



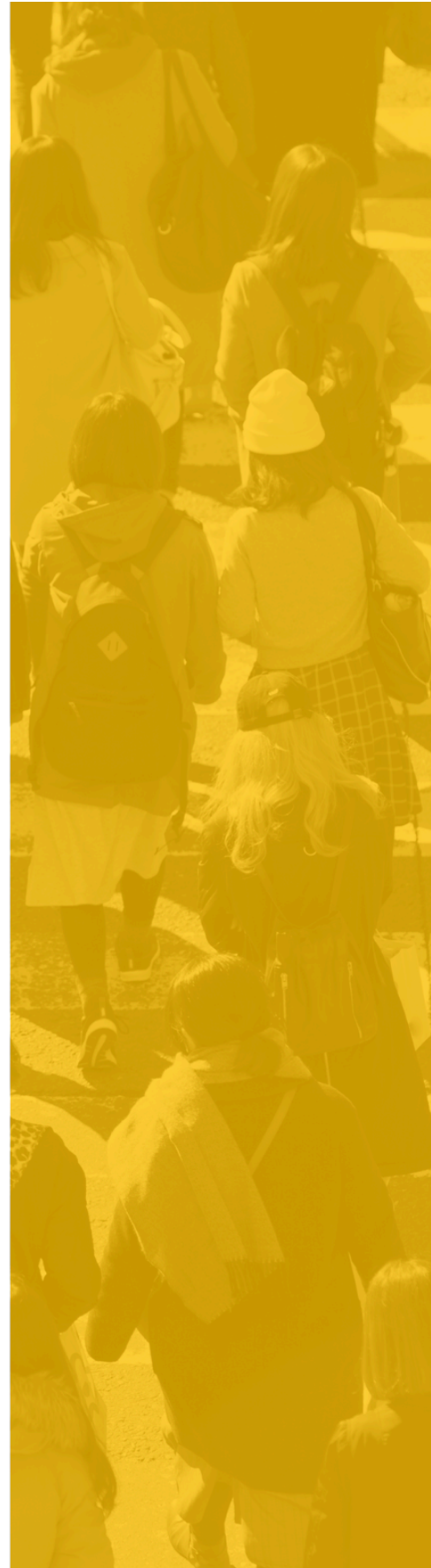
HumanityHub

Where Cultural Inclusion Meets Economic Empowerment

User Evaluation "Early Entrepreneurial Education" Course Report

Deliverable D8.2.

ACT GROUP



Social
Innovation 
Initiative



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Deliverable information

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Summary of the Project

Humanity Hub is a transnational project focused on addressing the economic and social integration challenges faced by Ukrainian refugees in Croatia and Italy. The social innovation stems from a comprehensive understanding of the specific needs and difficulties encountered by these refugees. Humanity Hub aims to tackle these challenges through a comprehensive and holistic approach that combines multiple support mechanisms. The project focuses on enhancing economic and social integration through three primary avenues: 1) psychosocial support and cultural orientation, 2) entrepreneurial education and acceleration program, and 3) a robust peer support system for employability opportunities. This innovative model, as the individual and tailored approach, is designed to foster resilience, self-sufficiency, and community cohesion among Ukrainian refugees by addressing their immediate and long-term needs. By combining tailored interventions for economic, social, and psychological support, the project seeks to create a sustainable model for refugee integration that can be replicated in other contexts.

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Executive summary

The Early Entrepreneurial Education (EEE) Program, implemented under Work Package 8 (under the name Human-centred entrepreneurial education: basic entrepreneurial education) of the HumanityHub project, successfully delivered a comprehensive three-month entrepreneurship training course (concluding in December 2025) to Ukrainian refugees who fled the war after 2022 and are currently residing in Croatia and Italy. During the public Call for applications, 168 people applied for this Program. The program exceeded its initial target, engaging 40 participants from an original cohort of 66 selected individuals, surpassing the Grant Agreement goal of 20 participants who fled Ukraine after 2022. The Early Entrepreneurial Education (EEE) Program, developed and implemented by ACT Group, aimed to cover the essentials of entrepreneurship with the clear purpose of creating additional opportunities for economic and social integration. The program provided support and fundamental entrepreneurial skill-building to both early-stage entrepreneurs and those aspiring to become entrepreneurs among Ukrainian refugees located in Croatia and Italy, offering free and accessible education in practical skills and entrepreneurial knowledge. This report presents the findings of the evaluation process conducted among course participants. In particular, it analyses self-reported changes in participants' confidence and knowledge attributable to the course and evaluates overall user satisfaction with the training programme. The evaluation, based on responses from participants who completed the evaluation form, demonstrates substantial impact across multiple dimensions, including knowledge acquisition, skill development, behavioural change, confidence building, and motivation enhancement. The program successfully achieved its core objectives of facilitating economic and social integration of Ukrainian refugees through entrepreneurship education.

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Program Overview

Program Background and Objectives

The Early Entrepreneurial Education (EEE) Program was designed as a targeted intervention to support Ukrainian refugees who fled their country following the escalation of war in 2022. Implemented by ACT Group, the program addressed the critical need for economic and social integration of displaced persons by providing accessible, high-quality entrepreneurship education tailored to their unique circumstances as refugees establishing new lives in Croatia and Italy. The public Call for applications was designed and implemented by AG and disseminated widely through the website, social media channels, public campaigns, and by engaging key stakeholders in Croatia and Italy. The dissemination aimed to reach the target group, specifically Ukrainian refugees residing in Italy and Croatia. Stakeholder involvement included partner organisations of the HumanityHub project as well as other relevant organisations operating in the field. In addition, the AG team presented the WP8 EEE course at a public international event in Zagreb to further promote the programme and its objectives.

The EEE Program was established with three interconnected strategic objectives:

a) Creating Additional Opportunities for Economic and Social Integration

The program aimed to provide participants with viable pathways to self-employment and/or business ownership as mechanisms for economic independence and social inclusion in Croatia and Italy. By focusing on entrepreneurship as a means of integration, the program recognised entrepreneurial mindset as a greater flexibility over their professional trajectories in unfamiliar labour markets.

b) Providing Support and Basic Skill Building in Entrepreneurship

The program served both idea-stage entrepreneurs exploring business possibilities and aspiring entrepreneurs seeking to develop entrepreneurial capabilities. This dual focus ensured accessibility for participants at different stages of their entrepreneurial journey, from initial ideation to early-stage business validation. The course offers skills and knowledge on the following main topics: entrepreneurial mindset and experience,

ideation and design thinking, sources of income, revenue models, goal setting, market analysis, value proposition, resource planning, financial plan and legal framework.

c) Delivering Free and Accessible Education in Entrepreneurial Knowledge

Recognising financial constraints faced by refugees, the program eliminated economic barriers to participation by offering completely free online training. The online delivery of the course eliminated geographical inequalities, allowing all participants, irrespective of their location in Italy or Croatia, to access the programme on an equal basis. All educational materials, webinars, and support services were provided at no cost, ensuring that financial limitations would not prevent access to essential entrepreneurship knowledge.

Thus, the program was designed to achieve the following measurable outcomes:

- Increased understanding of entrepreneurship principles and practices
- Expanded awareness of available options and pathways for entrepreneurship
- Enhanced capacity to translate broadly defined opportunities into concrete, actionable business possibilities
- Improved confidence in entrepreneurial decision-making and business planning
- Greater familiarity with host country business environments, legal frameworks, and support ecosystems
- Entrepreneurial skills and mindset, as well as participants' motivation and personal growth

Program Structure and Delivery

The program operated over 3 months, from the end of September/October to December 2024, structured as follows:

- Total program duration: 3 months (end of September/October - December 2024)
- Delivery format: 10 modules delivered over 10 weeks
 - *Please note that the training curriculum was originally designed by AG to include nine modules delivered over nine weeks (presented in D8.1). During implementation, and following both the initial needs assessment and needs identified by participants throughout the course, a need for additional*

content on the legal framework and advice was identified. Consequently, an extra 10th webinar was organised outside the original curriculum, delivered by an external expert, in order to address these specific needs.

- Frequency: Typically one module per week
- Guided work: Up to 20 hours of live webinar sessions
- Individual work: Up to 10 hours of optional self-directed learning and practical exercises

To ensure maximum accessibility and comprehension, the program implemented a comprehensive bilingual delivery model. That means:

- Primary instruction language: English, because participants are coming from both Croatia and Italy
- Live interpretation: Professional Ukrainian interpretation provided during all webinar sessions
- Educational materials: All course materials, presentations, and resources are provided in both English and Ukrainian
- Coach: An English-speaking expert facilitator, supported by a Ukrainian interpreter
- Recordings: All webinar sessions were recorded and shared with participants for access

The program comprised 10 carefully sequenced modules designed to build entrepreneurial competencies progressively: Module 1: Kick-off and Program Orientation; Module 2: Entrepreneurial Mindset and Experience; Module 3: Ideation and Design Thinking; Module 4: Value Proposition Creation; Module 5: Market Analysis; Module 6: Sources of Income and Revenue Models; Module 7: Operations Planning; Module 8: Financial Planning; Module 9: Goal Setting; and extra Module 10: Legal Framework and Advice on Economic Integration in Host Country.

Module 1	Kick off
Module 2	Entrepreneurial Mindset and Experience
Module 3	Ideation and Design Thinking
Module 4	Value Proposition Creation
Module 5	Market Analysis
Module 6	Sources of income / revenue models
Module 7	Operations planning
Module 8	Financial plan
Module 9	Goal Setting

Figure 1: List of Early Entrepreneurial Education Modules

The program was designed as a mentorship-based support structure that combines live sessions, recordings, materials, consultations, and individual mentor support. Participants reviewed all lecture recordings and completed all module obligations. Therefore, all contracted participants completed the program modules through: participation in ongoing mentorship support; review of all recordings and educational materials; correspondence and communication with the mentor; completion of activities according to the mentor's instructions.

Participation Statistics:

- Initial target (according to Grant Agreement): 20 participants
- Selected participants: 66 individuals initially selected
- Kick-off attendance: During the selection process, 66 participants were officially selected and informed about their acceptance into the programme, including invitations to attend the kick-off meeting. Out of the 66 selected participants, 51 attended the kick-off meeting.
- Final participant count: 40 individuals actively engaged throughout the programme
- Module attendance: Variable across the 9 weekly sessions, with participants accessing recorded materials and shared resources for sessions they could not attend live

Evaluation Methodology

This satisfaction and impact evaluation combined approach of quantitative rating scales with qualitative open-ended responses to capture both measurable outcomes and nuanced participant experiences and their feedback. The assessment survey was designed in line with the project's impact measurement framework in order to evaluate participants' self-reported changes in confidence and knowledge resulting from the course, as well as overall satisfaction with the programme. All refugees who participated in the EEE support program under Work Package 8 were invited to complete the assessment form. Thus, the evaluation was designed to assess program effectiveness and impact across five key dimensions: knowledge acquisition, skill development, behavioural change, confidence enhancement, personal and professional growth, and overall satisfaction. A comprehensive assessment form was available in both Ukrainian and English. The bilingual survey ensured accessibility and enabled participants to respond in their preferred language, thereby maximising response accuracy and completion rates.

Evaluation Results

Participants rated their overall satisfaction with the program on a scale from 1 to 10, where 10 represents the highest level of satisfaction. The average overall satisfaction score is 8 out of 10. **None of the participants** rated their overall satisfaction with the course below 3 (1-3 on a 10-point scale). The vast majority of participants scored their satisfaction between 8 and 10, reflecting a **very high level of satisfaction**. Overall, approximately 90% of participants reported being satisfied with the course. The distribution of scores shows concentration in the upper range, with scores of 8, 9, and 10 as a very high level of satisfaction being most frequently reported. Participants also reported their satisfaction with the programme structure and the course format. Approximately **90%** of participants expressed strong approval (with a satisfied or very satisfied score) of the programme's design and delivery approach. Only one participant reported dissatisfaction with the course structure, and two of them were neutral.

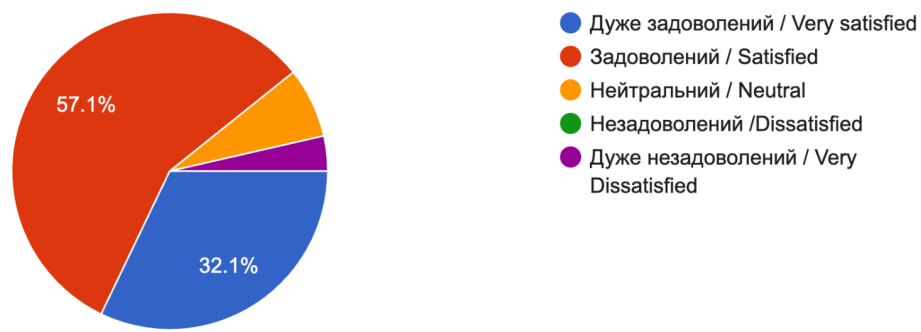


Figure 2: Level of satisfaction with structure and delivery approach

Participants assessed whether the weekly pace and dynamic of the training program suited their learning needs. The weekly pacing structure proved appropriate for the vast majority of participants, with **93% confirming** that the tempo suited their learning needs. Only two participants indicated that the pace was not suitable for them because of their personal schedule and working hours. This high approval rate validates the program's scheduling approach and workload distribution (as shown in the following diagram).

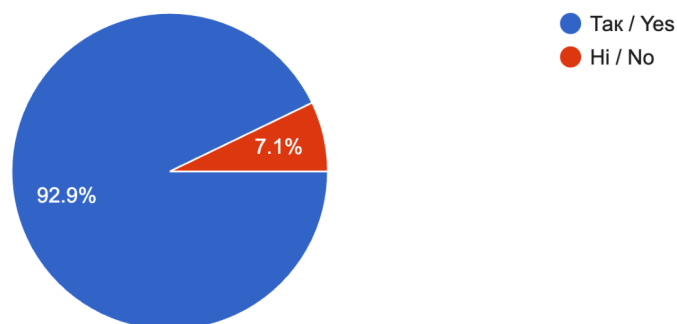


Figure 3. Satisfaction with the weekly pacing structure of the Course

Entrepreneurial Knowledge and Skills

Assessment

Participants self-assessed their entrepreneurial competencies across multiple dimensions using 5-point Likert scales. The following sections present results for key competency areas, with scores ranging from 1 (lowest competency) to 5 (highest competency). All participants reported at least a two-point improvement on the assessment scales, indicating positive change and progress following the completion of the EEE programme. Only one participant noted that they did not feel any change, despite marking some improvement on the assessment form. Overall, this means that **over 90% of participants reported measurable positive change** and perceived improvement as a result of the EEE course. The majority of participants demonstrated strong confidence in business goal setting, with **80%** participants rating themselves as very confident (most of them rated themselves as confident to very confident) following the course. Participants' quotes, as qualitative data, show **positive change in their knowledge and entrepreneurial skills**:

“This program helped me better understand how business works and how to turn an idea into a real project. I learned how to find problems that can be solved with a product or service, how to analyse the target audience, and how to create a value proposition” (S.H.P.).

“Now I understand what entrepreneurship is and what role it plays in the economy and society. I learned to generate business ideas and assess their feasibility, learned how to plan my own business, draw up a simple business plan and set goals. The positive result of the program was that it helped me better navigate real life, realise the value of initiative, responsibility and hard work, and also motivated me to think about the possibility of creating my own business in the future” (B.A.P.)

Combined with confident responses, participants reported high confidence levels. This suggests effective development of goal-setting capabilities through the program.

Participants assessed their familiarity with resources (people, skills, materials, financing) needed to start or grow a business in Croatia or Italy. Almost all participants reported moderate to very high familiarity with resources necessary for business establishment, which indicates substantial knowledge acquisition regarding resource identification and access. The qualitative data below illustrate that **positive change**:

“I really liked the financial aspect of the business of the issue and the planning issues. It was new and useful” (Z.V.P.).

“I gained structured knowledge...new information for me regarding the analysis of the European market. Interesting cases of successful businesses in Europe” (T.K.P.).

Responses indicate good understanding of legal frameworks, with 80% reporting moderate or higher familiarity. The distribution suggests the program successfully introduced participants to complex legal and regulatory concepts, though some participants acknowledge this remains an area requiring further development. The prevalence of moderate and high responses demonstrates meaningful knowledge acquisition in this challenging domain.

Furthermore, participants rated their overall entrepreneurial motivation, perseverance, and confidence in managing change as highly accurate. Both quantitative and qualitative evidence indicate a **significant increase in motivation and self-confidence** as a main result of the implementation of the EEE Course. Participant testimonials presented below further illustrate this outcome, highlighting it as one of the key values generated by the programme:

“Participation in the program gave me confidence and courage in my future steps, dispelled certain fears and prejudices, and developed and adjusted my own initial business ideas” (O.M.P.).

“I gained self-confidence to continue my way as an entrepreneur” (T.S.P.).

“The most important change for me was a more structured mindset. I began to look at ideas and opportunities differently - to analyse them calmly, practically and without fear. In my daily life, this manifested itself in growing self-confidence and the understanding that entrepreneurship is a process that can be prepared for gradually. Instead of uncertainty, I had a clearer vision of the next steps that I could use in the future” (V.M.P.).

Both qualitative and quantitative data represent one of the program's strongest outcomes, indicating successful cultivation of essential entrepreneurial mindsets. Furthermore, the equal distribution between very capable and moderately capable responses indicates solid market awareness development, with 86% reporting at least moderate capability in monitoring market trends and forecasts. An equal split between very familiar and moderately familiar responses demonstrates balanced competitor/market analysis capabilities across the participant cohort. The concentration in the middle-to-high range indicates effective knowledge transfer regarding competitive landscape assessment. Additionally, participants reported better understanding and familiarity with marketing concepts specific to the Croatian and Italian markets. This distribution suggests a successful introduction to marketing fundamentals while acknowledging the complexity of market-specific branding and positioning:

“In this program, I learned the fundamentals of marketing and how to forecast whether my service would be in demand, identify the target audience for my educational service, understand what my ideal client expects, determine pricing, and conduct market analysis, using educational services as a practical case study” (L.P.P.).

Besides that, sales channel knowledge represents one of the program's strongest outcomes, with 93% of participants reporting very high familiarity or moderate familiarity with relevant sales channels for their business ideas. This suggests highly effective instruction in this critical area of business operations:

“I gain specifics on entrepreneurship and clarity of actions. Algorithm for writing a business idea, a step-by-step action plan, organisation, and testing a product on the market were helpful the most” (V.K.P.).

Financial knowledge distribution centres on moderate familiarity. Combined with higher levels, 75% of participants achieved moderate or greater familiarity with sales, financing, and investment concepts, which means that most of the participants improved their capacities in that term for the 2-scale improvement. The prevalence of moderate responses suggests successful foundational learning while recognising the complexity of financial topics. Financial management confidence demonstrates strong outcomes, with 68% of participants reporting high or extremely high confidence. This represents substantial development of self-efficacy in financial management, a critical

competency for entrepreneurial success. The following quote illustrates outcomes among participants:

“I am financially literate, self-confident, have critical and strategic thinking, leadership qualities, am not afraid of risks and losses, because I have knowledge and a plan of action. I gained new acquaintances (networking), an understanding of international opportunities and projects” (T.P.P.).

Among participants, a great positive change was identified in their knowledge of revenue models, with 90% of participants reporting moderate or higher familiarity with it (score 3-5). This suggests highly effective instruction in business model fundamentals and income generation strategies. An impressive 82% of participants reported having a clear or extremely clear understanding of core business activities essential for their ventures. The concentration of responses indicates strong competency development in operations planning and business process identification among all of them. With this in mind, **management skills self-assessment reveals high confidence levels**, with mostly all of the participants rating their organisational, coordination, and decision-making skills as strong or extremely strong. The near-equal distribution between very strong and extremely strong ratings demonstrates substantial self-efficacy in management competencies. Lastly, participants raised their knowledge of business partners and stakeholders in general. The higher proportion of slight familiarity responses suggests this area may benefit from additional emphasis in future program iterations. Network development represents an ongoing challenge for refugees establishing businesses in new countries.

Thus, the evaluation shows **effective transfer of business planning competencies**. To conclude, an **overwhelming 100% of participants** confirmed their intention to apply acquired knowledge in their daily lives. This near-universal commitment to knowledge application represents a critical indicator of **program relevance** and **participant readiness** to translate learning into practical action. All participants expressed a clear intention to apply the knowledge, skills, and improvements acquired during the course in their daily lives, responding affirmatively to the survey question.

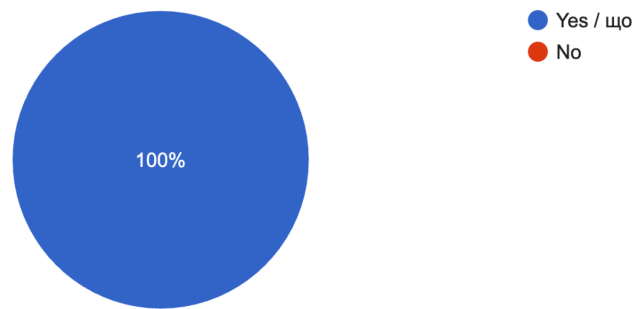


Figure 4. Intention to apply acquired knowledge/skills in their daily lives.

Summary of Findings:

The evaluation results demonstrate strong program performance across all measured dimensions. Particularly strong outcomes in:

- Entrepreneurial motivation, mindset and self-confidence: enhanced entrepreneurial capabilities
- Sales channel knowledge and market analysis
- Core business activities understanding
- Management skills and financial literacy
- Revenue models knowledge
- Legal basics and mapping of important stakeholders in terms of their businesses.

Learning Outcomes and Real Change

As mentioned above, participants provided narratives (qualitative data) about their learning experiences and the positive aspects of program participation. Analysis of these responses reveals several recurring themes and notable insights. Participants consistently emphasised gaining practical, actionable knowledge about business establishment and entrepreneurship. All of the participants highlighted transformations in **confidence levels** and the development of entrepreneurial thinking patterns. Participants also valued the networking opportunities and peer connections established through the program:

"I gained new acquaintances (networking), an understanding of international opportunities and projects" (T.P.P.).

Participants appreciated gaining clarity on specific entrepreneurial concepts and processes. Additionally, they valued information specific to establishing businesses in Croatia and Italy:

"I learned important aspects of integration into Croatian society from a business perspective (I.P.P.).

"The last webinar was extremely useful regarding further legalisation in Croatia (O.P.P.).

Participants reported developing diverse skills applicable to business operations:

"Communicate, analyse, interact, plan" (A.B.P.).

"Expanding knowledge base, improving communication skills" (K.M.P.).

Several participants specifically noted progress in developing their own business concepts:

"I delved into the project I wanted to open in more detail. It became clearer what to pay attention to and what to do next" (T.Z.P.).

The most valuable insights identified among participants are those reflecting the real change in their everyday lives. Participants described significant changes they experienced as a result of program participation. These changes spanned multiple dimensions, including mindset, behaviour, confidence, and practical entrepreneurial approaches. **Confidence-building emerged as one of the most frequently mentioned changes:**

"In everyday life, the biggest change is probably that a quiet inner support has appeared. It's as if there is a little more space to think calmly and look at my ideas without panic, but with curiosity. I find myself being able to build something of my own step by step. This has also affected my behaviour – less procrastination, more small actions that previously seemed scary or not for me. My confidence has also changed: I have not become fearless, but I have become more realistic – I have realised that I do not need to know everything to start moving" (K.S.P.).

Some participants noted **diminished fears** about entrepreneurship and increased **motivation** to pursue business goals:

"Inspiration and desire to try to open a business in Croatia. The fear of my business failing disappeared. The tools of doing business became clearer" (T.K.P.).

It is important to acknowledge that a small number of participants (only one explicitly) reported minimal or no significant changes. That one participant noted:

"No significant change has occurred. I have experience, I have tools and equipment here, I have finished products, I have inspiration, but I don't have the funds to open. I'm going to work at a construction site" (V.K.P.).

This response highlights the reality that while education and training provide essential foundations, actual business establishment often remains constrained by financial capital limitations. Such honest feedback underscores the need for complementary financial support mechanisms alongside educational programming for the future.

Most Valued Program Elements

Participants identified the aspects of the program they found most valuable and appreciated. Analysis reveals several prominent **themes**:

1. **Program Structure and Organisation:** The clear, logical structure of the program:

"Structure of the educational material and the teacher" (T.P.P.).

"Clear structure and presentation of the material" (T.K.P.).

2. **Practical Approach and Applicability:** Participants highly valued the practical, action-oriented nature of the program:

"Opportunity to work in groups, practical tasks, which provide certain useful skills" (O.M.P.).

"A mentor's practical approach" (K.M.P.).

3. **Quality of Instruction and Coach/Mentor:** The coach/mentor received extensive positive feedback for her teaching approach and expertise.
4. **Supportive Learning Environment:** Multiple participants appreciated the supportive, non-threatening atmosphere created:

"What I liked most was the feeling that all the material was presented easily and naturally, without pressure or overload. It was nice to feel that clarity was emerging step by step, and that the very idea of entrepreneurship ceased to seem unattainable. The atmosphere was such that I wanted to think, try, look at myself from a different angle, and this is what left the warmest impression" (K.R.P.).

5. **Accessibility and Communication:** Participants valued the accessibility of information and ongoing communication.
6. **Targeted Refugee Support:** The program's specific design for Ukrainian refugees was explicitly appreciated.
7. **Comprehensive Content Coverage**
8. **Step-by-Step Guidance**

The emphasis on gradual skill building and sequential concept development resonated with participants' learning needs.

Areas for Improvement and Critical

Feedback

Participants provided constructive feedback identifying areas where the program could be enhanced for future implementation. This feedback represents valuable input for program refinement and future iterations.

1. **Translation and Interpretation Quality:** The most significant area of feedback for improvement concerned the Ukrainian interpretation during webinar sessions. The criticism suggests that the interpretation may have been closer to summarisation or explanation rather than accurate translation, potentially creating barriers to full engagement.

2. **Language Preferences and Mixed-Language Sessions:** These comments reveal tension between different participant language needs – Italian, Croatian, English and Ukrainian. While some participants who had developed Croatian language skills would have preferred Croatian-language delivery, others relied entirely on Ukrainian interpretation or Italian. This highlights the challenge of serving a linguistically diverse cohort with varying levels of host country language proficiency.
3. **Desire for Even More Practical Examples and Case Studies**

The balance between constructive suggestions and positive evaluations indicates healthy, thoughtful participant engagement with program assessment.

Conclusion and Recommendations

The Early Entrepreneurial Education Program demonstrated substantial effectiveness in achieving its stated objectives of increasing entrepreneurship understanding, expanding options for economic integration, and enabling participants to translate opportunities into actionable possibilities. The program **exceeded** its initial target of 20 participants, engaging a total of **40** Ukrainian refugees. Although 66 participants were initially selected, the final number engaged reflects a strong level of interest and participation, demonstrating the **greater impact** generated through the Early Entrepreneurial Education course and the HumanityHub project. Strong satisfaction ratings, substantial competency development, meaningful behavioural changes, enhanced confidence, and heightened motivation demonstrate program effectiveness across multiple impact dimensions. Quantitative metrics reveal consistently strong outcomes, with 90% satisfied with the course format and **100% planning to apply the acquired knowledge**. Most significantly, participants attributed their changes to program participation, validating the unique added value of this intervention. Participants consistently described enhanced capabilities, reduced fears, increased confidence, and clearer pathways to entrepreneurial action. The program successfully created a supportive learning environment where participants felt encouraged to explore entrepreneurship without pressure or judgment.

The evaluation identifies several program elements that contributed substantially to positive outcomes:

1. Clear, Logical Structure and Progressive Curriculum Design
2. Practical, Action-Oriented Approach
3. Quality Instruction and Coaching
4. Supportive, Non-Threatening Learning Environment
5. Targeted Relevance to Refugee Population
6. Comprehensive Content Coverage

Participant testimonials reveal transformations extending beyond technical entrepreneurial competencies to encompass psychological well-being, identity development, and social integration – they even connected with each other and built peer-to-peer support. An **additional value** generated by the EEE programme was the creation of a network among participants – Ukrainian refugees. This network facilitated **peer-to-peer support** and connections among participants, promoting continuous cultural dialogue and exchange. In doing so, the programme contributed to enriching the community's cultural fabric and supporting the cultural integration of refugees fleeing Ukraine. For refugees navigating displacement and establishing new lives in unfamiliar countries, the programme provided not only practical business knowledge but also social support, community connection, and pathways to agency and self-determination. The program represents a valuable model for refugee integration programming, demonstrating that targeted entrepreneurship education can simultaneously address economic integration needs while supporting well-being and social inclusion. With refinements based on participant feedback, this program model holds promise for replication and scaling across other contexts serving displaced populations in Europe.



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