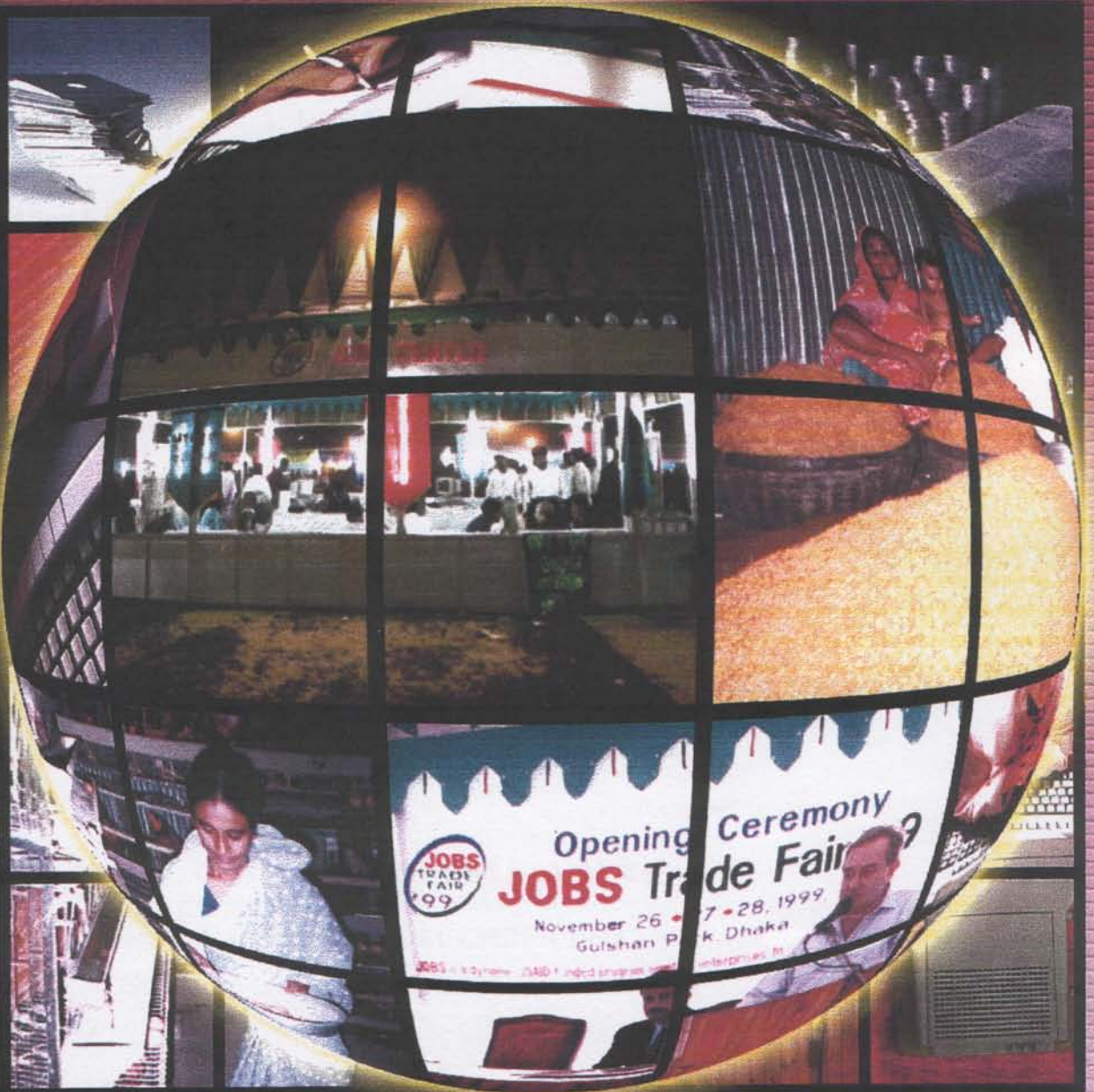


Quarterly Report

No. 9, October - December, 1999



JOBS

ASSISTING ENTERPRISES TO
CREATE EMPLOYMENT!

JOBS is a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their businesses

Final draft/still to be formatted/ad/15:1:2000

Job Opportunities and Business Support Program (JOBS)

Cooperative Agreement number 388-A-00-97-00013-00

Implementing Agency : United States Agency for International
Development/Bangladesh.

Coordinating GOB Agency : Ministry of Industries

Coordinating GOB Entities : Ministry of Planning
Bureau of NGO Affairs
Palli Karma-Sahayak Foundation
Economic Relations Division, Ministry of Finance

Implementing Contractor : IRIS Center of University Research Corporation
International
University of Maryland

**Implementing Partners of
Contractor** : Proshika Manabik Unnayan Kendra
Development Alternatives Inc

QUARTERLY REPORT NUMBER 9

OCTOBER – DECEMBER 1999

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E1 - 11 : a). E1 – Summary of the value of “ free media publicity ” secured by the JOBS Program during 4th quarter (October – December) 1999; E2 – 11 detailed value of “ free media publicity ” securements by JOBS component

NB : Copies of SME component, WBDU/Womens Business Development Unit and Policy component “ free media publicity ” articles which appeared during the 4th quarter (October – December) 1999 are contained within a separate Part 2 document

A. SME and WBDU Training Workshops (TWs) and Export/Analysis Briefing Sessions (ECBS)

During this quarter, JOBS trained by far the highest number of enterprises and participants (after excluding Legacy Footwear style training, one day sub sector launch workshops etc) in a single quarter. Illustrated by the chart below and within Annexes C2-7.

JOBS Unit	Number of TW/ECBS	Number of Enterprises	Number of Participants
a. SME TWs (*)	12	150	298
b. WBDU (Womens Business Development Unit) TWs (*)	6	113	118
c. SME ECBS	2	24	34
	20	317	451

(*) Includes SME Basic Business Management, Marketing & Loan Procedures, Strengthening Business & Marketing Development, Entrepreneurship Development, Bakery Hygiene & Hygiene TWs.

1. SUMMARY OF HIGHLIGHTS AND ACHIEVEMENTS

The JOBS Program presented at the 3rd quarter 1999 stakeholders review meeting in November, the draft of the October 1999 – September 2000 Annual Business Action Plan & Budget, which sought to take into account USAID's Dhaka Strategic Objectives : FY 2000 – 2004 contained within their October 1999 issued Economic Growth & Agricultural Development (EGAD) Team 1999 document, particularly

Strategic Objective 9 : Growth of Small Business – Key Indicators

- a. Growth in sales of assisted enterprises
- b. Growth in exports of assisted enterprises
- c. Growth in # of full time equivalent jobs (i.e. one or more persons employed 40 hours per week)

Notwithstanding the increasingly disruptive influence of hartals, together with the commencement of the holy Ramadhan holiday period in early December, the JOBS Program of activities during the 4th quarter (October – December) 1999 were the most successful since commencement of the project in October 1997. Among the key highlights and achievements were -

A. SME and WBDU Training Workshops (TWs) and Export Catalogue Briefing Sessions (ECBS)

During this quarter, JOBS trained by far the highest number of enterprises and participants (after excluding Legacy Footwear style training, one day sub sector launch workshops etc) in a single quarter, illustrated by the chart below and within Annexes C2 - 7.

JOBS Unit	Number of TWs/ECBS	Number of Enterprises	Number of Participants
a. SME TWs (*)	12	190	299
b. WBDU (Womens Business Development Unit) TWs (+)	6	113	118
c. SME ECBS	2	34	34
	<u>20</u>	<u>337</u>	<u>451</u>

(*) includes SME Basic Business Management, Marketing & Loan Procedures; Strengthening Business & Marketing Development; Entrepreneurship Development; Bakery Health & Hygiene TWs.

TWs were conducted in Dhaka (7), Munshigonj, Sylhet, Cox's Bazaar, Syedpur and Faridpur.

(+) includes Costing/Pricing for Women Entrepreneurs, Basic Business Management, Marketing and Loan Application Procedures TWs.

TWs were conducted in Dhaka (3), Bogra, Khulna and Chittagong.

B. Bangladesh and Export Trade Fairs (refer Annex A)

During this quarter, JOBS developed and managed the Program's first two highly successful Bangladesh and Export Trade Fairs detailed within the chart below i.e. JOBS ROSI (Return on Sales Investment) can be judged as exceptionally high.

➤ South African Footwear & Accessories Trade Fair :
JOBS " shared contribution investment " of
US\$17,000 resulted in spot orders alone of
US\$355,000 equating to a JOBS
ROSI of 1,988%

➤ JOBS Gulshan Trade Fair '99 :
JOBS " net investment of approximately US\$17,000 "
resulted in combined domestic/export orders of
around US\$341,656 equating to a JOBS
ROSI of 1,910%

Trade Fair	Location and Dates	Number of participating Enterprises
a. South African Footwear & Accessories (*)	Johannesburg, South Africa 19-23 Oct 1999	7
b. JOBS Gulshan Trade Trade Fair '99 (+)	Dhaka, 26-28 Nov 1999	<u>97</u> 104

(*) JOBS contributed 50% toward the " all-up " costs of participants air fares, stall space etc.

(+) Embraced both selected SME/ME clients (including Proshika).

C. ME Training Workshops

The ME component continued with " lesser weight " training activities in this quarter, due to a combination of budgetary cutbacks and that sufficient "

Training of Trainers in Entrepreneurship Development " have been completed with partners/sub contractors in line with ahead 12 months objectives/targets.

Activity	Assigned organisation, venue and dates	Number of NGOs	Participants
a. TOT/Training of Trainers in Entrepreneurship Development	STD, Dhaka 27 Oct - 8 Nov 1999	1	20
b. Savings, Credit and Financial	Proshika, Koitta 12 - 16 Nov 1999	<u>20</u> 41	<u>20</u> 40

D. Launch of the JOBS Writers/Journalists of the Year Policy/Advocacy Awards Program and Policy Issues/SME Promotional Activities Workshop

Notwithstanding a successful launch of the Writers/Journalists of the Year Policy/Advocacy Awards Program at a journalists level in particular, the Policy component has yet to devise/implement an effective strategy to achieve significant monthly writers/journalists issues coverage. Following completion of the Khulna regional workshop on JOBS perceived SME issues which need to be addressed, it has been decided that SME issues discussion can best be evaluated at the time of conducting SME/WBDU training workshops (and at far less cost).

Activity	Participants, venue and dates	Number of Enterprises	Participants
a. Launch of the JOBS Writers/Journalists of the Year Policy/Advocacy Awards Program	JOBS & Journalists, Dhaka, 14 Oct 1999		46
b. Regional Workshop on Policy Issues and Promotion of SME Activities (*)	JOBS, Khulna Chamber of Commerce & Industry, NASCIB, Khulna 6 Nov 1999	<u>72</u> 72	<u>132</u> 178

E. Free Media (Newspaper & Magazine) Publicity Secured by the JOBS Program covering the 4th Quarter (October - December) 1999

During this quarter (refer Annexes E1 - 11), JOBS secured its highest ever level of free media coverage illustrated within the chart below i.e. this quarter's free

media coverage totalling US\$20,534 was 148% ahead of the last quarter's previous high of US\$8,295. During the next quarter (January – March 2000), JOBS will down weight its media public relations promotional program to concentrate activities behind further delivering to our now established, solid client base.

JOBS Component (*)	Number of pieces		US\$ value at	
	of free media coverage	%	full card rate	%
a. SME	53	59	12,846	63
b. WBDU/Womens Business Development Unit	11	12	2,266	11
c. Policy	26	29	5,422	26
	90	100	20,534	100

(*) At this juncture, securement of free ME component media coverage has not been viewed as a major strategic requirement.

2. KEY JOBS PROGRAM ACTIVITIES – 4th QUARTER (OCTOBER – DECEMBER) 1999

2.1 SME COMPONENT

A. Footwear sector – Export and Bangladesh

- a. JOBS assisted 7 footwear exporters (on a shared contribution basis) to participate between 19th – 20th October 1999 in the major South African Footwear and Accessories Trade Fair in Johannesburg. A JOBS Assistant Manager advance travelled to the event to set-up the JOBS/exporters stall and manage their interests throughout the trade fair.

One exporter secured a spot order for US\$355,000 and ongoing, highly promising negotiations are continuing between a number of buyers and other exporters.

The above event was held in conjunction with the SAITEX (textiles, furnishings etc) trade fair, which embraced 750 stalls and 48 participating countries. The JOBS/Bangladesh stall received the Bronze Award for “Exhibition excellence and sales achievement”. This was the first time an award of this nature has been won by Bangladesh at an overseas trade fair.

The SME component has produced a detailed South African Footwear and Accessories Trade Fair evaluation report.

- b. **Bangladesh.** JOBS continues to assist and expand its small footwear producer cluster activities under the training and sub contract program in Mirpur i.e. Apex Footwear gave training to 111 new workers and 97 old workers in association with JOBS. During this quarter they sold Taka 1,220,000 (US\$24,158)/4154 pairs of shoes to Apex Footwear compared to the previous period of Taka 721,785 (US\$14,293) in sales.

B. JOBS Trade Fair '99 (26th – 28th November) at the Gulshan Park

This was JOBS first 100% implemented/managed trade fair which assisted 97 enterprises (the vast majority being SMMEs) over a 2 ½ period to significantly increase both domestic and export market sales, introduce new products etc i.e.

- a. *Total sales (domestic/export) – Taka 17,356,110 (US\$341,656)*
- b. *Sales per visitor head (based on 16,000 visitors) – Taka 1,085 (US\$21)*

Among the major product sectors promoted at the trade were handloom, handicraft, footwear, bakery products etc.

The event achieved major free public relations coverage and JOBS learned how to manage a trade fair of this magnitude and at reduced cost in the future.

The SME component (with inputs from the MIS unit) has produced a detailed JOBS Trade Fair '99 evaluation report.

C. Planned Sylhet Chamber of Commerce and Industry/SCCI and JOBS Program SMME Trade Fair – February 2000

The JOBS Program opened exploratory discussions in September with the Chamber re the possibility of running a major joint SCCI/JOBS trade fair in Sylhet in late January 2000. The key JOBS objectives behind this upcoming activity can be summarised as follows

- a. The majority of the 150 enterprises who will participate in this out of Dhaka event will be SMMEs, including women owned businesses. JOBS will also select 30+ enterprises from our existing client base who are interested in expanding sales for existing and/or new product lines into key centers throughout the country.
- b. Sylhet is the first of three major out of Dhaka centers within which JOBS plans to launch an integrated program of support activities to assist SMMEs to expand their businesses in the year 2000. In Sylhet, JOBS has selected the SCCI as its core partner to deliver the aforementioned program, which commenced during this quarter in the Bakery Sector Health & Hygiene

training arena.

In late December, after lengthy discussions, SCCI and JOBS agreed on the level of joint shared contribution. Both identities will meet in Sylhet in the first week of January 2000 to finalise all TOR and technical proposal aspects.

D. Bakery sector Health & Hygiene Training Programs

JOBS continued its successful program of assisting SME bakeries to improve the health and hygiene standards within their enterprises through two training programs in Dhaka and one in Sylhet.

In December, JOBS commenced phase one of its monitoring and evaluation program in line with a.) JOBS/CIDA agreement to help determine whether our assistance strategy to this sector is in line with agreed objectives etc., b.) Seek to concept a strategy " to promote to consumers the benefits of buying bakery products from enterprises with superior health and hygiene standards ".

E. Handloom and Handicrafts export sector

Key activities included

- a. Training 20 entrepreneurs in basic business management and marketing.
- b. Development of the JOBS " Bangladesh Handloom and Handicrafts Export Products Catalogue ". Whilst this activity is behind the originally set target completion date, the major component of photography was completed during this quarter. Final production and printing are expected to be completed in the next quarter before JOBSs supported exporters participation takes place in the planned March 2000 New York Textiles & Furnishings Trade Fair (where JOBS has already screened out an ideal mix of enterprises who could benefit from participation in this event).

During this quarter JOBS also conducted export products catalogue briefing sessions with 34 enterprises.

- c. *United Kingdom and/or Australian markets handloom and handicrafts export trade fairs.* JOBS is near finalising its recommendations in this arena.

F. WBDU/Womens Business Development Unit

Key activities included

- a. Implementing 6 training programs for women entrepreneurs (3 within and 3 outside of Dhaka) embracing 118 participants. Training programs

covered a mix of “ Costing, pricing and promotion ” and “ Basic management and marketing ” workshops.

- b. 34 WBDU clients participated through 8 stalls at the JOBS Gulshan Trade Fair '99, achieving combined sales of Taka 183,070 (US\$3,625).
- c. The WBDU (as with other SME units) has utilised training workshops to identify issues/inhibitors which impede the expansion of women enterprises. Identified key issues/inhibitors include

<u>Issues/inhibitors sector</u>	<u>%</u>
---------------------------------	----------

Marketing of their products	26
-----------------------------	----

Shortage of working capital	24
-----------------------------	----

Lack of skilled labor	16
-----------------------	----

Clients have stated that the ideal, integrated assistance package they would like to see JOBS make available to their enterprises include

➤ *Training in a wide range of areas*

➤ *Opening-up new marketing/sales linkages*

➤ *Business advice*

➤ *Assisting them to facilitate bank loans*

G. Loan Facilitation Unit

Key activities included

- a. The LFU sponsored a training program in Dhaka for 15 Agrani Bank branch managers and credit officers, utilising a CEFE based entrepreneurship development model designed to make participants more aware of the “ mix of issues which constitute modern entrepreneurship development ”, hence improving their skills in the identification and selection of the “ right ” loan application clients (including the SME sector).
- b. 3 training programs (all ex Dhaka i.e. in Munshiganj, Sydedpur and Cox's Bazar) were held during this quarter to train 59 “ top end ” ME clients of Agrani Bank in Entrepreneurship Development.

- c. The LFU is negotiation with the BIBM (Bangladesh Institute of Bank Management) re the development/implementation of a major program designed to train throughout the country bank loan officers in “ understanding the special lending needs of SMEs ”.
- d. Anticipated publication of the long awaited Bank Loan Application Procedures Handbook for SMEs (i.e. how to prepare a basic business and marketing plan, net worth financial statement and submit a bank loan application) in Bangla and English, has been further delayed due to the poor quality of inputs made by the two external consultants contracted to develop and review this publication.
- e. During this quarter the LFU arranged and participated in meetings between selected banks and Ms. Judith Coker (USAID’s Investment Officer for Asia, Washington) to promote the possible introduction by a select number banks of an MSED Loan Guarantee Facility under the JOBS Program. As at the 21st December 1999, five banks have expressed “ very interested or interested ” reaction, but as at the end of the quarter no formal bank applications have been made to USAID Washington.

H. Communications and Training Unit

Key activities included

- a. Continued, highly successful securement of “ free media ” newspaper/ magazine coverage (valued at US\$20,864 based on a full card rate basis) promoting the activities of the JOBS Program to its wide range of target audiences.
- b. Implementation of 5 Basic Business, Marketing and Bank Loan Application training workshops totaling 98 enterprises (based on a 85% male/15% female participation split), four of which were held in Dhaka and one in Faridpur.

The unit has also played a key role in the ongoing process of selecting training consultants of “ higher quality ” and at “ reduced cost ”.

- b. The unit has made major design inputs into the JOBS Gulshan Trade Fair '99, Policy Writers/Journalists of the Year Awards Program, LFU Bank Loan Procedures Handbook, JOBS sponsored “ The role of women entrepreneurs in the national economy ” publication etc.

2.2 ME Component

A. Performance Status Report (loans disbursed, number of borrowers and jobs created)

The chart below identifies the number of loans disbursed, number of borrowers and jobs created on an accumulative basis since July 1998 through to September 1999. At the time of report production, partners (Proshika/ Yogsutra) and sub contractors quarterly reports for the current quarter (October – December 1999) had not been received.

Sector	Jul 98/Jun 99	%	Jul 99/Sep 99	%	Cumulative	%
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Loans disbursed

Male	849	20	279	31	1,128	22
Female	3,356	80	633	69	3,989	78
Total	<u>4,205</u>		<u>912</u>		<u>5,117</u>	

Number of borrowers

Male	739	19	233	39	972	22
Female	3,101	81	365	61	3,466	78
Total	<u>3,840</u>		<u>598</u>		<u>4,438</u>	

Number of jobs created

Male	4,696	52	1,350	55	6,046	53
Female	4,263	48	1,097	45	5,360	47
Total	<u>8,959</u>		<u>2,447</u>		<u>11,406</u>	

B. Expansion of target areas

Due to protracted procedural and contractual complications with partners and sub contractors, including still to be finalised new agreements with IVS (representing Yogsutra), Buro Tangail and Shakti Foundation, the ME component has not been able to expand its activities at the targeted level set within the JOBS Annual Business Action Plan and Budget covering the period October 1999 – September 2000.

Notwithstanding above inhibitors, the ME component has commenced its program to expand activities within five new Proshika areas adjacent to existing areas, following the signing in late this quarter of a new contractual agreement with Proshika. A total of 1250 borrowers (250 per new area) are in the throes of being selected.

C. Training programs

Final training programs in this quarter were completed in the following sectors

- a. The last TOT training workshop in “ Entrepreneurship Development and Business Management ” on behalf of Buro Tangail. The ME component has now trained 135 Proshika, Yogustra and Buro Tangail EDWs (Enterprise Development Workers) in this arena, who will now conduct formal training for their respective entrepreneurs.
- b. Training by Proshika of the last batch of 20 local NGO Chief Executives in “ Savings, Credit and Financial Management ”.

D. NGO strengthening program – status report

The key strategy behind this component of the ME Program’s phase one activities was to strengthen the credit and financial management capacity of local NGOs to help them to secure financial assistance through MFIs.

Under the ME component, two types of training program were organised and implemented at an NGO senior management level as follows

- a. A six day Accounts and Financial Management training workshop.
- b. A six day Savings and Credit Management training workshop.

IVS (International Voluntary Services), TARD (Proshika Technical Assistance for Rural Development), Centre for Development Services (CDS) conducted the training workshops for strengthening a. and b. capacities within their partner organisations, whilst VERC (Village Education Resource Center), CDF (Credit and Development Forum, RDA (Rural Development Academy) and BARD (Bangladesh Rural Development Academy) conducted training on behalf of PKSF (Palli Karma Shahayak Foundation.

Per the latest June 1999 table below, 471 participants from 471 NGO organisations participated in the above training workshops. We understand that

- a. 16 organisations were able to explore credit through PKSF and 11 were in the pipeline.
- b. TARD (Proshika) and CDS financially assisted a number of their own partner organisations and were trying to establish linkages with other MFIs for the balance of partner organisations.

Trainer NGOs	# of NGOs trained	# of NGOs who received loans	Taka total loan amount	# of borrowers	# of jobs created
1. CDF	48	3	900,000		300
2. VERC	22				
3. IVS	82				
4. Proshika	16				
5. RDA	29				
6. BARD	29				
7. CDS	132	16	3,638,200		1,325
8. TARD	113	20	22,727,000		7,498
	471	29	27,265,000		9,123

JOBS has not been able to up date the status of the above activities, as there is no regular monitoring and follow-up systems in place with these organisations, bearing in mind the large number of identities involved, their very wide spread of geographical activities and person power shortage.

Finally, the ME component has adopted a new strategic focus and direction targeted at training EDWs (Enterprise Development Workers) within partner and sub contractor organisations in “ Entrepreneurship Development and Business Management Training ”, designed to assist “ top end ” MEs to really expand their enterprises (i.e. increase sales and new employment generation).

E. JOBS Program Manager, Senior ME Advisor and Senior ME Operations Manager field activities evaluation visits

In support of the ME component’s ongoing M & E field evaluation activities, the above identities visited the field to evaluate their perceived “ strengths and weaknesses ” of JOBS Program activities at a EDW Supervisor and EDW activities implementation level, including visiting a range of successfully assisted Proshika enterprises covering a wide variety of sectors. Ms. Rafiqua Akhter, Proshika JOBS ME Coordinator, accompanied JOBS Program executives during these visits.

F. Strengthened JOBS Program EDW supervisor, EDW and entrepreneur implementation and delivery strategies

Throughout this quarter (utilising D. “ strengths and weaknesses ” evaluation as the catalyst) the Senior ME Advisor, Senior ME Operations Manager and Program Manager/Senior Business Advisor developed new EDW supervisor, EDW and borrower implementation strategies per the following Annex items.

Annex D1 – 7

JOBS Program EDW (Enterprise Development Worker)
“ Annual Business Action Plan/ABAP ”
1st January – 30th September 2000

This new ABAP (per the Proshika illustration) is designed to ensure that EDW Supervisors and EDWs jointly draw-up and successfully implement greatly strengthened programs designed to assist borrowers to

*Significantly increase sales and
create new sustainable jobs; together with
the potential for many to develop into successful
small enterprises*

including identifying and placing major assistance behind the top 50% of MEs most likely to achieve the above key objectives.

Whilst the ME component is targeting to assist 8,620 new entrepreneurs (Proshika 3,750, Yogsutra 3,750, Buro Tangail 1,000 and Shakti Foundation 120) over the period October 1999 – September 2000 it remains questionable whether this target can be achieved in view of the unexpected complications detailed under “ B. Expansion of target areas ”.

Taking the Proshika illustration, 5 EDW supervisors and 15 EDWs will be offered the opportunity to win annual salary bonus awards based on the successful implementation of the new ABAP with supporting

JOBS Program
EDW individual ME business/marketing objectives
and targets, advice and assistance strategies sheet
1st January – 30th September 2000

The ME component plans to launch the above ABAP strategy and annual salary awards program in January at separate partner and sub contractor workshops.

G. Individual ME entrepreneur activities and results evaluation

Annex D8 – 14 illustrates a further strengthened ME monitoring and evaluation system (first launched at a phase one level in September) which will parallel the introduction of the new ABAP strategy.

H. ME component monitoring and evaluation activities

At a time to be determined in the 1st quarter 2000, the ME component will take over from the MIS unit full responsibility for monitoring and evaluation of ME activities for the following key reasons

- a. It has far stronger, integrated experience in the ME field monitoring and evaluation arena than the MIS unit.
- b. It will “ free-up ” the already over burdened MIS unit to major its resource behind the ever increasing activities of the SME component.

2.3 Policy Component

A. JOBS, Khulna Chamber of Commerce & Industry, NASCIB Regional Workshop on policy issues and the promotion of SME component assistance activities

This regional workshop was held on Saturday 6th November 1999 in Khulna and attended by 72 enterprises and 178 participants, including the Minister for Disaster Rehabilitation and Relief and the Presidents of the Khulna Chamber, NASCIB and Press Club. Notwithstanding that the workshop got away to a two hour late start for reasons beyond JOBS control, it still offered the opportunity for JOBS to seek through issuance and completion by workshop participants, their responses to a two part SME issues/inhibitors form i.e.

- a. Part 1 - Here JOBS listed eight SME “ prompted ” issues/inhibitors we perceived needed to be addressed (including very brief floor discussion on these and other issues).
- b. Part 2 - Here JOBS asked SME participants to indicate their “ unprompted ” responses relating to issues/inhibitors they perceived needed to be addressed.

The five key concern issues/inhibitors raised in this arena restricting the growth of their enterprises were

- . High interest rates (37/39%)
- . Badly needed improvements in utility services (27/29%)
- . Lack of increased government infrastructure investment (23/24%)
- . Lack of entrepreneurs training (12/13%)
- . Absence of political stability (10/11%)

The SME component used the workshop to promote the wide range of technical assistance services which the JOBS Program can make available to help enterprises expand their businesses.

Notwithstanding that the Policy component (per Quarterly Report No. 8) had targeted to run four regional workshops during this quarter, this was the only regional workshop implemented during this period.

In January, JOBS will review whether regional workshops are the most ideal, cost effective promotional strategy via which to identify and promote SME issues (inhibitors) to its target influence makers.

B. Launch of the “ JOBS Program SME Advocacy Writers/Journalists of the Year Awards ” program

Notwithstanding a most successful launch of this unique promotional program on 14th October 1999, designed to secure \$40,000 of “ SME free articles placement ” in the first year covering the following areas a). Highlighting the important contribution the SME sector makes to the Bangladesh economy, b). Issues/inhibitors influence makers should be aware of which need to be addressed, to enable the SME sector to more dynamically expand (i.e. increase Bangladesh and export sales, creating new sustainable employment etc), the Policy component was unable to secure any “ SME free articles placement ” during this quarter in line with the above objectives.

However, the Policy component has subsequently finalised a strategy to achieve effective “ free articles placement ” commencing in first quarter 2000.

Key guest speakers at the launch of this initiative at the Pan-Pacific Sonargaon Hotel were

Hon. Tofail Ahmed, Minister of Industries and Commerce

Mr. Gordon West, Mission Director, USAID

Mr. Khandakar Monirul Alam, President of the Jatiya Press Club

C. Policy component participation in SMME activities

During this quarter

- a. It was agreed that the Policy component should participate (on an ongoing basis) in the majority of SME training workshops, as these represent a “ captive audience ” via which to identify and discuss issues (inhibitors) which are frustrating enterprises from expanding their businesses.
- b. That the SME and ME components should become far more involved in the Policy component issues identification and agreement process.

D. The Role of Women Entrepreneurs in the National Economy Publication

The Policy component together with the SME Communications and Training Unit, finalised publication of this report during the quarter.

E. Publication and distribution of the first edition of the JOBS SME Policy Advocacy News

Final printing and distribution of this long delayed publication took place in October and mailed to 1,500 identities, including Government Ministers and Officers, Chambers of Commerce and Industry, NGOs, donors, financial institutions, JOBS clients etc. However, written response/reaction from this promotional initiative was insignificant i.e. whilst a few institutes and personalities requested copies of research papers, no " plus comment " letters were received.

F. Planned policy articles

No JOBS Policy component written SME issues (inhibitors) articles secured media placement during this quarter, but two are under review and await planned media publication

- a. *Access to credit and movable asset based lending to small enterprises in Bangladesh.*
- b. *Interest rate liberalisation across all sectors should help small and medium enterprises to grow.*

G. Access to finance

The Senior Policy Advisor met with the following banks during this quarter

- a. *Managing Director : Janata Bank (27th October 1999).*
- b. *Managing Director : Uttara Bank (28th October 1999).*
- c. *Executive President : Islami Bank (28th October 1999).*
- d. *Managing Director : Basic Bank (1st November 1999).*

to discuss issues related to the following areas a). Widening the use of movable asset based working capital loans; b). Liberalisation of the interest rate across all sectors; c). Possibilities of creation and maintaining a disaster fund for SMEs.

As at the close of this quarter, a report covering the outcome and/or recommendations following these meetings had not been circulated.

H. Possible JOBS supported " SME Business Council "

The Program Manager/Senior Business Advisor put forward on 5th September the concept and benefits of forming a Bangladesh SME Business Council. The Policy component agreed to explore this concept further and put together an integrated/costed recommendations proposal in this arena. However, this exercise was still outstanding at the end of the 4th quarter.

2.4 Management Services Component

A. MIS (Monitoring and Evaluation Unit)

- a. The MIS unit continued to enter and process received ME partners/sub contractors and SME enterprise profile data in line with established M & E formats, including i). Data collected/summarised per the SME unit constructed JOBS Trade Fair '99 sales reportage form for each participating business and a daily visitor impressions form ii). Produced a modified WBDU enterprise profile form and summarised from this unit's data base " problems faced by women entrepreneurs in running their businesses " iii). Worked closely with the Communications and Training Unit (who completed the cost benefits evaluation) to track this quarter's JOBS Program " free media coverage " activities iv). Worked with the Policy component relating to data collected/summarised per the latter's policy/advocacy issues form collected at SME training workshops and the like.
- b. As reported under 2.2. ME component (item H.), it was decided during this quarter, that the monitoring and evaluation of ME activities will come under the control/umbrella of the ME component, and will take place at a point and time still to be decided.

The MIS will remain responsible for the monitoring and evaluation of the balance of JOBS Program activities i.e.

*SME component (including training, LFU and WBDU units),
Policy component and media release
and the like coverage*

The MIS unit and SME component units will seek to strengthen their working relationship and cross inputs during the next quarter.

B. New JOBS Program procurement procedures document

In December 1999, a procurement procedures document was drafted and circulated amongst JOBS personnel. This document explains USAID regulations and procedures involved in the procurement of goods and services. This document is being strictly followed in drafting contracts and purchasing goods and services for the JOBS Program.

C. Local consultative sub-group on private sector development

The Local Consultative Sub-group on Private Sector Development met twice during the 4th quarter of 1999. The first meeting was held on October 7, 1999, at the Office of the Delegation of the European Commission. Mr. Francois Cherer made a brief presentation on the various activities of ASIA-Invest in the field of private sector development.

The second meeting of the Sub-group was held on December 14, 1999, at the office of DANIDA in the Royal Danish Embassy. Mr. Amarnath Reddy made a presentation on the private sector development (PSD) program of DANIDA. Dr. Shantanu Mitra, DFID, led a discussion on the implications of fiscal reforms for private sector development. In this context, he explained in which areas of fiscal reforms DFID along with other donor agencies are working and what the implications of the reforms for the private sector are.

3. KEY JOBS PROGRAM OBJECTIVES FOR THE 1st QUARTER (JANUARY - MARCH) 2000

Whilst JOBS again remains confident of delivering sound results during this quarter, they may well be frustrated for the following key reasons

- a. Delays in implementing prior agreed programs due to revised contractual procedures.
- b. A possible, marked increase in hartal activities.

3.1 SME COMPONENT

A. Footwear sector – Export and Bangladesh

- a. Export. JOBS will assist on a shared contribution basis (but this time at lower cost) a mix of 6/7 existing and/or new footwear export clients to attend the next February 2000 South African footwear and accessories trade fair. JOBS anticipates that this will prove to be another successful support venture in both sales and employment increase.

In the export arena JOBS will also i). Train 100 Surma footwear workers; ii). Train selected management executives from footwear enterprises in basic management and marketing disciplines.

- b. Bangladesh. Following the success of the Mirpur small footwear cluster (which continues to expand its sales), JOBS will train 60 women from Savar Women Development Samity over a 3 month period in handmade sandals

and shoe production, then seek to assist them to open-up new marketing linkages.

B. Sylhet Chamber of Commerce & Industry (SCCI) and JOBS Program Trade Fair

We anticipate that this major out of Dhaka trade fair between the SCCI and JOBS, which will be for around 10 days commencing between 15th - 25th February 2000, will (like the Gulshan JOBS Trade Fair '99) help between 125/150 enterprises (the majority of whom will be SMMEs) to markedly increase sales, launch new products, open-up new marketing opportunities and expand their businesses. JOBS will also be seeking to invite 25-30+ SMMEs from around the country to participate in this event.

C. Bakery sector Health and Hygiene Training Programs etc

- a. During this quarter, JOBS will continue with its ongoing, successful training program inside/outside of Dhaka, including assisting selected SME bakeries to expand their sales through appropriate marketing venues.
- b. Monitoring of health and hygiene bakeries base line standards in with this sectors improved H & H awards program.

D. Handloom and Handicrafts export sector

- a. JOBS is well advanced in its approved recommendation to send 7/8 selected handloom exporters (with the supply capability, potential product development potential etc) to the major

New York Home Textiles Show

in late March 2000.

- b. The JOBS " Bangladesh Handloom/Handicrafts Export Catalogue ", whilst behind the originally set target availability date, is well advanced at a technical production level and should be completed within this quarter. JOBS has yet to decide on the integrated international promotional strategy it will employ to market the catalogue to key target audiences.
- c. JOBS will continue to screen out and select ideal upcoming United Kingdom and Australasian markets trade fairs within which we should assist existing and potential sector exporters to participate in.
- d. Technical training for 40 workers of export clients in vegetable dying.

E. WBDU/Womens Business Development Unit

During this quarter the unit will

- a. Train at least 4 X 20 groups of women entrepreneurs (1 in Dhaka; 3 ex Dhaka) in basic business and marketing tenets with the perceived potential to successfully expand their businesses.
- b. To identify and work at a “ hands on ” advice and assistance level with at least 10 – 15 women entrepreneurs with “ real potential to expand sales, generate increased employment etc.
- c. Seek to identify and develop new training programs which fit the group needs of women entrepreneurs additional to a.
- d. To work closely with the SME unit at a Bangladesh and export trade fairs level to ensure that appropriate women entrepreneurs are selected to participate in such events.
- e. To ensure that widespread distribution of the last quarter printing of the “ Role of women entrepreneurs in the national economy ” takes place very early in this quarter.
- f. The unit will continue to explore (and implement where viable) initiatives to assist women entrepreneurs at the “ small ” (but not micro) level among organisations such as WEDP/BSIC, Directorate of Womens Affairs, Jatiyo Mohila Sangstha, Mohila Samity etc.
- g. Maximise the opportunities to secure free public relations coverage of WBDU activities, particularly articles coverage.

F. Loan Facilitation Unit

During this quarter the unit will major its activities behind the following

- a. – c. core objectives/activities
 - a. Finalise and implement the phase one launch of the JOBS Program to train up to 500+ senior and next tier bank loan officers in how to address the special lending needs of SMEs and increase their lending to this sector. This training program will be developed and implemented on behalf of JOBS by BIBM (Bangladesh Institute of Bank Management).
 - b. Early in the quarter the unit will finalise technical inputs, publish and launch the JOBS Program “ SME Bank Loan Procedures Handbook ”.
 - c. Per the JOBS Business Action Plan and Budget (October 1999 – September 2000), the LFU work closely with the SME enterprise development unit to identify and commence working with the first 12 (of

50) " high growth potential/bankable SMEs to help them prepare and submit bank loan applications ".

- d. Continue to follow-up with banks interested in the possibility of introducing USAID Washington's MSED loan guarantee program.
- e. Notwithstanding a. – c. core objectives/activities the LFU will evaluate (and may pursue) other appropriate activities as they arise.

F. Communications and Training Unit

During this quarter the unit will

- a. Implement 5 basic business, marketing and bank loan procedures workshops in Dhaka (2) and throughout the country (3), linked to phase one introduction of a nominal charge structure for these training workshops.
- b. Identify and develop a range of new technical assistance training workshops designed to meet specific group needs of the JOBS existing and growing client base. In this arena (as appropriate) the unit will work closely with the SME enterprise development group, LFU and WBDU.
- c. Work with the ME component to identify and secure " free media coverage " of its strategies and activities.
- d. Work with the MIS unit to produce a summarised, key points assessment of the " benefits or otherwise etc " stated by entrepreneurs following participation in JOBS training workshops.
- e. Work with the policy component to ensure their successful participation in training workshops relating to discussion and collection of issues/inhibitors data frustrating SMEs from expanding their enterprises.
- f. Continue to public relations promote the activities of the JOBS Program and make key advice and design inputs into JOBS supported trade fairs, publications etc.

3.2 ME COMPONENT

The key objectives/activities during this quarter will be to

- a. Launch/implement at a phase one level, a markedly strengthened ME activities program (per Annexes D1 – 7) to assist EDW (Enterprise Development Worker) supervisors and EDWs to select and assist " top end

" MEs with the potential to significantly expand their enterprises at both a sales increase and jobs creation level.

- b. Per Annexes D8 – 14, introduce a strengthened monitoring and evaluation system to measure ME borrower activities and performance (i.e. sales increase, jobs creation, increased loans and asset size etc).
- c. To seek to work as closely as possible with the SME component in sectors of mutual and/or synergistic interest, particularly in the marketing arena.
- d. Work with the Communications and Training Unit seek to secure free public relations (articles) coverage of the ME component's key objectives and activities.

3.3 POLICY COMPONENT

During this quarter the Policy component will

- a. Review with USAID/IRIS/PARTNERS/JOBS Program senior policy, SME and ME managers the effectiveness or otherwise of the policy component's last two years activities, then identify/agree on a new integrated delivery strategy and time frame embracing
 - i. *Priority issues which the policy component should major its activities around necessary to create a more conducive climate to enable SMMEs to more successfully expand their enterprises; and where the policy component (with appropriate support resource) is confident it can deliver.*
 - ii. *Determine the structure and personnel size of the policy component necessary to deliver i., including IRIS support and input levels.*
- b. Early in the quarter, finalise and implement a strategy to secure weighted media articles coverage of selected SME issues/inhibitors frustrating the expansion of their enterprises under the umbrella of the 14th October 1999 " JOBS Program SME Advocacy Writers/Journalists of the Year Awards " Program.

3.4 MANAGEMENT SERVICES COMPONENT

- a. The MIS unit, working closely with the SME enterprise development unit, LFU and WBDU will continue to issue M & E activities reports in line with agreed evaluation objectives and reportage formats; and will continue to be responsible for ME component M & E activities until the latter unit has fully put in place its own M & E structure.

Summary of 4th quarter (October - December) 1999

- b. The next meeting of the LCG for PSD will be held on February 14, 2000. JOBS will make a presentation on the proposed SME Business Council and the SME Journalist/Writer of the Year Award programs.

Sector			Sales in TR	Sales US\$
Footwear				
Scott African Trade Fair	19 - 23 October, 1999	107200 pairs	16,013,980	354,500
Mirpur Footwear Cluster	25 Sept to 8 Dec, 1999	4654 pairs	1,345,200	28,480
Sub-total		111854 pairs	17,359,180	381,080
JOBS Trade Fair'99				
Handloom Handicrafts*				
Spot sold		2000 pieces	7,028,533	39,537
Local Spot order negotiated		N/A	744,700	14,859
International spot order received		N/A	507,000	9,980
Sub-total			8,280,233	64,376
Footwear				
Spot sold		870 pairs	471,445	9,280
Local Spot order negotiated		10270 pairs	6,128,000	110,472
International spot order received		16300 pairs	7,098,200	135,746
Sub-total		25040 pairs	13,697,645	255,498
Bakery				
Spot sold		85X units	282,747	5,172
Local Spot order negotiated		None	None	
International spot order received		None	None	
Sub-total			282,747	5,172
Other sectors				
Spot sold		600 units	123,200	2,405
Sub-total		500 units	123,200	2,405
Sub-total of JOBS Trade Fair			17,258,110	341,038
Grand total			34,617,290	722,736

* includes ME

1 US\$ = Tk.50 B.

Summary of 4th quarter (October - December) 1999 sales by JOBS assisted enterprises

Sector	Period	Unit/Volume	Sales in Tk.	Sales US\$
Footwear				
South African Trade Fair	19 - 23 October, 1999	107200 pairs	18,013,680	354,600
Mirpur Footwear Cluster	25 Sept to 6 Dec, 1999	4654 pairs	1,345,200	26,480
Sub-total		111854 pairs	19,358,880	381,080

JOBS Trade Fair'99		26 - 28 Nov, 1999		
Handloom/ Handicrafts*				
Spot sold		2029 pieces	2,028,823	39,937
Local Spot order negotiated		N/A	744,700	14,659
International spot order received		N/A	507,000	9,980
Sub-total			3,280,523	64,577
Footwear				
Spot sold		800 pairs	471,440	9,280
Local Spot order negotiated		10200 pairs	6,120,000	120,472
International spot order received		18000 pairs	7,099,200	139,748
Sub-total		29000 pairs	13,690,640	269,501
Bakery				
Spot sold		5300 units	262,747	5,172
Local Spot order negotiated		None	None	
International spot order received		None	None	
Sub-total			262,747	5,172
Other sectors				
Spot sold		600 units	122,200	2,406
Sub total		600 units	122,200	2,406
Sub total of JOBS Trade Fair			17,356,110	341,656

Grand total			36,714,990	722,736
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* Includes ME

1 US\$ = Tk.50.8

**Selected extracts from completed/returned JOBS enterprise
profile forms at the end of December 1999**

SECTOR	NO. OF FORMS COMPLETED/ RETURNED	LOCATION OF ENTERPRISES	TOTAL SALES IN 1998 US \$(*)	% OF TOTAL SALES	TOTAL NO. OF EMPLOYEE OF 1998	AVERAGE SALES PER EMPLOYEE IN US \$(*)
HANDLOOM/HANDCRAFT (Enterprises)	162	Dhaka Division 83%, rest of the country 17%	8,641,289	19	28512	303
HANDLOOM/HANDCRAFT (NGOs)	78	Dhaka Division 72%, rest of the country 28%	1,538,343	3	48282	32
FOOTWEAR	30	100% of the enterprises are located in Dhaka Division	15,947,896	34	6900	2311
BAKERY	140	Dhaka Division 90% and rest of the country 10%	4,307,972	9	5180	832
LIGHT ELECTRICAL	38	98% of the enterprises located in Dhaka Division	9,438,417	20	874	10799
WOMEN BUSINESS DEVELOPMENT UNIT (WBDU)	99	40.4% in Dhaka Division, 20.2% Bogra, 20.3% Chittagong, 19.1% Khulna	731,337	2	924	791
LOAN FACILITATION UNIT (LFU)	59	33.2% in Dhaka Division, 33.8% Chittagong, 33.2% Rangpur Division	1,403,416	3	338	4152
COMMUNICATION & TRAINING (C&T)	113	59% in Dhaka Division, 20% Bogra, 3% Comilla, 9% Khulna and 9% Rangpur	4,228,986	9	2978	1420
TOTAL	719		46,237,656	100	93,988	492

* Taka 50.8 = \$ 1.00

**Overview summary of completed, accumulative
training and other workshops, trade fairs, launch
events etc. by quarter covering the period
July 1998 - December 1999**

JOBS Program	Number of	Number of	Number of
JOBS Program	Number of Activities	Number of enterprises	Number of participants
SME	28	464	1056
ECBS/Export Catalogue Briefing Sessions	2	34	34
Bangladesh and Export Trade Fairs	3	110	110
WBDU			
Womens Business Development Unit	7	125	134
ME			
Borrowers Training (Formal)	25	625	625
Borrowers Training (Non formal)	225	5625	5625
TOT	23	403	451
Policy			
Writers/Journalists of the Year Policy/Advocacy Awards Launch Event; Policy Issues/SME Promotional Activities	1		46
Regional Workshops	5	72	479
Total	319	7458	8560

Detailed 4th quarter (October - December) 1999
 completed training and other workshops,
 trade fairs etc. launch events etc
 by JOBS Program component

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO. OF ENTERPRISES	NO. OF PARTICIPANTS
	JOBS Program				
		Number of Activities	Number of enterprise	Number of participants	
	SME	13	190	299	
	ECBS/Export Catalogue Briefing Sessions	2	34	34	
	Bangladesh and Export Trade Fairs	2	104	104	
	WBDU				
	WBDU/Womens Business Development Unit	6	113	118	
	ME	2	40	40	
	Policy				
	Writers/ Journalists of the Year Policy/ Advocacy Awards Launch Event; Policy Issues/ SME Promotional Activities	1		46	
	Regional Workshops	1	72	132	
	Total	27	553	773	
December 1-3, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENOE)	Hall Syedpur	20	20

Detailed 4th quarter (October - December) 1999

Detailed 4th quarter (October - December) 1999
 completed training and other workshops,
 trade fairs etc. launch events etc
 by JOBS Program component

JOBS Program	Number of Activities	Number of enterprise	Number of participants
SME	13	190	299
ECBS/Export Catalogue Briefing Sessions	2	34	34
Bangladesh and Export Trade Fairs	2	104	104
WBDU			
WBDU/Womens Business Development Unit	6	113	118
ME	2	40	40
Policy			
Writers/ Journalists of the Year Policy/ Advocacy Awards Launch Event; Policy Issues/ SME Promotional Activities	1		46
Regional Workshops	1	72	132
Total	27	653	773

**Detailed 4th quarter (October - December) 1999
completed training and other workshops, trade fairs,
launch events etc by JOBS Program component**

SME

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Oct-99	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	89
16-Oct-99	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	BASC	18	18
30-Oct-99	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	BASC	19	19
November 2 - 4, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Munshigonj	19	19
November 11 - 13, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	BASC	11	11
November 18 - 20, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	BASC	13	13
November 18 - 21, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Training Research and Information Network (TRIN)	IDB Bhaban, Agargaon, Dhaka	18	18
20-Nov-99	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Sylhet Chamber of Commerce & Industries Conference Hall	15	15
December 1 - 3, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Syedpur	20	20

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DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
December 6 - 8, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Cox's Bazar	16	20
December 11 - 16, 1999 (LFU)	CEFE Based Entrepreneurship Development for Agrani Bank Officers	Center for Human Excellence (CENCE)	Dhaka		15
December 13 - 15, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	Faridpur	19	21
December 19 - 21, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Training Research and Information Network (TRIN)	BASC	21	21
Total of the Running Quarter				190	299
November 26 - 30, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	MIDA	Khulna	17	19
December 3 - 4, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Rikuber Kumpi	Chattogram	20	26
Total of the Running Quarter				113	118

WBDU/Womens Business Development Unit

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
November 2 - 4, 1999	Costing, Pricing and promotion for Women entrepreneurs	Training Research and Information Network (TRIN)	Dhaka	20	20
November 14 - 16, 1999	Costing, Pricing and promotion for Women entrepreneurs	Training Research and Information Network (TRIN)	Bogra	21	21
November 20 - 22, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Dhaka	16	19
November 20 - 22, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nilufar Karim	Dhaka	19	19
November 28 - 30, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Khulna	17	19
December 3 - 4, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nilufar Karim	Chittagong	20	20
Total of the Running Quarter				113	118

Oct 27 - Nov 5, 1999	Training of Trainers (TOT) in Entrepreneurship Development	STD	STD	20	20
Nov 12 - 18, 1999	Savings, Credit and Financial Management	Prochana	Kolkata	20	20
Total of the Running Quarter				40	40

ECBS/Export Catalogue Briefing Sessions

Date	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
9-Sep-99	Briefing session for export catalogue	JOBS	JOBS Conference Room	21	21
10-Oct-99	Briefing session for export catalogue	JOBS	JOBS Conference Room	13	13
Total of the Running Quarter				34	34

Bangladesh and Export Trade Fairs

Date	NAME OF TRADE FAIR	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
19 - 23 October 1999	Footwear and Accessories, Africa 1999	JOBS	South Africa	7	7
26 - 28 November 1999	JOBS Trade Fair	JOBS	Gulshan Park	97	97
Total of the Running Quarter				104	104

ME

Date	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Oct 27 - Nov 8, 1999	Training of Trainers (TOT) in Entrepreneurship Development	STD	STD	20	20
Nov 12 - 16, 1999	Savings, Credit and Financial Management	Proshika	Koitta	20	20
Total of the Running Quarter				40	40

Policy

DATE	DESCRIPTION	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
14-Oct-99	Launch of the JOBS SME Policy Advocacy Writers/Journalists of the Year Study/Travel Grants Award Program	JOBS Program	Dhaka		46
06-Nov-99	Regional Workshop on Small and Medium Enterprise (SME) Development Issues in Bangladesh	JOBS Program, NASCIB-Khulna & Khulna Chamber of Commerce	Khulna	*72	132
Total of the Running Quarter				72	178
Grand Total of the Running Quarter				552	912

* Note : Total no of Enterprises were 72 out of which 15 were female entrepreneur and 57 were male entrepreneur

**Detailed summary of completed, accumulative
training and other workshops, trade fairs, launch
events etc by quarter covering the period
July 1998 - December 1999**

SME

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Nov 22-26, 1998	Small Business Management Training for Bangladesh Footwear Manufacturers Association	Training Research and Information Network (TRIN)	In the Office of Bangladesh Footwear Manufacturers Association (BFMA)	22	22
Dec 7 - 19, 1998	Business Management Training for the Entrepreneurs of Bangladesh Plastic Manufacturers Association	Training Research and Information Network (TRIN)	Dhaka Chamber of Commerce Training Hall	10	12
Quarter wise sub-total				32	34
Year wise sub-total (1998)				32	34
March 31, 1999	Effective Business Management for Small and Medium Scale Electrical Goods Manufacturers	Business Advisory Services Center (BASC)	BASC Training Hall	13	15
Quarter wise sub-total				13	15
July 14-15, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	20	20
July 19 & 21, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Khulna	20	20
July, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	126

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DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
July 19, 1999	Footwear Export Marketing and Development Assistance Workshop	JOBS Program	Hotel Purbani	16	87
July 29 and 30, 1999	Handloom/Handicrafts Export Development and Assistance Workshop	JOBS Program	BRAC Center, Mohakhali	34	110
Aug 23-24, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Dhaka	21	21
Aug 29-30, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Khulna	21	21
August, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy		135
Sept. 6, 1999	Workshop on Small & Medium Bekary Assistance	JOBS Program	IDB Bhaban, Agargaon, Dhaka	60	100
Sept 20,21 & 22, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	17	17
Sept 27,28 & 29, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	19	19
Sept 25, 1999	Footwear Workshop Mirpur Local Cluster	JOBS Program	Appex Footwear, Mirpur	1	32
Quarter wise sub-total				173	455
Oct'99	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	89
16 Oct, 1999	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	BASC	18	18

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DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
30 Oct, 1999	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	BASC	19	19
November 2 - 4, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Munshigonj	19	19
November 11 13, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	BASC	11	11
November 18 - 20, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	BASC	13	13
November 18 21, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Training Research and Information Network (TRIN)	IDB Bhaban, Agargaon, Dhaka	18	18
20-Nov-99	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Sylhet Chamber of Commerce & Industries Conference Hall	15	15
Dec 1 - 3, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Syedpur	20	20
Dec 6 - 8, 1999 (LFU)	Bank SME Client Training in Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Cox's Bazar	16	20

Annex C11

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Dec 11 - 16, 1999 (LFU)	CEFE Based Entrepreneurship Development for Agrani Bank Officers	Center for Human Excellence (CENCE)	Dhaka		15
Dec 13 - 15, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	Faridpur	19	21
Dec 19 - 21, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Training Research and Information Network (TRIN)	BASC	21	21
Quarter wise sub-total				152	173
Year wise sub-total (1999)				432	1022
Total (1998 & 1999)				464	1056

November 20 - 22, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nichter Karmi	Dhaka	19	19
November 26 - 28, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	ABDAS	Khulna	17	19
December 3 - 4, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nichter Karmi	Chittagong	20	20
Quarter wise sub-total				113	118
Year wise total (1998)				129	434

WBDU/Women Business Development Unit

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Sept 29 & 30, 1999	Training Workshop on Costing, Pricing and Promotion for Women Entrepreneurs	JOBS Program	BASC	12	16
Quarter wise sub-total				12	16
November 2 - 4, 1999	Costing, Pricing and promotion for Women entrepreneurs	Training Research and Information Network (TRIN)	Dhaka	20	20
November 14 - 16, 1999	Costing, Pricing and promotion for Women entrepreneurs	Training Research and Information Network (TRIN)	Bogra	21	21
November 20 - 22, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Dhaka	16	19
November 20 - 22, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nilufar Karim	Dhaka	19	19
November 28 - 30, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Khulna	17	19
December 3 - 4, 1999	Basic Business Management Marketing and Bank Loan Application Procedure	Nilufar Karim	Chittagong	20	20
Quarter wise sub-total				113	118
Year wise total (1999)				125	134

ECBS/Export Catalogue Briefing Sessions

Date	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
9-Sep-99	Briefing session for export catalogue	JOBS	JOBS Conference Room	21	21
10-Oct-99	Briefing session for export catalogue	JOBS	JOBS Conference Room	13	13
Total				34	34

Bangladesh and Export Trade Fairs

Date	NAME OF TRADE FAIR	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Jun'99	Lessons Without Border, Chicago	JOBS	Chicago	6	6
19 - 23 October 1999	Footwear and Accessories, Africa 1999	JOBS	South Africa	7	7
26 - 28 Nov 1999	JOBS Trade Fair	JOBS	Gulshan Park	97	97
Total				110	110

ME

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF NGOS	NO.OF PARTICIPANTS
09.05.98-14.05.98	Institutional strengthening training for potential NGOs who have applied to PKSf	CDF	CDF	20	20
Quarter wise sub-total				20	20
21.09.98-27.09.98	Credit Management	TARD	TARD	18	18
Quarter wise sub-total				18	18
01.10.98-06.10.98	Credit Management	CDS	CDS	19	19
08.11.98-14.11.98	Credit Management	TARD	TARD	19	19
Quarter wise sub-total				38	38
Year wise sub-total (1998)				76	76
30.1.99-05.02.99	Accounts and Financial Management	CDS	CDS	15	15
09.02.99 - 15.02.99	Savings and Credit Management	PROSHIKA	Koitta	16	16
13.02.99-18.02.99	Savings and Credit Management	IVS	IVS	20	20
13.02.99-18.02.99	Institutional strengthening training for potential NGOs who have applied to PKSf	CDF	CDF	14	14
27.02.99-05.03.99	Savings and Credit Management	CDS	CDS	20	20
01.03.99-07.03.99	Accounts and Financial Management	TARD	TARD	20	20
13.03.99-19.03.99	Accounts and Financial Management	CDS	CDS	22	22
14.03.99-20.03.99	Accounts and Financial Management	TARD	TARD	19	19
14.03.99-20.03.99	Accounts and Financial Management	IVS	IVS	21	21
21.03.99 - 25.03.99	Institutional Strengthening training for existing PKSf partners	RDA	RDA, BOGRA	29	29
Quarter wise sub-total				196	196
11.4.99 - 17.4.99	Training of Trainers (TOT)	PKSf	VERC	22	22
12.06.99-24.06.99	Entrepreneursip Development / Business Management	CARE	Ahsania Mission	18	18
Quarter wise sub-total				40	40

Annex C15

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF NGOS	NO.OF PARTICIPANTS
July 10-22, 1999	Entrepreneurship Development / Business Management	CDS	CDS	19	19
July 10 -22, 1999	Entrepreneurship Development / Business Management	CARE	Ahsania Mission	19	19
Aug 7, 1999 Aug 19, 1999	Training of Trainers (ToT) in Entrepreneurship Development	Step Towards Development	Steps Towards Development	11	21
Aug 29 - Sept 10, 1999	Training of Trainers (TOT) in Entrepreneurship Development & Business	Step Towards development	Step Towards Development	1	20
Sept 19 - oct 1, 1999	Training of Trainers (TOT) in Entrepreneurship Development & Business	Step Towards Development	Step Towards Development	1	20
Quarter wise sub-total					
October 27 - November 8, 1999	Training of Trainers (TOT) in Entrepreneurship Development	STD	STD	51	99
November 12 - 16, 1999	Savings, Credit and Financial Management	Proshika	Koitta	20	20
Quarter wise sub-total					
Year wise sub-total (1999)				40	40
Grand Total				327	375
				403	451

Quarter wise sub-total					
Year wise sub-total (1999)				72	133
Grand Total (1998 & 1999)				72	133

*Note: Total no. of Entrepreneurs were 72 out of which 12 were female entrepreneurs and 57 were male entrepreneurs.

Launch Event by Policy Component
Policy

DATE	NAME OF WORKSHOP	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
8-Oct-98	Policy Issues Relating to Small and Medium Enterprises (SME) Development in Bangladesh	Jobs Program & FBCCI	Dhaka		68
Quarter wise sub-total					68
Year wise sub-total					68
February 18, 1999	Round Table Conference on Obstacles to Small and Medium Enterprise Development in Bangladesh	JOBS Program & The Daily Star	Dhaka		78
Quarter wise sub-total					78
21-Jun-99	Discussion Session on Implications of FY 2000 Budget on SME Development	JOBS Program & NASCIB	Dhaka		76
Quarter wise sub-total					76
Aug 19, 1999	Regional Workshop on SME Development Issues in Bangladesh and JOBS Technical Assistance Program to the SME Sector	JOBS Program	Sylhet		125
Quarter wise sub-total					125
06-Nov-99	Regional Workshop on Small and Medium Enterprise (SME) Development Issues in Bangladesh	JOBS Program, NASCIB-Khulna & Khulna Chamber of Commerce	Khulna	72	*132
Quarter wise sub-total				*72	132
Year wise sub-total (1999)				72	411
Total (1998 & 1999)				72	479

* Note : Total no of Enterprises were 72 out of which 15 were female entrepreneur and 57 were male entrepreneur

Launch Event by Policy Component

DATE	DESCRIPTION	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
14-Oct-99	Writers/ Journalists of the Year Policy/ Advocacy Awards Launch Event; Policy Issues/ SME Promotional Activities	JOBS Program	Dhaka		46
Total					46

The Micro Enterprise (ME) Component JOBS Program has in recent times invested heavily into training EDWs in basic entrepreneur business management skills to enable them to

advise and assist MEs to more successfully expand their enterprises and/or start up new businesses

Now that EDWs have undergone training in the above areas, the next critically important phase is just about to be launched based around the

Production, organization and implementation of individual EDW Annual Business Action Plans (ABAPs) covering their responsibilities

JOBS Program ME supervisors will work closely with partners and contractor EDW supervisors and EDWs to ensure that successful development, implementation and monthly performance-monitoring of ABAPs takes place.

2. EDW supervisors and EDW annual performance bonus awards program (A)

The JOBS Program will make available the following number of bonus awards to selected EDW supervisors and EDWs in recognition of outstanding individual performance:

- A. 5 (five) EDW supervisors will have the opportunity to each win 2 (two months) annual salary bonus based on the level of achieved objectives and targets agreed with their EDWs. The bonus will be paid shortly after completion of the ABAP year ending 30th September 2000.
- B. 15 (fifteen) EDWs will have the opportunity to each win
 - a. 2 (two) weeks annual salary bonus based on the quality and creativity etc of their ABAPs. The bonus will be paid shortly after completion of the ABAP year ending 30th September 2000.

JOBS Program
EDW (Enterprise Development Worker)
“ Annual Business Action Plan/ABAP ”
1st Jan – 30th September 2000

1. Background :

The Micro Enterprise (ME) Component JOBS Program has in recent times invested heavily into training EDWs in basic entrepreneur business management skills to enable them to

*Advise and assist MEs to more
 successfully expand their enterprises and/or
 start-up new businesses*

Now that EDWs have undergone training in the above arena, the next critically important phase is just about to be launched based around the

*Production, agreement and implementation
 of individual EDW
 “ Annual Business Acton Plans/ABAPs
 covering their respective areas*

SAMPLE

JOBS Program ME supervisors will work closely with partners and contractors EDW supervisors and EDWs to ensure that successful development, implementation and monthly performance monitoring of ABAPs takes place.

2. EDW supervisors and EDW annual performance bonus awards program (*) :

The JOBS Program will make available the following number of bonus awards to selected EDW supervisors and EDWs in recognition of outstanding individual performance.

- A. 5 (five) EDW supervisors will have the opportunity to each win 2 (two months) annual salary bonus based on the level of achieved objectives and targets agreed with their EDWs. The bonus will be paid shortly after completion of the ABAP year ending 30th September 2000.
- B. 15 (fifteen) EDWs will have the opportunity to each win
 - a. 2 (two) weeks annual salary bonus based on the quality and creativeness etc of their ABAPs. The bonus will be paid shortly after completion of the ABAP year ending 30th September 2000.

- b. 6 (six) weeks annual salary bonus based on the level of achieved objectives and targets set within their ABAPs. The bonus will be paid shortly after completion of the ABAP year ending 30th September 2000.

(*) The 5 (five) EDW supervisor and 15 (fifteen) EDW annual performance bonus awards is spread as follows;

Partners & Contractors	Targeted number of MEs to be assisted	Number of annual performance bonus awards
Proshika	3,750	EDW Supervisors 5 EDWs 15

3. Key JOBS Program EDW “Annual Business Action Plan ” objectives and targets :

They can be succinctly summarised as follows.

- A. *We wish to target established and new large ME loan borrowers, who with strong EDW business and marketing advice/assistance, have the perceived ability to*

Significantly increase sales and create new sustainable jobs; together with the potential for many to develop into successful small enterprises

- B. *Whilst excellent ME development and expansion results are being achieved by many poultry and livestock enterprises in particular, we wish to see EDWs expand their activities among a much wider range of ME sectors outside of the poultry/ livestock and akin areas.*

- C. *EDWs need to quickly identify and seek to assist from January/February the top 50% of MEs most likely to achieve A. objectives and targets, particularly in the marketing arena(i.e. helping them to profitably increase sales and/or find new buyers. They should seek to make at least 1 (one) advice and assistance visit to each of these enterprises every three weeks.*

EDW Supervisors also need to work closely with EDWs to raise productivity through improved time and area management skills.

- D. *EDWs should ensure that their EDW supervisor, is kept closely aware on a weekly basis, of those issues and/or problems likely to frustrate the achievement of monthly agreed objectives and targets, and quickly take appropriate action where necessary.*

Annual Business Action Plan /ABAP format overleaf :

JOBS Program
EDW (Enterprise Development Worker)
“ Annual Business Action Plan/ABAP ”

Format

1st Jan – 30th September 2000

1. Partner or contractor reference number : _____
2. Partner or contractor name : _____
3. Thana : _____ Union : _____ Area : _____
4. EDW Supervisor's name : _____
5. EDW name : _____
6. Consolidated annual targets – existing and new borrowers (*) :

Borrower sector	Total ME Initiated	%	Numbers employed		Average borrower/taka – Monthly		
			M	F	Loan size	Assets size	Sales
<hr/>							

- a. Poultry
- b. Livestock
- c. Fishery
- d. _____
- e. _____
- f. _____
- g. _____
- h. _____

Totals :

(*) constructed from monthly individual ME borrower objectives/targets forecast detailed within Annex A.

7. EDW summary of planned advice and assistance strategies to ME sectors :

A. Poultry Sector

- a. The key business advice and/or assistance I will offer my MEs will be –

c. The key marketing advice and/or assistance I will offer my MEs will be –

- b. The key technology or the like advice and/or assistance I will offer my MEs will be –
- c. The key marketing advice and/or assistance I will offer my MEs will be –
- d. The key issues which could frustrate me in assisting my MEs to expand in this sector –
- e. The key measuring issues that I will apply to overcome the constraints and to achieve my targets (where both my MEs and myself may need help throughout the year) are –

B. Livestock Sector

- a. The key business advice and/or assistance I will offer my MEs will be –
- b. The key technology or the like advice and/or assistance I will offer my MEs will be –
- c. The key marketing advice and assistance I will offer my MEs will be –
- d. The key issues which could frustrate me in assisting my MEs to expand in this sector –
- e. The key measuring issues that I will apply to overcome the constraints and to achieve my targets (where both my MEs and myself may need help throughout the year) are –

C. Fishery Sector

- a. The key business advice and/or assistance I will offer my MEs will be –
- b. The key technology or the like advice and/or assistance I will offer my MEs will be –
- c. The key marketing advice and/or assistance I will offer my MEs will be –

- d. The key issues which could frustrate me in assisting my MEs to expand in this sector –
- e. The key measuring issues that I will apply to overcome the constraints and to achieve my targets (where both my MEs and myself may need help throughout the year) are –

D. Small Business Sector

- a. The key business advice and/or assistance I will offer my MEs will be –
- b. The key technology or the like advice and/or assistance I will offer my MEs will be –
- c. The key marketing advice and/or assistance I will offer my MEs will be –
- d. The key issues which could frustrate me in assisting my MEs to expand in this sector –
- e. The key measuring issues that I will apply to overcome the constraints and to achieve my targets (where both my MEs and myself may need help throughout the year) are –

etc

ABAP discussed and agreed with EDW Supervisor on _____

(EDW name)

EDW Supervisor name

(Signature)

(Signature)

Distribution list :

EDW Individual ME Business/Marketing Objectives and Targets, Advice and Assistance Strategies Sheet format overleaf :

JOBS Program
EDW Individual ME Business/Marketing Objectives
and Targets, Advice and Assistance Strategies Sheet
1st Jan – 30th September 2000

11. Identified advice and assistance needs / will offer the enterprise to help it expand
 (e.g. improve skills, introduce improved/new technologies (if applicable), increase sales/profits, find new buyers/markets)

1. Partner or contractor reference number : _____

2. Partner or contractor name : _____

3. ME name/address : _____

4. ME sector : _____

5. EDW Supervisor's name : _____

6. Loan size details : _____

7. Employment numbers :

Jan 2000 – Female ____/Male ____ Forecast Dec 2000 – Female ____/Male ____

8. Forecast monthly sales/taka :

9. Forecast monthly sales/units(*)

2000 – Jan _____
 Feb _____
 Mar _____
 Apr _____
 May _____
 Jun _____
 Jul _____
 Aug _____
 Sep _____
 Oct _____
 Nov _____
 Dec _____

2000 – Jan _____
 Feb _____
 Mar _____
 Apr _____
 May _____
 Jun _____
 Jul _____
 Aug _____
 Sep _____
 Oct _____
 Nov _____
 Dec _____

(*) Describe type of unit/volume etc

10. Keys problems/issues which need to be addressed frustrating the expansion of the enterprise :

- A. _____
 B. _____
 C. _____

11. Identified advice and assistance needs I will offer the enterprise to help it expand its business to increase business management skills, introduce improved/new technologies (if applicable), increase sales/profits, find new buyers/markets etc.

A. Business Management

B. Improved/new technologies

C. Marketing

D. Other

Date this " EDW Individual ME Business/Marketing Objectives, Targets, Advice and Assistance Strategies Sheet " agreed with EDW Supervisor _____

 (EDW name)

 (EDW Supervisor name)

 (Signature)

 (Signature)

Proposed Entrepreneurship Development/Business Management Training:
 The EDWs are well aware about the above-mentioned training. They have already prepared a training plan and sent it to Proshika head office for approval. They are waiting for the clearance and 6-day training module with materials to start the training among their borrowers.

Project Monitoring Report Illustration

1. **Date of Visit:** 15th November'99.
2. **Project Title:** Entrepreneurship Development and Business Management.
3. **Name and Address of the Organization:**
Proshika Sirajgonj Raygonj ADC
Sirajgonj.
4. **Purpose of the Project:** To create employment among the borrowers through Entrepreneurship Development and Business Management training, and follow-up services.
5. **Proposed Activities:** To provide;
 - Skill development training among 250 selected borrowers.
 - Credit support to the borrowers initiating viable business.
 - Follow-up of activities/business initiated by the borrowers to see the impact in-terms of employment creation and Socio-economic development of the borrowers.
6. **Status of the Project:** Over the period (June'1998-October'1999), 218 out of 250 borrowers are provided with credit on Fisheries, Poultry, Livestock, Small business and others. Among the borrowers 210 received Tk.10, 000 and above, and the rests 08 received Bellow Tk.10, 000.
7. **Visited By:** Moinul Islam Khan and Tahmina Sultana (Srity)
8. **Field Observation:**

Proshika Sirajgonj Raygonj ADC is doing well in-terms of project and field management. During our monitoring mission the following areas were seen:

a) Proposed Entrepreneurship Development/Business Management Training:

The EDWs are well aware about the above-mentioned training. They have already prepared a training plan and sent it to Proshika head office for approval. They are waiting for the clearance and 6-day training module with materials to start the training among their borrowers.

At Proshika Raygonj ADC, 26 borrowers were replaced with new borrowers. They were provided with credit. The revised borrower list was sent to Proshika head office for approval.

a) Borrowers Participation:

The mission was informed that the participation of borrowers was very encouraging. Except those who were replaced. They are very much interested to initiate new business or expand their existing one. They have been able to create their own employment and some of them have created jobs for their family members and the neighbors. The management takes feedback from EDWs on a regular basis.

The mission visited some Enterprises and has found running in efficient way. The borrowers pay their installments regularly. Almost everyone was able to generate a capital for their business.

c) Staff (EDWs)

The EDWs are well experienced and received training on both Business Management and Skill Development offered by the JOBS. They are well informed about the JOBS objective and are committed to the success of the project. They have disbursed loan on different businesses. After selecting a new business the EDWs studies the feasibility of that particular business, then they disburse loan to the borrowers.

d) Mission Activities:

- > The EDWs were advised to indicate or collect information on the major changes occurred during the life of the business undertaken by the borrowers.
- > The mission also advised to nurse borrowers properly.

9. Staff Interviewed:

Abu Sayed Shekh (FS)
 Abu Bakar Siddique (EDW)
 Md. Nurul Islam (CSC)

10. Results:

This is an on going project. The monitoring team received following information:

SL No	EDWs Name	Trade Type	No of Borrowers		No of Job Creation		Wage
			Above 10,000	Bellow 10,000	Family member		
					Full	Half	
01	Rafiqul Islam	Small Trade	53	-	192	67	101
		Agriculture	21	-			
		Live stock	01	-			
		Others	05	-			
02	Amir Ahammed	Live stock	17	01			
		Small Trade	32	-			
		Agriculture	04	-			
		Others	01	-			
03	Abu Bakar Sidique	Fishery	09	-			
		Small Trade	38	-			
		Nursery	01	-			
		Agriculture	26	-			
		Live stock	02	-			
		Others	-	07			
Total			210	08			

The above figures/information were collected to see the development of present status of the Project activities.

11. Development between the last and the current visit:

Significant development was found in Raygonj ADC. During our last visit we found that 166 borrowers were received credit. But in one month they have motivated and included 52 more beneficiaries to become the member of JOBS and disbursed amount of Tk. 10,15,000 as loan.

During our last visit we were informed that there might be a drooped out about 50 borrowers. We then advised Proshika to motivate the borrowers further and reduce the number of drop out. Accordingly, they gave extra effort to reduce the number and finally succeeded to bring it to 26.

This is one of the positive sign of the regular monitoring visit. Realizing the gravity and need of the project, Raygonj ADC has given an extra effort to improve the situation, which is, resulted the present situation.

The mission visited some borrowers, which are descried in attachment-A.

12. Document reviewed/received:

- The individual files of all EDWs were reviewed.
- Project implementation plan was reviewed.
- The current loan disbursement status was reviewed.

13. Comments:

- JOBS team felt that the present situation of Raygonj ADC is good.
- Raygonj ADC also prepared an **at a glance** and **training plan**.
- Close monitoring is needed to see the result of the project.
- Raygonj ADC prepared a **Project Implementation Plan** and maintained an **individual file**.

14. Follow- up:

During our next monitoring mission following areas to be seen closely;

- Maturity and willingness of the newly selected borrowers. (By visiting some of them in the field).
- The number of Job created in viable business.
- Whether the EDWs nursed the borrowers properly or not.
- Whether they have improved the present situation by qualitative aspect.

SAMPLE

INDIVIDUAL BORROWER'S RESULT ILLUSTRATION

Name of the Organization / ADC : Proshika Bhola ADC

Visited By: Md. Sazzad Hossain
Md. Golam Mostafa

UNION : Dakshin Joynagar Thana: Bhola

District: Bhola

Date of Visit: 6.12.99

Borrower's Name & ID	Employment						Activities	Result Achieved	Result Indicators	Remark	
	Own			Relative							Wage
	P	F	P	F	P	F					
Md. Abu Taher Vill: East Sanchia ID No - 372 Loan Received Tk.100000 Own Investment - 50000 Total investment- 150000	1					7	<ul style="list-style-type: none"> Expanded his existing R.C.C pillar production factory. Employed 7 people and pay them Tk.80 each a daily. Purchased raw materials from local market Sales pillars to Proshika and to the local market. 	<ul style="list-style-type: none"> Factory is running well. Ensured the income of 7 people. Production increased He earned net Tk.21200 last year. 	<ul style="list-style-type: none"> Factory is in place and more products are there. People get wage regularly. Increased sells. Purchased 26 decimals land from the income. Installments are paid regularly. 2 children are going to school. 	<ul style="list-style-type: none"> Md. Taher involved with Proshika since 1983 and running the business from 10 years ago. The business runs 5-6 months per year. 	
Monirul Islam Vill: Diderullah ID No-280 Loan Received Tk.17000 Own investment - 30000 Total investment- 47000 Date of loan received - 30.8.99.	1					1	<ul style="list-style-type: none"> Expanded his existing fertilizer and pesticide shop. Employed 1 people and pays him Tk.55 daily and food. Purchased fertilizer and pesticide from wholesale market Sells fertilizer and pesticide at local market 	<ul style="list-style-type: none"> Fertilizer shop is running well. Income for 1 people ensured. More fertilizer are purchased . Earned Tk..5000-5500 per month. 	<ul style="list-style-type: none"> More commodities are in the shop. Worker gets wage regularly. Increased sells Installments are paid regularly. Able to generate a capital and expands his shop by owns income. 	<ul style="list-style-type: none"> Mr. Islam involved with Proshika since 1997 and able to generate a capital from previous IGAs. 	

INDIVIDUAL BORROWER'S RESULT ILLUSTRATION

Name of the Organization / ADC : Proshika Bhola ADC

Md. Bazzad Hossain
Md. Golam Mostafa

Visited By:

UNION : Dakshin Joynagar Thana: Bhola District: Bhola

Date of Visit: 6.12.99

Borrower's Name & ID	Employment						Activities	Result Achieved	Result Indicators	Remark
	Own		Relative		Wage					
	P	F	P	F	P	F				
Md. Babul Hossain Vill: Diderullah ID No- 279 Loan received Tk.10000 Own investment-40000 Total investment - 50000 Date of loan received - 30.08.99.		1					3	<ul style="list-style-type: none"> Tailoring shop running well. Income for 3 people ensured. Production increased. Earned Tk.5000 per month. 	<ul style="list-style-type: none"> More cloths/dress materials are in the shop. Workers get wage regularly. Increased sells. Installments are paid regularly Excavated a pond and repairs his house from the income. 	
Sheikh Farid ID No-277 Vill: Middle Joynagar Loan received Tk.20000 Own investment- 50000 Total investment -70000 Date of loan received - 25.3.99.	1						1	<ul style="list-style-type: none"> Timber business running well. An income for worker is ensured. More wood is purchased. Earned Tk.6000-6500 per month. 	<ul style="list-style-type: none"> More wood is in the place. People get wage. Increased sells. Installments are paid regularly. Built a house by own income. 	Mr. Farid involved with Proshika since 1990 and running the business before joining with Proshika. He able to generate a capital from this business.

INDIVIDUAL BORROWER'S RESULT ILLUSTRATION

ID: Name IDNT Business Category

Name of the Organization / ADC

District Thana Union Village

Visiting Date:

Visited By:

SOURCE OF CAPITAL

Loan Receiving Date

LOAN:

OWN:

OTHER:

TOTAL:

EMPLOYMENT CREATED

Part Time Full Time

RELATIVES

WAGE

OWN (Yes/No)

MONTHLY SALES INFORMATION

Last Month's Sales (Tk) Month Year

Current Month's Sales (Tk) Month Year

ACTIVITIES :

- Set up a Rice husking Firm.
- Borrowed Tk. 10,000.
- Bought paddy from the village.
- Promoted his business locally and got positive responses.
- Employed four peoples as full time basis.

RESULT ACHIEVED :

- Firm is running efficiently.
- Earns Tk. 7,000 per month during pick season.
- The family is in a better position.
- Socio-Economic condition is improved.
- Able to generate capital.
- Health and hygiene condition is improved.
- Able to employ people.

INDICATOR :

- The firm is in place.
- 1.5 Bighas of land are purchased.
- House is repaired.
- Children going to school.
- Living standard is better than before.
- Installments are regularly paid.
- Tube well and sanitary latrines are installed.
- More people are working.

REMARK :

He wants to expand his existing business.

SAMPLE

**Summary of the value of
“free media publicity” by the
JOBS Program during the
4th Quarter (October – December) 1999**

JOBS Component or Unit	Taka	US \$(*)	%
a. SME Unit	652,600	12,846	63
b. WBDU/Women Business Development Unit	115,125	2,266	11
c. Policy Component	275,425	5,422	26
Total	1,043,150	20,534	100

* Taka 50.8 = \$ 1.00

**Detailed value of " free media publicity "
securements by JOBS SME component**

OCTOBER-DECEMBER 1999

OCTOBER							
SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	SATURDAY 2, OCT '99	THE BANGLADESH OBSERVER	JOBS Workshop on Business	3	8.5	25.5	19,125.00
2	SATURDAY 9, OCT '99	THE BANGLADESH OBSERVER	Photograph With Caption On Apex Footwear Signing An Agreement With Mirpur Footwear Cluster To Assist Mirpur Footwear Producers	3	4	12	9,000.00
3	MONDAY 18, OCT '99	THE DAILY STAR	JOBS SME Bakery Training Workshop Organized Jointly By BIEF Programme Of CIDA Held At BASC Training Center	2	7.5	9.5	7,125.00
4	TUES DAY, OCT 19, 99	THE INDEPENDENT	JOBS Leads Footwear Exporters To Fair S Africa	2	6.5	13	9,750.00
5	TUES DAY, OCT, 19, 99	THE FINANCIAL EXPRESS	Six Footwear goes To Attend African Trade Fair	2	6.5	13	9,750.00
6	WEDNESDAY OCT, 20,	THE DAILY ITTEFAQ	Photograph With Caption Ending Ceremony Of Training Workshop On Business Management, Marketing & Bank Loan Application	2	3.5	7	6,300.00
7	WEDNESDAY OCT, 20,	THE BANGLADESH OBSERVER	JOBS Leads Footwear Exporters Team To Trade Fair In Johannesburg	3	8	24	18,000.00
8	ISSUE 136, SEPT-OCT 1999	COMMERCE & INDUSTRY	JOBS and CIDA workshop on small and medium bakery development assistance	3	18	54	37800

NOVEMBER, 1999									
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT		
1	ISSUE 137 NOV, 1999	COMERCE AND INDIRTRY	JOB'S & Apex Footwear Seek To Assit Mirpur Footwear Cluster	3	9	27	18,900.00		
2	ISSUE 137 NOV, 1999	COMERCE AND ININDUSTRY	JOB'S Take Export Footwear Producers To Trade Fair In S Africa	3	9	27	18,900.00		
3	THURSDAY NOV, 4, 99	THE INDEPENDENT	EDI, JOBS To Hold Training On Business Management	1	4	4	3,000.00		
4	SATURDAY NOV, 6, 99	THE BANGLADESH OBSERVER	EDI Training Programme	1	4	4	3,000.00		
5	THURSDAY NOV, 11, 99	THE INDEPENDENT	Workshop On Bank SME Clients Ends	1	7.5	7.5	5,625.00		
6	THURSDAY NOV, 11, 99	THE BANGLADESH OBSERVER	Training On Health	2	3.5	7	5,250.00		
7	FRIDAY NOV, 12, 99	THE BANGLADESH OBSERVER	Workshop On Bank SME Clients Held	3	6	18	13,500.00		
8	FRIDAY NOV, 12, 99	THE DALIY STAR	JOB'S Training For SME Clients Ends	4	8	32	24,000.00		
9	FRIDAY NOV, 12, 99	THE PORTHOM ALO	Advertisemen On JOBS Trade Fair' 99	3	6	18	-		
10	TUESDAY NOV, 16, 99	THE INDEPENDENT	EDI Organises Training Programme	1	6	6	4,500.00		
11	WEDNESDAY NOV, 17, 99	THE BANGLADESH OBSERVER	JOB'S Program on Business Management	2	6	12	9,000.00		
12	WEDNESDAY NOV, 17, 99	THE DALIY STAR	Three-Day JOBS Training Ends	2	9	18	13,500.00		
13	SUNDAY NOV, 21, 99	THE DALIY STAR	JOB'S Training Programme For Agrani Bank Offices Ends	3	10.5	31.5	23,625.00		
14	SUNDAY NOV, 21, 99	THE DAILY JALABAD	Prospects For Exporting Bakery Products From Bangladesh	2	7	14	8,400.00		
15	MONDAY NOV, 22, 99	THE INDEPENDENT	Workshop For Agrani Bank Officers Held	3	10	30	22,500.00		

NOVEMBER, 1999							
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
16	MONDAY NOV, 22, 99	THE BANLADESH OBSERVER	JOB Courses On Agrani Bank Officers Ends	2	9.5	19	14,250.00
17	MONDAY NOV, 22, 99	THE DALIY ITTEFAQ	Photograph With Caption On Closing And Certificate Awarding Ceremony Of JOBS Programme Training For Agrani Bank Officers	2	3	6	5,400.00
18	TUES DAY NOV, 23, 99	THE DAILY ARTHANEETI	Photograph With Caption On Certificate Awarding Ceremony After Ending Workshop On Health And Hygiene Of Bekary Products.	2	2.5	5	3,000.00
19	TUESDAY NOV, 23, 99	BHORER KAGOJ	Advertisement On JOBS Trade Fair' 99	3	8	24	-
20	TUESDAY NOV, 23, 99	THE INDEPENDENT	JOB Sponsors Training Programme On Basic Business Management, Marketing And Bank Loan Application Procedures.	2	7.5	15	11,250.00
21	THURSDAY NOV, 25, 99	THE BANLADESH OBSERVER	Advertisement on JOBS Trade Fair'99	3	8	24	-
22	THURSDAY NOV, 25, 99	THE DAILY ARTHANEETI	Workshop on Health and Hygiene of Bakery Products Held	2	6.5	13	7,800.00
23	THURSDAY NOV, 25, 99	THE FINANCIAL EXPRESS	Photograph With Caption On Certificate Awarding Ceremony After Ending Workshop On Health And Hygiene Of Bakery Products.	3	4.5	13.5	10,125.00
24	THURSDAY NOV, 25, 99	THE INDEPENDENT	Prospects for exporting bakery products to Europe, US is bright.	3	8.5	25.5	19,125.00

NOVEMBER, 1999							
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
25	THURSDAY NOV, 25, 99	THE FINANCIAL EXPRESS	Advertisement On JOBS Trade Fair'99	3	8	24	-
26	THURSDAY NOV, 25, 99	THE DAILY ITTEFAQ	Advertisement On JOBS Trade Fair'99	3	8	24	-
27	FRIDAY NOV, 26, 99	THE INDEPENDENT	Editorial Coverage On "Health And Hygiene Training" Workshop Organised Jointly By JOBS And Sylhet Chamber Of Commerce And Industry	2	7	14	10,500.00
28	FRIDAY NOV, 26, 99	THE BANLADESH OBSERVER	Workshop On Health & Hygiene Held	3	9	27	20,250.00
29	FRIDAY NOV, 26, 99	THE BANLADESH OBSERVER	JOBS Sponsored Trade Fair, 99 Begins At Gulshan Park	3	8	24	18,000.00
30	FRIDAY NOV, 26, 99	THE DAILY STAR	A Day - Long Workshop On Bakery Industry Hygiene Held In Sylhet	4	9.5	38	28,500.00
31	SATURDAY NOV, 27, 99	THE DAILY JANAKANTHA	Advertisement On JOBS Trade Fair' 99	1	4	4	-
32	SATURDAY NOV, 27, 99	THE DAILY JANAKANTHA	JOBS Sponsored Three- Day Trade Fair'99 At Gulshan Park	1	5.5	5.5	4,675.00
33	SATURDAY NOV, 27, 99	THE DAILY ARTHANEETI	JOBS Trade Fair'99 At Gulshan Park	4	3.5	14	8,400.00
34	SATURDAY NOV, 27, 99	THE DAILY STAR	Caption With Photograph Of Some Visitors At Stall Of JOBS Trade Fair'99 At Gulshan Park	3	4	12	9,000.00
35	SATURDAY NOV, 27, 99	THE FINANCIAL EXPRESS	Trade Fair Opens At Gulshan Park	1	3	3	2,250.00
36	SATURDAY NOV, 27, 99	THE INDEPENDENT	JOBS Fair Opens In Gulshan Park	3	6	18	13,500.00
37	SUNDAY NOV, 28, 99	THE FINANCIAL EXPRESS	Photograph With Caption On Certificate Awarding Ceremony After Ending Workshop On Health And Hygiene Of Bakery Products	3	2.5	7.5	5,625.00

NOVEMBER, 1999									
SL. NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT		
36	SUNDAY NOV, 28, 99	BHORER KAGOJ	Caption With Photograph Of Welcoming Speech of Program Manager on Opening Ceremony of f JOBS Trade Fair'99 At Gulshan Park	3	2.5	7.5	5,250.00		
39	SUNDAY NOV, 28, 99	SANGBAD	Caption With Photograph Of Some Visitors At Stall Of JOBS Trade Fair'99 At Gulshan Park	2	4	8	4,800.00		
40	SUNDAY NOV, 28, 99	THE DAILY STAR	Thousands Visit JOBS Trade Fair'99	1	6	6	4,500.00		
41	SUNDAY NOV, 28, 99	PROTHOM ALO	Thousands Visit JOBS Trade Fair'99	1	2.5	2.5	1,500.00		
42	MONDAY NOV, 29, 99	THE BANLADESH OBSERVER	Caption With Photograph Of Welcoming Speech Of Program Manager On Opening Ceremony Of JOBS Trade Fair' 99 At Gulshan Park, Dhaka	2	2.5	5	3,750.00		
43	TEUSDAY NOV, 30, 99	THE BANLADESH OBSERVER	Caption With Photograph Of Participants Of The Training Programme On "Basic Business Management Marketing And Bank Loan Procedures" Sponsored By Jobs	2	3	6	4,500.00		
44	TEUSDAY NOV, 30, 99	THE DAILY ARTHANEETI	JOBS Trade Fair Ends	3	7	21	12,600.00		

Detailed value of "free media publicity"										
DECEMBER '99	SL NO	DATE	NEWS PAPER	TOPIC	COL.	INCH	COL. INCH	AMOUNT		
	1	SUNDAY DEC, 5, 99	THE DAILY JANAKANHTA	Advertisement on raffle draw winners of JOBS trade fair'99	3	8	24	-		
	2	SUNDAY DEC, 12, 99	THE BANGLADESH OBSERVER	Advertisement for the post of contract manager	3	5	15	-		
	3	SUNDAY DEC, 12, 99	THE DALIY STAR	Advertisement for the post of contract manager	3	5	15	-		
	4	MONDAY DEC, 13, 99	THE DAILY JANAKANHTA	JOBS Mela- a new vision to future	3	7.5	22.5	19,125.00		
	5	MONDAY DEC, 20, 99	THE FINANCIAL EXPRESS	JOBS training course held in Faridpur	3	5.5	16.5	12,375.00		
	6	MONDAY DEC, 20, 99	THE INDEPENDENT	Training on business management ends	3	7	21	15,750.00		
	7	WEDNESDAY 22, DEC'99	INDEPENDENT	Footwear products get \$3.55 lakh spot order in S. Africa Fair	4	5	20	15,000.00		
	8	WEDNESDAY 22, DEC'99	THE FINANCIAL EXPRESS	Footwear industry wins international award	4	5	20	15,000.00		
	9	WEDNESDAY 22, DEC'99	THE BANGLADESH OBSERVER	Footwear products get \$3.55 lakh spot order in S. Africa Fair	3	8.5	25.5	19,125.00		
	10	MONDAY 27, DEC '99	THE FINANCIAL EXPRESS	JOBS training course on bank SME clients held	3	6.5	19.5	14,625.00		
	11	MONDAY 27, DEC '99	THE DALIY STAR	JOBS workshop bank SME client training held in Cox's Bazar	4	7.5	30	22,500.00		

Detailed value of " free media publicity "

securements by JOBS WBDU component

October - December 1999

SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
1	SUNDAY OCT, 3, 99	THE DAILY STAR	JOBS lunches new unit to promote women entrepreneurship	5	5.5	27.5	20,625.00
2	MONDAY OCT, 4, 99	THE DAILY ITTEFAQ	Caption with photograph of certificate awarding ceremony of the first USAID-funded JOBS programme workshop on womens entrepreneurs business and marketing development	2	3.5	7	6,300.00
3	TUESDAY OCT, 19, 99	THE INDEPENDENT	Caption with photograph of participants in the first usaid-funded JOBS programme workshop on womens entrepreneurs business and marketing development	2	6	12	9,000.00
4	TUESDAY OCT, 19, 99	THE FINANCIAL EXPRESS	Caption with photograph of participants at womens entrepreneurs business and marketing development workshop organised by jobs	2	6	12	9,000.00
5	WEDNESDAY OCT, 20, 99	THE BANGLADESH OBSERVER	Caption with photograph of participants at womens entrepreneurs business and marketing development workshop organised by jobs	3	8	24	18,000.00
6	WEDNESDAY OCT, 20, 99	THE DAILY ITTEFAQ	Training workshop on business management, marketing bank loan application	2	3.5	7	6,300.00

NOVEMBER '99							
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
1	ISSUE 137 NOV 99	COMMERCE AND INDUSTRY	JOBS Program Launches A Women Entrepreneurship Business Development Unit	3	9	27	18,900.00

DECEMBER '99							
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
1	THURSDAY DEC, 2, 99	THE DAILY JANMABHUMI	Women entrepreneurs business & marketing development training workshop ends	3	6	18	10,800.00
2	THURSDAY DEC, 2, 99	THE DAILY TATHYA	Women entrepreneurs business & marketing development training workshop ends	2	5	10	6,000.00
3	THURSDAY DEC, 2, 99	THE DAILY PURBANCHAL	Caption with photograph of Khulna City Mayor giving his speech to women entrepreneurs business & marketing development training workshop	2	6.5	13	7,800.00
4	THURSDAY DEC, 2, 99	THE DAILY PROBAHA	Women entrepreneurs business & marketing development training workshop ends	1	4	4	2,400.00

Detailed value of " free media publicity "
securements by JOBS Policy component
October - December 1999

OCTOBER '99		NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
BL NO	DATE						
1	FRIDAY OCT, 15, 99	BHORER KAGOJ	National economy should be improved through small industries development	2	7	14	9,800.00
2	FRIDAY OCT, 15, 99	THE DAILY ITTEFAQ	JOBS launches writers-journalists award programme	4	4	16	14,400.00
3	FRIDAY OCT, 15, 99	THE FINANCIAL EXPRESS	\$10,000 JOBS award for journalists and writers	3	9	27	20,250.00
4	FRIDAY OCT, 15, 99	THE BANGLADESH OBSERVER	JOBS launches writers-journalists award programme	4	10.5	42	31,500.00
5	FRIDAY OCT, 15, 99	THE INDEPENDENT	Development of SMEs best strategy for uplift	3	9.5	28.5	21,375.00
6	FRIDAY OCT, 15, 99	THE DAILY STAR	JOBS bid to reward pro-SME-work	3	6.5	19.5	14,625.00
7	FRIDAY OCT, 15, 99	THE DAILY INQILAB	JOBS launches writers-journalists award programme	1	6	6	4,200.00
8	FRIDAY OCT, 15, 99	SHANGBAD	JOBS bid to reward pro-sme work	1	8	8	4,800.00
9	FRIDAY OCT, 15, 99	THE DAILY ARTHANEETI	To encourage to write regarding industries-50 lakh tk prize.	1	3	3	1,800.00
10	FRIDAY OCT, 15, 99	THE NEW NATION	SMEs can provide job opportunities	2	11	22	13,200.00
11	SATURDAY OCT, 16, 99	PROTHOM ALO	Development of Small and Medium industries is essential for national economy	2	5	10	6,000.00
12	MONDAY 18, OCT '99	THE DAILY PROBATH	For the economic development, Small and Medium industries is essential	2	8	16	9,600.00

NOVEMBER '99							
SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
1	NOVEMBER EDITION	DHAKA CHAMBER OF COMMERCE AND INDUSTRY	SME need proper policy support to boost exports	2	7.5	15	11,250.00
2	SATURDAY 6, NOV. '99	PATHOKER KAGAJ	JOBS employee in the press conference	2	4.5	9	4,500.00
3	SATURDAY 6, NOV. '99	DAILY PROBAHO	JOBS employee in the press conference	2	4.5	9	4,500.00
4	SATURDAY 6, NOV. '99	DAILY ANIRBAN	Govt. Needs to invest more in SME development	2	8.5	17	8,500.00
5	SATURDAY 6, NOV. '99	DAILY TATTAH	JOBS employee in the press conference	1	7	7	3,500.00
6	SATURDAY 6, NOV. '99	DAILY PURBACHAL	New outlook in necessary in industrial development	1	5	5	2,500.00
7	SATURDAY 6, NOV. '99	RAJPOThER DABI	New outlook in necessary in industrial development	1	5	5	2,500.00
8	SATURDAY 6, NOV. '99	DAILY JANABARTA	JOBS Nazib & KCCI workshop today	1	15	15	7,500.00
9	SUNDAY 7, NOV. '99	DAILY SADDYAKHABAR	We can win over the vast poverty through industrial development	3	8	24	12,000.00
10	SUNDAY 7, NOV. '99	DAILY JANMABHUMI	Workshop held in Khulna on Small and Medium Enterprise Development	1	6.5	6.5	3,250.00
11	SUNDAY 7, NOV. '99	DAILY PURBACHAL	Development for 21st century does not have any alternative of industrialization	2	7.5	15	7,500.00
12	SUNDAY 7, NOV. '99	DAILY JANABARTA	Regional workshop on Small and Medium Enterprise development issues	2	3.5	7	3,500.00
13	FRIDAY 10, DEC '99	THE DAILY STAR	Young professional speaks out	2	19	38	28,500.00

DECEMBER '99

SL NO	DATE	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT
1	FRIDAY DEC. 10, 99	THE BANGLADESH OBSERVER	The JOBS Policy Advocacy Program	5	6.5	32.5	24,375.00