

TRAINER – EDUCATOR GUIDE to our CURRICULUM & OPEN EDUCATION RESOURCES



Foreword

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FOREWORD

We are delighted that you, as an educator, have decided to use our extensive Open Education Resources, in the key topic of early detection of business crises and crisis management. We have two key objectives:-

To provide VET trainers, management consultants, teachers, start-up consultants etc. with access to an innovative Vocational Education and Training Package which you can easily, and without hurdles, integrate into your own teaching offering.

- To provide SME owners/managers and future entrepreneurs with learning materials and courses through VET Organisations using our innovative framework and thus generating a direct impact on overcoming existing business crises and securing jobs in a sustainable way.

Written by some of Europe's top business crises expert the SECure CURRICULUM AND OERs collate the best specialist sources, in the first holistic VET approach to address early crisis detection and resolution based on a framework specifically developed for SMEs. It does this by combining a curricula-based approach, which can be adopted in teaching and training by VET, with a modular approach, which is particularly useful for consultants and for use directly by SMEs and founders.

“

A crisis is an opportunity riding a dangerous wind

”

OUR TEAM



www.atu.ie



www.euel.dk



www.momentumconsulting.ie



www.thevisionworks.de



www.akep.eu



www.ances.com

ABOUT THE PROJECT CURRICULUM AND OERS

SECure CURRICULUM + VET TRAINING PACKAGE

The first holistic VET approach to address early crisis detection and resolution based on a framework specifically developed for SMEs. It does this by combining a curricula-based approach, which can be adopted in teaching and training by VET, with a modular approach, which is particularly useful for consultants and for use directly by SMEs and founders.



Written by some of Europe's top business crises experts and collating the best specialist sources, this course provides you with concise and valuable learning on the basis of a business crisis. Based on the findings of the **SECure International Early Warning System Learning Framework (IO1)**, the SECure VET Package and learning model has been designed across six engaging training modules:-

www.smecrisistoolkit.eu

MODULE 1

THE FUNDAMENTALS OF SME EARLY CRISIS

Given our ever-turbulent economic, political and environmental dynamic, it is clear that crises are unavoidable. A business crisis can take many forms; every company and every corporate crisis is different. Some are temporary. Some can cause the demise of a company. You will learn...

- What is a Business Crisis?
- The Vital Process of Recognition - Setting out the 5 clear stages in recognising a crisis
- The Timeline of a Business Crisis
- Scanning for Early Warning Signs: 4 Key Areas
- Overview of the 3 phases on SME/business crisis

MODULE 3

A CRISIS THAT COMES FROM INTERNAL FACTORS

This module will introduce learners to crises that come from internal factors. Using problem-based learning approaches, learners will understand and apply mechanisms to respond to crisis that emerges from internal factors that puts the stability of the SME at risk. You will learn...

- Internal factors and risk management
- Risk management - management skills and culture, openness to innovation
- Product sales crisis, a sudden drop in demand leading to loss
- Customer base, dependency, and relationships
- Understanding the role and function of data systems and tools of internal & external analysis

MODULE 5

UNDERSTANDING FINANCIAL & LIQUIDITY RATIOS & INSOLVENCY AS A RESTRUCTURING APPROACH

This module will introduce learners to a thorough understanding of the financial and liquidity ratios as key to managing an SME through a crisis, or to avoid a crisis. It will bring learners through the fundamentals of insolvency as a restructuring approach, with a localised approach to insolvency across our partner countries. You will learn...

- Understanding Financial and Liquidity Ratios
- Insolvency as a restructuring approach

MODULE 2

A CRISIS THAT COMES FROM EXTERNAL UNAVOIDABLE FACTORS

Success in business frequently gets attributed to the proactive decisions made at the management level, but that's not the whole story. Just as often, success or failure is determined by how business owners and managers handle situations that are out of their control. How businesses deal with external crises can have a powerful impact on their survival. You will learn...

- What are the types of crisis that can arise from external factors?
- Natural crisis
- Financial crisis
- The uncertainties that arise from the market environment
- Technological crisis
- Fuel crisis
- Crisis Support Approaches

MODULE 4

LEADERSHIP CULTURE, STAKEHOLDER MANAGEMENT & COMMUNICATIONS

This module will provide you to a thorough understanding of the key skills of modern leaders in a fast-changing world and an understanding of the key function's leadership, stakeholder management and communications in the context of a business crisis. You will learn...

- Leadership culture
- Stakeholder management
- Communications
- Motivation in Crisis: The Role of Controlling

MODULE 6

EARLY WARNING SYSTEMS

Despite ongoing turbulent economic times, businesses have been slow to embrace setting up early warning systems. This final module will challenge learners to consider that a crisis can be avoided by taking countermeasures, at the appropriate time. The development of an Early Warning System can help lessen the impact of crisis episodes and provide a systematic approach to the response of small business owners to challenges in their business environment. You will learn

- Introduction to an Early Warning System (EWS) & the SECure Assessment Tool
- "To know thyself is the beginning of Wisdom" - Socrates
- What does "good" Risk Management look like?

GENERAL INSTRUCTIONS FOR TRAINERS & EDUCATORS

1. Methodological Approach

The SECure CURRICULUM AND VET TRAINING PACKAGE is the first holistic VET approach to address early crisis detection and resolution based on a framework specifically developed for SMEs.

The overall aim of the SECure Learning Framework is to provide participants with the knowledge, skills and competencies required to identify and cope with an emerging business crisis.

It does this by combining a curricula-based approach, which can be adopted in teaching and training by VET, with a modular approach, which is particularly useful for consultants and for use directly by SMEs and founders.

2. General Instructions

Please read this guide thoroughly before conducting the training. For classroom, flipped or blended delivery please:

- Download, review & revise course resources for the training as necessary. Allow adequate training time for sessions. The link you need is: <https://www.smecrisistoolkit.eu/resources/>
- Localise training content with case studies and information on local supports for your

students

- Ensure that each participant completes exercises embedded in each Module – these provide valuable learning.
- Allow time for review of exercises and provide a feedback loop

3. Instructional Approach

The Open Education Resources have been designed to accommodate a range of teaching styles and cultures.

As a common thread, each module is presented with the following design:

- The topic is introduced briefly before delving into the subject matter.
- Information and current best practices on the topic are presented, moving from general definitions to more detailed applications, enabling the scope of the topic to be understood.
- Knowledge is reinforced, and skills are developed as students/learners participate in practical exercises or study questions



COURSE DELIVERY OPTIONS

a. Traditional Classroom Training & Tools required

Classroom training remains one of the most popular training techniques for building skills capacity. Typically, it is instructor-centered face-to-face training that takes place in a fixed time and place. SECure SME Early Crisis Toolkit project tools, suggested use and additional resources required can be outlined as ...

Classroom Tool	Suggested Use in the Classroom	Additional Resources Required
PowerPoint © presentation	Training materials are developed in PowerPoint. We suggest that these will be displayed on a large screen for classroom delivery	Laptop/ Computer Projector Large screen / wall
Videos	Videos are used to explain certain sections of the training content and to present case studies for discussion.	Audio / sound system
Whiteboard or Flip Chart	Invite learners to write on the board or ask them for feedback that you write on the board	Pens / markers

Suggested delivery mechanisms:

- **Small group discussions:** Break the participants down into small groups and give them case studies or work situations to discuss or solve. This allows for knowledge transfer between learners.
- **Q & A sessions:** Informal question-and-answer sessions are most effective with small groups and for updating skills rather than teaching new skills. These should be used frequently across course delivery.
- **Multimedia:** Multimedia training materials tends to be more provocative and challenging and therefore, more stimulating to the adult mind. Trainers should ensure that all imbedded tools are used to their full potential.
- **Interactive tools:** The engagement of students can be easily achieved by using interactive tools. An example of a free tool is Kahoot! which is a game-based learning and trivia platform used in classrooms, offices, and social settings. You can compile a quiz, which can be answered by the students on their phones/tablets/computers. It is possible to get immediate feedback and results.

COURSE DELIVERY OPTIONS

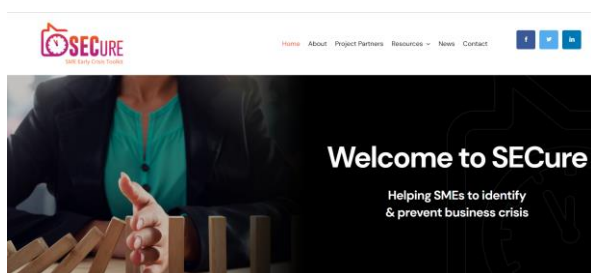
b. Online Learning

This delivery method uses Internet technologies embedded in the SECure learning platform to deliver a broad array of solutions to enable learning.

The **SECURE Framework** is innovative because it is the first practice-oriented study on (qualitative) early warning indicators in SMEs and at the same time provides the basis for the development of innovative learning resources and interactive, individual solutions to overcome corporate crises.

The project platform is a multilingual, interactive site. The online learning facility incorporates best practice in online learning so that while the learning objective remains the same (or similar) the user interface and experience can be radically different as befits the medium.

CLICK PICTURE TO ACCESS



c. Other teaching methodologies

Flipped Classroom

In a Flipped Classroom learners study module content prior to the class with a focus on exercises and assignments in class. The classroom transfer of knowledge makes way for online instruction outside the classroom. This creates more room for practicing in class, for extra explanation when needed, and offers the possibility to dive deeper into the materials during class time.

Blended Learning

Blended Learning combines online digital media with traditional classroom methods. It requires the physical presence of both teacher and student, with some element of student control over time, place, path, or pace. Learners still attend a classroom setting with a teacher/trainer present, face-to-face classroom practices are combined with computer-mediated activities regarding content and delivery. Blended learning is most used in professional development and training settings.

Collaborative/Peer-to-Peer Learning

Collaborative learning is an educational approach to teaching and learning that involves groups of learners working together. Examples for boosting collaborative and peer-to-peer learning are:

Peer review: Peers in the classroom are brought together to jointly evaluate the work by one or more people of similar competence to the producers of the work. Peers not only assess the performance of each other but also share their experience and know-how.

Google Docs: This online collaboration tool facilitates the creation of meaningful documents. All group members can work at the same time (real-time) on the same document, from any location on various devices. Changes are automatically saved in documents as being typed upon. It is possible to monitor the revision history of a document where you also can see who made a specific change. The value of Google Docs as a learning resource is that group members can also share documents, chat, and comment on the same.

COURSE CONTENT OVERVIEW

Modules

The Curriculum comprises six modules structured as a journey...

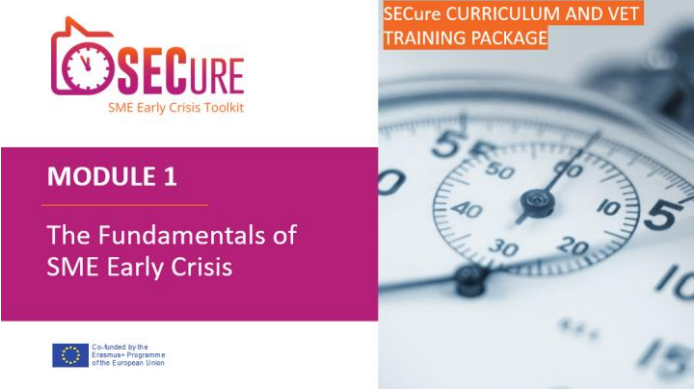
- **Module 1:** THE FUNDAMENTALS OF SME EARLY CRISIS
- **Module 2:** A CRISIS THAT COMES FROM EXTERNAL UNAVOIDABLE FACTORS
- **Module 3:** A CRISIS THAT COMES FROM INTERNAL FACTORS
- **Module 4:** LEADERSHIP CULTURE, STAKEHOLDER MANAGEMENT AND COMMUNICATIONS
- **Module 5:** UNDERSTANDING FINANCIAL & LIQUIDITY RATIOS & INSOLVENCY AS A RESTRUCTURING APPROACH
- **Module 6:** EARLY WARNING SYSTEMS



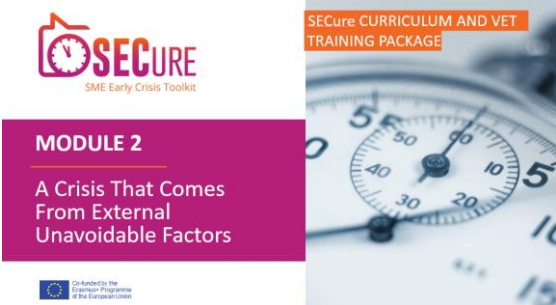
05: Course Content Overview...

Let's look at the modules in much more detail

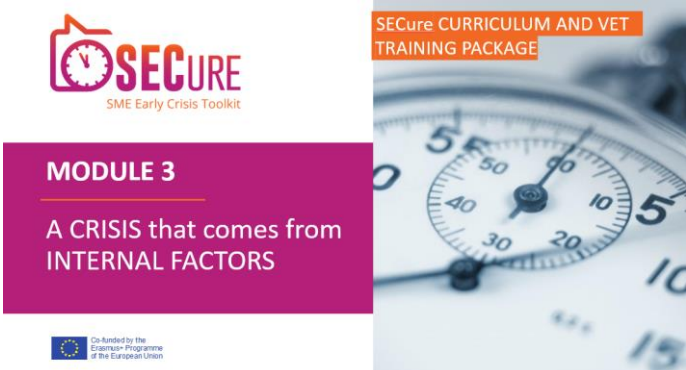
b. Course content detailed overview

MODULE 1	THE FUNDAMENTALS OF SME EARLY CRISIS
Overview	 <p>Given our ever-turbulent economic, political and environmental dynamic, it is clear that crises are unavoidable. A business crisis can take many forms; every company and every corporate crisis is different) Some are temporary. Some can cause the demise of a company.</p> <p>Module 1 provides a concise and valuable learning on the basis of a business crisis.</p>
Learning Objectives	<ul style="list-style-type: none"> • Understand the definition of a Business Crisis • Equip the participants with skills to detect first signs of an SME/business crisis • Understand the value and impact of an objective external view in a crisis • Understand what resilience and learning looks like in terms of dealing with an SME/business crisis • Analyse the typical timeline of a business crisis • Equip the participants with the skills on scanning for early warning signs in order for early counter-measures to be taken • Analyse the phases of an SME/business crisis
Topics Covered	<ul style="list-style-type: none"> • What is a Business Crisis? • Early detection mechanisms of a Business Crisis • The Vital Process of Recognition of a Business Crisis • The Timeline of a Business Crisis • Scanning for Early Warning Signs: 4 Key Areas • Overview of the 3 Phases on SME/business Crisis
Case Studies	<ul style="list-style-type: none"> • The story of Evernote • The story of resilience: Belle's Kitchen Rathmullan, Co Donegal, Ireland • Recovering from insolvency: Pescanova • Overcoming Brexit: How a small Irish business turned a crisis into an opportunity
Suggested Assessments	<p>Slide 36 – Setting up Google Alerts (how-to)</p> <p>Slide 39 - Identifying Key Stakeholders & Relationship Management – EXERCISE</p>
Further Resources	<ul style="list-style-type: none"> • How 5 Big Brands Came Back from the Brink of Failure • How complacency almost killed my business • Sustainable is resilient – how to prepare for crisis and grow sustainably? - Business Finland • Antifragile: Things that Gain from Disorder • Small business in a time of crisis: A five stage model of business grief – ScienceDirect • Crisis Stages: Pre Crisis (bcm-institute.org) • Overcoming Brexit: How a small Irish business turned a crisis into an opportunity - Independent.ie

05: Course Content Overview ...

MODULE 2	A CRISIS THAT COMES FROM EXTERNAL UNAVOIDABLE FACTORS
Overview	<div data-bbox="592 371 1150 674">  </div> <p>Success in business frequently gets attributed to the proactive decisions made at the management level, but that's not the whole story. Just as often, success or failure is determined by how business owners and managers handle situations that are out of their control. How businesses deal with external crises can have a powerful impact on their survival.</p>
Learning Objectives	<ul style="list-style-type: none"> • Provide a deeper analysis of the types of crisis arising from external factors • Equip the participants with ways to prepare for a crisis coming from external factors • Understand how to develop an external crisis preparedness plan and a risk management plan
Topics Covered	<ul style="list-style-type: none"> • Types of crisis arising from external factors • Natural crisis • Financial crisis • The uncertainties that arise from the market environment • Technological crisis • Fuel crisis • Crisis Support Approaches
Case Studies	<ul style="list-style-type: none"> • Dealing with a natural crisis: 2013 Floods in Europe – an example of Germany • How COVID-19 changed retail – an example of Bazaarvoice (an e-commerce) • How COVID-19 changed retail – an example of Dead Centre Brewing (a microbrewery) • How COVID-19 changed retail – an example of Magee 1866 (a tweed brand) • How COVID-19 changed retail – an example of Department of Enterprise Trade and Employment (DETE) • Case Study – Naked Wines, UK • Case Study – How global supply chain problems can accelerate crises
Suggested Assessments	<p>Slide 25: Creating an Emergency Operations Plan</p> <p>Slide 74: Cybersecurity Checklist</p>
Further Resources	<ul style="list-style-type: none"> • Most common natural disasters Europe 2020 Statista • Covid-19 prompts hundreds of businesses to move online (rte.ie) • 5 ways Covid-19 could change retail forever (rte.ie) • The Impact of Natural Disasters on Economy and Supply Chain • Clonakilty "was like Venice" during floods · TheJournal.ie • The Domino Effect - Economics Help • Bretton Woods institutions • Masters of disasters? Challenges and opportunities for SMEs in times of crisis. - Abstract - Europe PMC • Staying alive during an unfolding crisis: How SMEs ward off impending disaster - PMC (nih.gov) • Pestleanalysis.com • Freshfields Bruckhaus Deringer • Cybercrime tops list of external fraud threats faced by businesses globally - PwC – The Irish Times




05: Course Content Overview

MODULE 3	A CRISIS THAT COMES FROM INTERNAL FACTORS
Overview	<div data-bbox="523 394 1211 763">  </div> <p>This module will introduce learners to crises that come from internal factors. Using problem-based learning approaches, learners will understand and apply mechanisms to respond to crisis that emerges from internal factors that puts the stability of the SME at risk.</p>
Learning Objectives	<ul style="list-style-type: none"> • Recognise management skills and culture, and determine their openness to innovation • Explore the implications of a product sales crisis, resulting in a sudden drop in demand to loss • Understand the dynamics of customer base, dependency, and relationships • Identify and understand the role and function of data systems and tools of internal and external analysis within the business • Gain an understanding of earnings (bottom line or a company's profits) and liquidity crisis • Explore the key causes of an operational crisis • Recognise and mitigate technology deficits in terms of lack of skills and resources • Understand the dynamics of organisational/personnel crisis (human error and malpractice or intentional human-caused events that puts the stability of the SME at risk)
Topics Covered	<ul style="list-style-type: none"> • Internal factors and risk management • Risk management - management skills and culture, openness to innovation • Product sales crisis, a sudden drop in demand leading to loss • Customer base, dependency, and relationships • Understanding the role and function of data systems and tools of internal and external analysis • Earnings (bottom line or a company's profits) and liquidity crisis • Operational crisis • Technology deficits – lack of skills and resources • Organisational / personnel crisis (human error and malpractice or intentional human-caused events)
Case Studies	<ul style="list-style-type: none"> • CASE STUDY – LEGO, Denmark • CASE STUDY – Flame GmbH, Germany • Dealing with personnel crisis – example of Google • Organisational crisis – example of Wells Fargo
Suggested Assessments	<p>Slide 13 – SWOT Analysis</p> <p>Slide 18 - Brainstorming Risk Areas – EXERCISE</p>




05: Course Content Overview

MODULE 3	A CRISIS THAT COMES FROM INTERNAL FACTORS
Further Resources	<ul style="list-style-type: none"> • The importance of culture in crisis The People Space • Internal Factors that May Affect the Business Organization • The importance of culture in crisis • LEADERSHIP DURING A CRISIS: Leadership, Engagement and Culture • Product Planning in Times of Crisis. • How To Become a Peak Product Manager (ravi-mehta.com) • LEGO is an amazing business turnaround story - Mani Masood • Receivable Management: Meaning, Objectives, Importance Tally Solutions • Outsourcing - Learn About the Advantages and Disadvantages • Sale and leaseback definition — AccountingTools • Capital Reserve (Meaning) Examples of Capital Reserve (wallstreetmojo.com) • Mezzanine Capital: The Basics - AB Capital (trustabcapital.com) • Interest Rates Explained: Nominal, Real, Effective (investopedia.com) • operational-resilience-guide.pdf (pwc.co.uk) • Operational Risks • 4 Common Tech Failures For SMEs In 2022 ★ Isa Lillo • 10 Social Media Fails to Avoid in 2021 (hubspot.com) • IT Maintenance: Taking the right approach for maintaining • Types of crises • How to Avoid a Personnel Crisis When a Personnel Crisis Hits




05: Course Content Overview ...

MODULE 4	LEADERSHIP CULTURE, STAKEHOLDER MANAGEMENT AND COMMUNICATIONS
Overview	<div data-bbox="517 416 762 539">  </div> <div data-bbox="927 405 1318 864">  </div> <div data-bbox="467 580 930 797"> <p>MODULE 4</p> <p>Leadership Culture, Stakeholder Management and Communications</p> </div> <div data-bbox="520 824 663 857">  </div> <p>This module will provide you to a thorough understanding of the key skills of modern leaders in a fast-changing world and an understanding of the key function's leadership, stakeholder management and communications in the context of a business crisis.</p>
Learning Objectives	<ul style="list-style-type: none"> • Equip the participants with leadership skills that are crucial when managing a crisis • Gain an insight into the specific skills needed at different stages of a crisis • Learn about adaptive leadership • Learn how to analyse stakeholders • Understand the duty of care communications and how to control the narrative
Topics Covered	<ul style="list-style-type: none"> • Leadership Culture • Stakeholder Management • Communications • Customer base, dependency, and relationships • Understanding the role and function of data systems and tools of internal and external analysis
Suggested Assessments	<p>Slide 39 - Stakeholder Identification</p> <p>Slide 41 through 44 – Stakeholder Analysis</p> <p>Slide 46 – Stakeholder Management Measures and Action Plan</p> <p>Slide 48 - Stakeholder Monitoring and Review</p>
Further Resources	<ul style="list-style-type: none"> • 10 Popular Myths About Leadership and How to Overcome Them (entrepreneur.com) • TED Talks Playlist on Leadership • Dr. John Kotter's take on The Key Differences Between Leading and Managing • Amy C. E. - How to Lead in a Crisis • Dr. Daniel Goleman - fascinating science basis for leadership development • The importance of teamwork during an emergency or crisis • 7 things the best leaders do in times of crisis • Importance of business communication • Forbes: Seven critical thinking tactics high performing leaders to make informed decisions

05: Course Content Overview ...

MODULE 5	UNDERSTANDING FINANCIAL & LIQUIDITY RATIOS & INSOLVENCY AS A RESTRUCTURING APPROACH
Overview	<div data-bbox="555 421 782 539">  </div> <div data-bbox="509 577 956 772"> <p>MODULE 5</p> <p>Understanding Financial & Liquidity Ratios & Insolvency as a Restructuring Approach</p> </div> <div data-bbox="558 792 691 824">  </div> <div data-bbox="954 412 1294 846">  </div> <p>This module will introduce learners to a thorough understanding of the financial and liquidity ratios as key to managing an SME through a crisis, or to avoid a crisis. It will bring learners through the fundamentals of insolvency as a restructuring approach, with a localised approach to insolvency across our partner countries.</p>
Learning Objectives	<ul style="list-style-type: none"> Analyse various financial and liquidity ratios and their examples Gain a deeper understanding of insolvency and understand how to evaluate if a business is insolvent
Topics Covered	<ul style="list-style-type: none"> Understanding Financial & Liquidity Ratios Insolvency as a restructuring approach
Case Studies	<ul style="list-style-type: none"> Current ration – example of P&G and Johnson & Johnson Consequences of insolvency – example of Small Company Administrative Rescue Process (SCARP)
Suggested Assessments	<p>Slide 33: Do you know what the statistics on insolvent businesses are in your country?</p>
Further Resources	<ul style="list-style-type: none"> Solvency Ratios vs. Liquidity Ratios

05: Course Content Overview ...

MODULE 6	EARLY WARNING SYSTEMS
Overview	<div data-bbox="507 398 746 517">  </div> <div data-bbox="927 383 1291 840">  </div> <div data-bbox="456 555 930 763"> <div> MODULE 6 </div> <div> Early Warning Systems </div> </div> <div data-bbox="512 786 651 817">  </div> <p>This final module will challenge learners to consider that a crisis can be avoided by taking countermeasures, at the appropriate time. The development of an Early Warning System can help lessen the impact of crisis episodes and provide a systematic approach to the response of small business owners to challenges in their business environment.</p>
Learning Objectives	<ul style="list-style-type: none"> • Learnt how to implement early warning systems that enable you to detect crises at an early stage as an SME with limited resources • Gain a deeper understanding of KPIs • Learn how to implement risk management measures
Topics Covered	<ul style="list-style-type: none"> • Introduction to an Early Warning System (EWS) and the SECure Assessment Tool • “To know thyself is the beginning of Wisdom” - Socrates • What does “good” Risk Management look like?
Suggested Assessments	<p>Slide 14 - Take the SECure Self Assessment as part of an Early Warning test - EXERCISE</p> <p>Slide 28 - Brainstorming Risk Areas</p>
Further Resources	<ul style="list-style-type: none"> • What is Porter's Value Chain Model And Why It Matters In Business - FourWeekMBA • Porter's Value Chain - Explained - The Business Professor, LLC • Risk Management 101 for SMEs (tradegecko.com)

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*In crisis management, be
quick with the facts, slow
with the blame.*

Leonard Saffir

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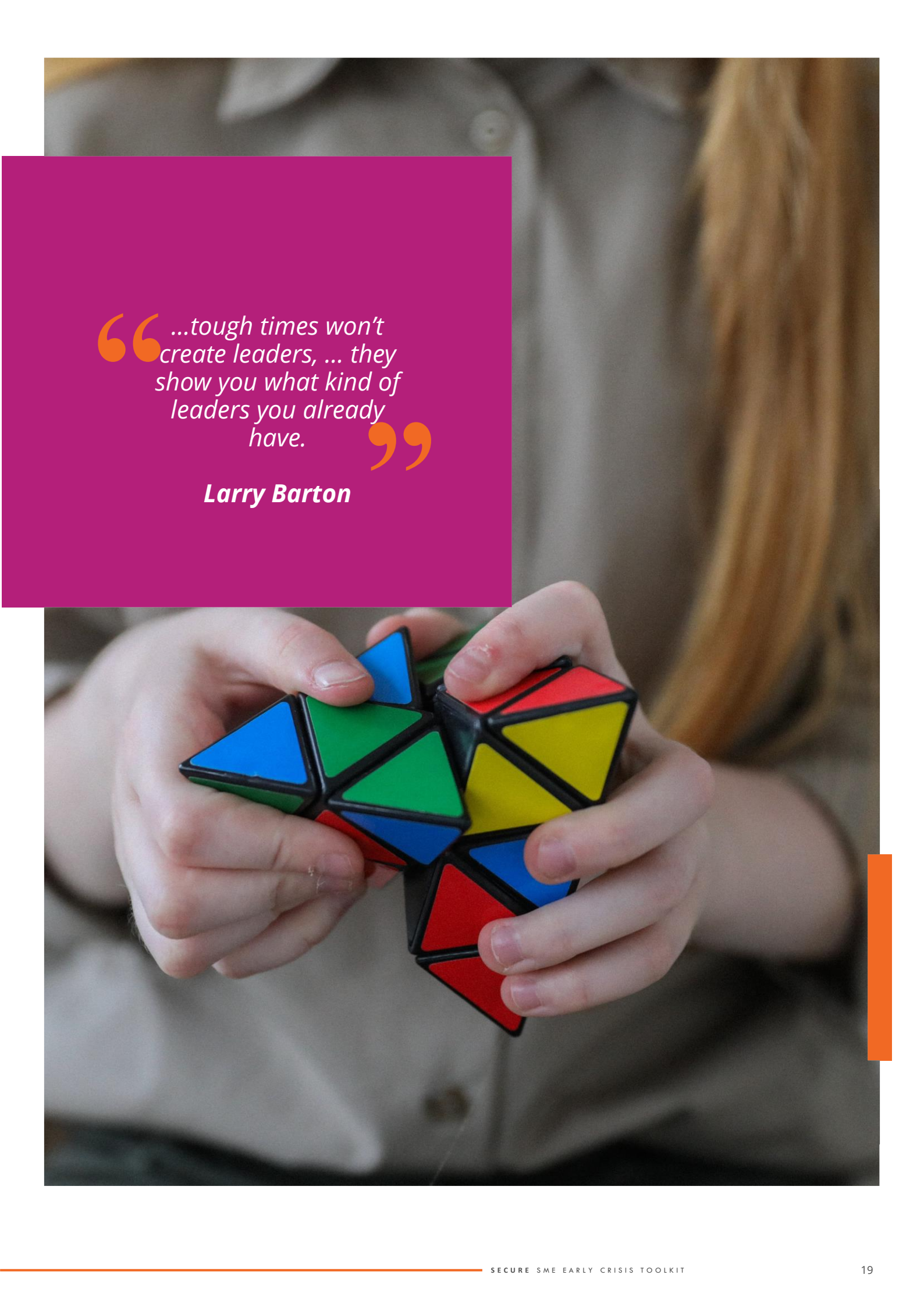
USEFUL LINKS

Project Website	<u>https://www.smecrisistoolkit.eu/</u>
Project Facebook Page	<u>https://www.facebook.com/SECure.ErasmusProject</u>
Project Twitter Page	<u>https://twitter.com/SECure_Project</u>
Project LinkedIn Page	<u>https://www.linkedin.com/company/secure-project/</u>
Learning Resources	<u>https://www.smecrisistoolkit.eu</u>
Learning Framework	<u>https://www.smecrisistoolkit.eu/framework-en/</u>
Virtual Talks	<u>https://www.smecrisistoolkit.eu/virtual-talks/</u>
Open Online Learning Platform	<u>https://www.smecrisistoolkit.eu/open-online-platform-en/</u>

SAMPLE 6-DAY COURSE TIMETABLE

- It is recommended to keep the days maximum the length indicated in the table below.
- Since the learning materials are quite intense and new to the teachers and learners, it is recommended to spread the information across multiple days.
- For the best processing, you can choose to spread the days across weeks, so for example one day per week.

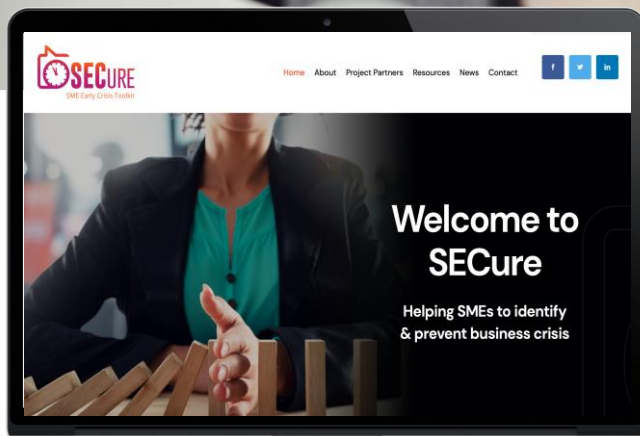
DAY	TRAINING CONTENT
1	09.00 – 13.00 Module 1 14.00 – 15.30 Module 2
2	09.00 – 13.00 Module 2 14.00 – 15.30 Module 3
3	09.00 – 13.00 Module 3 14.00 – 15.30 Module 4
4	09.00 – 13.00 Module 4 14.00 – 15.30 Module 5
5	09.00 – 13.00 Module 5 14.00 – 15.30 Module 6
6	09.00 – 13.00 Module 6 14.00 – 15.30 Review & Recap

A person with long blonde hair is holding a colorful geometric puzzle, possibly a Rubik's cube or a similar 3D puzzle, in their hands. The puzzle is made of black triangular pieces with blue, green, yellow, and red faces. The person is wearing a light-colored button-down shirt. The background is blurred.

*“...tough times won’t
create leaders, ... they
show you what kind of
leaders you already
have.”*

Larry Barton

THANK YOU



Follow our journey



www.smecristoolkit.eu

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momentum
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