

Business Plan Outline for SBDC

1.0 EXECUTIVE SUMMARY

Women Empowerment Organization is a voluntary and independent non-governmental organization established in June 2004 in Erbil.

Its ambition is to consolidate the women's role and ability in the Iraqi community through enhancing their social, political, economic and cultural participation. Women's and human rights, gender equity, economic engagement and political participation are promoted as well as the elimination of all forms of discrimination against women.

WEO holds trainings, seminars, conferences and workshops that foster an exchange of information and experience among national, regional and international human rights movements. Moreover, WEO fights for protecting women's rights within the local laws and pending legislations through awareness campaigns and advocacy in order to meet the Global Principles established in the international conventions and treaties.

Another main interest regards the youth. WEO encourages youth participation in the development and rebuilding process of Iraq by assisting them in locating employment opportunities as well as by offering financial support. WEO has been identified as a regional Small Business Development Center (SBDC) and has been supported by the USAID for both projects IZDIHAR and TIJARA. WEO has earned a unique status in the community in fostering a business learning environment for both youth and women.

WEO's work focuses on Erbil and its surroundings, but several projects were dedicated to other cities such as Sulaimaniya, Kirkuk, Mosul and Duhok as well

Our keys to success:

- Maintain good relations and follow up with the government
- Broaden network of NGOs and funders
- Qualify staff through regular trainings
- Maintain transparency and our partners' trust

2.0 ORGANIZATION SUMMARY

At the very beginning, WEO focused its work on the women's rights, the women being the organization's only target. Through the work and projects it led, WEO concluded that the men had to be included in the projects in order to avoid the social isolation of the women: men too, had to be addressed in order to enable any social evolution. Today, and for several years now, WEO works with women, men and the youth.

WEO has also expressed an interest for the business field, and is currently running an SBDC as well as organizing work-related training courses.

Future plans include furthering the current trainings (regarding civil society as well as business), improving the Marketing tools and launching projects dedicated to special groups of our target (example: not only target the women in general, but develop programs for those of them who are widows).

Network:

WEO has established a very qualified network and works with the government and local and international NGOs and institutions on a regular basis.

WEO collaborates with the Kurdistan government as a fund source and with Kurdistan ministries for the conduct of different types of training and workshops. The main ministries are:

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- Ministry of Religious Affairs
- Ministry of Education
- Ministry of Culture
- Ministry of Health
- Ministry of Internal

Business association partners:

- Kurdistan chamber of commerce
- industry union
- agriculture union
- contractor union
- computer centers
- internet centers
- topical school
- high school

Regional and International NGO partners

- Norwegian Church Aid
- Diakonia
- United Nations Development Program
- Global Fund for Women
- French Embassy
- Norwegian Embassy
- Netherland Embassy
- TIJARA
- USAID
- Open Society
- USIP
- UNOPS
- INMMA

WEO's mission and objectives

Our vision: a healthy and economically sustainable civil society where women, men and children have equal rights.

Mission:

- Help build a civil society
- Women empowerment

Chief objectives:

- Consolidate the women's role in decision making processes
- Encourage women's participation in the development process by developing their social, cultural, political and economic capabilities
- Educate rural and suburban women
- Advocate for the guarantee of women's rights in the local laws and legislations
- Enhance the awareness of the global human rights concept in the community
- Raise awareness among people, particularly at the grassroots level, on the rights and freedom they deserve to enjoy in their country
- Support women and the youth to find work opportunities by implementing professional equality and social justice

3.0 MARKET ANALYSIS SUMMARY

As an NGO striving for a civil society, for women empowerment and for sustainable development, WEO works with several kinds of partners and targets.

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If the main targets are the women, WEO also focuses on the youth.

Women's issues:

WEO works with several types of partners, who thus become a target as well:

- Representatives of the government (ministries, parliamentarians..)
- Local authorities such as mayors, police officers, judges...
- Religious leaders
- Teachers
- Other NGOs
- And any partner that has influence on public awareness
- International organizations

Problems faced by women:

- Violence
- Lack of education
- Lack of liberty
- Lack of protection (financial support...)
- General social pressure
- **Lack of legal protection**
-

Problems mostly found in rural areas, and mostly when married.

WEO's main strengths:

- A wide network (good support)
- WEO doesn't only focus on the bigger cities and city centers, but also on their surroundings and on rural areas (where help is most needed)
- Structured staff organization with dedicated project managers

The youth & business:

Target:

- Students
- The younger generation in rural areas
- The unemployed (between age 18 and 30)

Problems faced by the youth:

- Unemployment
- Lack of interest for the private sector
- Lack of professional training and education
- Lack of Civic education

Regarding the business services, WEO has led a market assessment survey that indicated 8 specific fields of interest (agribusiness, construction...). The trainings and workshops that will be offered will thus be focused on these sectors. Some training will be focus on how to start a business.

Opportunities and threats:

There is an increasing interest on the international level for Iraq. More and more NGOs and supporting institutions are looking to help rebuild the country. These NGOs are an additional source of income for WEO as the organization can target them as funders for new projects.

However, this interest for grants is shared with several other local organizations. The funds being limited, WEO must be competitive both on the professional and the networking levels.

Alternative sources of supply:

WEO is also supported by the government.

However, the best income guarantee would be to develop profitable activities and increase the organization's financial independence.

Possibilities: increase current activities through increased advertisement.

Advertising and communication methods:

- hand out brochures to targets. Young people will be found at high schools and universities
- develop partnership with the ministry of education so as to reach the students more directly (organize conferences at schools etc)
- improve WEO website
- develop a qualified database and launch regular newsletters
- WEO has established a local radio inside its building where the advertising is continuing every day through it.
- Making interviews on the satellite TV and local TVs.

4.0 FIELDS OF WORK AND SERVICES

SBDC services

- In collaboration with USAID and Tijara, WEO established a Small Business Development Center and started cooperating with MFI Al-Thiqa for a one year project in Erbil, with MFI Bright Future in Duhok, with MFI Al- Aman in Kirkuk and with MFI Al- Ezdiharuna in Sulaimaniah. Focused on young people between the age of 18 and 35, the team follows the participants through all their projects' steps from finalizing a business plan to leading the business once it is launched.
- WEO's assistance starts with five day training courses about project management and market analysis. These trainings are organized two to three times a month and gather 12 to 18 participants. The training sessions are followed by three day consulting services to help the trainees improve their business plan and answer their questions. Finally, a Business Review Plan is organized by the WEO project manager along with an MFI representative and a Tijara coordinator to meet the trainees and evaluate their project in a day called BRP. The decision is then made regarding their loan request.
- Another kind of training is youth entrepreneur program, Employable skills training course. It organized once a month a 10 days training giving some information about how to use Microsoft word and writing CV and making email. Also it contains Basic English tenses including wonderful games; moreover, there is interviewing skills at the end of the training.
- **Job Placement:**
This is a new training that is organized in one day. To trainings implemented per month with the participating of at least 12 persons for each month, And the participants will be given some good information about interviewing skills and after that WEO_ SBDC will take their CVs in order to send them for the sponsors and WEO will have an interest from the trainees with the amount of %10 of the their first month salary.
- **Imams training**
The aim of this project is to build the capacity of the 40 selected religious imams. The religious leaders will be able to conduct information sessions for the general public regarding subjects such as; the rights of women, honor killings, polygamy, child marriage, forced marriage, FGM, the difference between Sharia law and cultural practices, cultural perceptions of social justice and the actual rule of law.
- **Women Empowerment Radio**
WEO established this radio on July 1st 2011 and formally opened on Nov 1st 2011, it's a social radio in which searches and works for the problems of the society in general and women issues in particular. And also makes good advertisement for WEO (organization & SBDC) projects daily that has reflected very much on WEO's production

WEO also organizes professional trainings. For instance, after having led a market assessment study, the organization organized workshops on agribusiness, construction, manufacturing, professional services, trade (wholesale & retail), logistics (transport & storage), tourism (hotels, restaurants...), communication and energy (electricity, gas and oil).

Our services include:

- Training: specific sectors, business start-ups, development...
- Networking
- Consulting: market analysis, business plan, financing, accountancy...
- Provide access to financial services for SMEs
- Business follow-up
- Civic Education program in collaborating with KAS(Konrad- Adenauer-Stiftung) Project
- Women Economic Empowerment program in cooperating with the IRC- International Rescue Committee to get the fund from the European Union for the project
- Providing legal aid by opening a branch inside the court for free legal assistance.

Civil society activities

WEO's work covers several sectors other than the business field: Law and politics, human rights and civil society, women's affairs and health.

The organization is currently leading several projects:

- Women's rights:
 - o Advocacy campaigns regarding the Kurdistan Constitution
 - o Social and legal assistance for women
- Human rights:
 - o Human rights, capacity building and computer classes for religious leaders
 - o Human rights and Civil Society awareness programs
- Trainings:
 - o IT TOT Training
 - o Proposal writing trainings

5.0 STRATEGY AND IMPLEMENTATION SUMMARY (SEE SECTION 5.0 NOTES IN ADDENDUM)

New projects for 2012:

- Promote the rights of women in Northern Iraq
- Professional trainings for the youth YEP & YEAF

Strategy:

To achieve our strategy, WEO has implemented 2 main projects, with each its own objectives:

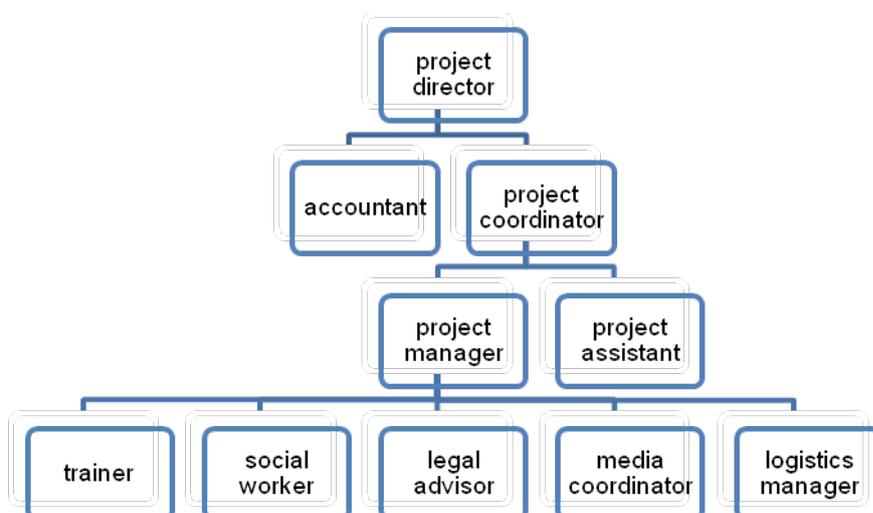
Objective 1 : Promote the rights of women in Northern Iraq:

Duration	Objectives	Activities	Marketing strategy	Indicators
January 2012	identify the women's needs for help in rural areas	visits to the surrounding areas for social and legal assistance to the women	Standard communication: dedicated website page, handbooks, brochures	Evolution of incoming phone calls on the hotline
	raise awareness about their rights and the legal mechanisms that can secure them	Sessions on women's rights	5 TV programs	Number of cases solved in court
	identify gaps regarding the rights' application (legislative dysfunctions)	Hotline service for follow-up	35 radio programs	Rate of legal problems in encountered divorce cases, widows...
	use this information to prepare an advocacy + media campaign	Advocacy campaign		Legislative changes
		Production of television and radio shows for more public awareness		

Training participants:

- local leaders (men and women),
- police officers,
- judges & lawyers,
- recently married women, widows, female university students, victims, rural women

Project team:



Cities to be visited: Erbil, Dahuk, Kirkuk and Sulaimanyiah

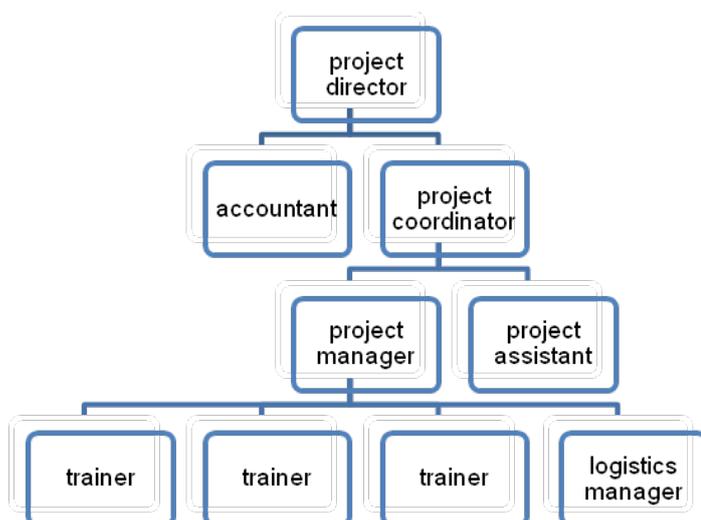
Objective 2 : professional trainings for the youth

Duration	Objectives	Activities	Marketing strategy	Indicators
January 2012	Enhance the competences of the younger generation	Professional trainings	Communication in universities	Number of participants (evolution)
	Improve their resumes	Assistance with resume & job interview	Radio advertisements	Success rate in finding work
	Help them find job opportunities	Networking (find companies looking for staff)	NGO networking	
February 2012				

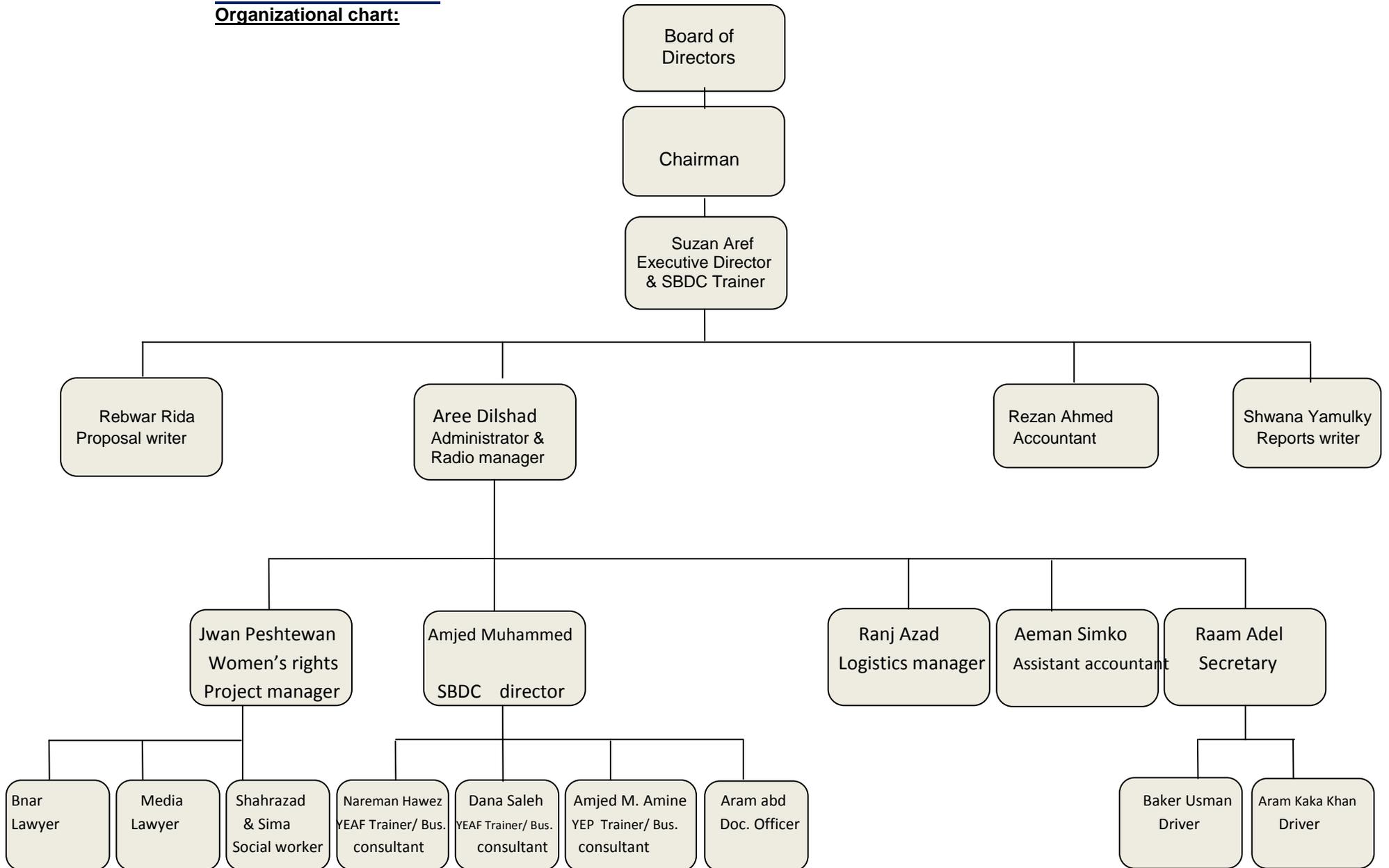
Training participants:

- students
- the younger generation in rural areas
- the unemployed (between age 18 and 35)

Project team:



I. MANAGEMENT SUMMARY
Organizational chart:



Board of directors:

- Suzan Aref "Chairman of the Board of Directors"
- Dr. Rizgar Qader "Deputy of the Board of Directors"
- Nirmeen Qaradaghi "Member of the Board"
- Tafga Omer Rasheed "Member of the Board"
- Glara Sa'adi "Member of the Board"
- Fairooz Yamulki "Member of the Board"

Key staff profiles:

Suzan Aref

WEO director. Graduate from Technical institute. Has significant experience (over 13 years) in the human rights sector, has knowledge in computer programs and is very good in English and Arabic languages. Shares her experience with the committee regarding human needs in general and women's issues and needs particularly. She is one of the main and active keys in the organization's implementation and its success.

Aree Dilshad

WEO Administrator, BCs in Biology, Salahadin University, Erbil. Has good skills in computer programs and knows Kurdish and Turkish languages. Worked for nearly 2 year at WEO.

Amjed Muhammed Amine

WEO-SBDC Director. B.A in English language and literature, Salahadin University, Erbil. Has skills in computer programs and knows Kurdish, Arabic and English languages.

Rebwar Ridar

WEO proposal writer. Master degree Graduate from the College of Languages, English department. Has Skills in computer and fluent in Arabic, Kurdish and English.

Rezan Ahmed

WEO Accountant. Graduate from institute / accountant department in 1982. Worked for less than 1 year at WEO, has experience as an accountant. Has knowledge regarding computer programs.

II. FINANCIAL PLAN

Sources of revenue and projected earnings for 2012:

- NGO grants:
 - o United Nations Development Program
 - o TIJARA
 - o USAID
 - o Open Society
 - o IOM
- Governmental grants
- Own revenue: trainings on request, meeting room rentals...

General expenses for 2012 (additional):

- TOT services (for WEO staff)
- Trainers (when externalized)
- Legal advisors (externalized)
- Mobile team expenses
- Production of TV and radio shows
- Additional computers for IT training

Expected balance sheet for 2012:

EXPECTED BUDGET FOR 2012

Details	Amount	
	Main	Sub
	In USD	In USD
Employees Salary		\$79,000.00
Trainers wages		\$23,000.00
Total salary	\$102,000.00	
merchandise Need		
Fuel		\$23,000.00
Stationary		\$15,000.00
Others		\$9,000.00
Total merchandise need	\$47,000.00	
Service need		

maintenance service		\$15,000.00
Advertisements and printing		\$13,000.00
Delegation		\$11,000.00
Rent		\$24,000.00
Mixed service		\$10,000.00
Total Service need	\$73,000.00	
furniture & Machinery		
office furniture		\$12,000.00
Machinery		\$17,000.00
Total of furniture & Machinery	\$29,000.00	
Expected Project for 2011		
Access to Justice		\$100,000.00
Open society		\$86,000.00
UNDP		\$134,000.00
Tijara		\$390,000.00
Total Expected income source from Project	\$710,000.00	
Grand Total	\$961,000.00	\$961,000.00