



ESF Program "Development of occupational qualifications system"

## Occupational standard

### Small business entrepreneur, level 5

**The occupational standard is a document** that describes the job and competence requirements, i.e. a set of skills, knowledge and attitudes required for successful job performance in a particular occupation.

**The small business entrepreneur, level 5** occupational standard has been developed for the purposes of drafting of curricula and training programmes meeting the requirements of labour market.

<b>Occupational qualification title</b>	<b>Estonian qualifications framework (EstQF) level</b>
<i>Small business entrepreneur, level 5</i>	5



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## Part A

### Job description

#### A.1 Job description

**Small business entrepreneur, level 5** is an independent entrepreneur that launches and develops a small business in any field of economic activity, such as production, service, intermediation and other. They know the risks related to entrepreneurship, understand the opportunities provided by business and are able to sell and market their products and services. A small business entrepreneur is able to assess the financial condition of their company, to organise and manage the business operations of the company in a profitable manner.

A small business entrepreneur operates in a changing environment, acts flexibly and creatively depending on the circumstances and customer requirements.

A small business entrepreneur is up to date with and uses contemporary information and communication technology solutions that support company operations. They take into account in their endeavours requirements stipulated in legislation impacting the business operations, principles of sustainable development and understand the importance of lifelong learning.

#### A.2 Units

**Small business entrepreneur, level 5** occupation is comprised of seven units.

##### A.2.1 Business planning

- 1) Elaboration of business idea
- 2) Writing a business plan and selecting an appropriate form of company
- 3) Development of products and services
- 4) Drafting an action plan for the business process
- 5) Creating and preparation of documents

##### A.2.2 Launch of business

- 1) Formation of the company
- 2) Carrying out procurements required for the launch of the business
- 3) Design of a product or service and planning the sale
- 4) Planning the company structure and operational processes
- 5) Creation of a work and service environment
- 6) Forming a team
- 7) Organising financial management
- 8) Participation in collaboration networks

##### A.2.3 Organising business processes

- 1) Planning of resources
- 2) Drafting a marketing plan and implementation of marketing activities
- 3) Organisation of customer service
- 4) Organisation of sales activities
- 5) Pricing
- 6) Collection of customer feedback
- 7) Organisation of procurement and purchasing activities
- 8) Analysis and procurement of logistics services
- 9) Analysis of business processes
- 10) Human resource management
- 11) Organisation of activities related to the company's occupational health and safety
- 12) Organisation of the collecting and storage of information and documents

### 13) Winding up of a company

#### **A.2.4 Business development**

- 1) Business analysis
- 2) Implementation of innovations
- 3) Working together with various partners
- 4) Evaluation of the outcomes of innovation

#### **A.2.5 Product development**

- 1) Determination of the environmental factors of the planned product or service
- 2) Determination of the cost-benefit of product development
- 3) Drafting and implementation of a product development plan
- 4) Introducing a product or service on the market
- 5) Determination of need for product or service development

#### **A.2.6 Financial management and accounting**

- 1) Development of financial management
- 2) Calculation of the cost price of products and services
- 3) Budgeting
- 4) Defining investments
- 5) Using financial statements
- 6) Performing contracts and obligations
- 7) Ensuring the correctness of accounting documents
- 8) Organising payroll calculation

#### **A.2.7 Development of export activity**

- 1) Analysis of the business potential of a foreign market
- 2) Determination of possibilities for entering a foreign market
- 3) Adapting a product or service
- 4) Organisation of marketing communication
- 5) Holding negotiations and entering into agreements
- 6) Organisation of logistics for a product or service
- 7) Monitoring of the efficiency of export activity

### **A.3 Working environment and specific aspects of work**

A small business entrepreneur performs diverse job tasks and often in unpredictable situations, being responsible for the operation of the company. A small business entrepreneur's activities entail intensive communication, including with people from different cultures.

### **A.4 Tools**

Hardware and software characteristic to the sector, means of presentation and communication and office supplies.

### **A.5 Personal characteristics necessary for this job: abilities and personality traits**

The characteristics that are important for a small business entrepreneur are self-restraint, calmness, initiative and learning ability, a readiness to collaborate, take risks and communicate, conscientiousness, reliability, honesty, sense of duty, accuracy, precision, decision-making ability and independence, determination, analytical thinking; ability to concentrate, generalise, adaptability, flexibility, creativity and innovation.

### **A.6 Occupational training**

The representatives of this occupation conventionally have secondary education, vocational secondary education, vocational specialised education or higher education.

### **A.7 Possible job titles**



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Small business entrepreneur, managing director, manager



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## Part B COMPETENCE REQUIREMENTS

### B.1. The structure of the occupational qualification

In order to apply for the occupational qualification of small business entrepreneur, level 5, a candidate is required to demonstrate competencies B.2.1–B.2.15.

### B.2 Competences

B.2.1 Business planning	EstQF level 5
<p><u>Performance indicators:</u></p> <ol style="list-style-type: none"> <li>1) analyses a business idea based on the business environment, taking into consideration development prospects for the market and competitive situation in domestic and potential foreign markets and by evaluating the opportunities and risks of the field;</li> <li>2) develops a strategy and business plan and selects an appropriate form of company for their business on the basis of analysis of the environment (including business environment), in consideration of customers, market forecast and revenue forecast and risks and by planning the resources necessary for the business;</li> <li>3) develops products and services and defines customer groups based on the business idea;</li> <li>4) drafts an action plan for starting the business process by planning production, procurement, sales, management and other and determining a method for reaching the customer groups;</li> <li>5) creates and formats documents required to start the business based on requirements of the Commercial Code, the business plan and by using various information technology solutions.</li> </ol>	
<p><u>Supporting knowledge:</u></p> <ol style="list-style-type: none"> <li>1) principles of strategic management and business model development;</li> <li>2) principles of the economic and business environment and importance in society;</li> <li>3) principles of responsible business, including business ethics and environmental protection;</li> <li>4) principles of marketing;</li> <li>5) requirements stipulated with the Commercial Code and other necessary legislation;</li> <li>6) principles of writing a business plan.</li> </ol>	
<p><u>Assessment method(s):</u> practical assignment or written assignment or educational and work experience portfolio or interview</p>	

B.2.2 Launch of business	EstQF level 5
<p><u>Performance indicators:</u></p> <ol style="list-style-type: none"> <li>1) forms a company based on the selected form of company, carries out the operations provided for by legislation and acquires the necessary permits and licenses required for the business by assuming responsibility for the lawfulness of submitted documents;</li> <li>2) carries out procurement required to launch the business, including from foreign countries, enters into the necessary and relevant contracts and initiates the manufacturing of products or rendering of services in accordance with the action plan;</li> <li>3) designs a product and/or service in consideration of customer requirements and the company's opportunities and plans the most optimal method for selling the product or service to the customer, planning the necessary marketing and sales operations;</li> <li>4) plans the structure and operational processes of the company, taking into consideration the business plan and the specific characteristics of the company's core and support processes;</li> <li>5) creates a work and service environment based on the company's product or service;</li> </ol>	



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- 6) forms a team that is suitable for the company on the basis of the company's objectives;
- 7) organises the company's financial management in accordance with requirements stipulated by current legislation in force and makes reasoned financing decisions by taking into account risks and expenses;
- 8) participates in professional networks connecting together various fields or parties, taking into consideration the objectives that have been established.

Supporting knowledge:

- 1) principles of management;
- 2) principles of human resource management;
- 3) principles of financial management;
- 4) procedures and principles of forming companies;
- 5) requirements stipulated with the Commercial Code, Law of Obligations Act and other necessary legislation;
- 6) principles of marketing and sales;
- 7) principles of product development.

Assessment method(s): practical assignment or written assignment or educational and work experience portfolio or interview

**B.2.3 Organising business processes**

**EstQF level  
5**

Performance indicators:

- 1) plans and organises resources necessary for the implementation of the business processes, including people, time, materials and other, taking into consideration the company's operational processes and agreements;
- 2) drafts a marketing plan and implements marketing activities (including online marketing), depending on the company's requirements, opportunities and the marketing environment;
- 3) organises customer service that satisfies customers and/or serves, incl. advises customers according to principles of customer service and the objectives of the company;
- 4) organises sales activities, taking into consideration the nature of the products and services and customer wishes, including the preparation of proposals and sales agreements, etc., taking into account the company's sales plan and agreements with customers;
- 5) designs and implements an appropriate pricing policy according to the requirements of the customer groups, the specific characteristics of the products and services and the business processes of the company;
- 6) organises the collection and analysis of customer feedback and implements the relevant improvements by resolving customer complaints and taking into consideration the conditions arising from legislation;
- 7) organises procurement and purchasing activities (for example the drafting of a purchasing plan, mapping of suppliers, drafting of requests for quotation and invitations to tender, monitoring of inventory balances) on the basis of business process requirements and efficiency;
- 8) analyses and procures the appropriate logistics services and coordinates its day-to-day operation, taking into account the company's business processes and agreements with business partners;
- 9) analyses the efficiency and quality of business processes and implements the corrective actions required that are based on the objectives of the company, implementing innovative technologies or methods in a targeted manner;
- 10) performs tasks related to personnel administration, recruitment, selection and development and drafts documents related to employment relations (for example employment contracts, job descriptions, working time recording tables, holiday schedule, shift schedules, occupational safety manuals, training plan) based on requirements stipulated by current legislation in force



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<p>and the company's requirements;</p> <p>11) organises activities related to the company's occupational health and safety on the basis of requirements stipulated by current legislation in force and the company's field of activity;</p> <p>12) organises the collection and retention of information and documents on the basis of the company's field of activity and the specific characteristics of the document system.</p> <p>13) if necessary, exits from business relationships or winds up the company in consideration of the company's financial condition and the business environment.</p>
<p><u>Supporting knowledge:</u></p> <p>1) principles of designing business processes (core and support processes);</p> <p>2) principles of customer service;</p> <p>3) consultation and sales techniques;</p> <p>4) fundamentals of quality management;</p> <p>5) fundamentals of technology and innovation;</p> <p>6) principles of using business software;</p> <p>7) fundamentals of logistics (including optimisation of inventories, international delivery conditions, etc.);</p> <p>8) principles of supply chain management;</p> <p>9) principles of marketing and sales, including advertising and marketing communication;</p> <p>10) principles of public relations;</p> <p>11) requirements of the legislation in the field, for example the Law of Obligations Act, Consumer Protection Act, Employment Contracts Act, Occupational Health and Safety Act, Public Procurement Act;</p> <p>12) principles of drafting tenders, tender documents and contracts;</p> <p>13) principles of online marketing, including the opportunities and impact in marketing of social media;</p> <p>14) principles of document and record management.</p>
<p><u>Assessment method(s):</u> practical assignment or case studies or written assignment or educational and work experience portfolio or interview</p>

<b>B.2.4 Business development</b>	<b>EstQF level 5</b>
<p><u>Performance indicators:</u></p> <p>1) regularly analyses the opportunities and risks associated with the company's business, using it for developing the company and updating the company's business plan;</p> <p>2) implements planned innovations and evaluates the effectiveness of innovations based on the company's resources and opportunities;</p> <p>3) works together with different partners, including networks, monitoring the efficiency of activities according to the company's objectives;</p> <p>4) assesses the impact of new IT and other technological solutions on the business, defines requirements and benefit for the company and organises the implementation of change, taking into consideration the specific characteristics of the company.</p>	
<p><u>Supporting knowledge:</u></p> <p>1) principles of self-assessment of the company;</p> <p>2) stages and principles of managing change;</p> <p>3) principles of innovation management;</p>	
<p><u>Assessment method(s):</u> practical assignment or written assignment or educational and work experience portfolio or interview</p>	

<b>B.2.5 Product development</b>	<b>EstQF level 5</b>
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Performance indicators:

- 1) analyses the suitability of a service or product idea, taking into consideration the market for the product or service to be developed and the business environment;
- 2) determines the profitability of a product by finding out the costs of a new product or service and the factors that impact them (cost-benefit analysis);
- 3) drafts a product development plan and implements it, taking into consideration the cost-benefit analysis and by determining the intellectual property rights and legal basis of protection;
- 4) introduces a product or service to the market (launches) according to the marketing and sales plan that has been drafted;
- 5) analyses customer feedback for the purposes of evaluating the requirements for product updates or new product development.

Supporting knowledge:

- 1) principles of product development;
- 2) legal basis of intellectual property.

Assessment method(s): practical assignment or written assignment or educational and work experience portfolio or interview

**B.2.6 Financial management and accounting**

**EstQF level  
5**

Performance indicators:

- 1) develops financial management that takes into account the specific characteristics of the company and the required documentation and monitors its operation, taking into consideration the requirements stipulated by current legislation in force;
- 2) calculates a cost price of the products and services, taking into account all actual costs;
- 3) prepares a budget for the company, taking into consideration the company's business plan and sales forecast;
- 4) defines the investments required for the company's business based on the company's business plan, objectives and opportunities;
- 5) uses financial statements and indicators to make management decisions, monitoring the profitability, liquidity and solvency of the company, the budget implementation and uses this to evaluate the company's financial condition;
- 6) monitors the fulfilment of contracts and obligations, including tax obligations, taking into account the requirements stipulated by current legislation in force;
- 7) ensures the correctness of accounting documents and organises inventory checks, complying with the requirements stipulated by the Accounting Act and other legislation;
- 8) organises payroll calculation in accordance with the requirements stipulated by current legislation in force and based on the specific characteristics of the company.

Supporting knowledge:

- 1) fundamentals of financial management;
- 2) requirements stipulated by legislation that regulate the field of activity;
- 3) key concepts of accounting;
- 4) fundamentals of resource accounting (for example materials, people, equipment, IT, etc.);
- 5) principles of payroll management;
- 6) principles of taxation and finance.

Assessment method(s): practical assignment or written assignment or educational and work experience portfolio or interview

**B.2.7 Development of export activity**

**EstQF level  
5**





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Performance indicators:

- 1) analyses the business potential of export market for a product or service and drafts an export plan on the basis of this;
- 2) determines the most appropriate alternatives for entry into the market for the company - financing opportunities, target markets together with their specific features and finds business partners or target customers in an international business environment on the basis of the company's export plan;
- 3) adapts its product or service to the environment of the export market and to suit the needs of its customers;
- 4) organises marketing communication in the suitable foreign markets by attending trade fairs, meetings, using online marketing channels and other opportunities;
- 5) holds negotiations and enters into necessary export activity agreements and contracts, taking into consideration the principles of international business and intercultural differences;
- 6) organises logistics for a product or service according to international trade regulations and if necessary using the services of freight forwarding companies;
- 7) monitors the efficiency and profitability of export activity and makes necessary improvements on the basis of the monitoring.

Supporting knowledge:

- 1) intercultural differences and accounting for them in international business;
- 2) international delivery conditions (Incoterms);
- 3) principles of supply chain management;
- 4) principles of writing an export plan;
- 5) fundamentals of international economic law, including taxation.

Assessment method(s): practical assignment or written assignment or educational and work experience portfolio or interview

**Transversal competences of the occupation**

<b>B.2.8 Management and instruction</b>	<b>EstQF level 5</b>
<p><u>Performance indicators:</u></p> <ol style="list-style-type: none"> <li>1) initiates actions and projects and makes relevant decisions in an appropriate and timely manner, assuming reasonable risks in consideration of the requirements of the field of work and the company's objectives;</li> <li>2) defines the objective of a specific action/project within the scope of their area of responsibility and competence in accordance with their job tasks;</li> <li>3) drafts an action/project plan, including a budget and schedule, defines risks based on the objective of the action/project and in consideration of the broader field of work and operating environment and potential changes;</li> <li>4) manages and coordinates the work of the team in accordance with project stages, scope and objective, consciously selecting a management and leadership style that is appropriate for the situation and team;</li> <li>5) manages and instructs the team in a single-minded and background-conscious manner, intervening in a timely fashion in critical situations and by providing timely and relevant feedback;</li> <li>6) makes decisions by evaluating the potential consequences of decisions and in consideration of the whole picture and the need to shape and maintain the company's reputation;</li> <li>7) as a manager acts as a role model for their team, managing time efficiently, arriving to work and meetings on time, adhering to the schedule and taking into consideration agreed-upon procedures, codes of practice and standards;</li> <li>8) includes, motivates, encourages and supports team members by adhering to the objectives of the action/project and principles of good management;</li> </ol>	



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9) carries out the actions required to conclude a project, including preparing the necessary reports based on the objective of the project.

Supporting knowledge:

- 1) principles of organisational behaviour;
- 2) principles of human resource management;
- 3) principles of management;
- 4) principles of project management.

Assessment method(s): The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.

**B.2.9 Communication and information sharing**

**EstQF level  
5**

Performance indicators:

- 1) effectively communicates with partners of a different position, cultural background and world view, taking into consideration the needs of the target group and ability to comprehend and by presenting the information in a clear, logical and comprehensible manner for the target group;
- 2) selects important information for presentation by analysing and structuring information obtained from various sources, based on evidence and facts;
- 3) selects an appropriate manner of behaviour and expression, listening to the partner and asking relevant questions and capably reacting to feedback received and to the situation;
- 4) creates and maintains relationships, expressing their viewpoints firmly and objectively, accepting their own and the needs of others;
- 5) is able to cope with unexpected situations and conflict situations by reacting capably and in a manner that is focused on resolving the situation;
- 6) presents ideas, solutions and other important messages persuasively on behalf of themselves and the company;
- 7) uses social networks and other electronic channels for communication according to the requirements and opportunities of the target group;
- 8) is able to handle an exit from business relationships and if necessary to wind up the company.

Assessment method(s): The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.

**B.2.10 Cooperation and values-based approach**

**EstQF level  
5**

Performance indicators:

- 1) works together with individuals and within a team, with customers and colleagues by working efficiently and in accordance with principles of cooperation;
- 2) communicates in a constructive manner in various environments, accounts for differences in world views and opinions and regards them in a tolerant and respectful way;
- 3) includes colleagues and other partners in discussions, decision-making, adheres to collective rules and agreed-upon principles;
- 4) encourages and protects equal opportunities, does not base cooperation upon gender-based, ethnic, religious or other such attributes or sexual orientation and follows ethical beliefs and company values;
- 5) assumes responsibility for the decisions and actions of themselves and their team when facing the team and persons of various positions;
- 6) motivates, recognises and supports others by taking note of their contribution, effective action and needs;
- 7) adapts to the team, supports the effective action of the team, creates a team spirit, sharing their



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own knowledge and experience with their colleagues;  
8) has a responsible attitude towards the surrounding environment and encourages others to do the same by acting in a responsible manner, adhering to agreed-upon rules and standards and principles of social responsibility.

Assessment method(s): The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.

### B.2.11 Self-management

EstQF level  
5

#### Performance indicators:

- 1) establishes objectives for self-development and develops themselves in a targeted manner by searching for and using various learning opportunities, by enjoying learning, taking an interest in one's own development and the development of the surroundings;
- 2) understands new information and tasks, connects them together with prior experience and learns new work techniques and methods, adapting to changing circumstances;
- 3) collects, arranges and uses information required for work and self-development;
- 4) learns from experience, assesses, analyses and adjusts their actions in accordance with their capabilities, opportunities and feedback;
- 5) determines their job tasks, the competences required to fulfil these tasks and their own role in a team and in the company;
- 6) adapts their communication style to different situations and people;
- 7) is able to cope with tension and stressful situations, as well as failure and criticism;
- 8) analyses failures, is able to learn from mistakes and maintains their self-confidence;
- 9) maintains a balance of work and personal life and takes care to maintain their health and capacity for work;
- 10) maintains a positive working state of mind.

Assessment method(s): The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.

### B.2.12 Entrepreneurship

EstQF level  
5

#### Performance indicators:

- 1) takes smart risks in the implementation of new ideas, acts and assumes responsibility for the outcome;
- 2) keeps themselves up to date with changes occurring in the economy and the actions of competitors, creatively implementing opportunities that arise;
- 3) acts responsibly, takes into account the economic, environmental and social impact and consequences of processes and actions.

Assessment method(s): The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.

### B.2.13 Achieving results

EstQF level  
5

#### Performance indicators:

- 1) works systematically, in an organised manner and efficiently; focuses on results and the accomplishment of personal work objectives;
- 2) sets high standards with regard to results, for example quality, quantity, customer relationships, work development and monitors that these are met;
- 3) sets job priorities;
- 4) works efficiently (uses their own resources and the resources of others appropriately and



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<p>economically, acts in accordance with the means and environment at their disposal);</p> <p>5) takes tasks/projects to their conclusion, works persistently and systematically with the aim to accomplish objectives;</p> <p>6) seeks for new opportunities and different way to solve issues in case of obstructions.</p>
<p><u>Assessment method(s):</u> The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.</p>

<b>B.2.14 Computer use</b>	<b>EstQF level 5</b>
<p><u>Performance indicators:</u></p> <p>1) uses information technology solutions for improving the efficiency of the company's operations;</p> <p>2) uses software, selecting the most suitable ones among existing ICT tools or using software that is provided in modules 1-7 and 12 (see Annex 1).</p>	
<p><u>Assessment method(s):</u> The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.</p>	

<b>B.2.15 Language proficiency</b>	<b>EstQF level 5</b>
<p><u>Performance indicators:</u></p> <p>1) is proficient in the official language in their job to the extent of level B1;</p> <p>2) is competent in at least one foreign language (preferably English or Russian) to the extent of level B1 (see Annex 2);</p>	
<p><u>Assessment method(s):</u> The assessment of transversal competences is integrated with that of other competencies specified in the occupational standard.</p>	



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## Part C GENERAL INFORMATION AND ANNEXES

<b>C.1 Information on the preparation and approval of the occupational standard, on the body awarding occupational qualifications, and reference to the location of the occupational standard in classifications</b>	
1. Designation of the occupational standard in the register of occupational qualifications	14-29082014-02/3k
2. The occupational standard is compiled by:	<p>Peter Gornischeff, <i>Estonian Chamber of Commerce and Industry</i>  Aili Kõiv, <i>Foundation Innove</i>  Aarne Leisalu, <i>Harju County Entrepreneurship and Development Consultancy (Harjumaa Ettevõtlus- ja Arenduskeskus)</i>  Eela Malk, <i>Pärnumaa Vocational Education Centre (Pärnumaa Kutsehariduskeskus)</i>  Anu Moosel, <i>Foundation Innove</i>  Piret Pihel, <i>Association of Saaremaa Entrepreneurs (Saaremaa Ettevõtjate Liit), Saaremaa Development Centre (Saaremaa Arenduskeskus)</i>  Riina Rohelaan, <i>HR Outsourcing OÜ (Estonian Consultants' Association)</i>  Tiia Tammaru, <i>MTÜ Eesti Kvaliteediühing</i>  Eneken Titov, <i>Estonian Entrepreneurship University of Applied Sciences (Eesti Ettevõtluskõrgkool Mainor)</i></p>
3. The occupational standard is approved by	Professional Council of Business Services and Other Business
4. Number of the decision of the Professional Council	18
5. Date of the decision of the Professional Council	01/09/2014
6. The occupational standard is valid until (date)	31/08/2019
7. Occupational standard version number	3
8. Reference to the Classification of Occupations (ISCO 08)	<p>1219 Business services &amp; administration managers not elsewhere classified  3339 Business services agents not elsewhere classified  1439 Services managers not elsewhere classified</p>
9. Reference to the level in the European Qualifications Framework (EQF)	5
<b>C.2 Title of occupational qualification in foreign languages</b>	
In English: Small Business Entrepreneur	
In Finnish: Yrittäjä	
<b>C.3 Annexes</b>	
Annex 1 <a href="#">Computer skills</a>	
Annex 2 <a href="#">Descriptions of language skill levels</a>	