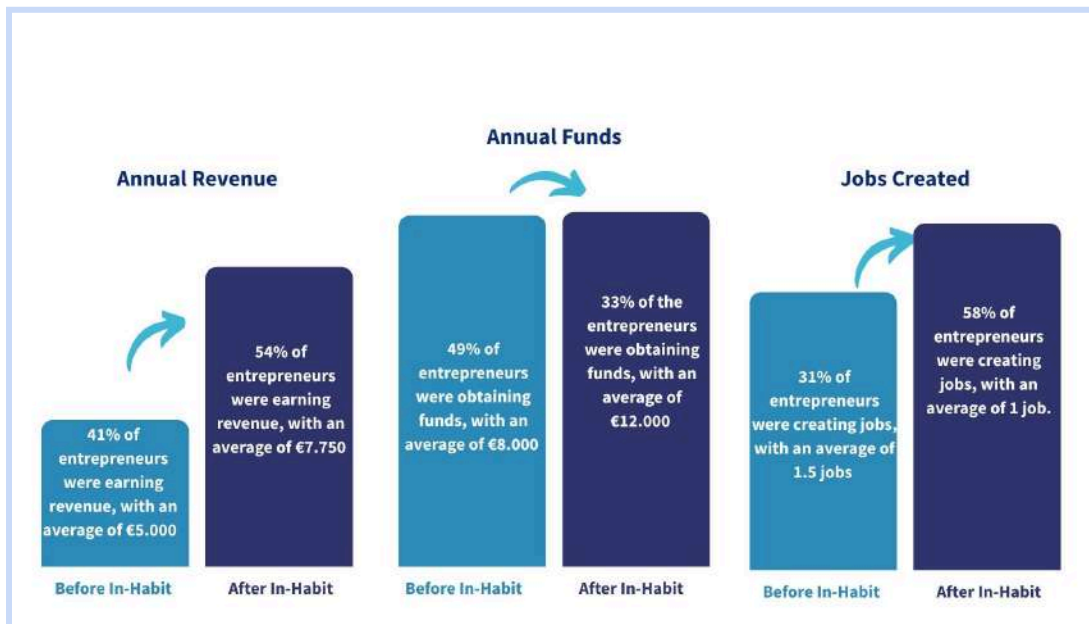
The Inclusive Business Incubation Programme consistently fostered tangible growth across the entire cohort of entrepreneurs. While not all changes can be attributed solely to the programme, the comparative data before and after incubation highlights a clear positive trend in key business performance indicators:

- Revenue Generation:** The percentage of entrepreneurs generating revenue increased from **41% before the programme to 54% after**. This suggests that, as a result of the programme, more entrepreneurs were able to validate their ideas and start earning revenue. Additionally, the **average annual revenue grew from €5,000 to €7,750 per project**.
- Funding Secured:** Before the programme, **49% of entrepreneurs** had already obtained some form of funding. **Following the incubation, 33% of entrepreneurs** reported securing **new funding during or after the programme**, with the average amount increasing significantly **from €8,000 to €12,000**. This shift demonstrates that, while funding opportunities became more selective, the entrepreneurs who did secure

investment attracted larger and more strategic commitments, reflecting stronger business readiness, credibility, and alignment with investor expectations fostered by the programme.

- Job Creation:** The share of entrepreneurs who created jobs rose from 31% before the programme to 58% afterward - a net increase of 27 percentage points. This demonstrates a substantial boost in job creation linked to the programme. While the **average number of jobs created per entrepreneur** decreased from 1.5 to 1, this suggests a **broader distribution of job creation** across a larger number of businesses, reflecting greater inclusivity and reach.
- Cumulative Alumni Entrepreneurs:** The number of alumni entrepreneurs grew steadily year-on-year, from **60 in 2023 to 223 in 2025**, indicating the sustained expansion and reach of the programme.

Figure 4. Key Business Outcomes Before and After Incubation: Revenue, Funding, and Job Creation.



Source: Bridge for Billions, internal monitoring data, 2025 (Before n=47, After n=48. Out of 137 Alumni Projects).

## 2.4 Overall Engagement and Satisfaction

Participant engagement and satisfaction were exceptionally high:

- **Completion Rate:** 76% of participants successfully completed the programme, a testament to its compelling structure and supportive environment.
- **The Net Promoter Score (NPS)** is an internationally recognised metric for gauging satisfaction and loyalty, measuring how likely participants are to recommend the programme to others. Scores range from -100 to +100, with results above 50 classified as “excellent.” **Entrepreneurs gave the programme an NPS of 54 and mentors 62**, signalling not only high satisfaction but also a strong endorsement from both groups.

### 3. City Implementation and Cross-Cohort Learning

This section summarises how the **Inclusive Business Incubation Programme** was implemented across the four pilot contexts. For each city, it highlights the **core incubation activities**, the **inclusion adaptations** applied, and the main **results and examples** reported in the city sections. It also includes **cross-cohort learning activities** that complemented the city delivery and reinforced the shared approach.

#### 3.1 Córdoba, Spain: Empowering women entrepreneurs in Las Palmeras and expanding entrepreneurship across Spain

*Figure 5. Final Event at “El Merendero” in Las Palmeras, Córdoba.*



*Source: Bridge for Billions / IN-HABIT Córdoba team, 8 April 2024*

## a. Local Context and Needs

Córdoba, a city rich in cultural heritage and home to strong academic institutions like the University of Córdoba (UCO), faces significant challenges in developing an inclusive entrepreneurial ecosystem. Despite its cultural vibrancy, the city's support systems are fragmented, with limited access to early-stage funding, weak collaboration among key institutions, and insufficient resources for marginalized groups. This has hindered innovation and reduced opportunities for aspiring entrepreneurs.

In neighborhoods like Las Palmeras, one of the most dangerous areas in Spain, the barriers to entrepreneurship are even more prevalent. Digital exclusion, low formal education levels, and entrenched gender norms create additional obstacles, particularly for women and disadvantaged communities. Institutional mistrust, stemming from years of exclusion, further exacerbates the difficulty in engaging with traditional entrepreneurial programmes. These factors have created a need for a more flexible, accessible approach to entrepreneurship in Córdoba, which can meet the specific needs of its most underserved populations. The need for an innovative, localized approach became evident, prompting a shift in strategy.

### a1. Alignment with IN-HABIT IHW Objectives and the Córdoba VIS

Córdoba's VIS uses **heritage and culture** to support **Inclusive Health and Wellbeing** through a combination of **place-based improvements** and **community activation** in and around the pilot area. Within this framework, the incubation programme supported entrepreneurs to develop initiatives aligned with **local priorities** and to translate early ideas into **feasible services and activities** that can contribute to **inclusion, community integration, and healthier life opportunities**.

The programme also addressed conditions in **underserved contexts** by adapting delivery where needed, most notably through the **Las Palmeras hybrid model**, which reduced **participation barriers** and strengthened engagement among **women** and other **excluded groups**. Additional **wellbeing-oriented sessions** reinforced the link between **entrepreneurship support** and **wellbeing outcomes**.

Supporting evidence is provided in **Section 3.1**, specifically **3.1b (Main Activities and Outcomes)**, **3.1d (Inclusive Training and Skills Development)**, and **3.1e (Partner Involvement)**.

## b. Main Activities and Outcomes

The **Bridge for Billions incubation programme** in Córdoba offered a structured curriculum through its digital platform, adapting each year to increase inclusivity and engagement. **Personalized mentorship** supported each entrepreneur throughout their journey. Hybrid and in-person methods complemented the digital sessions, particularly during the **Las Palmeras pilot**. Community events, including onboarding sessions, cohort networking, and final pitch events, facilitated visibility and public engagement.

### Year 1 (Córdoba Focus)

In its inaugural year, the programme received **18 applications**, selecting **13 entrepreneurs** (41% women) who successfully completed the incubation. The cohort was supported by **8 expert mentors** (25% women) who provided personalized 1:1 guidance. The training included **eight structured business modules**, covering essential topics such as marketing, sales, financing, pitching, and the development of an executive summary. Participants also engaged in **networking and sharing spaces**, alongside **closing event preparation** resources. Communications support highlighted **Córdoba entrepreneurs** through articles and posts, raising visibility.

**Despite the programme's success, Year 1 encountered several notable challenges.**

Recruitment efforts were hampered by **low engagement from local organizations and actors**, who were crucial for identifying and referring potential participants. This limited engagement stemmed from a lack of trust and weak relationships with the programme team, as well as limited visibility and understanding of the programme's value proposition. As a result, **recruitment did not meet initial expectations** and required greater effort and time than anticipated.

Some social entrepreneurship organizations also **perceived the programme as a competitor**, which further complicated collaboration and outreach. Additionally, the geographically dispersed nature of the cohort made it difficult to foster in-person connections, limiting opportunities for peer support and community-building.

Moreover, **entrepreneur commitment emerged as a significant challenge**. Several participants **struggled to fully engage due to personal circumstances**, including life transitions, shifting priorities, and the difficulty of balancing the demands of the programme with existing jobs or other responsibilities. The time requirements of the programme—though clearly communicated—were underestimated by some, resulting in inconsistent participation and lower completion rates among a subset of the cohort.

Nonetheless, the outcomes were **encouraging**. All responding entrepreneurs expressed their intention to continue their entrepreneurial journeys, with **84%** describing the programme as useful or critical to their business development, and **100%** committed to maintaining relationships with their mentors. Mentors reflected positively on the experience, emphasizing the gratification of supporting entrepreneurs and gaining new perspectives. Entrepreneurs valued the structured support, reporting **increased clarity** and **professionalization** of their ventures.

### Year 2 (Andalucía Expansion)

Building on the initial experience, the second year expanded outreach to the wider **Andalucía region**, supporting **22 participants** with an equal gender split and an average age of **39**. The cohort was culturally diverse, representing **seven countries** of origin. **10 alumni projects** were developed under the guidance of **11 mentors** (25% women). Most mentor participants (**92%**) were founders actively developing their ventures.

The projects reflected Córdoba's **cultural and economic priorities**, focusing on sectors such as **agriculture, entertainment and events, and training**—each representing **13.3%** of ventures. The programme's learning outcomes emphasized **decent work, economic growth, and quality education**, aligning with local development goals.

In parallel, the Las Palmeras pilot programme supported **11 women entrepreneurs** through a tailored 8-week hybrid training format **co-created with local partners**. Participants developed tangible business outcomes, including product prototypes, marketing plans, and public presentations, culminating in a final event that showcased 4 emerging business ideas. **In-person connections proved crucial to the pilot's success, with local partners playing a central role in building trust and acting as a bridge to the local population.** The average motivation level reported by participants was 9.5 out of 10, underscoring the effectiveness of this approach in fostering confidence and entrepreneurial readiness.

Figure 6. Onboarding Session for Entrepreneurs. Figure 7. Cohort Networking Session.



Source: Bridge for Billions, 19 Jan 2024



Source: Bridge for Billions, 30 May 2024

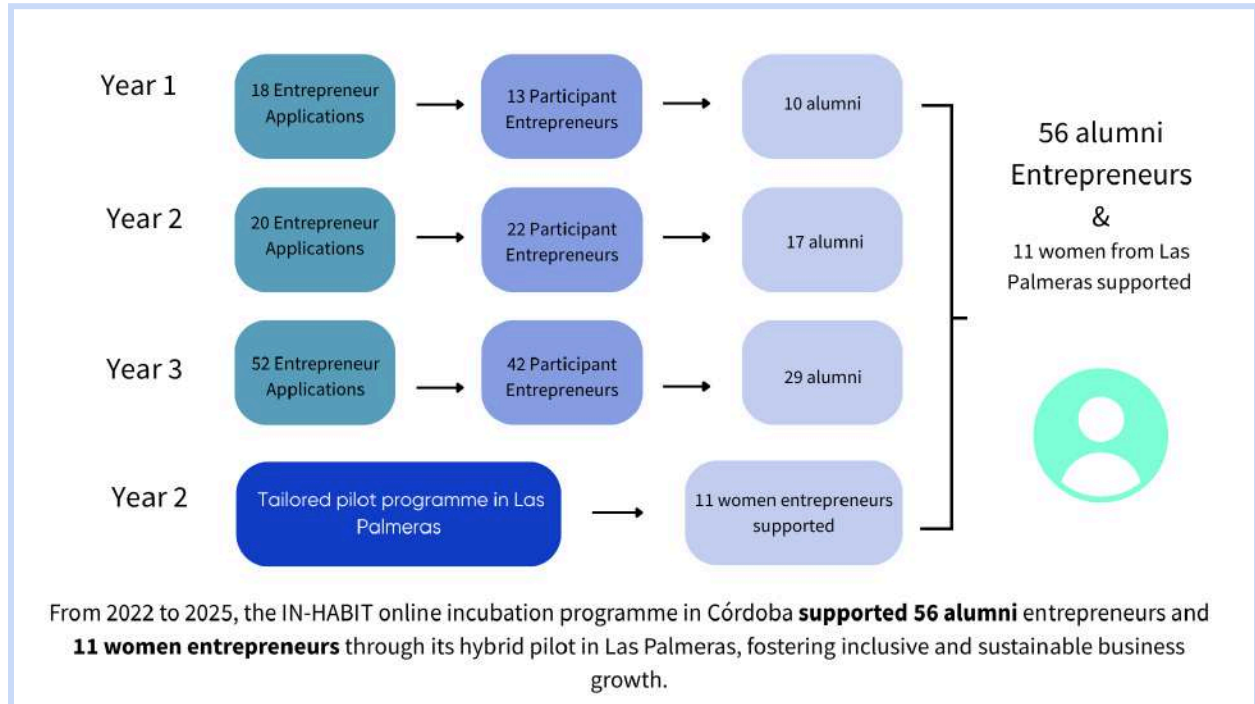
### Year 3 (National Cohort, All Spain)

In a strategic decision co-made with the University of Córdoba, **Year 3** opened participation to entrepreneurs from across **Spain**, significantly increasing the scale and diversity of the cohort. The programme received **56 applications**, trained **42 participants**, and **26 alumni** emerged from this cohort. The programme involved **23 mentors**, with **68% of the cohort** being women and **68%** of participants reporting no prior entrepreneurial support.

The selection criteria focused on projects promoting **health, wellbeing, and cultural heritage**—priorities chosen for their **replicability** in cities like Córdoba. Engagement was boosted through multiple communication channels: **WhatsApp groups, email campaigns, and participant booklets** from previous cohorts helped maintain motivation and engagement. Recognition of featured entrepreneurs further encouraged completion of the programme.

Additional value was provided through **expert-led sessions** on wellbeing and business, while **personalized one-on-one mentoring** offered continuous follow-up, while fostering a supportive environment. The programme acknowledged challenges faced by some entrepreneurs, including **personal and mental health issues** leading to dropouts, adopting a **compassionate, healthy entrepreneurship** approach to accommodate these realities.

Figure 8. Entrepreneurial Impact: Alumni and Women Entrepreneurs in the IN-HABIT Córdoba.



Source: Bridge for Billions, internal monitoring data (Metabase), 2025

### c. Challenges and Solutions

Over the three-year implementation in Córdoba, the incubation programme faced evolving challenges as it worked to activate entrepreneurial talent in underserved communities and adapt its methodology to fit the regional and national context. Each phase of the programme brought distinct lessons and required strategic adaptations to increase accessibility, relevance, and impact for underrepresented entrepreneurs across Córdoba, Andalucía, and Spain.

In **Year 1 (2022–2023)**, the programme focused exclusively on the province of Córdoba Spain. Despite strong collaboration with the University of Córdoba (UCO), it encountered several structural challenges. The local entrepreneurial ecosystem was underdeveloped, with limited infrastructure and few partnerships between key stakeholders, such as academic institutions, local authorities, and other organizations. This led to barriers like low participation, digital exclusion, and a lack of trust in institutional programmes.

**Year 2 (2023–2024)** responded to these challenges with a refined approach and an expanded reach. The introduction of a **hybrid programme model** in Las Palmeras specifically targeted women facing digital exclusion, economic instability, and limited exposure to entrepreneurship.

By restructuring the training into a hybrid format, combining online resources with in-person support, the programme could better meet the participants' needs. This adaptation was complemented by a broader **regional expansion** into Andalucía, addressing a wider demographic.

In **Year 3 (2024–2025)**, the programme expanded nationwide, aiming to increase its reach, diversity, and sustainability. The transition to a national cohort presented new challenges, such as maintaining engagement and addressing diverse geographic needs. Despite these challenges, the programme adapted by improving communication strategies, offering continuous mentorship, and providing expert-led sessions to support participant motivation and business development.

#### **d. Inclusive Training & Skills Development**

In Córdoba's Las Palmeras neighbourhood, **in addition to the core incubation activities** (structured online modules and one-to-one mentoring), the programme was adapted to address significant barriers faced by local women, particularly regarding **digital literacy** and **access to formal education**. The training combined entrepreneurship fundamentals with digital skill development, following a progressive learning path that allowed participants to build confidence and capabilities gradually. **Supplementary sessions** on wellbeing and business strategy further enriched the experience, responding to the holistic needs of the participants. Consistent, personalised mentoring supported each entrepreneur throughout the process, helping them stay engaged and overcome challenges as they shaped their business ideas.

To ensure accessibility and cultural relevance, **Bridge for Billions and the University of Córdoba co-designed** an eight-week hybrid training model under the IN-HABIT H2020 framework. The program was informed by pre-training assessments that helped tailor content and delivery methods to the community's needs. While Bridge for Billions provided the core online training modules, the University of Córdoba facilitated in-person sessions to offer logistical support, clarify content, and distribute printed materials. These hybrid sessions blended digital presentations with live, face-to-face guidance, allowing participants to progress at their own pace while receiving ongoing support. Weekly hands-on assignments reinforced key business concepts and encouraged incremental development of entrepreneurial projects. To support visibility and public engagement, micro-grants of €40 were provided to each participant to help prepare for local product showcases. Feedback from participants reflected **increased self-confidence, a stronger entrepreneurial mindset, and practical knowledge about launching and sustaining a business**—demonstrating the success of this locally adapted and inclusive training approach.

Figure 9. Las Palmeras Online Training Session



Source: Bridge for Billions, March 2024

## e. Partner Involvement & Co-Co-Co-Co Scheme

The programme followed a co-creation, co-deployment, co-management and co-monitoring approach (co-co-co-co), with **UCO as a strategic local partner**. Collaboration spanned recruitment, facilitation, and event delivery.

- **Co-Designing & Recruitment Strategy**

Decisions to expand the programme beyond Córdoba were made jointly between B4B and UCO, following a series of coordination meetings and shared evaluation of Year 1 outcomes. The expansion to Andalucía in Year 2, and subsequently to all of Spain in Year 3, was co-decided to maximise impact and reach diverse entrepreneurial talent.

Stakeholder mapping was conducted with UCO and regional organisations to scout entrepreneurs and mentors. Outreach campaigns included in-person sessions, media promotion, and direct contact with grassroots partners.

- **Co-Implementing Events and Training Delivery**

In Las Palmeras, UCO supported in-person sessions, printed materials, and technical access, while B4B handled digital content. Training delivery was adapted to match digital skill levels, using printed materials and flexible pacing. In Year 3, the programme returned to its online model, enhanced by mentoring and guest sessions.

Special contributions across cohorts enriched the programme’s shared learning:

- In Year 2, Ivan Košalko, a mentor from Slovakia’s Year 1 cohort, led a cross-city session titled “The Power of Moments” for all IN-HABIT entrepreneurs.
  - Pablo Gallardo provided consistent support across multiple years, delivering a pitch training session in Year 2 and an advanced strategy session in Year 3.
  - Tomás Nores from Bwell Lab, a Year 1 alumnus, delivered a Year 2 session on “Entrepreneurship and Wellbeing” and returned in Year 3 through a colleague to present “Business that Breathes: Creating a Healthier Future through Entrepreneurship.”
  - Cristina Rentería, a Year 2 alumna and programme awardee, joined the Córdoba 2025 final event jury, supporting newer entrepreneurs with expert feedback.
- **Participation and Impact**

Participation evolved from a small, local group to a national cohort. Entrepreneurs developed ventures with high cultural and social relevance. Accessible design, sustained mentoring, and collaborative planning underpinned the programme’s success. The final event in Las Palmeras demonstrated strong community engagement. Stakeholders included the Deputy Mayor, IMDEEC representatives, IN-HABIT coordination, mentors, and local leaders. Networking fostered new connections, feedback, and future opportunities.

*Figure 10, 11, 12. Las Palmeras Final Business Presentations*





Source: Bridge for Billions, April 2024

## f. Entrepreneurs and Projects

Among the many ideas nurtured during the programme, several stand out for their creativity, social impact, and growth potential. The following snapshots present a glimpse into the diversity of ventures and the determination of the entrepreneurs who brought them to life.

## En la Tecla: Music for Everyone

### ABOUT THE PROJECT

En la Tecla was founded on the belief that music can drive social, emotional, and educational transformation. Drawing from years of experience in music therapy and inclusion, I created the project to address the challenges faced by neurodivergent families. En la Tecla offers inclusive, accessible music therapy through tailored workshops and one-on-one sessions, creating safe spaces and fostering genuine community beyond therapy.

#### FOUNDER **Ángela García Sánchez**



Participating in Bridge for Billions has been truly transformative—both personally and professionally. The program's step-by-step approach helped me shape "En la Tecla: Music for Everyone" from an idea into a viable business model with a clear vision and solid strategy.

## CREAteatro

### ABOUT THE PROJECT

The goal is to create a center for performing arts that uses theater as a therapeutic tool to support the social integration of individuals with mental health challenges. Through workshops and introductory courses in theatrical interpretation, we offer a platform for creative expression and promote integration between those with and without mental disorders.

#### FOUNDER **Ángel Alonso Rodríguez**



"I've developed significant hard skills, particularly in social media marketing and financial planning. Additionally, I've adopted fresh perspectives on executing an initial project, allowing me to effectively shape my original idea."

## Arte y cultura en metal

### ABOUT THE PROJECT

Our goal is to launch a mobile app offering high-quality short texts for daily reading, allowing users to save, share, and engage with content that enhances concentration and personal growth. Initially focused on varied content and basic sharing features, the app will later include advanced functionalities like citation management and personalized recommendations through a subscription plan.

#### FOUNDERS **José Bomfim Fábio San Juan**



"We have come a long way in understanding the market and calculating financial projections. We now know how to plan better, identify our customers and figure out how to build a service that people are willing to pay for."

## Listen&Speak, Skills for Nursery School Teachers

### ABOUT THE PROJECT

Our vision is to integrate agriculture, ecology, and data technology through a platform that analyzes plant species data and processes vegetation images, especially from drones. SCP offers technology and data analysis services, focusing on precision agriculture.

#### FOUNDER **Cristina Rentería Garita**



"Through mentorship, I've honed my financial projection skills, while simultaneously delving into the intricacies of business management, where every decision becomes a strategic move toward profitability, efficiency, and sustainability."

## BWell Lab

### ABOUT THE PROJECT

BWell Lab is a well-being organization focused on personal development and holistic growth for individuals and organizations. With a team of 12 professionals, we help people build leadership, emotional intelligence, and well-being. Our goal is to foster sustainable societal development and invite others to join the well-being movement.

#### FOUNDER Tomás Nores



"The platform helped me a lot to structure my project and motivated me to professionalize my entrepreneurial journey. I highly recommend it! It's very detailed and gives you a comprehensive, 360-degree understanding of your project. It was challenging to go through because it makes you question many things—but it's absolutely worth it!"

## Arte y cultura en metal

### ABOUT THE PROJECT

This project was born from the creativity of a couple who design and craft unique sculptural columns made from twisted iron—structures unlike anything else in the world. Using machinery invented and built by one of the founders, each piece is adorned with capitals, bases, and arches inspired by Andalusian culture. The sculptures are entirely original, made with natural elements and metals through artisanal processes.

#### FOUNDER Cristina Pedrajas



"Before the In-Habit program, we relied on instinct and knew little about business. Now, we've learned to organize our work better, understand our clients, competitors, and assess our project's viability with financial projections."

## Hunter Health

### ABOUT THE PROJECT

Hunter Health offers a comprehensive mental fitness ecosystem aimed at improving access to mental health resources. Our platform provides seamless, stigma-free support, connecting individuals and companies to therapy, tools, and educational resources. We're dedicated to revolutionizing mental healthcare and addressing the societal need for accessible wellness solutions.

#### FOUNDER Virginia Pérez Nieto



"When I started the program, I had a vision and a passion for creating a company that would make an impact in the world. This program provided me with the tools, mentorship, and community necessary to navigate the complexities of entrepreneurship and bring my ideas to life."

## Síntesis Cibernética de Plantas S.L.

### ABOUT THE PROJECT

Our vision is to integrate agriculture, ecology, and data technology through a platform that analyzes plant species data and processes vegetation images, especially from drones. SCP offers technology and data analysis services, focusing on precision agriculture.

#### FOUNDER Gustavo Giudici



"The program has greatly boosted my confidence in our business. It has helped refine our communication strategies, sales model, customer demographics, and more through detailed discussions and improvements."

## 3.2 Lucca–Pisa–Tuscany Region, Italy: Advancing Human–Animal bond ventures and supporting entrepreneurial innovation

Figure 13. Closing Event – Year 1 (Pisa, Italy).



Source: Bridge for Billions / IN-HABIT Lucca team, 14 July 2023

### a. Local Context and Needs

Lucca, a historic city in Tuscany known for its cultural heritage and green spaces, has increasingly embraced entrepreneurship as a driver of social and economic development. However, compared to regions like Northern Italy or Lazio, Lucca’s entrepreneurial ecosystem remains less mature, with limited access to tailored support for early-stage entrepreneurs and few structured pathways for innovation at the local level. Bureaucratic complexity and shifting regional legislation often hinder entrepreneurial initiatives, especially those seeking to address social and environmental challenges.

The IN-HABIT pilot in Lucca was designed around a distinctive thematic focus: the **human-animal bond** as a vector for Integrated Health and Wellbeing (IHW). This innovative angle aimed to promote inclusive entrepreneurship by encouraging business ideas that explore relationships between people, animals, and shared environments. While deeply rooted in local

values and identity, the thematic specificity also presented a recruitment challenge, as few existing entrepreneurs in the area were directly active in this domain.

Of the 38 participants selected for the incubation programme, most were women aged 40 to 55, many with professional backgrounds in veterinary medicine, animal welfare, or social care. While they brought strong personal motivation and thematic expertise, most had limited experience in business development, financial planning, or digital tools. The programme was therefore adapted to meet their needs, providing not only access to incubation resources but also a supportive environment for capacity building, confidence building, and peer exchange.

Bridge for Billions, in collaboration with Lucca Municipality and regional innovation partners such as **Polo Tecnologico di Navacchio**, implemented a flexible and interactive incubation process. The methodology evolved year by year, reflecting the realities and shifting needs of participants while fostering a deeper connection between entrepreneurship and wellbeing in the local context.

## a1. Alignment with IN-HABIT IHW Objectives and the Lucca VIS

Lucca's VIS is centred on the **human–animal bond** as a practical pathway to **Inclusive Health and Wellbeing**, combining **place-based approaches** with **service models** that support **relational wellbeing**, **inclusion**, and **social cohesion**. Within this framework, the incubation programme supported entrepreneurs and professionals to translate the thematic vision into **feasible initiatives**, strengthening their capacity to **design services**, build **sustainable operating models**, and navigate sector **regulatory and organisational requirements**.

Delivery was adapted to participants' profiles, many of whom had strong **domain expertise** but limited experience in **business development** and **digital tools**. In **Year 3**, the focus shifted from new incubation cycles to **consolidation and legacy** through **alumni-led skills development** activities co-organised with **local institutions**.

Supporting evidence is provided in **Section 3.2**, specifically **3.2b (Main Activities and Outcomes)**, **3.2d (Inclusive Training and Skills Development)**, and **3.2e (Partner Involvement)**.

## b. Main Activities and Outcomes

Bridge for Billions implemented its standard online incubation methodology, adapted to the local context of Lucca. The incubation programme was intense for the entrepreneurs, as most

were either in the early stages or running a business without a clear strategy. Therefore, we focused on helping them complete the platform tasks effectively, emphasizing the use of tips and additional resources available.

Additionally, we provided training on entrepreneurial mindset with an expert mentor - Paola Torti, Professional Counseling Business Coach - Mentor Mindfulness and offered sessions on financial sustainability, in collaboration with a partner, a|cube, from another programme Bridge manages in Italy (Conecta Italy). Also, the formalisation of the collaboration with Polo Tecnologico di Navacchio, enabled us to provide support to our participants post-programme. Several entrepreneurs kept working on their businesses thanks to the post-incubation initiatives offered by the partner, such as training on pitching, marketing and financial sustainability.

### **Year 1 (Lucca, Tuscany region)**

The first year of the incubation programme in Lucca marked a promising beginning, with strong participation and engagement from local entrepreneurs and mentors. A total of 20 applications were received, from which 14 projects with 24 entrepreneurs were selected to join the programme. Of these, 21 entrepreneurs completed the full incubation process, resulting in a high completion rate of **92.8%**. The cohort was predominantly composed of women, with **55% female** and **45% male** participants.

The programme also attracted significant interest from potential mentors, with 16 applications received and 14 mentors selected to guide the entrepreneurs through the incubation process. This strong mentor participation provided the entrepreneurs with tailored support across the eight core business modules, including market research, financial planning, business modelling, and pitching.

One of the key strengths of Year 1 was the opportunity to meet in person. An onboarding session was held locally, creating a space for selected entrepreneurs and mentors to build relationships and foster a sense of community from the outset. The programme concluded with an in-person closing ceremony, co-hosted with **Polo Tecnologico**, celebrating the achievements of the cohort and reinforcing local stakeholder engagement.

The diversity of business ideas—ranging from early-stage concepts to more structured ventures—reflected a common thread: a strong interest in addressing local needs through socially driven innovation. Several projects explored ways to improve the **human-animal relationship**, aligning with Lucca's focus area within the IN-HABIT framework

Figure 14. Onboarding Meeting Event Pisa, Italy      Figure 15. Online Networking Session



Source: Bridge for Billions, 14 March 2023

Source: Bridge for Billions, 13 April 2023

## Year 2 (Tuscany region)

The second year of the programme built on the initial momentum but transitioned to a fully online format. This shift was driven by the geographical dispersion of the selected entrepreneurs, who came from various cities from Tuscany, making in-person coordination more complex. Despite these logistical challenges, the programme continued to provide high-quality support.

In total, 13 project applications were received, and all 14 entrepreneurs were accepted into the programme. Seven projects with 11 entrepreneurs successfully completed the full incubation, resulting in a completion rate of **70%**. Mentor recruitment remained strong, with 6 mentors onboarded—many of whom had supported the programme in the previous year, providing continuity and deepened experience in guiding entrepreneurs through the curriculum.

The cohort featured a wide range of project types and maturity levels, including social enterprises, digital platforms, and service-oriented ventures. Regardless of their sector, the entrepreneurs shared a collective goal of contributing to community wellbeing and enhancing the **relationship between people and animals**, which remained a thematic priority for Lucca. The business ideas selected outside Lucca presented a high potential for replicability in the city.

The online format required increased flexibility and consistent communication, but it also allowed the programme to accommodate diverse participant needs and locations. Overall, Year

2 reaffirmed the value of a tailored, mentorship-driven approach in supporting early-stage entrepreneurship in the region.

Figure 16. Q&A Session – Module 5

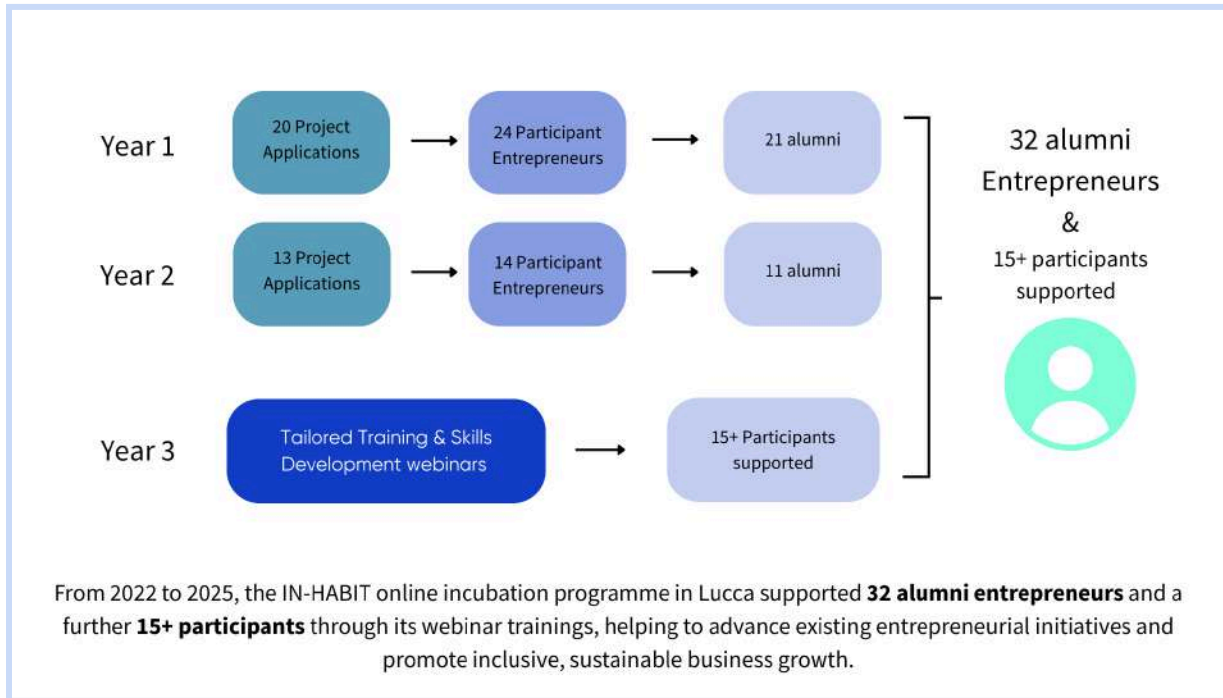


Source: Bridge for Billions, 11 March 2024

### Year 3 (Supporting existing community with additional trainings)

Building on the demonstrated maturity of the entrepreneurial ecosystem in Tuscany — particularly in relation to the emerging human–animal bond sector — the programme strategically shifted its focus in Year 3 toward consolidating and accelerating the development of existing initiatives. As part of this approach, a collaboration was launched with Year 1 alumni entrepreneur **Barbara Belettini**, who facilitated two public online webinars addressing relevant topics in entrepreneurship and innovation. This initiative was co-organized with the **Municipality of Lucca** and the **University of Pisa (UNIPi)**, reinforcing local institutional engagement and expanding the programme’s outreach to a broader audience.

Figure 17. Entrepreneurial Impact: Alumni and Supported Entrepreneurs in the IN-HABIT Lucca.



Source: Bridge for Billions, internal monitoring system (Metabase), 2025

### c. Challenges and Solutions

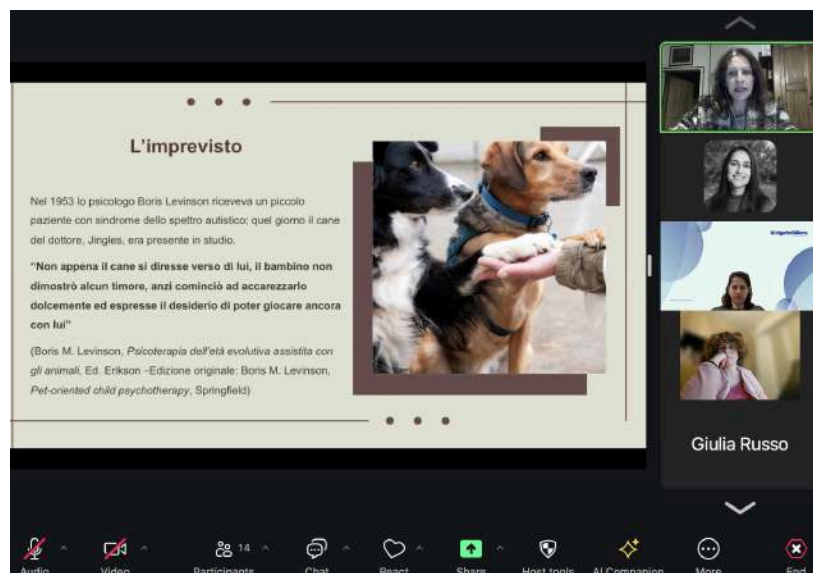
In Year 1 (2022–2023), the programme’s initial challenge was identifying and recruiting entrepreneurs whose projects aligned with the human–animal bond focus. Lucca’s small size and the limited pool of entrepreneurs working in this niche made outreach difficult. In agreement with local partners, some entrepreneurs were selected from surrounding cities, while giving priority to those based in Lucca. The relatively low visibility of entrepreneurial support programmes in the region also created obstacles in raising awareness. Many selected participants faced digital exclusion and lacked familiarity with online platforms or structured business planning. Despite strong interest from mentors, building relationships between mentors and entrepreneurs required additional time and effort, particularly to establish trust and provide effective support in a primarily digital setting.

**In Year 2 (2023–2024)**, The programme expanded its reach, recruiting entrepreneurs from across Tuscany with business ideas in the human–animal bond sector and strong replicability potential in Lucca. This wider geographic scope made in-person coordination more challenging and prompted a shift to a fully online format. While this approach increased inclusivity and accessibility in principle, it also introduced new difficulties. Entrepreneurs had varying levels of digital proficiency, and sustaining engagement and a sense of community in a virtual environment proved harder. Some participants struggled with the self-paced nature of the platform, while others faced the challenge of balancing family and work responsibilities alongside their incubation journey.

**In Year 3 (2024–2025)**, the key challenge evolved from implementation to **consolidation and sustainability**. Having achieved strong outcomes in the previous 2 years, we decided to shift the focus toward maintaining momentum with the previous participants and embedding the programme’s legacy within the local ecosystem. With no new cohort planned, the team needed to explore alternative ways of continuing engagement, leveraging alumni contributions, and ensuring institutional support. In a city with a still-fragile innovation ecosystem, developing sustainable, community-led mechanisms for knowledge exchange and entrepreneurship proved both essential and complex.

#### d. Inclusive Training & Skills Development

Figure 18. Expert Webinar Session on Animal-Assisted Interventions



Source: Bridge for Billions / IN-HABIT team, March 2025

As part of the Inclusive Training & Skills Development activities under the Lucca pilot in Year 3 of the IN-HABIT project, two online webinars were delivered. The sessions were facilitated by **Barbara Bellettini**, President of *Do Re Miao - APS*, and held on **20 and 27 March 2025**.

These webinars focused on introducing and contextualising **Animal-Assisted Interventions (AAI)**, commonly referred to as **Pet Therapy**, particularly in the Italian regulatory and professional landscape.

### **Webinar 1: National Guidelines for Pet Therapy**

This session explored the official Italian **National Guidelines for AAI**, in effect since 2015, which regulate practices and professional standards in the field. Key topics included:

- Historical background, definition, and purpose of the guidelines;
- Detailed overview of the document contents;
- Identification of current critical issues in implementation;
- Prospects and opportunities for future development in the sector.

### **Webinar 2: Areas of Intervention and Economic Management of AAI**

The second session focused on the operational and entrepreneurial dimensions of working in AAI, covering:

- Profiles of beneficiaries and clients;
- Professional pathways and legal configurations (e.g. APS, ASD, freelancers);
- Strategies for financing and fundraising of AAI projects;
- Real-life examples from Barbara Bellettini's professional experience.

### **Objectives and Outcomes**

The primary objective of these webinars was to **raise awareness about AAI as a viable professional and entrepreneurial pathway within the Italian context**. The sessions aimed to: present the regulatory framework and foster compliance with national standards; encourage participants to consider AAI as a sustainable and accredited career; offer practical insights into launching and managing AAI-based initiatives.

Each webinar engaged approximately **15 participants** from the public as well as mentors, entrepreneurs and UNIPI students, who showed a high level of interest and interaction. The Q&A sessions were particularly dynamic, with numerous questions, reflections, and peer

exchanges, demonstrating strong engagement and potential for follow-up actions.

These sessions contributed meaningfully to the IN-HABIT project's goals of fostering inclusive entrepreneurship and skills development, especially within innovative and socially impactful sectors like Pet Therapy.

### e. Partner Involvement & Co-Co-Co-Co Scheme:

The Lucca programme was designed around a co-creation, co-design, and co-management (co-co-co) model, initially envisioned in close collaboration with local and regional partners. However, collaboration with some official partners proved challenging in the early stages, particularly in terms of engagement and active contribution. Despite these difficulties, Bridge for Billions, together with committed external actors, including **Polo Tecnologico di Navacchio** and **expert mentors from the Tuscan innovation ecosystem** ensured high-quality programme delivery and extended outreach to a broader range of entrepreneurs. **Over time, synergies with some institutional partners improved**, particularly through targeted events and co-organised knowledge-sharing activities.

- **Co-Designing & Recruitment Strategy**

From the outset, decisions about the programme's thematic focus and community engagement were made jointly between Bridge for Billions and local stakeholders. The unique thematic lens of the Lucca pilot strengthening the human-animal bond required a tailored outreach strategy. The Municipality of Lucca supported access to civic networks, while UNIPI helped connect with academic audiences. LCREA contributed through visibility efforts in the creative and cultural sectors.

Together, the partners conducted stakeholder mapping to identify potential entrepreneurs and mentors, with particular attention to projects rooted in social, ecological, and community wellbeing. Local information sessions and word-of-mouth promotion played a key role in attracting applicants in both Year 1 and Year 2. Mentors were often sourced from within the Tuscan innovation ecosystem, many returning in consecutive years to provide continuity and depth.

- **Co-Implementing Events and Training Delivery**

Year 1 featured in-person onboarding and a final event hosted in collaboration with Polo Tecnologico, where mentors, entrepreneurs, and local stakeholders came together to celebrate

the pilot's results. These events fostered early community-building and offered visibility to local entrepreneurs.

In Year 2, due to geographic dispersion, the programme shifted fully online. Despite this change, collaboration with local partners remained active particularly in ensuring participants had access to complementary resources and networking opportunities. Thematic workshops and Q&A sessions were tailored to participant needs, with continued engagement from returning mentors and external experts.

In Year 3, the programme adopted a sustainability focus, transitioning from incubation to knowledge sharing and community activation. Year 1 alumna **Barbara Belettini** co-led two public online webinars on entrepreneurship and innovation, co-organised with the **Municipality of Lucca** and the **University of Pisa**. This marked a significant step toward institutional engagement and programme legacy, positioning former participants as ecosystem builders.

- **Participation and Impact**

By Year 3, the programme had transitioned into a more embedded, community-oriented model. The partnerships forged with LUCCA and UNIFI allowed for continuity, impact, and shared ownership. The alumni-led webinars and ongoing mentor involvement reflected a growing local ecosystem invested in inclusive, wellbeing-driven entrepreneurship.

Figures 19, 20, 21 - Year 1 Cohort Closing Event co-hosted with Polo Tecnologico in Lucca



Source: Bridge for Billions, 14 July 2023

## f. Entrepreneurs and Projects

Among the many ideas nurtured during the programme, several stand out for their creativity, social impact, and growth potential. The following snapshots present a glimpse into the diversity of ventures and the determination of the entrepreneurs who brought them to life.

## Dog Photo Italy

### ABOUT THE PROJECT

Dog Photo Italy is the first Italian network dedicated to dog photography. Through photography, we celebrate the unique and special relationship between dogs and owners by creating tailor-made and tailored portraits. We automate all production processes, from booking to delivery of the printed photo.

**FOUNDERS** Marina Barbati  
Alessio Guazzini



"The program provided us with new knowledge in setting up a business, even for our existing one. It guided us step by step, equipping us with the skills to follow all the important steps for realization in a linear and focused manner."

## GreenPaws Vet Laboratory

### ABOUT THE PROJECT

GreenPaws creates safe cosmetic products and innovative complementary feeds from vegetable and food waste, with a focus on sustainability and energy savings. Our products are designed with respect for animals' dignity. Beyond the product line, GreenPaws is an initiative that engages schools and associations through workshops and educational activities on environmental and animal education. A dedicated area within the company will be devoted to this project.

**FOUNDER** Michela Barbarese



"I am happy to have participated and hope that this experience, which has enriched me both humanly and professionally, can be my stepping stone."

## Una Zampa per un Gesto

### ABOUT THE PROJECT

The project helps children and young people with communication difficulties by using language methods like LIS (Italian Sign Language) and non-verbal communication for socialization and therapy. It also trains dogs using the same methods for basic obedience, promoting inclusion and ensuring dogs are well-prepared for everyday life.

**FOUNDER** Sara Trivella  
Micol GelliGiulia  
VetroLisa Fagiolini



"The new soft skills I learned mainly concern negotiation and helped me hone my leadership skills. In terms of hard skills, the program helped me improve and refine project management, particularly financial planning."

## EquiSfera

### ABOUT THE PROJECT

In the heart of Tuscany, our facility promotes balance between environmental, economic, and mental sustainability, where people and horses thrive together. Horses are bred and trained based on their natural inclinations in modern, eco-friendly facilities. We provide a peaceful space for horses at any stage, including the elderly or recovering from injuries.

**FOUNDER** Airin Irene Superina



"The good thing is that I have learnt to analyse"

## Joppys

### ABOUT THE PROJECT

Joppys is a smart digital platform that connects pet owners with certified vets, groomers, and trainers, centralizing pet care for simplicity and ease. With its freemium app, Joppys offers digital medical records, appointment scheduling, and direct access to trusted professionals—making pet care stress-free and accessible.

#### FOUNDER Diego Mariotti



"Thanks to Bridge for Billions, we were able to fine-tune our business model and gain clarity on our path forward. Joppys is now well-equipped to grow and meet the evolving needs of pet owners everywhere."

## Ci vuole fiuto

### ABOUT THE PROJECT

Ci vuole fiuto is, in addition to a dog training centre, a project with two objectives. The first is to help dog owners live their daily lives, with their four-legged friends, in a serene manner, especially when there are behavioural problems, through olfactory search. The second is to intervene in accommodation facilities to search for bedbugs, through detector dogs that I will train. The latter also aims to train staff for a new job.

#### FOUNDER Ilaria Mati



"This course helped me to learn how to better analyse the costs of my company. My mentor was fundamental, she understood my difficulties and helped me to deal with them. The whole team, first and foremost Bianca, was helpful and patient, true professionals."

## Farmavetpro

### ABOUT THE PROJECT

A training academy for pharmacists, veterinarians, and other animal health professionals who aspire to launch their own projects, offering comprehensive support ranging from regulatory knowledge to digital communication skills.

#### FOUNDER Francesca Innocenzi



"This program has been instrumental in helping me develop a comprehensive financial projection plan and enhancing my skills in business plan development."

## La volpe d'oro

### ABOUT THE PROJECT

A multi-purpose social facility that blends tourism, local food and drink, dog education, and future plans for an educational farm. It focuses on intra- and inter-species socialization, offering events for all ages, particularly children and the elderly. These include health education, nature appreciation, and activities in sports and music.

#### FOUNDER Rebecca Milani



"The program helped me prioritize tasks, develop financial planning skills, and identify my target audience, which includes groups, families, and individuals with pets."

### 3.3 Nitra, Slovakia: Fostering inclusive entrepreneurship for youth and Roma communities

Figure 22. Year 1 Cohort Closing Event with SUA, NITRA and HIDE at Hidepark



Source: Bridge for Billions / IN-HABIT Nitra team, 20 May 2023

#### a. Local context and Needs

Nitra, one of Slovakia's historical and agricultural centres, presents a dynamic interplay between rural traditions and urban development. With its universities and growing network of small and medium-sized enterprises, the city offers significant potential for innovation. However, its **entrepreneurial ecosystem remains fragmented**, often inaccessible to underrepresented and marginalised groups. Structural barriers—such as limited access to early-stage financing, mentorship, and entrepreneurial education—particularly affect youth, women, and Roma communities.

Within the framework of IN-HABIT, Nitra was selected as a pilot site for the business incubation programme due to its socio-economic disparities and the potential to activate underutilised human capital through inclusive innovation. The local context revealed several

pressing needs: *limited awareness of entrepreneurship as a viable career path, low digital literacy, lack of access to entrepreneurial tools and mentoring, and, notably, institutional mistrust and social exclusion among Roma populations.*

The incubation programme aimed to empower entrepreneurs to address locally relevant challenges, including social integration, sustainable environmental systems, and educational innovation. While Year 1 focused on testing the model through a broad innovation lens, subsequent cycles increasingly targeted underserved populations. Over time, recruitment and support strategies were adapted to focus on youth, creative entrepreneurs, migrants, women in the informal economy, and ultimately Roma communities.

In Year 3, a major shift was made toward the inclusion of more than 30 selected Roma youth aged 18–30, a group facing persistent exclusion from education, formal employment, and entrepreneurship. Despite a vibrant youth population in Nitra, many Roma young people remain disconnected from institutional support systems. The programme identified individuals with creative or environmental interests who demonstrated initiative but lacked structured support to translate their ideas into viable ventures.

Through targeted outreach, in-person facilitation, and mentorship, the programme provided these participants with not only technical and business skills but also the confidence and social capital to pursue entrepreneurship as a meaningful pathway to inclusion and empowerment.

## **a1. Alignment with IN-HABIT IHW Objectives and the Nitra VIS**

Nitra's VIS links **inclusive access to nature and public space** with **socio-economic activation**, combining **physical interventions** along the **Art and Environment Path** with **community-based activities** designed to increase **participation** and **trust**. Within this framework, the incubation programme supported entrepreneurs to develop initiatives aligned with **local priorities** and strengthened the **sustainability layer** needed to keep **place-based interventions** active over time.

Delivery was progressively adapted to Nitra's **inclusion challenges** by focusing recruitment and support on **underrepresented groups** and, in **Year 3**, implementing a targeted **Roma youth training** through **grassroots outreach**, **culturally responsive mentoring**, and **safe in-person formats**.

Supporting evidence is provided in **Section 3.3**, specifically **3.3b (Main Activities and Outcomes)**, **3.3d (Inclusive Training and Skills Development)**, and **3.3e (Partner**

**Involvement**), including the documented example of entrepreneur engagement in local **co-management discussions** in **Dražovce**.

## **b. Main Activities and Outcomes**

The implementation of Bridge for Billions' online incubation programme in Nitra was tailored to meet the needs of aspiring social entrepreneurs navigating complex social and economic conditions. Over the three-year period, the programme offered a comprehensive package of activities aimed at equipping participants with the tools and confidence to launch viable and socially impactful ventures.

At the core of the programme was the **online incubation platform**, offering step-by-step modules covering value proposition development, market analysis, financial planning, and growth strategies. The digital tools were adapted to ensure accessibility and comprehension, particularly for those with limited prior business knowledge.

Each entrepreneur was matched with a dedicated mentor, providing **one-to-one expert guidance** throughout the incubation process. Mentors were selected for their understanding of both the social entrepreneurship landscape and the local context, allowing them to offer tailored support and foster the development of sustainable business models.

The programme also promoted **network-building and peer learning**. Online sessions were complemented by in-person events, including community workshops, collaborative meetings, and networking spaces that connected entrepreneurs with local stakeholders, institutions, and potential supporters.

Finally, **pitching and closing events** provided visibility for entrepreneurs to showcase their ventures to the public and local partners. These events served as celebration points, as well as opportunities for constructive feedback and future collaboration.

The programme's integrated approach strengthened entrepreneurial capabilities and confidence among Nitra's participants. Most importantly, it fostered a sense of agency and inclusion, enabling local entrepreneurs—many from disadvantaged backgrounds—to become active contributors to the city's social and economic fabric.

### **Year 1 (Nitra Region, 2022/2023)**

In its first year, the Inclusive Business Incubation Programme in Nitra received 10 applications. Of these, 12 entrepreneurs (78% women, 33% youth under 30) were selected, with 10

successfully completing the programme—an **87.5% completion rate**. Notably, 67% had no previous access to business support, highlighting the programme’s ability to reach underserved individuals. Participants benefited from a structured digital incubation journey on Bridge for Billions’ platform, guided by 9 expert mentors (selected from 14 applicants), delivering personalized 1:1 support throughout the process.

The curriculum covered eight core business modules, including value proposition, market research, marketing and sales strategy, financial planning, and pitch preparation. In-person engagement was piloted through a knowledge exchange session hosted at the Slovak University of Agriculture (SUA) and a community networking event at HIDE fostering local connections.

Key challenges included low visibility of the new programme among inhabitants, limited entrepreneurial culture within the target groups, and difficulty establishing trust without a strong local track record. Additionally, language and digital barriers affected onboarding for some participants.

Despite these challenges, participant feedback was positive. Entrepreneurs reported increased confidence, clearer business direction, and appreciation for structured guidance and mentor support. The programme also laid important groundwork for stronger partner collaboration in future cycles.

*Figures 23 & 24. Pitch & Networking Event in Nitra, Slovakia (12 July 2023).*



*Source: Bridge for Billions*

## Year 2 (Nitra region, 2023/2024)

The second year saw increased interest, with 20 applications received and 16 entrepreneurs selected. Of these, 15 completed the programme. The cohort was more diverse, including 71% women, 43% youth under 30, and 79% with no prior support, affirming the programme’s ongoing reach to underrepresented groups.

Participants worked through the same eight-module curriculum and received weekly mentorship. The programme integrated more in-person touchpoints to increase engagement, including a local **roundtable discussion** aimed at building institutional support and long-term sustainability.

Challenges included sustaining commitment levels among economically vulnerable participants and the need to simplify some content to accommodate lower literacy and digital skills. Nonetheless, retention improved due to stronger local facilitation, targeted outreach, and tailored communication strategies.

Mentors and entrepreneurs emphasized the impact of community support and structured planning. Many entrepreneurs weren't able to progress from idea-stage to early implementation due to their personal reasons as well as bureaucracy that affects support of small scale businesses in Slovakia.

Figure 25. Networking event with mentors Figure 26. Onboarding session for new entrepreneurs



Source: Bridge for Billions, 17 May 2024 Source: Bridge for Billions, 11 Jan 2024

## Year 3 (Nitra region - Roma communities, 2024/2025)

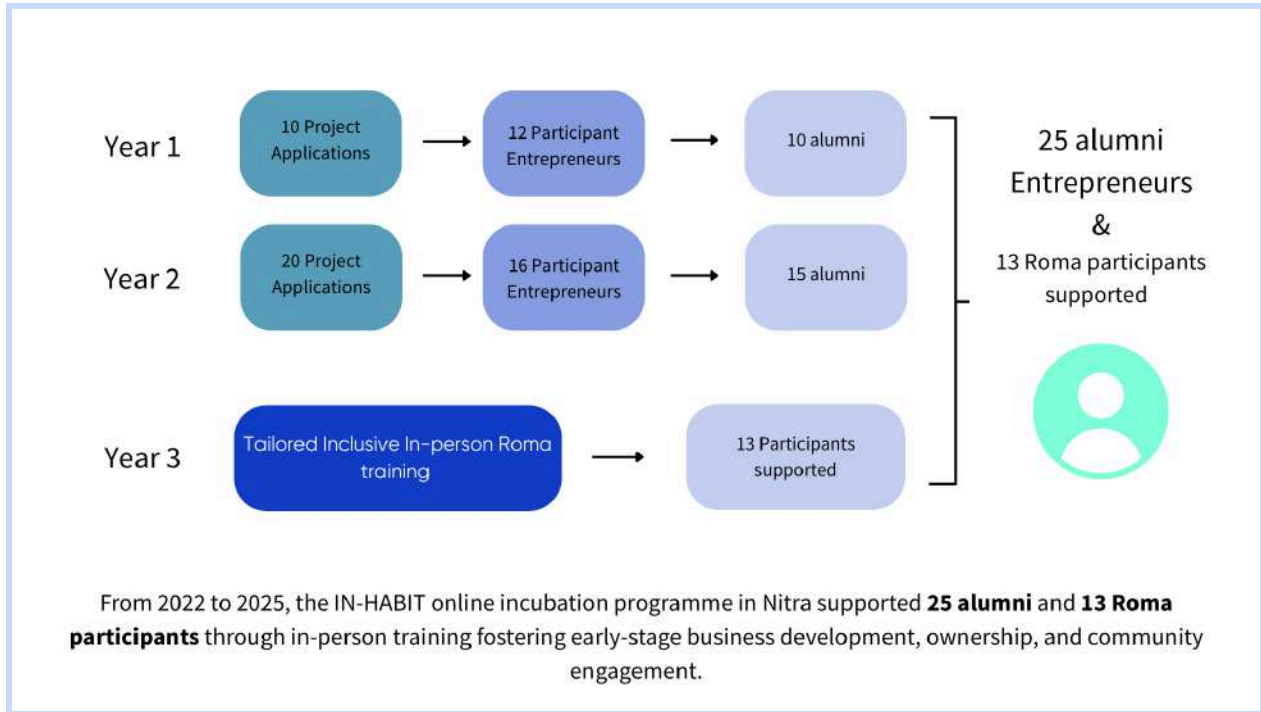
In the final year, the programme shifted to explicitly target **Roma youth aged 18–30**, with 40+

young people contacted through grassroots outreach. 20 were selected, and 13 completed the full incubation journey. The programme offered intensive support, including customized onboarding, culturally responsive mentoring, and in-person training formats. Participants developed diverse community-focused projects such as a Roma streetwear brand, a youth arts space, and an eco-friendly soap enterprise.

The year featured three local training workshops that were conducted as a 4 hours training in each learning group, creating safe and empowering spaces for expression and growth. The programme also introduced soft-skills development (e.g., confidence, teamwork, communication) alongside core business content. The Incubation manager created a printed Handbook as a working tool that was provided to all participants.

While challenges included institutional distrust and limited digital fluency, these were mitigated by trusted community mediators and a local facilitator providing local support. The initiative marked a significant breakthrough in reaching underserved Roma youth and fostering inclusive innovation. Entrepreneurs expressed pride in their participation, greater belief in their abilities, and a renewed sense of agency in shaping their futures. The programme served as a model for inclusive incubation adapted to a vulnerable demographic, with strong potential for replication.

Figure 27. Entrepreneurial Impact: Alumni and Roma Entrepreneurs in the IN-HABIT Nitra.



Source: Bridge for Billions, internal monitoring system (Metabase), 2025

### c. Challenges and Solutions Across the Scouting and Incubation Phases

Over the three-year implementation in Nitra, the incubation programme faced evolving challenges as it engaged diverse community segments and adapted to the socio-economic realities of the region. Each phase of the programme brought distinct lessons and required tailored responses to ensure inclusivity and impact.

In **Year 1 (2022–2023)**, the programme's main objective was to establish a local presence and pilot the incubation methodology through general outreach. The most significant challenges included limited visibility within the community, a weak entrepreneurial identity among youth, and difficulties in reaching vulnerable groups without the support of trusted local intermediaries. Moreover, tailoring the business development curriculum to accommodate social enterprises with dual objectives—social impact and financial sustainability—proved complex.

To address these barriers, Bridge for Billions partnered closely with local organisations, such as the **Hidepark Civic Association Triptych (HIDE)**, the **City of Nitra (NITRA)**, and the **Slovak University of Agriculture (SUA)**. These partners played a vital role in identifying and recruiting aspiring entrepreneurs, particularly those from underrepresented backgrounds. Initial stakeholder mapping and interviews helped understand community dynamics, while the programme offered personalised mentorship and flexible learning pathways to meet diverse entrepreneurial needs.

In **Year 2 (2023–2024)**, recruitment and support mechanisms were refined based on earlier experience. Scouting efforts were more targeted, focusing on creative professionals, environmental innovators, and women undergoing career transitions. Nevertheless, structural challenges remained. Participants faced digital onboarding fatigue, financial instability that hindered full engagement, and difficulties navigating the programme's online tools—particularly among those with lower literacy levels or limited entrepreneurial experience.

In response, the programme introduced simplified guides, regular in-person onboarding sessions, and weekly check-ins led by local coordinator. Continued collaboration with grassroots NGOs and community actors ensured outreach was inclusive and culturally sensitive. Mentoring remained a cornerstone of the support model, offering continuity and personalised guidance. The programme also maintained a strong focus on impact-driven ventures, aligning with Nitra's social inclusion goals and IN-HABIT's broader objectives.

By **Year 3 (2024–2025)**, the programme shifted focus to Roma youth across three communities in the Nitra region. This required a significantly adapted approach to address deeper challenges, including limited trust in formal institutions, lack of prior exposure to structured learning, and the economic pressure many participants faced. These realities demanded a more embedded and human-centred model.

Solutions included in-person onboarding, regular interaction with trusted mediators, and the adaptation of the Bridge for Billions platform to ensure accessibility for first-time users. The facilitator provided hybrid mentoring and creative, confidence-building exercises to engage participants. This inclusive design enabled young Roma entrepreneurs to build foundational skills and take early steps toward self-driven economic participation.

#### **d. Inclusive Training & Skills Development**

In Year 3, a tailored entrepreneurship training programme was launched in the Nitra region targeting Roma youth across three different communities. The initiative aimed to foster entrepreneurial mindsets and support the personal and professional development of participants aged 18 to 30, including seven women and six men.

The programme was co-developed in close collaboration with local community centres, Roma mediators, and the **Office of the Plenipotentiary of the Slovak Government for Roma Communities**. This collaborative approach ensured the training was culturally relevant, accessible, and rooted in trust—key factors for meaningful engagement and impact within the participating communities.

A **printed training handbook** was created as a central learning tool, guiding participants through key themes in a practical and engaging format. The curriculum was delivered over **three in-person training sessions**, each lasting four hours, and involved **different groups of participants** to maximize reach and interaction.

Training sessions followed a structured progression of topics:

1. **Education and Its Importance** – Exploring the role of education in personal empowerment and community development
2. **Entrepreneurship** – Introducing entrepreneurship as a viable path to self-sufficiency
3. **Creative Thinking** – Developing problem-solving skills and imaginative approaches
4. **Basics of Business Development** – Understanding the key components of a business idea

5. **Financial Planning** – Building awareness of basic budgeting and economic decision-making
6. **Waste as Art** – Encouraging circular thinking through environmental creativity and reuse.

The sessions emphasized **confidence-building, teamwork, and communication**, offering a safe space for Roma youth to express their ideas and collaborate. The use of visual aids, storytelling, and hands-on activities ensured inclusivity for participants with varying levels of literacy and educational background.

The training not only supported the development of early-stage business ideas but also fostered a sense of ownership, community contribution, and future orientation among Roma youth. It served as an effective bridge into the full incubation programme, laying the groundwork for structured participation and long-term impact.

During the implementation of the training, facilitators also identified important cultural dynamics that shaped participation. In particular, surveys and informal discussions revealed a **deeply rooted gender norm** within some Roma communities in Slovakia, where **women are traditionally expected to prioritize caregiving and household roles**, while income generation is seen as the responsibility of men. As a result, many young women have historically had **limited access to education or formal employment opportunities**.

However, this trend is gradually evolving. A growing number of **young Roma women are now attending primary and secondary education**, supported in part by the dedicated efforts of **local field workers and community centres** engaged in the national “**Development Teams project**”—an initiative co-funded by the European Union. These support structures have played a critical role in **challenging stereotypes, raising aspirations, and facilitating more inclusive participation** in training and entrepreneurship programmes.

This shift reflects a **positive change in community perceptions** and underlines the importance of culturally aware, gender-sensitive programming in fostering long-term inclusion and empowerment.

Figure 28. Roma community training session held in Hrušov, Nitra region



Source: Bridge for Billions, November 2024

Figure 29, 30, 31. Roma training sessions conducted across the Nitra region



Source: Bridge for Billions, November 2024 - Jan 2025

## e. Partner Involvement & Co-Co-Co-Co Scheme

The Nitra incubation programme was designed and implemented through the **co-creation, co-design, and co-management** (co-co-co) approach, involving local IN-HABIT partners, public institutions, and community stakeholders. This collaborative framework ensured cultural relevance, trust-building, and a direct connection with the city's VIS, focused on promoting inclusion and access to nature in underrepresented communities.

- **Co-Designing & Outreach Strategy**
  - **B4B** co-designed the recruitment strategy with **NITRA, SUA, and HIDE** to identify aspiring entrepreneurs and mentors aligned with local priorities.
  - In Year 3, the **Office of the Plenipotentiary of the Slovak Government for Roma Communities** became a key partner, co-developing and delivering a tailored entrepreneurship training for Roma youth across three communities.
  - Joint outreach campaigns were conducted through local channels to attract a diverse pool of applicants, with a focus on underrepresented groups, particularly Roma youth and women.
  
- **Co-Implementing Events and Ongoing Activities**
  - Local events, such as info sessions, workshops, pitch nights, and closing ceremonies were co-organized with **SUA, HIDE, and NITRA**, boosting community engagement and providing platforms for visibility and recognition.
  - Local mentors and civic leaders remained involved throughout the programme, offering guidance, facilitating networking, and encouraging long-term engagement.
  
- **Local Impact**
  - One of the most concrete examples of VIS integration emerged in **Dražovce**, where an entrepreneur from the 1st year programme Martin Ištvanec entered discussions with **MH Invest** about **co-managing a new picnic and leisure area**. This initiative reflects the alignment of entrepreneurial projects with Nitra's value-based goal of expanding inclusive public spaces and promoting socio-economic activation in peripheral neighborhoods.
  - In parallel, the programme enabled the **mapping of local needs and opportunities** through entrepreneurial perspectives, creating new alliances between the public sector, NGOs, and grassroots initiatives.

- These partnerships helped tailor the programme to Nitra's specific needs, making the support more relevant and impactful. Overall, the **collaborative structure contributed to building a more inclusive and resilient entrepreneurial ecosystem** in Nitra.

Figure 32. Online networking and support session for entrepreneurs and mentors



Source: Bridge for Billions, 15 May 2024

## f. Entrepreneurs and Projects

Among the many ideas nurtured during the programme, several stand out for their creativity, social impact, and growth potential. The following snapshots present a glimpse into the diversity of ventures and the determination of the entrepreneurs who brought them to life.

## Aptet ISP, družstvo, r.s.p.

### ABOUT THE PROJECT

Integrative Social Enterprise - Supported Employment Agency. We address the training and employment of disadvantaged and vulnerable individuals in both open and sheltered labor markets. Our primary customers are companies facing labor shortages and willing to create suitable working conditions for people with specific needs.

#### FOUNDER Stanislav Lorincz



"The incubation program was extremely helpful in prompting the right questions and generating unbiased answers."

## Vlna pod Tatrami

### ABOUT THE PROJECT

Design, create and sell products made from local sheep wool and upcycled materials & organise training courses. My goal is to work mainly with Slovak sheep breeders and manufactures that process local sheep wool, thus addressing the whole production chain of products as locally as possible and with the smallest possible carbon footprint. At the same time, I also want to create with upcycled materials with reference to the practical "zero waste" life of our ancestors in order to reach modern people of the 21st century.

#### FOUNDER Lívia Rášová



"The program helped me to better understand business needs, define customer segments and optimize product size/weight."

## VERDE

### ABOUT THE PROJECT

Our vertical farm initiative offers a new perspective on our relationship with the environment and food production. By implementing vertical farming, we aim to bring sustainable, year-round healthy food production to cities, addressing some of today's biggest challenges. The main goal is to create a greener food system and healthier communities.

#### FOUNDER Lucia Jasenovská



"The program was extremely beneficial and taught me everything I needed to know for successful entrepreneurship. I gained valuable knowledge in strategic planning, marketing, finance, and team management."

## We Live

### ABOUT THE PROJECT

Our platform encompasses a web interface, mobile application, and support centers, dedicated to cancer prevention for clients, employees, and patients. It focuses on promoting prevention awareness, healthy diet and exercise practices, insurance guidance, psychological support, social security, and information about treatment options. Our mission is to address the challenges faced by both patients and healthy individuals in coping with cancer. We aim to raise societal awareness about our collective responsibility towards our health and well-being.

#### FOUNDER Viliam Gabria



"During the program, I acquired skills such as establishing cooperation with suppliers and customers, navigating marketing strategies, and determining how and where to secure financing."

## Bikesharing Nitra

### ABOUT THE PROJECT

Introducing our Community Bike Sharing program, a sustainable and convenient solution for urban mobility. Our model enhances community connectivity, reduces traffic congestion, and promotes a healthier lifestyle. Join us in revolutionizing the way we move around our cities!

**FOUNDER** Jana Kuffová Popovicsová



"The Entrepreneur Incubation Program has been instrumental in helping us realise our visions and ideas."

## SAGGIO Parents Club

### ABOUT THE PROJECT

SAGGIO is a project of the civic association Nitrianske V.I.P, o.z. We are a community of people dedicated to volunteering and helping those in need. The main goal of the SAGGIO project is to operate a safe space called the SAGGIO PARENTS CLUB, which will serve parents and foster parents of children with specific needs. The aim is to create a place where parents can work, relax, and socialize while their children receive professional care. The facility includes a work area, a social area with a café, a relaxation area with services, and a space for developmental activities.

**FOUNDER** Ingrid Velčická



"The program definitely provided a new outlook on the business, moved me further towards my goal, and helped build the profile of our program."

## Pretvory

### ABOUT THE PROJECT

Europe and Slovakia are facing a problem with textile waste. I want to educate children, young people, and the public on how to reduce textile waste. My goal is to create an educational and co-design textile center where prototypes of recycled textile products and art pieces would be made, services for the public would be offered, and a "Do It Yourself" workshop would be available.

**FOUNDER** Marcela Chreneková



"The program provided me with valuable knowledge and tools in strategic planning, marketing, and financial management. With the support and mentoring from experts, I gained the confidence and skills to effectively lead my business."

## VERUM Centrum

### ABOUT THE PROJECT

VERUM Centre provides specialized support for families, particularly those with children diagnosed with Autism Spectrum Disorder (ASD). We offer psychological, family counseling, special education, and therapeutic services, alongside workshops, lectures, and creative activities. Our mission is to enhance family relationships, promote children's development, and support parents in raising confident, successful, and happy children.

**FOUNDER** Miriam Križanová



"I've made great progress in how to look at and define the customer, segment categories, financial forecasting, and how to connect everything together."

## 3.4 Riga, Latvia: Supporting Young Entrepreneurs in Riga and Across Latvia Through Entrepreneurship Initiatives

### a. Local Context and Needs

Riga, as the capital of Latvia, is a dynamic urban hub with a growing interest in innovation and sustainability, yet significant disparities remain in terms of economic and social inclusion. While the city offers opportunities for entrepreneurship, many underrepresented groups - including youth, women in precarious employment, older generation and eco-conscious innovators - face persistent barriers.

The entrepreneurial landscape is characterized by limited access to mentorship and institutional support for first-time founders, especially outside of the mainstream business ecosystem. Young people in Riga, particularly from underserved urban areas or rural regions migrating to the capital, often report a lack of confidence, minimal awareness of support systems, and limited digital fluency.

Over the three years of the programme, 80 selected participants ranged in **age from 18 to 65, with a strong representation of women (85%) and men (15%), primarily from the Riga Planning Region.** In the final year, the programme also welcomed participants from smaller rural cities in Latvia.

Approximately **21% of participants did not hold a university degree**, having mostly completed secondary education. Several participants were students or recent graduates. Notably, 74% were parents, and 55% had not received any prior entrepreneurial support.

Digital readiness varied across the group, with around 40% requiring foundational assistance in using digital business and communication tools.

These insights directly influenced the programme's structure and outreach strategy. All materials were translated from English into simple, accessible Latvian business language. The programme's pacing and onboarding process were adapted to accommodate different levels of prior experience, offering additional one-to-one support for participants with limited digital or entrepreneurial backgrounds.

Figure 33. Closure event in Riga at Āgenskalns Market, Year 2



Source: Bridge for Billions, 11 April 2024

### a1. Alignment with IN-HABIT IHW Objectives and the Riga VIS

Riga's VIS is anchored in transforming Āgenskalns Market into a multifunctional **food hub** that promotes **healthier and more sustainable food practices**, strengthens **inclusion**, and supports **social cohesion** through everyday food-related participation. Within this framework, the incubation programme supported entrepreneurs to develop initiatives aligned with the **food hub logic** and to translate early ideas into **feasible offers** that can operate in **real community settings**.

Implementation conditions were strengthened by embedding outreach and programme moments in the **local ecosystem**, using the market context for **recruitment, visibility, networking, and practical testing opportunities**. Delivery was adapted to the cohort's diverse needs through **accessible Latvian-language materials, tailored onboarding, and additional one-to-one support** where required.

Supporting evidence is provided in **Section 3.4**, specifically **3.4b (Main Activities and Outcomes)**, **3.4d (Inclusive Training and Skills Development)**, and **3.4e (Partner Involvement)**, including the closure events hosted at Āgenskalns Market.

## **b. Main Activities and Outcomes**

### **Year 1 (Programme Launch and Localised Support)**

The first year of the IN-HABIT Riga incubation programme focused on establishing a foundational structure tailored to the needs of aspiring entrepreneurs with limited access to startup resources. The incubation followed a hybrid format, combining an online platform with key in-person engagements to ensure accessibility and community-building. Outreach and scouting were carried out in close collaboration with local partners such as the Riga Planning Region and Āgenskalns Market. These partners helped promote the programme through on-site posters, word-of-mouth among vendors, and active social media engagement, helping to reach individuals who might not be connected to traditional entrepreneurial networks.

Onboarding processes were adapted to different levels of digital fluency, and participants were supported through WhatsApp groups and personalised guidance from the incubation manager. Entrepreneurs worked through Bridge for Billions' structured 8-module curriculum, with mentors offering support throughout. Given the varying familiarity with digital platforms, additional one-to-one technical assistance was provided to ensure all participants could progress through the programme. The year concluded with a closure event hosted at Āgenskalns Market, where participants publicly pitched their business ideas. This event helped to foster confidence and visibility for the ventures while reinforcing ties between entrepreneurs and the local ecosystem. By the end of the first year, 28 entrepreneurs had been selected, with 19 completing the full programme cycle, demonstrating the feasibility and impact of the hybrid model.

## Year 2 ( Deepening Impact and Strengthening Community)

Building on the first year's success, Year 2 focused on enhancing the participant experience, improving communication structures, and deepening engagement with the local entrepreneurial ecosystem. Outreach campaigns were more targeted and included content on Latvia's largest innovation and [startup information portal](#), in addition to social media channels such as Facebook and LinkedIn. A digital booklet was also developed to showcase Year 2 participants and their ventures, both as a scouting tool for the next edition and as a way to celebrate the programme's impact.

Mentorship relationships were strengthened through regular follow-up, informal WhatsApp communication, and check-ins from the incubation manager. To keep energy and motivation high throughout the programme, a series of internal motivational activities was introduced, including biweekly highlights of the top three entrepreneurs shared within the cohort. The programme also expanded its educational content through expert-led sessions covering practical topics such as marketing, financial strategy, and pitching. These online sessions were aligned with participants' feedback and real-time needs.

In-person interaction remained a key element for cohesion. An informal group meeting was hosted at Āgenskalns Market to help participants connect and reflect in a relaxed setting. The closure event, held in collaboration with the IN-HABIT Annual Exploitation Meeting (*Milestone14*), brought together participants, mentors, city stakeholders, and potential investors. This event offered a more formal platform to showcase the ventures, deepened public visibility, and marked the successful completion of the second year, with 30 out of 33 entrepreneurs completing the programme.

## Year 3 ( National Reach, Institutional Partnerships, and Legacy Building)

In its final year, the programme scaled its impact by opening applications to participants across Latvia, including rural areas and smaller towns. This shift aimed to ensure that aspiring entrepreneurs outside of Riga could access the same high-quality support, thus creating a more equitable innovation landscape. Outreach strategies continued through trusted partners and platforms, while onboarding was adjusted to accommodate participants' diverse levels of experience and digital fluency.

Personalised support intensified in Year 3, with the incubation manager offering one-to-one online meetings to provide tailored guidance, unblock technical difficulties, and sustain participant motivation. The mentoring structure remained consistent, and the hybrid format of the programme was preserved. This included the 8-module incubation curriculum delivered

through Bridge for Billions' platform, supported by expert sessions, checkpoints, and networking opportunities.

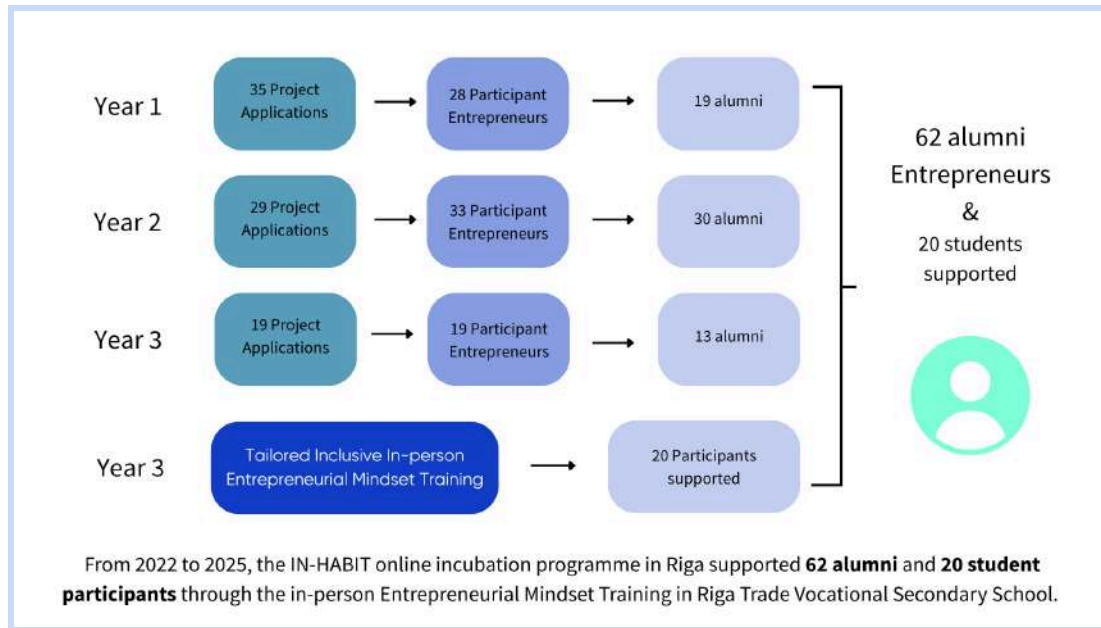
A significant advancement in Year 3 was the establishment of a strategic partnership with the SEB Innovation Center and The Investment and Development Agency of Latvia (LIAA). This collaboration enabled participants to access insights into future funding opportunities and receive post-incubation guidance, further reinforcing the programme's legacy beyond its official duration. The final closure event once again took place at Āgenskalns Market, drawing together mentors, ecosystem partners, alumni, and municipal stakeholders. This final gathering celebrated the achievements of the year's 19 selected entrepreneurs, of whom 13 completed the programme. It also reinforced the broader message of the programme: that inclusive, flexible, and context-sensitive incubation can activate local potential far beyond traditional startup circles.

*Figure 34, 35, 36. Cohorts' Networking Sessions at Āgenskalns Market (Years 1-3)*



Source: Bridge for Billions, 2024

Figure 37. Entrepreneurial Impact: Alumni and Students in the IN-HABIT Riga.



Source: Bridge for Billions, internal monitoring system (Metabase), 2025

### c. Challenges and Solutions

In **Year 1**, during the programme’s initial launch in Riga, the primary challenge was identifying and engaging the right target groups—particularly aspiring entrepreneurs who were disconnected from formal business ecosystems. Traditional digital marketing methods proved ineffective for reaching underserved communities, who often lacked exposure to startup events or incubator programmes.

The limited size of Riga’s population further restricted the diversity of applicants. The cohort was heavily skewed toward food-related business ideas, making it difficult to achieve thematic variety and peer-to-peer learning dynamics.

Digital literacy gaps were pronounced, especially among older participants or those unfamiliar with online learning. Many struggled to navigate the incubation platform, requiring intensive one-to-one technical assistance. In addition, personal circumstances—such as caregiving responsibilities, health issues, or employment instability—led to higher-than-expected attrition, despite participants’ strong initial motivation.

In **Year 2**, programme visibility improved and outreach mechanisms became more refined. However, new challenges emerged around sustained engagement and completion rates. Some participants, though enthusiastic at the start, found it difficult to maintain momentum over the 8- to 10-week incubation period. Feelings of isolation in the online environment, doubts about the feasibility of their projects, or difficulty balancing the programme with personal obligations led to occasional disengagement or dropout.

Additionally, communication between mentors and entrepreneurs varied in quality. Some pairs struggled with coordination or mismatched expectations. Programme staff noted the need for **more structured follow-up systems** to maintain motivation and offer encouragement at critical moments in the entrepreneurial journey.

By **Year 3**, the Riga programme ambitiously expanded to a nationwide scope, welcoming participants from smaller cities and rural areas (e.g., Talsi, Ogre, Cēsis, Garkalne). This broader reach dramatically improved cohort diversity but brought new logistical challenges: how to maintain cohesion among geographically dispersed participants, how to preserve the community feel of the programme, and how to ensure equal access to support. The scaling process also required refining communication systems to avoid participant confusion and ensuring that rural participants—often with even lower digital fluency—could access all necessary materials and guidance.

To maintain high-quality support, the team had to reinforce one-to-one accompaniment, keep peer groups active across distances, and adapt motivational strategies for a more dispersed learning experience.

*Figure 38 & 39. Overview of the Closure Event at Āgenskalns Market, Year 1, Riga*



*Source: Bridge for Billions, Riga partners, 21 July 2023*

#### d. Inclusive Training & Skills Development

Throughout the programme, IN-HABIT Riga incubation programme training sessions were tailored to participants' needs with added support in digital literacy, practical examples, and one-on-one online mentoring. In the third year, **4 women** (*Brigita Zēmele, Ieva Prāne, Līga Siliņa, Ruta Amoliņa*) **from rural Latvia received targeted business skills support.**

That same year, the *Entrepreneurial Mindset Training*, a collaboration between Bridge for Billions and **Riga Trade Vocational Secondary School** introduced students **aged 18–20 from the Retail Business programme** to the fundamentals of entrepreneurship. Many of these students face socio-economic challenges, including limited access to general secondary education, financial hardship requiring early entry into the labour market, or personal circumstances such as behavioural and health conditions, including ADHD.

To ensure accessibility, the training was condensed into a one-day, highly interactive format. Sessions combined an introduction to **the IN-HABIT incubation methodology with group brainstorming, creative problem-solving, and the development of Business Model Canvases.** Students then pitched their ideas to their peers, received feedback, and discussed potential next steps. The day concluded with **the presentation of practical resources,** including national support programmes, youth initiatives, and grant opportunities to encourage further exploration of entrepreneurship.

This initiative demonstrated the value of flexible, experiential learning approaches in engaging marginalised youth. In addition to building technical knowledge, it promoted confidence, teamwork, and communication skills as a key foundation for future entrepreneurial activity and broader social inclusion.

Figure 40. Inclusive Student Training at Riga Trade Vocational Secondary School



Source: Bridge for Billions, 23 Jan 2025

### e. Partner Involvement & Co-Co-Co-Co Scheme

The IN-HABIT Riga incubation programme was implemented through a co-creation, co-design, and co-management (co-co-co) approach involving local partners, external stakeholders, and national institutions. This collaborative framework strengthened outreach, increased credibility, and provided entrepreneurs with valuable practical opportunities and long-term connections to Latvia’s entrepreneurial ecosystem.

#### ● Co-Designing & Outreach Strategy

- Bridge for Billions co-designed the recruitment process with **KQ** and the **Riga Planning Region (RPR)**, mapping potential entrepreneurs and mentors.
- **KQ** led local scouting via social media, its vendor network at Āgenskalns Market, and direct community engagement.
- **RPR** supported outreach to municipalities in the Riga planning region, expanding reach beyond the city.
- **SEB Innovation Centre** and the **Investment and Development Agency of Latvia (LIAA)** enhanced credibility by contributing expert mentors, hosting training sessions, and sharing funding opportunities.

#### ● Co-Implementing Events and Training Delivery

- Year 1 and Year 2 closure events were hosted at **Āgenskalns Market** in collaboration with **KQ**, combining networking, visibility, and practical product testing opportunities for entrepreneurs.
- SEB Innovation Centre hosted expert talks on financing, while LIAA provided tailored sessions on grants, export potential, and participation in international exhibitions.
- In Year 3, outreach expanded to rural areas, and the programme piloted an adapted one-day Entrepreneurial Mindset Training at the **Riga Vocational School of Commerce**, introducing 20 students to entrepreneurial thinking and the incubation methodology.

### • Local Impact

- Practical exposure opportunities included vendor space at **Āgenskalns Market**, masterclass facilitation, and participation in major events such as “**Riga Food 2023**,” where several entrepreneurs showcased their products.
- The partnerships fostered long-term entrepreneurial engagement through digital networks (WhatsApp and LinkedIn), where opportunities, events, and grants are regularly shared.
- By connecting entrepreneurs to national institutions and local markets, the programme bridged incubation with real-world application, increasing participants’ confidence, visibility, and readiness to scale.

Figure 41 & 42. Keynote Presentation during the Event at the SEB Innovation Centre



Source: Bridge for Billions, 24 April, 2024

Figure 43, 44, 45, 46. IN-HABIT Entrepreneurs' Presence at Riga Food Fair



Source: Bridge for Billions, 8 February 2023

## f. Entrepreneurs and Projects

Among the many ideas nurtured during the programme, several stand out for their creativity, social impact, and growth potential. The following snapshots present a glimpse into the diversity of ventures and the determination of the entrepreneurs who brought them to life.

## Spēkozolu garšvielas

### ABOUT THE PROJECT

My business idea involves offering natural, additive-free spices enhanced with herbs, weeds, and wild berries. Our products stand out for their high quality and unique health-promoting properties. We are committed to delivering a taste experience that is not only exceptional but also beneficial to our customers' health.

#### FOUNDER Ineta Ozola



"My experience with the incubation program was both inspiring and creatively enriching. It provided me with profound insights into entrepreneurship and helped me develop crucial skills for my idea."

## Colourable wallpapers "Little Dill & John"

### ABOUT THE PROJECT

I offer wallpapers for children's rooms. Each wallpaper pattern is a visual story that can be followed, colored in, and added to. Our target audience are families with children and interior designers.

#### FOUNDER Karīna Volbeta



"Through the program, I acquired skills such as collaboration, planning, project management, and social media marketing."

## SIA "ACR4edu"

### ABOUT THE PROJECT

The business idea emerged from a research project addressing global issues in mathematics learning. It focuses on enhancing motivation and participation through technology, with a prototype app and pressure-sensitive sensor pad. The technology's objective is to stimulate emotions through movement among children aged 3 to 13, thereby fostering increased interest in mathematics and encouraging engagement.

#### FOUNDER Aija Cunska



"The program helped me to identify the customer segment, establish pricing, assess business viability, and forecast finances."

## Rullējums

### ABOUT THE PROJECT

"Rullējums" is an ice cream with a unique way of preparation. The ice cream is made in front of the customer, using fresh ingredients of their choice and a cold ice cream base.

#### FOUNDER Artūrs Muskars



"The Program helped me to set up my own business. More than the programme itself, which makes you think about your idea. Introduced to a mentor who gave a good support in this experience. I developed networking, financial planning."

## Forest Prana

### ABOUT THE PROJECT

Our business draws on ancestral wisdom and modern science to offer people natural and effective health products. Our main product is handmade oxymels - traditional medicinal elixirs made from honey, vinegar and herbs grown in our rich, ecological natural environment. Our aim is to help people live healthier, happier and more in harmony with nature. Oxymels will give you a natural and effective way to take care of your health, using the wisdom of our ancestors and the advances of modern science.

#### FOUNDER Aija Murde



"The IN-HABIT incubation programme helped me to develop new skills, create a marketing strategy, identify customer segments and raise awareness of the company's needs."

## Big small talk

### ABOUT THE PROJECT

Small TALK is organisation, which refers to the part of education that changes the approach to communication for clients (children and adults) with the philosophical method and extends the impact of the role of interest education, e.g. emphasising good performance and effective soft skills such as reasoning, multiple interpretation, problematisation and conceptualisation. Philosophy is a practice, not just the study of the ready-made ideas of other greats.

#### FOUNDER Aleksandra Baltā



"Understand how I can reach and find my customer. Develop a sales plan and set a clear vision. Negotiation, collaboration, planning. Project management and everything that was included in the program was very helpful."

## Sustain Events Latvia

### ABOUT THE PROJECT

Seminars, meetings and other business events can be organised according to the principles of the circular economy, i.e. planning the waste stream, reducing transport, choosing locally produced products, more environmentally friendly decorations and entertainment, services and materials.

#### FOUNDER Māra Vilciņa



"The IN-HABIT incubation programme helped me to create a business strategy, understand more about the customer, create a sales strategy and become more proactive."

## Cietais losjona gabaliņš

### ABOUT THE PROJECT

I create sustainable, environmentally and people-friendly cosmetics - solid lotion bars. The solid lotion piece is produced using 100% natural ingredients and sustainable packaging. The aim is to minimise the negative impact on human health and the environment.

#### FOUNDER Evija Nete



"It has helped me a lot to understand both the customer segment and the direction I want to go in, and has increased my understanding of the company's needs. And it has given me the motivation to move towards my goal."

## SIA JB Consulting

### ABOUT THE PROJECT

An innovative solution empowering startups through advanced stress measurement tools and resilience-building capabilities. We're not just a tech provider; we're strategic partners committed to fostering a robust, innovative ecosystem. Our platform promises not only enhanced well-being and productivity for startups but also offers VCs the opportunity to be part of a scalable, impactful venture with significant growth potential and attractive returns.

#### FOUNDER **Jana Briede**



"The program helped me develop new skills, enhance market awareness, receive mentoring support, and gain industry knowledge."

## TE-D

### ABOUT THE PROJECT

Tara Energy Drink, or TE-D, specializes in producing 100% natural and sustainable drink kits, offering high-quality everyday beverages that benefit both you and the world. The greatest value of our product lies in its ability to completely replace all your tonic drinks for 30 days. Our primary objective is to enhance the quality of life for our customers.

#### FOUNDERS **Jūlija Pehtereva** **Jevgēnijs Haustovs**



"Now, the entire company structure is logically organized. We have defined new customer segments and targeted a new market, supported by comprehensive statistics. This process has enabled us to compile structured information for ourselves, investors, and partners."

## ARsport SIA

### ABOUT THE PROJECT

XRsport - Digital technology sports entertainment (AR + VR). We make physical activity fun using the latest digital technologies. Our offerings are suitable for a wide age group and are also available for companies (for team introductions and team building), schools (to learn about technology), and other interested parties.

#### FOUNDER **Mārtiņš Veide** **Edmunds Ābelītis**



"The program helped us gain a broader perspective on business, including insights into areas for expansion and opportunities for improvement."

## Mindfield Sports

### ABOUT THE PROJECT

We aim to create a sports development platform where athletes can maximize their potential. The platform will assess the athlete's physical and psychological performance status using a specific methodology. With the involvement of qualified specialists/mentors, it will then propose a tailored pathway to enhance performance and athletic potential.

#### FOUNDER **Miks Zvejnieks**



"The incubation program helped me to define the core business of the company, identify the target audience, and gain a comprehensive understanding of the business principles."

## 3.5 Additional Training and Cross-Cohort Learning

To enhance the learning experience and address specific local needs, the programme integrated supplemental training sessions and opportunities for cross-cohort and cross-city exchange. These activities enriched the core incubation journey, built targeted skills, and fostered collaboration beyond local boundaries.

### 1. Country-Specific Training in Local Languages

Specialised sessions were delivered in local languages to address context-specific priorities:

- **Nitra, Slovakia** – Online workshops on *Financial Analysis for Early-Stage Businesses* held in Year 1 and Year 2, led by local expert and mentor Martin Sýkora.
- **Córdoba, Spain** – *Entrepreneurship and Wellbeing* (Year 2) and *Business that Breathes: Creating a Healthier Future through Entrepreneurship* (Year 3), delivered by Tomás Nores (Bwell Lab, Year 1 alumnus) and a colleague.

### 2. Cross-Cohort and Cross-City Thematic Webinars

Entrepreneurs from all four pilot cities participated in thematic webinars led by experienced mentors and alumni:

- **Year 2** – *The Power of Moments* (Ivan Košalko, Slovakia) and *Entrepreneurship and Wellbeing* (Tomás Nores, Spain).
- **Total Reach** – 2 cross-city webinars delivered, engaging 60+ participants from 4 countries.

### 3. Peer Learning and Networking

Structured opportunities for interaction allowed entrepreneurs to connect across cities:

- Networking events, online Q&A sessions, and final pitch presentations encouraged peer exchange and collaboration.

**Total Reach:** The programme facilitated over **100 networking sessions**, engaging more than **200 entrepreneurs** across the three years.

By combining locally adapted training with cross-border exchanges, the programme ensured that entrepreneurs gained not only technical skills but also the adaptability, confidence, and collaborative mindset essential for long-term success.

## 4. Annual Exploitation Business Events and Additional Training

This section outlines the annual Exploitation Business Events organized as part of the IN-HABIT programme, marking significant milestones in the incubation process. **These events, held each year, played a crucial role in promoting the replication and cross-fertilization of the innovative business models** developed across the programme's pilot cities. Each meeting served as a platform for the most promising entrepreneurs to showcase their projects, receive valuable feedback, and engage in collaborative exchanges aimed at scaling these models for broader impact.

The Exploitation Business Events were key milestones in the IN-HABIT programme's trajectory, corresponding to Milestones 12, 14, and 16 in the Grant Agreement. These annual gatherings were designed to foster the sharing of experiences and lessons learned, facilitating the replication of successful business models and encouraging the adoption of best practices. The events not only provided entrepreneurs with opportunities to pitch their projects but also enabled them to connect with potential partners, investors, and stakeholders across Europe.

Through these interactions, the Exploitation Business Events contributed to the programme's overall objective of enhancing the scalability and sustainability of inclusive health and wellbeing business models. By facilitating the exchange of knowledge, ideas, and experiences, these meetings strengthened the cross-city collaboration that is critical to the long-term success and replicability of the business models developed under IN-HABIT.

The following subsections provide an overview of each event, highlighting the key outcomes, lessons learned, and contributions to the broader objectives of the programme.

### 4.1 Milestone 12: Nitra, Slovakia (September 12, 2023)

The **first annual Exploitation Business Event** was held in **Nitra, Slovakia**, on **September 12, 2023**, during the **IN-HABIT General Assembly**. Taking place on the afternoon of the second day, it marked a **key milestone in the programme by placing entrepreneurs at the centre of the stage**. The event showcased the most **innovative and replicable business ideas** from across the **four pilot cities**, giving entrepreneurs the opportunity to **pitch their business models**, present themselves to a wider audience, and demonstrate the **impact of their work**. Beyond individual presentations, the event fostered **collaboration and cross-fertilisation between cities**, as participants exchanged lessons learned and explored opportunities to **adapt and replicate their models in new contexts**.

### Agenda Overview:

The event kicked off with **icebreaker activities**, allowing participants to connect and set the tone for the collaborative session. The official **IN-HABIT introduction** was provided by Katarína Melichová from SUA, followed by a welcome message outlining the goals of the Incubation Programme and the early achievements from each city. This was followed by a presentation on the **first results** from the programme, sharing key lessons learned and challenges overcome.

Next, each entrepreneur had the opportunity to present their business models, detailing the challenges and innovations specific to their cities, and identifying potential opportunities for cross-fertilization between the models.

Following the entrepreneur presentations, there was a **Q&A session**, where both the audience and invited experts shared feedback and posed questions to the entrepreneurs. This provided an invaluable opportunity for entrepreneurs to gain insights into their models and refine their approaches.

The session concluded with the **launch of the second edition** of the programme and a brief introduction to how participants could sign up for more information.

After the official presentations, the event transitioned into a **Round Table of Knowledge and Ideas Interchange**. This was an interactive segment, with one table for each city, where entrepreneurs, B4B members, and external experts discussed cross-fertilization opportunities for each city. These discussions were key in identifying synergies and fostering deeper collaboration between cities.

### Entrepreneurs and Their Businesses:

#### 1. **Legomo (Latvia) - Elina Zandere**

In collaboration with scientists, Legomo developed a unique soup production technology that preserves the nutritional value, taste, and appeal of vegetables without using salt, preservatives, or high-temperature processing. This approach ensures convenient, ready-to-enjoy meals that respect both consumers' health and time.

#### 2. **Verum Centrum (Slovakia) - Miriam Križanová and Peter Kuračka**

Verum Centrum focuses on improving mental health services and providing psychological support to underserved communities. Miriam and Peter presented the challenges of scaling mental health services and highlighted the innovative approaches they have adopted to make these services accessible to a wider audience.

3. **075 (Spain) - Martha Bellas**

075 is a social business that promotes sustainable tourism while preserving Córdoba's olive-oil heritage. It partners with local producers to offer an educational tasting experience built around extra virgin olive oil (EVOO), showing visitors how to integrate EVOO into everyday eating while supporting small, sustainable suppliers.

4. **ARKA (Italy) - Elia Lunghini and David D'Andrea Giovanni**

ARKA is developing a private vocational school with a scientific–naturalistic focus to train professionals for zoological facilities (zoos and rescue centres). The project includes an adjacent zoological facility in Livorno that will serve as a hands-on training site for students and as a cultural, scientific, and educational centre for citizens and tourists.

**Participants:**

The event saw a diverse group of 54 participants, including all IN-HABIT consortium partners, external guests, Slovakian cohort entrepreneurs, and mentors. Key participants included:

- **Vlasta Kostercova**, Managing Social Impact Investment Fund
- **Pavel Laczko**, Senior Policy Advisor for Social Innovation from the Government Office
- **Adam Brocka**, Service Designer
- **Michaela Pobudova**, Founder of Mareena

**Key Takeaways:**

- The event provided an important space for cross-pollination of ideas and feedback from experts and stakeholders.
- Entrepreneurs gained valuable insights into how their models could be replicated and adapted to other cities.
- The roundtable discussions facilitated deeper collaboration and fostered new opportunities for partnerships.

This inaugural Exploitation Business Event in Nitra set a strong foundation for future events, promoting knowledge sharing and the scaling of inclusive business models across cities.

Figure 47, 48, 49. Milestone 12: Nitra, Slovakia



Source: Bridge for Billions, 12 September 2023

## 4.2 Milestone 14: Riga, Latvia (June 12, 2024)

The second annual Exploitation Business Event took place in Riga, Latvia, on June 12, 2024. Hosted with the support of key local partners, including **Āgenskalns Market**, **Riga Planning Region**, and **Baltic Research Studies**, this event provided a platform for entrepreneurs from across the IN-HABIT programme to showcase their business models, share lessons learned, and explore opportunities for cross-fertilization between cities. The event also incorporated crucial activities with **Design for Change (DFC)** led by **Miguel Luengo** and **Tesseract** led by **Luismi Benavides**, which played a pivotal role in facilitating the event's success.

### Agenda Overview:

The day began with a private **morning session** for entrepreneurs, the Bridge for Billions (B4B) team, and the Tesseract team (TSR), led by **Miguel Luengo**. This session focused on **pitch training** and team-building activities aimed at enhancing entrepreneurs' pitching skills, fostering self-reflection, and improving communication. Activities included the “**¡Claro que sí!**” workshop, which emphasized the importance of attitude, energy, objectives, and language in entrepreneurial journeys, and hands-on activities such as **Moebius Spiral** and **The Flying Carpet**, designed to enhance trust, collaboration, and problem-solving.

The public event in the afternoon began with **welcome remarks** from key local figures, including **Emīls Ķīlis** from the **Baltic Studies Centre** and **Darja Trizna** from **Āgenskalns Market**, both of whom highlighted the importance of collaboration and the innovative initiatives taking place in Riga. The event then transitioned into presentations from the entrepreneurs, each focusing on **cross-fertilization** and **scalability** opportunities. The entrepreneurs pitched their models and received constructive feedback from the audience and experts.

The event also featured an **excursion** of the Āgenskalns Market, led by **Darja Trizna**, where participants learned about the market's role in fostering local entrepreneurship and sustainability. The session closed with the **launch of the third edition** of the IN-HABIT programme, followed by a **certificate ceremony** for the **Riga Cohort**.

### Entrepreneurs and Their Businesses:

1. **T-ED (Latvia) - Jūlija Pehtereva**

T-ED offers 100% natural and sustainable energy drinks designed to replace tonic beverages, aiming to enhance wellbeing while promoting environmental sustainability. Jūlija shared how T-ED has successfully positioned itself in the local market by emphasizing sustainability and health, and explored opportunities for expanding into other regions with similar needs for health-conscious alternatives.

2. **Listen & Speak - Skills for Nursery School Teachers (Spain) - Cristina Rentería Garita**

This project focuses on empowering early childhood educators, especially women, to teach English to young children, making language skills accessible to both learners and teachers. Cristina's pitch highlighted the potential for scaling this model, particularly in areas with a strong demand for language development in early childhood education.

3. **Dog Studio Photo (Italy) - Marina Barbatì & Alessio Guazzini**

Dog Studio Photo is Italy's first network dedicated to dog photography, offering tailored portraits that celebrate the unique bond between dogs and their owners. Marina presented how the business automates all production processes from booking to delivery, offering insights into how this model could be replicated in other countries, targeting pet owners with a passion for personalized experiences.

4. **VERDE (Slovakia) - Lucia Jasenovska**

VERDE is a vertical farming project combined with a cozy coffee shop, focusing on sustainably grown, year-round local produce. Lucia's pitch emphasized the growing demand for fresh, local food and how the business provides an innovative model for urban farming that could be scaled to other cities facing similar urbanization challenges.

**Participants:**

The event was attended by 62 participants, including external guests from the Latvian business ecosystem, Riga cohort entrepreneurs, and mentors. Key participants included:

- **Marta Rautenschild**, VC, Investor & Founder Relations
- **Marina Petrakova**, Tech Visionary, Forbes-Featured Founder, Startup Mentor, Champion for Women in Tech, Speaker, Digital Health Advocate
- **Jānis Lielpēteris**, Latvian Chamber of Commerce and Industry
- **Jūlija Baumane**, Leading Expert of the Startup Support Division, LIAA
- **Inga Surgunte**, UNESCO
- **Jānis Svemps**, Altum

- Rūdolfs Cimdiņš, Riga Planning Region
- Zanda Kristovica, SmartEdu Founder

**Key Takeaways:**

- The **co-co-co** scheme facilitated by **Design for Change** and **Tesseractae** provided entrepreneurs with practical tools to enhance their entrepreneurial mindset and pitching skills.
- Entrepreneurs received invaluable feedback from experts and stakeholders, helping refine their business models and explore new cross-fertilization opportunities.
- The market excursion offered insights into the role of local markets in promoting sustainable entrepreneurship, and the event further solidified the importance of community-driven business initiatives.

The Riga event successfully reinforced the importance of cross-city collaboration and scalability in inclusive business models. It also highlighted the role of local partnerships in creating opportunities for innovation and sustainability.

*Figure 50, 51, 52 – Milestone 14: Riga, Latvia*



*Source: Bridge for Billions, 12 June 2024*

### 4.3 Milestone 16: Córdoba, Spain (June 11, 2025)

The **third and final Exploitation Business Event** took place in **Córdoba, Spain**, on **June 11, 2025**, marking the **culmination of the IN-HABIT incubation journey across the four pilot cities**. Organized with the support of **local partners** and hosted by **Bridge for Billions**, the gathering brought together **entrepreneurs, mentors, facilitators, and ecosystem stakeholders** in a vibrant and emotionally rich celebration of **inclusive entrepreneurship**.

Far beyond a showcase of **innovative business models**, the **Córdoba event** embodied the project's spirit: **human-centred incubation, wellbeing, and community-led transformation**.

#### Agenda Overview

The day began with a **closed morning session** exclusively for entrepreneurs. **Andrés Varela**, Senior Business Development Manager at Bridge for Billions, delivered an in-depth workshop on **impact investment**. The session aimed to prepare entrepreneurs for the next phase of their journey by deepening their understanding of how to attract mission-aligned capital, communicate their impact, and build sustainable ventures. Through interactive discussions and real case studies, participants gained critical insights into:

- The fundamentals of impact investing
- What impact investors look for
- How to measure and communicate social/environmental outcomes
- Tools for investment readiness

This preparatory space set the tone for the afternoon, reinforcing the connection between purpose, growth, and long-term impact.

The public event opened at 15:00 with a warm welcome by Vanesa Kováčová and Maria del Mar Delgado. This was followed by a **grounding session** titled “Disconnect to Connect,” led by entrepreneurs Yshabela Molina and Fiona from El Reino de Yshada. Designed to center participants emotionally, the activity invited everyone to arrive fully and mindfully into the space. The core of the afternoon was the **Entrepreneur Pitches: Living Legacies**, where five

entrepreneurs from across Europe presented their ventures rooted in wellbeing, creativity, and social transformation. Each delivered a 3-minute pitch followed by audience and jury Q&A.

After a short break, Cristina Balcells, co-founder of B-Well Lab and alumna of IN-HABIT Córdoba's first edition, delivered a keynote on regenerative entrepreneurship: **"Business that breathes."** She emphasized models that nurture people, communities, and the planet, aligning deeply with IN-HABIT's values. The event closed with a final gratitude circle, certificate ceremony, and networking toast.

### Entrepreneurs and Their Businesses

- **Arte y Cultura en Metal** – Cristina Pedrajas Rodríguez (Spain)  
Fusing Andalusian heritage and metal craftsmanship into sculptural architectural designs with a strong focus on sustainability.
- **Joppys** – Diego Mariotti (Italy)  
A smart platform for pet services that also promotes adoption and improves pet-friendly urban environments.
- **El Reino de Yshada** – Yshabela Molina Grande (Spain)  
A regenerative retreat center in Córdoba for emotional healing, conscious entrepreneurship, and sustainable living.
- **Pop-it!** – Nikita Zaichenkov (Latvia)  
A snack innovation using buckwheat to create healthy, eco-conscious, and locally sourced treats.
- **Clínica Babynova** – Antonio Francisco García Peñalver (Spain)  
A family care center offering holistic support from pregnancy through early childhood, including a unique baby spa experience.

### Participants

The Córdoba event welcomed 65+ attendees, including:

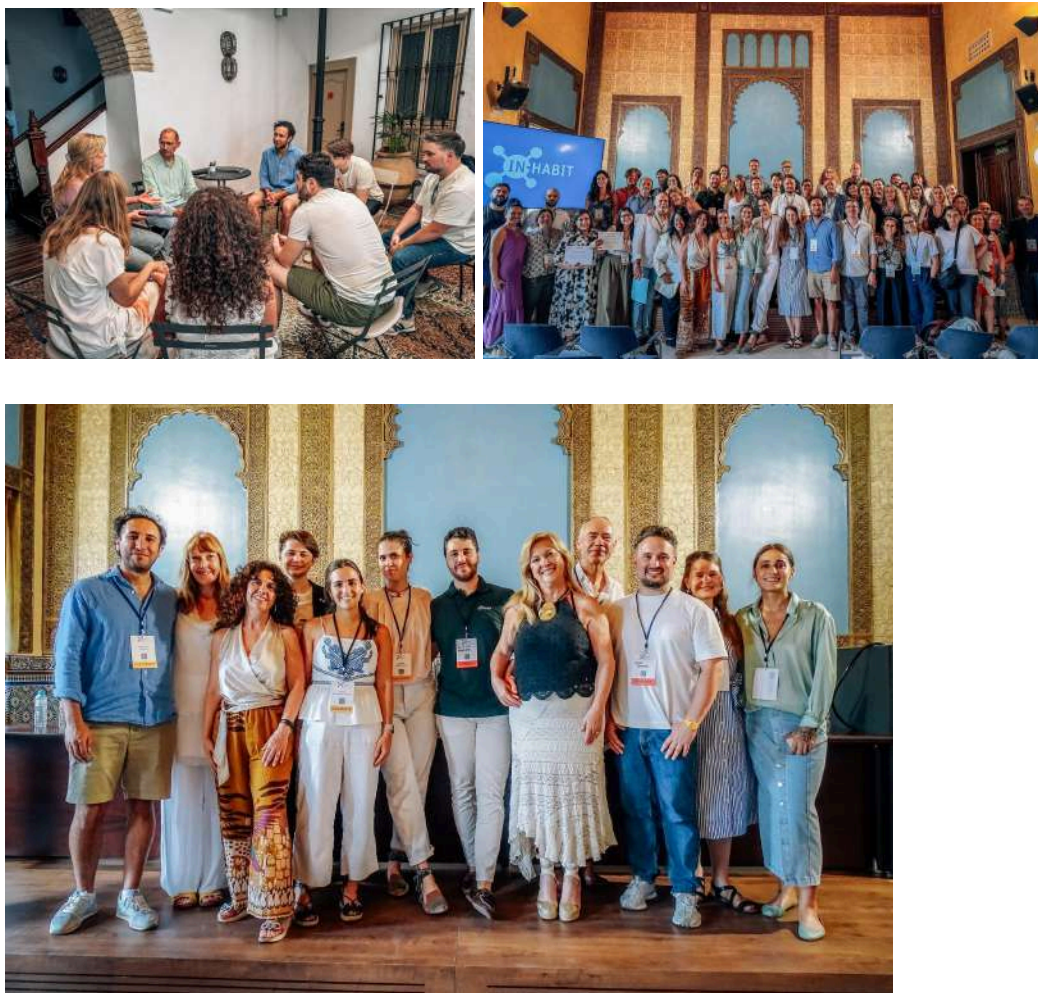
- Entrepreneurs from the four pilot cities
- Mentors and jury members
- Bridge for Billions facilitators

### Key Takeaways

- The impact investment session provided a powerful bridge between incubation and long-term sustainability, helping entrepreneurs navigate the funding landscape with clarity and confidence.

- Entrepreneur pitches highlighted the scalability and real-world applicability of inclusive business models, while also affirming their emotional and social relevance.
- The final panel discussion emphasized the deeply **human side of entrepreneurship** in vulnerability, trust, empathy, and purpose as critical components of meaningful support.
- This final milestone celebrated not only the success of the individual ventures but also the strength of the community and cross-city collaboration that the IN-HABIT programme cultivated over three years.

Figure 53, 54, 55 Milestone 16: Córdoba, Spain



Source: Bridge for Billions, 11 June 2025

## 5. Post-Programme Impact: What Happened Afterward?

This section explores the long-term impact of the IN-HABIT programme on participating entrepreneurs, with a focus on the sustainability of their ventures and the continued relationships built through the initiative. Progress and outcomes were tracked through follow-up surveys conducted at six-month, one-year, and two-year intervals after the programme's completion.

Beyond the immediate outcomes, the programme demonstrated a strong ability to sustain participant engagement over time. The post-programme survey achieved a 79% response rate from the 223 entrepreneurs contacted, indicating that the majority remained active and willing to share their experiences well after completing the programme. This high level of continued communication reflects the trust built between the programme and its participants, as well as the lasting value they associate with their involvement.

### 5.1 Business Activity Status

The programme has been highly effective in supporting the continued operation of businesses after the incubation period.

- **Business Activity Status (Total 122 surveyed entrepreneurs):**
  - Active: 92.62%
  - Postponed: 4.92%
  - Not Active: 2.46%

*This demonstrates a remarkable success rate in fostering long-term business viability, with an overwhelming majority of ventures remaining active.*

### 5.2 Reasons for Business Inactivity

For the small percentage of businesses that did not remain active, the reasons were varied.

- **Reasons for Inactivity (Total 16 surveyed alumni whose businesses were not active):**
  - My business was not viable: 25.0%
  - My life priorities changed: 25.0%
  - I joined another project: 18.8%

- I didn't want to be an entrepreneur/Problems with the team: 18.8%
- I could not find investment: 12.5%

### 5.3 Mentor-Entrepreneur Relationships

The relationships built during the programme often extend beyond the incubation period, proving the value of personalized mentorship.

- **Post-Programme Mentor Relationship (Total 117 surveyed alumni):**
  - Will keep in touch: 75.21%
  - Collaboration ends with programme: 11.11%
  - Mentor will join the team: 5.98%
  - Other: 5.98%
  - Mentor will join the team and invest: 1.71%

The high percentage of entrepreneurs planning to keep in touch with their mentors highlights the strong, supportive relationships established during the programme.

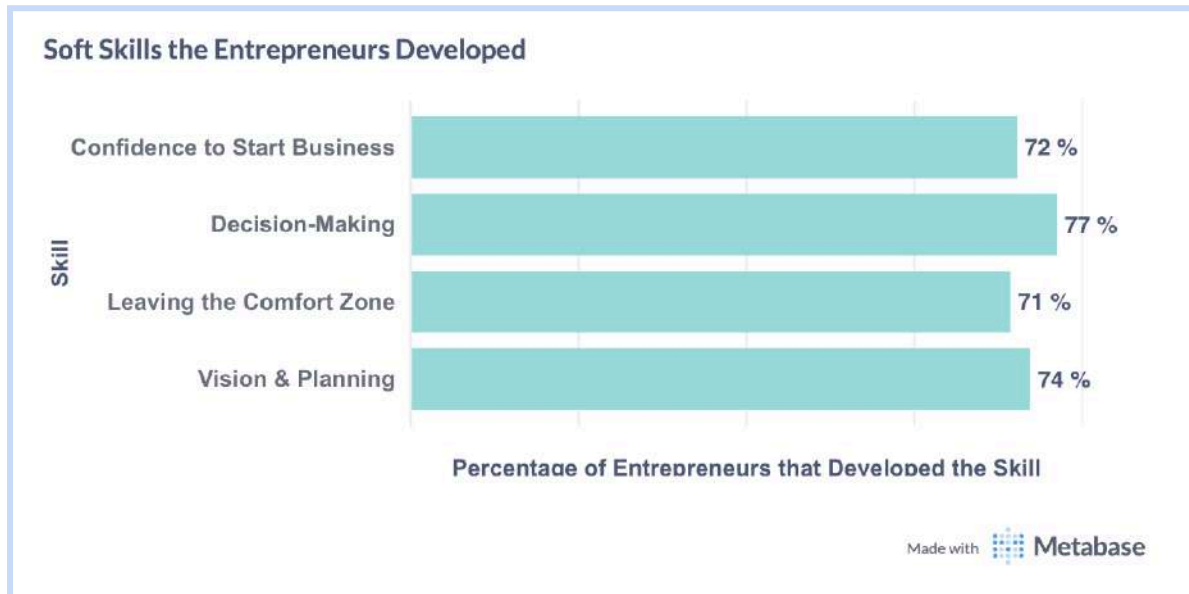
### 5.4 Soft Skills Development

In addition to technical and business knowledge, the incubation programme played a significant role in strengthening participants' soft skills—an essential foundation for entrepreneurial success. Survey results indicate that entrepreneurs made notable progress in areas critical to both personal growth and business leadership:

- **Decision-Making** – 77% reported enhanced ability to make informed, timely decisions.
- **Vision & Planning** – 74% improved their capacity to set long-term goals and map strategic steps toward achieving them.
- **Confidence to Start a Business** – 72% felt more equipped and self-assured to launch their ventures.
- **Leaving the Comfort Zone** – 71% became more willing to take calculated risks and embrace new challenges.

These demonstrate that the programme not only supported participants in developing **viable business models** but also fostered the **resilience, confidence, and adaptability** needed to **sustain entrepreneurial activity in the long term**.

Figure 56. Development of Key Soft Skills Among IN-HABIT Entrepreneurs



Source: Bridge for Billions, Metabase, 2025

## 6. Programme Implementation Challenges and Recommendations

Despite the overall success of the Inclusive Business Incubation Programme across the four pilot cities, several recurring challenges emerged during implementation. These challenges often reflected contextual limitations, infrastructure constraints, and the evolving needs of participants and stakeholders. This section outlines the main obstacles encountered and provides actionable recommendations for future replication and scale-up.

### 6.1 Key Challenges

**Entrepreneur Recruitment and Retention:** Recruitment was particularly challenging in locations where entrepreneurial ecosystems remain underdeveloped or where social innovation is still nascent. In such contexts, identifying candidates aligned with both the

IN-HABIT values and the incubation programme's structure was difficult. Retention was also impacted by participants' competing personal and professional responsibilities.

**Limited Digital Readiness:** The fully online nature of the incubation model presented barriers in areas with low digital literacy or limited access to technology. This was particularly significant among underrepresented groups such as Roma communities and individuals with lower educational attainment.

**Misalignment of Expectations:** Some entrepreneurs entered the programme expecting direct financial support, highly personalised mentoring, or immediate results. When these expectations did not align with the programme's objectives or timelines, engagement decreased.

**Stakeholder Engagement Fluctuations:** Ensuring continuous involvement of local stakeholders such as universities, municipalities, and NGOs proved to be one of the most significant challenges throughout the programme. In the first year, collaboration was particularly difficult. Many local partners had established ways of working together before B4B entered the programme in the 3rd year of the IN-HABIT project, and integrating the incubation model into these existing dynamics required time and careful relationship-building. Differences in priorities, organisational changes, and in some cases a limited understanding of the programme's approach led to inconsistent engagement and missed opportunities for synergy.

However, sustained dialogue, clearer role definition, and the demonstration of tangible programme results gradually built trust between partners. By Year 3, all pilot cities had seen noticeable improvements in stakeholder collaboration, with stronger alignment on objectives, more active participation in events, and greater willingness to explore joint initiatives. This progression underscores the importance of investing in long-term relationship management and creating space for partners to adapt to new ways of working.

**Language and Communication Barriers:** Operating across multilingual environments required substantial translation and facilitation support. Bridge for Billions translated all core materials into local languages, and most training sessions were delivered in the participants' native language to ensure accessibility. This was particularly important when working with marginalised groups, where unfamiliarity with business terminology often created additional barriers to understanding. In such cases, concepts had to be explained in simpler terms, using relatable examples and visual aids, and tailored individually to each participant's context.

This personalised approach significantly increased the resource and planning requirements for mentors and local coordinators but proved essential for ensuring clarity, meaningful participation, and equal learning opportunities across all pilot cities.

## 6.2 Learnings from implementing the programme in four pilot cities

This section summarises learnings from implementing the Inclusive Business Incubation Programme across four distinct **VIS contexts**. It includes **cross-city mechanisms** that were transferable and **city-specific learnings** driven by local conditions. This supports IN-HABIT's replication logic: transferring **principles, governance and process**, rather than copying individual solutions.

### 6.2.1 Cross-city learnings (transferable mechanisms)

**1) Inclusion required “human infrastructure”, not open calls:** Across all cities, reaching **underrepresented** or less-visible groups required **trusted local intermediaries** and proactive outreach. Local connectors (ecosystem partners and community actors) worked as **access bridges**, reducing mistrust, lowering entry barriers and supporting participation over time.

**2) Cohort cohesion depended on structured facilitation and clear cadence:** Retention improved when the programme maintained **clear milestones**, structured **check-ins**, and active follow-up, especially for **first-time entrepreneurs** or participants unfamiliar with business and digital tools. The first weeks were the most fragile; when onboarding acted as a **capacity bridge** (not administration), completion strengthened.

**3) Ecosystem integration increased value beyond training and strengthened legitimacy:** The programme created stronger post-programme pathways when connected to **local institutions** and ecosystem structures (e.g., municipalities, universities, innovation actors, agencies, markets). These links supported progression from learning to **implementation opportunities**, reinforcing incubation as a **VIS-enabling mechanism** rather than a standalone training activity.

**4) Public-facing testing and showcases improved relevance and confidence:** Across cities, public moments (final events, exposure to ecosystem actors, real-life testing) strengthened **visibility, confidence** and learning. These moments also supported the VIS logic in practice, where **community engagement** and buy-in are necessary conditions for durable outcomes.

## 6.2.2 City-specific learnings (distinct patterns by pilot)

- **Córdoba: Inclusion in low-trust contexts requires hybrid access pathways:** In high-exclusion settings (e.g., Las Palmeras), inclusion depended on **hybrid delivery**, **in-person facilitation**, and locally trusted partners to address **digital exclusion** and **institutional mistrust**. Additional wellbeing-oriented sessions supported retention and a healthier participation trajectory.
- **Lucca: Niche thematic domains need capacity-building and continuity pathways:** In the human–animal bond domain, many participants brought **strong sector expertise** but needed structured support to translate it into **viable service models**, including clarity on operations, sustainability and sector requirements. Progress was strengthened when the programme was linked to **post-programme support** and alumni-led knowledge sharing.
- **Nitra: Culturally safe delivery is essential for structurally marginalised groups:** Where cohorts included Roma youth and other underrepresented profiles, participation relied on **grassroots outreach**, **trusted mediators**, and **safe in-person formats**, supported by simplified materials. This approach strengthened **confidence**, **agency**, and the feasibility of early-stage initiatives in an inclusion-focused context.
- **Riga: Ecosystem-embedded delivery improves engagement; mixed digital readiness requires extra scaffolding:** Embedding delivery in the **Āgenskalns Market** ecosystem supported visibility, networking and real-life testing. As participation expanded nationally (including rural areas), inclusion and completion required reinforced support systems: **upgraded onboarding**, clearer cohort communication, and additional **one-to-one assistance** for uneven digital readiness.
- **Scaling beyond the city boundary requires upgraded support systems:** In several pilots, participation extended beyond the initial city boundary to increase reach and to include entrepreneurs whose initiatives had **replicability potential for the pilot city** while remaining aligned with the same **VIS priorities**. This was implemented in **Córdoba** (province - Andalucía - Spain-wide) and **Riga** (Riga region - Latvia-wide). It also applied in **Lucca**, where scouting included entrepreneurs from the wider **Tuscany region** to ensure sufficient pipeline in a niche thematic field while prioritising solutions relevant to Lucca's VIS. Maintaining **inclusion and completion** at scale required reinforced support systems, including stronger onboarding, clearer communication, additional one-to-one support, and explicit cohesion mechanisms across dispersed geographies (see **Sections 3.1b–3.1d**, **3.2a–3.2b**, and **3.4b–3.4d**).

## Cross-city conclusion

The transnational implementation confirms that the Bridge for Billions **standard incubation methodology** can operate across different VIS contexts, provided that inclusion is treated as a **delivery design requirement**, not only a recruitment target. The most replicable unit is the combination of a **comparable core incubation structure** (shared platform-based curriculum, mentoring model and milestones) with **locally embedded access mechanisms** and **ecosystem pathways** that enable implementation and continuity.

## 6.3 Recommendations (derived from IN-HABIT cross-city evidence)

The recommendations below are derived directly from **delivery evidence** observed across **Córdoba, Lucca, Nitra and Riga**. They are structured in two layers: **cross-city recommendations** that are **transferable across VIS contexts**, and **city-specific recommendations** that respond to **pilot-specific conditions** and implementation constraints. Together, they reflect IN-HABIT mechanisms such as **inclusive governance capacity**, **community activation**, the **integrated soft and hard logic**, and **context-sensitive implementation**.

### 6.3.1 Cross-city recommendations (applicable to all pilots)

#### 1) Institutionalise local access pathways (do not rely on open calls)

**Recommendation:** For each city, formalise a **recruitment and retention pathway** through **trusted intermediaries** (community organisations, schools, field workers, ecosystem partners). Define clear roles and outreach responsibilities and include a dedicated **facilitation budget**. Use **low-threshold entry points** (local info sessions, supported onboarding) to reduce **mistrust** and **exclusion barriers**.

#### 2) Build a minimum hybrid scaffold as a mechanism of inclusion

**Recommendation:** Define a **hybrid baseline** that protects inclusion: at least one **facilitated onboarding** touchpoint, one mid-programme **group session** (online or in-person with facilitation), and one final **public showcase** connected to local stakeholders. Online delivery can scale reach, but **offline scaffolding** is needed where **digital readiness** and life constraints vary.

#### 3) Treat onboarding as a designed learning phase (capacity bridge)

**Recommendation:** Make onboarding a structured phase that includes a short diagnostic of **business and digital readiness**, **step-by-step guidance** in simple language, one early **quick-win task** completed with facilitation, and (iv) a defined **check-in cadence** during the first weeks (the highest dropout-risk period).

#### 4) Fund the “human infrastructure” explicitly (facilitation and community activation)

**Recommendation:** Budget for **local facilitation capacity** (local activators, coordination roles, hands-on support) that sustains engagement over time. Without this, participation becomes episodic and the programme loses **ownership** and **continuity**, especially in settings with low trust and higher vulnerability.

#### 5) Design ecosystem continuity pathways from the start (not after completion)

**Recommendation:** Identify at least one **next-step institution** per city (innovation hub, agency, municipal platform, university partner, sector network) and define what happens after completion (follow-up clinics, pitching opportunities, mentoring continuity, funding guidance). Build these links into delivery milestones and clarify responsibilities early.

#### 6) Operationalise inclusion through delivery adaptation, not demographic labels

**Recommendation:** Treat inclusion as a **delivery design requirement**: simplify language, translate where needed, use formats suited to varied **literacy and digital readiness**, and ensure **safe participation mechanisms** (trusted facilitators, small groups, hands-on methods) for marginalised communities.

#### 7) If scaling beyond the city, upgrade cohesion and support systems before expanding

**Recommendation:** Scaling requires stronger **cohort management**: upgraded onboarding, clearer communication structures, peer connection mechanisms, interim milestones, and additional **one-to-one support**. Expansion without these protections reduces **inclusion** and **completion**.

### 6.3.2 City-specific emphasis (evidence-based implementation nuance)

- **Córdoba:** In high-exclusion neighbourhoods, **hybrid delivery** and **trusted mediation** are essential to overcome **mistrust** and **digital barriers**.
- **Nitra:** For inclusion-focused cohorts, **culturally safe facilitation** and links to **community governance and co-management dynamics** support sustained participation.

- **Riga:** With mixed digital readiness (including rural participants), prioritise **simplified guidance**, reinforced onboarding and **one-to-one support**, and maintain ecosystem anchoring through **market-based settings** where possible.
- **Lucca:** In niche and regulated thematic domains, additional **capacity-building** and defined **continuity pathways** help translate domain expertise into sustainable service models.

## 7. Conclusion

The D5.3 Final Report of the Inclusive Business Incubation Programme demonstrates how IN-HABIT activated entrepreneurial talent in small and medium-sized European cities in order to support the implementation and **long-term sustainability** of city **Visionary and Integrated Solutions (VIS)** and contribute to **Inclusive Health and Wellbeing (IHW)** outcomes. In this resubmission, the report makes this contribution easier to trace by clarifying **how incubation mechanisms link to the IHW objectives, how they function inside VIS ecosystems, and how delivery is aligned with each city's VIS context.**

Over three years, the programme engaged **223 entrepreneurs** and **122 mentors**, resulting in ventures that achieved high completion rates and generated sustained activity, revenue growth, and job creation. These outcomes confirm the effectiveness of a structured incubation methodology when it is implemented with an explicit inclusion and ecosystem lens.

The programme contributed to EU priorities on social inclusion, innovation, and wellbeing by enabling underrepresented groups - especially **women (71%)** and **youth (26%)** - to develop viable business models, with **87%** of projects demonstrating social impact. This would not have been possible without the European dimension of Horizon 2020 funding, which enabled the methodology to be tested and adapted across four distinct socio-economic and cultural contexts: **Córdoba, Lucca, Nitra, and Riga.**

At the same time, delivery required practical solutions to challenges such as **digital exclusion, institutional mistrust, and language barriers**, including hybrid formats, trusted intermediaries, simplified materials, and targeted facilitation. These experiences underline that inclusive entrepreneurship depends on both **programme design** and **local partnership capacity**, not on recruitment alone.

The programme's legacy extends beyond its duration. **93% of businesses remain active** post-incubation, alumni networks continue to collaborate, and local stakeholders - universities, municipalities, and innovation actors are more connected to inclusive entrepreneurship pathways. Looking ahead, the evidence supports future EU programmes investing in inclusive incubation at scale by strengthening **cross-city learning**, funding **community-based facilitation** in sensitive contexts, and embedding incubation as a practical instrument for **VIS implementation and continuity.**

In conclusion, when entrepreneurship support is made accessible, inclusive, and locally anchored, it becomes a credible instrument for **social cohesion** and **wellbeing** in Europe. The results achieved through IN-HABIT provide both validated outcomes and clear implementation learnings for future initiatives connecting innovation with inclusion.

## 8. Internal Programme Documents and Data Sources

- [Pilot Programme – Las Palmeras](#)  
Internal summary and implementation documentation covering hybrid training model, local partnerships, and community engagement outcomes in Córdoba, Spain.
- [Booklet of Participants \(Bridge for Billions\)](#)  
A cohort-by-cohort compilation of some entrepreneurs and business ideas supported through the incubation programme. Used for internal and external visibility.
- [Handbook for Roma Youth Training – Slovakia](#)  
A printed guide developed for inclusive entrepreneurship training with Roma communities in Nitra. It covers key modules such as Education Importance, Creative Thinking Development, Basics of a Business Plan, Financial Planning, Waste as Art, and Entrepreneurship.