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La Abuela (Navarra)

2022 ANNUAL REPORT

TAKING THE STEP
WITH GAZTENPRESA



gaztenpresa
fundazioa

FOUNDING ENTITY



CO-FINANCING ENTITIES



PARTNERS



NETWORKS IN WHICH WE PARTICIPATE



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Letter

2022 has ended and it is time to take stock. When assessing the work of the Gaztenpresa Foundation, its activity should be considered in its social and economic climate, as Gaztenpresa – right from the start nearly 40 years ago – has strived to transform, to improve the social reality by means of helping people to enter the job market and to support the creation and consolidation of small companies. Therefore, the economic climate at any given moment is a decisive factor.

Thus, the outbreak of the war in Ukraine in February 2022 marked the start of a period when uncertainty has played a key role in our and others' economy destiny, as Russia and Ukraine are producers of essential raw materials. However, energy resources, mainly gas and oil, have caused the greatest headaches given the level of European dependency. And that has all impacted inflation, which has become persistent and reached levels unknown for decades. All in all, 2022 has been a year of growth, with rates over 4% in our sphere of influence.

Additionally, we have witnessed a very important change in economic policy. The high rates of inflation have meant that the main central banks have been forced to act with aggressive rate hikes to try to curb the upward trend and return inflation to the desired levels. On the positive side, the strength of the job markets should be stressed, with lower unemployment rates that have meant that demand has remained strong. The evolution of employment is fundamental and logically has a direct impact on Gaztenpresa's evolution and type of activity, as an important part of its initiatives have been traditionally driven by the need to find a

job solution by means of self-employment, even if another part focuses on the search for better professional conditions or future.

We must be pleased with our achievements in this clearly turbulent climate. The figures are very telling and speak for themselves. In 2022, our support programmes for start-ups received no fewer than 3,212 applications. Those business ideas led to 314 small companies and 637 new jobs being created. The figures are very similar to those for 2021 and confirm the good health of the company. In 2022, Gaztepresa mentored all those individuals on their journey; it provided them with the initial paths for reflection, with training materials, and even steered them to more specific job placement programmes, and provided tailored mentoring for 1,032 of those consultations.

However, we should not only focus on the mere number of jobs and companies that have been created: Gaztenpresa fosters and encourages the starting-up of companies; facilitates financing, with over €192 million awarded since it started; and, also provides guidance and assistance in the subsequent stages, in order to expedite the consolidation and survival of the projects.

Therefore, many webinars, workshops and mentoring processes took place during the year and which are described in this report.

At Gaztenpresa, we are very aware that there is an entrepreneur behind each initiative; an entrepreneur who puts all their knowledge and all their enthusiasm into unleashing a new economic activity to ensure their employment and life project. That is huge responsibility and a challenge not only for the Foundation, but also for society as a whole. That is why I believe it is so crucial to foster the entrepreneurial culture with a bottom-up approach, from when children start school. It is something I must stress; entrepreneurial skills should be to the fore at all levels of the educational system.

I would like to end by reflecting on what I believe to be the essence of the Gaztenpresa Foundation, which stems from the very nature of LABORAL Kutxa, and what I would define as collaborative entrepreneurship.

When we explain in simplified terms what is known today as Cooperative Experience, we always stress job creation; therefore, we turn to core ideas as are self-management and collaboration, with two apparently opposite, but closely related meanings. In the cooperative sphere and, by extension, in the social economy overall, they are perfectly compatible concepts, which continue to inspire us and serve as a guide in our day-to-day dealings. Most certainly, both levers are also perfectly applicable to the people who have, are and will embark on entrepreneurial ventures thanks to Gaztenpresa.

Ibon Urgoiti
President





2022 RESOURCES

How do we do it?

We facilitate the development of the entrepreneurial culture thanks to the work of our team, the collaboration of volunteers and partnerships with other entities.

Regardless of the point at which the business is, Gaztenpresa can provide the entrepreneur with: affordable training; tutoring to find the most appropriate business model; financing facilities; and access to specialist mentors who can advise them on the following steps.

The entrepreneur thus embarks on a journey where we help them to be aware of what is involved in setting up a business that is likely to succeed.

The entrepreneur will thus grow personally and professionally, and improve their standard of living. In turn, this will help to showcase and support entrepreneurship in the Basque Country and Navarra, to revitalize the neighbourhoods; in short, the sustainable development of our milieu by means of generating quality jobs.

START-UP TEAM | **10**
people

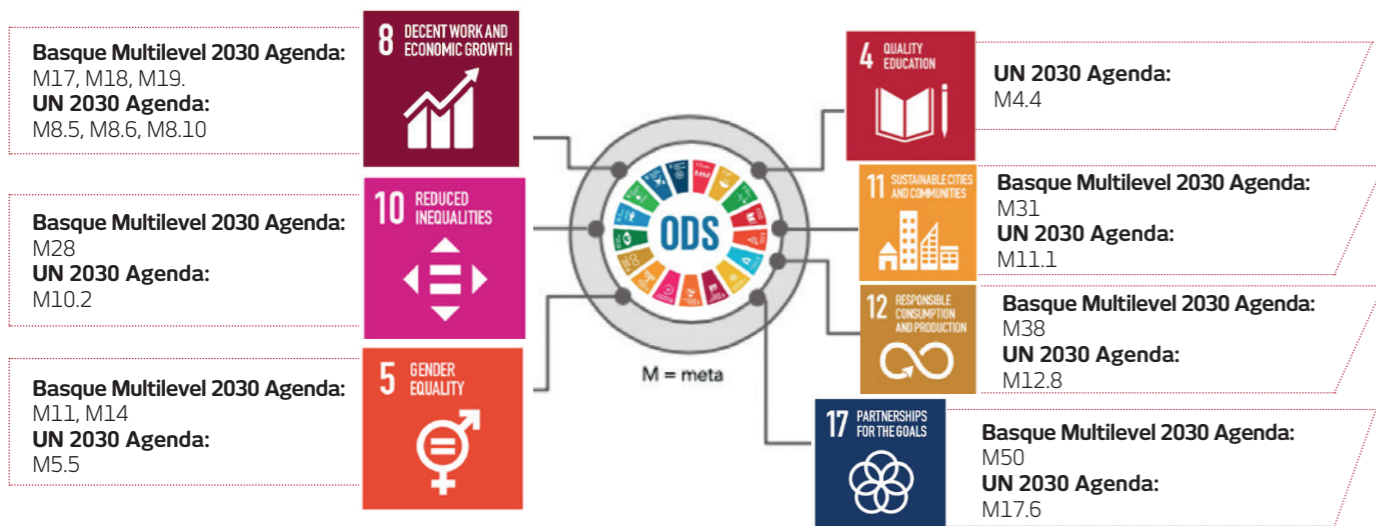
9€
million
in loans

126
mentoring
volunteers

CONSOLIDATION TEAM | **4**
people

55
webinars

We want to contribute to the following Sustainable Development Goals: (SDG)



GE mainly contributes to these SDGs (5, 8 and 10)

GE contributes peripherally to these SDGs (4, 11, 12 and 17)



"They have helped us with the business plan"
 Cristina Aral y Edurne Domínguez
CONCHA CALLE DECORATION BIZKAIA



In these 27 years

12,041
jobs created

6,578
companies created

26,565
applications
attended

192
million euros
funding

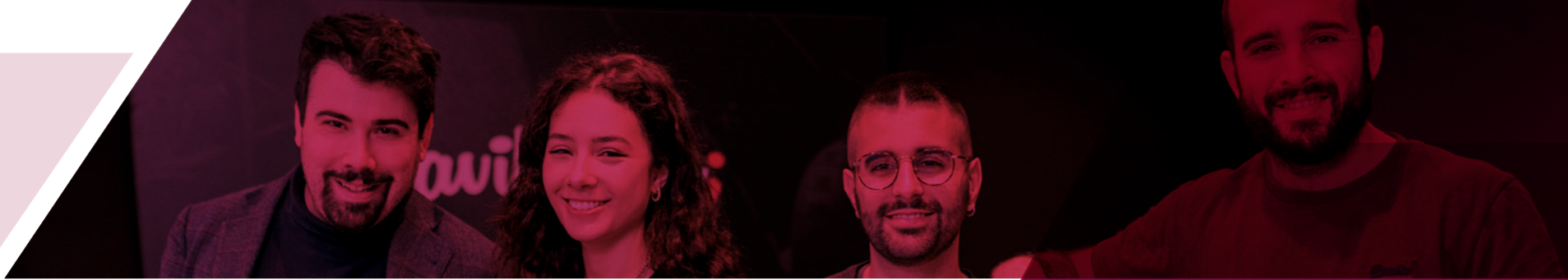
1,311
companies assisted
in consolidation

247
relationships
mentoring

1,352
workshops
held

"They have helped me to reflect and to make my ideas profitable"

Félix Pikatza
KALAKA JOKUAK
ARABA



2. Business start-up

WE WILL MENTOR YOU RIGHT THROUGH FROM THE START TO THE END OF YOUR PROJECT



314
companies created

ARABA	44
BIZKAIA	169
GIPUZKOA	69
NAFARROA	32
TOTAL	314

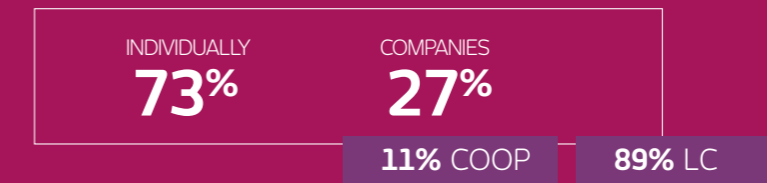
637
jobs created

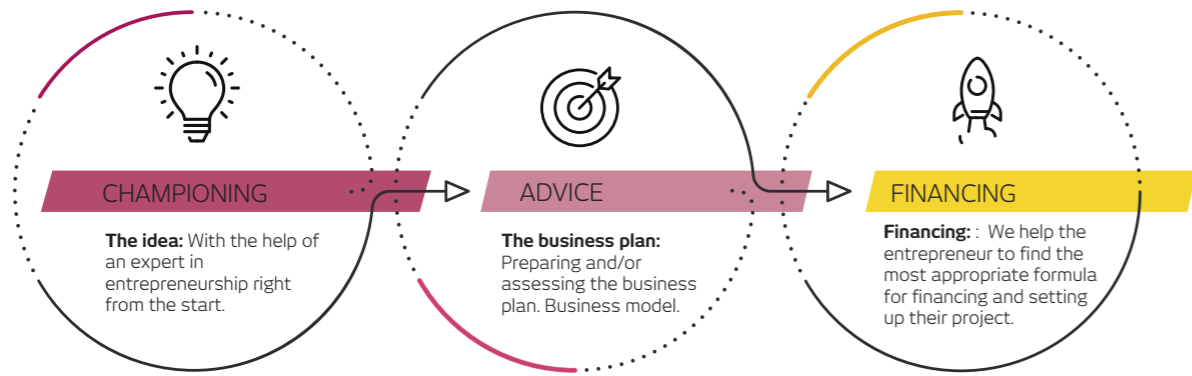
ARABA	94
BIZKAIA	348
GIPUZKOA	137
NAFARROA	58
TOTAL	637

BUSINESS SECTOR



LEGAL FORM





"I have felt very supported throughout the whole process"

Noelia Fernández
TAILOR'S SHOP
JAJUAN
BIZKAIA



Financing:

We help you with the financial plan.
We assess your project's needs and recommend the most appropriate sources of financing.

245 LOANS AWARDED

FINANCING IN 2022
€ 9,018,990

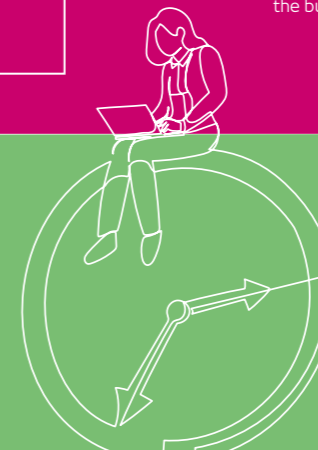
FINANCING UNTIL 2022
€ 192 mill

€87,528
AVERAGE INVESTMENT

The average investment to start up new companies.

€36,812
AVERAGE LOAN

The average loan needed to implement the business project.





Gaztenpresa Digitala

Our company start-up service is available digitally.

Gaztenpresa Digitala is a free online mentoring service for entrepreneurs. It provides entrepreneurs with tailored tutoring and training to define their business plan, achieve financing and answer all their queries.

The service is accessed through this link: <https://gaztenpresa.org/gaztenpresa-digital/>

Gaztenpresa digitala es un **servicio gratuito**

Da el paso, regístrate y comienza a hacer realidad tu idea

➔ Me registro



"We have realised our dream"

Elsa Pamparacuatro
y Keko Salvador

**TXITATOKI URDAIBAI
ZIRKO ESKOLA
BIZKAIA**



3. Company consolidation

Our work includes monitoring and supporting companies so that they are going concerns and acquire correct management habits.

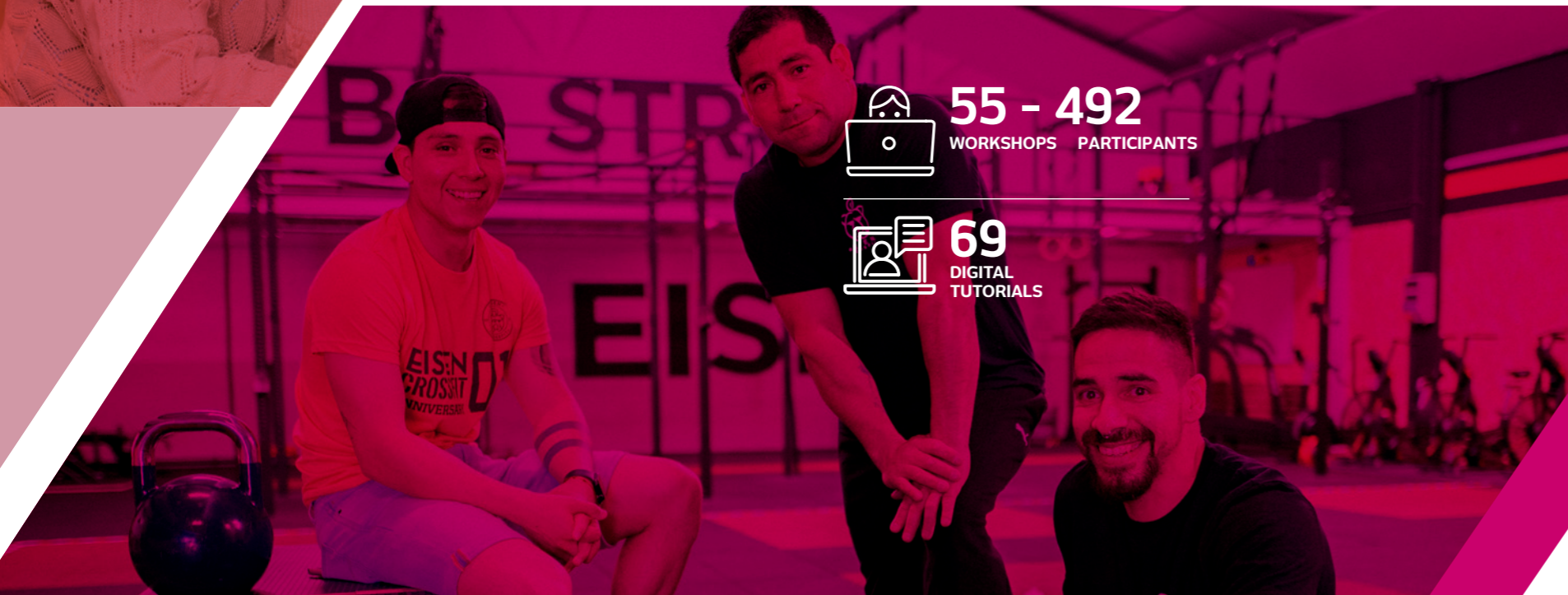




114
CONSULTANCY
PROJECTS



61
MENTORING
RELATIONS



55 - 492
WORKSHOPS PARTICIPANTS



69
DIGITAL
TUTORIALS



They have helped us to evolve and continue to move forward.

Irene Rodríguez
ENGINEERING
IDDTEK
BIZKAIA



Eukene Arana
**ZAIN CHILD
AND ADOLESCENT
PROTECTION**

Consultancy

We offer individual measures to those companies that need some type of special support. Thus, the consultancy work in 2022 helped firms to undertake new investments, include new business lines or corrective action, apply for new grants and loans, and facilitate transfers.

Mentoring

The mentoring programme in 2022 was run in different formats:

- **Mentoring with YBS methodology.**

The YBS mentoring programme has become a gold standard nationally and internationally. It involves tailored mentoring by members of the business community or experienced professionals who, on a voluntary basis, help entrepreneurs to launch and consolidate their businesses.

- **Business Development Services for Migrants.**

The aim is to drive the entrepreneurial spirit among those groups of migrants who face greater barriers than usual when starting up businesses in

a different country to their own (language barriers, administrative burden, lack of knowledge about local legislation, etc.). The support offered consists of coaching, training and mentoring.

- **“ The Break”.**

“The Break” programme is designed to draw on the talent of women entrepreneurs. It therefore drives a collaborative community for female entrepreneurship.

Impact Hub Donostia has developed part of the programme in the Basque Country and our input has been to provide the mentoring sessions needed.

Gaztenpresa Learning centre

During the year, we ran a full programme of online workshops for entrepreneurs to acquire different skills related to the digital area (Digital Mondays) and the financial health (Financial Wednesdays) of their businesses.

Apart from being able to attend the webinars live, the participants who give their permission are registered with the Gaztenpresa Learning Centre, a platform that can be used to watch the video of the workshop again, along with accessing the presentation material.

The access is through this link: <https://miproyecto.gaztenpresa.org/aula/login/index.php>



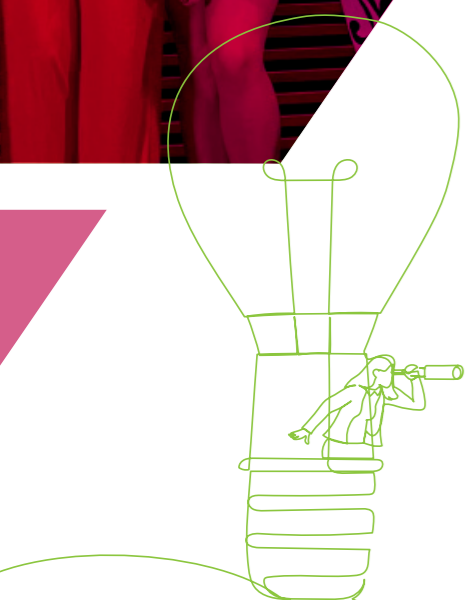


4. Fostering the Entrepreneurial Culture

We encourage young people to embrace an entrepreneurial culture within training centres and universities in order for the business fabric of our country to continue growing in the future.

We therefore carry out the following actions:

- Organising awards within the university setting.
- Event participation and promotion in the educational field.





5. Impact

Given the current climate of change and uncertainty, it is now more essential than ever to help entrepreneurs to create and consolidate their projects in order to generate employment and wealth in our milieu.

Furthermore, we cannot overlook another type of challenges- such as the demographic challenge, the technological challenge and the climate challenge - facing society and which have come to stay.

In this regard, Gaztenpresa seeks to measure the impact that our activity generates on:

- **People**
- **Their businesses**
- **And society**



“Thank you for helping us to maintain our work”

Patxi Vizcaino,
Imanol Lecuona
e Iñigo Garcia

**VAPREST
GIPUZKOA**

PROFILE OF THE ENTREPRENEURS



39 AVERAGE
AGE



MEN
50%



WOMEN
50%

EMPLOYMENT STATUS

JOB IMPROVEMENT UNEMPLOYMENT OTHER CASES

47%

29%

24%

LEVEL OF EDUCATION

NON-UNIVERSITY

73%



UNIVERSITY

27%



"We have succeeded
in making our project
a reality".

Igone Agirre, Asier Calle
y Aitor Igarritz
IGASI
GIPUZKOA



gaztenpresa
fundazioa



“We are young
and we needed
alternatives ”

Laura Leandro
y Noel Herresánchez
**HOUSE
OF MOVEMENT
EXPERIENCE
BIZKAIA**

Impact on people

It should be noted that society teaches us a great deal, but it does not teach us how to start businesses and it is very different working for other people. If you want to embark on a business, you will have to act as its driving force.

Therefore, starting up a business for the first time, as is the case of many of the people that we help, has an added challenge and that is a change in attitude.

We want to make them aware of what it means to set out in business and the importance of learning to manage a start-up so that it is likely to survive in the long term.

SHORT-TERM CHANGES

Make them aware of what is involved

Facilitate their professional development

Sufficient income

Join the labour market

LONG-TERM CHANGES

Greater financial autonomy

Better quality of life

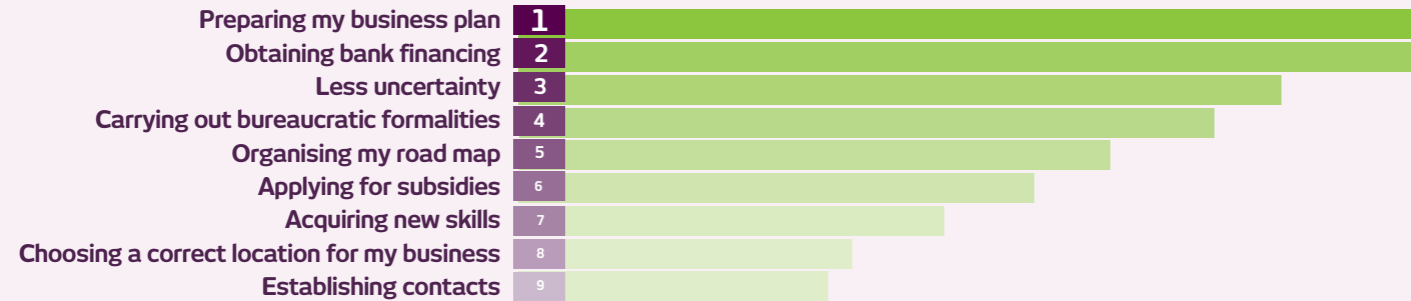
Greater confidence in their ability

OPINION OF THE ENTREPRENEURS

In the first year they set up their businesses.

Where have you most appreciated our support?

(Ranked from highest to lowest)



The most appreciated

- 1** PREPARING MY BUSINESS PLAN
- 2** OBTAINING BANK FINANCING
- 3** LESS UNCERTAINTY

Has entrepreneurship gone the way you expected it to?

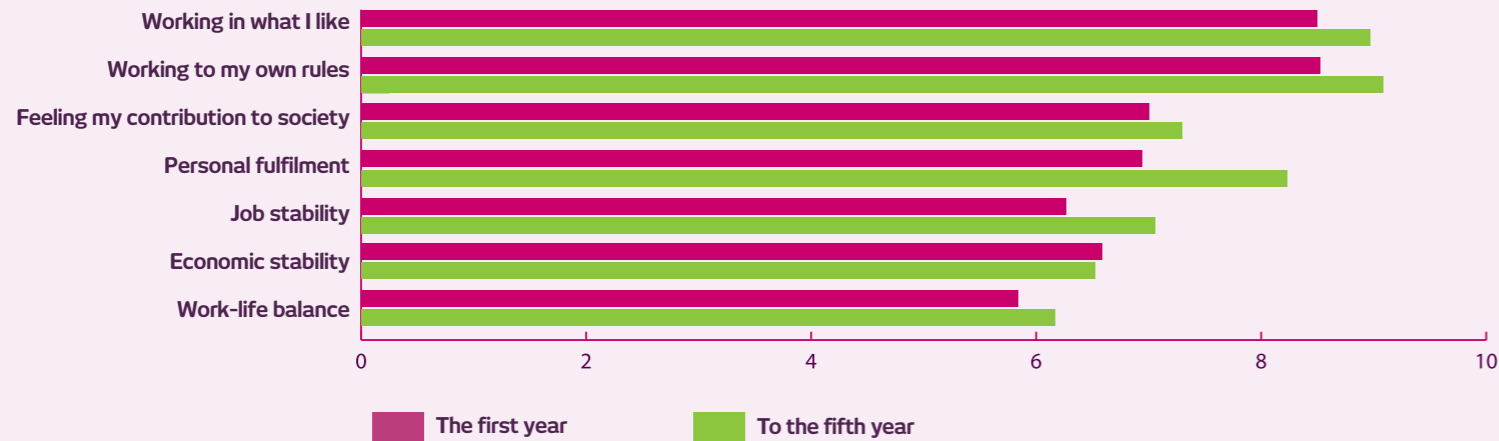


In general YES, even though the personal sacrifice and time involved have been greater than expected.

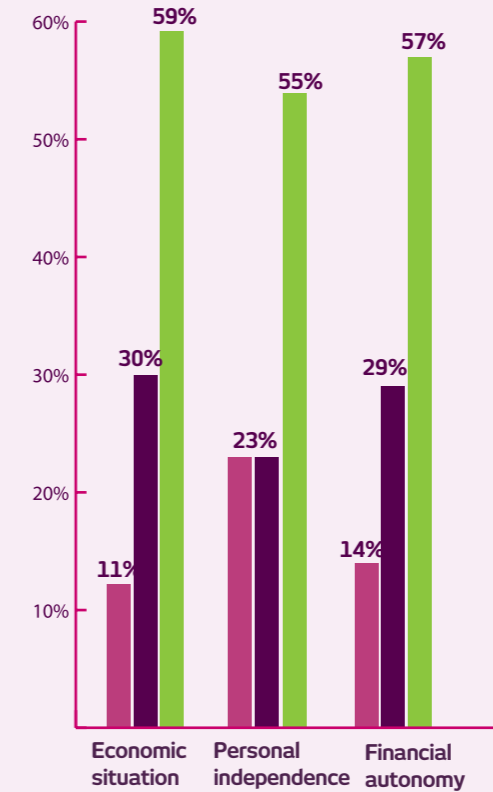
IMPACT ON QUALITY OF LIFE

Of the entrepreneurs during that 5 first years that the business is running.

Has your life improved since you set out on this adventure?



All the parameters have improved after getting through the first year, particularly as regards personal fulfilment, the fact of working to their own rules and their contribution to society.

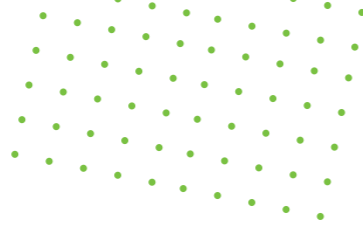


Has your work-life balance progressed as you expected?

In the three cases, the situation has improved considerably,

with personal autonomy worsening slightly compared to the other cases.

- Worse
- Same
- Improved



Impact on the businesses

Everybody who turns to Gaztenpresa comes with a business idea and the determination to bring it to fruition; and our goal is for the businesses started up have the greatest likelihood of success. That sometimes means saying 'NO' in time to avoid a failure that would harm the person who wants to set out in business.

SURVIVAL RATES 69%

Compared to the 45% of Eustat. FIFTH YEAR

Businesses with socio-environmental and sustainability impact

We have risen from 17% to businesses

24%

76 START-UPS WITH SOCIAL AND ENVIRONMENTAL IMPACT



14

JOB TRAINING



25

HEALTH WELLBEING



14

ENVIRONMENT



23

SPORT ART, CULTURE...



9

COOPERATIVES

We want to know how your business is evolving.

AS REGARDS TURNOVER

Last year's turnover increased in **68% of cases**, **21% remained unchanged** and **11% experienced a downturn**.

45% added new business lines.

9% needed to change the location of the business because they needed more space.

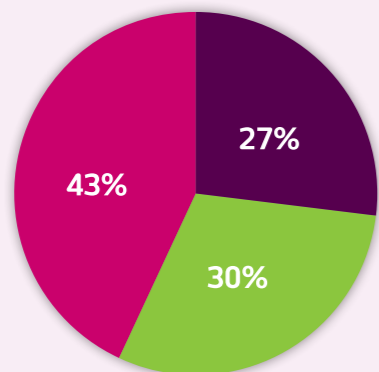
EMPLOYMENT

56% of the businesses generated more jobs, **90% of the jobs with open-ended contracts**

57% of the employees are women

As regards the age of the employees:
56% are between 30 and 50 years old
27% are under 30
17% are over 50

What salary can you take out of your business?



- I can live rather comfortably
- I can take a modest salary
- I do not get paid a salary

73%

ALLOWS THEM TO LIVE

Relationship between the remuneration of the entrepreneur team and job generation:

- The average jobs generated over the years has increased according to the level of affluence expressed by the entrepreneur.
- There are entrepreneurs who do not manage to take a salary, but who even so manage to create jobs, which are on open-ended contracts in 67% of the cases.
- On average 90% of the contracts are open-ended.

Jobs are created at all levels

Impact on society

Gaztenpresa seeks the contribution of those companies to ensure the wealth generated is acknowledged and appreciated by society. That will ensure greater recognition by the local community of the entrepreneurs and, ultimately, that will lead to citizens who are more committed to local consumption.

Employing the most vulnerable:

29% are unemployed.

43% only have completed compulsory education.

11% are migrants.

50% are women.

26% are under 35.

22% are over 45.

Creating local wealth:

63% businesses located outside the provincial capitals

€ 87,500 average investment of the start-ups

Contribution to tax collection:

€ 20,300 average tax collected per business up and running.



6. Governança

The Board is the highest authority of Gaztenpresa. It is tasked with overseeing the good name and smooth running of the Foundation, with total transparency and generating confidence among all the people and entities with which we interact: entrepreneurs, companies, associates, governments, the professionals who make up our team, etc.

The Board is made up of 7 people, appointed for a five-year term who can be re-elected to the post for equal terms and with no limitation.

The members of the Board are currently:

- **Chair:** IBON URGOITI
- **Deputy Chair:** OSCAR MUGUERZA
- **Secretary:** SUSANA ANDRÉS
- **Members:**
 - IÑIGO MARTINEZ
 - JAVIER CORTAJARENA
 - JOSEBA SAGASTIGORDIA
 - IÑAKI PEÑA



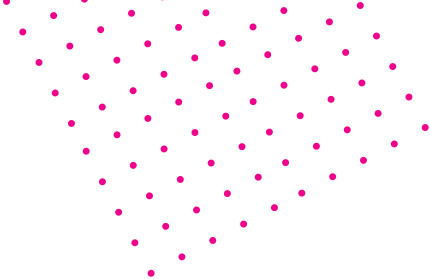
2022 FINANCIAL STATEMENTS

ASSETS	2022	NET WORTH AND LIABILITIES	2022
ACTIVO NO CORRIENTE	189,000	NET WORTH	879,659
		NON-CURRENT LIABILITIES	864.235
CURRENT ASSETS	1,757,158	CURRENT LIABILITIES	202,264
TOTAL ASSETS	1,946,158	TOTAL NET WORTH AND LIABILITIES	1,946,158

* Expressed in EUR.



A) SURPLUS OF THE FINANCIAL YEAR	2022
CONTINUED OPERATIONS	
1. Income from own business	1,189,985
a) Income from promotions, sponsors and associates	909,985
b) Subsidies, donations and legacies	280,000
2. Sales and other income from business operations	25,939
2. Costs from grants and others	(460,774)
a) Monetary grants	(6,000)
a) Non-monetary grants	(454,774)
3. Other income from the business	-
4. Other costs from the business	(546,617)
5. Depreciation of the fixed assets	(44,938)
6. Surplus provisions	-
SURPLUS FROM THE BUSINESS	163,595
7. Financial income	478
8. Financial costs	-
9. Exchange rate differences	-
SURPLUS FROM OPERATIONS FINANCIAL	478
PRE-TAX SURPLUS	164,073
11. Corporation tax	-
CHANGES IN NET WORTH RECOGNISED IN THE SURPLUS OF THE FINANCIAL YEAR	164,073
ADJUSTMENTS DUE TO ERRORS	-
TOTAL RESULT, CHANGES IN THE NET WORTHY IN THE FINANCIAL YEAR	164.073



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