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Coordinating GUL Entities | Ministry of Planning



Implementing Partners of | Planning Ministry



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

PART

I

Main Report

JOBS
ASSISTING ENTERPRISES
TO CREATE EMPLOYMENT!

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- A1** : Summary of 2nd quarter (April – June) 200 selected Bangladesh and export sales achievements by JOBS Program assisted enterprises (excluding ME field located enterprises)
- A2** : JOBS SMME womens fashion trade fair – spot sales/spot orders
- B** : Selected extracts from completed/returned JOBS enterprise profile forms at the end of June 2000
- C1 – C20** : Overview summary of completed, accumulative (and by quarter) training and other workshops, trade fairs, launch events etc from commencement of the JOBS Program activities in July 1988 – June 2000
- D1 – D3** : Discussion paper. Typical illustrations of how the JOBS Program can possibly assist a selected “ out of Dhaka ” Chamber of Commerce and Industry’s SMME members to expand their businesses within Bangladesh and export markets.
- E1 – E15** : Summary of the value of “ free media publicity ” secured by the JOBS Program during the 2nd quarter (April-June 2000)
- F1 – F121** : Refer quarterly report Part 11 “ free JOBS Program media coverage etc ”
- G1 – G8** : Program Manager/Senior Business Advisor memo of 15th June 2000 to Anu/SME and others titled “ Phase one Program SME/WBDU activities impact market research (an important USAID R4 exercise in support of the October 1999/September 2000 year objectives/targets results evaluation) ”; plus Phase one trial questionnaire
- H1 – H4** : Draft 16th July 2000 letter to “ Out of Dhaka ” Chambers of Commerce & Industry re “ Possible JOBS Program SME technical assistance collaboration with a chamber ” prepared by the Program Manager/Senior Business Advisor for the Project Director
- I1 – I6** : Proposed late August 2000 forum to discuss “ The special financing needs of SMEs ” prepared by the Program Manager/ Senior Business Advisor

- J** : **JOBS Program/Bangladesh exporters Australian Global Giftwares Trade Fair 2000 " high impact " catalogue advertisement**
- K1 - K3** : **Position description for " Deputy ME Marketing Managers " prepared by the Program Manager/Senior Business Advisor**

Attached

Component	Jan/Mar 2000	Apr/June 2000	% increase over previous period
PART 11 (Annexes F1-F121)			
<u>Free media publicity articles secured and advertisements placed by the JOBS Program during the April-June 2000 quarter</u>			
ME	181,307	224,345	24

(* would have been significantly higher but for lengthy contract procedures delays)

- b. Returned " Enterprise Profile and Application for Possible JOBS Assistance forms " (refer Annex B) rose by 23% over the previous quarter to a total of 1,117 applicants i.e.
- 61% of enterprises were located in Dhaka; 39% throughout the rest of the country
 - Combined 1998 baseline sales of all enterprises totalled US\$40m
 - Combined employee numbers totalled 101,643
 - Average per annum employee equated to US\$779
- c. JOBS continued to successfully either " group exporters " together to meet the needs of large buying orders and/or open-up new marketing/distribution channels for clients.
- d. The SME and ME components are confident of substantially breaking all full year ending September 2000 USAID's R3 objectives and targets i.e. as at 9 months ending 30th June 2000 illustrative SME and ME component achievements included

1.0 SUMMARY OF HIGHLIGHTS AND ACHIEVEMENTS

During this quarter the JOBS Program SME & ME components continued to significantly expand their activities and achieved record results against key objectives and targets, namely

- a. The SME and ME components achieved their highest level of funds expended (as opposed to accrued) behind direct assistance activities during this quarter

Component	Jan/Mar 2000 US\$	Apr/Jun 2000 US\$	% increase over previous period
SME	71,435	98,700	38
ME	109,872	125,648 (*)	14
	181,307	224,348	24

(*) would have been significantly higher but for lengthy contract procedures delays

- b. Returned " Enterprise Profile and Application for Possible JOBS Assistance Forms " (refer Annex B) rose by 23% over the previous quarter to a total of 1,117 applicants i.e.
- 61% of enterprises were located in Dhaka; 39% throughout the rest of the country
 - Combined 1998 baseline sales of all enterprises totalled US\$80m
 - Combined employee numbers totalled 101,643
 - Average per annum employee equated to US\$789
- c. JOBS continued to successfully either " group exporters " together to meet the needs of large buying orders and/or open-up new marketing/ distribution linkages for clients.
- d. The SME and ME components are confident of substantially breaking all full year ending September 2000 USAID's R4 objectives and targets i.e. as at 9 months ending 30th June 2000 illustrative SME and ME component achievements included

SME component

- | | | | |
|------|--------------------------------------|---|---------------------|
| i. | Bangladesh sales growth (US\$) | - | 615,000 |
| ii. | Export sales growth (US\$) | - | 1,687,000) – 2.302m |
| iii. | Jobs growth (*) | - | 1,098 |
| iv. | Enterprises entering new markets | - | 14 |
| v. | Enterprises introducing new products | - | 150 |

ME component

- | | | | |
|-----|--------------------------------|---|-------|
| i. | Enterprise sales growth (US\$) | - | 9.3m |
| ii. | Jobs growth (*) | - | 7,216 |

(*) 6 months only – Oct 1999/Mar 2000; buttressed by the fact that the ME component's program has been frustrated through contracts delay procedures.

During this quarter a number of important personnel changes took place, namely

- a. A new Senior Policy Advisor (Reid Lohr) and Chief Administrative Officer (Imran Shauket) joined the JOBS Program.
- b. Anthony Dalglish (Program Manager/Senior Business Advisor) confirmed he would not be seeking a renewal of his contract at the end of June 2000.
- c. Effective from the beginning of July 2000 the JOBS Program will be led by a new management team comprising
 - Reid Lohr – Project Director (previously Senior Policy Advisor)
 - Zainab Akhter – Deputy Project Director (previously Senior ME Advisor and Chairperson of the Womens Business Development Unit)
 - Imran Shauket – Deputy Project Director (formerly Chief Administrative Officer)

A. SME and WBDU training workshops

During this quarter, both units trained their highest ever number of enterprises and participants i.e. the increase in numbers of combined enterprises and participants trained over the previous quarter rose by 70% and 178% respectively.

Enterprises and participants trained during this quarter totalled

Component	Number of enterprises	Number of participants	Participants % increase over previous quarter
SME	262	497	240
WBDU (Womens Business Development	<u>111</u> 373	<u>114</u> 611	<u>54</u>

Annexes C1 – C20 detail the ever widening mix of skills training the JOBS Program has been covering for some time and/or increasingly moving into i.e. Basic business management, marketing and loan application procedures; Bank clients training in strengthened business and marketing skills; bank loan/credit officers in understanding the special financing needs of SMEs; Footwear export and handmade skills development; Vegetable dyeing skills development; Improving bakery health & hygiene standards; Strengthening women entrepreneurial business and marketing skills etc.

B. SMME export and Bangladesh trade fairs and other sales

This was yet another record quarter for many JOBS Program assisted clients (refer Annex A1 and A2) with sales totaling US\$1,036,784 split, between the between the export and Bangladesh markets as follows

Market	US\$ sales	%
Export	895,239	86
Bangladesh	<u>141,545</u>	<u>14</u>
	1,036,784	

During this quarter the JOBS Program again achieved outstanding and/or excellent ROSIs (return on sales invested) in assisting many clients to participate in Bangladesh and export trade fairs.

Trade fair	Number of enterprises assisted	JOBS US\$ investment (x)	Combined US\$ enterprises sales (-)	JOBS ROSI (% return on sales invested)
Womens Trade Fair 2000/Dhaka	60	19,737 (=)	136,761	593
New York Home Textile Show	7	16,900	686,400	3,962

Global Giftwares	5	9,017	47,500	427
Trade Fair/Sydney			870,661	

(x) After taking into account any +/- variables etc i.e. offsetting the value of US\$5,200 of " free media coverage " secured relating to the Womens Trade Fair 2000/Dhaka; (=) This trade fair was very much an SMME/WBDU event (refer Annex A2) comprising the following mix of client sectors – SME 45.85%; ME 42.62%; WBDU 11.53%; (-) JOBS needs to closely " monitor " every three months the validity of stated export sales made at a trade fair and/or other potential export sales which may have subsequently materialised.

C. ME Component

Notwithstanding the long standing, continued contractual delay in implementing the Buro Tangail program to train 1,500 MEs in basic entrepreneurial skills etc, the component had a most successful quarter, typified by the consolidated results data detailed below covering the period January – March 2000 (bearing in mind the field data collection/reporting process is based on results aligned with the previous quarter) i.e. numbers of enterprises assisted, jobs created, loans disbursed (totalling US\$545,994) all resulted in a strong upward trend.

January – March 2000

Gender	# of enterprises assisted		# of jobs created		# of loans disbursed	
		%		%		%
Female	788	49	1,323	33	1,328	57
Male	832	51	2,659	67	1,009	43
	1,620 (*)		3,982 (x)		2,337	
% increase over previous quarter	71		23		60	

(*) does not include enterprises who have received subsequent loans

(x) includes part time employees converted to 40 hour equivalent week jobs

In the January – March 2000 quarter the component commenced detailed/ ongoing measurement of each visited ME's monthly sales performance i.e. based on sales data collected (consolidated in the chart below) from 166 enterprises the average 12 months projected ME unit sales equates to US\$1,661 or US\$12.5m based on assisting 7,500 MEs to expand their enterprises in the year 1st October 1999 – 30th September 2000.

# of MEs (*) monitored	Consolidated sales of MEs - US\$:			
	December	January	February	March
166	61,119	82,791	83,656	85,823
Monthly sales increase over December 1999		21,672	22,537	24,704
	Total 3 months increased sales			<u>68,913</u>
% sales increase over December 1999		35	37	40

Number and % of loans disbursed during the quarter by activities sector were

Sector	Number	% of loans disbursed
a. Small trade	1,459	62
b. Livestock	449	19
c. Fisheries	116	5
d. Agriculture	114	5
e. Cottage industry	81	3
f. Others	69	3
g. Poultry	49	2
	<u>2,337</u>	

Another key highlight during the quarter, embraced the running of a major experience sharing workshop attended by 155 NGOs, donors, government officials and private sector identities, to illustrate to participants a range of different training modules (developed on behalf of the ME component by Steps Toward Development, CDS, CARE and Dhaka Ahsania Mission) designed to

Assist ME entrepreneurs to expand
existing and/or start-up new enterprises through the
introduction of improved management,
financial and marketing skills

The ME component also finalised on the selection/appointment of two ME Deputy Marketing Managers, who will select and assist over 200 " top end " MEs to expand the sales of their enterprises through a range of integrated marketing support initiatives.

D. Communications and Training Unit

Whilst the unit produces a plethora of material covering a wide range of sectors which the unit produces each month, main highlights during this quarter were aligned with

- a. Playing a key part in the securement of US\$19,238 of free radio, press, magazine coverage etc promoting the good name of the " USAID funded JOBS Program " and its wide range of activities, achievements etc.

Free media coverage secured by the JOBS Program by component is summarised below (and within Annexes E1-E15 and Part 11 of the report titled " Free Media Coverage ")

<u>JOBS Program component/unit</u>	<u>% of free media coverage secured</u>
SME Unit (*)	87
WBDU/Womens Business Development Unit	2
Policy Component	5
ME Component	$\frac{6}{100}$

- b. The unit conducted five basic business, management and loan application procedures training workshops during this quarter, constituting 20% of the total training programs delivered by the SME component.

E. Womens Business Development Unit

The WBDU's main activities were aligned with delivering the targeted six training programs (refer Annex C5) for 111 women entrepreneurs, 3 within and 2 outside of Dhaka.

F. Loan Facilitation Unit

Key achievements during the quarter were

- a. Final printing/distribution to a select target audience the English edition of the handbook titled

Bank Loan Application Procedures

(A handbook for SMEs on how to prepare a basic business, marketing and financial plan, net worth financial statement and submit a bank loan application)

- b. Translation into Bangla of a. publication.
- c. Launch of the first two BIBM JOBS sponsored training programs for bank loan/credit officers under the umbrella of “ Understanding the special financing needs of SMEs ”.
- d. The Program Manager/Senior Business Advisor conceived two new financial sector initiatives, representing excellent vehicles via which the SME & Policy components can “ umbrella ” complementary JOBS Program objectives and targets. They were
 - i. *A proposed late August 2000 forum to discuss “ The Special Financing Needs of SMEs ” (refer Annexes II – I6)*
 - ii. *A specially constructed program to offer the opportunity for two Bank credit/loan officers (who have attended the JOBS Program sponsored BIBM training program designed to address the special financing needs of SMEs) to each win an “ Asian regional market(s) SME banks study grant ” based on 3,000 word papers which*

Illustrate new, innovative ways and techniques via which banks could increase their lending to SMEs ...

G. Policy Component

This quarter was a period of rebuilding the policy component. The new senior policy advisor took over as head of the component in mid April and implemented immediate measures to consolidate past efforts, initiative a strengthened policy focus and develop a range of new interventions.

Key activities which were completed during the quarter were

- a. *Formulation of a new scope of work in active consultation with stakeholders*
- b. *Development of a new directional focus in aligned with the key objectives of the SME and ME components*
- c. *Recruitment of a team to build a depleted policy component*
- d. *Extensive institutional networking on issues specific to the core competency of each organisation and the present and potential intervention needs of the*

JOBS Program

- e. Initiatives on inter-component integrated strategies to create higher impact of JOBS intervention***
- f. Revitalising the writers/journalists of the year awards program***

Concept papers and work plans for selected intervention issues were produced during the quarter covering

- a. Institutionalised lending based on moveable assets***
- b. Mainstreaming collateral free loans up to Tk200,000***
- c. Expanding the concept of lease financing for small enterprises***
- d. Information technology advocacy***

Work plan for finance policy from an ME perspective and techno-managerial assistance for MEs is currently being developed.

H. MIS Unit

During this quarter the Jobs Program Manager/Senior Business Manager produced a 15th June 2000 paper designed to develop/put in the field at the beginning of July 2000, a “ Phase one test market SME/WBDU activities impact market research program ” to establish the level of effectiveness (or otherwise) of the JOBS Program’s assistance/support to SME/WBDU clients.

It was decided that this exercise should be managed/implemented by an SME unit Assistant Manager due to a lack of necessary skills/experience within the MIS unit.

I. LCG sub-group on private sector development (PSD)

The policy component continued to provide the secretarial service to the LCG meeting during this quarter; and was entrusted with the responsibility of developing a concept paper covering the “ Installation of a website data base on donor funded activities ”. The latter has been completed and the component has commenced a feasibility study to develop/install this website data base donor activities initiative with USAID permission.

2.0 KEY JOBS Program ACTIVITIES – 2nd QUARTER (APRIL – JUNE) 2000

This section of the quarterly report covers more detailed and/or additional activities completed in support of “ 1.0 Summary of highlights and achievements ”.

Export trade fairs. The results of JOBS assisting exporters to participate in the New York Home Textiles Show and Australian Global Giftwares 2000 trade fair have already been recorded elsewhere within the quarterly.

A. SME Component

For some time the Program Manager/Senior Business Advisor had been planning to restructure (and strengthen where appropriate) the entire SME component (i.e. EDU, LFU, C & T and MIS units) necessary to markedly improve the propensity to deliver the complex/far tougher ahead JOBS Program Phase 11 objectives, targets and marketing activities. The JOBS Program's new senior management team (Project Director and Deputy Project Directors) are currently seeking advice from the previous Program Manager/Senior Business Advisor and will then decide how they wish to restructure the SME component for the task ahead. This is expected to be completed by the end of August and a seamless transition is anticipated.

At the heart of the SME component's future strategy thinking is the continued determination to strengthen and/or expand support to enterprises in the following sectors at a Bangladesh and/or export markets level i.e. assisting enterprises to

- *Produce competitively priced, quality products with a marketing edge*
- *Ensure that their manufacturing, supply and distribution capability can meet a customer's orders on time*
- *Understand how to sell their enterprise's product(s), professionally respond to and service a customer's needs*
- *Shorten and widen distribution and marketing channels*
- *Improve the marketing and promotional impact of their product(s) and increase product(s) sales through new, innovative approaches and mechanisms*
- *Reduce operating expenses and production costs, particularly through the introduction of new processes and technologies*
- *Support the sending of selected enterprises within high growth product sectors to appropriate, low cost regional trade fairs to enable them to study the success behind competitors marketing strategies covering product design, quality standards, pricing, sales presentation etc*

a. Enterprise Development Unit

Export trade fairs. The results of JOBS assisting exporters to participate in the New York Home Textiles Show and Australian Global Giftwares 2000 trade fair have already been recorded elsewhere within the quarterly.

At the “ end of the day ” the true measure of JOBS success in assisting exporters to achieve sound/sustainable results will be based around ensuring a). They deliver taken orders in line with agreed specifications, on time etc; b). Follow-up/consummate repeat export order business; c). Follow-up/consummate potential export order business.

Based on the Program Manager/Senior Business Advisor’s 27th May 2000 interim evaluation/future recommendations report covering the Australian Global Giftwares 2000 trade fair

- *JOBS needs to be far more careful in whom they select/send to an export trade fair, bearing in mind the core USAID/JOBS Program objectives and thrust are about generating increased sales and new jobs employment.*
- *JOBS needs to ensure (as clearly identified in the January/March 2000 quarterly report) that we implement an integrated export marketing/ selling skills development training program for existing and potential export clients.*
- *That the JOBS Program speeds-up its Phase 11 recommendation to introduce and build (which is to be a new, key responsibility of a restructured MIS unit falling directly under the umbrella of the SME enterprise development unit)*
 - i. *An ongoing, up-to-the-minute competitive export sectors/products catalogues and trade publications data base.*
 - ii. *Selecting/sending material ex i. to relevant existing and potential clients each month covering items of marketing, design, production etc interest to them.*
- *Four improved and/or new potential export possibilities were identified, namely i). a range of integrated handmade paper products; ii). Premium quality jute shopping bags and akin products; iii). High quality brand name, designer and the like carry bags; iv). Petit-Point needlework. Whilst Bangladesh is already exporting small volumes of product in a number of these sectors the potential is very, very much larger; particularly if JOBS can “ advise, help put together and assist with the implementation of a mix of far more creative/dynamic export marketing strategies for each sector ”.*

Dhaka Womens Trade Fair 2000. This event was among one of the most successful SMME enterprise initiatives developed/implemented by the JOBS Program to date, achieving a range of integrated objectives, including assisting enterprises to

- *Sell direct to consumers at “ higher margin levels ”*
- *Generate increased sales often equating to between 4/8 months of per annum turnover*
- *Generate significant increased cash flow/working capital necessary to expand their business (i.e. purchase of pieces of manufacturing equipment, production materials etc)*
- *Opening-up new Bangladesh and export market trade buyer linkages and sales*
- *Understanding/gaining “ first hand ” experience relating to marketing/ selling in a highly competitive “ open/free for all ” marketing environment; including why their products were/were not selling better than others at the event*
- *Offering “ out of Dhaka ” enterprises to sell into the largest, richest metropolitan market in Bangladesh*

JOBS Program “ Out of Dhaka ” integrated strategy to select/assist a number of Chambers of Industry and Commerce SMMEs to expand their businesses within Bangladesh and export markets

The Program Manager/Senior Manager put together this overview strategy paper (refer Annexes D1 – D3) as the basis for discussions with Chambers during meetings held by the JOBS Programs Senior Advisors (Business, ME & Policy) and SME/ME staff with the Presidents of the

*Rajshahi and Bogra CCI
(including TMSS during who could
well join with the Bogra CCI at a
major trade fair event level)*

and produced for the new Project Director (Reid Lohr) a follow-up letter (refer Annexes H1 – H4) to Chambers covering “ Possible JOBS Program SME technical assistance collaboration with a Chamber ”.

Handloom/Handicrafts. Notwithstanding a conventional Bangladesh handloom/handicrafts export sector is unlikely to produce significant results (for a plethora of well understood reasons) for the majority of assisted JOBS Program clients in this arena, this could change, provided we can speed-up/implement activities with greater alacrity i.e.

- *Export Handloom/Handicrafts Catalogue. This initiative was first conceived by the Program Manager/Senior Business Advisor (who supplied to the ED and C & T units on 9th June 2000 “ Opening copy/sell ” for the handbook) in August 1999. It has yet to be printed and an integrated website/other marketing program developed and readied for launch. The next quarter will see increased emphasis in this area.*
- *10th Indian Handicrafts & Gifts Fair – 13th/17th October 2000. The Program Manager produced/issued a 9th June 2000 benefits memo illustrating why the JOBS Program should select and send on a “ shared contribution basis ”, at least 12 Bangladesh handloom/handicrafts/ giftwares existing and potential exporters to this major competitor event.*

JOBS successfully implemented during the quarter a number of vegetable dyeing training programs for both Bangladesh and export marketers to enhance the marketability of their product ranges etc.

JOBS also facilitated opening-up new export marketing linkage on behalf of KM Color & Fabrics and Corr – The Jute Works valued at US\$7,440.

JOBS is well advanced in the planning to assist four (possibly five) exporters to participate in the NEC Birmingham U.K. Autumn Giftwares and the like trade fair in September. Product sectors include household and wooden items, Nakshikantha, hand made paper products etc.

Leather products. In addition to the successes achieved by JOBS in assisting exporters to participate in export trade fairs, other achievements during the quarter included

- *Following the outstanding success of the Mirpur footwear cluster, a new cluster of 60 disadvantaged women has been established in association with the Savar Women Development Samity organisation, where JOBS is initially organising training for these women in handmade footwear production, then will open-up marketing opportunities for their output.*
- *JOBS commenced its second export oriented training program with Surma Footwear, embracing 115 trainees in mechanised footwear production; buttressed by the fact that Surma Footwear delivered a US\$19,000 order to South Africa during the quarter.*
- *The JOBS assisted Mirpur/Apex footwear cluster sold during the quarter a further US\$12,402 to Apex for local marketing. Accumulative sales by the cluster to Apex since the “ partnership ” commenced in September 1999 have now reached US\$47,244.*

- *Legacy Footwear, another JOBS assisted enterprise, sold US\$34,000 in sales to the French and Japanese esport markets.*

Bakery sector. JOBS trained 62 bakery enterprises in basic “ health and hygiene ” tenets during the quarter.

IT sector. The SME enterprise development unit prepared ready for launch at the beginning of July and/or throughout the next quarter, a range of low cost/risk initiatives designed to test market JOBS ability to make a small, but important contribution in this rapidly expanding, but already very competitive and crowded sector.

Grameen Uddog. The Program Manager/Senior Business Advisor, Senior ME Advisor and Manager/SME Enterprise Development Unit held an exploratory meeting with senior executives of Grameen Uddog (Muhammad Lutfullahul Majid, Managing Director and Saleh Akram, General Manager) to explore where the JOBS Program can possibility assist this organisation to more dynamically and profitably grow the organisation’s export handloom fabrics sector. JOBS recommended that the start point should be to visit and gain a deeper understanding of Grameen Uddog’s export production facilities/marketing strategy, before making possible export marketing development assistance recommendations.

Monitoring and Evaluation cell. Interviewing of the phase one batch of 20 SMME/WBDU clients to determine effectiveness of JOBS assistance to clients in line with USAID’s R4 objectives/targets will be implemented/ completed by mid July 2000. Annexes G1-G8 cover the research strategy thinking behind this critically important performance monitoring and evaluation exercise.

- b. **Communications and Training Unit.** Whilst the unit has again performed admirably in playing a key role in securement of much of the JOBS Program’s free media activities coverage, domestic/export markets promotional material development etc, there a number of key areas which remain well behind target (bearing in mind the unit had not been responsible for some time for the major share of JOBS SME training program activities, in that the Enterprise Development and LF units in the main have increasingly managed the bulk of their training activities). They include the

- *JOBS Program Handloom/Handicrafts export marketing catalogue.*
- *Bangla edition of the JOBS information brochure.*

- *The JOBS Program to develop and implement via calibre/experienced consultants the export marketing development skills program per the Program Manager/Senior Business Advisor's memoranda of 20th March 2000.*

In this training arena the Program Manager/Senior Business Advisor holds serious doubts, that Bangladesh has available the all important trainer skills/experience necessary to train clients in this most important development sector of the JOBS Program.

The unit successfully delivered its training program target i.e. 5 workshops totalling 95 participants covering strengthened skills in basic business management, marketing and loan application procedures; including production of the JOBS/Sylhet Chamber of Commerce & Industry trade fair commemorative booklet and inputs into the Bangla edition of the LFU bank loan application procedures etc handbook.

- c. Loan Facilitation Unit. Additional activities to those covered under " 1.0 Summary of highlights and achievements and F. Loan Facilitation Unit " included

- *Implementing 4 bank clients training programs (totalling 78 entrepreneurs) in strengthening their skills in business and marketing development.*
- *Introducing nine potentially bankable SME clients to Prime Bank Ltd.*
- *Assisting Ms. K. Wu (Credit Risk Supervisory Officer – MSED/USAID) to arrange/meet with the three banks (Arab Bangladesh Bank Ltd, Prime Bank Ltd and National Bank Ltd) who have submitted loan guarantee applications to MSED/USAID.*

B. ME Component & WBDU

Additional activities to those covered under " 1.0 Summary of highlights and achievements and C. ME component " included

- a. Selection/appointment of two Deputy ME Marketing Managers. A panel comprising the Senior ME Advisor, Senior Operations Manager and Program Manager/Senior Business Advisor (who produced the position description for these appointments per Annexes K1 – K3) participated in the selection/appointment of two deputy ME marketing managers.

The two deputy ME marketing managers, who will each initially identify and work with 50 " high growth potential " ME entrepreneurs (including a number from the Proshika SEED program), will assist enterprises to expand

sales and increase employment generation through a mix of the following support initiatives

- *Improving product quality/presentation standards; increasing supply capability and reducing production costs.*
 - *Widening direct distribution and marketing linkages (including into the large, burgeoning Dhaka metropolitan and other major regional city markets); increasing sales and profit margins.*
 - *Participation (as appropriate) within JOBS supported Bangladesh and export trade fairs programs.*
 - *etc*
- b. During the quarter the ME component continued to identify possible, new NGO contractors (such TMSS, BRAC, CDS etc) with whom the JOBS Program could work with throughout the new ABAP year (1st October 2000 – 30th September 2000) to assist selected “ top end ” MEs within their organisations to expand their enterprises.
- c. During the quarter the ME component trained through Proshika/IVS 2061 (1254 female, 807 male) borrowers in entrepreneurship and business management skills.

C. Policy Component

This quarter can best be described as a quarter of consolidation, rebuilding and reorientation of the policy component after an extended dormant period. A new senior policy advisor assumed responsibility of the component in mid April 2000, who immediately took measures to consolidate past efforts, initiate a new directional focus, activate new interventions, build-up a team and create new organisational goals to address enterprise development issues in a comprehensive and sustainable way. This entailed the following activities.

- a. Development of policy scope of work. A SOW was developed during the quarter. Stocktaking of past activities and present operational focus of the program was made. Opinions and ideas of all senior JOBS Program managers were carefully considered. A rapid assessment of the development needs of SMEs and MEs was conducted and prioritised. The SOW was carefully vetted in alignment with present operational needs and potential JOBS interventions, then finalised in consultation with all stakeholders.
- b. Development of directional focus for SMEs and MEs. Two day long meetings were held with all stakeholders within the program. Managers provided their valuable input. Based on their deliberations and experiences

an SME and ME directional focus was determined. This focus has been finalised with extensive consultation with the ME component head and endorsed by Richard Rousseau/USAID and Thierry van Bastelaer/IRIS Center. The Program Manager/Senior Business manager was not involved in the SME & ME directional focus meetings or final directional component agreements.

The directional focus are

SME :

Primary and initial focus

Access to working capital i.e.

- *Institutionalise loans Taka 0.2 – Taka 3.0 million based on asset based secured lending*
- *Mainstream collateral free loans up to Taka 200,000*
- *Expand the concept of lease financing coverage to SMEs*
- *Help enhance the capacity and restructure functions of the CIB*
- *Facilitate the establishment of a movable collateral registry*

Secondary focus

Expanding marketing channels in collaboration with the SME component i.e.

- *E-commerce*
- *Websites*
- *New markets*

Institutional/Macro issues

1. *Local toll/gangs extorting SMEs*
2. *Trade related intellectual property rights are not being enforced*
3. *Information technology as a growth sector and jobs creator*
4. *Agro-business for employment generation and economic growth*

ME :

The policy component in active collaboration with the ME operational component, will in an integrated way address the following issues

- *Enhance the ability for MEs to grow into "legitimate" small enterprises*
- *Strengthen the capability to become wage employers*

This will be achieved through

- *Facilitating the increase of loan size of MFIs to allow for growth of MEs into small enterprises*
- *Access to institutional loans for qualified enterprises*
- *Widen scope of skill development, business management and technical training*
- *Widen access to the market*

c. **Development of concept papers and workplan.** Concept papers and detailed workplan for the following activities have been developed during this quarter covering

- *Institutionalising lending based on secured finance*
- *Mainstream collateral free loans up to Taka 200.000*
- *Expanding the concept of lease financing for SMEs*
- *Information technology advocacy*

The workplan for finance policy from an ME perspective and techno-managerial assistance for MEs is in the process of being developed.

d. **Human resource activities.** Interviews and appointments. New recruitment to rebuild a depleted policy component. 3 positions, a senior ME policy advisor and two project manager positions were created. Around fifty CVs were examined and a short list of 13 persons interviewed. A ME policy advisor and a project manager have been recruited and another project manager is in the process of being recruited.

e. **Secretariat service for the LCG.** The policy component provided secretarial service to the LCG meeting during the quarter. The component was entrusted with the responsibility of developing a concept paper on "installation of a web data base on donor funded activities". The component

has developed a concept paper and is initiating activities on the feasibility of installing a website on donor funded activities.

f. **Institutional networking.** The policy component met with top management of the following organisations on issues specific to the core competency of each organisation and the present and potential intervention needs of the JOBS Program. It can be confidently stated that JOBS has been ensured the utmost cooperation from each organisation. As much as it was an exercise to build-up a personal rapport between the newly arrived senior policy advisor and all key stakeholders in the enterprise development arena; it was also the component's new vision of starting a process of taking on board the major organisations to create a synergy that will further JOBS mission of creating employment through enterprise development. The organisations are as follows

BASC, BRAC, DFID, Ecotaforum, OXFAM-GB, EC Delegation, BAS/GTZ, MGF- WB, SDC, IFC/WB, BIBM, CIB/Bangladesh Bank, MIDAS, TMSS, WEA, BASIS, DCCI, RCCI, BCCI, Reporters Unity, Proshika, MUK, BASE, CENCE

Considering the large number of organisations met only the interactions are given below.

Bangladesh Bank. The component revitalised the relationship with the Credit Information Bureau (CIB) of Bangladesh. In it's effort to institute financial mechanisms assisting bankers to be more receptive towards lending needs of small enterprises, the component advocated for the expansion of the CIBs credit data base to cater for lending information down to Taka 50,000. This will have a two pronged beneficial effect on existing lending practices, firstly by assisting in curbing default culture it will make more credit available to potential enterprises and secondly by removing the excuse of reluctant bankers not sanctioning loans to small enterprises on the plea of the lack of credible financial information. The component had a successful series of strategy/ implementation meetings with the General Manager of the CIB and his associates on this issue and information on loans of Taka 50,000 will be provided by the CIB by the end of the year.

BIBM. During the quarter JOBS has been deeply involved with BIBM on developing its core policy intervention strategy on issues of " Lending based on secured finance " and " Institutionalising collateral free loans for SMEs ". Moreover, for the first time JOBS personnel have taken BIBM courses. Presently the Senior Policy Advisor is conducting the course topic " Lending based on moveable assets ". JOBS has been well represented in the BIBM panel discussion on secured finance. Moreover BIBM has consented to be involved in developing major policy advocacy campaigns on " Access to credit issues " with JOBS.

MIDAS. A verbal agreement has been reached with the Managing Director

of MIDAS to collaborate on “ Mainstreaming the MIDAS model on collateral free loans for MEs and SMEs. A series of meetings has taken place to frame the inception activities to mainstream the model. MIDAS has a successful model which JOBS hopes to modify and expand on a wider scale.

IT. The policy component met with the DCCI president and their IT standing committee president and general secretary. DCCI consented to a future alliance with JOBS on issues relating to the development of the IT sector.

BASIS. A successful meeting was held with the Vice President of BASIS, who have sent a formal proposal to cooperate on software development interventions in conjunction with JOBS.

EcotaForum. A DFID assisted initiative. Bangladesh’s only handicrafts forum is keen to collaborate with JOBS. Project proposals from EcotaForum are expected.

IFC-World Bank. A meeting with the country director of IFC took place. It was extremely encouraging to receive IFC’s whole hearted commitment to collaborate with JOBS in similar enterprise development activities. Moreover, JOBS was assured of IFC support in its endeavor to expand the concept of lease financing for small enterprises in Bangladesh. Considering that IFC is an authority in lease financing, and is tied with one of the larger financing companies in Bangladesh (IDLC), it can be safely surmised that this potential partnership with IFC will immensely benefit JOBS in implementing its agenda on “ Access to credit ” through its newly adopted strategy of popularising and making lease financing accessible to small enterprises.

BRAC. The policy component met with the Chief of the MELA program and Director of Training, for inputs to devise appropriate sustainable ME interventions with particular focus on graduating MEs. Issues related to need based training and holistic approaches toward ME development are continuing to be discussed.

Inter component joint ventures. The component was involved in activities concerning the launch of “ JOBS –Computer Jagat Programming Contest 2000 ”. It has been involved in preliminary activities concerning arranging a symposium on SME financing, involving CEOs of banks, Bangladesh Bank and key SME representatives. The senior policy advisor also embarked on a field trip to ascertain first hand the needs of MEs.

Ongoing activities. The writer’s/journalists of the year awards program has been revitalised and new promotion techniques were devised to add strengths to this event which was launched some time back.

D. Forecast JOBS Dhaka (field office) activities and budget covering 1st July 2000 – 30th June 2001

The Program Manager/Senior Business Advisor produced on the 24th June 2000 the above “ overview ” forecast, which was subsequently readjusted upwards by IRIS before submission to USAID. However, suggested/ allocated JOBS Program activities expenditures by component will be finally reviewed/determined between USAID/JOBS Program/IRIS during the next quarter’s ABAP (Annual Business Action Plan ”) meeting. IRIS have confirmed that the Policy component budget will be raised to account for 30% of the JOBS Program’s activities expenditure. This increase is predicated on integration and inter-actions with both the SME and ME components.

3.0 KEY JOBS Program OBJECTIVES – 3rd QUARTER (JULY – SEPTEMBER) 2000

A. Key overall JOBS Program objectives

Among the key integrated JOBS Program objectives during this quarter will be the requirement to produce by mid August

- a. A draft ABAP (Annual Business Action Plan) and budget covering the period 1st October 2000 – 30th September 2001 for discussion and agreement by key stakeholders (i.e. USAID/JOBS Program/IRIS Center) taking into account USAID Dhaka EGAD Team “ Strategic Objectives for the FY 2000 – 2004 period ”.
- b. A strengthened JOBS Program organisational structure necessary to deliver ABAP objectives and targets.

B. SME Component

Key objectives of SME component units :

a. Enterprise Development Unit.

Export trade fairs. Successfully implement the JOBS supported NEC Birmingham U.K. Autumn Gifwares trade fair in September. Complete identification/detailed planning of at least 4 export trade fairs to be implemented during the period 1st October 2000 – 31st March 2001.

Regional Chambers of Commerce and Industry. Per agreed strategic thrust in this sector, conclude discussions and contracts with three CCIs covering a program of integrated activities; including 3 trade fairs to be implemented before the end of year 2000 and a 2nd Womens Dhaka trade fair to be in early 2001.

Establishment/implementation of an SME export data advice and information system. It is planned that this initiative will be implemented by the MIS unit, which will fall under the umbrella management control of the Enterprise Development Unit during this quarter.

Monitoring and Evaluation Cell. Assess the completed 20th July “ Draft report on first 20 clients evaluated ” to ensure that strategic USAID R4 and JOBS Program objectives and evaluative targets are being met, amend as necessary, then implement the next 80 SME/WBDU “ face to face ” client evaluations within and outside of Dhaka. This exercise should be completed by the end of August and constitute a key directional foundation for the new JOBS ABAP covering the period 1st October 2000 – 30th September 2001.

Design, develop and implement a quantitative market research letter/form which will be sent to every JOBS assisted/trained SME and WBDU client by 20th August 2000 which will

- *Play a key part in determining the basis for making entrepreneur of the year awards selections.*
- *Further assessing the impact of the JOBS Program’s activities/support or otherwise to SMEs and the WBDU.*

IT sector. Implement and assess the effectiveness of the joint collaboration with policy on the Development Unit’s phase one SME IT assistance activities program, which will include during this quarter training programs on basic computer applications and a soft wear development competition in association with the leading computer magazine with a 30,000 Bangladesh circulation. Two appropriate strength/expansion potential SME clients will be selected and assisted to develop/launch export marketing web sites.

Footwear sector. Key activities in this sector will include training by a Japanese trainer for four JOBS Program exporter clients necessary to produce “ on target ” designs for their participation in a October 2000 Japanese trade fair; development of another footwear cluster with FOB (Friends of Bangladesh) who have five retail outlets in Elephant Road.

Handloom/handicrafts sector. To seek to speed-up (in conjunction with the CTU) the well behind target Bangladesh Handloom/Handicrafts export catalogue and export web site development and marketing program; conduct a number of training programs on block printing and on reactive and vat dyeing.

Bakery sector. Conduct two training programs (one in health and hygiene and basic business management and marketing). Develop/finalise (including the awards mix)/implement the JOBS/CIDA “ Health and Hygiene ” awards program in line with CIDA 22nd August 1999 (File No: 38-07-10765-01/99/00) agreement.

Grameen Uddog. Per last quarter’s exploratory meeting the unit will follow-up with Grameen Uddog the possibility of the JOBS Program assisting this organisation to more successfully develop its export business.

b. **Communications and Training unit.**

Promotion of JOBS Program objectives, achievements, winning new clients etc. The unit will continue to play a key role in this critically important arena.

Ongoing SME clients training. The unit will continue to

- *Play a key role in conducting basic business, marketing and loan application training programs and appropriate/needed new SME skills development programs. The unit is targeting to conduct a mix of 6 training programs within Dhaka and throughout the country during the quarter.*
- *However, the unit is behind target in the selection of a highly experienced consultant(s) to train SMEs in a number of critically important export marketing development areas covered in the Program Manager/Senior Business Advisor’s 20th March 2000 memoranda on this subject.*

Ongoing publications development. The unit will seek to complete as soon as possible the following outstanding publications

- *JOBS Program Handloom/Handicrafts export marketing catalogue.*
- *Bangla edition of the JOBS Program information brochure.*

and a

- *Policy component information brochure.*
- *Other promotional materials development as they arise throughout the quarter.*

b. **Loan Facilitation Unit.**

During this quarter the manager of the LFU confirmed he will be leaving the JOBS Program to take-up a new appointment with USAID in early August 2000. The new JOBS Program Project Director will determine how and in what form this component of the project will be structured in the future. It is anticipated that the actual unit will be discontinued. However, its primary activities will be split between SME and policy. Per the Project Director's note to the manager of the LFU dated 11th July 2000 it was agreed that he will

- a. *Launch the Bangla edition of the Bank Loan Application procedures handbook in line with the previous Program Manager/Senior Business Advisor's recommended target audience strategy.*
- b. *Complete the BIBM bank loan/credit officers training program.*
- c. *Initiate formal "hand over" of all activities aligned with b. to Mosaddeque Hossain.*
- d. *Based on the former Program Manager/Senior Business Advisor's strategy recommendations, formally put together the complete launch package covering the proposed late August forum to discuss "The special financing needs of SMEs".*
- e. *Finalise for this quarter implementation, 6 bank client SME business management and marketing development training programs; together with a training programs recommendation/timetable for the 4th quarter 2000.*
- f. *Based on the former Program Manager/Senior Business Advisor's strategy recommendations, formally put together ready for launch the bank loan/credit officer's awards program based around "Illustrating new, innovative ways and techniques via which banks could increase their lending to SMEs ...".*

C. ME Component and WRDU

Key ME objectives will be

- a. *Complete the balance of targeted ME entrepreneurship development and business management training courses.*
- b. *Implement a TOT training course for 30 EDWs of Proshika's SEED program.*
- c. *Develop/implement Phase one of the new ME deputy marketing managers strategies/activities programs.*

- d. *Complete a skills development training program for 60 entrepreneurs on “ Weaving, dyeing and marketing ”.*
- e. *Select and finalise new contracts with NGOs, with identified MEs who possess the potential to markedly increase sales and jobs generation, if they receive JOBS Program entrepreneurship development and management skills training and marketing support.*

Following the resignation of the Manager/WBDU (Womens Business Development Unit) at the end of June, it has yet to be decided how this important activity will be managed/implemented in the future. However, its work and focus will continue to be an important aspect of the JOBS Program.

D. Policy Component

Key Policy component objectives will be

a. Mainstreaming collateral free loans up to Taka 200,000

- *Developing a model for a collateral free loan*
- *Negotiating working terms and collaboration with MIDAS*
- *Extensive consultation with banks*
- *Arranging consultative meeting with top bankers*

b. Lease financing

- *Survey SE awareness/perception on lease financing*
- *Survey operational and loan portfolio of existing leasing financing companies in Bangladesh*
- *Development of pilot based on survey*
- *Negotiation with IFC for possible tie-up with local company catering exclusively to SMEs*
- *Development of advocacy campaign*

c. Institutionalise secured finance for SMEs

- *Develop linkage with BIBM and banks*
- *Design advocacy campaign for secured financing*
- *Begin discussions and strategizing with the Bangladesh Bank*

d. Micro finance policy advocacy

- *Study on effective micro finance policy*
- *Study on opportunities of technical training institutes*
- *Consultation meeting will be arranged among MFIs, technical training institutes and donors*

Summary of 2nd quarter (April - June) 2000

select export sales achievements

e. Information technology advocacy

- Study on comparative growth model of five selected sub-sectors (data entry, application software development, multimedia and education, service bureau and e-commerce)
- Create a common platform for major IT decision makers and entrepreneurs

e. Writer's/journalists awards program

- Two programs will be implemented to train 50 reporters on business and economic journalism
- A SME writers ideas exchange workshop will be held

Event/Market	Spot Orders in US \$	Spot Orders in US \$
Handicraft (HCB)	1,413,900	47,810
Handicraft (HCB)	155,000	14,784
Handicraft (HCB)	1,358,900	26,075
Handicraft (HCB)	2,641,800	92,805
Handicraft (HCB)	2,641,800	57,930
Handicraft (HCB)	812,800	10,000
Total	48,478,120	898,235

Bangladesh Market

Company/Market	Name of the Event/Enterprise	Spot Orders	Sales	Total in Taka	Total to US \$
Handicraft (HCB)	SME Womens Fashion Trade Fair 2000	1,369,377	3,078,056	4,347,473	85,433
Handicraft (HCB)	Outage program between KM Colors and Top Bangladesh		1,051,000	1,881,000	82,505
Footwear (EDU)	Apex Cluster		630,000	630,000	42,842
Footwear (EDU)	Saver Cluster		12,000	12,000	236
Footwear (EDU)	Chakra Saver Cluster		80,000	89,900	924
Total				7,190,473	141,845

Combined Export/Bangladesh Market Sales

Market	In US \$	%
Export	898,239	86
Bangladesh	141,845	14
Total	1,038,704	

**Summary of 2nd quarter (April - June) 2000
selected Bangladesh and Export sales achievements
by JOBS Program Assisted Enterprises
(excluding ME field located enterprises)**

Export Market

Component/sector	Name of the Event/Enterprise	Spot Orders in Taka	Spot Orders in US \$
Handloom/ Handicraft (EDU)	New York Home Textile Show	34,869,120	686,400
Handloom/ Handicraft (EDU)	Global Giftware Trade Fair, 2000, Sydney	2,413,000	47,500
Micro Enterprise	SMME Womens Fashion Trade Fair, 2000	750,000	14,764
Handloom/ Handicraft (EDU)	SMME Womens Fashion Trade Fair, 2000	1,350,000	26,575
Handloom/ Handicraft (EDU)	Aranya Crafts	2,641,600	52,000
Footwear (EDU)	Legacy Footwear	2,641,600	52,000
Footwear (EDU)	Surma Footwear Ltd.	812,800	16,000
Total		45,478,120	895,239

Bangladesh Market

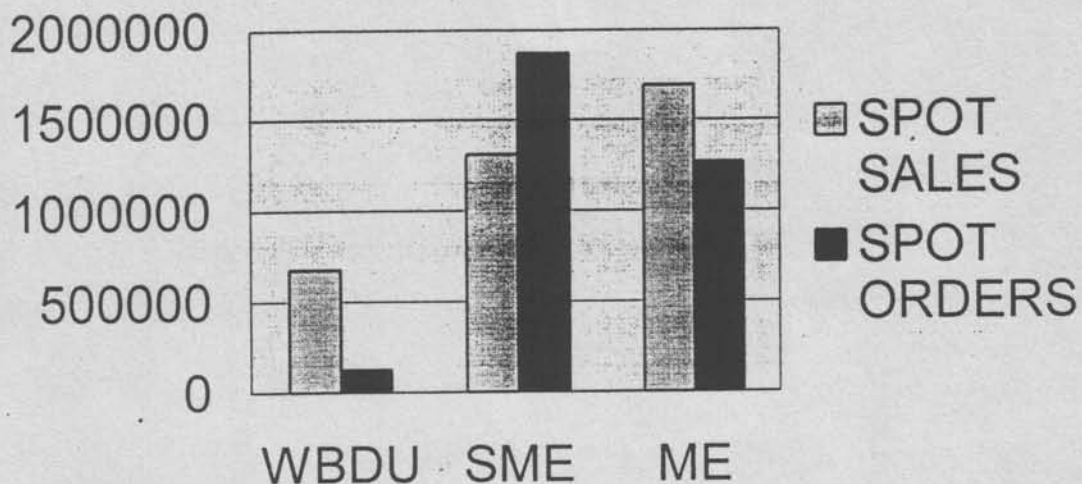
Component/sector	Name of the Event/Enterprise	Spot Orders	Sales	Total in Taka	Total In US \$
SMME	SMME Womens Fashion Trade Fair, 2000	1,169,377	3,678,096	4,847,473	95,423
Handloom/ Handicraft (EDU)	Linkage program between KM Colors and Folk Bangladesh		1,651,000	1,651,000	32,500
Footwear (EDU)	Mirpur Apex Cluster		630,000	630,000	12,402
Footwear (EDU)	Savar Cluster		12,000	12,000	236
Footwear (EDU)	CRWRC Sathi Cluster		50,000	50,000	984
Total				7,190,473	141,545

Combined Export /Bangladesh Market Sales :

Market	In US \$	%
Export	895,239	86
Bangladesh	141,545	14
Total	1,036,784	

**JOBS SMME WOMENS FASHION TRADE
FAIR, 2000
1 - 10, JUNE 2000**

**CHART ON SPOT SALES &
SPOT ORDERS**



COMPONENT	SPOT SALES (BDT)	%	SPOT ORDERS (BDT)	%	TOTAL (BDT)	%
WBDU	676,000	18.39%	125,360	3.84%	801,360	11.53%
SME	1,309,728	35.60%	1,875,647	57.37%	3,185,375	45.85%
ME	1,692,368	46.01%	1,268,370	38.79%	2,960,738	42.62%
GRAND TOTAL	3,678,096	100%	3,269,377	100%	6,947,473	100%
				Total US \$	136,761	

**JOBS Program's
ROSI (Return On Sales
Investment) 593%**

**Selected extracts from completed/returned JOBS enterprise
profile forms at the end of June 2000**

SECTOR	NO. OF FORMS COMPLETED/ RETURNED	LOCATION OF ENTERPRISES	TOTAL SALES OF 1998 IN US \$(*)	% OF TOTAL SALES	TOTAL NO. OF EMPLOYEES OF 1998	AVERAGE SALES PER EMPLOYEE IN US \$(*)
HANDLOOM/HAND CRAFT (Enterprises)	162	Dhaka Division 83%, rest of the country 17%	8,641,289	11	28512	303
HANDLOOM/HAND CRAFT (NGOs)	78	Dhaka Division 72%, rest of the country 28%	1,538,343	2	48282	32
FOOTWEAR	30	100% of the enterprises are located in Dhaka	15,947,896	20	6900	2311
BAKERY	140	Dhaka Division 90% and rest of the country 10%	4,307,972	5	5180	832
LIGHT ELECTRICAL	38	98% of the enterprises located in Dhaka Division	9,438,417	12	874	10799
WOMEN BUSINESS DEVELOPMENT UNIT (WBDU)	223	35% in Dhaka Division, 30% Chittagong, 15% Rajshahi, 15% Khulna, 5% in Sylhet	11,174,339	14	4501	2483
LOAN FACILITATION UNIT (LFU)	201	45% in Dhaka Division, 30% Chittagong, 20% Rajshahi Division, 5% in	3,086,436	4	1100	2806
COMMUNICATION & TRAINING UNIT (CTU)	245	55% in Dhaka Division, 10% Bogra, 5% Comilla, 5% Khulna and 5% Rangpur, 10% Chittagong, 10% Rajshahi	26,080,118	33	6294	4144
TOTAL	1117		80,214,810	100	101,643	789

* Taka 50.8 = \$ 1.00

**Overview summary of completed, accumulative
training and other workshops, trade fairs, launch
events by quarter covering the period
July 1998 - June 2000**

JOB Program	Number of Activities	Number of enterprises	Number of participants
SME			
Small and Medium Enterprise	54	872	1699
WBDU			
Womens Business Development Unit	17	310	322
ECBS/Export Catalogue Briefing Sessions	2	34	34
Bangladesh and Export Trade Fairs	8	292	821
Major JOBS Program Conferences and Meetings Attended	6		182
ME			
Borrowers Training (Formal)	27	(*)2917+42 = 2959	(*)2917+42 = 2959
Borrowers Training (Non formal)	225	5625	5625
TOT & Workshop	27	411	647
Policy			
Writers/Journalists of the Year Policy/Advocacy Awards Launch Event; Policy Issues/SME Promotional Activities	1		46
Regional Workshops	5	72	479
Total	372	10575	12814

(*) Here 42 enterprise belongs to the previous quarter's borrowers training, reported in this quarter.

**Overview summary of 2nd quarter (April-June) 2000
completed training and other workshops,
trade fairs, launch events etc
by JOBS Program component**

JOBS Program	Number of activities	Number of enterprises	Number of participants
SME			
Enterprise Development Unit (EDU)	8	110	283
Loan Facilitation Unit (LFU)	6	78	118
Communication and Training Unit (CTU)	5	74	96
WBDU/Womens Business Development Unit	6	111	114
Bangladesh and Export Trade Fairs	3	72	197
ME			
Borrowers Training (Formal)	1	2061	(*)2061
TOT	1		52
Experience Sharing Workshop	1		155
Total	31	2506	3076

(*) As per 30th of June, the training program is still going on

**Detailed 2nd quarter (April - June) 2000
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
April 8-10, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing	Center for Human Excellence (CENCE)	Bogra	18	18
April 22-24, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	Sylhet Chamber of Commerce and Industry	16	16
April 24-May 8, 2000 (LFU)	Understanding & Financing the Special Needs of	Bangladesh Institute of Banking Management	BIBM		15
May 13-18, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Aranya Crafts	Dhaka	10	10
May 20, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Chittagong	18	18
May 20-25, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Aranya Crafts	Dhaka	10	10
May 20-22, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing	Center for Human Excellence (CENCE)	Rangamati, Chittagong	19	19
May 21-23, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	9	18
May 24-26, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing	Center for Human Excellence (CENCE)	Patia, Chittagong	22	22

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO. OF ENTERPRISES	NO. OF PARTICIPANTS
May 28-June 8, 2000 (LFU)	Understanding & Financing the Special Needs of SME's	Bangladesh Institute of Banking Management (BIBM)	BIBM		25
May 29-31, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	14	17
June 10, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Rajshahi	18	18
June 13-15, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Ullapara, Sirajgonj	19	19
June 14-18, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Action In Development (AID)	Jhenaidah	26	26
June 15-Aug15, 2000 (EDU)	Skill Development Training on Export Oriented Footwear Industry	Surma Footwear Ltd.	Factory, Surma Footwear Ltd.	1	115
June 15-Aug15, 2000 (EDU)	Skill Development Training on Handmade Footwear Production	Savar Women Development Samity	Savar	1	60
June 24, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Dinajpur	26	26
June 24-26, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	JOBS Training Room	18	20
June 27-29, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	17	25
Total of the Running Quarter				262	497

WBDU/Womens Business Development Unit

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
June 7-8, 2000	Training workshop on Developing Selling Skills for Women Entrepreneurs	Training Research and Information Network (TRIN)	JOBS Training Room	20	21
June 14-15, 2000	Training workshop on Marketing Management More Focus on Promotion for Women Entrepreneurs	Training Research and Information Network (TRIN)	JOBS Training Room	18	19
June 21-23, 2000	Basic Business Management and Marketing Disciplines for Women Entrepreneurs	Training Research and Information Network (TRIN)	Khulna	18	18
June 22-26, 2000	Skill Development Training on Dyeing	Banaj Barnali	Dhaka	14	14
June 25-27, 2000	Basic Business Management and Bank Loan Application Procedure	MIDAS	Chittagong	20	20
June 28-30, 2000	Basic Business Management and Bank Loan Application Procedure	Center for Human Excellence (CENCE)	Cox's Bazar	21	22
Total of the Running Quarter				111	114

Bangladesh and Export Trade Fairs

DATE	NAME OF TRADE FAIR	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Mar 31 - April 3, 2000	New York Home Textile Show	JOBS	New York	7	14
May 23 - 25, 2000	Global Giftware Trade Fair, 2000	JOBS	Sydney, Australia	5	3
June 1 - 10, 2000	Womens Fashion Trade Fair, 2000	JOBS	Officers Club, Dhaka	60	180 *
Total of the Running Quarter				72	197

(*) Average 3 participants per stall

Detailed summary of completed, accumulative training and other workshops, trade fairs, launch events by quarter covering the period July 1998 - June 2000

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

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				230	708
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

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

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	18	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				190	299
Year wise sub-total (1999)				432	1022
Total (1998 & 1999)				464	1056
Feb 11, 2000	Health & Hygiene Training for Bakery	Training Task Group Bangladesh	AID training hall, Zhenaidah	23	23
Feb 23 - 25, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Rajshahi	20	20
Feb 27 - 29, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Dinajpur	22	22
March 6 - 9, 2000 (CTU)	Basic Business Management Marketing and Bank Loan Application Procedure	Training Research and Information Network (TRIN)	Rajshahi Chamber of Commerce and Industry (RCCI)	18	18
March 11 - 13, 2000 (CTU)	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Comilla Chamber of Commerce and Industry (CCCI)	19	19
March 24 - 26, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Bhuapur, Tangail	22	22
March 27 - 29, 2000 (CTU)	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Chittagong	22	22
Quarter wise sub-total				146	146

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO. OF ENTERPRISES	NO. OF PARTICIPANTS
April 8-10, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Bogra	18	18
April 22-24, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	Sylhet Chamber of Commerce and Industry	16	16
April 24- May 8, 2000 (LFU)	Understanding & Financing the Special Needs of SME's	Bangladesh Institute of Banking Management (BIBM)	BIBM		15
May 13-18, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Aranya Crafts	Dhaka	10	10
May 20, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Chittagong	18	18
May 20-25, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Aranya Crafts	Dhaka	10	10
May 20-22, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Rangamati, Chittagong	19	19
May 21-23, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	9	18
May 24-26, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Patia, Chittagong	22	22

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO. OF ENTERPRISES	NO. OF PARTICIPANTS
May 28- June 8, 2000 (LFU)	Understanding & Financing the Special Needs of SME's	Bangladesh Institute of Banking Management (BIBM)	BIBM		25
May 29-31, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	14	17
June 10, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Rajshahi	18	18
June 13-15, 2000 (LFU)	Bank SME Client Training on Strengthening Business & Marketing Development	Center for Human Excellence (CENCE)	Ullapara, Sirajgonj	19	19
June 14-18, 2000 (EDU)	Skill Development Training on Vegetable Dyeing	Action In Development (AID)	Jhenaidah	26	26
June 15- Aug 15, 2000 (EDU)	Skill Development Training on Export Oriented Footwear Industry	Surma Footwear Ltd.	Factory, Surma Footwear Ltd.	1	115
June 15- Aug 15, 2000 (EDU)	Skill Development Training on Handmade Footwear Production	Savar Women Development Samity	Savar	1	60
June 24, 2000 (EDU)	Health & Hygiene Training for Bakery	Training Task Group Bangladesh (TTGB)	Dinajpur	26	26
June 24-26, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	JOBS Training Room	18	20
June 27-29, 2000 (CTU)	Basic Business Management & Bank Loan Application Procedure	Training Research and Information Network (TRIN)	JOBS Training Room	17	25
Quarter wise sub-total				262	497
Year wise sub-total (2000)				408	643
Total (1998, 1999, 2000)				872	1699

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
Feb 22-24, 2000	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Dhaka	19	19
March 6-8, 2000	Basic Business Management Marketing and Bank Loan Application Procedure	MIDAS	Chittagong	20	20
March 11-13, 2000	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	Rajshahi	21	21
March 21-22, 2000	Basic Business Management Marketing and Bank Loan Application Procedure	Enterprise Development Initiative (EDI)	Sylhet Chamber of Commerce & Industry	14	14
Quarter wise sub-total				74	74

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
June 7-8, 2000	Training workshop on Developing Selling Skills for Women Entrepreneurs	Training Research and Information Network (TRIN)	JOBS Training Room	20	21
June 14-15, 2000	Training workshop on Marketing Management More Focus on Promotion for Women Entrepreneurs	Training Research and Information Network (TRIN)	JOBS Training Room	18	19
June 21-23, 2000	Basic Business Management and Marketing Disciplines for Women Entrepreneurs	Training Research and Information Network (TRIN)	Khulna	18	18
June 22-26, 2000	Skill Development Training on Dyeing	Banaj Barnali	Dhaka	14	14
June 25-27, 2000	Basic Business Management and Bank Loan Application Procedure	MIDAS	Chittagong	20	20
June 28-30, 2000	Basic Business Management and Bank Loan Application Procedure	Center for Human Excellence (CENCE)	Cox's Bazar	21	22
Quarter wise sub-total				111	114
Year wise Total (1999 & 2000)				310	322

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
June, 1999	Lessons Without Border, Chicago	JOBS	Chicago	6	6
19 - 23 Oct 1999	Footwear and Accessories, Africa 1999	JOBS	South Africa	7	7
26 - 28 Nov 1999	JOBS Trade Fair	JOBS	Gulshan Park	97	291 *
28 Feb - 3 Mar, 2000	Footwear and Accessories, Africa 2000	JOBS	South Africa	5	5
7 - 15 Mar, 2000	Sylhet Trade Fair 2000	JOBS	Golf Club, Sylhet	105	315 *
31 March - 3 April, 2000	New York Home textile Show	JOBS	New York	7	14
23 - 25, May, 2000	Global Giftware Trade Fair, 2000	JOBS	Sydney, Australia	5	3
1 - 10, June 2000	Womens Fashion Trade Fair, 2000	JOBS	Officers Club, Dhaka	60	180 *
Total				292	821

(*) Average 3 Participants per stall

Category	Assigned Organization	Venue	No. of Enterprises	No. of Participants
Training of Trainers (TOT)	PKSP	VERG	22	22
Entrepreneurship Development / Business Management	CAHE	Ahsan Mission	18	18
Sub-total			40	40

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	Entrepreneurs Development / Business Management	CARE	Ahsania Mission	18	18
Quarter wise sub-total				40	40

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				51	99
October 27 - November 8, 1999	Training of Trainers (TOT) in Entrepreneurship Development	STD	STD	20	20
November 12 - 16, 1999	Savings, Credit and Financial Management	Proshika	Koitta	20	20
Quarter wise sub-total				40	40
Year wise sub-total (1999)				327	375
Jan 26, 2000	Workshop on JOBS Assistance Activities to the NGO Sector	CRWRC	BRAC Conference Center, Rajendrapur	7	26
Feb 5 - 17, 2000	Training of Trainers (TOT) in Entrepreneurship Development & Business Management	Proshika	CDS	1	15
Quarter wise sub-total (2000)				8	41
May 12, 2000	Orientation Course for the EDWs	Proshika	WVA		52
June 29, 2000	Experience Sharing Workshop	JOBS	IDB Bhaban		155
Quarter wise sub-total (2000)					207
Year wise sub-total (2000)				8	248
Grand Total (1998, 1999 & 2000)				411	699

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
Year wise sub-total (1999)					72
Total (1998, 1999, 2000)					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

1. The JOBS Program - Illustrative activities and achievements

The JOBS Program is a highly successful USAID funded SME (small, medium and micro-enterprise) initiative assisting businesses (including women entrepreneurs through a 20% dedicated WBMV/ Women Business Development Unit) to successfully

Expand their sales and

generate increased employment.

Since October 1999 (when we launched Phase II of our greatly

enriched SME/ technical support program) JOBS has

attracted a large number of enterprises to participate in 4 export

and 3 Bangladesh trade fairs (i.e. JOBS Cebuane Trade Fair 1999, JOBS/Syria Chamber of Commerce and Industry Trade Fair 2000 and the JOBS Dhaka Women Trade Fair 2000) where enterprises

and a consolidated have been increased sales in excess of

US\$ 1,300,000

(US\$ 3.6m)

and nearly 2000 entrepreneurs in a mix of basic business

in marketing and improved technologies etc skills

and Bangladesh's first SME handbook

17th June 2000/ad

Typical illustrations of how
the JOBS Program can possibly assist a selected
"out of Dhaka" Chamber of Commerce and Industry's
SME members to expand their businesses
within Bangladesh and
export markets !

1. The JOBS Program – illustrative activities and achievements

The JOBS Program is a highly successful USAID funded SME (small, medium and micro-enterprise) initiative assisting businesses (including women entrepreneurs through a 100% dedicated WBDU/ Womens Business Development Unit) to successfully

Expand their sales and

generate increased employment !

Since October 1999 (when we launched Phase I of our greatly strengthened SME technical support program) JOBS has

- a. Assisted a large number of enterprises to participate in 4 export and 3 Bangladesh trade fairs (i.e. JOBS Gulshan Trade Fair 1999, JOBS/Sylhet Chamber of Commerce and Industry Trade Fair 2000 and the JOBS Dhaka Womens Trade Fair 2000) where enterprises on a consolidated basis have increased sales in excess of

Lacs Taka 1,300,000 M
(US\$2.6m)

- b. Trained nearly 2000 entrepreneurs in a mix of basic business/ financial/marketing and improved technologies etc skills.
- c. Produced Bangladesh's first SME handbook titled

BANK LOAN APPLICATION PROCEDURES
HANDBOOK

designed to assist SMEs " Prepare a basic business, marketing and financial plan, net worth financial statement and submit a bank loan application ". 2 copies of the English edition of the publication are enclosed for your perusal.

- d. *Develop (for upcoming launch) a special integrated IT development program (including export website marketing) for selected SMEs.*
- e. *Developed and implemented phase one of a major bank loan/credit officers training program, designed to create a greater awareness of the special lending needs of SMEs aligned with the tremendous income/employment generation contribution they play within the Bangladesh economy.*
- f. *Developed and implemented a range of outstanding performance recognition and awards programs for SMEs (including sectors who recognise and publish topical articles highlighting the special policy/advocacy issues which need to be addressed to enable SMEs to expand their businesses faster, more successfully and profitably !). They include*
 - *The JOBS/American Express Bank SMME and Womens Entrepreneur of the Year Awards Program*
 - *The JOBS Policy/Advocacy Writers & Journalists of the Year Study/Travel Grants Awards Program*
 - *A special JOBS incentive challenge to bank loan/credit officers to devise new, less rigid lending mechanisms to SMEs with bankable marketing plans*

More about the JOBS Program is detailed within the attached 6 page information brochure titled

JOBS :
ASSISTING ENTERPRISES TO
CREATE EMPLOYMENT !

2. **The JOBS Program plan to work with 3-4 “ out of Dhaka ” Chambers of Commerce & Industry during the period October 2000 - September 2001**

We are now going through the process of seeking to identify the possibility of working during our next financial year, with 3-4 “ out of Dhaka ” Chambers of Commerce & Industry, at an integrated JOBS Program SMME support and assistance level, which could typically embrace all or a mix of the following components

- a. *Joint Bangladesh trade fairs development/implementation on a “ shared contribution basis ”.*
- b. *Linking sellers with buyers.*
- c. *Training across a wide range of business, financial and marketing disciplines and technical skills development.*
- d. *Basic IT skills development.*
- e. *Bangladesh and export marketing development.*
- f. *Womens entrepreneur business development and marketing.*
- g. *Identification of policy issues and implementation of advocacy programs which can create a more conducive “ SME businesses/growth climate ”.*

Etc.

Enclosures: 2

**Summary of the value of
“free media publicity” secured by the
JOBS Program during the
2nd quarter (April – June) 2000**

JOBS Component or Unit	In Taka	In US \$(*)	%
a. SME Unit (*)	847,125	16,676	87
b. WBDU/Women Business Development Unit	20,250	398	2
c. Policy Component	50,400	992	5
d. ME Component	59,550	1,172	6
Total	977,325	19,238	100

(*) Includes Joint SMME Women's Fashion Trade Fair, 2000 Coverage Valued 260,000 Tk.

*Taka 50.8 = \$ 1.00

NB: Refer Quarterly Report Part II – Annexes F1 – F121

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

April - June 2000

April	SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	SATURDAY APRIL, 1, 2000	THE BANGLADESH OBSERVER	Photograph with caption of closing and certificate awarding ceremony of JOBS sponsored training workshop on Bank SME client held in Bhuapur, Tangail on March 26	---	2	3.5	7	6,300.00
2	SUNDAY APRIL, 2, 2000	THE DAILY STAR	Advertisement on E-Commerce	---	---	---	---	---
3	SUNDAY APRIL, 2, 2000	THE BANGLADESH OBSERVER	Advertisement on E-Commerce	---	---	---	---	---
4	TUESDAY APRIL, 4, 2000	THE INDEPENDENT	JOBS-aided Mirpur Footwear sees export market	---	3	7.5	22.5	16,875.00
5	TUESDAY APRIL, 4, 2000	THE DAILY STAR	JOBS assists Mirpur footwear cluster win its export trial order	---	3	6	18	13,500.00
6	WEDNESDAY APRIL, 5, 2000	THE DAILY JANAKANTHA	Advertisement on Micro Electronics receiving best stall prize in Sylhet Trade Fair-2000 jointly organised by JOBS and SCCI	---	---	---	---	---
7	WEDNESDAY APRIL, 5, 2000	THE INDEPENDENT	JOBS workshop on business management held in Ctg	---	3	8	24	18,000.00

Annex E3

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL, INCH	AMOUNT IN TAKA
8	THURSDAY APRIL, 6, 2000	THE INDEPENDENT	Advertisement on E-Commerce	***	***	***	
9	THURSDAY APRIL, 6, 2000	THE FINANCIAL EXPRESS	Advertisement on E-Commerce	***	***	***	
10	THURSDAY APRIL, 6, 2000	THE DAILY STAR	JOB'S workshop on business management held in Ctg	3	9	27	20,250.00
11	ISSUE NO 141, APRIL, 2000	COMMERCE & INDUSTRY	JOB'S:Shoeing the way to the South African Market	6	17	102	40,800.00
12	FRIDAY APRIL, 7, 2000	THE BANGLADESH OBSERVER	JOB'S workshop on Bank loan procedures held in Ctg	2	5.5	11	9,900.00
13	SUNDAY APRIL, 9, 2000	THE BANGLADESH OBSERVER	Photograph with caption of Legacy Footwear Director after signing of the contract with Chairman of Mirpur Footwear cluster Group for an initial trial order of 5000 pairs of sandal uppers for Middle East Market	4	3.5	14	12,600.00
14	MONDAY APRIL, 10, 2000	THE DAILY UTTARBARTA	A training workshop for Entrepreneur and Businessman inaugurated in TTC Auditorium, Bogra	2	5	10	3,000.00
15	MONDAY APRIL, 10, 2000	THE DAILY CHANDNI BAZAR	3 day training workshop for Entrepreneur and Businessman started in Bogra	2	4	8	2,400.00
16	SUNDAY APRIL, 16, 2000	THE FINANCIAL EXPRESS	JOB'S workshop on bank SME client training held	3	11	33	23,100.00
17	SUNDAY APRIL, 16, 2000	THE INDEPENDENT	JOB'S workshop on 'Bank SME Training' held in Bogra	3	8.5	25.5	19,125.00
18	WEDNESDAY APRIL, 19, 2000	THE DAILY STAR	Photograph with caption of closing and certificate awarding ceremony of JOB'S sponsored training workshop on Bank SME client held in Bogra	3	4.5	13.5	10,125.00

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
19	WEDNESDAY APRIL, 19, 2000	THE BANGLADESH OBSERVER	JOB'S workshop on bank SME client course held	2	3	6	5,400.00
20	FRIDAY APRIL, 21, 2000	THE INDEPENDENT	Footwear exporters get \$0.4m order in S. Africa	2	6	12	9,000.00
21	FRIDAY APRIL, 21, 2000	WEEKEND INDEPENDENT	Photograph with caption of closing and certificate awarding ceremony of JOBS sponsored training workshop on Bank SME client held in Bogra	2	2.5	5	3,750.00
22	SUNDAY APRIL, 23, 2000	THE BANGLADESH OBSERVER	Tremendous export possibility for footwear in S Africa	2	7.5	15	13,500.00
23	SUNDAY APRIL, 23, 2000	THE DAILY JALABAD	Without skilled management enterprise cannot exist	3	11	33	9,900.00
24	TUESDAY APRIL, 25, 2000	THE DAILY JALABAD	3 day training workshop of JOBS and Sylhet Chamber ends	1	6	6	1,800.00
25	TUESDAY APRIL, 25, 2000	BHORER KAGOJ	JOB'S sponsored Business Management training workshop with Sylhet Chamber held	1	3	3	2,100.00
26	WEDNESDAY APRIL, 26, 2000	THE FINANCIAL EXPRESS	JOB'S course for bankers begins	1	4	4	2,800.00
27	WEDNESDAY APRIL, 26, 2000	THE INDEPENDENT	JOB'S workshop begins at BIBM	2	6	12	9,000.00
28	FRIDAY APRIL, 28, 2000	THE FINANCIAL EXPRESS	Photograph with caption of opening ceremony of a training workshop on understanding and financing special needs of SMEs conducted by Bangladesh Institute of Bank Management (BIBM) and sponsored by USAID funded JOBS programme	1	3.5	3.5	2,450.00

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL, INCH	AMOUNT IN TAKA
29	FRIDAY APRIL, 28, 2000	THE BANGLADESH OBSERVER	JOB'S workshop begins at BIBM	2	6.6	13	11,700.00
May							
SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL, INCH	AMOUNT IN TAKA
1	THURSDAY MAY, 4, 2000	THE BANGLADESH OBSERVER	Advertisement on Training Consultant	---	---	---	---
2	SATURDAY MAY, 6, 2000	THE DAILY STAR	Photograph with caption of President of SCCI addressing a workshop jointly organised by JOBS programme and SCCI at Sylhet recently	2	2.5	5	3,750.00
3	SUNDAY MAY, 7, 2000	THE DAILY ITTEFAQ	Advertisement on Training Consultant	---	---	---	---
4	THURSDAY MAY, 11, 2000	THE FINANCIAL EXPRESS	Workshop on SMEs held	3	7	21	14,700.00
5	THURSDAY MAY, 11, 2000	THE DAILY STAR	JOB'S workshop on financing SMEs ends	3	8	24	18,000.00
6	THURSDAY MAY, 11, 2000	THE INDEPENDENT	Workshop on SME concludes	3	6	18	13,500.00
7	SUNDAY MAY, 14, 2000	BHORER KAGOJ	Workshop on SMEs held	2	4	8	5,600.00
8	SUNDAY MAY, 14, 2000	THE BANGLADESH OBSERVER	Photograph with caption of a closing ceremony of the Training Workshop on "Understanding and Financing the Special Needs of SMEs" sponsored by JOBS Programme/USAID and conducted by the Bangladesh Institute of Bank Management(BIBM)	2	3	6	5,400.00

Annex E6

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
9	MAY 1-15, 2000, VOL-IX, ISSUE NO. 18	THE BANGLADESH MONITOR	Footwear exporters' sales rise to US \$ 400,000	3	8	24	14,400.00
10	TUESDAY MAY, 16, 2000	THE DAILY STAR	Advertisement on vehical for rental	---	---	---	---
11	TUESDAY MAY, 16, 2000	THE BANGLADESH OBSERVER	Advertisement on vehical for rental	---	---	---	---
12	MONDAY MAY, 22, 2000	THE FINANCIAL EXPRESS	JOBS workshop on business management begins in city	1	4.5	4.5	3,150.00
13	WEDNESDAY MAY, 24, 2000	THE DAILY STAR	JOBS training on vegetable dyeing held	3	5	15	11,250.00
14	THURSDAY MAY, 25, 2000	THE BANGLADESH OBSERVER	Basic business management training workshop ends	1	1.5	1.5	1,350.00
15	THURSDAY MAY, 25, 2000	THE FINANCIAL EXPRESS	Training on vegetable dyes held	1	4	4	2,800.00
16	THURSDAY MAY, 25, 2000	THE INDEPENDENT	JOBS training programme held	1	5.5	5.5	4,125.00
17	FRIDAY MAY, 26, 2000	THE DAILY STAR	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
18	SATURDAY MAY, 27, 2000	THE BANGLADESH OBSERVER	JOBS program on vegetable dyeing course	2	7	14	12,600.00
19	SATURDAY MAY, 27, 2000	THE DAILY ITTEFAQ	Training workshop on understanding and financial needs of SMEs	3	6	18	16,200.00
20	SATURDAY MAY, 27, 2000	THE INDEPENDENT	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
21	SUNDAY MAY, 28, 2000	THE FINANCIAL EXPRESS	JOBS workshop for bakery industry held in Chittagong	1	5	5	3,500.00
22	SUNDAY MAY, 28, 2000	THE DAILY ITTEFAQ	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---

Annex E7

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
23	MONDAY MAY, 29, 2000	THE FINANCIAL EXPRESS	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
24	MONDAY MAY, 29, 2000	THE FINANCIAL EXPRESS	Business development training held at Rangamati	2	6	12	8,400.00
25	TUESDAY MAY, 30, 2000	THE BANGLADESH OBSERVER	JOBS workshop in Chittagong	2	6	12	10,800.00
26	TUESDAY MAY, 30, 2000	THE INDEPENDENT	Training workshop held at Rangamati	2	6	12	9,000.00
27	TUESDAY MAY, 30, 2000	PROTHOM ALO	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
28	WEDNESDAY MAY, 31, 2000	THE FINANCIAL EXPRESS	Business development training held at Patiya	3	4	12	8,400.00
29	WEDNESDAY MAY, 31, 2000	THE BANGLADESH OBSERVER	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
30	WEDNESDAY MAY, 31, 2000	THE DAILY JANAKANTHA	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
June							
SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	THURSDAY JUNE, 1, 2000	BHORER KAGOJ	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
2	THURSDAY JUNE, 1, 2000	THE FINANCIAL EXPRESS	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
3	THURSDAY JUNE, 1, 2000	THE DAILY STAR	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
4	THURSDAY JUNE, 1, 2000	PROTHOM ALO	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
5	THURSDAY JUNE, 1, 2000	THE INDEPENDENT	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
6	JUNE 1-15, 2000, VOL IX, ISSUE NO. 20	THE BANGLADESH MONITOR	JOBS offers skill development training on vegetable dyeing	3	7	21	12,600.00

Annex E8

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
7	FRIDAY JUNE, 2, 2000	BHORER KAGOJ	Photograph with caption of three young visitors at a stall at the JOBS Women Fashion Trade Fair 2000 at Officers' Club in the city	2	4	8	5,600.00
8	FRIDAY JUNE, 2, 2000	THE DAILY JUGANTOR	Photograph with caption of visitors at a stall at JOBS Women Fashion Trade Fair 2000 at Officers' Club yesterday	3	6	18	7,200.00
9	FRIDAY JUNE, 2, 2000	THE DAILY ARTHANEETI	Photograph with caption of ten day long Womens' Fashion Trade Fair 2000 organised by JOBS began at the Officers' Club yesterday	3	4	12	8,400.00
10	FRIDAY JUNE, 2, 2000	THE DAILY JANAKANTHA	Photograph with caption of a stall at Women Fashion Trade Fair 2000 at organised by JOBS at Officers' Club in the city	2	2.5	5	4,500.00
11	FRIDAY JUNE, 2, 2000	THE FINANCIAL EXPRESS	Women's Fashion Trade Fair 2000 organised by JOBS opens in city	2	10.5	21	14,700.00
12	FRIDAY JUNE, 2, 2000	THE DAILY STAR	JOBS Women Fashion Trade Fair begins in city	3	8.5	25.5	17,850.00
13	FRIDAY JUNE, 2, 2000	THE INDEPENDENT	Photograph with caption of JOBS Program Manager speaking at the JOBS Womens' Fashion Trade Fair 2000 inaugural ceremony at Officers' Club in the city on Thursday	3	9	27	20,250.00

Annex E9

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
14	FRIDAY JUNE, 2, 2000	DAINIK MANOB ZAMIN	A ten day long Womens' Fashion Trade Fair 2000 organised by JOBS began at the Officers' Club yesterday	3	2.5	7.5	5,625.00
15	FRIDAY JUNE, 2, 2000	SANGBAD	Photograph with caption of JOBS Senior ME advisor speaking at the JOBS Womens' Fashion Trade Fair 2000 inaugural ceremony at Officers' Club in the city on Thursday, Mission Director of USAID Gordon West and JOBS Program Manager Anthony Dalgleish are also seen in the picture	3	2.5	7.5	5,250.00
16	FRIDAY JUNE, 2, 2000	THE DAILY INQUILAB	Women's Fashion Trade Fair 2000 organised by JOBS opens in city	2	7	14	11,200.00
17	FRIDAY JUNE, 2, 2000	THE BANGLADESH OBSERVER	JOBS Women's Fashion Trade Fair 2000 begins in city	3	10	30	27,000.00
18	FRIDAY JUNE, 2, 2000	PROTHOM ALO	Women's Fashion Trade Fair 2000 organised by JOBS opens in city	1	4	4	2,400.00
19	SATURDAY JUNE, 3, 2000	THE DAILY STAR	Training on business development held in Patiya	3	4	12	9,000.00
20	SUNDAY JUNE, 4, 2000	THE BANGLADESH OBSERVER	Photograph with caption of visitors at a stall at the Womens' Fashion Trade Fair organised by JOBS Officers Club premises on Thursday	3	4	12	10,800.00
21	SUNDAY JUNE, 4, 2000	THE DAILY ITTEFAQ	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---
22	MONDAY JUNE, 5, 2000	THE DAILY JANAKANTHA	Advertisement on Womens' Fashion Trade Fair, 2000	---	---	---	---

Annex E10

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
23	MONDAY JUNE, 5, 2000	THE DAILY JANAKANTHA	Great Enthusiasm at JOBS Trade Fair, a multitude of commodities available including Boutiques, Handicrafts, Leather goods	3	8.5	25.5	22,950.00
24	TUESDAY JUNE, 6, 2000	PROTHOM ALO	JOBS Womens Fashion Trade Fair is going on	2	7.5	15	9,000.00
25	FRIDAY JUNE, 9, 2000	WEEKEND INDEPENDENT	Photograph with caption of JOBS Program Manager speaking at the JOBS Womens' Fashion Trade Fair 2000 inaugural ceremony at Officers' Club in the capital	2	3	6	4,500.00
26	FRIDAY JUNE, 9, 2000	SHAPTAHIK 2000	JOBS- to expand the demand of local product	3	9	27	16,200.00
27	FRIDAY JUNE, 9, 2000	THE INDEPENDENT	Workshop on financing SMEs concludes	2	9	18	13,500.00
28	SATURDAY JUNE, 10, 2000	THE FINANCIAL EXPRESS	Photograph with caption of visitors at a stall at the Womens' Fashion Trade Fair organised by JOBS Officers' Club premises on Thursday	3	5	15	10,500.00
29	SATURDAY JUNE, 10, 2000	THE FINANCIAL EXPRESS	Workshop on financing SMEs concludes	2	6.5	13	9,100.00
30	SATURDAY JUNE, 10, 2000	THE BANGLADESH OBSERVER	Workshop on financing SMEs concludes	2	6.5	13	11,700.00
31	SUNDAY JUNE, 11, 2000	PROTHOM PROBHAAT	Training Workshop on health & hygiene for bakery owner held in Rajshahi	2	1.5	3	1,800.00
32	SUNDAY JUNE, 11, 2000	DAINIK SONALI SHONGABD	Training Workshop on health & hygiene for bakery owner held in Rajshahi	3	5.5	16.5	6,600.00
33	WEDNESDAY JUNE, 14, 2000	THE INDEPENDENT	JOBS trade fair achieves Tk 70 lakh sale	3	8	24	18,000.00

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
34	WEDNESDAY JUNE, 14, 2000	THE FINANCIAL EXPRESS	Women's Fashion Fair achieves more-than- expected success	2	10	20	14,000.00
35	THURSDAY JUNE, 15, 2000	THE BANGLADESH OBSERVER	JOBS women's Trade Fair achieves Tk 70 lakh in sale	3	12	36	32,400.00
36	JUNE 16-30, 2000, VOL-IX, ISSUE NO. 21	THE BANGLADESH MONITOR	JOBS hygiene training workshop for bakery development in Chittagong	3	9	27	16,200.00
37	MONDAY JUNE, 19, 2000	DAINIK ADHIBESHON	JOBS/USAID funded two training program ends yesterday	2	5	10	4,000.00
38	MONDAY JUNE, 19, 2000	THE DAILY JHENIDAH	JOBS/USAID funded training program on vegetable dyeing begins	2	3.5	7	2,800.00
39	TUESDAY JUNE, 20, 2000	THE DAILY ARTHANEETI	JOBS Women Fashion Trade Fair achieves more-than- expected sales success	3	7	21	14,700.00
40	TUESDAY JUNE, 20, 2000	AJKER KAGOJ	JOBS Women Fashion Trade Fair achieves more-than- expected sales success	2	5.5	11	7,700.00
41	WEDNESDAY JUNE, 21, 2000	PROTHOM ALO	JOBS Women Fashion Trade Fair ends successfully	1	2	2	1,200.00
42	WEDNESDAY JUNE, 21, 2000	DAINIK MANOB ZAMIN	JOBS Women Fashion Trade Fair achieves more-than- expected sales success	2	8	16	12,000.00
43	WEDNESDAY JUNE, 21, 2000	THE DAILY ITTEFAQ	Photograph with caption of closing and certificate awarding ceremony of JOBS sponsored training workshop on Bank SME client held in Bogra	2	3	6	5,400.00
44	THURSDAY JUNE, 22, 2000	THE DAILY ARTHANEETI	JOBS Women Fashion Trade Fair achieves more-than- expected sales success	1	2	2	1,200.00

Annex E12

Annex E13

SL NO.	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
45	SUNDAY JUNE, 25, 2000	DAINIK TEESTA	JOBS health and hygiene training workshop for bakery development held	3	8	24	9,600.00
46	MONDAY JUNE, 26, 2000	THE DAILY ITTEFAQ	Photograph with caption of Richard Riuseau from USAID addressing the prize awarding ceremony of JOBS Womens' Fashion Trade Fair 2000 held recently in the city	2	3	6	5,400.00

Detailed value of " free media publicity " securements of JOBS ME component

April - June 2000

June							
SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	FRIDAY JUNE, 30, 2000	THE DAILY STAR	JOBS workshop on micro-entrepreneur development in city	3	10	30	27,000.00
2	FRIDAY JUNE, 30, 2000	THE INDEPENDENT	JOBS Programs helping develop entrepreneurs	3	7	21	15,750.00
3	FRIDAY JUNE, 30, 2000	THE DAILY ARTHANEETI	JOBS workshop on micro-entrepreneur development in city	3	6	18	12,600.00
4	FRIDAY JUNE, 30, 2000	THE DAILY ARTHANEETI	8000 employment created under JOBS Program	1	6	6	4,200.00

Annex E14

Detailed value of " free media publicity " component
 securements of JOBS WBDU component
 April - June 2000

SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	MONDAY APRIL, 3, 2000	THE BANGLADESH OBSERVER	JOBS/USAID course held in Sylhet	1	7.5	7.5	6,750.00
2	SATURDAY APRIL, 8, 2000	THE INDEPENDENT	JOBS holds training course in Sylhet	2	9	18	13,500.00

SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
3	FRIDAY MAY, 5, 2000	THE BANGLADESH OBSERVER	JOBS/USAID course held in Sylhet	1	7.5	7.5	6,750.00
4	SATURDAY APRIL, 8, 2000	THE INDEPENDENT	JOBS holds training course in Sylhet	2	9	18	13,500.00

Detailed value of " free media publicity "
securements of JOBS POLICY component

April - June 2000

April							
SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	MONDAY APRIL, 24, 2000	THE FINANCIAL EXPRESS	Advertisement on JOBS Policy Writers - Journalists Award Programme	---	---	---	---
2	TUESDAY APRIL, 25, 2000	THE INDEPENDENT	Advertisement on Career Opportunity in JOBS Policy Advocacy	---	---	---	---
3	THURSDAY APRIL, 27, 2000	THE BANGLADESH OBSERVER	Advertisement on Career Opportunity in JOBS Policy Advocacy	---	---	---	---
4	FRIDAY APRIL, 28, 2000	THE DAILY STAR	Advertisement on JOBS Policy Writers - Journalists Award Programme	---	---	---	---
5	SUNDAY APRIL, 30, 2000	THE BANGLADESH OBSERVER	Advertisement on JOBS Policy Writers - Journalists Award Programme	---	---	---	---
May							
SL NO	DATE PUBLISHED	NEWS PAPER	TOPIC	COL	INCH	COL. INCH	AMOUNT IN TAKA
1	FRIDAY MAY, 5, 2000	THE FINANCIAL EXPRESS	Workshop on LBMA for bankers held	2	9	18	12,600.00
2	FRIDAY MAY, 5, 2000	THE DAILY STAR	JOBS presentation on moveable asset-based loans	3	8	24	18,000.00
3	TUESDAY MAY, 9, 2000	THE BANGLADESH OBSERVER	Photograph with caption of JOBS presentation to bankers	2	4	8	7,200.00
4	MAY 16-31, 2000, VOL-IX, ISSUE NO. 19	THE BANGLADESH MONITOR	JOBS presentation to bankers at BIBM	3	6	18	12,600.00

15th June 2000

TO: Anu/SME COPY: Zainab, Mostafizur,
Aniruddha, Latif,
Shahin, SME Asif, Nadia,
Abu Hena, Kaberi; plus
Reid for info, Imran
page 3. last para

FROM: Tony

RE: Phase one JOBS Program SME/WBDU activities impact market research (an important USAID R4 exercise in support of the October 1999/September 2000 year objectives/targets results evaluation)

First, welcome back to the JOBS Program. Because of the excellent field research/report production you completed in the past (covering the light electrical products sector) and your overview understanding of SME sector strategy, Mostafizur and I would like you to lead the above research activity.

Now to what this piece of critically important research is all about. If you scan through the last three JOBS Program quarterly reports, you will see in the SME /WBDU arenas, our activities to date have been very much aligned with assisting enterprises to

1. *Improve their business management, financial and marketing skills through training (bearing in mind our training programs also cover sectors such as bakery health & hygiene, womens business/marketing development, vegetable dying etc)*
2. *Increase sales at both a domestic (Bangladesh) and export markets level. In this sector, we have achieved considerable success with our four export and three Bangladesh trade fairs implemented over the past 7/8 months.*
3. *Opening-up new domestic (Bangladesh) and export marketing linkages i.e. here you should read Mostafizur's just produced document headed*

Enterprise Development Unit
linkage programs

4. *Other. Discuss with Mostafizur, Latif, Aniruddha and Shahin*

Against this brief background, you should also understand the key strategy behind 1. – 3. JOBS Program activities is clearly stated within our “ BAPB/Business Action Plan and Budget (Oct 1999 : Sep 2000) ” under page 4. i.e.

A. 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 forty hours per week)*

So now to the key objectives of this piece of research and qualifications.

The JOBS Program really only unleashed (commenced implementation) of its new strategy to assist selected SME/WBDU identities to grow their enterprises (through a wide range of assistance initiatives) on

1st October 1999

which in a conventional products time frame launch (as an illustration), would mean it is perhaps a little early to “ go start talking to SMEs with respect to the likely impact our assistance has/is having in terms of a true integrated sales/jobs growth picture; although we have very sound, realistic evidence we are assisting many enterprises to specifically/markedly increase sales ! ”.

However, notwithstanding the aforementioned time frame qualification, we still want to quickly implement a level of qualitative “ one on one/face to face ” interviews, among a range of SME/WBDU clients to solicit answers to the following questions (bearing in mind, considerable skill will be required when conducting research of this nature, particularly the balance between asking/securing answers to both unprompted/prompted questions and the priority order via which they need to be placed) i.e.

Q1 : *As a result of assistance received from JOBS*

- a. *Has this helped you to increase sales (if so, by how much, when, where etc) ?*
- b. *As a result of any a. sales increase, has this led to/resulted in increased employment generation (if so, by how much) ?*

We need to get clear/specific responses to both a./b. questions.

Q2 : *If an enterprise has received any form of training from JOBS, we need to clearly/specifically determine the benefits an entrepreneur believes he/she has*

gained or otherwise from such assistance (particularly relating to the immediate and longer term) ?

Q3 : *Has JOBS assisted an enterprise (either indirectly/directly) to develop and/or launch a new product(s), improve quality standards etc ? Again, we need to be clear/specific when soliciting responses.*

Q4 : *In the eyes/mind of the entrepreneur, what is JOBS (at an assistance level) either doing or not doing well ?*

Q5 : *Are there other areas/initiatives where JOBS should consider assisting enterprises to expand their businesses ?*

Q6 : *Besides JOBS, what other assistance has an enterprise received from other donors, government parastatals and the like over the last 3 years (be specific) ?*

YOUR NEXT MOVE ETC !

- i. I want us to finally target 100 SME/WBDU enterprises (may be more in the end) throughout the country; but first you need to draw-up a questionnaire for discussion/agreement, then conduct around 20 entrepreneur discussions/evaluations to ensure we are getting the right response to the key questions we are seeking answers to etc.

I want to have the first 20 interviews conducted/evaluated by end

Tuesday 11th July 2000

- ii. When we have conducted i. exercise, we can determine whether the interview process/questionnaire is working the way we want it to, needs modification, ease of data entry/assessment etc.
- iii. When we go to the field to interview the final 80 SME/WBDU identities, it may well be that you will need to bring on board two other individuals to assist you to implement an exercise of this magnitude. This we will discuss at a later stage.

I am copying Imran in on this note, to highlight the need that you will require transport to move you around quickly/efficiently, in order to complete an exercise of this nature, bearing in mind the wet season is just about to descend on us !

Let's now get everything moving fast,

Thanks.

JOBS Program/USAID
Questionnaire for the Evaluation of Client's Performance

CONFIDENTIAL

Ref no.: _____

1. Enlisted in: EDU (HL, FW, B) LFU WBDU CTU

2. Name of the organization: _____

3. Contact person's name: _____ Title: _____

4. Address: _____

5. Tel: _____ Fax: _____ Email: _____

6. Type of assistances you have received from JOBS

Training:

No.	Name of the Training	Date	No. of Participants

Remarks:

A. Unprompted comments: _____

B. Positive attributes of training: _____

C. Negative aspects of training: _____

7. Your sales information

Trade Fair:

No.	Name of the local Trade Fair	Name of the Int. Trade Fair	Date	Place

Remarks:

A. Unprompted comments: _____

B. Positive attributes of trade fair: _____

C. Negative aspects of trade fair: _____

Other Assistances:

No.	Name of the Assistances	Date	Place

Remarks:

A. Unprompted comments: _____

B. Positive attributes: _____

C. Negative aspects: _____

7. Your sales information:

	Local market	Export market
Sales in 1998: Tk.	_____	Tk. _____
Sales in 1999: Tk.	_____	Tk. _____
Sales in 2000: Tk. (up to June)	_____	Tk. _____

8. Where do you market your products?

- a) _____
 b) _____
 c) _____
 d) _____

9. Your product information:

Name of the products	unit sales 1998	unit sales 1999	unit sales 2000
1.			
2.			
3.			
4.			
5.			

10. Your employee information:

No. of employees	Permanent	Casual	Total	Male	Female
1998					
1999					
2000 up to June					

11. Have you improved your product quality after getting JOBS' assistance?

Yes No

12. If yes, please specify

Name of the products	Description
1.	
2.	
3.	
4.	

13. Have you launched any new products in last 6 months?

Yes No

14. If yes, please specify the new product

Name of the products	Description
1.	
2.	
3.	
4.	

15. Your business/investment information

i) How much was your initial investment? Tk. _____

ii) How did you get your investment capital?

Personal fund _____ % Bank loan _____ % others _____

iii) How much is your running capital? Tk. _____

iv) How much is your fixed capital? Tk. _____

16. Give comment on following statements

	Strongly agree	Agree	In between	Disagree	Strongly Disagree
1. JOBS assistance was helpful and supportive for me.					
2. I've learnt a lot from JOBS assistance.					
3. There are other areas where JOBS should give assistances.					
4. I believe JOBS assistance will help me to do better in future.					
5. JOBS should continue its assistance program all the year-round.					
6. JOBS assistances are more specific and related with the business than others.					

17. If you agree with the above statement no. 3, please specify the other areas

- a) _____
 b) _____
 c) _____
 d) _____

18. Comments/write in brief on your performance evaluation after taking any JOBS assistance.

Four horizontal lines for writing comments.

19. Notwithstanding your comments, has JOBS specifically and/or in some way assisted you to

- i) Improve product quality yes no
- ii) Improve technology yes no
- iii) Increase sales yes no
- iv) Increase jobs/employment yes no

20. Have you received any other assistance from other donors/organizations in last 3 years?

Yes No

21. If yes, specify the assistances

Name of the organization	Type of assistance
1.	
2.	
3.	
Remarks:	

22. At last, please feel free to express what kind of problems do you face in dealing/communicating with JOBS' personnel?

- i) _____
- ii) _____
- iii) _____
- iv) _____

I, hereby, agree that the above information is true and correct.

Signature _____

-----Thanking you-----

JOBS

Annex H1

ASSISTING ENTERPRISES TO CREATE EMPLOYMENT !

JOBS is a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their businesses 1

House #24, Road # 7, Block-H, Banani, Dhaka-1213

Phone : 88-02-889037, 88-02-886154 Fax : 88-02-886154 E-mail : info@jobsiris.dhaka-bd.net

(ad draft)

Name By courier and fax 16th July 2000
President
? CHAMBER OF COMMERCE & INDUSTRY
Address details

Dear

RE: POSSIBLE JOBS Program SME TECHNICAL ASSISTANCE
COLLABORATION WITH THE CHAMBER

First and foremost, our apologies for not being able to respond earlier to the meeting we had in your office on ... ? ...; but since that date the JOBS Program has undergone a number of internal changes, including the appointment of a new management team which will now drive the project ahead to the next level of success, namely

Reid Lohr – Project Director

Zainab Akhter – Deputy Project Director

At our meeting, we expressed the JOBS Program's determination to extend its activities during our next Annual Business Action Plan year (1st October 2000 – 30th September 2001) into a selected number of out of Dhaka major city/urban centers; hence our decision to hold the recent exploratory interest discussion with your Chamber.

Before moving into specific suggestions/recommendations where we can possibly work closely together, I believe we should succinctly restate the two core objectives of the JOBS Program, namely

1. *Assisting SMME (small, medium and micro enterprises) to expand their sales; in Bangladesh and at an export markets level (where appropriate)*

2. *We hold the belief that if we are successful in achieving*
 1. *objective, this will lead to the creation of many, new sustainable 40 hour a week equivalent jobs*

Against this brief background, supported by the experience gained and successes achieved working closely with the Sylhet Chamber of Commerce & Industry over the last nine months, helping many of their SMMEs to expand their businesses through a range of integrated JOBS Program technical assistance/support initiatives, highlighted in the attached item titled

Typical illustrations of how the JOBS Program can possibly assist a selected "out of Dhaka" Chamber of Commerce and Industry's SMME members to expand their businesses with Bangladesh and export markets !

we would now like to more formally explore the possibilities of working closely with your fine Chamber during our next Annual Business Action Plan which commences from the 1st October 2000.

The areas of immediate interest include

1. A major JOBS/Chamber trade fair; possibly during the coming Ramadan December 2000 period ?

In this arena JOBS has scored considerable success, either developing and/or implementing Bangladesh trade fairs in its own right, or with a partner such as the SCCI/Sylhet, based on a "realistic, third party shared cost contribution basis". We anticipate every partner should be able to "make a profit" at the end of an event, which can be "ploughed back" into the organisation to assist in the expansion/improvement of services to its members.

The key benefits which normally accrue to SMMEs who participate in a JOBS supported trade fair include

- a. *Stall rental costs are set at a realistic/affordable level; a particularly important point when seeking to assist often "cash strapped SMMEs" and/or enterprises starting up for the first time.*
- b. *We make available sufficient advertising/promotional funds to ensure that a trade fair is well promoted and attracts large numbers of "visitors, trade and often export buyers".*
- c. *SMMEs are given the opportunity (normally over a short 7-10 day time frame) to make substantial "higher margin" sales direct to retail buyers; often "opening up" new wholesale/trade/export buyer prospects well outside of their city/region.*

- d. *Critically important (often substantial) increased cash flow/working capital are created i.e. many enterprises have been successful in generating between 4-6 months sales following participation in a well promoted/attended trade fair.*
- e. *Whilst the responsibility for the development/management of a trade fair is vested with a Chamber if it is an out of Dhaka event, JOBS makes available two SMME Assistant Managers (or the like) to work closely with a Chamber before and throughout the trade fair itself.*

2. JOBS skills development training programs

In this sector, JOBS would seek to stand the " lion's share " of the costs to run under the " umbrella banner " of the Chamber, a wide ranging SMME skills development training program, covering (at this juncture) areas such as

- a. *Basic business, financial, marketing and bank loan application training; including a program to train established and/or new women entrepreneurs in strengthened and/or new business management, marketing and selling skills..*
- b. *A number of unique IT (Information Technology) and website marketing training programs, specifically constructed to assist selected SMEs with " sound growth " potential to quickly grasp and implement critically important, basic " new era " tenets in the aforementioned sectors.*
- c. *A number of presently being constructed, basic export marketing development, selling and customer servicing skills training programs.*

3. Potential for selected Chamber SMMEs to participate in major JOBS Program Dhaka and/or export trade fairs; opening-up new SMME distribution and marketing linkages

Experience has proven to JOBS that the potential exists to identify and assist selected SMMEs from around the country, to participate in Dhaka and/or export trade fairs to increase the sales of their products, together with opening-up new distribution and marketing linkages. We are sure such possibilities could well exist among your SMME members.

S u m m a r y

If as a result of our initial meeting and this follow-up letter, you would be interested in quickly exploring further, whether the JOBS Program and your Chamber could become " partners " in the year ahead, to deliver to your SMME members a range of business, marketing and export development assistance/support initiatives illustrated above, I would be most happy for Mr. Mostafizur Rahman (Manager/ SME Enterprise Development Unit) and a ME Deputy Marketing Manager to visit the Chamber to develop-up/agree on a possible " integrated activities assistance/ support plan " for next stage discussion/negotiation.

Yours sincerely,

1 of 6 pages

TO: Reid

COPY:

Zainab, Aniruddha, Mostafizur,
Mesaddeque, Latif

Reid Lohr
Project Director

Proposed late August 2000 forum to discuss the "The Special Financing Needs of SMEs" (my earlier 8th May 2000 note, page 2, item 2, refers to this with same subject)

Copy: Ms. Zainab Akhter – Deputy Project Director/JOBS Program

Mostafizur Rahman – Manager/SME Enterprise Development Unit

Enclosures:

JOBS information brochures

Item dated 17th June 2000/ad headed "Typical illustrations of how"

I would have sought to send out to promote this unique, first time forum which embraces a tremendous opportunity to: "umbrella a Joint JOBS SME/Policy approach in the financial support sector, together with IHS's request to place considerable emphasis behind building their name/image in the Bangladesh market"

At the heart of the strategy had always been the desire to

- A. Seek to invite and face-up 30 good JOBS Program SME clients (with the capability to speak/present their "special financing needs" plights with sound degrees of conviction/skill) to a wide mix of bank-CEOs and their senior loan/credit managers, then listen to the "banking sectors response"*
- B. Naturally, JOBS would be seeking to have participate in this forum, key government, industry associations, womens organisations, prominent NGOs and the like representatives who have and/or should have a strong vested interest/desire to create a more conducive/supportive financial climate necessary to greatly enhance expansion of SMEs throughout the country*

13th July 2000

1 of 6 pages

TO: Reid COPY: Zainab, Aniruddha, Mostafizur,
Mosaddeque, Latif

FROM: Tony

RE: Proposed late August 2000 forum to discuss the "The Special Financing Needs of SMEs" (my earlier 8th May 2000 note, page 2., item 2. refers on this selfsame subject)

I have penned a little later in this note, my suggested integrated/draft strategy covering the

➤ *Invitation letter (which is general i.e. not targeted at attracting special invite speakers and the like)*

➤ *Invitation card*

I would have sought to send out to promote this unique, first time forum which embraces a tremendous opportunity to " umbrella a joint JOBS SME/Policy approach in the financial support sector, together with IRIS's request to place considerable emphasis behind building their name/image in the Bangladesh market ".

At the heart of the strategy had always been the desire to

A. *Seek to invite and face-up 30 good JOBS Program SME clients (with the capability to speak/ present their " special financing needs " pitches with sound degrees of conviction/skill) to a wide mix of bank CEOs and their senior loan/credit managers, then listen to the " banking sectors response "*

B. *Naturally, JOBS would be seeking to have participate in this forum, key government, industry associations, womens organisations, prominent NGOs and the like representatives who have and/or should have a strong vested interest/desire to create a more conducive/ supportive financial climate necessary to greatly enhance expansion of SMEs throughout the country*

C. At the end of the forum day, should emerge a "clear cut" set of agreed "time framed actions by respective players (whether they be bankers, influence makers/ legislators etc) " which will lead to the creation of a far more " supportive financial sector on behalf of SMEs "

Additional comments I would like to make on from A., B. & C. are

- 1. The SME/Policy units should work closely together right now in the selection and advance briefing of SMEs who will be invited to participate in the forum. Both SMEs/JOBS need to " soundly prepare and pitch well constructed financing issues needs ", for this is really what the nub of the whole forum is all about !**
- 2. Having attended/participated in many Bangladesh seminars, forums, workshops etc, I have often found that key speakers (however much they know about their discipline/subject etc) cannot present well, waffle etc. Therefore, I believe JOBS needs to be very careful about the selection of moderators, topic speakers etc if you really wish to deliver an exciting/stimulating event.**
- 3. My experience in Bangladesh has also been that one day events always get off to a late start, with an immense of time wasted at the beginning with a plethora of early speakers talking away about this/that i.e. if you want to make eight hours really work for both SMEs/JOBS aligned with delivering the forum's targeted objectives, a great deal of " clear cut " component thinking/timing will be needed in to make it really happen in such a complex arena.**
- 4. In terms of pre/post media promotion, I would have certainly adopted for an event of this magnitude a strategy encompassing**
 - i. Releasing three days before the forum an " exciting/appetite wetting " piece of PR material promoting " what its all about, high profile participants etc "; including TV/radio invites (although in 99% of instances they always turn up if a minister or the like is an invited speaker !).***
 - ii. Run within one week (not 3-4 months later !) a professionally written/pixed story (equal in size to one full page advertisement) in selected Bangla/English newspapers, covering the background objectives and agreed outcomes of the forum; including a personal mailing by you of the advertisement to all event participants, members of parliament, other target audiences to be determined.***
- 5. I would certainly have invite letters/cards sent out three working weeks in advance.**

1st draft invitation letter strategy

Dear

An invitation to participate in a unique
one day forum to discuss

**THE SPECIAL
FINANCING NEEDS OF SMEs**

venue details etc

Over the past twelve months the JOBS Program has scored many impressive successes in assisting SMEs to expand both sales and increased, sustainable employment generation through a very wide range of support initiatives, including

- A. *Training well over 2000 entrepreneurs in improved business, financial and marketing skills, how to prepare and submit bank loan applications, upgrading product quality standards, introducing new processing techniques etc*
- B. *Assisting nearly 300 enterprises to participate in Bangladesh and export trade fairs to increase sales, launch new products, penetrate new markets, widen distribution and marketing linkages, significantly increase cash flows etc*

Among the JOBS Program's key initiatives in the SME financial advice sector have been those of

- A. *Producing and publishing in Bangla and English the enclosed handbook, which seeks to illustrate to SMEs how they should go about*
 - "Preparing a basic business, marketing and financial plan, net worth financial statement and submit a bank loan application"*
 - including training around 2,000 entrepreneurs in the above critically important skills sectors*
- B. *Sponsoring/selecting 100 bank loan/credit officers to participate in BIBM (Bangladesh Institute of Bank Management) developed/implemented*

*JOBS Program training workshops to
create a "better understanding of
the special financing
needs of SMEs"*

It is against this background the JOBS Program decided to hold this one day forum, to openly discuss among a wide range of SMEs, bankers, government representatives, industry and womens associations, donors, NGOs etc " The special financing and related issues of SMEs which need to be addressed to enable this sector to make an even greater contribution to the Bangladesh economy ".

The, has graciously agreed to open this forum as the Chief Guest. Other notable identities who have likewise agreed to participate and share their knowledge and experiences include

Likewise, we would also welcome your valued participation at this forum.

Yours sincerely,

Reid Lohr
Project Director

Enclosures

- a. Copy of the JOBS Program information brochure
- b. The JOBS Program " Handbook for SMEs on how to prepare a basic business, marketing and financial plan, net worth financial statement and submit a bank loan application "

1st draft of invitation card strategy

A. Front cover

A unique one day forum to discuss

**THE SPECIAL
FINANCING NEEDS OF SMEs**

a sector which makes a significant,

*growing contribution to the
Bangladesh economy at
both a domestic and
export makets
level*

B. Inside front cover (left)

*USAID'S JOBS Program, which
has been successfully assisting a great
many SMEs throughout the country to expand
sales and generate new, sustainable
jobs through a wide range of business,
financial, production, marketing and other
initiatives, is inviting you to this
forum, which will openly discuss and
seek to conclude new strategies
to address*

**THE SPECIAL FINANCING
NEEDS OF SMEs**

*Participants at the forum will include leading
bankers, SMEs, industry and womens associations,
government representatives, donors & NGOs*

3. Inside front cover (right)

An invitation to

.....

to participate in this unique JOBS Program
SME forum which will be
held at

.....

.....

on

between

Kindly confirm your intended participation
by letter direct to

In BANGLADESH!

Reid Lohr
Project Director
JOBS Program

we make millions
of Garments for
the World every day



Now we
are making

gifts for you

Visit the Bangladesh Exporters
stand (OS1) and you could be in
with a chance to win a number
of fabulous daily surprises!

At the end of each day there will
be a competition draw to win
two hangers of fine Bangladesh products. So make
sure you visit our stand each day, complete and
submit an entry form... and you could be in with a
chance to win the "Gifts from Bangladesh!"

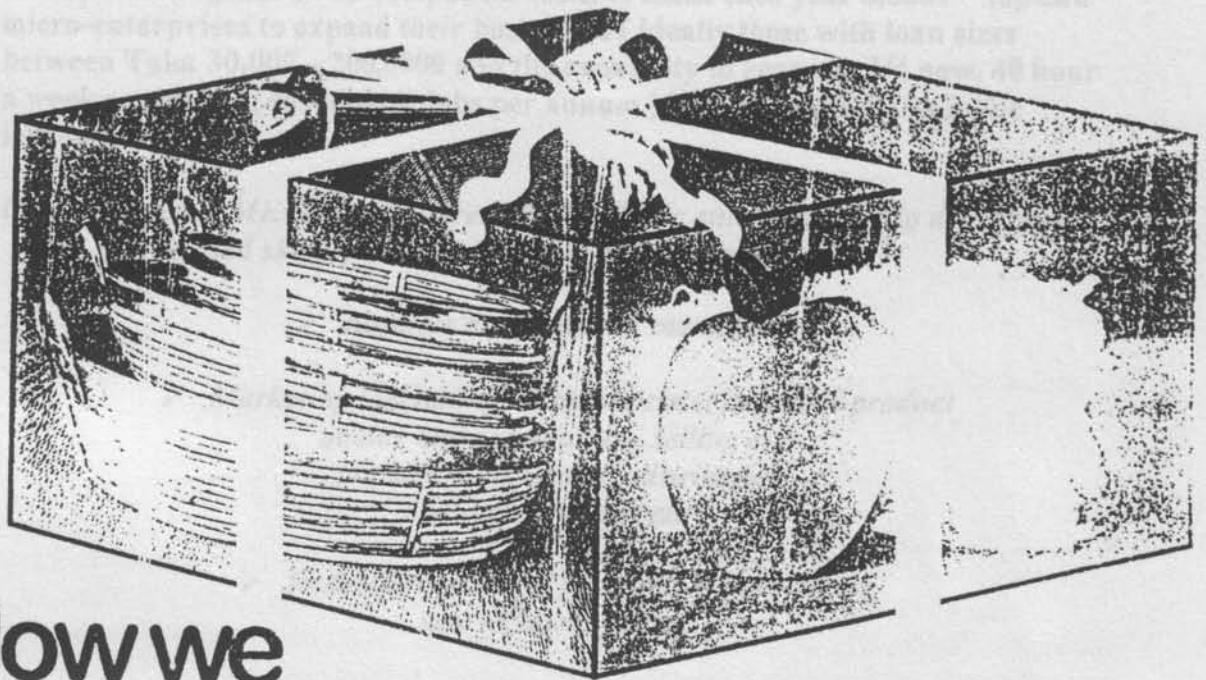
JOBS
Joint Office for
Business Support

The Bangladesh Exporters Stand, is proudly supported by USAID-funded JOBS
Program, which is assisting the country's small, medium and large enterprises to
expand their exports to new international markets.

For more information on the JOBS Program, visit our website at www.usaid.gov/bd/jobs or contact us at jobs@usaid.gov.

In **B**ANGLADESH!

we make millions
of **Garments** for
the **World** everyday



Now we
are making

Visit the Bangladesh exporters stand (D51) and you could be in with a chance to win a number of fabulous daily surprises!

At the end of each day there will be a competition draw to win two hampers of fine Bangladesh products. So make sure you visit our stand each day, complete and submit an entry form... and you could be in with a chance to win the "Best from Bangladesh!"

gifts
for you

JOBS
ASSISTING ENTERPRISES
TO CREATE EMPLOYMENT

The Bangladesh Exporters stand, is proudly supported by USAID funded JOBS Program, which is assisting the country's small, medium and micro enterprises to develop existing and/or open up new export markets.

For more details about the activities of the JOBS Program either visit the JOBS Program Bangladesh stand manager and/or e-mail us at info@jobsinbangladesh.com

JOBS

Annex K1

ASSISTING ENTERPRISES TO CREATE EMPLOYMENT !
JOBS is a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their businesses

House # 24, Road # 7, Block-H, Banani, Dhaka-1213
Phone : 88-02-889037, 88-02-886154 Fax : 88-02-886154 E-mail : info@jobsiris.dhaka-bd.net

(ad/11th July 2000)

POSITION DESCRIPTION :

DEPUTY ME MARKETING MANAGERS

1. BACKGROUND AND JUSTIFICATION FOR THE APPOINTMENTS

The JOBS Program's ME component seeks to assist each year 8,000+ " top end " micro-enterprises to expand their businesses (ideally those with loan sizes between Taka 30,000 – 200,0000 and the capability to generate 3/4 new, 40 hour a week equivalent, sustainable jobs per annum)through two key, mainline initiatives –

i. *Training MEs in greatly strengthened, basic entrepreneurship development and related skills, particularly in the following areas*

➤ *Business and financial management*

➤ *Marketing (including, as appropriate, improved product quality and presentation, selling and promotion, expanding distribution channels/linkages etc)*

➤ *Reducing the cost of production, introducing new technologies etc*

ii. *Selecting/assisting during the JOBS Program year 4 (October 2000 – September 2001), 200 MEs throughout the country with " above average potential " to significantly expand their enterprises, if offered a sound/ effective level of " hands on " marketing, increased distribution, sales etc advice and help.*

Against this brief background the ME Component will establish a new marketing unit, staffed by two ME Deputy Marketing Managers, specifically aligned with achieving ii. objectives.

2. KEY REPORTAGE POINT

Both Deputy ME Marketing Managers will report direct to the Deputy Project Director (DPD)/JOBS Program and submit a brief report every two weeks to this point covering

- i. *Concluded two weeks key achievements versus objectives/targets.*
- ii. *Next two weeks and month ahead "overview" key objectives/targets.*
- iii. *Other key issues.*
- iv. *An annex which briefly details key profile data of each ME entrepreneur visited and/or with whom discussions have taken place.*

3. ME AND OTHER JOBS Program LINKAGES

Each Deputy ME Marketing Manager will

- i. *Work particularly closely with the Senior ME Operations Manager and DPD in the ongoing identification and selection of 1., ii. MEs.*
- ii. *As appropriate, work and/or liaise closely with the Manager SME Development Unit where advice/assistance may be sought and/or at a joint Bangladesh/export trade fairs development/implementation level etc.*
- iii. *Liaise closely with the JOBS Program Communications Unit to promote the ME marketing unit activities, opportunities and success stories etc.*

4. PHASE ONE KEY OBJECTIVES/TARGETS

Each Deputy ME Marketing Manager, will seek to identify within the first two months (in close cooperation with the ME Operations/Monitoring and Evaluation units and NGO partners/ sub contractors), 50 ME entrepreneurs with the greatest potential to expand their enterprises throughout the country, then draw-up/agree with the DPD a marketing plan during month three, which succinctly illustrates how the aforementioned ME expansion objectives will be achieved.

The marketing plan should highlight strategies and anticipated increased sales and new jobs generation likely to accrue, if the following integrated package of key assistance activities (in particular) are offered to each ME enterprise and/or " high potential growth " product(s) sector

- i. *Improving product quality/presentation standards; increasing supply capability and reducing production costs.*
- ii. *Widening direct distribution and marketing linkages (including into the large, burgeoning Dhaka metropolitan and other major regional city markets); increasing sales and profit margins.*

- iii. *Participation (as appropriate) within JOBS supported Bangladesh and export trade fairs programs.*