



**METHODOLOGY AND GUIDE OF ADULT LEARNING
WITH THE FOCUS ON EDUCATION OF CREATIVE
ENTREPRENEURS**

CREATEUP

Promoting Entrepreneurship for The Cultural And Creative Sectors

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EXECUTIVE SUMMARY

This methodology aligns with the objectives of the project aimed at reducing unemployment in the cultural and creative industries (CCI) sector. It empowers educators to prepare adults for effective creative entrepreneurship, supports them in their endeavors, and fosters sustainable connections with CCI employers.

This methodology outlines a comprehensive approach to blended learning in adult education, emphasizing the alignment with adult learning theory and customization for the unique needs of the cultural and creative industries. By following this methodology, educators can play a pivotal role in empowering adults for success in the dynamic world of creative entrepreneurship.

Furthermore, this methodology will be instrumental in the development of the project's online learning course, acting as a guide to ensure that the course content and design align seamlessly with the principles and practices outlined herein, thereby maximizing its impact and relevance for both educators and creative adults alike.

1. INTRODUCTION

1.1 PROJECT BACKGROUND

The cultural and creative sectors have an important role to play in the continuous transition of our societies and are at the heart of the creative economy. Since the COVID-19 pandemic hit Europe in spring 2020, the CCS have been among the most negatively affected sectors. The growing relevance of entrepreneurship in the arts and culture sector is closely related to the emergence of the creative industries. Jobs in the creative industries are economic activities involving cultural creativity and/or innovation. Creative industries are the activities which have their origin in individual creativity, skills and talent and are protected by intellectual property, and these industries include advertisement, architecture, art and antiques, crafts, fashion, design, film, performing arts, music, tv and radio, leisure software (video games), and publishing.

General objective of the project is to reduce the amount of creative unemployed people and offer effective strategies for development of relevant and high-quality skills and competencies. Key target groups are trainers working with creative adults, and subsequently the creative adults themselves. In 36 months, the project aims to empower educators on how to prepare adults for effective creative entrepreneurship in CCI sectors, how to support them and how to link with the CCI employers sustainably by providing them following outputs:

- O1: Creativity Competence Framework For cultural and creative industries
- O2: Self-assessment and recommendation tool for creative entrepreneurship
- O3: Open Online Course

1.2 THE AIM OF CREATEUP

The partnership has been set up on strong cooperation by organisations from France, Italy, Czech Republic, Slovenia, Denmark, and Turkey in a cross sectoral way with the specific aims to:

- Promote the arts, culture, and creative thinking in adult education and in lifelong learning.
- Foster favourable ecosystems for cultural and creative industries, promoting access to finance, innovation capacity, fair remuneration of authors and creators and cross-sectoral cooperation.
- Promote the skills needed by cultural and creative sectors, including digital, entrepreneurial, traditional, and specialised skills.
- Test an innovative mentoring programme for CCI employers on how to set-up and support high quality entrepreneurship opportunities with their limited resources.
- Have creative people in Europe can use to reinforce their creative competences under a perspective of entrepreneurship, that resizes and enhances their professional potential and their personal growth

1.3 PROJECT PARTNERS

To meet the objectives of the project, a consortium was carefully selected, composed of six partner organization with different experience and background relevant for the project, originally from six countries: France, Italy, Czech Republic, Denmark, Turkey, and Slovenia

ALDA - The European Association for Local Democracy (France)

ALDA – European Association for Local Democracy, is a French-registered association dedicated to the promotion of good governance and citizen participation at the local level in the European Union, its neighbourhood and beyond. ALDA is a key stakeholder in the field of local democracy, active citizenship, and cooperation between local authorities and civil society in Europe, its neighbourhood, and all around the World, mainly acting through participative methods and decentralized cooperation. As a core element, ALDA supports citizens and groups of citizens in their initiatives aimed at improving their local context, building bridges with local authorities in order to make this change real. ALDA was established in 1999 at the initiative of the Council of Europe to coordinate and support the network of Local Democracy Agencies (LDAs), which are self- sustainable, locally registered NGOs acting as promoters of good governance and local self-government, with which ALDA collaborates in many activities. ALDA is a membership-based organisation gathering today more than 350 members, including local authorities, associations of local authorities, and civil society organisations, coming from more than 45 countries..

Paydaş Eğitim Kültür Ve Sanat Derneği (Turkey)

Paydaş Eğitim Kültür ve Sanat Derneği (PAYDAS) is a nonprofit educational institution founded by reunion of educators. The members are mainly the teaching staff at different types of organisations in the field education. The main aim is to include art into formal, non-formal and informal education. In this respect the association's regular activities include organizing training which support the development of supportive educational activities for coaches, educators, facilitators in formal and non-formal education. The activities cover the three main areas: education for personal and professional development, innovation, and digitalization. Running organizations to nurture reciprocal education between teaching staff and educational interaction is also one of the aims of the association. One of our main missions is to promote entrepreneurship and personal development. Our organization also focuses on developing some innovative training programmes, modules, and tools to support the educational resources.

Društvo za razvijanje prostovoljnega dela Novo mesto (Slovenia)

Društvo za razvijanje prostovoljnega dela Novo mesto (Association for Developing Voluntary Work Novo mesto) is a Slovenian non-governmental and humanitarian organisation, working in the public interest in the area of social care, youth and culture. Our mission is to contribute to more inclusive and open society for all. Our two leading programs therefore deal with inclusion of socially excluded groups and with the stimulation of the NGO development and civil dialogue. Our activities within the programs are performed by expert and voluntary work. We promote the values of solidarity, tolerance, voluntarism, active living, clean environment, citizenship awareness and inter-cultural dialogue, citizens participation.

HUB INNOVATION (Czech Republic)

We create a unique ecosystem of opportunity. We share our yearslong experience, valuable know-how and verified contacts. We are building a platform for everyone who strives for a positive change, sustainability and social or environmental benefit. We can give you information about business in the Czech Republic and about the needs of various groups of entrepreneurs. In addition, we see the behind-the-scenes of social businesses. We will be happy to connect you with interesting participants or alumni of our acceleration projects or nominate the right speaker for your conference.

LudusXR (Denmark)

LudusXR is an SME based in Denmark, where we specialize in developing virtual reality experiences, computer games and digital tools for learning, education and training, particularly in ERASMUS+ / EU projects. Prior to establishing LudusXR, for the past 10 years, we have run an IT-department at the Resource Centre for Integration, in Vejle Municipality, Denmark. Here we worked as Project Coordinators, Partners, developers, fundraisers, sales & marketing departments, and many other roles. In other words, we are the full package.

Impact Hub srl SB (Italy)

Impact Hub srl Benefit Society has coworking locations in the cities of Milan, Turin, and Florence. Impact Hub Milano is part of a global network of coworking spaces and incubators where investors, mentors, companies, and startups have a strong interest in creating profit and positive impact. Our business model is based on 5 categories of activity:

- Coworking activities, location rental for events and community management
- Training activities for startup, Business Angels, and mentors
- Investor services for two groups of business angels: Angels4Impact and Angels4Women
- Incubation and Acceleration programs
- Open Innovation

2. ENTREPRENEURSHIP EDUCATION

2.1 DEFINING ENTREPRENEURSHIP EDUCATION AND COMPETENCES

Quality is one of the six dimensions of European Education Area which is introduced by the European Commission to establish a reinforced approach to ensure the achievement of Europe which aims to master transversal skills such as critical thinking, entrepreneurship, creativity, and civic engagement through transdisciplinary, learner-centred, and challenge-based approaches. According to the European Commission statistical office (Eurostat), the proportion of people who were self-employed in the field of culture in the EU-27 was more than double the average observed for the whole economy. The proportion for example in France is 3.5%, in Czechia and Italy 3.6%, in Turkey 2.4% and in Slovenia 4.9% of the total employment.

Also, the UN set Sustainable Development Goals to promote inclusive and sustainable economic growth, employment, and decent work for all. Target 8.3 highlights the need to promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services. The cultural and creative industry sector is one of Europe's most dynamic sectors comprising highly innovative companies and contributing approximately 2.6% to EU GDP. While their contribution is increasingly becoming visible, lack of systematic data collection on creative sectors makes it difficult to grasp the real potential of the creative sectors. Within that framework, the Entrepreneurship 2020 Action Plan sets out a number of actions, under three different action pillars:

1. Entrepreneurial education and training
2. An environment where entrepreneurs can flourish and grow
3. Role models and outreach to specific groups

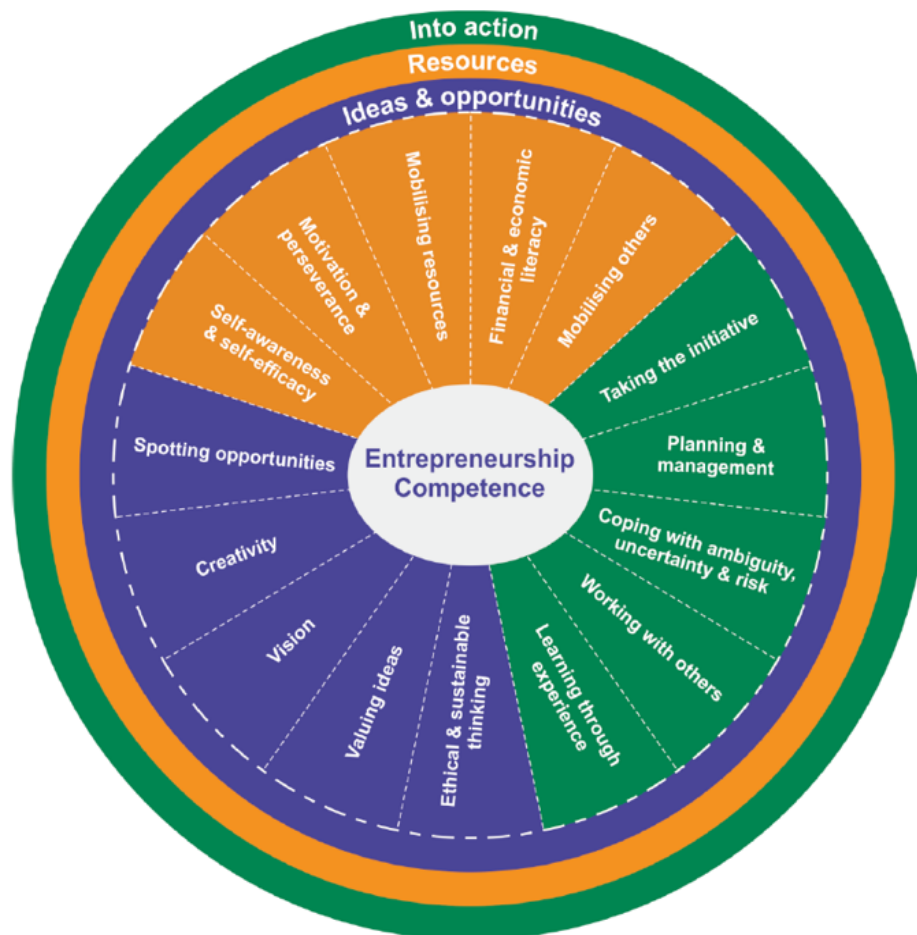
The main goal of most entrepreneurship education systems is to develop the entrepreneurial competences. Entrepreneurial competences are defined as knowledge, skills and attitudes that affect the willingness and ability to perform the entrepreneurial job of new value creation. One particular commitment in the Action Plan is to facilitate entrepreneurship among creative adults already present and residing in the EU based on best practices from Member States.

2.2 ENTRECOMP FRAMEWORK

In the context of the European Commission reference framework for entrepreneurship as a competence, it is understood as a transversal key competence applicable by individuals and groups, including existing organizations, across all spheres of life. It is defined as follows:

“Entrepreneurship is when you act upon opportunities and ideas and transform them into value for others. The value that is created can be financial, cultural, or social” (EntreComp, EC, 2016).

The EntreComp (EC, 2016) conceptual mode is made up of two main dimensions (picture 1): a) the 3 competences areas that directly mirror the definition of entrepreneurship as the ability to turn ideas into action that generate value for someone other than oneself, and b) the 15 competences that, together, make up the building blocks of the entrepreneurship as a competence for all citizens. Each one is accompanied by a hint or an exhortation to the learner to put the competence into practice and a descriptor, which breaks it down into its core aspects. 'Ideas and opportunities', 'Resources' and 'Into Action' are the 3 main categories of the conceptual model and they have been labelled to stress entrepreneurship competence as the ability to transform ideas and opportunities into action by mobilizing resources. These resources can be personal (namely, self-awareness and self-efficacy, motivation and perseverance), material (for instance, production means and financial resources) or non-material (for instance, specific knowledge, skills and attitudes).



Picture 1 – Entrepreneurial competences according to EntreComp (EC,2016)

3. NEED ANALYSIS

Creative adults can add value to society in their adoptive country through their participation in the labour market. However, creative adults often lack knowledge of, and information about, the cultural business and regulatory environment.

Within the Create Up project, primary research was conducted with the target group consisting of creative adults who were actively engaged in or aspiring to be part of the cultural and creative industries (CCI) sector. The research sought to identify the specific needs and challenges faced by creative adults in the cultural and creative industries (CCI) sector. This involved understanding their past educational experiences, uncovering the skills and competencies required for success in the CCI field, and identifying any gaps or deficiencies in their training. Secondly, the research aimed to assess the participants' entrepreneurial skills and competencies in line with the European Entrepreneurship Competence Framework; it aimed to provide a comprehensive understanding of the strengths and weaknesses of creative adults, particularly in terms of their financial, economic, and legal knowledge. Ultimately, this research aimed to provide information for development of educational programs and support strategies to empower creative adults and promote entrepreneurship within the CCI sector.

Two research methods employed in this study were online questionnaire surveys and focus group interviews, involving a total of nearly 200 participants. The online questionnaire surveys gathered data from 122 creative adult entrepreneurs across six countries, including the Czech Republic, Denmark, France, Italy, Slovenia, and Turkey. These surveys provided quantitative insights into the participants' demographic characteristics, educational backgrounds, current occupations, and self-assessment of competencies based on the European Entrepreneurship Competence Framework. Meanwhile, the focus group interviews engaged 76 participants from the target group of creative adults to collect qualitative information. During these interviews, participants, whether entrepreneurs or employees, shared their experiences, discussed their motivations, identified skills needed for their careers, and highlighted challenges encountered in their creative pursuits. This mixed-method approach allowed for a comprehensive exploration of the needs, competencies, and challenges of creative adults in the project's target countries.

3.1 QUESTIONNAIRES

The survey assessed respondents' self-perceived competencies based on the European Entrepreneurship Competence Framework. While respondents generally felt confident in creative competencies, there were notable weaknesses in financial, economic, and legal knowledge. Additionally, managing uncertainty and ambiguity was identified as a challenge for many.

The following table specifies the most significant strengths and weaknesses, in order to have a comprehensive conclusion of the analysis.

Key						
↑ = high confidence						
↓ = low confidence						
intermediate confidence						
↑* = lack of precise data						
	FRANCE	SLOVENIA	CZECH REPUBLIC	ITALY	DENMARK	TURKEY
Ideas and Opportunities						
Spotting opportunities	↑	↑*	↓	↓		
Creativity		↑*	↑	↑		
Vision	↓	↑*			↓	
Valuing Ideas	↑	↑*				
Ethical & sustainable thinking	↑	↑*			↑	
Resources						
Self-awareness & self-efficiency				↓		
Motivation & Perseverance			↑	↑	↑	
Mobilising resources	↑	↑			↓	
Financial and economic literacy			↓	↓	↓	↓
Mobilising others	↑	↑		↑		
Into action - execution						
Taking the initiative	↑		↑	↑		
Planning & management						↓
Coping with ambiguity, uncertainty & risk	↓		↓	↓		
Working with others			↑	↑	↑	↑
Learning through experience		↑	↑	↑		

Picture 2 – Conclusions of survey

In general, the participants from all countries feel highly confident about what concerns the first sections about having ideas and the size of the opportunities they face, and this could be interpreted as an optimistic idea for the future. A similar conclusion could also be reached for the third section about the execution.

The second section reveals more criticalities, this might mean that these people are highly motivated and optimistic about their artistic and creative abilities, but they don't have sufficient resources at their disposal or have insufficient knowledge to exploit them. For Turkey, the general middle-low confidence level of their respondents could be explained by their inexperience and young age.

The last question of the survey regards the potential entrepreneurial education of the respondents. Only in the Czech Republic and Denmark, many participants declared to have already attended courses to improve their business skills, while in the others, such as Italy and France very few follow such courses. In particular, in Turkey, no one had taken these initiatives. These courses were on general topics related to business, marketing, and design.

Finally, what emerged from these interviews is that workers in the cultural sectors could exploit their knowledge and creativity productively, but at the same time there's probably a lack of resources from the technical and managerial points of view.

3.2 FOCUS GROUP INTERVIEWS

The conclusions drawn from the research implemented through focus groups indicate several key findings.

Cultural Background and Employment: The cultural background strongly influences the employment prospects of creative adults in their field of education. The preference for technical fields, such as STEM disciplines, over artistic and creative ones is evident, with graduates from technical universities having an easier time finding work compared to those in humanistic and artistic fields.

Lack of Legal Protections: Creative professionals, including artists, dancers, and theater actors, often do not have clear job status or legal protections for their work. This lack of recognition can lead to late payments or non-payment for their creative services, as their work may be perceived as volunteering or simply a hobby rather than a legitimate profession.

Non-Profit Associations: Many creative individuals, especially at the beginning of their careers, tend to establish non-profit associations to pursue their creative endeavors. However, this choice often limits their ability to earn a sustainable income from their creative work.

Competence in Creative Ideas: Participants generally felt confident in their creativity and the development of creative ideas, with creative academies playing a significant role in nurturing this competence. Motivation and ideas were considered innate and easily recoverable.

Resource Knowledge Gap: While motivation and creativity were strong points, the participants recognized a significant gap in their knowledge of financial, economic, and legal aspects of entrepreneurship. They felt that these areas were their main weaknesses, as they had received limited or no education in these subjects during their academic training.

Importance of Planning: Participants highlighted the importance of planning and organization in entrepreneurship. Entrepreneurs need to be able to set goals, create schedules, and adhere to plans independently, as there is no external supervision. Project management skills were mentioned as valuable in this context.

Communication Skills: Effective communication, including marketing and self-promotion, was identified as a vital skill for entrepreneurs in creative industries. Many participants lacked training in this area, and there was a need for courses that teach artists how to communicate their work effectively.

Challenges in the Market: The research revealed that creative adults often face challenges in selling their products or services, as the market for artistic and creative works can be limited. Adapting their style to cater to a broader audience was seen as a necessity for financial sustainability.

Networking: Networking skills were deemed essential for success, particularly in the fields of arts and music. Building and maintaining a network of contacts, including colleagues, clients, and experts in relevant fields, was crucial for accessing opportunities and support.

Income Sources: Some creative adults supplemented their income by teaching or offering educational services related to their expertise. Education and teaching were identified as additional income sources in the creative sector.

4. METHODOLOGY OF ADULT LEARNING WITH THE FOCUS ON EDUCATION OF CREATIVE ENTREPRENEURS

4.1 INTRODUCTION

Adults, unlike children and teenagers, are significantly more complicated persons who must combine a variety of duties with the demands of learning. As a result of their responsibilities, people face obstacles that prevent them from learning. Corporate learning is difficult for many firms due to a lack of funds, time, and opportunities, to name a few.

Educators also need to be increasingly knowledgeable about how to engender authentic and meaningful learning so that learners are engaged in inquiry and learning in ways demanded by the complexities of modern life (Darling-Hammond et al. 2019). The 2018 TALIS surveys found that fewer than 60% of educators reported giving tasks that require learners to think critically, just under half have learners work in small groups to come up with a solution or let learners solve complex tasks, only one third give learners tasks for which there is no obvious solution. And fewer the 30% give learners extended project work (OECD 2019).

To come up with an effective learning model, professionals in the e-learning space must tread carefully on how to impart information in a meaningful way. But before doing so, it is essential to understand the motivations that drive adults to pursue an education in a nontraditional setting. This is where **Adult Learning Theory** comes into play, a concept that explains the differences in learning approaches between children and adults. There are three major characteristics that define adult learning: learner-centeredness, self-directed learning, and a humanist philosophy. Learner centeredness is the principle that refers to how the learner's needs and wants are central to the process of teaching, while self-directed learning touches on the responsibility and involvement of learners in their education (Invariable structure, 2001).

Andragogy is fundamentally based on self-directed and independent learning. Applications of the theory in conjunction with designing training courses will rely heavily on autonomy, collaboration, enablement, self-direction, and example.

- Training should be structured like a workshop, with participants being given material and encouraged to study and discuss it with one another. Training leaders should act as facilitators and follow the one-third rule: one-third of the course should be lecture, and the rest should be active.
- Collaborate with your learners before creating training modules, involve them in discussions about how and what they want to learn. Include them in the evaluation process as well and solicit their input on the training.
- Allow your learners the liberty and freedom to complete mandated training whenever and wherever they want. This is made exceedingly simple with eLearning modules,

which may provide them with the necessary knowledge while allowing them to learn at their own pace.

- Create training that allows adults to actively problem-solve and define personal learning objectives, as adults prefer self-directed learning. Adult learners will be both engaged and challenged by this type of information.

Because of COVID-19, **Blended learning** is becoming a new normal in all kinds of learning methods, also including non-formal and informal learning. Blended learning has been around for a while and is the combination of traditional face-to-face instruction with aspects of online instruction all while learners are in the classroom with the teacher. Blended learning strives to provide learners the best of both face-to-face and online learning experiences. Blended classrooms include face-to-face instruction techniques such as direct instruction or lecture, group discussions, and small-group work while also using technology to provide in-class online learning that learners can do at home provided they have access to necessary technology.

The blended approach is a good option when it is not possible to assure continued access to adult education, however the type of adult education provided needs to be **adapted and customised** to the learner. And the blended approach may not be the best option for some public target. For those adults without digital competences or without personal computers or internet the blended approach can be demotivating. Some adults need to be face-to-face supported to pursue their learning activities, mainly if they are not much self-confident. The blended approach must be considered a **possible methodology**, the important factor is to find the best approach for each adult, if we want to leave no one behind.

4.2 BLENDED LEARNING

Blended learning is defined as instructional approach that has a face-to-face class or tutorials integrated with online learning in which learners have some “control over time, place, path, and/or pace. Often misunderstood, blended learning is not the same as distance education, which is entirely, or almost entirely online or even a hybrid approach.

With blended learning, face-to-face and online components are integrated so that the two components reinforce each other. Blended learning can be implemented with all learners, including adult basic education, adult secondary education, and while transitioning to post-secondary education.

Blended learning offers adult learners the flexibility and independence and helps instructors use real-time progress data to help them tailor instruction to the different needs of their learners. Blended learning aims to combine the best of both face-to-face and online learning experiences for learners. Face-to-face training strategies including direct instruction or lecture, group discussions, and small-group work are used in blended classrooms, but technology is also used to deliver in-class online learning that learners can perform at home if they have access to the requisite technology.

Blended Learning in Adult education

Blended learning in adult basic education is relatively new, and educators are using a range of approaches. Educators and learners equally benefit from blended learning in adult education. In a high-quality blended learning environment, learners find increased flexibility and diversity in learning opportunities and gain a greater sense of what's possible with technology. Educators connect to more learners where they are at, find the right mechanisms to recognize and respond to learner needs, and put innovative and responsive curriculum into practice.

Some educators begin by experimenting with one or two tools, then gradually add more tools, apps, and material until they reach a completely blended approach. Others have included some online materials or lessons, but that's as far as they want to go. Purchasing a complete online integrated learning system, the cost of which is sometimes depending on the number of slots or "seats" that are used at any given moment, is sometimes made at the program or state level. When educators have a say in the decision and are enthused about it, they are more likely to integrate the online learning system more closely with what they do in class.

Blended learning models

a. Face-to-Face Driver Model

This model works best for diverse groups in which learners are functioning at various levels of ability and mastery. In general, only some learners will participate in online learning components, as follows:

- Learners at mastery levels above their grade level may proceed at a more rapid pace. This prevents boredom by providing appropriate challenges for highly capable learners.
- In order to expedite their learning, learners who have mastery levels below their grade level are offered appropriate skill remediation. And the beauty of online learning is that they can get all the practice they need to master skills and develop their own ways to help them remember information when it's needed.

The individualization of the access to online learning is positive. However, the fact that only a number of selected learners would have access to online learning, regardless of the selection criteria, does not seem to be appropriate for the project's training, which does not include selecting specific learners.

b. Rotation model

This is really just a variation of the learning stations model that educators have been using for years. There is a set schedule by which learners have face-to-face time with their educators and then move to online work. This model seems to be most popular in the following environments:

- Groups in which educators have already used and are comfortable with traditional learning stations.

- Groups in which learners can be divided based upon skill levels in different areas/topics. Thus, learners who are performing well in one topic not in the other one may have face-to-face time with their educators on the one that they are not mastering well before rotating to the online learning stations for the topic that they are mastering well. Educators are able to give struggling learners more individual assistance based upon their needs.

Although the rotation model has been found to have positive results, these were met mostly in elementary schools, according to Powell et al' s study (2015), who suggest that a possible condition for the effectiveness of this model is that learners are already familiar with other rotation learning practices.

c. Flex model

With this approach, material is primarily delivered online. Although educators are in the room to provide on-site support as needed, learning is primarily self-guided, as learners independently learn and practice new concepts in a digital environment. The overall process of online learning is done mainly in the school setting, which presupposes that the school must be adequately equipped with computers and/ or other devices.

d. Online Lab Model

This model involves learners traveling to and attending a school with total online educational delivery for entire courses. There are no certified educators on hand, but, rather, trained paraprofessionals who supervise. This is a good option in the following circumstances:

- Learners who need flexibility of scheduling due to other responsibilities (job, child-rearing).
- Learners who choose this option in order to progress at a faster rate than they would in a traditional school or similar setting.
- Learners who need to move at a slower pace than traditional classrooms provide.
- Schools and districts that face budget constraints and cannot accommodate their total populations in traditional classrooms, either because of facility restraints or the inability to employ enough certified educators. This model eases classroom size issues.

e. Self- blend model

Self - Blended learning combines in-person instruction with online learning. It gives learners the opportunity to take classes beyond what is already offered at their school. While these individuals will attend a traditional school environment, they also opt to supplement their learning through online courses offered remotely. In order for this method of blended learning to be successful, learners must be highly self- motivated.

This model provides an element of flexibility that could adjust to learning in different countries and with varying profiles that will participate in our training.

f. Online driver model

Online driver is at the opposite end of the spectrum from face-to-face driver, which is a form of blended learning in which learners work remotely and material is primarily delivered via an online platform. Although face-to-face check-ins are optional, learners can usually chat with educators online if they have questions. This model of blended learning is ideal for learners who need more flexibility and independence in their daily schedules.

Although here we have the maximum degree of flexibility out of all of the models described the fact that this model is heavily reliant on online learning with optional and not regular face-to-face meetings seems to make appropriate especially for Tertiary/University learners or adult learners.

4.3 THE CREATEUP BLENDED LEARNING MODEL

As a result of review of existing blended learning models, the one that is considered to be more appropriate for the Create Up methodology is the **self-blend model**, mainly due to the following reasons:

- It provides a good balance between online and face-to-face learning, without overlying on either of them. Thus, compared to other models, such as the rotation one, it is more likely to be compatible with more traditional ways of teaching.
- Most (if not all) of the online learning is done at home, therefore:
 - It is not dependent on issues of technical infrastructure in any school or learning facility (computer lab, availability of computers and other devices for all learners).
 - It saves classroom time for elaboration of the content prepared/ studied beforehand online at home and for focus on creative hands-on activities.
 - It is considered most appropriate for the target group, since it provides them with a certain amount of control over their learning.

Also, the **flex model** could also be a supplementary option, provided that the necessary technical equipment is available and - most importantly - that the learners are in the position to work independently, with a lesser amount of guidance from the teacher. In this sense, a suggestion for the Create Up syllabus could include some elements/ modules that could be used in a more independent way by the learners, depending on the profiles, learning needs, experience and learning styles of learners.

Like other blended-learning models, self-blended model includes a number of variations in terms of learners' interactivity, educators' and learners' roles, practices of face to-face work etc. In order, therefore, to design the blended learning model of the project, what is important to define is not only the amount of the use of online learning in combination with face-to-face, but the overall pedagogical principles that will underpin it. In order to do so, it is important to bear

in mind that the project aims are not simply to inform learners on creative entrepreneurship, but to actively involve them, so that:

To this direction, the following aspects should be addressed by the blended learning model:

- Raising learners' interest/ motivation
- Creating opportunities for collaboration among learners and educators
- Learners acting as active contributors of knowledge
- Learners reflecting on their own learning – self evaluation
- Enhancement of critical thinking
- Learners' improvement of digital skills
- Networking with other learners - sharing of content

Indeed, the self-blend model enables the use of several practices that support these objectives of a student-centred approach, such as group-work among learners, face-to-face learning with group-based student generated content, classroom face-to-face teaching followed by individual online content generation by the learners. All these examples enable the learners to act as self-directed learners who take the initiative, become co-designers of the learning environment. They are not passive participants of an instructor-controlled context but are active creators that connect and extend their learning beyond the domain of the instructor.

What is more, in order to serve the student-centred approach and the role of the teacher as facilitator, Create Up blended learning model incorporates elements of the inquiry based learning model that promotes:

- 1) a learner-centred approach (Kember, 1997) in which the focus of the teaching is on student learning rather than on communicating defined bodies of content or knowledge;
- 2) active learning, i.e. learning by doing (Gibbs, 1988, Healey & Roberts, 2004) and may involve, for example, learners discussing questions and solving problems (Prince & Felder 2006);
- 3) development of self-directed learning skills in which learners take responsibility for their own learning;
- 4) a constructivist theoretical basis (e.g. see Bruner, 1990) which proposes that learners construct their own meaning of reality; it is the learners who create knowledge rather than knowledge being imposed or transmitted by direct instruction.

Many of these inductive methods also utilise collaborative or cooperative learning with much work both in and out of formal class time being done by learners working in groups.

Another issue that needs to be taken into account is the type of elements that are included in the online part of a blended learning approach. Carman (2005) identifies 5 key ingredients for a successful blended learning design:

- Live events
- Online content that is available for self- paced learning

- Collaboration (peer to peer and peer to mentor)
- Assessment
- Reference material for further reflection on what has been learnt

4.4 ASSESSMENT STRATEGY

The way we learn has changed drastically due to the world's current climate. We have gone from virtual to hybrid to a myriad of face-to-face models to mirror the traditional K-12 classroom. This has not only changed what schools look like, but how teaching and learning are imagined during this pandemic. That said, one model that can potentially be adapted to fit our current needs is the Blended Learning Model.

According to Horn and Stalker (2014), instruction in a blended learning environment can take place via online learning and in a supervised environment away from home. Dr. Catlin Tucker (2018) adds that blended learning combines active learning in both online and offline environments to give learners control over the process and progress of his/her learning.

Many adult education educators would agree that knowing exactly what each student is learning, on a daily or weekly basis, is very useful; however, many would quickly add that it is very difficult to collect and process that information in a traditional classroom. In a blended learning environment, formative assessment is also extremely important, and particularly when a teacher uses an online integrated learning management system, getting formative assessment data for each student is no longer a difficult challenge, and may not be time-consuming for the student or the teacher.

Evaluators and educators have two categories for describing student learning assessment: formative and summative.

The purpose of summative assessment, usually done at the end of a learning program, is to determine if the learners have met the program's (and their own) learning objectives. Typically, summative assessments are written tests or exams, although in some cases they might include of a final ("capstone") project as evidence that certain objectives or criteria have been met.

Educators should leverage technology tools for summative assessment in online learning environments. Many technology tools already offer built-in features like quizzes and tests that allow seamless integration of summative assessments. While they explore distance learning practices, these can be applied to the online portion of the blended learning model.

When considering summative assessment in the blended classroom, it is worth noting performance or project-based approaches. Performance-based strategies like portfolios, projects, or podcasting are a great method to measure several learning standards and objectives at once and also provide the learner the opportunity to apply and showcase what was learned. Performance-based summative assessments, like portfolios, also challenge the learner to put together artifacts to demonstrate concepts, which is a higher order thinking skill. A few technology tools and apps that can be ideal for a blended environment include Screencastify, Adobe Spark, Google Sites, and WordPress. With these tools, learners have flexibility in how

they want to organize and present their information, which in turn shows their ability to apply knowledge and information learned.

There must be intention and purpose for the technology assessment tools used. Instructors should take full advantage of online assessment tools by tracking usage as well as analysing data collected within those tools. This will assist in tracking learners' progress and assist educators in adapting instruction if necessary (Miller, 2015).

On the other hand, formative assessments are more diagnostic and differ in that they provide the instructor with ongoing feedback that can help adjust instruction when and where needed.

Formative assessments aim to provide insight into what learners have learned, have difficulty with, and may need more help with. Some examples of formative assessment include but are not limited to classroom polls, exit tickets, visual representations to show what learners have learned, and impromptu quizzes (Promethean, 2017).

One of the most versatile formative assessment strategies for the blended learning classroom is the check-in. Check-ins are informal questions that the teacher can pose either at the beginning, middle, or end of the lesson to gauge student understanding of the topic or concept being covered. With both in-person or virtual instruction, learners can simply answer the question being posed with a thumbs up, thumbs down.

The most underrated type of assessment is student-created products. When we talk about summative assessment formats, they are often teacher-created or driven and offer little to no wiggle room for expression or creativity. However, if we are to promote higher levels of thinking, we must offer opportunities for our learners to show us what they know and what better way than having them manipulate the content.

A combination of both formative and summative assessments will be offered in hopes that you can implement them within your blended classroom. As with any strategy, tool, or platform, it is best to evaluate what each has to offer and how each can measure your learners' progress and performance. As you explore these tools it is also wise to select a few tools to avoid overwhelming them.

In conclusion, tried and true strategies like check-ins, exit tickets, and multiple-choice tests can be enhanced with a multitude of technologies. While formative and summative assessments can both measure student learning and progress, it is important to take advantage of strategies that allow for greater choice and student ownership. Further, this is a time for educators to step outside of the conventional ways of assessing student learning by implementing performance-based projects, oral presentations, and student-created products that offer a wider range of opportunities for learners to provide evidence of their understanding. Finally, educators can leverage the power of the internet and mobile applications and adapt traditional forms of assessment to take advantage of what a blended learning setting offers both learners and educators.

It is useful, if educators are able to monitor reports that show how much time a learner has spent on a lesson or assessment, how the student performed on that lesson or assessment, so this option will be considered for the Create Up learning course. So will the possibility when educators can assign lessons from within the LMS or teach a face-to-face lesson to complement the lesson within Create Up Online Course for the skill or skills the learner is attempting to master. Learners could also receive immediate, instructional feedback to tell them their overall progress, as well as explanations for exercises that they answer incorrectly, and they could decide to repeat lessons or add additional lessons until they reach mastery.

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5. CREATE UP METHODOLOGY

5.1 CREATE UP COMPETENCE FRAMEWORK

Based on the primary research and based on the 15 competencies of the EntreComp framework, 6 competences were identified for the Cultural and Creative Entrepreneurship Competence Framework. These competences that were identified as the most needed by the target groups will serve as a base for the development of the Open Online Course on Creative Entrepreneurship. Each competence will represent one module in the online course (IO3/OOC).

The framework contains the following competencies, which are provided with their description and overall goals that the participants of the educational programs (IO3) that will be based on this framework should reach:

Competence	Description	Overall goals
Spotting opportunities	Use your imagination and abilities to identify opportunities for creating value	<ul style="list-style-type: none">* Identify and seize opportunities to create value by exploring the social, cultural, and economic landscape* Identify needs and challenges that need to be met* Establish new connections and bring together scattered elements of the landscape to create opportunities to create value
Financial & economic literacy	Develop financial and economic know how	<ul style="list-style-type: none">* Estimate the cost of turning an idea into a value-creating activity* Plan, put in place and evaluate financial decisions over time* Manage financing to make sure my value-creating activity can last over the long term
Mobilising resources	Gather and manage the resources you need	<ul style="list-style-type: none">* Get and manage the material, non-material and digital resources needed to turn ideas into action* Make the most of limited resources* Get and manage the competences needed at any stage, including technical, legal, tax and digital competences

Coping with uncertainty, ambiguity & risk	Make decisions dealing with uncertainty, ambiguity and risk	<ul style="list-style-type: none"> * Make decisions when the result of that decision is uncertain, when the information available is partial or ambiguous, or when there is a risk of unintended outcomes * Within the value-creating process, include structured ways of testing ideas and prototypes from the early stages, to reduce risks of failing * Handle fast-moving situations promptly and flexibly
Vision, planning & management	Work towards your vision of the future and prioritize, organize and follow-up	<ul style="list-style-type: none"> * Imagine the future * Develop a vision to turn ideas into action * Visualize future scenarios to help guide effort and action * Set long-, medium- and short-term goals * Define priorities and action plans * Adapt to unforeseen changes
Working with others (Different learning format)	Team up, collaborate and network	<ul style="list-style-type: none"> * Work together and cooperate with others to develop ideas and turn them into action * Network * Solve conflicts and face up to competition positively when necessary

5.2 COURSE OVERVIEW AND LENGTH

The training topic is presented as 5 modules plus activities and tools supporting networking and collaboration of creative adults. Each themed module is designed to be available on a stand-alone basis comprising a presentation of content, activities, assessment, and tools to be used on an individual and group basis depending on mode of access. The modules are also integrated with each other to form a cohesive set of competences to provide the learner with tools and information to assess and present their own learning as a suite of skills and abilities to the prospective employer. It is recommended that users complete each unit within a module to ensure completion of the learning outcomes of the module.

Completion of module outcomes provides the learner with a set of assessments and outputs that provide evidence as to the knowledge, skills, and attitudes of the learner, building to a portfolio of applied knowledge and competence.

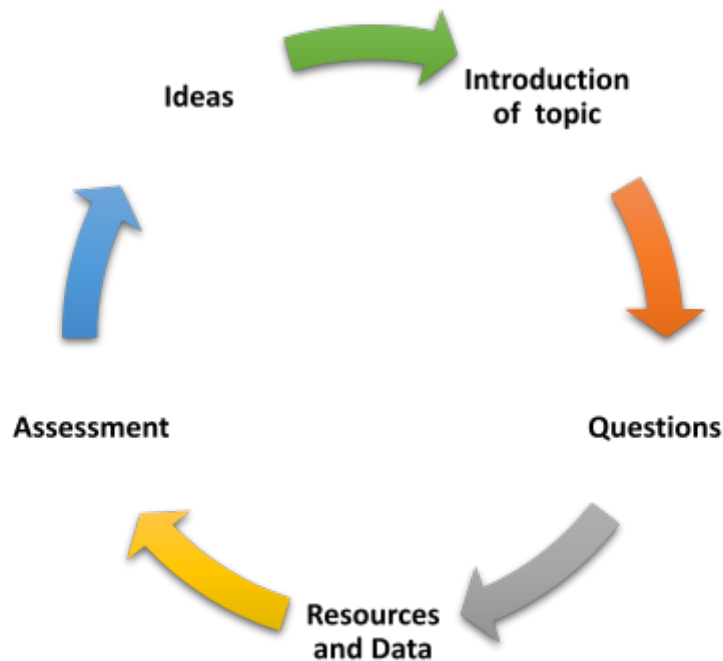
It is intended that this course should be delivered over **51 hours** through an online learning platform VIFIN Course Creator. The programme is presented as 15 units under five themes/module headings and specific tools for networking of participants. Each theme/module has 3 units (foundation, intermediate and advanced). The online programme will be complemented by a series of workshops / sessions. The ratio of the course delivery in a blended

format depends on the tutor's assessment of the needs and educational attainment level of the learners. The course unit structure facilitates the tutor accessing and using materials as appropriate for the learner level and need. The course unit structure also facilitates the use of the material by a learner in a self-directed manner.

5.3 CREATE UP OPEN ONLINE COURSE

Teaching and Learning Strategy for Create Up training course is based on the blended learning approach: combination of traditional and virtual learning via a created e-learning platform as Open Online Courses with the possibility to perform self-study at convenient time and place. Based on the desk research in terms of the blended learning models found in the literature and the pedagogical principles that are considered as most appropriate for the objectives of the project, we designed a cycle-based blended learning model that promotes:

- A balanced and meaningful combination of face-to-face and online work, which incorporates all five of Carman's (2005) blended learning design key ingredients.
- A learner-centred approach to learning
- A teacher-as-facilitator and educational designer approach



Picture 3: Create Up Learning and Teaching Strategy

The learning tool chosen for the implementation of the online learning course for creative adults is the VIFIN Course Creator (VCC). It is an online, multi-modal L(C)MS originally developed by teachers, for teachers to provide an intuitive and flexible tool with which to develop their own courses. Courses that are available whenever, wherever the learners have time and are motivated and that can be accessed on all platforms: PC, tablets, and smartphones.

The VCC is structured like an advanced power point show, the learning design allowing the learner to progress from initial learning objectives to end of level testing. It allows for integration of different media, audio, images, videos and can integrate external video sources, such as YouTube, as well. In addition, exercises and quizzes can be created to test student knowledge and provide feedback on learning. The VCC contains 10 different but well-known exercise types, such as multiple-choice, drag & drop, etc. Also, it allows for verbal interaction via speech recognition, provides assistance for dyslexic learners via TTS and can translate written content into any of approximately 80 languages. It is also capable of using AI to make recommendations to learners about which modules to access next and store learner info and results.

The learning tools falls into the category of MOOC (massive open online courses), which are online courses with the option of free and open registration, a publicly shared curriculum, and open-ended outcomes. In contrast to traditional distance learning courses, MOOCs address an unlimited number of participants (large number of participants – massive). Enrolments tend to be quite high. The scale of “massive” is somewhat relative. Early MOOCs had in the range of 2,000 learners, but offerings by Coursera and Udacity have exceeded 1,00,000 registrants.

5.4 USER ROLES

Based on the blended-learning model suggested above and the facilities that an online platform should be able to support, the following user roles can be distinguished in terms of both their wider educational/ pedagogical role, as well as in terms of their online access rights:

User	Educational/ pedagogical role	Technical characteristics/ platform accessibility rights
Educator/ Facilitator	Assesses learners' past knowledge, attitudes, and skills in relation to the activity/lesson plan/theme.	Online evaluation tools, such as surveys, can be accessed and edited/authored. Learners' profiles / e-portfolios are accessible, where self-assessment results and all other activity (resource uploads, comments, and ratings) are recorded.
	Adjusts ready-made lesson plans or activities to the needs of learners or	Full access to a repository with online resources - Access to editing and authoring tools that enable possible adaptations of these resources

	accordingly designs the resources	Access to “homework assignment” tools, e.g. multiple choice questions that motivate learners to investigate the question.
	Facilitates the learners’ readiness in the learning atmosphere and online, e.g. coordinates collaboration among learners, team work, guides learners throughout the step of the inquiry process, stimulates curiosity and interest.	Access to learners’ collaborative spaces and interaction rights (answering to learners’ possible questions online, providing online feedback during the implementation of an activity/ homework task).
	Monitors and provides ongoing feedback to learners in the classroom and online-formative assessment	Access to learners’ collaborative spaces and interaction rights (answering to learners’ possible questions online, providing online feedback during the implementation of an activity/ homework task). Access to learners’ profiles
	Shares his/ her resources with the rest of the Create Up network of organisations	Access to uploading and authoring tools with various degrees of privacy- can be either viewable by their own learner only or by the rest of the Create Up network as well.
	Assesses the impact of an activity/ lesson plan – summative assessment	Access to ready-made online tools or facilities for developing their own summative self-assessment tools, in order to implement or design a final evaluation of the learning outcomes.
	Creates conditions for learners’ ongoing interest in the topic studied and explored.	Uploading of further resources for future reference
Learner	Self-assesses his/ her prior knowledge, attitudes, and skills regarding the topic of an activity/ lesson plan/ project.	Access to self- evaluation tools administered online by the educator and to his/ her own results. - Administration of a personal user profile/ learner e-portfolio where self-assessment results and all other activities are

		recorded (uploads of resources, comments, ratings) are recorded.
	Understands the significance/ relevance of the subject matter and gets initially motivated.	Access to resources provided and suggested by the educator
	Collects data and resources	Access to all resources provided in a common repository (regardless of whether they are strictly connected with the subject-matter of the activity/ lesson plan/ project). - Interaction rights with external experts within a collaborative learning space.
	Assesses and synthesizes the data	Mainly face to face in the classroom. Interaction and collaboration rights with peers online in a private collaborative environment
	Creates new ideas	Interaction and collaboration rights with peers in an online private collaborative environment
	Shares and communicates ideas	Face to face in the classroom - Rights for uploading new resources online and sharing with peers from the same school, other learners and educators of the Create Up network, and experts in a communal public space. - Sharing rights via social networking tools (Facebook, Twitter etc).
	Engages in peer- to- peer evaluation	Access to voting and rating tools so that learners can assess each other's resources/ ideas/ outputs
	Reflects on the new knowledge and skills he/ she acquired during the activity	Access to summative self-evaluation tools administered by the educator online - Constant access to his/ her own results through the personal user profile/ e-portfolio.
External expert/ mentor	Shares his/ her expertise and experience with learners in order to engage them to the specific topic of the activity/ project/ lesson	Interaction rights with learners either in a public or in a private collaboration space that is administered and supervised by the teacher. Access to online call facilities with learners, under the supervision and administration of the teacher.

6. Modules and Content of the Create Up Open Online Course

6.1 Learning goals of the modules of the Open Online Course (OOC)

Module 1: Spotting Opportunities

Module 1: Spotting Opportunities				
Submodule (Specific topic)	Learning objectives	Learning outcomes		
		Knowledge	Skills	Attitudes
Trends and Market Research	<p>Understand the importance of staying updated on industry trends.</p> <p>Techniques for conducting market research to identify emerging opportunities.</p> <p>Analyze consumer behavior and preferences in creative industries.</p>	<p>Gain knowledge of current and emerging Industry Trends</p> <p>Acquire knowledge of Competitor Analysis</p> <p>Learn about Consumer Behavior</p>	<p>To be able to make a Market Research</p> <p>Develop ability to spot trends</p> <p>Learn how to work with Data Analysis tools and techniques</p> <p>To be able to apply Critical Thinking to evaluate the relevance and reliability of market research sources and data.</p>	<p>Curiosity and Openness</p> <p>Innovation Mindset</p> <p>Ethical Awareness</p> <p>Data Literacy</p>

<p>Creative Problem Solving</p>	<p>Encourage creative thinking to identify problems and challenges in the creative sector.</p> <p>Brainstorm techniques and ideation processes.</p> <p>Strategies for turning problems into opportunities.</p>	<p>Gain knowledge of various Problem-Solving Models and frameworks</p> <p>Learn Creativity enhancing Techniques</p>	<p>Develop ability to identify problems and challenges</p> <p>Cultivate creative thinking skills to generate innovative solutions</p> <p>Apply critical thinking to analyse problems from different angles</p> <p>Learn how to collaborate effectively with diverse teams to solve complex problems</p>	<p>Resilience</p> <p>Open-Mindedness</p> <p>Adaptability</p> <p>Empathy</p> <p>Risk-Taking</p>
<p>Networking and Collaboration</p>	<p>Build a professional network within the creative sector.</p> <p>Leverage collaborations to spot new opportunities.</p> <p>Learn from the experiences of industry professionals through guest lectures or panel discussions.</p>	<p>Know how to stay informed about the latest Industry Insights</p> <p>Familiarize with Collaboration Tools and Platforms</p>	<p>Develop effective Networking Skills</p> <p>Enhance Communication Skills verbal and written</p> <p>Learn how to collaborate seamlessly within multidisciplinary teams</p> <p>Acquire conflict resolution skills</p> <p>Develop strategies for identifying and connecting with potential collaborators, mentors and industry professionals</p>	<p>Openness to Diversity</p> <p>Proactive Networking</p> <p>Empathy and Active Listening</p> <p>Generosity and Reciprocity</p> <p>Ethical Networking</p>

<p>Market Analysis</p>	<p>Analyze the competitive landscape in creative industries.</p> <p>SWOT analysis (Strengths, Weaknesses, Opportunities, Threats).</p> <p>Identify gaps and niches in the market.</p>	<p>Gain knowledge how to stay informed about the current state of the creative industries, including market dynamics, growth opportunities and challenges</p> <p>Learn about different market entry strategies and how to evaluate their suitability for specific creative ventures</p> <p>Understand the regulatory environment specific to the creative industries</p>	<p>Develop the ability to conduct competitive analysis to identify key players, their offerings and market positioning.</p> <p>Analyse competitors' strengths, weaknesses, opportunities and threats (SWOT analysis)</p> <p>Segment the market based on various criteria, understand the unique needs and preferences of different market segments</p> <p>Gain proficiency in various market research methods, including surveys, focus groups, and data analysis</p> <p>To be able to estimate the size of the target market and specific market segments</p>	<p>Curiosity and Research Orientation</p> <p>Data-Driven Decision-Making</p> <p>Adaptability</p> <p>Ethical Considerations</p>
<p>Entrepreneurial Mindset</p>	<p>Developing an entrepreneurial mindset focused on spotting opportunities.</p> <p>Overcome fear of failure and embracing risk-taking.</p>	<p>Gain knowledge about various entrepreneurial models such as startups, social entrepreneurship and intrapreneurship within creative industries</p> <p>Gain knowledge of different strategies for</p>	<p>To develop ability to recognize opportunities for entrepreneurship and creative problem solving</p> <p>To acquire skills in assessing and managing risks associated with</p>	<p>Growth Mindset</p> <p>Innovation and Creativity</p> <p>Persistence and Tenacity</p> <p>Ethical Considerations</p>

	<p>Build resilience and adaptability in creative endeavours.</p>	<p>entering creative markets, including product development, licensing and partnership approaches</p> <p>Understand the entrepreneurial ecosystem within creative industries, including funding sources, support networks, and incubation programs</p>	<p>entrepreneurial endeavours in creative industries</p> <p>Learn how to make informed, calculated decisions in the face of uncertainty</p> <p>To cultivate resourcefulness and adaptability in seeking and utilizing resources to support creative projects</p> <p>To learn how to maximize available resources and leverage partnerships</p> <p>To develop adaptability in responding to changing market conditions and creative challenges</p>	
<p>Pitching and Presentation Skills</p>	<p>Learn how to communicate and pitch creative ideas effectively.</p> <p>Create compelling presentations and elevator pitches.</p> <p>Receive feedback and refining pitches based on audience reactions.</p>	<p>Learn about various pitching formats (elevator, investor, project pitches)</p> <p>Gain knowledge of audience analysis to tailor pitches to the interest and needs of different stakeholders</p> <p>Understand the principles of effective visual communication</p>	<p>To develop strong communication skills for delivering clear and engaging pitches</p> <p>To learn the art of storytelling to create compelling narratives that resonate with the audience</p> <p>To enhance visual presentation skills to create visually appealing pitch materials</p>	<p>Confidence</p> <p>Preparation and Practice</p> <p>Adaptability</p> <p>Ethical and Professional Conduct</p>

		and how to apply these principles to pitch materials	To develop techniques for engaging the audience during pitches and presentations, encourage active participation and questions	
Technology and Digital Trends	<p>Stay informed about the impact of technology and digital trends on creative industries.</p> <p>Explore opportunities in areas like virtual reality, augmented reality, and blockchain.</p>	<p>Gain knowledge how to stay informed about current digital trends and emerging technologies relevant to creative industries and understand how these trends can impact creative processes and distribution</p> <p>Gain knowledge of digital marketing strategies and tactics and understand how to use digital channels for audience engagement and promotion</p> <p>To gain knowledge about digital rights and intellectual property laws related to creative content</p>	<p>To develop digital literacy skills and understand the digital landscape</p> <p>To acquire the ability to adapt to emerging technologies and digital tools</p> <p>To master the skills needed to create digital content and to be able to use digital tools for content production effectively</p> <p>To develop data management skills to handle digital assets and data associated with creative projects</p> <p>To understand best practices for data organization and storage</p> <p>To learn the basics of cybersecurity and data protection to safeguard</p>	<p>Curiosity and Innovation</p> <p>Adaptability and Continuous Learning</p> <p>Responsible Digital Citizenship</p> <p>Digital Inclusion</p>

		Understand copyright, licensing and fair use in digital contexts	digital assets and sensitive information To be able to recognize cybersecurity risks and threats	
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Module 2: Financial & Economic Literacy

Module 2: Financial & Economic Literacy				
Submodule (Specific topic)	Learning objectives	Learning outcomes		
		Knowledge	Skills	Attitudes
1.1 Financial and Economic Literacy – what is it all about?	<p>Increase the knowledge and competence to raise the understanding</p> <p>Identify the meaning of financial and economic literacy</p>	<p>To be able to define financial and economic literacy</p> <p>To be able to identify how the economy works</p>	<p>Compare and contrast the meaning of financial and economic literacy</p> <p>Apply important financial decision</p>	<p>Demonstrate attitudes in dealing with money.</p> <p>Learners use economic knowledge to inform many important decisions in life</p>
1.2 Financial Risks	<p>Identify financial risks</p> <p>Enhance competences to prevent losing money on an investment or business venture</p> <p>Learn different methods to control financial risks</p>	<p>To be able to describe types of financial risks</p> <p>To be able to compare and contrast the types of financial risks</p> <p>To be able to demonstrate the pros and cons of financial risks</p>	<p>Analyze the financial risks</p> <p>Explain different types of financial risks</p>	<p>Raise motivation in managing debt and fulfill financial obligations</p>

<p>1.3 Financial Data & Financial Statement</p>	<p>Enhance knowledge and competences on financial wellbeing</p> <p>Find funding options and manage a budget for their value-creating activity</p> <p>Develop knowledge to make financial decisions</p>	<p>To be able to demonstrate advanced proficiency in financial data and financial statement</p> <p>To be able to decide the relevant financial analysis</p>	<p>Gain the skills and strategies to choose the right financial alternatives</p> <p>Analyze their financial information with specialized tools</p>	<p>Demonstrate balance sheet, the income statement, and the cash flow statement.</p> <p>Evaluate financial analysis</p>
<p>1.4 Market Trends</p>	<p>Define strategies to mobilise the resources they need to generate value for others.</p> <p>Enhance knowledge on assets and markets such as foreign exchange, commodities, stocks and bonds, where prices and trading volumes fluctuate</p>	<p>To be able to demonstrate the direction of the asset's price over time.</p> <p>To be able to recognize what market trend means</p>	<p>Identify the market (activity, region) to start a business or grow an existing company.</p> <p>Explain email marketing, influencer marketing, and push notifications.</p>	<p>Learners extend a plan for the sustainability of a value-creating activities.</p> <p>Learners prepare a funding option.</p>

Module 3: Coping with uncertainty, ambiguity & risk

Module 3: Coping with uncertainty, ambiguity & risk				
Submodule (Specific topic)	Learning objectives	Learning outcomes		
		Knowledge	Skills	Attitudes
1. Introduction	<p>Know and understand the definitions.</p> <p>Understand the importance of developing coping strategies.</p>	<p>Make decisions when the result of that decision is uncertain, when the information available is partial or ambiguous, or when there is a risk of unintended outcomes</p>	<p>Research (ability to look for information about coping strategies)</p> <p>Conceptualise (understanding the core components and manually organisation)</p> <p>Thinking critically</p> <p>Take time for reflection and information processing</p> <p>Communicate the problem</p>	<p>Feel confident and have in mind overall the elements the artist has to work on which are curiosity, proactive, openmindedness, self-reflection, commitment</p>
2. Understanding uncertainty and embracing ambiguity	<p>Recognise the uncertainty.</p> <p>Learn to distinguish uncertainty form ambiguity.</p> <p>Understand the effects of uncertainty on decisionmaking process.</p> <p>Understand the role tolerance for ambiguity.</p>	<p>Know types of uncertainty</p> <p>Know contributing factors</p> <p>Be aware of the impact of uncertainty and ambiguity on decisionmaking process</p> <p>Know the role of tolerance</p>	<p>Be able to make decisions under uncertainty and ambiguity</p> <p>Develop critical thinking (ability to analyse and evaluate)</p> <p>Develop adaptability (adjust and reposed)</p>	<p>Curiosity (exploring the uncertain situations)</p> <p>Resilience (bounce back from setbacks)</p> <p>Optimism and open for change, self-confidence</p>

			Develop flexibility (revise and modify, considering new ideas)	Self-reflection (recognising the limitation)
3. Managing risk	<p>Understand the impact of the risk in decision-making.</p> <p>Know how to strategies and tools for assessment, evaluation of risk, and its mitigation when it comes to that.</p>	<p>Understand the importance and value of the risk in the decision-making process</p> <p>Acknowledge the possibilities of risk ad how to handle it.</p> <p>Know the assessment and evaluation strategies and techniques</p>	<p>Identify risks</p> <p>Analyse risks (causes and consequences)</p> <p>Mitigate and plan risk (being able to reduce the risk of failing by handling situations promptly and flexibly)</p> <p>Monitore and controle risk</p>	<p>Proactive mindset (identifying and addressing risk)</p> <p>Accountability (taking responsibility of tacking it)</p> <p>Objectivity</p> <p>Learning (staying updated of new possible risks)</p> <p>Resilience</p>
4. Coping strategies for uncertainty, ambiguity and risk	<p>Develop resilience and adaptability.</p> <p>Develop problem-solving techniques.</p> <p>Be able to make decisions in uncertain situations or ambiguity.</p>	<p>Understand coping mechanisms and techniques</p> <p>Understand the role of resilience and adaptability</p>	<p>Develop:</p> <p>Problem-solving</p> <p>Decision-making</p> <p>Strategic thinking</p> <p>Stress management</p> <p>Effective emotional regulation</p>	<p>Willing to explore and consider new approaches</p> <p>Persistance (keep trying)</p> <p>Proactive approach (taking initiative and actively seeking for resources)</p>

<p>4.1 Emotional intelligence with coping</p>	<p>Recognise and manage emotions in such situations. Build emotional resilience. Build empty and effective communication in an uncertain situations.</p>	<p>Understand different emotions that have an impact Be aware of emotional regulation techniques Know the importance of empathy and effective communication Know the connection between emotional intelligence and resilience</p>	<p>Develop: Emotional regulation Emotional expression (ability to express emotions constructively and assertively) Active listening of the support provided Social skills (seeking support in collaboration) Conflict resolution</p>	<p>Stress management Authentic (be true to yourself)</p>
<p>4.2. Building a supportive network</p>	<p>Understand the importance of social support when dealing with uncertainty by building strong relationships. Learn not to neglect the professional help when needed.</p>	<p>Understand the importance of the supporting network Understand effective communication and active listening Understand the role of empty and networking</p>	<p>Develop: Effective communication Active listening Collaboration Conflict resolution manner</p>	<p>Collaboration (including professionals or trustworthy people in the process) Building trust and empathy</p>
<p>4.3. Mindfulness and stress reduction</p>	<p>Understand the power of the mindset and the importance of embracing challenges and learning by doing - learning from mistakes.</p>	<p>Know the connection between stress and mindfulness</p>	<p>Develop: Self-care Self empathy Stess management techniques</p>	<p>Fostering a life-long learning attitude Practicing self-care and selfcompassion</p>

Module 4: Mobilising resources

Module 4: Mobilising resources				
Submodule (Specific topic)	Learning objectives	Learning outcomes		
		Knowledge	Skills	Attitudes
Introduction	<p>To learn what resources are available to an entrepreneur.</p> <p>To be able assess what resources are necessary for the entrepreneur.</p>	<p>To know what are material, non-material and digital resources in business.</p> <p>To know the resources that can be used to support the business.</p> <p>To be able to assess how to make the most of limited resources.</p>	<p>To gather and manage the resources needed to turn ideas into action.</p> <p>To be able to use the resources in practice responsibly.</p> <p>To be able to find and use resources responsibly.</p> <p>To define strategies to mobilize the resources they need to generate value for others.</p>	<p>To be prepared to make the most of limited resources.</p>
Digital and technical resources	<p>To get to know various digital resources.</p> <p>To be able to manage various digital resources.</p> <p>To identify the digital resources relevant to the business.</p>	<p>To understand the fundamentals of digital marketing.</p> <p>To know the fundamentals of website creation, content management systems and data analytics.</p>	<p>To be able to create, update, and manage the website content.</p> <p>To be proficient in managing social media accounts.</p> <p>To set up and manage e-commerce platforms</p>	<p>To be open to learning and embracing new digital trends and technologies.</p> <p>To prioritize the needs and preferences of customers in all digital efforts and be</p>

		<p>To understand how different social media platforms work.</p> <p>To know of e-commerce platforms and search engine optimisation techniques to improve visibility and selling online.</p> <p>To understand digital advertising options.</p> <p>To know the fundamentals of content creation and storytelling</p> <p>To be aware of cybersecurity threats and measures to protect sensitive data.</p> <p>To be familiar with tools project management platforms, communication apps, and online collaboration tools.</p>	<p>and search engine optimisation techniques</p> <p>To create and manage digital ad campaigns.</p> <p>To communicate effectively online with customers, partners, and team members.</p> <p>To be able to identify digital challenges and find innovative solutions using available resources.</p>	<p>open to their feedback.</p> <p>To demonstrate ethical behavior and respecting data privacy and online regulations.</p>
Legal and regulatory requirements	To understand the relevant laws and regulations that apply to the specific industry and the type of business.	To understand the relevant laws and regulations that apply.	To conduct legal research of the relevant laws and regulations that affect the business and to stay updated.	<p>To take responsibility for compliance and legal matters.</p> <p>To demonstrate ethical behavior and</p>

	<p>To comply with rights and responsibilities that an entrepreneur has.</p>	<p>To know different business structures and their legal implications.</p> <p>To have policies to protect and manage intellectual property assets.</p> <p>To be familiar with labor laws, employment contracts, and employee rights and obligations.</p> <p>To be aware about tax laws and obligations for businesses.</p> <p>To be aware of laws related to product safety, fair trade practices, consumer rights and their data protection</p>	<p>To implement processes and procedures to ensure compliance with applicable laws and regulations.</p> <p>To be able to draft, review, and negotiate contracts with suppliers, customers, and partners.</p> <p>To identify legal risks associated with business activities and develop strategies to mitigate them.</p>	<p>adhering to legal standards.</p> <p>o be open to seeking legal counsel or advice from experts when needed.</p> <p>Exercising caution when making legal decisions that may have significant implications is important.</p>
<p>Tools and Infrastructure</p>	<p>To assess and plan the infrastructure needed to support business growth.</p> <p>To be able to integrate various tools and technologies into the business workflow.</p>	<p>To understand the available equipment, resources, tools and technologies relevant to their industry and business needs.</p> <p>To know various software applications to manage different aspects of the business.</p>	<p>To use effectively relevant tools and technologies.</p> <p>To be proficient in using digital tools and software.</p> <p>To maintain an inventory of goods.</p> <p>To secure transportation of the goods.</p> <p>To be able to identify and address technical issues</p>	<p>To be updated and to be open to adopting new tools and technologies that can improve business operations.</p> <p>To pay attention to the setup and configuration of tools and infrastructure for</p>

		<p>To understand the hardware necessary for business operations.</p> <p>To be familiar with cloud-based services.</p> <p>To understand the basics of managing physical infrastructure.</p>	<p>that may arise with tools and infrastructure.</p> <p>To develop skills to assess and plan the infrastructure needed to support business growth.</p> <p>To manage projects effectively using project management tools and methodologies.</p> <p>To be able to seek cost-effective solutions.</p>	<p>optimal performance.</p> <p>To be aware of potential risks associated with using certain tools and implementing measures to mitigate them.</p>
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Module 5: Planning & management and Vision

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Submodule (Specific topic)	Learning objectives	Learning outcomes		
		Knowledge	Skills	Attitudes
Set short to long term goals, organizing them in a well planned project	Creative adults will arrange their goals into value-creating activities to carry throughout the time-line of their project	To be able to order the key elements of my artistic entrepreneurial goals	Produce a detailed outline of my plan and the customers it talks to	Learners can balance the need for creativity with the control of their goals
Plan and organize	Creative adults will skilfully arrange their value-creating activities in an ordered and effective manner: the business plan	To be able to list all the key activities tied to my project and identify their order of execution	Prepare a detailed plan of my to-do activities and plan ahead their needs	Learners can confidently and with a forward-looking mindset, plan ahead their project
Develop economically sustainable plans	Creative adults can independently select the proper business model for their value-creating ideas	To be able to acknowledge the limits and possibility imposed to me by the budget at my disposal	Match the ideal amount of budget to each of my activities	Learners can confidently assess mistakes and opportunities in the application of the budget

<p>Monitor your progress and be ready for changes.</p>	<p>Creative adults will show practical expertise in monitoring the progress of their activities, while effectively interpret their results to apply changes in their projects when needed.</p>	<p>To be able to identify techniques that can help to change what was previously planned on the spot</p>	<p>Examine unforeseen events and meet both the deadlines and the budget.</p>	<p>Learners can change attitude to better cope with the changes in plans</p>
<p>Vision development</p>	<p>Creative adults will identify and evaluate all available resources to achieve an objective or realize a project.</p>	<p>Gain familiarity with vision statements Set goals Set S.M.A.R.T. goals Gain knowledge of vision communication Map their vision Gain awareness of potential barriers and challenges</p>	<p>Apply strategic thinking Coincide creativity and innovation Master emotional intelligence Perfect own time management Create effective visualizations Employ strategic planning</p>	<p>Learners can: Think with ambition and aspiration Make persistence and determination key to their work Increase their confidence Learn with a forward looking mindset Work with passion and enthusiasm</p>
<p>Personal values</p>	<p>Creative adults will identify their artistic identity, evaluate alignment between values and decision,</p>	<p>Understand the concept of personal value Gain familiarity with different frameworks</p>	<p>Self reflect Make valuable decisions Listen actively and with empathy Negotiate</p>	<p>Learners can: Work with an open mind Respect their authenticity Accept their responsibility</p>

	integrate values into professional domains	Gain knowledge of value congruence Gain knowledge of strategies for integrating values into decision making	Gain intercultural competences Employ leadership strategies Master critical thinking	Work with resilience Work proactively Achieve a positive Impact
Vision transformation	Creative adults will understand the importance of a need for vision transformation. they will identify vision gaps, develop a leading vision and be able to transform that vision into art.	Recognize factors such as changing external environments, emerging trends, or internal challenges that require a reassessment and update of the current visions. Become aware of emerging trends and opportunities. Understand communication dynamics, patterns, and communication strategies	Master strategic thinking Employ visionary leadership Master problem solving Master decision making Gain networking skills	Learners can: Growth mindset Always be flexible Work with empathy Master patience Always be ready to adapt Always be curious

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