

PLOUTOS

**Cooperation for achieving third country nationals' financial independence
through financial literacy tools and entrepreneurship bootcamps**

Project ID: 101038463

Work package 6:

Dissemination, Communication and Sustainability

**Deliverables D6.12 Leaflets/ posters/ brochure banner M12
(In English and 7 national languages)**



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1. Banners



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- Give Third-Country Nationals a new set of skills
 - Increase their confidence and motivation for self-employment
 - Ensure that they are productive members of society who contribute to the welfare of their communities.



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- Bidra till finansiella färdigheter för tredjelandssmedborgare
- Skapa intresse och motivation för entreprenörskap
- Bidra till samhällsutveckling och integration



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**Promuovere l'indipendenza di
cittadini/e di Paesi terzi
attraverso il rafforzamento di:**

- Conoscenza del sistema burocratico locale,
- Competenze relative al mercato del lavoro e digitali,
- Alfabetizzazione finanziaria,
- Mediazione culturale dei servizi nelle comunità locali.



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- Δίνει στους Υπηκόους Τρίτων Χωρών ένα νέο σύνολο δεξιοτήτων,
- Αυξάνει την αυτοπεποίθηση και τα κίνητρά τους για αυτοαπασχόληση,
- Διασφαλίζει ότι είναι παραγωγικά μέλη της κοινωνίας που συμβάλλουν στην ευημερία των κοινοτήτων τους.



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- Donner aux ressortissants de pays tiers un nouvel ensemble de compétences
- Augmenter leur confiance et leur motivation pour le travail indépendant
- S'assurer qu'ils sont des membres productifs de la société qui contribuent au bien-être de leurs communautés



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- Geeft onderdanen van derde landen een nieuwe reeks vaardigheden,
- Verhoogt hun vertrouwen en motivatie om zelfstandig ondernemerschap,
- Zorgt ervoor dat zij productieve leden van de samenleving zijn die bijdragen tot het welzijn van hun gemeenschap.



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Suradnja za postizanje financijske
neovisnosti

državljana trećih zemalja kroz
instrumente financijskog opismenjavanja i
poduzetničke kampove

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- Omogućiti državljanima trećih zemalja novi set vještina
 - Povećati njihovo samopouzdanje te motivaciju za samozapošljavanje
 - Osigurati njihovu produktivnost kao članova društva koji djeluju na dobrobit svojih zajednica



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- Нови умения за граждани на трети страни
- Повишаване на тяхната увереност и мотивация за предприемачество
- Превръщането им в пълноправни членове на обществото, които допринасят за общото благо.



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2. Tri-fold-brochure



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About the project

The PLOUTOS project aims to give third-country nationals (TCNs) the means to prosper in their host countries' peaceful environment.

TCNs are plighted by a number of issues that hinder their integration in the financial landscape of the host countries, such as limited access to financial services, low levels of awareness of the financial landscape, high restrictions to access to finance and banking services, low financial literacy levels, absence of interpretation services to assist with financial documents and procedures, low workplace confidence.

The purpose of PLOUTOS is to offer TCNs resources and practices to help them navigate financial services in their new homes, to improve the TCNs' financial literacy, as well as to provide them with training and financing resources relevant to their skills, in order to enhance their smooth integration in the host countries' business community.

The partners



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● The ambition of PLOUTOS

The main focus of the PLOUTOS project is to equip Third Country Nationals (TCNs) with skills and tools that will allow them to transition from “outsiders” to “insiders” in their new communities.

By reducing obstacles, promoting access to vital services, and providing TCNs with the know-how, knowledge and, thus, the necessary self-confidence, the project empowers TCNs to forge their entrepreneurial skills and become productive members of society.

● Project activities

- A business language course in the languages of the partner countries
- A financial literacy course in the languages of the partner countries
- A course on community interpreting in English, addressed to people already offering this service without having had any professional training (including TCNs residing in the host country for more than three years, second generation TCNs, employees of financial service providers and NGOs)

● Tools available to TCNs

- “Practice business” acceleration programme enabling practical training of TCNs in applying their financial literacy skills on the job
- Multi-lingual technical tools that will offer TCNs business training and access to microfinance in any EU country through the 96 members of the European Microfinance Network, thus lifting cultural and administrative burdens.

● Project outputs

PLOUTOS’ tangible outputs are the financial literacy educational materials, the “practice business” acceleration programme and the financial tools. The main intangible output is the confidence and the knowledge that TCNs will acquire in various fields aiming at improving their understanding of the financial landscape of the host countries so that they can navigate and have access to different sectors of the economy.

● Deliverables so far

By the end of January 2023, the consortium has already delivered business language courses in six countries. Partners are working on the next sections of the project.

● Some pictures of the courses



Om projektet

PLOUTOS-projektet syftar till att stärka tredjelandsmedborgare (TCN) genom kunskap och färdigheter för ekonomisk och entreprenöriell utveckling.

TCN har ett antal utmaningar att övervinna i värdlandet såsom begränsad tillgång till finansiella tjänster, låg medvetenhet om det finansiella landskapet, och begränsad tillgång till finansiering och banktjänster.

Målsättningen med projektet PLOUTOS är att erbjuda TCN utbildningsinsatser riktade mot finansiella tjänster, vilket kan skapa utvecklingsmöjligheter både för individ och företagande i värdlandet.

Projektpartners



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● Ambitionen med PLOUTOS

PLOUTOS-projektet skall utrusta tredjelandsmedborgare (TCN) med färdigheter och verktyg för ökad integration och samhällsutveckling.

Genom att minska hindren, främja tillgången till viktiga tjänster och förse TCN med know-how, kunskap och därmed det nödvändiga självförtroendet, ger projektet

TCN:er möjlighet att forma sina entreprenöriella färdigheter och bli produktiva medlemmar av samhället.

● Projektverksamhet

- En affärsspråkkurs i partnerländernas språk

- En kurs i finansiell kunskap på partnerländernas språk

- En kurs i gemenskapstolkning på engelska, riktad till personer som redan erbjuder denna tjänst utan att ha genomgått någon professionell utbildning (inklusive TCN:er som är bosatta i värdlandet i mer än tre år, andra generationens TCN:er, anställda hos finansiella tjänsteleverantörer och icke-statliga organisationer)

● Verktyg tillgängliga för TCN:er

- Accelerationsprogram för "Practice business" som möjliggör praktisk träning av TCN:er i att tillämpa sina finansiella färdigheter på jobbet

- Flerspråkiga tekniska verktyg som kommer att erbjuda TCN:s företagsutbildning och tillgång till mikrofinansiering i vilket EU-land som helst genom de 96 medlemmarna i European Microfinance Network, och på så sätt lyfta kulturella och administrativa hinder.

● Projektresultat

Projektet PLOUTOS bidrar med utbildningsmaterial för finansiell läskunnighet, accelerationsprogrammet för "praktisera affärer" och tillämning av finansiella tjänster. Projektet bidrar också till att stärka individen inom olika områden i syfte att förbättra deras förståelse för värdlandets finansiella möjligheter så att de på egen hand kan navigera och göra självständiga val.

● Leveranser hittills

I slutet av januari 2023 har konsortiet redan levererat affärsspråkkurser i sex länder. Partners arbetar med nästa delar av projektet.

● Några bilder från kurserna



Il progetto

Il progetto PLOUTOS mira a promuovere l'autonomia delle persone provenienti da Paesi terzi (TCN) attraverso il rafforzamento delle conoscenze burocratiche e delle competenze finanziarie.

I/Le cittadini/e di paesi terzi (TCN) affrontano una serie di problemi che ostacolano la loro inclusione finanziaria nei loro nuovi Paesi, tra cui le elevate restrizioni all'accesso di servizi finanziari, i bassi livelli di conoscenza del sistema finanziario in generale e l'assenza di servizi di interpretazione per l'assistenza con i documenti e le procedure finanziarie.

L'obiettivo di PLOUTOS è quindi quello di offrire risorse e pratiche utili nell'orientamento ai servizi finanziari del loro nuovo Paese, di aumentare la loro alfabetizzazione finanziaria e di fornire loro le adeguate competenze per portare avanti i loro progetti imprenditoriali, al fine di migliorare la loro autonomia e autoefficacia nella comunità.

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Obiettivo di PLOUTOS

L'obiettivo principale del progetto PLOUTOS è quello di promuovere l'autonomia delle persone provenienti da Paesi terzi (TCN) attraverso il rafforzamento delle conoscenze burocratiche e delle competenze finanziarie.

Riducendo gli ostacoli, promuovendo l'accesso a servizi finanziari e fornendo a TCN le conoscenze e, quindi, la necessaria fiducia in se stessi/e, il progetto consente loro di forgiare le proprie capacità imprenditoriali e di portare avanti i loro progetti personali.

Attività del progetto

- Ricerca bibliografica e sul campo sulle esigenze di TCN in materia di sistemi locali, alfabetizzazione finanziaria, linguaggio commerciale e mediazione interculturale;
- Creazione e implementazione di un corso sul linguaggio commerciale, sulla burocrazia locale e sulle competenze digitali;
- Creazione e implementazione di un corso di alfabetizzazione finanziaria;
- Programma di accelerazione aziendale per la sperimentazione di un ambiente digitale e
- Organizzazione di un corso di interpretazione comunitaria in inglese.

Risorse disponibili per TCN

- Programma di accelerazione su pratica commerciale che consente la formazione pratica nell'applicazione delle competenze finanziarie.
- Strumento finanziario (piattaforma di simulazione) multilingue offrendo una formazione commerciale e accesso alla microfinanza in qualsiasi Paese dell'UE attraverso i 96 membri della Rete europea di microfinanza.

Risultati del progetto

I risultati tangibili di PLOUTOS sono i materiali didattici di alfabetizzazione finanziaria, il programma di accelerazione su pratica commerciale e lo strumento finanziario.

Fiducia e conoscenza saranno le principali competenze trasversali che i/le partecipanti al progetto acquisiranno nell'ambito finanziario in modo da avere accesso a diversi settori dell'economia.

Lo stato dell'arte

A gennaio 2023, il consorzio ha creato il curriculum di linguaggio commerciale e implementato il relativo corso in sei Paesi. I partner stanno lavorando alle prossime sezioni del progetto.

Foto dei corsi



Σχετικά με το έργο

Το έργο PLOUTOS επιδιώκει να παρέχει σε υπηκόους τρίτων χωρών (ΥΤΧ) τα μέσα που θα τους επιτρέψουν να αποκτήσουν ευημερία στο ειρηνικό περιβάλλον των χωρών υποδοχής.

Οι ΥΤΧ αντιμετωπίζουν πληθώρα προβλημάτων που εμποδίζουν την ένταξή τους στο οικονομικό τοπίο των χωρών υποδοχής, όπως περιορισμένη πρόσβαση σε χρηματοοικονομικές υπηρεσίες, χαμηλά επίπεδα γνώσης του χρηματοοικονομικού πλαισίου, έντονους περιορισμούς στην πρόσβασή τους σε χρηματοοικονομικές και τραπεζικές υπηρεσίες, χαμηλά επίπεδα οικονομικού γραμματισμού, απουσία υπηρεσιών διερμηνείας ώστε να είναι σε θέση να κατανοούν οικονομικά έγγραφα και διαδικασίες, χαμηλή εργασιακή αυτοπεποίθηση.

Στόχος του PLOUTOS είναι να προσφέρει σε ΥΤΧ πόρους και πρακτικές που θα τους επιτρέψουν να χρησιμοποιήσουν χρηματοοικονομικές υπηρεσίες των χωρών υποδοχής, να βελτιώσουν τον χρηματοοικονομικό γραμματισμό τους, καθώς και να αποκτήσουν εκπαιδευτικούς και οικονομικούς πόρους αντίστοιχους με τις δεξιότητές τους. Όλα αυτά θα οδηγήσουν στην ομαλή ένταξή τους στην επιχειρηματική κοινότητα των χωρών υποδοχής.

Οι εταίροι



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Οι επιδιώξεις του PLOUTOS

Βασικός στόχος του έργου PLOUTOS είναι να εξοπλίσει Υπηκόους Τρίτων Χωρών (ΥΤΧ) με δεξιότητες και εργαλεία που θα τους επιτρέψουν να ενταχθούν στις νέες τους κοινότητες.

Με την άρση των εμποδίων, την προώθηση της πρόσβασης σε ζωτικής σημασίας υπηρεσίες, με την παροχή τεχνογνωσίας, γνώσεων και, κατά συνέπεια, την απόκτηση της απαραίτητης αυτοπεποίθησης, το έργο δίνει τη δυνατότητα στους ΥΤΧ να σφυρηλατήσουν τις επιχειρηματικές τους δεξιότητες και να γίνουν παραγωγικά μέλη της κοινωνίας.

Δραστηριότητες του έργου

- Εκπαιδευτικό πρόγραμμα για τη γλώσσα του επιχειρείν στις γλώσσες των εταίρων
- Εκπαιδευτικό πρόγραμμα χρηματοοικονομικού γραμματισμού στις γλώσσες των εταίρων
- Εκπαιδευτικό πρόγραμμα κοινοτικής διερμηνείας (community interpreting) στα αγγλικά, το οποίο απευθύνεται σε άτομα που ήδη προσφέρουν αυτές τις υπηρεσίες ερασιτεχνικά (δικαιούχοι θα μπορούσαν να είναι ΥΤΧ που κατοικούν στις χώρες υποδοχής για περίοδο τουλάχιστον τριών ετών, ΥΤΧ δεύτερης γενιάς, εργαζόμενοι σε εταιρείες παροχής χρηματοοικονομικών υπηρεσιών και ΜΚΟ)

Εργαλεία στη διάθεση των ΥΤΧ

- Πρόγραμμα επιτάχυνσης (acceleration programme) «Επιχείρηση στην πράξη» που παρέχει σε ΥΤΧ πρακτική εκπαίδευση στην εφαρμογή των δεξιοτήτων χρηματοοικονομικού γραμματισμού.

- Πολύγλωσσα τεχνικά εργαλεία που θα προσφέρουν σε ΥΤΧ επιχειρηματική εκπαίδευση και πρόσβαση σε μικροπιστώσεις σε οποιαδήποτε χώρα της ΕΕ μέσω των 96 μελών του Ευρωπαϊκού Δικτύου Μικροπιστώσεων, αίροντας έτσι όποια πολιτισμικά ή/και διοικητικά εμπόδια.

Αποτελέσματα του έργου

Τα απτά αποτελέσματα του PLOUTOS είναι το εκπαιδευτικό υλικό του προγράμματος χρηματοοικονομικού γραμματισμού, το πρόγραμμα επιτάχυνσης «Επιχείρηση στην πράξη» και τα χρηματοοικονομικά εργαλεία. Το βασικό άυλο αποτέλεσμα είναι η αυτοπεποίθηση και οι γνώσεις που θα αποκτήσουν οι ΥΤΧ σε διάφορους τομείς, με στόχο να αντιληφθούν καλύτερα το χρηματοοικονομικό τοπίο των χωρών υποδοχής, ώστε να έχουν πρόσβαση σε διαφορετικούς κλάδους της οικονομίας.

Παραδοτέα μέχρι σήμερα

Μέχρι τον Ιανουάριο του 2023, οι εταίροι έχουν ήδη πραγματοποιήσει την εκπαίδευση στη γλώσσα του επιχειρείν σε έξι χώρες και συνεχίζουν το έργο τους για τα επερχόμενα παραδοτέα.

Στιγμιότυπα από τις εκπαιδεύσεις



A propos du projet

Le projet PLOUTOS vise à donner aux ressortissants de pays tiers les moyens de prospérer dans l'environnement pacifique de leur pays d'accueil.

Les ressortissants de pays tiers sont confrontés à un certain nombre de problèmes qui entravent leur intégration dans le paysage financier des pays d'accueil, tels qu'un accès limité aux services financiers, un faible niveau de sensibilisation au paysage financier, des restrictions importantes à l'accès aux services financiers et bancaires, un faible niveau d'alphabétisation financière, l'absence de services d'interprétation pour les aider à utiliser les documents et procédures financiers et une faible confiance dans le lieu de travail.

L'objectif de PLOUTOS est d'offrir aux ressortissants de pays tiers des ressources et des pratiques pour les aider à s'orienter dans les services financiers de leur nouveau pays, d'améliorer leurs connaissances financières et de leur fournir des ressources de formation et de financement adaptées à leurs compétences, afin de faciliter leur intégration dans le monde des affaires.



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● L'ambition de PLOUTOS

L'objectif principal du projet PLOUTOS est de doter les ressortissants de pays tiers de compétences et d'outils qui leur permettront de passer du statut d'"étrangers" à celui d'"initiés" dans leurs nouvelles communautés.

En réduisant les obstacles, en favorisant l'accès aux services vitaux et en apportant aux ressortissants de pays tiers le savoir-faire, les connaissances et, partant, la confiance en soi nécessaire, le projet leur donne les moyens de forger leurs compétences entrepreneuriales et de devenir des membres productifs de la société.

● Activités du projet

- Un cours de langue des affaires dans les langues des pays partenaires
- Un cours d'éducation financière dans les langues des pays partenaires
- Un cours sur l'interprétation communautaire en anglais, destiné aux personnes qui offrent déjà ce service sans avoir reçu de formation professionnelle (notamment les ressortissants de pays tiers résidant dans le pays d'accueil depuis plus de trois ans, ceux de deuxième génération, les employés de prestataires de services financiers et d'ONG).

● Outils disponibles

- Programme d'accélération "Practice business" permettant une formation pratique des ressortissants de pays tiers dans l'application de leurs compétences en matière d'éducation financière sur le terrain.
- Des outils techniques multilingues qui offriront aux ressortissants de pays tiers une formation commerciale et un accès à la microfinance dans n'importe quel pays de l'UE par l'intermédiaire des 96 membres du Réseau européen de la microfinance, supprimant ainsi les charges culturelles et administratives.

● Résultats du projet

Les résultats tangibles de PLOUTOS sont le matériel éducatif sur l'éducation financière, le programme d'accélération "practice business" et les outils financiers. Le principal résultat immatériel est la confiance et les connaissances que les ressortissants de pays tiers acquerront dans divers domaines visant à améliorer leur compréhension du paysage financier des pays d'accueil afin qu'ils puissent naviguer et avoir accès aux différents secteurs de l'économie.

● Livrables jusqu'à présent

À la fin du mois de janvier 2023, le consortium a déjà dispensé des cours de langue des affaires dans six pays. Les partenaires travaillent actuellement sur les prochaines étapes du projet.

● Quelques photos des cours



Over het project

Het PLOUTOS-project heeft tot doel onderdanen van derde landen (TCN) de middelen te verschaffen om hen in staat te stellen te gedijen in de vreedzame omgeving van hun gastland.

Onderdanen van derde landen worden geconfronteerd met een groot aantal problemen die hun integratie in het economische landschap van de gastlanden belemmeren, zoals beperkte toegang tot financiële diensten, geringe kennis van het financiële kader, ernstige beperkingen in hun toegang tot financiële en bankdiensten, geringe financiële geletterdheid, gebrek aan tolkdiensten om hen in staat te stellen financiële documenten en procedures te begrijpen, gering arbeidsvertrouwen.

Het doel van PLOUTOS is onderdanen van derde landen middelen en praktijken aan te reiken die hen in staat stellen gebruik te maken van de financiële diensten van de gastlanden, hun financiële kennis te verbeteren en onderwijs- en financiële middelen te verwerven die overeenstemmen met hun vaardigheden. Dit alles zal leiden tot hun vlotte integratie in het bedrijfsleven van het gastland.

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● De doelstellingen van PLOUTOS

Het hoofddoel van het PLOUTOS-project is onderdanen van derde landen (TCN) uit te rusten met vaardigheden en instrumenten die hen in staat stellen te integreren in hun nieuwe gemeenschappen.

Door belemmeringen weg te nemen, de toegang tot essentiële diensten te bevorderen, knowhow en kennis te verschaffen en zo het nodige zelfvertrouwen te verwerven, stelt het project TCN's in staat hun ondernemersvaardigheden te ontwikkelen en productieve leden van de samenleving te worden.

● Projectactiviteiten

- Zakelijke taaltraining in partnertalen
- Opleidingsprogramma financiële kennis in de talen van de partners
- Een opleidingsprogramma voor communautaire tolken in het Engels, gericht op mensen die deze diensten reeds als amateur verlenen (begunstigden zouden TCN's kunnen zijn die ten minste drie jaar in het gastland wonen, TCN's van de tweede generatie, werknemers van financiële dienstverleners en NGO's)

● Instrumenten waarover de TCN beschikt

- Versnellingsprogramma "Ondernemen in de praktijk" waarbij de TCN een praktische opleiding krijgen in het toepassen van financiële vaardigheden.
- Meertalige technische instrumenten die via de 96 leden van het Europees Microkredietnetwerk bedrijfsopleidingen en toegang tot microkrediet voor het mkb in elk EU-land zullen bieden, zodat alle culturele en/of administratieve belemmeringen worden weggenomen.

● Resultaten van het project

De tastbare resultaten van PLOUTOS zijn het opleidingsmateriaal inzake financiële kennis, het versnellingsprogramma "Ondernemen in de praktijk" en de financiële instrumenten. Het belangrijkste immateriële resultaat is het vertrouwen en de kennis die de onderdanen van derde landen in verschillende sectoren zullen verwerven, zodat zij het financiële en economische landschap van de gastlanden beter begrijpen en toegang krijgen tot verschillende sectoren van de economie.

● Resultaten tot op heden

In januari 2023 hebben de partners al in zes landen zakelijke taaltrainingen gegeven en werken zij verder aan toekomstige resultaten.

● Hoogtepunten van de opleidingen



O projektu

Projekt PLOUTOS ima za cilj pružiti prosperitet u mirnom okruženju zemalja domaćina. DTZ muče brojni problemi koji ometaju njihovu integraciju u financijsko okruženje zemalja domaćina, poput ograničenog pristupa financijskim uslugama, niske razine svijesti o financijskom okruženju, visokih ograničenja pristupima financijskim i bankarskim uslugama, niske razine financijske pismenosti, nedostataka interpretativne usluge za pomoć u snalaženju s financijskom dokumentacijom i postupcima, niskog samopouzdanja na radnom mjestu. Svrha PLOUTOS – a je ponuditi DTZ – ima resurse i prakse kao pomoć za upravljanje financijskim uslugama u svojim novim domovinama kako bi se poboljšala financijska pismenost DTZ – a. to se ostvaruje kroz treninge i financijske izvore potrebne za njihove vještine, a radi osiguravanja jednostavnije integracije u poslovnu zajednicu zemlje domaćina

The partners



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● Očekivanja od PLOUTOS - a

Glavni je fokus projekta PLOUTOS opremiti državljane trećih zemalja (DTZ) vještinama i alatima koji će im omogućiti prijelaz iz "outsajdera" u "insajdere" u njihovim novim zajednicama.

Smanjenjem prepreka, promicanjem pristupa vitalnim uslugama i pružanjem tzv. know-how znanja i neizostavnog samopouzdanja, DTZ-i se osnažuju u razvoju svojih poduzetničkih vještina kako bi postali produktivni članovi društva.

● Projektne aktivnosti

- Tečaj poslovnog jezika na jezicima zemalja partnera
- Tečaj financijskog opismenjavanja na jezicima zemalja partnera
- Tečaj usmenog prevođenja u zajednici na engleskom jeziku namijenjen osobama koje već nude ovu uslugu bez ikakve stručne obuke (uključujući državljane trećih zemalja koji borave u zemlji domaćina više od tri godine, drugu generaciju državljanima trećih zemalja, zaposlenike pružatelja financijskih usluga i nevladinih organizacija).

● Alati dostupni DTZ - ima

- Program Praktično poslovanje koji omogućuje praktičnu obuku DTZ-a u primjeni njihovih vještina financijske pismenosti na poslu

- Višejezični tehnički alati koji će državljanima trećih zemalja ponuditi poslovnu obuku i pristup mikrofinanciranju u bilo kojoj zemlji EU – a putem 96 članica Europske mikrofinancijske mreže čime se uklanjaju kulturna i administrativna opterećenja.

● Projektni rezultati

Opipljivi rezultati PLOUTOS - a su obrazovni materijali za financijsko opismenjavanje, Program Praktičnog poslovanja i financijski alati. Glavni nematerijalni rezultat je samopouzdanje i znanje koje će DTZ-i steći u različitim područjima s ciljem poboljšanja njihovog razumijevanja financijskog okruženistima zemalja domaćina kako bi se mogli upravljati i imati pristup različitim sektorima gospodarstva.

● Trenutno stanje

Od siječnja 2023. projektni je konzorcij završio ili privodi kraju tečajave poslovnoga jezika u šest zemalja. Partneri rade na sljedećim dionicama projekta.

● Fotografije tečaja



За проекта:

Проектът PLOUTOS има за цел да даде на гражданите на трети страни (ГТС) инструменти да се развиват в мирната среда на приемащите ги страни.

ГТС са засегнати от редица проблеми, които възпрепятстват тяхната интеграция в приемащите ги страни, като ограничен достъп до финансови и банкови услуги, ниски нива на финансова грамотност, липса на финансови документи и процедури на чужди езици, освен на български, ниско доверие на работното място.

Целта на Плутос е да предложи на гражданите на трети страни ресурси и практики, за да им помогне да се ориентират във финансовата среда на държавата, в която желаят да се установят; да подобри финансовата им грамотност; да им предостави обучение, чрез което да развият техните умения, за да се подобри тяхната интеграция в приемащата ги страна.

Партньори по проекта



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● Амбицията на Плутос

Основният фокус на проекта PLOUTOS е да предостави на гражданите на трети страни (ГТС) умения и инструменти, които ще им позволят да преминат от „аутсайдери“ към „инсайдъри“ в новите си общности.

Чрез намаляване на пречките, насърчаване на достъп до жизненоважни услуги и предоставяне на ноу-хау, знания и необходимото самочувствие, проектът овластява мигрантите да изградят своите предприемачески умения и да станат пълноценни членове на обществото.

● Дейности по проекта

- Бизнес езиков курс по езика на всяка от страните-партньори

- Курс по финансова грамотност на езиците на страните партньори

- Курс за устен превод в общността (на английски език), предназначен за хора, които вече имат опит като непрофесионални преводачи (включително граждани на трети страни, пребиваващи в приемащата страна повече от три години, второ поколение граждани на трети страни, служители на доставчици на финансови услуги и НПО)

● Инструменти за ГТС

- “Практическа програма по предприемачество“
- ускорена програма, която позволява практическо обучение на граждани на трети страни да прилагат уменията си за финансова грамотност на работното място.

- Многоезични технически инструменти, които ще предложат на мигрантите бизнес обучение и достъп до микрофинансиране във всяка държава от ЕС чрез членовете на Европейската мрежа за микрофинансиране, като по този начин ще се премахнат културните и административни затруднения пред ГТС.

● Резултати от проекта

Очакваните резултати от проекта са образователните материали за финансова грамотност, програмата за развитие на бизнес и финансовите инструменти. Проектът ще повиши увереността и знанията, които ГТС ще придобият в различни области, разбирането им за финансовите институции и правила в приемащите страни, така че да се ориентират по-добре и да имат достъп до различни сектори на икономиката.

● Резултати до края на 2023г.

До края на януари 2023г. консорциумът вече е предоставил бизнес езикови курсове в шест държави. Партньорите работят по следващите стъпки от проекта.

Проектът в снимки





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3. Flyers or posters

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The main focus of the PLOUTOS project is to equip Third Country Nationals (TCNs) with skills and tools that will allow them to transition from “outsiders” to “insiders” in their new communities.

By reducing obstacles, promoting access to vital services, and providing TCNs with the know-how, knowledge and, thus, the necessary self-confidence, the project empowers TCNs to forge their entrepreneurial skills and become productive members of society.

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PLOUTOS-projektet syftar till att stärka
tredjelandsmedborgare (TCN) med färdigheter och
förmåga för ökad ekonomisk trygghet.

Genom att utveckla kunskap och tillämpa finansiella
tjänster, bidrar projektet till ökad självständighet genom
entreprenörskap och affärsutveckling.

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L'obiettivo principale del progetto PLOUTOS è quello di fornire a cittadini e cittadine di Paesi Terzi (TCN) competenze e strumenti finanziari che permettano loro di raggiungere una maggiore indipendenza nelle loro nuove comunità.

Il progetto si propone di fare aumentare le capacità imprenditoriali e valorizzare le competenze di TCN riducendo gli ostacoli, promuovendo l'accesso a servizi base e fornendo le conoscenze burocratiche e finanziarie, e quindi, la necessaria fiducia in se stessi e se stesse, nelle nuove società.

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Ο κύριος στόχος του έργου PLOUTOS είναι να εξοπλίσει τους Υπηκόους Τρίτων Χωρών (ΥΤΧ) με δεξιότητες και εργαλεία που θα τους επιτρέψουν να γίνουν ενεργά μέλη στις νέες τους κοινότητες.

Μειώνοντας τα εμπόδια, προωθώντας την πρόσβαση σε ζωτικής σημασίας υπηρεσίες και παρέχοντας στους ΥΤΧ την τεχνογνωσία, τις γνώσεις και, ως εκ τούτου, την απαραίτητη αυτοπεποίθηση, το έργο δίνει στους ΥΤΧ τη δυνατότητα να βελτιώσουν τις επιχειρηματικές τους δεξιότητες και να γίνουν παραγωγικά μέλη της κοινωνίας.

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L'objectif principal du projet PLOUTOS est de doter les ressortissants de pays tiers de compétences et d'outils qui leur permettront de passer du statut d'"outsiders" à celui d'"insiders" dans leurs nouvelles communautés.

En réduisant les obstacles, en favorisant l'accès aux services vitaux et en fournissant aux ressortissants de pays tiers le savoir-faire, les connaissances et, par conséquent, la confiance en soi nécessaire. Le projet permet de forger leurs compétences entrepreneuriales et de devenir des membres productifs de la société.

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Het hoofddoel van het PLOUTOS-project is om kinderen in de derde leeftijd (TCW) uit te rusten met vaardigheden en instrumenten waarmee zij actieve leden van hun nieuwe gemeenschappen kunnen worden.

Door barrières te slechten, de toegang tot essentiële diensten te bevorderen en TCN's de knowhow, kennis en dus het nodige vertrouwen te geven, stelt het project TCN's in staat hun zakelijke vaardigheden te verbeteren en productieve leden van de samenleving te worden.

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državljana trećih zemalja kroz
instrumente financijskog
opismenjavanja i
poduzetničke kampove

Glavni fokus projekta PLOUTOS je osiguravanje državljanima trećih zemalja (DTZ) vještine i alate koji će im omogućiti prijelaz iz “outsajdera” u “insajdere” u njihovim novim zajednicama.

Smanjenjem prepreka, promicanjem pristupa vitalnim uslugama i pružanjem know-how znanja i na taj način neizostavnog samopuzdanja, projekt osnažuje državljane trećih zemalja u usavršavanju svojih poduzetničkih vještina kako bi postali produktivni članovi društva.

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Основният фокус на проекта Плутос е да предостави на граждани на трети страни умения и инструменти, които ще им позволят да преминат от „аутсайдери“ в „инсайдери“ в техните нови общности.

Чрез намаляване на пречките, насърчаване на достъпа до жизненоважни услуги и предоставянето на ноу-хау, знания и необходимото самочувствие, проектът овластява мигрантите да изградят своите предприемачески умения и да станат пълноценни членове на обществото.

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