

Lesson Plans for adult educators/teachers/trainers which will be used for the FINE2WORK EDUCATIONAL PACK.

Module Name: Financial Literacy	
Topic 4 Title: External funding opportunities	
Lesson Plan 15 – Bank loan, investors and business angels	
Duration: 60 minutes	
Aim	The main goal of this lesson plan is to provide all the necessary information to adult learners about the basic principles of bank loan, investors and business angels
Target Group	Adults (especially women)
Facility/ Equipment	<ul style="list-style-type: none"> Classroom Internet access Projector White board
Tools/ Materials	<ul style="list-style-type: none"> A3 paper Sticky notes Handout 1
Main Tasks	<p>1. Task 1: Understand the basics of investor’s and business angel’s mission, bank loan</p> <p>1.1 Explain to the learners the following definitions: (20 mins) (see <u>Handout 1</u>)</p> <p>1.2 Ask students to open the search engine and type key words “business angels in country X” (5 mins)</p> <p>1.3. ask students to find video about business angels in country X (5 mins)</p>

	<p>1.4 Ask students to write down this web page link and share with others as well as video link (20 mins)</p> <p>2. Task 2: Wrap up (10 mins)</p>
--	--

HANDOUT 1: Bank loan, investors and business angels

Definition:	Description:
Business angel	A business angel is an independent individual who provides capital for the development of a business. Typically, wealthy individuals, business angels (or angel investors) aim to help entrepreneurial individuals succeed with a business idea by investing their own money. Business angle may invest money in return receiving shares in company, not mandatory 51%.
Investor	natural person or investment fund investing money for share in company in return and willing to earn or sell company when time comes, usually invest in innovative business idea and with global or international potential and demand at least 51% of shares in company.
Bank loan	banks secure loans by either real estate guarantee or asks another person to give this guarantee namely to become a warrantor. This is very risky to a warrantor for another person as there is always a possibility not to give back the bank loan on time. There are various options for small business start in EU countries and bank loan is one these options. Usually there are state development banks which main mission is support of micro, small business and self-employment.