

ENTREPRENEURSHIP
TRAINING CURRICULA
& MATERIAL



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European Training Platform for Oral Health

Development by

INSTITUTE OF ENTREPRENEURSHIP
DEVELOPMENT

Greek Organization

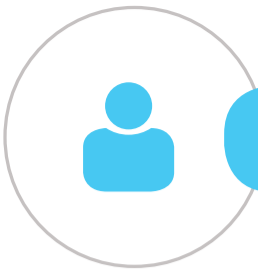
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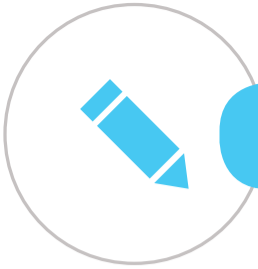


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INTRODUCTION

Oral health is a determinant factor for quality of life, essential for well-being, and an integral part of general health. According to the Council of European Chief Dental Officers, in the EU, the socio-economic burden of oral diseases is considerable: they affect the majority of school-aged children and adults and account for 5% of public health spending. Costs of traditional curative treatment have risen from €54bn in 2000 to €79bn in 2012 and are expected to rise up to €93bn by 2020.

The expansion of the EU has resulted in major oral health gaps between countries. Western European countries enjoy better oral health and longer life expectancy than the less wealthy countries of Central and Eastern Europe. As choices are expanded in the European health society, this dental health gap becomes increasingly obvious throughout the region. The EU has, as one of its goals, the achievement of an equitable health status across Member States. But health gaps within EU Member States exist as well.

Dental hygienist education is at the centre of any strategy to increase access to oral health care. Dental hygienists are able to provide preventive services outside of dentists' offices or creating advanced-provider models that involve training hygienists to perform with an expanded scope of practice and less supervision.

Currently, the curriculum and the education for dental hygienist are different among EU-countries. Consequently, there is a need for concerted action to be undertaken across Europe to harmonize the knowledge and skills of dental hygienist for improving the health status of population. There is also clear evidence that in countries with dental hygienist profession the general dental health is considerable better than in countries lacking this profession.

In this frame the project “**European Training Platform for Oral Health**” aims to:

- ✓ Harmonize the professional knowledge and skills of dental hygienists in EU-countries.
- ✓ Demonstrate the importance and role of dental hygienists in society in order to introduce the education and profession of dental hygienists in EU countries lacking it.
- ✓ Strengthen the position of dental hygienist by encouraging the entrepreneurship activities.
- ✓ Promote communication and mobility among the dental hygienist from various EU-nations.
- ✓ Implement an efficient community-based learning model to enhance the health literacy of population and to demonstrate how the implementation of the model can help improve oral health of population, especially from socioeconomically deprived groups.

SUMMARY

Entrepreneurs generally have strong beliefs about the services they will offer and are willing to accept a level of personal and professional risk to bring their dream to reality. Entrepreneurship is often difficult and tricky, as many new ventures fail. The developed training material will provide the resources and skills needed to meet these challenges and allow dental hygienists to prosper as independent practitioners. It aims to provide the necessary knowledge and tools for dental hygiene entrepreneurs to move forward with their dream of establishing and operating their own practices.

More specifically the specific training material is aimed towards professionals and dental hygienists who want to start up their own practice and who do not have the necessary knowledge, skills and competences required to start up and successfully operate their own practice/enterprise.

The training material includes the following Modules:

Module 1: Dental Hygienists Business basics

Module 2: Personal skills and abilities of an entrepreneur

Module 3: Soft skills of an entrepreneur

Module 4: Legal and Risk management

Module 5: Health marketing – Concept and strategy

Module 6: Basic Financial Management

Module 7: Basic accounting & finance

Module 8: Business model canvas VS Business plan

THEREFORE, EACH MODULE COMPRISES OF:

Learning objectives they are expected to meet (knowledge, skills, competences)

Units and lessons that the trainers must teach;

Assignments and exercises assigned to the participants;

Lesson plans and materials necessary in each module;

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We learn entrepreneurship by doing entrepreneurship
Neck, Greene & Brush, 2014



MODULE 1

DENTAL HYGIENISTS

BUSINESS BASICS

M1

Dental Hygienists Business Basics

Starting a dental hygiene business means that the professional has completed a number of steps/activities. Most of times a dental hygienist implements a strategic plan for starting his/her own business. Perhaps, he/she does not understand it, but it happens. In this section, there are some practical information and knowledge about how to start a dental hygiene business.



LEARNING OUTCOMES

Knowledge

1. External environment and its importance in identifying opportunities.
2. Useful steps for the control of the entrepreneurial opportunities.
3. The five competitive forces (Porter's Model).
4. The importance of segmentation and its criteria.

Skills

1. Be able to observe the external environment.
2. Be able to control a business opportunity.
3. Be able to identify each one out of five competitive forces.
4. Be able to segment the customer's target group.

Competences

1. Identify an entrepreneurial opportunity.
2. Analyze the competition of the business.
3. Find out the profile of customers.

SESSION PLAN

TOPIC	TIME
1.1. Identifying entrepreneurial opportunities	30 min
Exercise 1.1.: Can you identify entrepreneurial opportunities?	15 min
1.2. Analyzing my competition	30 min
Exercise 1.2.: Analyze the competition in the dental hygiene sector	15 min
1.3. Finding the customers for your business	30 min
Exercise 1.3.: Find out the profile of your customer	15 min
1.4. Choose the right location for your business	30 min
Exercise 1.4.: Have you chosen the right location for your dental hygiene business?	15 min

1.1. IDENTIFYING ENTREPRENEURIAL OPPORTUNITIES



Opportunities are needs, wants, problems, and challenges that point to a market—to customers who would buy services by a professional dental hygienist. To be successful, you have to identify an entrepreneurial opportunity.

OBSERVE THE TRENDS

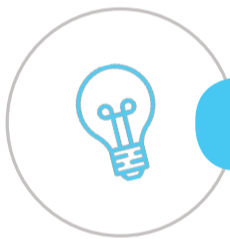
Economic factors, social factors, political action, regulatory statutes and technology advances are the most important trends to watch.

SOLVE A PROBLEM

You can find these problems through observing challenges people encounter in their everyday lives, by intuition or by chance.

FIND A GAP

Find a gap in the marketplace. It involves the ability to recognize a need that is not being met in a customer's life.



USEFUL TIPS

Below there are some useful tips which can help you in this way:

- Observe economic, social factors, political action, technology advances and regulatory changes.
- Follow trend forecasts and market analysis.
- Observe challenges that people face in their everyday lives.
- Look for problems that need to be solved.
- Search for gaps in the marketplace to identify an opportunity.
- Recognize needs, interests or desires that are not yet being met.
- Identify underemployed resources.
- Be alert to entrepreneurial information worldwide.
- Acquire further knowledge of markets.
- Spot changes or inefficiencies that occur in the market.
- Talk with experienced and successful entrepreneurs and businessmen, with customers and suppliers.
- Study new business practices.
- Recognize changes in the perceptions of people.
- Understand new technologies.
- Keep up with global business publications information.



Useful Steps

Below there are some useful steps for the control of the entrepreneurial opportunities.

1. GENERATE BUSINESS IDEAS

- Listen to what others have to say.
- Try to link two things that are totally unrelated in an innovative way.
- Approach problems from a new perspective.
- Ask questions and listen to the answers.
- Break old habits by doing things differently so as to gain a new perspective.
- Practice coming up with ideas for every problem or challenge you see, hear about or come up against.
- Keep abreast of trends and practices.
- Network to get ideas from other people.
- Read publications.
- Write down all your ideas.

2. ASSESSING YOUR IDEAS: SOME QUESTIONS TO ASK YOURSELF

- Is it really an opportunity?
- Has it been seen by others?
- If seen, have others selected to act upon it?
- How long will it last?
- Are you satisfied that you have accurate and sufficient information?
- Have you specifically defined the opportunity?
- Do or will many people care?
- Do you have experience in this area?
- Is it the best opportunity you can see?
- Can you think of a better version of the idea?

3. TAKING TRENDS TO OPPORTUNITIES

Trends are important in entrepreneurship. Trends can differentiate your dental hygiene business from others. If a trend appears that you think you can capitalize on then you should try and find out the following:

- What caused the trend to start?
- How long will it probably last?
- What effects it is likely to have?
- How can you adapt the existing products/services of your business to fit with the trend?



FOR EXAMPLE

Example of identifying business opportunities

According to the Oregon Board of Dentistry, there are currently 4,203 active dental hygiene licenses in Oregon. At the moment, 387 of these licenses have an expanded practice permit (EPP), which allows the hygienist to practice in a more rural setting. The EPP allows hygienists to perform hygiene services without the supervision of a dentist in settings such as nursing homes, public and non-profit community health clinics, homes of adults who are non-mobile, hospitals, and other locations. The EPP allows hygienists to perform necessary prophylactic services to patients except for those services that require supervision of a dentist, such as administering local anesthetic and nitrous oxide, prescribing antibiotics, and assessing overall dental risk of a patient.



Explanation

The dental hygienist should always observe the legal environment of his/her business industry, in order to be able to identify new business opportunities. In this example, the new legislation allows hygienists to perform hygiene services without the supervision of a dentist in specific settings.

EXERCISE 1.1.

CAN YOU IDENTIFY ENTREPRENEURIAL OPPORTUNITIES?



Individual exercise

Duration:

15 minutes

Evaluation: The feedback is provided automatically after the tool's completion. Participants may discuss all together their results.

Visit <https://igostartup.com/pricing-menu/basic-startup-pack> . Fulfil your data and use the Coupon Code **STARTUPNOW** in order to use it for free. Having full access to the tools, you can complete the "Can I identify entrepreneurial opportunities?" tool.

The tool assesses the ability one has to identify "entrepreneurial opportunities" and new business ideas. The user by answering a checklist can see the average score to the four (4) following areas:

- a. Identifying entrepreneurial opportunities from the economic environment
- b. Identifying entrepreneurial opportunities from the technological environment
- c. Identifying entrepreneurial opportunities from the social environment
- d. Identifying entrepreneurial opportunities from the political environment

1.2. ANALYZING THE COMPETITION



Dental hygienists rank among the fastest growing occupations. Job prospects are expected to be favorable in most areas, but competition for jobs is likely in some areas.



! FACTS ● ABOUT DENTAL HYGIENE SECTOR

Employment Change

Employment of dental hygienists is expected to grow 36 percent through 2018, which is much faster than the average for all occupations. This projected growth ranks dental hygienists among the fastest growing occupations, in response to increasing demand for dental care and more use of hygienists.

The demand for dental services will grow because of population growth, older people increasingly retaining more teeth, and a growing emphasis on preventative dental care. To help meet this demand, facilities that provide dental care, particularly dentists' offices, will increasingly employ dental hygienists, often to perform services that have been performed by dentists in the past. Ongoing research indicating a link between oral health and general health also will spur the demand for preventative dental services, which are typically provided by dental hygienists.

Job Prospects

Job prospects are expected to be favorable in most areas, but will vary by geographical location. Because graduates are permitted to practice only in the State in which they are licensed, hygienists wishing to practice in areas that have an abundance of dental hygiene programs may experience strong competition for jobs.

Older dentists, who have been less likely to employ dental hygienists, are leaving the occupation and will be replaced by recent graduates, who are more likely to employ one or more hygienists. In addition, as dentists' workloads increase, they are expected to hire more hygienists to perform preventive dental care, such as cleaning, so that they may devote their own time to more complex procedures.

“ KNOWING THE COMPETITION OF THE DENTAL HYGIENE BUSINESS IS OF GREAT IMPORTANCE.

In order to analyze easily the competition there is the Porter's Model. The model of five competitive forces identifies the competitive power in a business situation. These forces are:

1. Threat of substitute products.
2. Threat of new entrants
3. Intense rivalry among existing players
4. Bargaining power of suppliers
5. Bargaining power of Buyers

THREAT OF SUBSTITUTE SERVICES

The threat of substitute services means how easily your customers can switch to your competitors' service. Threat of substitute is high when:

1. There are many substitute services available.
2. Customer can easily find the service that you're offering at the same or less price.
3. Quality of the competitors' service is better.
4. Substitute service is by a business earning high profits so can reduce prices to the lowest level.

In the above mentioned situations, customer can easily switch to substitute services. So substitutes are a threat to your company. When there are actual and potential substitute services available, the segment is unattractive. Profits and prices are affected by substitutes, so there is need to closely monitor price trends. In substitute industries, if competition rises or technology modernizes, then prices and profits decline.



THREAT OF NEW ENTRANTS

A new entry of a competitor into your market also weakens your power. Threat of new entry depends upon entry and exit barriers. Threat of new entry is high when:

1. Capital requirements to start the business are less.
2. Few economies of scale are in place.
3. Customers can easily switch (low switching cost).
4. Your key technology/know how is not hard to acquire or isn't protected well.
5. Your service is not differentiated.

There is variation in the attractiveness of segment, depending upon entry and exit barriers. That segment is more attractive when it has high entry and low exit barriers. Some new firms enter into industry and low performing companies leave the market easily. When both entry and exit barriers are high, then profit margin is also high, but companies face more risk because poor performance companies stay in and fight it out. When these barriers are low, firms easily enter and exit the industry, and profit is low. The worst condition is when entry barriers are low and exit barriers are high, thus in good times firms enter and it becomes very difficult to exit in bad times.

INDUSTRY RIVALRY

Industry rivalry means the intensity of competition among the existing competitors in the market. Intensity of rivalry depends on the number of competitors and their capabilities. Industry rivalry is high when:

1. There are number of small or equal competitors and less when there's a clear market leader.
2. Customers have low switching costs.
3. Industry is growing.
4. Exit barriers are high and rivals stay and compete.
5. Fixed cost are high resulting in huge production and reduction in prices.

BARGAINING POWER OF SUPPLIERS

The bargaining power of suppliers refers to the strength of position of a seller, how much your supplier has control over increasing the price of supplies. Suppliers are more powerful when:

1. Suppliers are concentrated and well organized
2. A few substitutes are available to suppliers
3. Their product is most effective or unique
4. Switching cost, from one suppliers to another is high
5. You are not an important customer to the supplier

When suppliers have more control over supplies and their prices, then segment is less attractive. It is the best way to make a win-win relationship with suppliers. It's a good idea to have multi-sources of supply.

BARGAINING POWER OF BUYERS

The bargaining power of buyers relates to how much control the buyers have to drive down your service price. Buyers have more bargaining power when:

1. Service is not differentiated
2. Buyer's cost of switching to a competitor's service is low
3. Buyers are price sensitive
4. Credible threat of integration

EXERCISE 1.2.

ANALYZE THE COMPETITION IN THE DENTAL HYGIENE SECTOR



Individual exercise

Duration:

15 minutes

Evaluation: The feedback is provided automatically after the tool's completion. Participants may discuss all together their results.

Visit <https://igostartup.com/pricing-menu/basic-startup-pack>. Fulfil your data and use the Coupon Code **STARTUPNOW** in order to use it for free. Having full access to the tools, you can complete the "Analyzing my competition" tool.

The tool has been designed according to the model of five competitive forces that identifies the competitive power in a business situation.

1.3. FINDING THE CUSTOMERS FOR YOUR BUSINESS



Segmentation is the categorization of potential customers in a market into groups by common needs or demands. As a founder of a new business, you would like as many clients as possible.



However, this usually leads to unfocused activities and ineffective marketing. The business is unable to build its reputation amongst potential customers and develop a competitive edge. On the other hand, specializing within a specific target segment may be a better starting point for the business. Examples for segmentation criteria can be:

- Consumers: Customer information such as age, gender, income, profession, marital status, education, location, etc.
- Customer / user values and attitudes: lifestyle, hobbies, etc.
- Other criteria such as the intensity of use of the service: heavy-light user, mass-occasional consumer, potential consumer.

By gaining a deep understanding of the customer's or user's needs, problems and expectations of the service and its purchase or use the entrepreneur can plan a sustainable business. It is important to maintain a focus of what is relevant to your business.

In order for the above to become reality your service has to be positively differentiated from the competition's offering. A useful approach by which to ensure this is to address the issue from the perspective of the target segment. In choosing a dental hygiene service, a customer is faced with actual differences between service offerings. However, the customer is also influenced by perceptions. You should not underestimate the impact of image and it should be accounted for when planning the business' activities. It is even claimed that image can be more important than the objective rationale in choosing one product/service over another. "Choices are made based on perceptions, which are then rationalized" says Timo Rope, a marketing professional.

USEFUL TIP



What is the demand for dental and dental hygiene services in your community, and more importantly, what is your commitment to supplying this demand? If you are a mainstream practice with a commitment to serving as many people as possible, your style is different from a more boutique-type practice focusing only on a small segment of the population.

EXERCISE 1.3. FIND OUT THE PROFILE OF YOUR CUSTOMER



Individual exercise

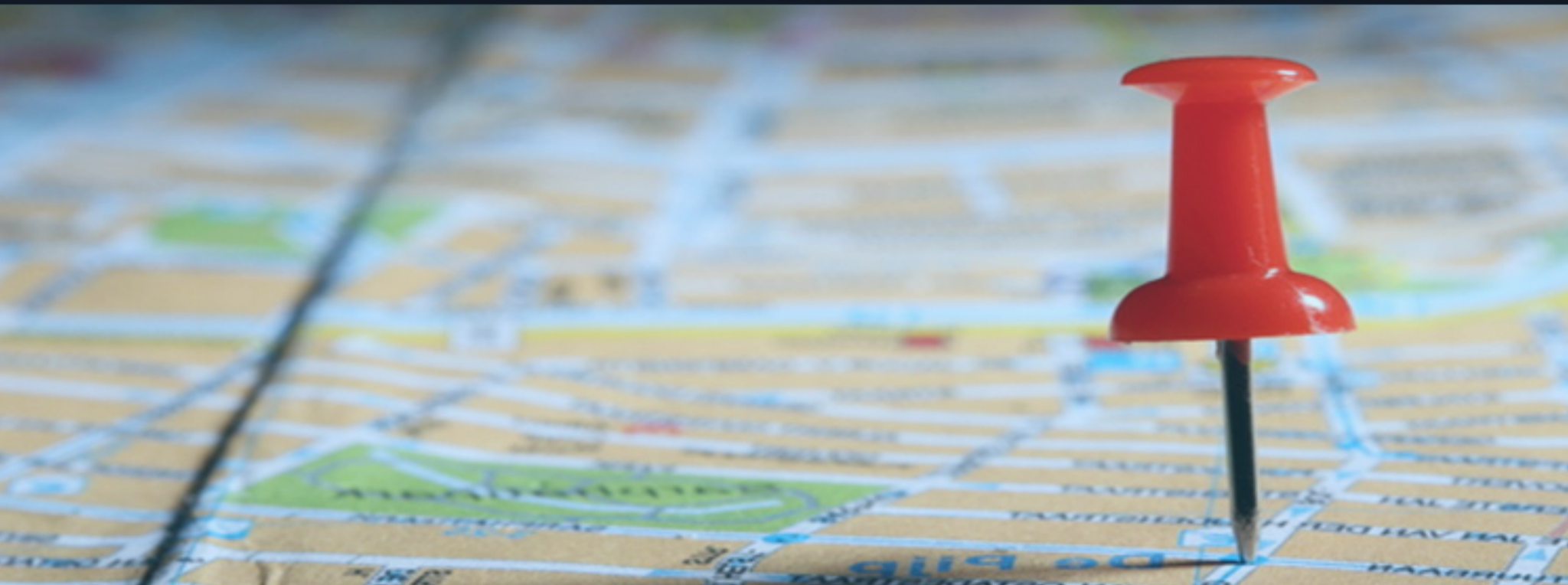
Duration:

15 minutes

Evaluation: The participants present their ideas and receive feedback about them.

Write down the profile of your current customers of your dental hygiene business by using the segmentation criteria (demographic, cultural, social etc.)

1.4. CHOOSE THE RIGHT LOCATION FOR YOUR BUSINESS



Choosing the right business location is critical to the success of your business venture. For this reason you should pay attention and recheck the following factors:

✓	Cost. The cost must be within the budget.
✓	Convenience. The business must be easy to locate.
✓	Prestige. Having a downtown address could increase your credibility.
✓	Safety. This is extremely important for customers. The location must have security on site.
✓	Building Requirements. You must be careful with your building requirements in order to be convenient for your dental hygiene business
✓	Zoning. Make sure your business will be allowed in your chosen location before signing a contract.
✓	Visibility/accessibility. The business must be easily seen/accessed. Being close to similar clients is also a plus. Even something as simple as what side of the street you will be on can make a huge difference.

USEFUL TIP



Another important factor for choosing your business location is availability.

How available are hygienists in your area? Some parts of the country may struggle to meet the demand. Utilizing an assisted hygiene model where a hygienist is paired with a competent dental assistant can be a very cost-effective way to expand the department in a high-quality way. Practitioners who have embraced this concept have learned that the hygiene co-therapist quickly becomes one of the most influential people in the practice, so this person needs to have, or be trained in, high-level communication skills to support the hygiene team.

EXERCISE 1.4.

HAVE YOU CHOSEN THE RIGHT LOCATION FOR YOUR DENTAL HYGIENE BUSINESS?



Individual exercise

Duration:

15 minutes

Evaluation: The feedback is provided automatically after the tool's completion.
Participants may discuss all together their results.

Visit <https://igostartup.com/pricing-menu/basic-startup-pack>

Fulfil your data and use the Coupon Code **STARTUPNOW** in order to use it for free

Having full access to the tools, you can complete the "Choosing the right location for my company" tool and find out if your current location of your business has been chosen correctly or not!

ADDITIONAL RESOURCES

Video: <https://www.youtube.com/watch?v=r04fHhM1USo>

Video: https://www.youtube.com/watch?v=mYF2_FBCvXw

Video: <https://www.youtube.com/watch?v=2C-2v99paQM>

Video: <https://www.youtube.com/watch?v=zK7NETn3Rvl>

A man in a dark suit stands in a field of yellow wildflowers, holding a large, glowing lightbulb. The lightbulb is the central focus, emitting a bright, warm light that illuminates the scene. The background shows rolling hills under a soft, hazy sky. The overall mood is one of inspiration and achievement.

MODULE 2

PERSONAL SKILLS/ABILITIES

OF AN ENTREPRENEUR

M2

Personal Skills/Abilities of an entrepreneur

Starting a new business has become harder than ever. The dental hygiene is a developing sector in which many professionals have business activities. As a business sector factors such as financial risk, costs of maintenance and constant competition from other ambitious entrepreneurs discourage most of the aspiring professionals. At the sections below there are some main aspects/skills that every new professional dental hygienist should know and take into consideration.



LEARNING OUTCOMES

Knowledge

1. Which the organizational skills are
2. Which the planning skills are
3. How a conflict may occur

Skills

1. Identify ways to develop his/her organizational skills.
2. Identify ways to develop his/her planning skills.
3. Understand the stages of conflict management.

Competences

1. Develop his/her organizational skills.
2. Develop his/her planning skills.
3. Manage conflicts in the working environment.

SESSION PLAN

TOPIC	TIME
2.1. Organizational skills	30 min
Exercise 2.1.: Do you have the necessary organizational skills?	15 min
2.2. Planning skills	30 min
Exercise 2.2.: Do you have the necessary planning skills?	15 min
2.3. Conflict management skills	30 min
Exercise 2.3.: Role playing	30 min

2.1.

ORGANIZATIONAL SKILLS



Organizational skills are an important asset for dental hygienists, who have many demands on their work time. The work skills are considered important because:

- ✓ They increase your efficiency
- ✓ They increase your chances of progress and evolution
- ✓ They improve basic management skills
- ✓ They increase trust and reliability towards you
- ✓ They increase your feeling of professionalism

- ✓ They reduce stress and anxiety
- ✓ They give a sense of control over things
- ✓ They make objectives easier to fulfill
- ✓ They lead to increased productivity and efficiency



ORGANIZATIONAL SKILLS

Any dental hygienist must have the ability to fulfill his/her obligations by using skills such as planning, time management, focusing on detail and prioritizing objectives. The organizational skills can be developed through:

- Planning ahead
- Prioritizing tasks
- Managing and dividing time
- Using schedules, calendars, lists and other reminders
- Focusing on detail
- Using filing systems
- Dividing a large objective into smaller objectives
- Obeying schedules
- Not being late for appointments and meetings
- Keeping things in a certain place
- Tidying up workplace which affects our concentration and efficiency
- Organizing the next day into objectives and to-dos



Useful Steps

Below there are some useful steps which can help you to develop your organizational skills

1. MAKE A TO-DO LIST

Keeping up with many commitments requires understanding of your job description, work schedule, obligations to colleagues and patients. You can use organizational tools such as calendars, task bars, notes, and reminders to provide structure to each day. These tools encourage you to set daily work goals and block out time to accomplish them. Start off with a to-do list at the end of each work day for the next work day.

2. MINIMIZING INTERRUPTIONS

A big area you might tackle is the number of interruptions that you get daily. If you keep a log of who interrupts you and why for a few days, you might find patterns to address it. Chronic interrupters can be given specific times to meet with you or more authority to find solutions to their work problems. These tips are essential because frequent interruptions result in less productivity in your workday.

EXERCISE 2.1.

DO YOU HAVE THE NECESSARY ORGANIZATIONAL SKILLS?



Individual exercise

Duration:

15 minutes

Evaluation: The feedback is provided automatically after the tool's completion. Participants may discuss all together their results.

Visit <https://igostartup.com/pricing-menu/basic-startup-pack>. Fulfil your data and use the Coupon Code **STARTUPNOW** in order to use it for free. Having full access to the tools, you can complete the "Do I have the necessary organizational skills?" tool.

The questionnaire is measuring whether your organizational skills are well-developed or not. The specific variables measured are related to planning ability, prioritization of objectives, proper time management, use of schedules, focusing on details, use of filing systems, consistency etc. After the quiz's completion, you can find out in which of the three (3) organized types you belong to: a) Well organized, b) Average organized and c) Poorly organized.

2.2.

PLANNING SKILLS



Business planning is a process that involves the creation of a mission or goal for a company, as well as defining strategies that will be used to meet those goals or mission. The process of business planning can be very broad, encompassing each aspect of the operation, or it can be focused on particular functions within the overall corporate structure.

Starting up a dental hygiene business involves performing at least rudimentary business planning in order to address such factors as: defining the goals of the business, obtaining operating licenses, incorporating the business if appropriate, and defining the basic structure for the new business. Along with these factors, business planning will also address the issue of what services to offer, and how to go about providing these core services.

Before making your decisions, adopt the habit of planning in advance. Planning provides guidelines for achieving your goals; it helps you exercise more control in a situation and engages you in a set of actions that will lead you towards your objectives. Developing an action plan has the following benefits: a) keeps you focused on the important things that must be done according to your priority system; b) allows you to be prepared with the best information in order to create the best strategy; c) helps you assess your progress; d) raises your awareness against challenges and obstacles (by having an alternative plans) and e) fights uncertainties and risks, fueling your confidence.

Below you can see the **main points** of the basic **'planning' skills**:

- Have clear objectives.
- Analyse the present situation.
- Gather all the relevant information you need.
- Start the planning process with brainstorming ideas.
- Estimate the equipment, time, money and manpower you will need for your goal.
- Identify and organize the required resources.
- Prepare a sequence of steps in a logical, chronological order towards your goal.
- Prioritize your tasks effectively.
- Think of who will be involved in the execution of your plan.
- Estimate the feasibility and expected outcomes of each of your planning options.
- Prepare schedules and timetables with clear, precise milestones and deadlines.
- Examine your plan's strengths and weaknesses as well as possible threats and obstacles.
- Be always prepared with an alternative plan.
- Organize your personal time properly so as to carry out your responsibilities.
- Review your progress.
- Remain open to adjustments that should be made.
- Schedule and conduct meetings that will help you implement your goal.
- Avoid procrastination.
- Keep a to-do list as part of your planning procedure.



TIME TO PLAN!

EXERCISE 2.2.

DO YOU HAVE THE NECESSARY PLANNING SKILLS?



Individual exercise

Duration:

15 minutes

Evaluation: The feedback is provided automatically after the tool's completion. Participants may discuss all together their results.

Visit <https://igostartup.com/pricing-menu/basic-startup-pack>. Fulfil your data and use the Coupon Code **STARTUPNOW** in order to use it for free. Having full access to the tools, you can complete the "Do I have the necessary planning skills?" tool.

After the completion of the online business consulting quiz, you will be able find out the level of your planning skills: well-developed planning skills, good planning skills, below the average skills or poor planning skills.

2.3. CONFLICT MANAGEMENT SKILLS



Conflict brings anger, trouble, and headaches to mind. Yet conflict, if managed correctly, can foster creativity, improve relationships, and bring unresolved issues into the open. During any given week many dental hygienists face innumerable conflicts.

By understanding how to diagnose and analyze conflicts and expanding your conflict management toolkit, you will be able to apply the following steps and transform even the most insurmountable conflicts into team-building opportunities.

STEP 1: DEFINE THE ISSUE USING DESCRIPTIVE, NOT JUDGMENTAL, LANGUAGE.

When a conflict arises, the first challenge is to resist rushing into action. Spend a little time analyzing and understanding the conflict. Ask yourself what the issue is. Try to make behavior, not people, the problem so that you avoid putting anyone on the defensive.



STEP 2: DESCRIBE EACH PERSON'S PERSPECTIVE

When trying to resolve a conflict, avoid choosing sides, even if you have a strong opinion. It undermines your impartiality and effectiveness. In order to gain each party's trust, you need to distinguish between "seeing" someone's point of view and "agreeing" with that point of view.

Taking a perspective, a vital skill for managing conflicts, is linked to empathy. Keep in mind that no one wakes up in the morning thinking, "I want to act irrational today." So if someone's behavior seems irrational to you, it's a good indication that you don't understand his or her perspective. In order to practice this skill, try to speak in first person singular.



STEP 3: SEPARATE "POSITIONS" FROM "INTERESTS"

Once you state each person's perspective so that they feel heard, the focus shifts to resolving the conflict. This involves helping each person shift from their "position" to their "interest." In conflict management, these words take on a slightly different meaning. A person's "position" reflects his or her emotional state and what he or she feels. A person's "interest" is what that person needs — his or her long- or short-term self-interest. Interestingly, most conflicts occur because people take a "position" and get stuck in it, such as "I hate working with her!" Most conflicts are resolved by having the people understand and act based on their "interests," such as, "If you want to keep your job, you're going to have to get along with her."



STEP 4: IDENTIFY A WIN-WIN OBJECTIVE

Now that you have helped the parties identify their interests, the stage is set for moving toward a common objective. This involves identifying a shared interest. Sometimes it's the least common denominator.



STEP 5: GENERATE OPTIONS AND DEVELOP A SPECIFIC ACTION PLAN

In this last step, have each party offer suggestions. Be sure to ask, "How will this address the other person's needs and concerns?" Sometimes it's preferable to have each person offer two solutions and then ask the other person which option would work best for him or her. Other times you may choose to try one party's solution for a month, and then evaluate, and if the situation hasn't improved, adopt one of the other party's solutions.

Once you select the best option, develop an action plan (who will do what, by when, what will be done if further misunderstandings arise). Check with each person to ensure they agree in terms of roles, responsibilities, timetables, and more. Develop a communications strategy regarding what to tell others in the office. Remember, you need to check back with the parties to see how things are going. The more significant the conflict, the more frequently you will have to check back until you're convinced the issue has been resolved.



EXERCISE 2.3.

ROLE PLAYING



Teamwork (pairs)

Duration:

30 minutes

Evaluation: : In pairs the participants play their role according to the scenario.

Aim of this exercise is to point out the most suitable solutions in order to confront the conflict

SCENARIO A

Situation: Two employees at the front desk have very different work styles that often cause conflict. Person A likes to chit chat and schmooze. Person B finds this behavior irritating and intrusive and prefers a more task-focused environment. In addition, Person B complains that Person A lets the phone ring three times before picking it up.

Try to find a solution in this conflict.

Tip: If you ask Person A what the problem is, she might say, "Person B is cold and rigid and not a good team player." If you ask Person B to describe the conflict, she might say, "Person A is a busy-body gossip who should focus on her work and not be so distracted." This approach clearly will not foster open communication or effective conflict resolution. How you frame the conflict sets the tone and will undoubtedly influence your conflict resolution strategy.

In this situation this sentence is more suitable: "It seems that you have different ideas about what constitutes a good working relationship. Is that correct?" Use descriptive rather than judgmental language. There is no victim or villain in that statement. Consequently, neither person feels criticized or judged, and the stage has been set for further inquiry and conversation.

In order to identify a win-win objective you can say: "You both want a good working relationship and to have your needs and preferences valued and respected."

SCENARIO B

Situation: A dental assistant (Person C) frequently complains to the dentist that her colleague (Person D) is not pulling her weight, and she insists that the dentist remedy the situation. Among her complaints is that she ends up sterilizing more instruments and handling the emergency patients while her colleague conveniently disappears.

Try to find a solution in this conflict.

Tip: The dentist might frame the problem as, "Person C and D do not agree on how the work is distributed between them." After speaking privately with C and listening to her version of the situation, the dentist might say something like: "So you think D is disappearing whenever an emergency appointment comes in and generally not doing as much work as she should. Did I get that right?" After hearing you repeat what you heard, D may erroneously assume that you agree with C's version. To minimize that possibility, you might say, "I imagine D will offer a different description, but I want to make sure I understand your perspective before I speak with her." Notice you have avoided taking anyone's side. This process will have to be repeated when you speak with D. It's imperative that each person feels "heard" and not judged.

Then you could propose the following: "You both want to come up with a system where the work is divided evenly."

ADDITIONAL RESOURCES

Video: <https://www.youtube.com/watch?v=f9IINVXyFrI>

Video: <https://www.youtube.com/watch?v=rdJTzuMImvQ>
<https://www.edcc.edu/counseling/documents/Conflict.pdf>



MODULE 3

SOFT SKILLS OF AN ENTREPRENEUR

While soft skills tend to come from life experience they are something you can learn and are not always inherent. It is important for every dental hygienist to develop his/her social and soft skills, as that combined with their experience and knowledge can propel their career to its desired heights.



LEARNING OUTCOMES

Knowledge

1. Know different creativity techniques
2. Techniques to approach the interlocutor in solving problems/ conflicts
3. Negotiation techniques
4. Effective communication techniques
5. Knows advantages of planning and division of roles.
6. Identifies potentials, strengths and weaknesses of one-self and other team-members.

Skills

1. Is able to use different creativity techniques
2. Is able to identify problems
3. Is able to solve problems
4. Is able to set tolerance limits in negotiating solutions
5. Is able to communicate verbal
6. Is able to use specific language in communicating with the client
7. Is able to present different offers
8. Utilise the strength of a team.
9. Expresses his/her ideas for finding a solution.
10. Analyses the existing resources and relates them to the plan agreed upon.

Competences

1. Apply several creativity techniques and have the attitudes for encouraging creativity
2. Easily identify the solution to solve the problem with success
3. Applies different negotiation techniques in solving problems
4. Develops a clear, concise, calm attitude in relation with the patient/customer displaying a professional attitude
5. Uses the skills and knowledge of the team to reach a good result
6. Combines the ideas and creates possible solutions
7. Takes on an assigned role easily and feels responsible for his/her duties
8. The ability to deal with problems as they occur

SESSION PLAN

TOPIC	TIME
3.1. Creativity skills	30 min
Exercise 3.1.: Brainstorming principles	25 min
Exercise 3.1.: Random entry exercise	25 min
3.2. Negotiation skills	30 min
Exercise 3.2.: Negotiation exercise (Talking Trees)	60 min
3.3. Communication skills	30 min
Exercise 3.3.: Communication exercise (Travel Agent)	60 min
3.4. Working in a team skills	10 min
Exercise 3.4. – Working in a team exercise (Building a town)	150 min

3.1. CREATIVITY SKILLS

INDUCERS	INHIBITORS
Expectations of others to be creative	Judgements
Focused attention	Yes, but ...
Writing ideas	Criticizing ideas
Deliberate search of connections in coincidences	Underestimating individuals
Empathy for other people	Passivity
Humour	Fear of errors
Creativity techniques	Premature satisfaction with the first ideas

Table. Inducers and inhibitors of creativity

The purpose of ideation stage is to find as many ideas as possible for the challenge expressed in the "how might we" sentence. The most important thing about this stage is to focus on the quantity rather than quality of ideas. 100, 200, 300 ideas – there are no limits.

There are different techniques for generating ideas that you can use in the ideation stage:

- ✓ Brainstorming
- ✓ Edward de Bono thinking techniques
- ✓ Michael Michalko thinking techniques

We will take a closer look at the process of ideation using 3 different methods: brainstorming, random entry, and SCAMPER.

The author of random entry technique is Edward de Bono. Here is his video clip about **random entry** technique:

<https://www.youtube.com/watch?v=dQbxUSF7ZS8>

We need a new way to break from that 'circle', a new stimulus that will show us another 'path'. Doing that means using a technique that is random, unconnected to our experiences and inevitably, judgement.

USEFUL TIP

“You cannot get new ideas by looking harder at the old ones, so you bring in something which is random or unconnected with the situation. The drawing on this workcard shows thinking proceeding along the usual track until something random is brought in and leads thinking off in a new direction.”



FOR EXAMPLE

Random entry: example

Cigarettes PO soap. Soap suggests freshness, and freshness suggests spring, and that means flowers. Perhaps every cigarette should have flower seeds in the filter so when it is thrown away a flower will blossom from it and therefore make parks more beautiful.

Michael Michalko analysed thinking styles of famous people: Einstein, Leonardo da Vinci, Freud, Darwin, Mozart ... He collected and published different creativity techniques. One of them is **S.C.A.M.P.E.R.**

Here is a video about S.C.A.M.P.E.R. <https://www.youtube.com/watch?v=G8w0rJhztJ4>

The procedure of conducting S.C.A.M.P.E.R. technique is simple:

1. Isolate your challenge or subject you want to think about
2. Ask SCAMPER questions:
 - What procedure can I **substitute** for my current one?
 - How can I **combine**?
 - What can I **adapt** from someone else?
 - How can I **modify** or alter my way of doing?
 - What can I **magnify** or add to my way of doing?
 - How can I **put** my challenge **to other uses**?
 - What can I **eliminate** from the way I do?
 - What is the **reverse** of my method?
 - What **rearrangement** might be better?

Substitute
Combine
Adapt
Modify / **M**agnify
Put
Eliminate
Reverse / **R**earrange

Figure S.C.A.M.P.E.R.

EXERCISE 3.1.

BRAINSTORMING PRINCIPLES



Team work (groups of 3-4 participants)

Duration:

25 minutes

Evaluation: Discussion with the whole group.

Make a list of brainstorming principles. In groups of 4 to 5 participants prepare guidelines for effective brainstorming. Provide at least 7 principles in 7 minutes.

Brainstorming principles ...

- ✓ Avoid evaluation.
- ✓ Encourage wild ideas.
- ✓ Feed off the ideas of others.
- ✓ Stay focused on the subject.
- ✓ Visualise.
- ✓ Write down your ideas.
- ✓ One person speaks, everyone else listens.
- ✓ Work on the quantity of ideas.

EXERCISE 3.1.

RANDOM ENTRY EXERCISE



Individual work

Duration:

25 minutes

Evaluation: Discussion with the whole group.

You are trying to invent a new detective character called James Cooper.

In order to get some new ideas, you use a random input and say: **"James Cooper PO ice cream"**.

What can I use as a random entry? Word, picture, sound ...

3.2. NEGOTIATION SKILLS



Negotiation is a method by which people settle differences. It is a process by which compromise or agreement is reached while avoiding argument and dispute.



In any disagreement, individuals understandably aim to achieve the best possible outcome for their position (or perhaps an organization they represent). However, the principles of fairness, seeking mutual benefit and maintaining a relationship are the keys to a successful outcome. The point of negotiation is to try to reach agreements without causing future barriers to communications.

All negotiation is strongly influenced by underlying attitudes to the process itself, for example attitudes to the issues and personalities involved in the particular case or attitudes linked to personal needs for recognition.

STAGES OF NEGOTIATION

In order to achieve a desirable outcome, it may be useful to follow a structured approach to negotiation.

The process of negotiation includes the following stages:

1. Preparation
2. Discussion
3. Clarification of goals
4. Negotiate towards a Win-Win outcome
5. Agreement
6. Implementation of a course of action

USEFUL TIP

Always be aware that:

- Negotiation is not an arena for the realization of individual achievements.
- There can be resentment of the need to negotiate by those in authority.
- Certain features of negotiation may influence a person's behaviour, for example some people may become defensive.



STAGES OF NEGOTIATION

1. PREPARATION

Before any negotiation takes place, a decision needs to be taken as to when and where a meeting will take place to discuss the problem and who will attend. Setting a limited time-scale can also be helpful to prevent the disagreement continuing.

This stage involves ensuring all the pertinent facts of the situation are known in order to clarify your own position. Undertaking preparation before discussing the disagreement will help to avoid further conflict and unnecessarily wasting time during the meeting.

2. DISCUSSION

During this stage, individuals or members of each side put forward the case as they see it, i.e. their understanding of the situation. Sometimes it is helpful to take notes during the discussion stage to record all points put forward in case there is need for further clarification. It is extremely important to listen, as when disagreement takes place it is easy to make the mistake of saying too much and listening too little. Each side should have an equal opportunity to present their case.

3. CLARIFYING GOALS

From the discussion, the goals, interests and viewpoints of both sides of the disagreement need to be clarified. It is helpful to list these factors in order of priority. Through this clarification it is often possible to identify or establish some common ground. Clarification is an essential part of the negotiation process, without it misunderstandings are likely to occur which may cause problems and barriers to reaching a beneficial outcome.

4. NEGOTIATE TOWARDS A WIN-WIN OUTCOME

This stage focuses on what is termed a 'win-win' outcome where both sides feel they have gained something positive through the process of negotiation and both sides feel their point of view has been taken into consideration. A win-win outcome is usually the best result. Although this may not always be possible, through negotiation, it should be the ultimate goal. Suggestions of alternative strategies and compromises need to be considered at this point. Compromises are often positive alternatives which can often achieve greater benefit for all concerned compared to holding to the original positions.

5. AGREEMENT

Agreement can be achieved once understanding of both sides' viewpoints and interests have been considered. It is essential to for everybody involved to keep an open mind in order to achieve an acceptable solution. Any agreement needs to be made perfectly clear so that both sides know what has been decided.

6. IMPLEMENTING A COURSE OF ACTION

From the agreement, a course of action has to be implemented to carry through the decision.

If the process of negotiation breaks down and agreement cannot be reached, then re-scheduling a further meeting is called for. This avoids all parties becoming embroiled in heated discussion or argument, which not only wastes time but can also damage future relationships.

At the subsequent meeting, the stages of negotiation should be repeated. Any new ideas or interests should be taken into account and the situation looked at afresh. At this stage it may also be helpful to look at other alternative solutions and/or bring in another person to mediate.

EXERCISE 3.2.

NEGOTIATION EXERCISE (TALKING TREES)



Teamwork (pairs)

Duration:

60 minutes

Evaluation: : Discussion of the final results with the whole group.

ROLE 1

You are a researcher at a lab. You have discovered a preparation that prevents illness of *Super talkative*. *Super talkative* is a disease which threatens women in particular. If it is not diagnosed and treated earlier, it has very serious consequences: the affected person is talking incessantly; the vocal cords are affected and may suffer irreversible changes. It raises special problems related to social integration of the affected person.

The formula invented by you is a very effective vaccine against the disease. It has been tested and approved by the Ministry of Health. Becomes very important now, when is epidemic of *Super talkative*.

The vaccine is prepared from the leaves of the trees-that-talk. There are 200 such trees. They belong to someone who said he was willing to sell. To prepare the required quantity of vaccine you need at least 180 trees.

You have the necessary funds for buying those trees. You know that thousands of people are waiting anxiously for this vaccine to appear.

You know that there is someone else who wants to buy these trees. That person represents a rival medical centre, known for its intelligence and for many deviations from ethical rules and laws. Currently they have two disputes through the court. You know that the person who sells trees is interested only in money-so will sell to whom will offer more. The funds you have are 500.000 G for all those 200 existing trees. The Institute is facing big financial problems, so if you can get a lower price is very good.

Before you approach the owner of the trees, you have decided to contact your rival Institute and try to reach at an agreement.

THEME:

Read carefully and decide on a mode of action. Note in a few words how you decided to act.

Assume that the owner of the trees is very interested in making a profit and will definitely sell to one of you the trees.

Assume that there is no other person/group interested in buying the trees.

Start your negotiation. Track set:

1. The price you offer for the trees
2. To whom and how you will ship the trees
3. If there is no other solution, how much you will pay to rival Institute to abandon the trees?

The negotiation will be stopped when most teams will reach a conclusion.

After negotiation, choose a spokesperson to present to the large group the solution you reach.

ROLE 2

You are the Manager of a Research Institute. The Institute has a contract with the Government to investigate native plants with medical potential applications.

In country has triggered an epidemic of Microlalie. The disease has already affected thousands of people. The ill people lose their verbal communication skills. How treatment of the disease lasts very long, even if it heals, the sufferer must relearn how to speak, if he was lucky enough and his vocal apparatus has not been destroyed.

You have invented a serum that cures the disease very quickly. It has been tested and approved by the Ministry of health. For its preparation, you need 150 trees-that-talk. There are 200 such trees. They belong to someone who said he was willing to sell.

If you manage to produce the serum, the profit for the Institute would be very high (especially because its financial situation is disastrous), without taking into account thousands of people healed.

You have the necessary funds for buying those trees. You know that thousands of people are waiting with baited breath the emergence of vaccine.

You know that there is someone else who wants to buy these trees. That person represents a medical centre which your Institute is in close competition. Scientific spy is very active. The two institutes prosecute each other several times for violations of laws relating to patent rights. Currently they have two disputes through the court.

You know that the person who sells trees is interested only in money-so will sell to whom will provide more. The funds you have to get the trees are 250.000 G. The Institute is facing great financial problems, so if you can get a lower price is very good.

THEME:

Read carefully and decide on a mode of action. Note in a few words how you decided to act.

Assume that the owner of the trees is very interested in making a profit and will definitely sell to one of you the trees.

Assume that there is no other person/group interested in buying the trees.

Start your negotiation. Track set:

1. The price you offer for the trees
2. To whom and how you will ship the trees
3. If there is no other solution, how much you will pay to rival Institute to abandon the trees?

The negotiation will be stopped when most teams will reach a conclusion.

After negotiation, choose a spokesperson to present to the large group the solution you reach.

3.3.

COMMUNICATION SKILLS



Effective communication skills are fundamental to success in many aspects of life. Many jobs require strong communication skills and people with good communication skills usually enjoy better interpersonal relationships with friends and family.



Effective communication is a key interpersonal skill and learning how we can improve our communication has many benefits. Communication is a two way process, so improving communication involves both how we send and receive messages.

LEARN TO LISTEN

Listening is not the same as hearing; learn to listen not only to the words being spoken but how they are being spoken and the non-verbal messages sent with them. Use the techniques of clarification and reflection to confirm what the other person has said and avoid any confusion. Try not to think about what to say next whilst listening; instead clear your mind and focus on the message being received. Your friends, colleagues and other acquaintances will appreciate good **listening skills**.

EMPATHISE

Empathy is trying to see things from the point-of-view of others. When communicating with others, try not to be judgmental or biased by preconceived ideas or beliefs - instead view situations and responses from the other person's perspective. Stay in tune with your own emotions to help enable you to understand the emotions of others. If appropriate, offer your personal viewpoint clearly and honestly to avoid confusion. Bear in mind that some subjects might be taboo or too emotionally stressful for others to discuss.

BE AWARE OF OTHER PEOPLE'S EMOTIONS

Be sympathetic to other people's misfortunes and congratulate their positive landmarks. To do this you need to be aware of what is going on in other people's lives. Make and maintain eye contact and use first names where appropriate. Do not be afraid to ask others for their opinions as this will help to make them feel valued. Consider the emotional effect of what you are saying and communicate within the norms of behavior acceptable to the other person.

ENCOURAGE

Offer words and actions of encouragement, as well as praise, to others. Make other people feel welcome, wanted, valued and appreciated in your communications. If you let others know that they are valued, they are much more likely to give you their best. Try to ensure that everyone involved in an interaction or communication is included through effective body language and the use of open questions.

EXERCISE 3.3.

COMMUNICATION EXERCISE (TRAVEL AGENT)



Team work (groups of 2)

Duration:

60 minutes

Evaluation: Discussion with the whole group.

The trainer will have to prepare 2 cards packages. One package for travel agent and one for the possible tourists.

The participants will be divided into groups of 2. The cards will be shuffled, and each group will receive one card.

The groups which get Travel Agent cards should play a role as the travel agents which have to offer their Holiday Package to the tourists as interesting as possible.

The Travel Agent should consider the tourists preferences and budget. The groups which get situations cards should play role as tourists and have to act according to the situation given on the cards.

The tourists should consult all the travel agents before they choose the best travel agent, which can offer them the most interesting package. The travel agent will have 10 minutes at his/her disposal in order to convince the tourist to buy from him/her.

Remind to the participants that the tourists are not allowed to take things for granted, since they want to have a splendid vacation. They have to consult everything in details.

After the participants ends the exercise, they are asked to fill in a form in which they have to evaluate how the communication process worked between them, a self-assessment and partner assessment. They also have to argue why they bought from one of the agent and not from other.

Optional the role playing exercise could be recorded. In this case, the movie will be played and analysed by all the participants. They will make a new evaluation of the situation resulted and will compare the results with the first evaluation.

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

TRAVEL AGENT

You are outgoing people. You like adventure and wild life. Your friend loves animals but prefers having a 'normal' trip. You want to have a vacation where both of you can have a good time.

Budget: not more than Rp. 400 euro - for two
Time for vacation: 2 days

You are the spoiled children of a famous billionaire. You are pretty much party-goers who love fancy stuff. But, you also want to have a peaceful vacation, where you can be away from paparazzi.

Budget: unlimited
Time for vacation: 3 days

You are college students who want to try to escape from reality. You love to hang out with people, but not animals. Places with good food are preferable.

Budget: less than Rp. 300 euro,- for two
Time for vacation: 2 days

You and your friend are so into photography. You want to visit scenic places so you can take pictures. You are also interested in history and culture.

Budget: around Rp. 500 euro for two
Time for vacation: 2 days

You have just retired from your 30 years of dedication in a well-known company in Romania. You take your child to accompany you doing crazy things you haven't done before in your life.

Budget: Rp. 2.000 euro
Time for vacation: 10 days

You are broken hearted. You want to forget your ex-fiancée, so you take your best friend on a trip. You'd love to try new things but you are phobia to height, animals, small place, and crowds. You are a shopaholic.

Budget: Rp. 600 euro,- for two
Time for vacation: 3 days

You and your partner are nature lovers. You don't want to spend your coming vacation in concrete jungle. You want to breathe fresh air and have a life-changing experience during your vacation. You hate staying at a hotel.

Budget: Rp. 1.000 euro for two
Time for vacation: 5 days

You and your friend are not much of a traveller. But you have read a book about backpacking and love to try visiting other towns. You've never had a chance to travel before. So, now you want to make your trip as efficient as possible.

Budget: Rp. 400 euro for two
Time for vacation: a week.

3.4. WORKING IN A TEAM SKILLS



The ability to work well in teams is a skill set on its own. However, several related traits correlate with good teamwork and often make someone a good candidate for a position that requires teamwork. This is often critical in small businesses, as employees are more connected in their roles and work closely together in operating the business.



LISTENING SKILLS

The use of teams in the workplace is intended to foster sharing and debate about ideas and alternative solutions. Strong listening skills help an employee perform better by showing support of others when they speak, along with better understanding the ideas they share. This improves team chemistry. Good listening skills are sometimes an afterthought compared to the ability to share ideas, but are equally important.

ACCOUNTABILITY

Responsibility and accountability are closely related traits that are critical to teamwork. Teams often distribute tasks to different team members. To achieve success, it is important that each team member accept accountability and complete his duties in a timely fashion. Along with being accountable for task completion, the skill of accountability means that you acknowledge and take responsibility for mistakes.

PERSUASION

While listening to the ideas of other team members, a knowledgeable team member must often use his skills of persuasion to convince others to go along with his suggestion. Teams often use different approaches to come to agreements, but in certain situations, the team member with the best experience in a given situation needs to step up and sell that experience and point of view to ultimately bring out the best solution.

COOPERATION

Cooperation is a general skill that encompasses a helpful nature and willingness to participate actively within the team. Work teams succeed only when all members are fully engaged in sharing ideas and performing tasks. These cooperative attributes make an employee much more valuable to his team. Active participation and cooperation also earns the respect of other team members, making them more willing to hear your ideas.

EXERCISE 3.4.

WORKING IN A TEAM EXERCISE (BUILDING A TOWN)



Team work (according to the instructions)

Duration:

150 minutes

Evaluation: (according to the instructions)

ABSTRACT (SHORT NARRATIVE TEXT)	<ul style="list-style-type: none">• Discuss content and task objective.• Form groups of 3 – 4 participants (e.g. by random selection).• Working in small groups, construct a town with buildings and infrastructure from material provided.• Participants are observed with regard to task planning, concentration, team work, conflict resolution, motivation, diligence and fine motor skills. Notes are taken with the help of prepared observation forms.• Present group results.• Evaluate personal skills and capacities in the observation forms.• Evaluate skills and capacities using a list of criteria in the observers' meeting.• Strengths-and-weaknesses profile• Feedback talk
LEARNING OUTCOMES: KNOWLEDGE/SKILLS/COMPETENCES	<p>Knowledge:</p> <ul style="list-style-type: none">• Knows advantages of planning and division of roles.• Identifies potentials, strengths and weaknesses of one-self and other team-members. <p>Skills:</p> <ul style="list-style-type: none">• Utilise the strength of a team.• Expresses his/her ideas for finding a solution.• Analyses the existing resources and relates them to the plan agreed upon. <p>Competence:</p> <ul style="list-style-type: none">• Uses the skills and knowledge of the team to reach a good result.• Combines the ideas and creates possible solutions.• Takes on an assigned role easily and feels responsible for his/her duties.• The ability to deal with problems as they occur.
VARIABLES TO TAKE INTO ACCOUNT (E.G. MATERIALS, EQUIPMENT)	<ul style="list-style-type: none">• 1.5 - 2 square meters of cardboard per group• A large room with enough space for construction work• Coloured construction paper• Paper and cardboard• Cartons, cloth scraps. glue, scissors• Paint, thick markers• Hand out – see appendix
RECOMMENDED DURATION	<ul style="list-style-type: none">• 3 hours
ASSESSMENT / EVALUATION	<p>Possibilities to review this activity are:</p> <ul style="list-style-type: none">• Present the "town"• Identify strengths and weaknesses in the feedback talk

BUILDING A TOWN – INSTRUCTIONS FOR PARTICIPANTS

Assignment for the group:

Imagine you are a team of urban planners and architects. Next year a small town is to be built near your town. You have been asked to plan the town and construct a model of it.

Keep in mind that a few thousand people will live and work in this town, that they will need various public facilities and want a variety of leisure time activity venues.

Objective:

To optimise your team's chance to win the commission to build the town, the town you design must possess all the important and necessary facilities. The new town should be a nice place to live in and offer something for every age group.

After the completion of the model, your team will present the new town to the rest of the group.

Time: 2 hours (including short breaks)

Advice:

- Take your time for planning and discussion.
- Begin building your model as soon as possible.
- All the material provided for the project may be used.
- Also think about how your team will present the model of the town.

And now have fun building your town together!

BUILDING A TOWN – INSTRUCTIONS FOR MODERATORS

PRELIMINARY	<ul style="list-style-type: none">• Introduce content and objective of the exercise.• Explain the sense of the exercise with regard to the points being observed.• Explain that the exercise is not a competition between the groups. The aim is to demonstrate personal abilities and skills.• Groups work out the task by reading and explaining the terms and the context.• Explain implementation conditions, time frame and help allowed.• Explain the evaluation.
IMPLEMENTATION	<p>It is the moderator's job to set up the work groups, introduce the task and assign the observers, assign working space to the groups and start the task.</p> <p>The rooms should be well lit and, if possible, quiet. The groups will find work material and a large table on which a surface is prepared for the building of the town.</p> <p>The observers will stay in the background, though they may move around, and remain neutral and unobtrusive.</p>
CHECKLIST	<ul style="list-style-type: none">• Has the task been understood?• Is the sense of the exercise clear?• Is it clear which skills and competencies are observed and to what end the observation serves?• After the introduction, do the groups start on their project with a positive work attitude?

SUPPORT	The moderator checks for constraints, missing material and the framework conditions. If difficulties arise during the task, the moderator can allow for changes or clear up the situation.
EVALUATION	<ul style="list-style-type: none"> • Each participant carries out a self-evaluation. • Results of the observers' meeting and feedback talk are compared with the individual observations and self-evaluations. • Interpret the results in terms of significance and meaning with regard to specific job or training objectives.
FEEDBACK	<ol style="list-style-type: none"> 1. Participants provide feedback to each other. 2. The whole group provides feedback on the entire process. 3. Participants receive a thorough review during the evaluation talk.

BUILDING A TOWN – OBSERVATION AND EVALUATION FORM ON SOCIAL COMPETENCIES

PARTICIPANT:

DATE:

EXERCISE:

OBSERVER:

TIME SPAN:

PROFESSIONAL FIELD:

Competence field	Competencies	Observation criteria	+	0	-	Notes
Social Competences	Sociability	reach out to others				
		initiate talks				
		maintain contact				
		agree verbally and nonverbally				
	Team work ability	work with others on a task				
		make necessary compromises				
		fit into the group				
	Communications skills	speak and form understandable sentences				
		signal listening through facial expressions and gestures				
		maintain eye contact				
		bring others into a conversation				
		let team partners speak				
	Conflict resolution ability	stay calm and relaxed in conflict situations				
		remain objective				
		resolve conflicts constructively				
		arbitrate disputes and mediate				

ADDITIONAL RESOURCES

https://en.wikipedia.org/wiki/Edward_de_Bono

<http://creativethinking.net/#sthash.6Aj5OFBF.dpbs>

Video: https://www.youtube.com/results?search_query=edward+de+bono



MODULE 4
LEGAL AND
RISK MANAGEMENT

A dental hygienist must have a good understanding of business law in terms of its significance for providing his/her services. In the free market the entrepreneur's activities are ensured by legislation such as patents and copyrights. The importance of data protection has also increased significantly and entrepreneurs can no longer afford to neglect data security issues. This section helps the professionals to develop their knowledge about this kind of issues.



LEARNING OUTCOMES

Knowledge

1. Being aware of the different types of business risks
2. Being aware of risks and being prepared to face them through different methods
3. The 10 main EU labour law issues

Skills

1. The legal and binding issues behind different risks
2. Understand how the labour law issues affect the business activities

Competences

1. Assess and manage business risks related to dental hygiene business
2. Manage legal issues related to dental hygiene business
3. Apply the EU legislation on labour issues at the business

SESSION PLAN

TOPIC	TIME
4.1. Business risks	15 min
4.2. Methods of risk management	15 min
4.3. Risk Management in dental hygiene business	15 min
Exercise 4.3.- Role playing	30 min
4.4. Legal Issues Related to the Dental Hygienist	15 min
4.5. Ten Labour Law issues in Europe	45 min

4.1. BUSINESS RISKS



A firm is faced with various risks. Business activities always involve risk as entrepreneur invests his or her capital and time into the firm with no guarantee of profits.



In addition to the entrepreneurial or contractor's risk the firm can, for example, fail in its recruitment, machinery or equipment can break down or changes in legislation can be economically damaging. Risks are caused by three factors: the lack of control, the lack of information and the lack of time. The entrepreneur can never fully control the firm's environment.

Business risks include:

- risks to personnel
- risks to property
- interruption risks
- risks related to criminal activity
- risk of a firm becoming dependent on an outside party
- risk of accountability and responsibility
- informational risks
- environmental risks
- transportation risks
- contractual conflicts

Risks can also be categorized into operational risks, business risks and risks related to damages. Operational risks are risks related to selling and purchasing as well as risks associated with production. Business risk is the entrepreneur's contractor's risk that arises from the uncertainty of the business' profitability. Risks related to damages can affect the entire firm or a specific function. An example of such a risk is unforeseeable water damage or a similar event.

4.2. METHODS OF RISK MANAGEMENT

RISK CAN BE MANAGED BY THESE METHODS:

AVOIDING RISK

Avoiding risk is based on preemptive deterrent action such as the training of personnel, work safety and the careful preparation of supplier contracts. In addition to the mentioned methods risks can be eliminated altogether by getting rid of them. For example, by ending the production of an unprofitable product the firm eliminates the risks associated with its manufacture and sale.

MINIMIZING RISKS

A firm seeks to diminish risks that it cannot transfer or eliminate. Risks are minimized by either sharing the risk, lumping or grouping risks or through damage prevention. By sharing risks the firm aims to reduce one-sided risks. Sharing risks requires the exchange of information in real-time with the relevant parties.

TRANSFERRING RISKS

Transferring risks refers to the transfer of risk through a contract to another party. The transfer can be done through an insurance contract, rental agreement or a contract of sale. Insurance is one of the most common methods of transferring risk.

CARRYING RISK UNDER ONE'S OWN LIABILITY

Being liable for the damages of a risk can also be a method of risk management. In such a situation the firm is liable for any consequences of realized risks. This method of risk management is relevant for a firm when the probability of a risk is low and the costs of managing the risk otherwise are high.

4.3. RISK MANAGEMENT IN DENTAL HYGIENE BUSINESS



Every great mistake has a halfway moment when it can be recalled and perhaps remedied. – “Pearl S. Buck”

The primary objective of providing dental hygiene care is to assist patients in preventing disease and maintaining oral health. With the delivery of these services, the dental hygienist may experience unanticipated and problematic outcomes. For example, local anesthetics administered for pain management to effectively maximize patient comfort and treatment may bring with it undesirable adverse reactions.

Risk management identifies preventive methods to minimize or eliminate the risk of legal action associated with the delivery of oral care. Due to the scope of practice for dentists, they are more at risk for litigation. However, the dental hygienist is also exposed to legal risks, and there is a greater degree of accountability when a dental hygienist is licensed to administer local anesthetics. To reduce the risk of litigation, the dental hygienist should follow these important principles for risk management.

COMMUNICATION

DENTAL HYGIENIST-PATIENT COMMUNICATION:

Open and effective communication between the dental hygienist and the patient is an important risk management tool. Minimizing misunderstandings and resolving problems as they arise during the dental hygiene treatment reduces the likelihood of lawsuits. It is important to develop a one-on-one relationship with the patient to build confidence and trust.

Before the administration of a local anesthetic, it is essential for the dental hygienist to clearly present the benefits and risks associated with the procedure. For this type of communication to be successful, the dental hygienist should simplify technical terms to the appropriate level of the patient. Dental jargon can sound like “Greek” to most patients and should only be used with other health professionals. It is ultimately the patient's decision whether he or she wishes to accept the local anesthetic procedure. Usually, the patient does not fully understand the benefits of nonsurgical periodontal therapy with anesthesia, and he or she is more likely to decline the procedure. The dental hygienist must use effective communication skills to explain the procedure and the benefits for patient comfort, as well as explain the risks associated with no treatment or treatment that is difficult to effectively accomplish because the procedure is too painful.

DENTAL HYGIENIST-EMPLOYER COMMUNICATION:

The dental hygienist should have an open discussion with his or her employer regarding the potential liabilities for dental hygienists and prevention strategies. Office protocols should be written and reviewed periodically by all office employees. Dental hygienists should discuss with their employer the scope of dental hygiene practice and always practice within the regulations of their license, regardless of their employer's request.

EXERCISE 4.3.

ROLE PLAYING



Team work (2 members of the group)

Duration:

30 minutes

Evaluation: Feedback by the participants.

Two members will play by using the following scenario. After the end of it all the participants should give their feedback (changes, adaptations etc.).

SAMPLE DIALOGUE REGARDING NONSURGICAL PERIODONTAL THERAPY BETWEEN THE PATIENT AND THE DENTAL HYGIENIST

HYGIENIST: Seated in a position that allows direct eye contact, and showing empathy and respect, the dental hygienist should begin the conversation outlining the treatment for the day:

Today, I will be treating the upper right quadrant (point to the upper right quadrant).

Utilizing the periodontal chart, or computerized program, discuss the periodontal involvement.

As you can see from this chart, in several areas you have "periodontal pockets," which have occurred in the past from the destruction of the supporting bone around these teeth. I will be debriding and root planning these areas with my instruments.

PATIENT: *Will this hurt?*

HYGIENIST: *As I recall from our previous visit when I was assessing the status of your teeth with my periodontal probe (show probe), it seems as if you were sensitive when I was walking the probe around your gums to determine the depth of the pocket. Is this a correct assumption?*

PATIENT: *Yes, it did feel uncomfortable.*

HYGIENIST: *Well, fortunately I can numb up the area to provide you with the maximum comfort for the procedure. What are your thoughts to receiving a local anesthetic?*

PATIENT: *Well gosh, I have had my teeth cleaned before at other dental offices and never had to get a shot. I don't think that is necessary.*

HYGIENIST: *I completely understand. Since I do not have the records from your other dental office, it is hard for me to comment on the procedures that you had in the past, or the condition of your mouth at that particular time. The type of treatment we provide is dependent upon the condition of your mouth at the time of treatment. Today your condition requires me to use my instruments a little deeper under your gums than you may have experienced in the past. I want you to be as comfortable as possible, and your comfort will allow me to successfully complete the procedure for your maximum benefit.*

PATIENT: *Well, I do want the comfort, but I am scared of getting shots.*

HYGIENIST: *I understand your fear of shots; many individuals feel the same way you do. Let me explain the procedure, and then you can let me know what concerns or questions you may have.*

First, I will apply some topical anesthetic with a Q-tip to the area to numb the area where the injection will take place. I will then deposit the solution slowly. Once I start depositing the solution, it will only take a couple of seconds until the area begins to become numb.

PATIENT: *Wow, it only takes a couple of seconds.*

HYGIENIST: *Let me explain myself better, the injection will take longer because I will be injecting the solution slowly for better comfort to you, and to increase the safety of the injection. The tissue will begin to numb even before the injection is completed, and you will only feel a pinch for a couple of seconds.*

PATIENT: *OK, go ahead with this procedure, and I will tell you if I am uncomfortable during the shot.*

HYGIENIST: *It is fine if you want me to stop during the procedure, but it is best if you do not try to talk. Instead you can raise your hand, which will signal me that you want me to stop. (This is a strategy to let the patient know that you will stop if there is a concern, and it gives them the confidence to know that they are in control of the situation). OK, before we begin I will go over the benefits and risks associated with the treatment today, and any questions you may have. If you are OK with the procedures, we will then begin treatment.*

PATIENT: *OK, that sounds good.*

4.4. LEGAL ISSUES RELATED TO THE DENTAL HYGIENIST



A licensed dental hygienist has a contractual obligation (whether written or oral) to the patient to provide safe and thorough dental hygiene services.

As a licensed practitioner, the dental hygienist is dependent upon the rules and regulation laws of the state in which he or she has obtained a license. The dental hygienist must assume the legal responsibilities of his or her own actions and should never assume that the employer should be held accountable for the dental hygienist's actions. A dental hygienist may be charged with malpractice if he or she induces harm to the patient or if a breach of duty exists. A dental hygienist may commit a negligent act during the administration of local anesthetics by causing paresthesia or if a needle breaks in the patient's tissue. Moreover, if a dental hygienist is unable to provide thorough nonsurgical periodontal therapy because the patient refuses anesthesia, he or she may be held accountable if the patient's periodontal status declines. Whatever the situation may be, malpractice may be determined if the contractual obligations are not met by the dental hygienist. The dental hygienist should do the following to prevent litigation.

1. MAINTAIN PROPER LICENSURE:

Be properly licensed in all dental hygiene functions required to engage in the practice of dental hygiene. Most states require the dental hygienist to apply for an additional local anesthesia license or certificate in lieu of a regular dental hygiene license to legally administer local anesthetics. Each state has different educational and examination requirements that need to be completed by the dental hygienist prior to the application process for licensure. The dental hygienist can easily obtain that information from the website of the dental board for each individual state.

2. TAKE RESPONSIBILITY FOR LIFELONG LEARNING:

The dental hygienist is responsible for maintaining his or her own professional competency and credentials as determined by the licensing board. Continuing education courses are critical to maintaining dental hygiene competence.

3. NEVER EXCEED THE SCOPE OF DENTAL HYGIENE PRACTICE:

In some states, the scope of dental hygiene practice for all dental hygiene treatment, including local anesthesia requires the physical presence of a dentist. This means that the dentist must diagnose the patient's condition, authorize the procedures, and be physically on the premises where the dental hygienist is providing care. In other states, supervision laws do not require the physical presence of the dentist for dental hygiene treatment, but do require it during the administration of local anesthesia. Because of the confusion presented by two supervision laws and the scope of dental hygiene practice, the dentist may assume that the dental hygienist can legally administer local anesthetics without the physical presence of a dentist in this situation. It is the responsibility of the dental hygienist to know the supervision laws of the state as they pertain to the practice of dental hygiene and discuss them with the dentist. The dental hygienist should never administer local anesthetics without the physical presence of a dentist, even if requested by the supervising dentist, unless the laws of the state allow for this procedure. The dental hygienist should never administer local anesthetics unless properly licensed and should report any illegal activities by a health care provider to the responsible authorities..

4.5.

TEN LABOUR LAW ISSUES IN EUROPE



1. HIRING

There are no EU-wide requirements in respect of the form of engagement of an employee. However, there are similarities across member states. Most, for example, require employers to confirm certain terms and conditions of employment in writing to an employee within a short period of commencing employment.

It is also very common to engage employees under contracts of employment as these can include, as well as the required terms and conditions of employment, additional protections for the employer such as express confidentiality obligations, assignment of intellectual property provisions, and post-termination restrictions



2. WORKING TIME

Working time across the EU is governed by the Working Time Directive (93/104/ EC), which has since been consolidated the Directive 2003/88/EC (WTD). This Directive was introduced with the principal aim of protecting the health and safety of employees at work. Under it, employees are entitled to:

- A minimum daily rest period of 11 consecutive hours in every 24-hour period;
- A rest break after six hours of work;
- A weekly rest period of at least 24 hours in every seven-day period; and
- At least four weeks' paid annual leave.

In addition, the WTD imposes a maximum 48-hour average working week, calculated over a rolling four-month period. In just over half of member states, employees can opt out of this and agree to work more than the average weekly limit. However, they cannot be forced to do so and can cancel their agreement at any time with a notice sent to their employer.



3. FAMILY LEAVE

Under the Pregnant Workers Directive (92/85/EEC) expectant mothers are entitled to at least 14 weeks' maternity leave (including a compulsory two-week leave period following childbirth). They are also entitled to paid time off to attend pre-natal examinations. Although it is not provided at an EU-wide level, most member states also offer a short period of paternity leave for fathers. Under the Parental Leave Directive (2010/18/EU) parents, including mothers, fathers and adoptive parents, are entitled to take up to four months' unpaid parental leave to care for a child under eight years old. This can be taken in addition to maternity leave. Parents are also entitled, under this Directive, to take emergency time off to care for a dependent.



4. DISCRIMINATION

Across the EU, the following characteristics are protected from discrimination:

- Sex
- Race and ethnicity
- Age (with no minimum age requirements)
- Disability
- Religious views and belief
- Sexual orientation
- Part-time worker status
- Fixed-term worker status

Other characteristics are protected at a national level. For example, France and Portugal protect employees against genetic discrimination; Italy protects against discrimination on the basis of an individual's political opinion; and Belgium protects against discrimination based on language and wealth.



5. EUROPEAN WORKS COUNCILS

The European Works Council Directive (2009/38/EC) applies to employers with at least 1,000 employees within the EU member states who have at least 150 employees in at least two separate member states. Employers covered by the Directive are subject to have a duty to provide arrangements to set up a European Works Council or, alternatively, an information and consultation procedure. The idea is to encourage management to inform and consult with employee representatives on EU-wide issues that may affect the employees, such as the position of the employer's business and any proposed or anticipated changes to the working environment.



6. INFORMING AND CONSULTING

Additional informing and consulting obligations apply in two specific circumstances: first, where an employer is proposing to transfer or sell its business (in which case, the Acquired Rights Directive (2001/23) may apply – see further below); and secondly, where an employer contemplates making collective redundancies (layoffs where the European Collective Redundancies Directive (98/59) may apply). Under both Directives, employers are to inform and consult with employee representatives, in good faith, with a view to reaching agreement. Furthermore, it is prudent to consider any consultation obligations at the outset of a project as they can have a significant impact on timing. Given that there is a degree of co-decision making instilled into the process, the amount of time required will often depend on the reasons behind the transfer or redundancies and the impact the employer's proposals will have on employees.



7. BUSINESS TRANSFERS

The Acquired Rights Directive (2001/23) applies where there is a relevant business transfer or sale – such as, a transfer of an economic entity which retains its identity post-transfer. Where this is the case, the employment of any employees assigned to the business will transfer from the transferor (normally the seller) to the transferee (normally the buyer). Employees are afforded protection against dismissal and their terms and conditions of employment are preserved. As noted above, employers are also required to inform and/or consult in respect of the proposed transfer with employee representatives.



8. AGENCY WORKERS

The Agency Workers Directive (2008/104/EC) is one of the newest employment-related EU Directives. It applies to agency workers who are workers employed or engaged by a temporary work agency under a contract of employment or engagement and who are temporarily assigned by the work agency to a hirer or end user to work temporarily under their supervision and direction.

Under the Directive, agency workers are to be treated in the same way as if they had been permanently employed by the hirer in respect of duration of working time, overtime, breaks, rest periods, night work, holidays and public holidays, and, most significantly, pay. Member states may provide qualifications for these rights. For example, there is a twelve-week qualification period in the UK. Agency workers are also entitled to equal access to employment, collective facilities, and vocational training as the hirer's permanent employees. For example, they should be told of any job vacancies at the hirer and afforded access to any canteens, child-care facilities, and transportation services offered by the hirer to its permanent employees



9. DISMISSAL

Like the rules on hiring, there are no EU-wide requirements in respect of dismissal. However, there are similarities across member states. The majority of member states require employers to have a fair or justifiable reason for dismissal and to follow a fair procedure before dismissing. There is often some form of consultation requirement, whether on an individual or collective basis and, in some member states, the dismissal itself will be subject to obtaining consent from works councils, employee representatives, or a government body.



10. SEVERANCE

There are no EU-wide requirements in respect of severance payments that may be payable to employees on the termination of their employment. One common theme across the member states is an employee's right to notice of termination of their employment; "employment-at-will" is generally not recognized. The applicable notice period required to be provided by either party will be subject to national laws and applicable collective bargaining agreements. Where an employee has accrued untaken vacation, he or she is entitled to payment in lieu of these under the WTD. Lastly, there may be some additional severance payments due to the employee. Whether this is the case or not and the level of any payment due often depends on the reason for the dismissal, the age of the employee, his or her length of service, and his or her current salary.

ADDITIONAL RESOURCES

<http://www.slideshare.net/BerkmanSolutions/6-steps-to-legal-risk-management>

<http://www.ucl.ac.uk/laws/law-ethics/research/papers/erc-executive-report-legal-risk-definition-management-ethics.pdf>



MODULE 5
HEALTH MARKETING –
CONCEPT AND STRATEGY

M5

Health marketing – Concept and strategy

Health marketing is now a fairly common concept for many professionals. Every practice should have a healthcare marketing strategy in place so you can market your practice better to current and future patients. Healthcare evolves continuously so a dental hygienist must consider the changes and adapt while keeping patients informed.



LEARNING OUTCOMES

Knowledge

1. Basic marketing principles & concepts
2. The marketing mix
3. How to design a strategic marketing & communication plan

Skills

1. The strategic planning of marketing

Competences

1. Define the strategic planning and marketing form of a dental hygien business.

SESSION PLAN

TOPIC	TIME
5.1. Definition of health marketing	15 min
5.2. The marketing mix	15 min
5.3. Marketing and Exchange	20 min
5.4. Choosing a Target Market	30 min
Exercise 5.4.: Define your basic marketing concepts of your business	30 min

5.1. DEFINITION OF HEALTH MARKETING



Health marketing is defined as creating, communication and delivering health information and interventions using customer-centered and science based strategies to protect and promote the health of diverse populations.



Marketing is the process by which products are used to meet human or social needs. By acting as the link between vendors and consumers, marketing is an essential part of the exchange of goods and services. The fundamental aspects of marketing are the same whether they meet the need for a commercial product or a public health service. Therefore, health marketing is a form of traditional marketing

For both traditional marketing and health marketing, the end user of a product or service is called a 'consumer' and a group of consumers is referred to as a 'market'. Characteristics of the market are considered at every stage in the marketing process, including the initial development of a product.

5.2. THE MARKETING MIX

Marketing mix is a term used to describe the integration of four fundamental marketing elements, which are sometimes called the 'four Ps':

- **Product:** the item, good or service that is being provided that delivers benefits to those who consume it; includes quality, packaging, design and brand name
- **Price:** monetary and non-monetary costs to the market
- **Place:** channels and locations where the product can be obtained
- **Promotion:** direct communication, publicity and advertising

Each of these four components should be present in a marketing plan. However, it is the science of correctly using these elements in combination with one another that provides the effective 'marketing mix'. Essentially, to be effective a "product must be tailored to customer needs, priced realistically, distributed through convenient channels, and actively promoted to customers." *

A TRADITIONAL MARKETING EXAMPLE

A soft drink company creates a new product under its brand name. To efficiently market the new drink, the product is advertised in the local papers with coupons that offer a price reduction. The company distributes the new drink with their existing products so that it is available at every major grocery store in the country.

Here is how this company used the marketing mix:

- **Product:** new soft drink; released as part of existing brand
- **Price:** reduced price for introductory period
- **Place:** widely distributed to convenient locations
- **Promotion:** advertisements in local papers

A HEALTH MARKETING EXAMPLE

The CDC develops a new rapid HIV testing kit that provides results in half the time of current tests. To efficiently market the new product, the testing kits are announced by the national media and medical journals. The CDC sends free samples of the new testing kits to each of the state health departments, who deliver them to local health departments, clinics and hospitals. Here is how the CDC used the marketing mix:

- **Product:** new HIV testing kit; released by a credible research agency
- **Price:** free for trial use
- **Place:** widely and evenly distributed throughout states using state and local health departments
- **Promotion:** national media publicizes to public; journals inform medical community

As demonstrated in these examples, each of the marketing mix elements must be present in the marketing process. Tailoring the elements to match the target market and using each component in coordination with one another leads to a successful marketing mix.

PROMOTION OF DENTAL HYGIENE BUSINESS



Nowadays is very common promotion strategy the use of celebrities, athletes and in general people of star system that advert the dental hygiene services.

DENTAL HYGIENE MARKETING IN PRACTICE

Dental hygienists are in the unique position of being able to really get to know their patients. They often see the same patient every three months and know his or her likes and dislikes, medical and dental IQ, and sometimes life story. Hygienists are great assets to dental practices, and patient retention in the hygiene department is very dependent on a congenial and proficient dental hygienist. Health conscious patients (consumers) already understand the importance of maintaining regular hygiene appointments. Many patients are not health conscious and require education and motivation. Hygienists must market preventive services in a way that will make patients want to purchase them. Education with the use of great verbal communication skills and visual aids will accomplish these goals.

Hygienists that research and offer the latest services, technologies, and products will impress their patients and further increase referrals. Hygienists realize that the cornerstone of a great hygiene department is treating periodontal disease, preventing caries, and screening for oral cancer.

Another interesting aspect regarding the promotion is that many dental practices provide business cards as referral tools. A referral brochure describes what makes your practice unique — the services and products that your practice offers is a very effective way to increase patient referrals. Another marketing technique is placing posters of products and services at patient eye level so they actually ask you what is available. These images open the door to your presentation, as well as eventual patient acceptance of the products and services your practice offers. A small book with short biographies and photographs of team members and the doctors can be used to familiarize patients with their providers. These tools help accomplish the goals of internal marketing.

The hygienist that has a grasp of marketing concepts and practices is an invaluable member to any dental practice. Package yourself and your services in a way that will keep your patients and employer (if exists) satisfied and coming back for more. Satisfied patients and employers usually lead to a content, fulfilled hygienist.

BRAND YOURSELF



We hear a lot today about branding. Branding is used to help the consumer remember a product, service, or even person. Branding is about getting patients to see you as the only one that can provide a solution to their problem. The best way to build your personal brand is to ask your loyal customers what it is about your practice that keeps them coming back. Once you understand what makes your practice stand out, you can communicate these strong points to your existing and prospective patients. Your brand resides within the minds and hearts of your customers and is the sum total of their experiences. Patients have various needs and preferences, and you can cater your routine to suit them. All patients want a personable, expedient, and painless experience. The hygienist that strives to deliver great experiences for patients will increase patient referrals and generate income for the practice.

5.3. MARKETING AND EXCHANGE



One of the fundamental aspects of marketing is exchange. Individuals pay a price (money) for goods or services in the traditional definition of an exchange. In health marketing, the exchange often involves a non-monetary price, such as effort or time.

	Price	is exchanged for	Benefit
In Traditional Marketing	Money	→	New car
In Health Marketing	Travel time to health center	→	Blood pressure screening

In both commercial transactions and health marketing, consumers weigh the benefits against the price as they make decisions. For example, a person might agree to buy a banana for \$1 but not for \$50. The value of an exchange varies depending on the target market.

Target Market	Item #1	is exchanged for	Item #2	Outcome
Senior citizens	Time on Saturday morning	→	Read information on skin cancer	Favorable value
Senior citizens	Time on Saturday morning	→	Play online game targeting obesity	Unfavorable value
Teenagers	Time on Saturday morning	→	Read information on skin cancer	Unfavorable value
Teenagers	Time on Saturday morning	→	Play online game targeting obesity	Favorable value

As this example shows, different markets can value the same exchanges differently. Because senior citizens and teenagers have varying priorities and often use the same channels for different activities, they have opposite views of what constitutes an equal exchange. Understanding the specific market for each product or service is essential to effective marketing.

5.4. CHOOSING A TARGET MARKET



A critical decision in marketing is choosing the target market for the product. A 'target market' is a specific group of people who have similar needs, preferences and behaviors.

Once a target market is selected by the marketer, a marketing plan is developed to match the characteristics of the target market. There can be one or more target with corresponding marketing plans for each. Choosing a target market is a first step in making appropriate distribution and promotion decisions. It is only through an understanding of the target market that one can develop an effective marketing plan and create value for customers.

THERE ARE SEVERAL IMPORTANT STEPS IN CHOOSING A TARGET MARKET:

Define the market

- Clearly define who the individuals are that make up the market you are analyzing. These are people who share a common need for your product, including people who may not yet be aware of that need.
- For example, if you want to design a campaign to encourage people to get tested for diabetes, the market for the testing procedure includes mainly people who are not yet aware that they may have the disease.

Segment the market

- Determine the characteristics that you will use to categorize the people within the defined market. Some common ways to categorize, or segment, people are : age, gender, ethnicity, geographical location, education level, income level, risk factors, etc.
- Following with the diabetes example above, imagine that you want to market the diabetes testing to young adults. You may know from your research about diabetes that the disease occurs more commonly among low-income populations and individuals with lower levels of formal education. In addition, if your intervention program is only offered in one city, your market is reduced further. In this example, you could segment the larger market and select a "target market" of 17 - 24 year old individuals who live in low-income areas of Paris and did not finish high school.

For this example, only one target market was selected. However, many marketing efforts choose more than one target market. The decision of how many target markets to select often depends on the amount of resources you have for the project. More target markets require more resources.

Analyze each segment

- Now that you have chosen a clear target market, it is time to better understand the individuals in this group. Through research you can determine the characteristics and behaviors of the group. There are many marketing resources that provide research information on different markets. If you select a market that does not have a large amount of existing research, you can conduct new studies through surveys, focus groups and other methods of collecting data directly from the market.
- Some things to consider when analyzing a market include: what media they use; what they do with the leisure time (television shows, music, websites); how they communicate with one another; what languages they speak, including slang words; what their opinions and knowledge are about the target health issue (such as diabetes in the above example); what their values are; etc.

In order to avoid stereotypes, you must use research and evidenced-based information to build your analysis. Many times the research of these markets reveals that their beliefs and behavior are much different than could be predicted.

EXERCISE 5.4.

DEFINE YOUR BASIC MARKETING CONCEPTS OF YOUR BUSINESS



Individual work

Duration:

30 minutes

Evaluation: Discussion with the whole group.

Try to fill in the following table:

THE MARKETING MIX OF YOUR SERVICES

DEFINE THE TARGET MARKET OF YOUR BUSINESS

ADDITIONAL RESOURCES

Video: <https://www.youtube.com/watch?v=vVn6K8ie11I>


Video: <https://www.youtube.com/watch?v=mhbAuWeMRwQ&spfreload=1>

Video: <https://www.youtube.com/watch?v=GNXYI10Po6A>

Video: <https://www.youtube.com/watch?v=wNsAoFzv96U>

Video: <https://www.youtube.com/watch?v=jBa108ybzmg>

Video: <https://www.youtube.com/watch?v=QoAOzMTLP5s>



MODULE 6

BASIC FINANCIAL MANAGEMENT

M6

Basic Financial Management

Financial management of your dental hygiene business encompasses more than keeping an accurate set of books and balancing your business checking account. As an entrepreneur, you must manage your finances so you don't overspend and so you remain prepared for all expenditures, as well as profit distributions. Your financial management responsibilities affect all aspects of your business.



LEARNING OUTCOMES

Knowledge

1. What is the startup capital
2. What are the different costs of a business
3. Which are the different pricing models

Skills

1. How to calculate the startup capital
2. Be able to understand the profit margin
3. Be able to understand the factors affecting the setting prices

Competences

1. Calculate the startup capital of a business
2. Setting up the prices of the provided services

SESSION PLAN

TOPIC	TIME
6.1. Calculating the startup capital	15 min
Exercise 6.1.: Calculate your startup capital	15 min
6.2. Setting price for services	60 min
Exercise 6.2.: Calculate the prices for your services	15 min

6.1. CALCULATING THE STARTUP CAPITAL



Starting a dental hygiene business is difficult and, for most entrepreneurs, the most challenging aspect is to raise the startup capital.

The initial startup cost includes one-time initial expenses of the business such as renovation of premises, sourcing of equipment, modification of layout, getting electrical work done etc. Except for these, every business has the operating expenses such as rent, business supplies, telephone service, electricity / power bill etc.

Below there is the table which includes all the types of expenses in order to calculate the startup capital.

TYPE OF EXPENSE	
1	Expected salary of the business owner
2	Staff salaries
3	Rent
4	Rent / Lease of machinery
5	Advertising
6	Business supplies
7	Delivery Expense/Transportation
8	Telephone, Fax, Internet Service
9	Electricity / power bill
10	Other Utilities
11	Insurance
12	Taxes Including Employment Insurance
13	Interest
14	Legal and Other Professional Fees
15	Maintenance costs
16	Miscellaneous



EXPENSES ONLY FOR THE STARTUP OF THE BUSINESS

- 1 Fixtures and Equipment
- 2 Decorating and Remodeling
- 3 Installation of Fixtures and Equipment
- 4 Starting Inventory
- 5 Legal and Other Professional Fees
- 6 Deposits with Public Utilities
- 7 Licenses and Permits
- 8 Advertising and Promotion for Opening
- 9 Initial capital of the company
- 10 Miscellaneous

In order to make investments a business must have capital. In small firms financing is generally handled through equity and liabilities. Equity refers to the assets that arise from, for example, the entrepreneur's own savings, capital investments and other firm's assets that are to be used for example, for research cooperation.

The entrepreneur, however, seldom has enough starting capital to start the business alone. This is when the firm relies on the options provided by outside financing. Liabilities refer to credit accounts, loans from private individuals, bonds and loans, government support, leases or products offered by financial institutions. Important issues regarding the financing of a starting business are:

- Tell your financiers about your business plan, especially one that is exceptional.
- Evaluate your company's situation, document it.
- Prepare to make alternative plans.
- Know the market, your competitors and your competitive position.
- Know what you want.
- Prepare a plan for stability.



When making decisions regarding significant investments it is recommended that the firm objectively assess its ability to cover the investment and evaluate the firm's financial standing in the short and long run. Performing alternative calculations will help the firm to make decisions regarding financing. In order to convince the financiers it is useful to prepare a written report on the connection between the investment and the firm's business idea and strategy.

EXERCISE 6.1.

CALCULATE YOUR STARTUP CAPITAL



Individual work

Duration:

15 minutes

Evaluation: Discussion with the whole group.

Complete the table below like you are starting right now your dental hygiene business.

	TYPE OF EXPENSE	AMOUNT	6-MONTH AMOUNT
1	Expected salary of the business owner		
2	Staff salaries		
3	Rent		
4	Rent / Lease of machinery		
5	Advertising		
6	Business supplies		
7	Delivery Expense/Transportation		
8	Telephone, Fax, Internet Service		
9	Electricity / power bill		
10	Other Utilities		
11	Insurance		
12	Taxes Including Employment Insurance		
13	Interest		
14	Legal and Other Professional Fees		
15	Maintenance costs		
16	Miscellaneous		
Sub total		0,00 €	0,00 €

	EXPENSES ONLY FOR THE STARTUP OF THE BUSINESS	6-MONTH AMOUNT
1	Fixtures and Equipment	
2	Decorating and Remodeling	
3	Installation of Fixtures and Equipment	
4	Starting Inventory	
5	Legal and Other Professional Fees	
6	Deposits with Public Utilities	
7	Licenses and Permits	
8	Advertising and Promotion for Opening	
9	Initial capital of the company	
10	Miscellaneous	
Sub total		0,00 €
Total capital required for startup		0,00 €

6.2. SETTING PRICE FOR SERVICES



The price of a product is more objective. The price of a service is more subjective so that there is a gray area.
“Pricing is both an art and a science.”

STEP 1 – FACTORS THAT AFFECT THE PRICING METHODOLOGY

Below there is the table which includes all the types of expenses in order to calculate the startup capital.

COST-PLUS PRICING

This standard method of pricing in business seeks to first determine the cost of making a product or, in this case, providing a service, and then add an additional amount to represent the desired profit. To determine cost, you need to figure out direct costs, indirect costs, and fixed costs. With the cost-plus approach, the thing to remember is that if you're paying someone \$11 an hour, you may think you should charge \$11 an hour for the service they provide, but you have to factor in all your costs. Those costs include a portion of your rent, utilities, administrative costs, and other general overhead costs.

COMPETITORS' PRICING

You need to be aware of what competitors are charging for similar services in the marketplace. This information could come from competitor websites, phone calls, talking to friends and associates who have used a competitor's services, published data, etc.. If you have to compete on price to win a patient, you may ask yourself whether that patient will be loyal to you if they find someone offering a service at a lower price. You want to establish long-term relationships in the marketplace. You need to convince the patient that you are giving them tremendous value in terms of service and quality and to be aware of what the competition is charging.

PERCEIVED VALUE TO THE CUSTOMER

This is where a lot of the subjectivity comes in when setting a price for a service. When you have a product, you may decide to use keystone pricing, which generally takes the wholesale cost and doubles it to come up with a price to charge and account for your profit. With a service, you can't necessarily do that. To your customer, the important factor in determining how much they are willing to pay for a service may not be how much time you spent providing the service, but ultimately what the perceived value of that service and your expertise is to them. That is where pricing becomes more of an art form.



8.2748	8.3280	13	8.1898	8.23
8.1959	8.2738	15	8.1186	8.1
8.2631	8.3131	16	8.0464	8.

STEP 2 – CALCULATE YOUR COSTS

Before you set a price for the services, you need to understand your costs of providing these services to patients. The cost of producing any service is made up of the following three parts:

A) MATERIALS COST

These are the costs of goods you use in providing the service. A cleaning business would need to factor in costs of paper towels, cleaning solutions, rubber gloves, etc. For a dental hygiene business the costs are materials used during the patient session.

B) LABOR COST

This is the cost of direct labor you hire to provide a service. This would be the hourly wages of your cleaning crew or your accountant.

C) OVERHEAD COSTS

These are the indirect costs to your business in providing services to patients. Overhead costs include your monthly rent, taxes, insurance, depreciation, advertising, office supplies, utilities, mileage, etc. A reasonable amount of these overhead costs should be billed to each service performed, whether in an hourly rate or a percentage. One important thing to note: don't just depend on figures from last year to determine your overhead costs. You need to charge customers rates that cover your current costs, including inflation, etc.

STEP 3 – DETERMINING THE PRICING MODEL

Once you determine your costs, you need to mark up your services to ensure that you achieve a profit for your business. This is a delicate balance. You want to ensure that you achieve a desirable profit margin, but at the same time, particularly in a down economy, you want to make sure that your business doesn't get a reputation for overcharging for services.

Now that you understand what it costs you to provide a service, what your competitors are charging, and how customers perceive the value of your services, it's time to figure out whether to charge an hourly rate, a per-project rate, or try to negotiate a retainer for your services. This may be predetermined by your industry and the type of service pricing that predominates in your sector. For example, lawyers tend to charge hourly rates for their services, although those rates can vary. Many construction firms charge a project fee and require that one third be paid up front, another third be paid at the half-way point, and the remaining third be paid upon completion.

For dental hygiene businesses the most suitable pricing methods are:

Here are some benefits and risks associated with the following pricing models:

CHARGING A FLAT FEE.

Depending on the provided services you could charge a flat fee. This means that usually, you are familiar with the required time for providing the services.

VARIABLE PRICING

In addition to determining a fair price for your services, you have to determine whether you will practice a fixed-price policy and charge all your patients the same amount or whether you want to institute variable pricing, in which bargaining and negotiation help set the price for each customer. In general, charging different prices to different patients will create ill will. People will talk about it and they will find out. Keep in mind that one thing a business cannot afford to lose is its integrity and respect among patients.

STEP 4 – MONITORING AND CHANGING YOUR PRICE

You need to understand the profitability of your business every month. In addition to understanding your monthly profitability, you need to understand the profitability (or lack of profitability) of every service you sell. Make absolutely sure you know the degree to which every person you take care is contributing to your goal of making money each month.

TEST THE MARKET FOR NEW SERVICES AND PRICES

You should always be testing new prices, new offers, and new combinations of benefits and premiums to help you offer more of your services at a better and better price. Often the perfect time to do this is when quoting a price to a new patient. Raise the price and offer a new and unique bonus or special service for the patient. Measure the increase or decrease in the volume of services you offer and the total gross profit you generate.

BE WISE ABOUT RAISING YOUR PRICES

It's a fact of life that you will have to raise prices from time to time as part of managing your business prudently. If you never raise your prices, you won't in business for long. You have to constantly monitor your price and your costs so that you are both competitive in the market and that you make the kind of money you deserve to make in your business. But there are risks to raising prices, particularly when your customers/patients are going through tough financial times.

Here are some guidelines for when and how to raise prices:

- ✓ Do raise prices when your competitors are raising prices. If the competition has upped the ante, that is a good signal that the market can and will support a price increase for your services, too.
- ✓ Do raise prices if your customers say you're a bargain. If your customers start commenting about what a great value your services are, that may be an indication you're charging too low a price.

- ✗ Don't raise prices too much all at once. In a tough economy, a big jump in prices might be too much of a jolt for your patients.
- ✗ Don't raise prices across the board. Do be discreet. Customers may not notice price increases if they are only for certain services and not for others. For example raise prices on fillings but not cleanings.

EXERCISE 6.2

CALCULATE THE PRICES FOR YOUR SERVICES



Individual work

Duration:

15 minutes

Evaluation: Discussion with the whole group.

Complete the table below.

Do you see any differences between the prices? What should you do?

YOUR CURRENT PRICES FOR YOUR SERVICES

THE PRICES ACCORDING TO THE PREVIOUS THEORY

ADDITIONAL RESOURCES

Video: https://www.youtube.com/watch?v=jY_0vZ1kv48

Video: <https://www.youtube.com/watch?v=7SJ0DS2vVr4>

A hand holding a blue pen is positioned over a calculator. The background is a blurred blue sky. The text 'MODULE 7' is in white, and 'BASIC ACCOUNTING & FINANCE' is in blue. A vertical white line is to the right of the text.

MODULE 7

BASIC ACCOUNTING & FINANCE

M7

Basic accounting & finance

A dental hygiene business financial standing should be based on profitable activities; the goal should be to generate income and attain long-term profitability. A dental hygiene business can ensure its solvency through careful planning and the setting of goals. Clear planning can guide an entrepreneur, inform the business about how to achieve its objectives and keep track of the business short and long term profitability.



LEARNING OUTCOMES

Knowledge

1. Different financial statements
2. Items in financial statements
3. Basic accounting methods
4. Financial planning
5. Different financial ratio

Skills

1. The different financial management challenges
2. Basic accounting
3. The firm's financial processes

Competences

1. Identify a balance sheet and income statement.
2. Analyze information obtained from financial statements using basic financial ratios.
3. Implement financial evaluations in the dental practice

SESSION PLAN

TOPIC	TIME
7.1. The income statement	45 min
Exercise 7.1.: Create the income statement for your business	45 min
7.2. Balance sheet	45 min
Exercise 7.2.: Study the balance sheet of your business	40 min
7.3. Financial ratios	45 min
Exercise 7.3.: Choose the right answer about the ratios	10 min

7.1. THE INCOME STATEMENT



The purpose of the income statement is to present the financial period's profit or loss.

The Income Statement, also called a Profit & Loss statement (P&L), provides information about how the company performed financially over a specific period of time. It can be used to determine profitability, how credit-worthy the company is and to make predictions about future financial performance based on past information.

In accrual-based accounting revenues are recorded when they are earned, not necessarily when they are received. Similarly, expenses are recorded when they are incurred, not when they are paid. However, many small, private businesses including dental practices, keep their records on a cash basis and record revenues when they are received and expenses when they are paid, not necessarily when they are earned and incurred. While this doesn't change the look of the income statement, it is something you want to keep in mind when analyzing the statements.

One thing that will change the look of the income statement is the nature of the business. The income statement for a manufacturing company will look slightly different from that of a service company. Accounts such as "cost of goods sold" are not applicable to service industries and are therefore not on the income statement.

The income statement below is an example of an income statement for a company in the service industry.

Great Brushers, Inc. Income Statement for the Year Ended December 31, 2013		
	2013	2012
Patient revenue	1,276,433.98	1,098,339.24
Salaries expense	(307,884.29)	(299,554.33)
Payroll tax expense	(108,443.77)	(97,324.93)
Benefits expense	(13,226.00)	(11,554.22)
Professional supplies expense	(44,834.04)	(50,112.27)
Laboratory fees expense	(76,935.21)	(81,265.07)
Marketing expense	(41,263.66)	(40,112.40)
Rent expense	(48,000.00)	(48,000.00)
General & administrative expense	(100,433.99)	(94,001.49)
Depreciation expense	(17,883.02)	(16,443.98)
Interest expense	(4,463.09)	(3,785.84)
Income before income taxes	513,066.91	356,184.71
Income tax expense	(205,226.76)	(142,473.88)
Net Income from Operations	307,840.15	213,710.83

Example of income statement

EXERCISE 7.1.

INCOME STATEMENT



Individual work

Duration:

45 minutes

Evaluation: Discussion of the results with the whole group.

Try to fill in the table below of your business income statement.

	2016	2016
Patient revenue		
Salaries expense	-	-
Payroll tax expense	-	-
Benefits expense	-	-
Professional supplies expense	-	-
Laboratory fees expense	-	-
Marketing expense	-	-
Rent expense	-	-
General & administrative expense	-	-
Depreciation expense	-	-
Interest expense	-	-
Income before income taxes		
Income tax expense	-	-
Net income from operations		

7.2. BALANCE SHEET



The balance sheet describes the firm's financial position at a given point in time, for example at the end of a financial period. The balance sheet states the firm's assets relative to its equity and liabilities.

The Balance Sheet, also called a statement of financial position, is a summary of an organization's assets, liabilities and equity as of a specific date. It is based on the fundamental accounting equation **"Assets = Liabilities + Owners"** Equity. This equation must always be in balance. For example, if you take out a loan to buy new equipment, your assets will go up and your liabilities will go up as well. Similarly, if you use cash to buy new equipment, their corresponding accounts will increase and decrease accordingly, keeping the equation in balance.

Assets are things that an organization owns. They are listed on the balance sheet according to their liquidity, or how quickly they can be converted into cash. Liabilities are amounts that an organization owes to someone else, such as vendors and banks. They are listed according to when they are due, with the most current liabilities first. Stockholders' equity, also called owners' equity, is the amount that would remain if all liabilities were paid using the organization's assets. One important thing to know about stockholders' equity is that it does not necessarily represent the value of the company.

ASSETS	LIABILITIES AND STOCKHOLDER EQUITY
FIXED ASSETS <ul style="list-style-type: none"> • Intangible assets • Tangible assets • Investments 	EQUITY <ul style="list-style-type: none"> • Shareholder equity • Capital reserve • Revaluation reserve • Other reserves • Profit from previous financial periods
CURRENT ASSETS <ul style="list-style-type: none"> • Inventories • Accounts receivable • Financial securities • Cash and blank balances 	MANDATORY RESERVES
	LIABILITIES <ul style="list-style-type: none"> • Long-term liabilities • Short-term liabilities

Mo-Lar Dental Balance Sheet 12/31/2013 and 12/31/2012					
	2013	2012		2013	2012
Assets			Liabilities and Stockholders' Equity		
<u>Current Assets</u>			<u>Current Liabilities</u>		
Cash and cash equivalents	14,000	12,000	Current portion of long-term debt	7,000	5,000
Accounts receivable	30,000	18,000	Accounts payable	15,000	11,000
Inventory	5,000	3,000	Notes payable	<u>12,000</u>	<u>9,000</u>
Prepaid expenses	<u>1,000</u>	<u>2,000</u>	Total Current Liabilities	34,000	25,000
Total Current Assets	50,000	35,000			
<u>Property, plant and equipment</u>			<u>Long-Term Liabilities</u>		
Land	150,000	100,000	Long-term debt	<u>200,000</u>	<u>150,000</u>
Buildings	120,000	100,000	Total Liabilities	234,000	175,000
Equipment	50,000	20,000			
Less: Accumulated depreciation	<u>(25,000)</u>	<u>(20,000)</u>	<u>Stockholders' Equity</u>		
Total PP&E	295,000	200,000	Common stock	40,000	25,000
Total Assets	<u>345,000</u>	<u>235,000</u>	Paid in capital in excess of par	22,000	5,000
			Retained earnings	<u>49,000</u>	<u>30,000</u>
			Total Stockholders' Equity	111,000	60,000
			Total Liabilities and Stockholders' Equity	<u>345,000</u>	<u>235,000</u>

Example of Balance Sheet

EXERCISE 7.2.

BALANCE SHEET



Individual work

Duration:

45 minutes

Evaluation: Discussion of the results with the whole group.

Take the last financial year's balance sheet. Compare the two financial years. Which are the differences between the two years in the total number of assets, liabilities and equity?

7.3.

FINANCIAL RATIOS



Financial ratios are one technique that you can use to analyze the data found on the balance sheet and income statement. Financial ratios are classified into four categories: liquidity ratios, activity ratios, profitability ratios and long-term debt-paying ability (or coverage) ratios.

LIQUIDITY RATIOS

Liquidity ratios measure an organization's ability to pay their short-term debts. Debt is considered short-term when it is due within the next twelve months.

The current ratio (also called the working capital ratio) can be a good indicator of a company's ability to repay its current liabilities using its current assets. The higher the current ratio, the more likely a company would be able to pay their current debts. If the current ratio is less than 1, this could cause concern that the company would not be able to pay off their current debts if they came due at that time.

$$\text{Current ratio} = \text{Current assets} / \text{Current liabilities}$$

Using our balance sheet example, the calculations for Mo-Lar Dental would be:

$$2013 \text{ Current ratio} = 50,000 / 34,000 = 1.47$$

$$2012 \text{ Current ratio} = 35,000 / 25,000 = 1.4$$

Mo-Lar Dental's current ratio improved between 2012 and 2013, indicating that their ability to pay short term debt has improved as well. A current ratio of 1.47 means that for every \$1.00 of current liabilities Mo-Lar has, it has \$1.47 of assets to cover it (or pay it). If the dental practice industry average was 1.15 and Mo-Lar had a current ratio of 1.47, this would indicate that Mo-Lar was in a better position to pay its current obligations than the average dental practice.

The acid-test ratio, sometimes called the quick ratio, is similar to the current ratio. The acid-test ratio, however, excludes inventory and prepaid accounts in its figure for current assets. This is because these items are the least liquid of the current assets. In other words, they are the most difficult to turn into cash. The acid-test ratio only uses the company's most liquid assets to determine how well they would be able to meet their short-term obligations.

$$\text{Acid-test ratio} = (\text{Cash equivalents} + \text{Marketable securities} + \text{Net receivables}) / \text{Current liabilities}$$

In our example, Mo-Lar Dental has no marketable securities, so the calculations would look like this:

$$2013 \text{ Acid-test ratio} = (14,000 + 30,000) / 34,000 = 1.29$$

$$2012 \text{ Acid-test ratio} = (12,000 + 18,000) / 25,000 = 1.2$$

The acid-test ratio for Mo-Lar Dental has improved slightly from 2012 to 2013, indicating that for every \$1.00 in current liabilities Mo-Lar has, they have an additional \$.09 to cover it (1.29 vs. 1.20). Another way to look at the acid-test and current ratios is to compare them to each other. If a company's acid-test ratio is significantly lower than its current ratio then that indicates that its current assets contain large amounts of inventory and prepaid accounts.

ACTIVITY RATIOS

Activity ratios are used to measure how efficiently an organization uses its assets. They indicate how well management is able to turn assets such as inventory and accounts receivable into cash.

The accounts receivable turnover ratio indicates management's ability to collect their outstanding accounts receivable.

$$\text{Accounts receivable turnover} = \text{Net credit sales} / \text{Average net receivables}$$

Mo-Lar Dental does not list credit sales separately from cash sales on its balance sheet. For our calculations, we will assume that Mo-Lar had \$100,000 in sales for 2013 and that 50% of sales are made on credit.

$$\text{Accounts receivable turnover} = 50,000 / [(30,000 + 18,000) / 2] = 2.08 \text{ times}$$

With an accounts receivable turnover ratio of 2.08, that means that Mo-Lar Dental collected its accounts receivable roughly two times during the year. We can then take that ratio and divide it into 365 to determine the average number of days it takes Mo-Lar to collect its accounts receivable. This is the accounts receivable turnover in days.

$$\text{Accounts receivable turnover in days} = 365 / \text{Receivable turnover} = 365 / 2.08 = 175 \text{ days}$$

Therefore it takes Mo-Lar Dental, on average, 175 days (or six months) to collect its sales made on credit. It is management's responsibility to determine what an acceptable accounts receivable turnover ratio is for their organization, however, in general, the higher the ratio is, the better position the organization is in.

PROFITABILITY RATIOS

Profitability ratios use information from both the income statement and the balance sheet to measure whether or not the organization's efforts to be profitable during a period of time were successful.

Return on total assets measures how well an organization is using its assets in relation to the amount of income it has reported.

$$\text{Return on total assets} = \text{Net Income} / \text{Average total assets}$$

Using the information from Great Brushers income statement and assuming they reported an average of \$2,000,000 in assets on their balance sheets, the calculation would look like this:

$$\text{2012 Return on total assets} = 213,710.83 / 2,000,000 = 10.7\%$$

$$\text{2013 Return on total assets} = 307,840.15 / 2,000,000 = 13.2\%$$

This means that Great Brushers management is effectively managing their assets in order to produce a profit (return).

LONG-TERM DEBT-PAYING ABILITY RATIOS

Long-term debt-paying ability ratios determine just that – an organization's ability to cover their long-term obligations. They are also called solvency ratios, and are the long-term counterparts to liquidity ratios, which measure short-term debt-paying ability. The debt ratio compares the amount of assets an organization has to the amount of liabilities.

$$\text{Debt ratio} = \text{Total liabilities} / \text{Total assets}$$

For Mo-Lar Dental the debt ratio would be:

$$\text{Debt ratio} = 234,000 / 395,000 = 59.24\%$$

Therefore, 59.24% of the company's assets are financed by liabilities. The higher this ratio, the higher the organization's degree of leverage and the lower the organization's solvency, which can lead to financial risk.

TIPS

Financial ratios can tell you a lot about your business, but simply calculating them isn't enough. These ratios need to be compared, whether it is intra-company from one period to the next or against industry averages. Industry averages vary greatly between industries, as well as from year to year, so you should consult your accountant to obtain the most current industry averages.

The best way to use financial ratios is to calculate them on a regular and ongoing basis. For example, you may want to start by calculating them quarterly. If you get a result that is worrisome, you could increase the frequency to monthly. The results from each quarter can be compared to previous quarters in the same year to track the progress of the company for that year. They can also be compared to the same time period in previous years, to track changes year to year.

Which financial ratios you should calculate depends highly on your practice and exactly what you want to know. For example, if your practice extends credit to many of its patients, you may want to pay special attention to the accounts receivable turnover ratio. Similarly, if your company has long-term loans on its books that will be coming due soon, you may want to keep an eye on the various liquidity ratios to determine whether or not you will have enough cash to cover the payments.

EXERCISE 7.3.

FINANCIAL RATIOS



Individual work

Duration:

10 minutes

Evaluation: Result of the correct answers (please note that the correct answers are 1D, 2A, 3B, 4A, 5B, 6B)

ANSWER TO THE FOLLOWING MULTIPLE QUESTIONS:

1. What should be done once the financial ratios have been calculated?

- a. Nothing, you're finished
- b. They should be added together and averaged
- c. They should be compiled in a list
- d. They should be compared to previous periods' results, industry averages and/or similar businesses' ratios

2. How are assets listed on the balance sheet?

- a. According to their liquidity
- b. According to their value
- c. According to their age
- d. In alphabetical order

3. What is stockholders' (or owners') equity?

- a. The value of the company
- b. The amount that would remain after all liabilities were paid using assets
- c. The total value of the company's assets
- d. The degree of power management has in decision making

4. What is the formula for the debt ratio?

- a. Debt Ratio = Total Liabilities/Total Assets
- b. Debt Ratio = Total Assets – Total Liabilities
- c. Debt Ratio = Net Income – Current Liabilities
- d. Debt Ratio = Current Liabilities/Net Income

5. A current ratio less than one could indicate:

- a. The company is in an excellent financial position
- b. The company may have difficulty paying off its current liabilities
- c. The company will not be able to pay off their long-term obligations
- d. The company has an abnormally high amount of assets

6. Why does the acid test ratio exclude inventory and prepaid accounts from the assets portion of the equation?

- a. Because they are not assets
- b. Because they are the least liquid of the current assets
- c. Because their values change too often
- d. None of the above

ADDITIONAL RESOURCES

Video: <https://www.youtube.com/watch?v=HeVppgMuu0c>

Video: <https://www.youtube.com/watch?v=N2YyiVAO5Do>



MODULE 8

BUSINESS MODEL CANVAS VS BUSINESS PLAN

M8

Business model canvas VS Business plan

Building a business or organizing an existing one is a lot like building a house – and who can imagine a house built without preliminary sketches? Creating a small business model means planning – on paper – the fundamentals of your business. It helps you, as an entrepreneur, to put aside the excitement and make a realistic evaluation of the potential success of your business idea. A proper business model and business plan helps you to figure out elements such as: Your business concept, how your product or service will get to customers, how your business will stay competitive and all revenue and costs you can anticipate.



LEARNING OUTCOMES

Knowledge

1. What a business canvas is?
2. The parts of a business canvas
3. What a business plan is?
4. The parts of a business plan
5. What is competitive edge?

Skills

1. Be able to give answers to certain questions about the business activity
2. The different sections of a business plan
3. How a business idea is defined
4. The objectives and strategy of the business

Competences

1. To design basic business strategy
2. Apply a business model canvas
3. Make sure that the business idea and implementation plan are logical
4. To prepare a business plan

SESSION PLAN

TOPIC	TIME
8.1. Introduction to the business model canvas	45 min
Exercise 8.1.: Drafting a business model	20 min
8.2. From business opportunity to business plan	20 min
8.3. The implementation of the plan	30 min
Exercise 8.3.: - Develop a business plan	90 min

8.1 INTRODUCTION TO THE BUSINESS MODEL CANVAS



The Business Model Canvas is a strategic management and lean startup template for developing new or documenting existing business models. It is a visual chart with elements describing a firm's or product's value proposition, infrastructure, customers, and finances. This model can be easily used by existing or new dental hygiene businesses.

TEMPLATE OF BUSINESS MODEL CANVAS

The Business Model Canvas		Designed for:	Designed by:	Date:	Version:
Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments	
	Key Resources		Channels		
Cost Structure		Revenue Streams			

KEY ACTIVITIES

The most important activities in executing a company's value proposition. An example would be providing high quality dental services to patients at a good price (value for money).

KEY RESOURCES

The resources that are necessary to create value for the customer. They are considered an asset to a company, which are needed in order to sustain and support the business. These resources could be human, financial, physical and intellectual. For a dental hygiene business could be the following: dental hygiene assistant, material needed for the provided services etc.

PARTNER NETWORK

In order to optimize operations and reduce risks of a business model, a business usually cultivates buyer-supplier relationships so they can focus on their core activity. Complementary business alliances also can be considered through joint ventures, strategic alliances between competitors or non-competitors. For a dental hygiene business a partner network could be the suppliers of the dental material, the accountant of the business etc.

VALUE PROPOSITIONS

The collection of products and services a business offers to meet the needs of its customers. A company's value proposition is what distinguishes itself from its competitors. The value proposition provides value through various elements such as newness, performance, customization, "getting the job done", design, brand/status, price, cost reduction, risk reduction, accessibility, and convenience/usability. The value propositions may be quantitative – price and efficiency or qualitative – overall customer experience and outcome.

CUSTOMER SEGMENTS

To build an effective business model, a company must identify which customers it tries to serve. Various sets of customers can be segmented based on the different needs and attributes to ensure appropriate implementation of corporate strategy meets the characteristics of selected group of clients. The different types of customer segments include:

- **Mass Market:** There is no specific segmentation for a company that follows the Mass Market element as the organization displays a wide view of potential clients. e.g. Car
- **Niche Market:** Customer segmentation based on specialized needs and characteristics of its clients. e.g. Rolex
- **Segmented:** A company applies additional segmentation within existing customer segment. In the segmented situation, the business may further distinguish its clients based on gender, age, and/or income.
- **Diversify:** A business serves multiple customer segments with different needs and characteristics.
- **Multi-Sided Platform / Market:** For a smooth day-to-day business operation, some companies will serve mutually dependent customer segment. For example a credit card company will provide services to credit card holders while simultaneously assisting merchants who accept those credit cards.

CHANNELS

A company can deliver its value proposition to its targeted customers through different channels. Effective channels will distribute a company's value proposition in ways that are fast, efficient and cost effective. An organization can reach its clients either through its own channels (store front), partner channels (major distributors), or a combination of both.

CUSTOMER RELATIONSHIPS

To ensure the survival and success of any businesses, companies must identify the type of relationship they want to create with their customer segments. Various forms of customer relationships include:

- **Personal Assistance:** Assistance in a form of employee-customer interaction. Such assistance is performed either during sales, after sales, and/or both.
- **Dedicated Personal Assistance:** The most intimate and hands on personal assistance where a sales representative is assigned to handle all the needs and questions of a special set of clients.
- **Self Service:** The type of relationship that translates from the indirect interaction between the company and the clients. Here, an organization provides the tools needed for the customers to serve themselves easily and effectively.
- **Automated Services:** A system similar to self-service but more personalized as it has the ability to identify individual customers and his/her preferences. An example of this would be Amazon.com making book suggestion based on the characteristics of the previous book purchased.
- **Communities:** Creating a community allows for a direct interaction among different clients and the company. The community platform produces a scenario where knowledge can be shared and problems are solved between different clients.
- **Co-creation:** A personal relationship is created through the customer's direct input in the final outcome of the company's products/services.

COST STRUCTURE

This describes the most important monetary consequences while operating under different business models. Classes of Business Structures:

- **Cost-Driven** – This business model focuses on minimizing all costs and having no frills. e.g. SouthWest
- **Value-Driven** – Less concerned with cost, this business model focuses on creating value for their products and services. e.g. Louis Vuitton, Rolex

Characteristics of Cost Structures:

- **Fixed Costs** – Costs are unchanged across different applications. e.g. salary, rent
- **Variable Costs** – These costs vary depending on the amount of production of goods or services. e.g. music festivals
- **Economies of Scale** – Costs go down as the amount of good are ordered or produced.
- **Economies of Scope** – Costs go down due to incorporating other businesses which have a direct relation to the original product.

REVENUE STREAMS

The way a company makes income from each customer segment. Several ways to generate a revenue stream:

- **Asset Sale** – (the most common type) Selling ownership rights to a physical good. e.g. Wal-Mart
- **Usage Fee** – Money generated from the use of a particular service e.g. UPS
- **Subscription Fees** – Revenue generated by selling a continuous service. e.g. Netflix
- **Lending/Leasing/Renting** – Giving exclusive right to an asset for a particular period of time. e.g. Leasing a Car
- **Licensing** – Revenue generated from charging for the use of a protected intellectual property.
- **Brokerage Fees** – Revenue generated from an intermediate service between 2 parties. e.g. Broker selling a house for commission
- **Advertising** – Revenue generated from charging fees for product advertising.

EXERCISE 8.1.

DRAFTING A BUSINESS MODEL

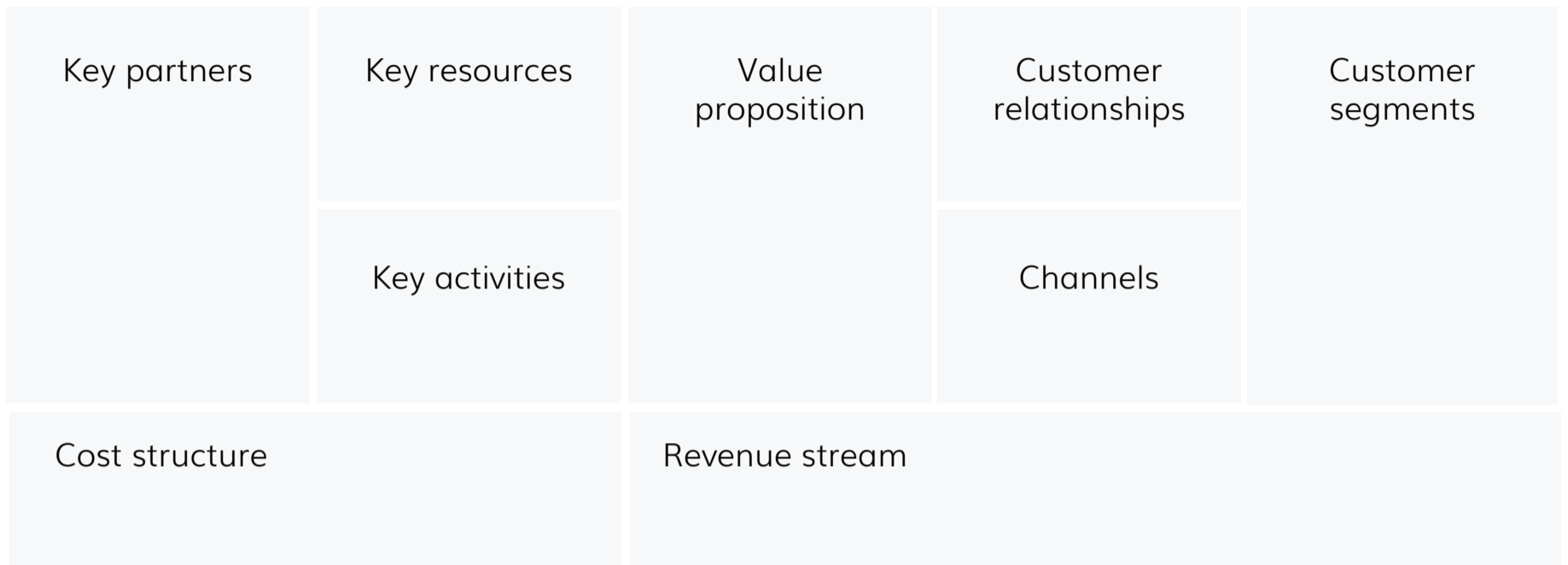


Individual work

Duration:

20 minutes

Evaluation: Presentation and feedback by the whole group



Every element can be easily described by answering the following questions. Please, try to answer all the questions when thinking of your business model.

KEY PARTNERS

- Who are your key partners/suppliers?
- What are the motivations for the partnerships?

KEY ACTIVITIES

- What key activities does your value proposition require?
- What activities are important the most in distribution channels, patient relationships, revenue stream?

VALUE PROPOSITION

- What core value do you deliver to the patient?
- Which customer needs are you satisfying?

CUSTOMER RELATIONSHIP

- What relationship that the target customer/patient expects you to establish?
- How can you integrate that into your business in terms of cost and format?

CUSTOMER SEGMENT

- Which classes are you creating values for?
- Who is your most important customer?

KEY RESOURCES

- What key resources does your value proposition require?
- What resources are important the most in distribution channels, customer/patient relationships, revenue stream?

DISTRIBUTION CHANNEL

- Through which channels that your customers/patients want to be reached?
- Which channels work best? How much do they cost? How can they be integrated into your and your customers' routines?

COST STRUCTURE

- What are the most cost in your business?
- Which key resources/ activities are most expensive?

REVENUE STREAM

- For what value are your customers willing to pay?
- What and how do they recently pay? How would they prefer to pay?
- How much does every revenue stream contribute to the overall revenues?

8.2. FROM BUSINESS OPPORTUNITY TO BUSINESS PLAN

From the very beginning the dental hygienist should focus on what the patients want when they visited him/her. This business opportunity is then refined into a business plan. The entrepreneur must ask if the business will be patient-oriented? Is there a need to further assess the patients' needs and look at the business plan from other perspectives?

A GOOD BUSINESS PLAN SHOULD ANSWER THE FOLLOWING RELEVANT QUESTIONS:

How will the business meet the patient's expectations?

- Can the firm sustain and develop its business?
- Does the firm's management know enough about the business?

It is important to note key facts around which the business is based.

THE BUSINESS PLAN:

- clearly describes the business' focus areas,
- commits the stakeholders to the firm,
- is written clearly,
- summarizes the dynamics of the business model.

The business plan must focus on the important issues and distinguish between that which is and is not relevant. Looking at the business idea from various perspectives will aid in forming an objective assessment of the business' probability of success. Do not give up even if you do not get all the pieces to work together at first!

The necessity of a developing a business plan is big.

Team
Building

CLARIFY DIRECTION

The primary purpose of a business plan is to define what the business is or what it intends to be over time. Clarifying the purpose and direction of your business allows you to understand what needs to be done for forward movement. Clarifying can consist of a simple description of your business and its products or services, or it can specify the exact product lines and services you'll offer, as well as a detailed description of your ideal customer.



Even if a dental hygiene business is obviously clear what services it provide, nevertheless a direction towards the quality of services, the healthcare of the patients and the relationships that they are going to be developed with them, all these are aspects that form and clarify the business direction.

FUTURE VISION

Businesses evolve and adapt over time, and factoring future growth and direction into the business plan can be an effective way to plan for changes in the market, growing or slowing trends, and new innovations or directions to take as the company grows. Although clarifying direction in the business plan lets you know where you're starting, future vision allows you to have goals to reach for.



A dental hygiene business should state its future vision. It could be expand the previous business, making key partnerships with dentists etc.

ATTRACT FINANCING

The Small Business Administration states, "The development of a comprehensive business plan shows whether or not a business has the potential to make a profit." By putting statistics, facts, figures and detailed plans in writing, a new business has a better chance of attracting investors to provide the capital needed for getting started.



A dental hygienist who wants to set up a new business, he/she has to be able to provide enough financial data in order to raise the required startup capital.

ATTRACT TEAM MEMBERS

Business plans can be designed as a sale tool to attract partners, secure supplier accounts and attract executive level employees into the new venture. Business plans can be shared with the executive candidates or desired partners to help convince them of the potential for the business, and persuade them to join the team.



In the case of dental hygiene business team members could be other dental hygienists and dentists

8.3.

THE IMPLEMENTATION OF THE PLAN

A business plan should include some basic facts.

The following list includes the elements that are generally included in a business plan.

1. SUMMARY OF THE BUSINESS

This section includes background information, personal information about the entrepreneur as well as background about the business idea.

Background information: name, main services, sector/market area, location and facilities, intended date of establishment, ownership and main financiers, personnel and turnover.

Business idea background: How did you get the business idea and why is the establishment of a business timely for you at this moment?, What is the primary motive for starting a new business?, Note your basic and professional education and its importance for the firm, Note your work experience and earlier entrepreneurial experience

Starting point: Your personal entrepreneurial characteristics: what are your strengths and weaknesses?, Professional know-how: what are your strengths and weaknesses?, Entrepreneurial know-how: what are your strengths and weaknesses?, What areas for development can you identify in yourself?

2. DEFINING THE BUSINESS IDEA

Outline the basics of the business idea. Think about how the different parts of the business idea work as a whole.

A) Target segments (To who do you provide services?) - Describe your industry's segmentation, target segments. Which of these groups is most important for you? Why?

B) Service. Describe your business's service offering. Why does the customer/patient need your services and what needs do they satisfy? What is the value to the customer/patient? Why would the customer/patient buy your services? (What is the competitive advantage of your offering?)

C) Firm and product image. What kind of firm or service image should you have so that it is interesting and attractive for your target segment? The image should be so strong that the customer/patient chooses your service over the competitors even if the service was exactly the same! What action does gaining such an image require? Think about advertising, public relations activities, communications, service, pricing...

D) Business methods. Outline the methods your business will employ: How do you ensure effectiveness, quality and the level of service? What marketing methods will you use? What price level will you choose for your services? What is your primary sales channel? What is your business network like? What do you do yourself? What is outsourced?

3. THE BUSINESS ENVIRONMENT AND ITS DEVELOPMENT

An assessment of the business environment addresses the current and future market outlook: demand, competitive situation and industry. The business' competitive edge is based on the firm's characteristics that are superior to that of its competition. In addition to its competitive edge the firm should focus on an offering that the consumer/patient values and which has meaning to the customer.

The firm's probability of success is also affected by the development of the market. Changes in the market include the rise and fall of demand, changes in competition, the development of alternative products or services and the rise of new competitors. The industry is also affected by the business and product life cycle. An industry may be new, growing, established or mature. There can be significant differences in the profitability of firms depending on the stage of the industry.

It is important to know as much about the competition as it is about the customers/patients. The best possible information about the competition and their current and future plans can help a firm succeed in the market by making the most efficient use of its resources.

Try to provide a comprehensive description of your industry, market area and competitors. It is difficult to find accurate information but, nevertheless, try to be unequivocal in determining your industry's current state and future development. You can describe the following:

- the size of the market in terms of units sold in your business area (regional markets, domestic market and the international market)
- the stage in the life cycle of the industry (new, growing, established, mature)
- consumer behavior and related issues
- the most common sales channels
- the general price level and profitability
- technological development of the industry
- legal issues
- Demand
- What kinds of factors affect the demand of the services?
- Are there threats or changes that can affect this demand? How can you prepare for these changes?

You can think about the effect of the following on the demand of your service:

- how do economic trends (industry booms, recessions) affect the demand of your offering?
- what alternative products or pastimes are being developed?
- how will the development of technology affect your business?
- are the values and buying patterns of your target segment changing? how so?
- how is the aging of the population going to affect your business?
- Who are your most important competitors?
- Evaluate the level of competition in your industry

Consider the following issues:

- how tough is the competition in your industry and under what terms (price, quality, service, design, channels, time to market, location, etc.) do firms compete for customers?
- has the industry experienced many new entrants? new alternative services?
- what kinds of firms are in trouble or have exited the business? why?
- will the industry's development favour certain kinds of businesses? what kinds?
- how much attention do you have to pay to the competition and how?

4. COMPETITIVE EDGE

A firm's competitiveness is based on its competitive edge or factor in which the firm is better than its competition. These factors should be focused in areas where they have the most significance for the customers/patients.

How is your firm better than the competition?

Know-how is increasingly important – what kind of know-how is relevant for your firm to be competitive? Think about what kinds of know-how are needed to best differentiate your firm. What are you the best at? Can you specialize in something? What is your future core competence? What know-how must you develop so that your competitive edge is to be maintained and improved in the future?

5. OBJECTIVES AND STRATEGY

Based on the business idea and firm analysis the firm can develop its objectives, strategy and a more detailed implementation plan. An objective is a long-term goal that is attained by following a strategy.

A firm's vision describes the firm at a certain point in the future. In drafting a firm's vision the entrepreneur outlines what kind of firm is desired and what kind of firm can be developed. The vision gives the firm an objective towards which it can work. It guides the firm's future not only for the management but other stakeholders including the firm's employees. The vision structures the firm's activities and helps guide the development plans.

Use the below questions as a guide:

- what are your firm's primary services?
- what is the size of your firm? (turnover, number of employees)?
- what is your firm's economic situation?
- what is your firm known for?
- what kinds of clients/patients do you have?
- what is the firm's image?
- what is your firm's market share?
- how has your firm's know-how developed, become specialized?
- how has the firm networked – what kind of cooperation does it have with other firms?

Strategy: how is the vision realized?

Outline the most important actions by which you can reach your objectives.

6. BASIC ECONOMIC QUESTIONS

The basic economic assessment includes the firm's long and short-term profitability, cash flow and its solvency. This evaluation also includes a description of the firm's financial management. Determine the fixed and variable costs of starting and running your business. Think about the sustainability and profitability of the business idea based on estimated costs and revenues.

7. FIRM RISKS

What are your firm's potential risks? How can you prepare for different situations through risk management? What measures are to be taken?

Hints to facilitate the process:

- Take the planning process seriously.
- Remember to look into the future – the point of the plan is to describe how the firm's actions will attain the desired objectives.
- Be realistic, do not be overly optimistic.
- Be concrete – describe actions and avoid vague language.
- Be exact – use numbers (Euros, units, number of employees) and schedules whenever possible.
- Do not make the plan too complicated; focus on that which is relevant.
- Make sure the plan is a coherent whole.
- Remember to make it easy to read.
- Be prepared to update the plan throughout the planning process.

EXERCISE 8.3.

DEVELOP A BUSINESS PLAN



Individual work

Duration:

90 minutes

Evaluation: : Presentation and feedback by the whole group.

Develop a draft of business plan for your dental hygiene business.

Use the above sections of the business plan and try to answer the questions. Skip the Section with the Finance.

ADDITIONAL RESOURCES

Video: <https://www.youtube.com/watch?v=QoAOzMTLP5s>

Video: <https://www.youtube.com/watch?v=ks68qw5cBMc>

<https://canvanizer.com/new/business-model-canvas>

GLOSSARY

***Business opportunities** are needs, wants, problems, and challenges that point to a market—to customers who would buy services or products

***The threat of substitute** services means how easily your customers can switch to your competitors' service.

***Industry rivalry** means the intensity of competition among the existing competitors in the market.

***The bargaining power of suppliers** refers to the strength of position of a seller, how much your supplier has control over increasing the price of supplies.

***The bargaining power of buyers** relates to how much control the buyers have to drive down your service price.

***Segmentation** is the categorization of potential customers in a market into groups by common needs or demands.

***Business planning** is a process that involves the creation of a mission or goal for a company, as well as defining strategies that will be used to meet those goals or mission.

***Negotiation** is a method by which people settle differences. It is a process by which compromise or agreement is reached while avoiding argument and dispute.

***Health marketing** is defined as creating, communication and delivering health information and interventions using customer-centered and science based strategies to protect and promote the health of diverse populations.

***Marketing mix** is a term used to describe the integration of four fundamental marketing elements (Product, Price, Place and Promotion).

***Income Statement**, also called a Profit & Loss statement (P&L), provides information about how the company performed financially over a specific period of time.

***Balance Sheet**, also called a statement of financial position, is a summary of an organization's assets, liabilities and equity as of a specific date.

***Financial ratios** are one technique that you can use to analyze the data found on the balance sheet and income statement.

***Business Model Canvas** is a strategic management and lean startup template for developing new or documenting existing business models.

Entrepreneurship training curricula & material



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