



Final report

For the period: 20 September 2010 –18 October 2013



Report made by:

Microcredit Foundation „ MI – BOSPO „

Establishment of the Women in Business Network (WBN) in Bosnia and Herzegovina

Cooperation contract number: 168-A-00-10-00104-00

Positions expressed in this report do not necessarily reflect on the position of the United States Agency for International Development.

Content

1. Introduction
2. Information on project
 - 2.1. Short project description
 - 2.2. Amendments during the project implementation
3. Final report
 - 3.1. Main achievements of the project
 - 3.2. Activities implemented during the project
4. Success indicators

1. Introduction

Microcredit Foundation „ MI-BOSPO“ (MI-BOSPO) presents this Final report financed by the United States Agency for International Development (USAID) for the project titled „Establishment of the Women in Business Network. MI-BOSPO was awarded by the Cooperation contract on 20 September 2010. Implementation of the project took place in the period of 36 months. Final report presents project implementation in the period 20 September 2010 – 19 September 2013.

Part 2 of this document presents short description and the goals of the project Women in Business Network which are the part of the Cooperation contract.

Part 3 provides narrative description of the project achievements as well as implemented activities including branding and marketing activities.

Part 4 provides narrative description of the effects created during the implementation of the project Women in Business Network.

2. Information on the project

2.1. Short project description

The purpose of this Project was establishment of the "**Women in Business Network**" - (WBN) projecting the establishment of the system approach to development and support to women entrepreneurship, from the database of clients of MI-BOSPO.

To achieve better possibilities to create women owned micro-enterprises and self-employment, MI - BOSPO will build a sustainable women's business network, with the aim of active detection of problems and obstacles faced by women's entrepreneurship and employment, and provide solutions . WBN program will provide a platform through which members will be able to increase market linkages, improve access to finance, receive education related to business and receive the proper tools for advocacy to ensure gender equality in the business environment.

Set of goals is focused on different aspects of women's development of micro enterprises and exist are logically placed, so that over the time they allow users to actively work in a fully functional corporate network.

The aim is to support women in their efforts to manage their businesses and farms, to improve their ability of dealing with business risks of growth (to improve marketing and planning skills) and improve their ability to manage money. MI-BOSPO aims to provide support to women to lead enterprises in urban areas (40%) and rural (60%) areas by ensuring proper training and support to clients based on the opportunities in their respective areas.

Targeted geographic areas of network development will be the areas covered by MI-BOSPO offices: 25 offices in total, covering more than 70 municipalities, ensuring highly controlled logistics and other support, and control of the business. Members of the network will be organized in Clubs per the territory.

Clubs will be organized in the following municipalities: Tuzla, Bijeljina, Ugljevik, Doboj ,Teslić, Gradačac, Vlasenica, Srebrenica, Kladanj, Zavidovići, Maglaj, Žepče, Živinice, Banovići, Kalesija, Zvornik, Brčko, Prnjavor, Odžak, Derventa , Srebrenik, Gračanica, Lukavac, Sarajevo, Olovo.

In order to secure the achievement of the project goal, the project is focused on the achievement of five results and sub-goals, as follows:

- 1) Creation of the Women in Business Network with 1700 members;
- 2) Members of WBN will use WBN to enlarge/improve their business;
- 3) WBN will be successfully promoted;
- 4) Improved approach to financial products and services for members of WBN;
- 5) Members of WWBN will improve their entrepreneurship skills.

Each of these activities will be presented in details in the part 3 including the specific results that have to be achieved:

1. Network – will negotiate (after the training and other suitable support by the Project staff) 6 collective contracts (2 of which will relate to the better conditions for milk sale, 2 of which will relate to fruits and vegetable, 1 will relate to market chains in general, 1 regarding the entry/purchase in general), in that way there will be better production, sale and conditions of purchase;
2. Network – will implement 3 public campaigns for resolution of priority questions such as: 1) simulative measures for women's entrepreneurship, 2) improvement of curricula so to respond to the needs of entrepreneurs, 3) issues of land corruption;
3. Network – will participate (after the training and other suitable support by the project staff) in organization of 5 women's business/agricultural regional fairs, and will present and grade the events;
4. Network – will participate (after the training and other suitable support by the Project staff) in a creation of 1 chain of values (selected after the process of research and different considerations) with 2-3 public-private partnerships that support the chain.

2.2. Amendments during the project implementation

- 17 February 2013 the USAID approved revision of the budget, with the following effects:

Funds from the budget planned for rental of premises for meetings of the clubs were reallocated to the budget line that supports PR activities. Reason for that is that in the first (rental of premises) the budget was not planned realistically, while the budget for PR was underestimated. Also, the budget for the second year amounted 565,237 \$ and the new, approved budget amounts 615,287 \$.

- 02 March 2012 the USAID approved the change of staff as follows:

Three employees on the project went to maternity leave: Sanela Ajkunić, project coordinator, Azra Berilo, PR coordinator and Sejla Suljagić, training coordinator. In the period of their maternity leave, these functions were performed by: Nataša Šetka, project coordinator, Ismar Kutlovac, PR and Sabina Isić, training coordinator.

3. Final report

3.1. Main achievements of the project

- 1,796 women entrepreneurs became members of the Women's Business Network.
- Opened 25 Women Clubs, Agreement on Cooperation was signed with two Associations: Association "DUGA" from Banja Luka and Association "Medica" from Zenica.
- Finalized documentation for registration of Association "Women's Business Network" in BiH, documentation was submitted for registration.
- Formed an Advisory Board of Member, the team will work out ideas and issues focusing on the future work of the Association "Women's Business Network".
- Organized 48 Trade Fairs, out of that 19 internal and 29 external Fairs (attendance at already established traditional trade shows) .
- Signed 5 Purchase Contracts for members of the Women's Business Network.
- Signed two Memorandum of Understanding on mutual cooperation in order to improve women's entrepreneurship in BiH and to establish efficient system on business registration for businesses run by women - Memoranda of Understanding with Kalesija municipality (2012) and Celic municipality (2013).
- Registered four (4) businesses, which are run by women (Tuzla, Bijeljina, Srebrenik).
- Registered two (2) agricultural holdings (Bijeljina, Celic).
- After the conference held in Tuzla, Tuzla Canton Ministry of Development and Entrepreneurship announced a Call for Proposals for funds targeting to strengthen women entrepreneurs, available support was in the amount of KM 20,000.
- Established and registered 6 Associations of Women (Kalesija, Brcko, Tuzla, Srebrenik and Gradačac).
- In registration process are 4 Associations of Women (Srebrenik, Tuzla, Sarajevo).
- Registered 1 (one) Cooperative of woman (Kravica/Srebrenica).
- Realized 8 Projects (4 Associations received funding in the amount of KM 11.900 on the basis of prepared and submitted Projects).
- Published two publications, namely: "Voice of Women in Business" and the "Ambassadors of the Women's Business Network".
- Approximately 200 members of the Women's Business Network have had the opportunity through the media to present themselves, their work and membership within the Network. The idea was that the best voice on the Network was the one referring to the successful business of our members , and the successful achievement through the Women's Business Network.
- In order to improve the entrepreneurial skills of WBN members, WBN organized 1,051 seminars/trainings/workshops.

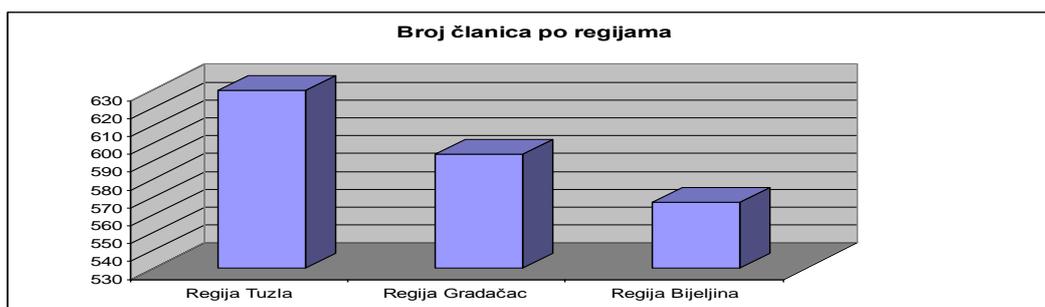
3.2. Activities implemented during the project

Activity 1. Creation of the Women in Business Network with 1700 members

After signing the Cooperation agreement with the USAID, MI-BOSPO established the project team. The team was composed of MI-BOSPO employees including the two short-time employees. All activities commenced on 01.01.2011. The first Club was opened in Tuzla on 15 February 2011 with 27 members, and this was followed with opening of clubs in other municipalities: Gradačac, Bijeljina, Lukavac, Srebrenik, Kalesija, Živinice, Prnjavor etc.

In 2011 all clubs were opened as planned, while the Club in Olovo was opened in 2102. During the project implementation number of members in all Clubs increased, so today, three years after the establishment of the Women in Business Network the total number of members is 1,798. 35 % of these members are running small businesses in urban areas, while 65% of them are from the rural area, which is the ration that was initially planned by the project. The most significant participation of these members is in the agriculture, namely 40%, followed by the small production which is also mainly connected to agricultural sector that presents the amount of 33%, trade and services participate with 12% or 15%.

Total number of members distributed in three regions and graphically would look as follows:



As planned, the meetings of Clubs were held once each quarter with previously established agenda. During the project implementation there were total of 225 meetings, with 2927 members. Topics presented at these meetings:

- I Presentation of WBN and its members
- II Advantages of joining into associations and cooperatives
- III Presentation of development possibilities within tourism
- IV Insurance
- V Packaging as an instrument of sale
- VI Managing the problem and stress
- VII Business negotiation/basis of negotiation
- VIII Success stories from the surrounding /Faveda, Kornišon
- IX Team work – key of success
- X Presentation of WBN project results

Meetings of the Clubs present the place where besides the topics, attendees' talk of problems and possibilities faced by the women entrepreneurs. On that occasion, members exchange opinions and if they do not have an answer on a certain question, the specific question is forwarded by the coordinators of the Club so to find the most effective answer.

Results:

- Of total 245 surveyed members of WBN, 99% of them were present at the Clubs' meetings
- It is important to note that 98 % of surveyed members were satisfied with the topics presented at the meetings of Clubs
- New contacts were made at the meetings of Clubs, confirmed by 78% of them. Contacts were made not only within the Clubs, but also business contacts with members of other Clubs. Here we note the great potential.

Activity 2. WBN members will use WBN to enlarge/improve their business

Activities within this goal are improvement of the possibilities for women entrepreneurs to improve their business, in the scope and quality. Activities of this goal are categorized as marketing connections and advocacy.

Activity 2.1 Effects of market connections

The aim of this goal is that members of the network are informed where their products and services can be placed – sold under the most favorable conditions, and where they can achieve good business contacts. Activities of the market connection are created so that members of the WBN have an opportunity for information exchange on approaches to business, to learn from positive examples, to promote and sell their own products at fairs, to get assistance through asking questions within the database of beneficiaries, to learn on the chain of value, and to establish business relations with buyers/sellers.

Activity 2.1.1. Organization of participation at fairs

Appearing at the fairs is the most attractive part of market connection for the members of the Network. In regards to that, within the project Women in Business Network, during the implementation of the contract total of 48 fairs were organized, internal and external (traditional fairs), with participation of around 800 members. The biggest number of fairs was of thematic type related to agriculture, fruits, flowers, tourism, handcrafts, etc.

During 2011,2012 and 2013 members of the Network participated at the following fairs:

Year	Type of fair	Organized	Members of WBN participated
2011	Internal fair	4	66
	External fair	5	52
2012	Internal fair	12	239
	External fair	17	301
2013	Internal fair	3	34
	External fair	7	102
Total		48	794

Fair activities started in a humble way – by marking the International women's day. The event was organized in Gradačac where we have members producing flowers in greenhouses. It is unnecessary to emphasize that every time the interest for participation was increasing. After humble beginnings, there were bigger fairs. The progress could have been seen on the neat presentation of the stands, and presentation of the products itself. The fairs served the purpose. Members were, during the visit to the fairs, observing other presenters, discussed with more experienced than themselves, monitored the sale and making the conclusions. Huge progress among members was noted during the project

implementation. The progress was noted in several categories: products image, quality of the same, manner of presentation, team work and at the end very important, skills and techniques of sale.



Zavidovici, 15.06.2012

In the table above it is visible that some fairs were of internal character, which means that the Network organized them itself with the purpose of promotion of women entrepreneurship. The biggest and the most visited such fair was held in Zavidovici, with attendance of members from all three regions, the clubs were included as well.

Independent fair in Zavidovici successfully fulfilled one of the project goals within the market connections. 39 members on that occasion presented and sold its products. This fair was graded with the highest grade by the members.

Aside internally organized fair in Zavidovici, it is necessary to emphasize the presence at the international agricultural fair „INTERAGRO 2012“ in Bijeljina. The Women in Business Network had a notable presentation at the fair and as a confirmation of that is achieved **CERTIFICATE „For the most successful presentation of product“**. This fair was attended by 25 members of Women in business Network.

After that, at the XI international fair of agriculture in Brcko, another successful participation of the members of Women in business Network was confirmed by **the award for most visited stand**.

These awards are the result of the effort of all our members and confirmation that in the period of project implementation with a line of educations, development of market relations and advocacy we jointly managed to improve the quality of services, self-presentation of products, packing, manner of dealing with the customers and in general contributed to the better sale of products of women entrepreneurs. These awards are one more indicator that with support, women's entrepreneurship has potential to strengthen the overall BH entrepreneurship.



Etno selo Stanišić, Bijeljina



Results:

- It is evident that the members advanced in the manner of presentation since the beginning of the project. They have learned at seminars and trainings organized for them with the purpose of better presentation, but also they learned on the spot-from each other. We can agree that the fairs were part of marketing, but at the same time, having in mind that the fairs are composed of the line of marketing segments, more appropriate definition would be: that the fairs are special – sensible market and economic process. The fairs are ideal place and ambient for analysis, of how

much each of four known groups of factors influence the behavior of consumers. How much the cultural, social, personal and psychological.

- During the project implementation total of 48 fairs were organized, internal and external.
- Members of the Network had an opportunity to grade fairs, based on quality, sale and organization of the same.
- As of the second half of 2012, average sale per member was monitored in order to measure the effect of income increase. Income achieved per member who attended fairs amounts 67 BAM.

Activity 2.1.2. Requests from database

Members of the Network filed total of 85 requests for database. In the table below are listed all requests filed from October 2011 until August 2013:

Request for placement of fruits/vegetables, chicken meat, herbs, etc.	29
Request for study visits	4
Purchase of greenhouses	8
Request for different contacts	14
Request for contact for cheese production; Placement of herbs	4
Request for market connections	11
Requests related to the milk purchase	7
Insurance of harvests	2
Purchase of packaging/equipment	8

Results:

- With direct request to Coordinator for market relations we tried to get the answer to question. In most cases members accepted the information as useful, but they did not make significant changes considering that the market has demands which members were unable to fulfill. (scope of work, prices, etc)
- On the other side, member who had a problem with placement of herbs (Marigold) in this way got the place where to place her products which she did.

Activity 2.1.3. Study visits

They were mainly organized on the topic of agricultural production, handicrafts and small services. Direct contact with members of the Network for study visit were made during the meetings of clubs. Majority of the visits were made and we will present few of them for illustration.

- One of successful study visit occurred between members Trivunović Koviljke from Osinje, Derventa and Novalić Mejasa from Okanovića, Gradačac. Member Mejasa is a serious producer of tomatoes and she is growing other cultures as well (cucumber, string-beans, and peppers). She has 900 m² under greenhouses. Ms. Koviljka has a small greenhouse but it is planning to enlarge it hence she had a lot of practical questions from this sphere. The visit was inspirational and motivational.



- Women's association Dobož Istok for a longer time wants to visit association Bosfam, so they were given the opportunity after they presented this wish at the Club meeting, to the coordinator who suggested a study visit. This study visit was evaluated as excellent, because of the opportunity for further cooperation, through educations but also through market connections.

Result: Study visits –Visit to best practices of successful businesses run by women, this type of service is assessed as extremely useful for visitors. Members had the opportunity to visit various businesses, whereby they had a chance to get interesting or useful information or advice (especially when members want to start a new activity).

Activity 2.1.4. Design of the chain of values

Creating chain of values need not to be restricted to making chain value of plum jam as originally planned, but can be for any type of food production and processing. Since for making a plum jam, apple, chutney or similar the crafting process is similar. It is also defined by the sample size, the pace of implementation of activities, etc. It is concluded that the implementation will be lead in three phases. In the first stage a sample of 20-25 members of the network was processed. Trainings were held for 2 days, 3 hours each day.

Completed design of the chain of values, which for WBN created Association for development NERDA. In the process of implementation of that project the following activities were implemented:

1) Visit to beneficiaries – during the visits to the members of the Network, a survey questionnaire was used. The questionnaire was specially designed for this opportunity and was filled in on the spot;



2) The second step was to analyze the data collected. These activities were started with the mapping of the sector to better understand the situation on the ground. Observed were positive and negative examples that are further described in detail in the report

3) Then we analyzed the legislation and recommendations were made in this direction. Documentation was also prepared. As a result of the study we have "Guide for the members of the value chain". This guide is distributed to all members engaged in activities involving the production and processing of fruits.



Sample of the machine for fruits processing of one of the members

4) After analyzing the findings from the field, it was concluded in which areas the visited members require training. Therefore, the workshops were held in Tuzla, Gradacac and Odzak where members that have

been visited in the sample as well as some additional members who have expressed the interest were also present. By this workshop the entire process of design of the Chain of value was completed.



Workshop in Tuzla



Workshop in Gradačac

5) Additionally, a number of members asked that the Technological faculty in Tuzla does the analysis of their products. Total of 5 products were analyzed and results were provided to the members.

Result: As a result of the designed value chain we had a guide for the production of jam made of apple and plum, which is very useful to members, especially those that did not previously deal with the production of these products for sale. Specific areas deal with both processes. In the Guide one can find information about the different varieties of each fruit suitable for the production of jam, the picking, transport and temporary storage and then washing. Part of the guide is dedicated to the text that refers to the improvement of traditional methods and production technology. These guides are amplified and distributed to all interested members who are involved in any part of the chain (fruit production, processing and sales of processed fruits).

Activity 2.1.5. Provision of market for members of the Women in Business Network

Contracts for purchase of products signed with 5 companies:

Company and product	Number of members signatories to the contract
KORNIŠON Bosnia (gherkins) season 2012; season 2013	28 members
FAVEDA, Sarajevo (herbs)	2 members
BOSPER (vegetable)	26 members
Ltd GREAT contract with member Ademović Nirvana from Gradačac 2013.	1 member
ORAŠNICA - Studio PROGRES ITD/ SLATKA TAJNA G.Rahić 2013.	1 member

The first signed contract was with a company Kornišon Bosnia. This company has a contract with PODRAVKA and the company EURO VOĆE – both from Croatia, and the contract for purchase of 230 BAM which they can later decrease through purchase. Members that sign the contract with this company are very satisfied with the cooperation.



Signing of contract with ZZ Kornišon Bosnia

Considering that herbs production is very popular among members of the Women in Business Network, most of the Clubs hosted a presentation of the company Faveda represented by Ms. Aida Zupčević. As a result members of Zavidovici Club signed the Contract with the named company and provided placement of their products.



Signing of the contract with Fevda in Zavidovići

As a result of the visit to company Ltd GREAT from Srebrenik and negotiations with the active member from Gradačac that is producing homemade dough for pies, and who expressed enlargement of her market to the territory of Srebrenik municipality, with efforts and engagement of the WBN a Contract was signed. Both companies consider that this is a beginning of successful cooperation and in this way the placement for homemade dough in Srebrenik is provided followed by the mutual satisfaction.



GREAT/SZR Nirvana

Studio PROGRES Ltd Tuzla, that in its structure, at this moment have two business units TR „ORAŠNICA“ signed the Contract with the member of the Women in Business Network. Particular charm of this agreement is the fact that this is **a promotion of homemade products, and their placement at the market.** Sahida Nanić though this project managed to open its activity. Candies from a candy shop „Slatka tajna: from Rahic found its market in Tuzla, in candy shop „Orašnica“, where aside the salty products, and herbal teas, there is a variety of candy products.



ORAŠNICA - Studio PROGRES Ltd/ SLATKA TAJNA

Result: Members of the Women in Business Network have enlarged their market and increased their income by signing of the Contracts.

Activity 2.2. Effects of advocacy

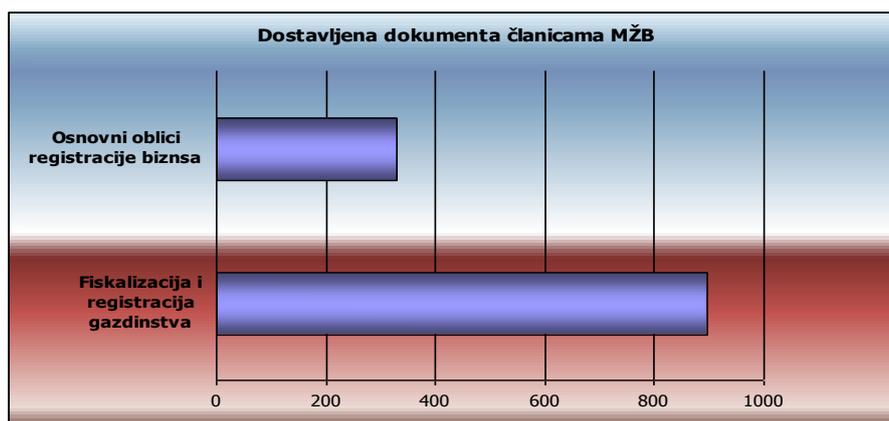
This activity enables women access to important information that are of use to them in business management, and strengthen the role of women in running a business.

The goal is to present the project, see what named departments are during, if there are any activities that are can be jointly done, if there are projects that would be interesting for members of the Network, if there are information or public calls interesting for the members, if they are interested in cooperation.

Initiatives of advocacy were aimed at discussions with representatives of different local/international organizations, institutions in order to promote WBN and individual work of members of WBN. By connecting members of WBN with the infrastructure at the market system, we encourage all members to register their businesses.

Activity 2.2.1. Fast and efficient system of registration of micro-businesses established

Within this activity we conducted visits to Departments for registration of business activities, where we collected relevant information regarding the micro-businesses and businesses run by women.



Information on fiscalization in BiH were shared, as well as on the process of registration of farms. Total of 1,225 women were included in the process.

In the period of project implementation, there were total of eight (8) workshops that had a goal to educate women on the process of registration of business in BiH, 108 women attended these workshops. Workshops were held in Tuzla, Gradačac, Vlasenica, Lukavac, Kalesija and Brčko.

With the goal to establish quick and efficient system of registration of micro-businesses, contact were made and negotiations were run on the topic of mutual cooperation with four (4) municipalities (Kalesija, Srebrenik, Čelić and Kladanj).

Result:

- Signed two Memorandums of understanding and mutual cooperation on enhancement of women entrepreneurship in BiH as establishment of quick and efficient system of registration of businesses run by women – Memorandum on Understanding with municipality of Kalesija (2012) and municipality of Čelić (2013.)
- Registered four (4) businesses run by women (Tuzla, Bijeljina, Srebrenik)
- Registered two (2) agricultural farms (Bijeljina, Čelić)

Activity 2.2.3. Public campaign aimed at BH government for projecting the group of simulative measures for women entrepreneurship

Within one public campaign we worked on the promotion of women entrepreneurship in coordination with local institutions, and with the goal of raising awareness on women entrepreneurship. Also, we had a goal to initiate long-term visions of women entrepreneurship in BiH.



With the purpose of promotion and enhancement of women entrepreneurship in BiH, cooperation with the Republic agency for development of small and medium businesses Banja Luka was established. In cooperation with the Agency, a line of public events were organized in order to inform the public on the necessity to adopt concrete measures for enhancement of women's entrepreneurship in BiH.

Memorandum on understanding and mutual cooperation was signed with the Agency.

In 2011 for the first time in BiH, the Women in Business Network marked the International day of Women's entrepreneurship, and on this occasion organized a public debate called „What women in business want“.

In November of the same year Global Week of Entrepreneurship was also marked in Tuzla and Bijeljina, in a way that we organized public debates called „Our view on women's entrepreneurship in BiH“. On this occasion, cooperation with municipality Tuzla and Cantonal Chamber of Commerce Tuzla was made. Promotions were organized within the Week of Entrepreneurship in:

- Tuzla, Bijeljina and Srebrenik (2011),
- Tuzla, Bijeljina, Gradačac and Sarajevo (2012)

Within the public campaign of advocacy of simulative measures, we marked a Day of Entrepreneurship in 2012 in a way that we organized a conference in Sarajevo, The subject of the conference was „Affirmation of women's entrepreneurship in BiH“. On this occasion we presented examples of successful practices of businesses run by women in BiH. The movie „A thousand success stories“ was had its premier.



Sarajevo, 18. maj 2012.

Within the public campaign, we marked A Day of Women in Villages in 2012, and in that way we organized a promotion of products produced by women in villages:

- Ugljevik, Maglaj and Gračanica (15 October 2012.)

With the goal of promotion and strengthening of women's entrepreneurship in BiH, at the beginning of November 2012 in Tuzla, a conference on the subject „Women's entrepreneurship in BiH: now and future“ was held. At the conference, possibilities for development of women's entrepreneurship in a way of support through EBRD, IFC, World Women's Banking were presented. Guest speakers were representatives of successful Associations from the region of Serbia, Croatia and BiH, as well as the mayor of Tuzla, Danuta Moon, governor of CBBiH. The conference was extremely successful and visited.



A round table in Tuzla was also organized. The subject of the round table was „Strengthening of women's entrepreneurship within NGO sector“. On this occasion experiences in working in Associations with which WBN is cooperating were exchanged, while needs for further strengthening of internal capacities of Associations were reviewed.



Tuzla, November 2012.

- Total of 858 members participated in the public campaign.

In order to have members of the WBN be more actively involved, WBN organized workshops on the topic „Basics of advocacy as a way of achieving mutual goals“. For this purpose we hired a consultant from CEO Tuzla.

These workshops represent the education on adequate measures of advocacy as one of the way to present and achieve mutual goals of entrepreneurs that are engaged in the same or similar activity, and at the same time promote women's entrepreneurship in BiH.



Workshop in Olovo, June 2012

- Held 11 workshops on „Basics of advocacy“, 184 members of the Network participated at the workshop.

Results:

- After the conference in Tuzla, Ministry of development and entrepreneurship TK announced a public call for allocation of funds aimed at strengthening entrepreneurship of women, in the amount of 20,000 BAM.
- Ministry of development and entrepreneurship TK called MB and WBN to cooperate in future on the subject of development of entrepreneurship.

- Suggestion of the new activity within the joint cooperation and with the purpose of strengthening the women's and youth entrepreneurship in Tuzla (Republic Agency for Development of Small and Medium enterprises Banja Luka).
- Proposal for establishment of cooperation within the realization of joint project (CRP).
- Increased number of bronze membership within the Network (October 31% in relation to the total number of members of the Network, November 34% in relation to the total number of members of the Network).

Activity 2.2.4. Public campaign aimed at the educational system in BiH

In order to better integrate entrepreneurship in the education system in BiH in the future, meetings were held with relevant organizations and local institutions in BiH that could have an impact on the introduction of entrepreneurship in the education system (Pedagogical Institute Tuzla, CERPOD Tuzla, Cantonal Chamber of Commerce Tuzla, PRONI Brcko, Gender Centre Banja Luka/Sarajevo, representatives of the University of Tuzla, the Ministry of Business and Trade Tuzla, USAID/Sida FIRMA, Association of unemployed Tuzla, Republic Agency for Development of Small and Medium Enterprises Tuzla, Development Agency Zepče, EDC Tuzla, Center for policy and management Sarajevo).



In Tuzla, Forum "Women inspire entrepreneurship" was held where positive examples and practice of entrepreneurship for women from Bosnia and Herzegovina were presented, as well as the ways to introduce entrepreneurship in the education system in BiH. The attendees heard about examples of good practice and the answers to questions like: Why am used on being employed, and not to employ? and Why a new government initiatives are needed - entrepreneurship is the future?

Panelists at the Forum were representatives of the USAID/Sida FIRMA Project, Ministry of Development and Entrepreneurship TK, Pedagogical Institute Tuzla, MB, an expert on governmental projects, the National Agency for Development of Small and Medium Enterprises Banja Luka, a successful young entrepreneur from Tuzla and representative of the portal posao.ba.

Day of female entrepreneurship 2013 was marked within a public campaign aimed for the education system in BiH and in the manner that in Brcko a public lecture on entrepreneurship "Business Registration and ways of managing finances for registered businesses in BiH" was organized.



Brčko 17 May 2013 – exhibition of members of WBN



„Public class on entrepreneurship“ - Brčko

Results:

- The public was informed on the necessity to introduce entrepreneurship into the education system in BiH
Organized Forum (attended 50 persons)
Organized Public class (attended by 39 persons)
Participation at the round tables in Tuzla and Sarajevo, established contact with relevant organizations
- Call for cooperation for start-up weekend for young entrepreneurs (SDC Tuzla)
- Brought conclusions after the Forum and Public class
(Systematic implementation of education and entrepreneurial content in educational programs, from early age and preschool through elementary and secondary education, to higher education and informal learning and education is necessary, represents a social focus towards creating an entrepreneurial ambience in BiH. It is necessary to sensitize the public and develop a positive attitude about entrepreneurship, especially among the youth. A better understanding of young people about the role and importance of the development of entrepreneurial knowledge and skills for personal and professional development.)

Activity 2.2.5. Public campaign aimed at resolution of problem of land corruption

As part of a public campaign aimed to solve problems related to the lease of municipal land, held meetings with representatives of the relevant municipal departments in Kalesija in order to solve specific problems faced by members of the Association from Kalesija, as well as members of the Network from Kalesija.

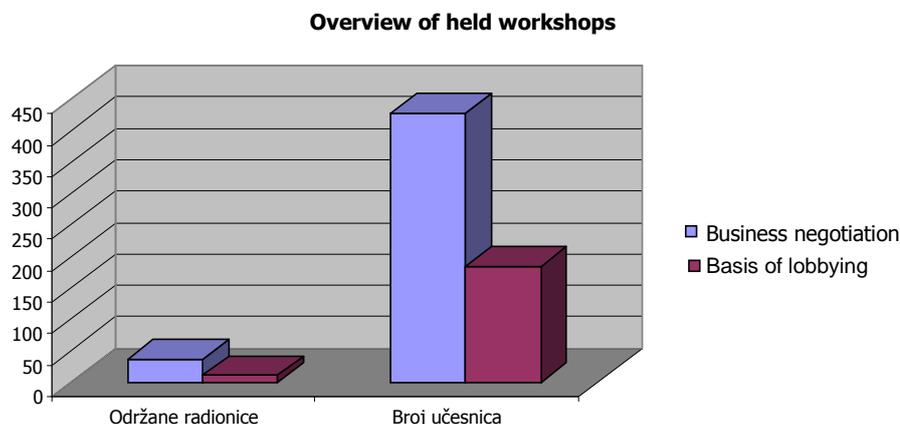
In cooperation with the Association from Kalesija, in the previous period, it was worked on the preparation of a specific project which will be submitted upon the announcement of a public call by the municipality.

Result:

- For Association of women agricultural producers „Snaga kalesijske žene“ from Kalesija, a project on Revitalization and enlargement of production in rural areas of Kalesija municipality“ though activities targeting development of agricultural production and development of the village, preservation of the tradition of agricultural production in Kalesija municipality was made.
- This project will be used to apply on for the rental of the municipal land for all members of the Association.

Activity 2.2.6. Education of the WBN members on business negotiation, legal advices and lobbying

One of the goals of the project was that members of the Network are educated and with that their skills of business negotiation and lobbying for their rights enhance. For that purpose, external consultants were hired; workshops were attended by the members of the Network in all areas where Clubs of women were opened.



Documents on basis of business negotiation and lobbying were made and delivered to the members of the Network.

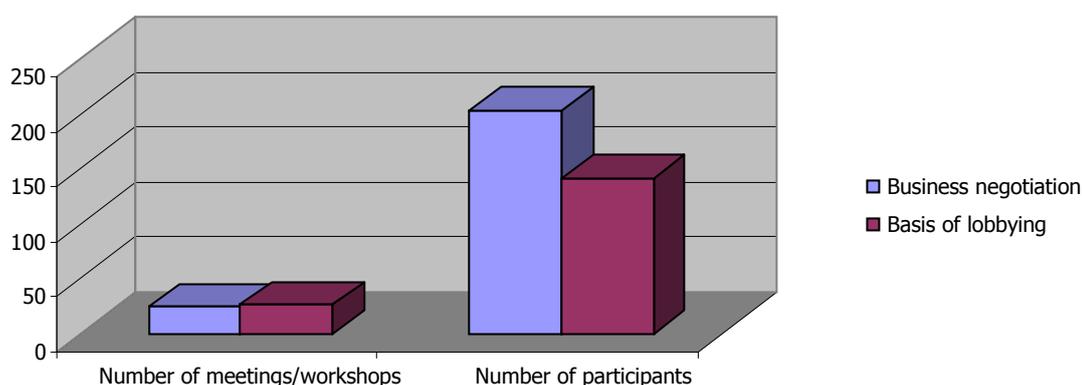
Result:

- Total of 612 members of the Network attended named workshops and with that improved their business skills.
- Members of the Network who have their own Associations used their skills in the process of negotiation and lobbying for achieving their goals – successful organization of the promotion of the Association and established cooperation with the representatives of the municipal authorities (Associations in Kalesija, Vražić, Tuzla and Maglaj)

Activity 2.2.7. Collection and presentation of information on advantages/disadvantages of merger in Associations/Cooperatives as well as membership in the Chamber of Commerce

For the purpose of affirming a common work of the members of WBN, at the Club meetings the subject "Benefits of association and registration methods of associations/cooperatives in BiH" was presented. Additionally individual workshops for members who have expressed the need for the establishment of their associations/cooperatives were organized.

Overview – Business negotiation and Basis of lobbying



- A total of 1,068 members of the Network received information about the benefits of association of associations
- workshop on "Finance for NGOs" (4 workshop, attended by 62 members) were organized
- workshops on the topic "Business Negotiation I & II - development of a business plan for the organization" (14 workshop, attended by 57 members) were organized
- a total of 857 members received information about the benefits of association of cooperatives
- There were 10 Assembly meetings (34 members attended)
- Prepared documents for the establishment of associations (10 Association)
- Adaptation of projects for application to public calls (13 projects)
- 11 Association were connected for doing business
- developed and submitted a document in writing - Establishment and registration of associations and cooperatives (689 members received documents)
- held four workshops for the establishment of co-operatives (70 members attended)
- Provided a Law on business cooperatives (24 members received information)

Results:

- Registered 6 Associations of women (Kalesija, Brčko, Tuzla, Srebrenik, Gradačac)
- In the process registration of 4 Associations of women (Srebrenik, Tuzla, Sarajevo)
- Registered 1 Cooperative of women (Kravica/Srebrenica)
- Realized 8 projects (4 Associations received funds in the amount of 11,900 BAM on the basis of created projects)

- 11 Associations in BiH were connected in business activities
- Successfully organized 6 promotions of Association (newly established Association independently organized promotions)
- Successfully organized Fair (Association from Brčko independently organized first fair)
- Successfully connected Associations and Cooperatives with local/foreign organizations for the purpose of better work of the Association in the future (RS Cooperative Union, USAID/Sida FARMA, Bosper,..)

Activity 2.2.8. Promotion of activities of the Women in Business Network and answers on individual requests of members

During the implementation of the project extremely good business cooperation with other institutions, organizations and private companies in BiH was achieved with the aim of mutual exchange of experiences and organizing activities in order to provide with the best non-financial services entrepreneurs with whom the Women in Business Network works.

Our success was supported by the extraordinary cooperation with other projects supported by the USAID (USAID Sida FARMA, USAID Sida FIRMA, EDC, posao.ba), state institutions (Republic Agency for development of small and medium enterprises Banja Luka), IFC, EBRD BAS, TACSO, Association of women in business „ONE“, private company FAVEDA Ltd, SCONTO PROM Ltd, Ljekobilje Ltd, Cantonal Chamber of Commerce, Advice for entrepreneurship Banja Luka, RAŽ, Employment agencies, municipal departments in places where the Clubs of women were opened.

For the purposes of promoting WBN and with the aim of gathering information in order to give concrete answers to the individual requirements of the Network, in the course of implementation of the project established contacts with the relevant municipal authorities, 136 requests mainly related to the development and improvement of businesses of the members of the Network were successfully answered.

Results:

- Answered to 136 individual requests of the members of the Network
- Signed 3 Memorandums on Cooperation (Banja Luka, Kalesija, Čelić)
- Participation at the conferences and round tables in Sarajevo, Banja Luka, Brčko, Tuzla, Žepče
- Partnership in organization of the events that promote women's entrepreneurship in BiH (Cantonal Chamber of Commerce Tuzla, Republic Agency for development of small and medium enterprises Banja Luka, Tuzla municipality, the USAID/Sida FIRMA, the USAID/Sida FARMA, IFC, EBRD BAS,..)
- Recognition of WBN projects

Activity 3. Promotion of the Women in Business Network

Recap of the PR activity aims to consolidate activities and events in the past three years, through promotions, makes an effect on the growth and development of the Women in Business Network and businesses of the members of the Network.

Given the mission to gather under the Women in Business Networks a large number of entrepreneurs, all with the aim of strengthening their business, social position and economic independence, it was determined that one of the project activities is a public promotion of business entrepreneurs who become members of the WBN.

Three years it was permanently worked on building the image of the Network in public, primarily putting forward concrete businesses of members of the Network, thus trying to create a positive opinion with a view to a long-term efficiency and profitability of their businesses.

Contrary to popular belief that PR is correlated only with the media, established relationships with markets, governments, investors, mentors, with internal communication not being ignored.



The US Ambassador Mr. Patrick Moon and Ms Danuta Moon at the fair in Gradacac in 2011

Through media it was worked on informing the public, business partners, buyers, beneficiaries, and in the period since the establishment of the Women in Business Network, cooperation was established with **63 media companies**¹, of which:

TV companies	24
RADIO stations	28
Printed media	11
Total	63

- BH TV
- BN TV
- Euroblic
- FACE TV
- Federalna TV
- NTV Arena
- NTV Hayat
- PINK BH
- RTRS
- RTV Lukavac
- RTV Slobomir Bijeljina
- RTV SLON
- RTV TK
- TV 1
- TV ALFA
- TV Hema
- TV HIT Brčko
- TV IN Bijeljina,
- TV Sarajevo
- TV Vogošća
- Nina
- Onasa
- SRNA
- Al-Jazeera

TV companies that reported on activities of the WBN

- Radio Džungla Doboj
- Radio Feral
- Radio Glas Drine
- Radio Gračanica
- Radio Gradačac
- Radio Kameleon
- Radio Kladanj
- Radio Lukavac
- Radio Magic
- Radio Osvit
- Radio Skala Ugljevik
- Radio BOBAR
- RTV FBiH
- BH radio 1
- BN radio
- Radio Vesta
- Radio Zavidovići
- Radio Prnjavor
- TV HIT Brčko
- Radio Banovići
- PAN radio Bijeljina
- Radio Preporod

¹ List of radio, TV, newspaper magazines and WEB pages, which promoted the Women in Business Network is not final.

- Radio SLON
- Radio Studio D
- Radio TK
- Radio Tuzla
- Radio Slobodna Evropa
- Radio Olovo

Radio stations that reported on activities of the WBN

Daily papers and magazines that reported on activities of the Women in Business Network:

- Dnevni avaz
- Oslobođenje
- Nezavisne novine
- Dnevni list
- Večernje novine
- Znovine, Zavidovići
- Semberske novine, Bijeljina
- Azra
- Gracija
- Start BH Magazin
- Poslovne novosti

WEB portals that reported on the activities of the WBN:

tip.ba, tuzlarije.net, biznis.ba, bljesak.info, bizon.ba, seebiz.net, depo.ba, agrolink.ba, bh-news.com.ba, ekapija.ba, tuzlalive.ba, poslovnojutro.com, sarajevo-x.com, brcko-distrikt.tv, kpktk.ba, thewaywomenwork.com, agrolink.ba, poljoprivreda.ba, maglaj.net, indikator.ba, infobar.ba, znovine.ba, privrednastampa.biz, kupuymodomace.ba, ljepotaizdravlje.ba, limun.hr, bhnews.com, seebiz.net, banjalukain.com, SEEbizz.net, businessnews.ba, privrednastampa.biz, depo.ba, bussinessmagazin.ba, capital.ba, etc.

<http://www.mi-bospo.org/index.php/en/mzb>

Web page of the Women in Business Network, as a sub-web age of the existing www.mi-bospo.org.

- The content of the web pages were regularly updated, new information from activities of the Network were presented, presentation of success stories about members of the Network, possible download of the newsletter of the Women in Business Network, as well as the publication **Voice of women entrepreneurs** and **the Ambassadors of the Women in Business Network**, and other PDF documents and reports.

Newsletter of the Women in Business Network

- In order to promote the activities of the Network, created a newsletter/ informer of the Women in Business Network, whose publications are printed every three months in circulation of 1500-2500 copies and distributed to members, business partners, friends of WBN. At the same time, the newsletter is available in online version. Published total of 9 numbers.



Poštovane članice MI-BOSPO Mreže žena u biznisu i prijateljice,

otvaranjem klubova u Maglaju, Brčkom, Ugljeviku i Derventi, ispunjen je plan za 2011. godinu, prema kome su formirani klubovi u 24 općine BiH. Broj članica povećao se na više od 700 vrijednih, sposobnih, ambicioznih poduzetnica, koje sve više ostvaruju međusobnu saradnju i postizu bolje poslovne rezultate.

Godina koja je iza nas bila je prepuna različitih aktivnosti kojima smo stvarali Mrežu žena u biznisu: od brojnih treninga i predavanja koje smo organizovali, prisustva na sajmovima, posjeta seminarima i stručnim skupovima, medijskih prezentacija, uspostavljanja kontakata sa predstavnicima zvaničnih institucija, obilježavanja i slavljenja ženskog poduzetništva itd.

Ali, i dalje osjećamo kao da smo na početku, osjećamo da je kapacitet kojeg žene poduzetnice imaju, još uvijek nedovoljno iskorišten te se stoga radujemo ulasku u novu 2012. godinu i realizaciji svih onih mogućnosti koje nas očekuju!

Naravno, kao i uvijek do sada, pozivamo Vas da nam pišete, zovete nas, i da nam sugerirate u kojim to segmentima poslovanja od značaja Vam može biti naša podrška. Mi ćemo učiniti sve što možemo da osnažimo Vas i Vašu Mrežu žena u biznisu!

Zato svima Vama koji čitate ovo izdanje 'Mreže' poručujemo da, nakon što je uspješno formirana, sada imamo zadatak i da ojačamo Mrežu žena u biznisu!

U ime oostaja MI-BOSPO Mreže žena u biznisu,

Azra Berić
Kordinatorica za odnose s javnošću

Press conferences

- Held **3 press conferences**, to mark: opening of the first club of WBN, presentation of publication *Voice of women in business* and signing of the contract with BOSPER for opening of a new credit line for clients working in agricultural production.

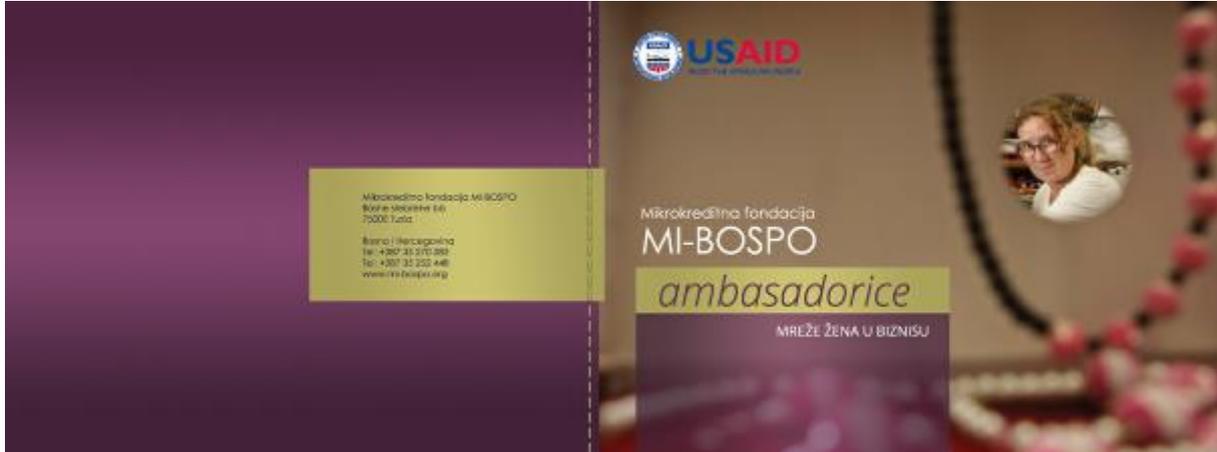
Facebook group

- Formed a **Facebook group** of Women in Business Network, which is updated on regular basis, and used for information exchange among the members of the Network, as well as the employees of the MI-BOSPO WBN.

Publications

- In November 2011 694 questionnaires filled with members of the Network were analyzed, and the results of the research published in the publication **Voice of women in business**, which tells on the position of women entrepreneurs in BiH. The publication was printed in 2,000 copies, in Bosnian and English, and also serves as a report on the position of women in BiH business environment and the problems. The publications and promotional materials of the Network were delivered to all relevant organizations/agencies with which the contact was established. This publication has been prepared in cooperation with BHWI from Sarajevo, the data used are from the evaluation questionnaire which WBN prepared and used in the field.

- In September 2013 the sequel of the publication was released. It was the analysis of the research on the effects of the Network on the businesses of our members (245 women), as well as success stories on members that in some way benefited from the membership in the Network. The publication is printed in circulation of 1,500 copies (in Bosnian and English), and named **Ambassadors of the Women in Business Network**.



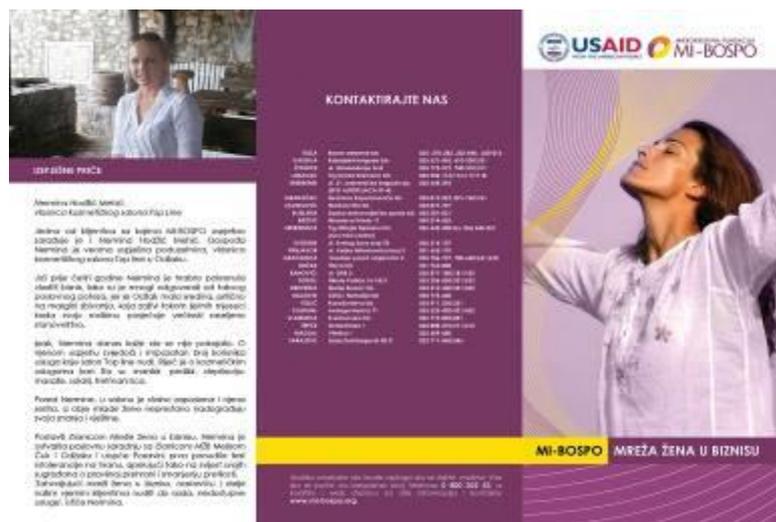
Photographs

- In two time period, in September 2011 and August 2013, total of 33 members of the Women in Business Network were photographed, and the photographs were used for printing of the promotional material.



Promotional material

- During the realization of the project, 600 posters and 23200 flyers and brochures were printed and distributed.
- Other materials: posters, flyers, brochures, publications, newsletters, membership cards, key rings, pens, bags, aprons, diaries, folders, pagodas, roll up, strips for mobile phone, tablecloths, etc



Persons in focus

- **Approximately 200 member of the Women in Business Network** had an opportunity through media to present themselves, their business and membership in the Network. Idea was to present the success of the Network through success of our members and their achievements that came out from the membership in the Women in Business Network.

*Before membership in the Women in Business Network, **Edisa Haračić** worked with her husband in the glass shops, which has long been a family business. But first visit the Web page of the Women in Business was a turning point for Edisa. In fact, she attended trainings that where she adopted knowledge needed to write a business plan. After successfully completing the training, Women in Business Network supported her in writing their own business plan and applying for funding through the "Young Entrepreneur", which was carried out by the Employment Agency of TK. The business plan was recognized as of a high quality and Edisa received a grant in the amount of 7,000 BAM, intended for starting and running a small business. The money was invested in start of the gallery, where they were soling also the material intended for painting, and then follows an interesting path for the development of entrepreneurship. After the opening of the gallery, Edisa enters the commercial water and opens a cafe that now plans to expand by equipping the kitchen to ensure guests a variety of offer. But Edisa does not stop. "I noticed how important it is for young people who come that the environment in which they stay with their children is safe, and that there they can also have a short break," said Edisa. Also, Edisa decided that a part of the garden in front of the cafe is equipped as a safe place for a nursery. Ideas that have Edisa supports her husband as well, so within the existing workshop they started with the production of furniture, shelves for office spaces and glazing of furniture. Edisa has a "restless business spirit" that never rests, and she is still smoldering two ideas: starting a travel agency and opening their own daycare.*

Branding strategy is complied in accordance with the contractual obligations, the USAID logo is prominent on all printed promotional and exhibition materials, mentioned 'in all public appearances, with the approval of the USAID to whom all working materials were sent.

Result:

The overall conclusion is that the WBN was adequately promoted and presented to the public. Media promotion encourages women to become members of the Network, and helps to promote the rights of women, and proves their acquired business and marketing skills.

Activity 4. Improved access to financial products and services for members of WBN

The project proposal envisaged the establishment of two contacts with guarantee schemes for

entrepreneurs, and interested clients. Contacts have been established with associations working with the guarantee funds, commercial banks, development agencies such as the SRRA, NERDA, BD, Development Fund for Tuzla, Banja Luka and Sarajevo

Also with this product the members can get free assistance from the agronomist.

Meetings were organized with the aim of gathering information on potential funding of development of businesses run by the members of the Network, but in all cases members of WBN did not have the conditions for the use of these funds.

WBN members were not involved in the two negotiating processes with large companies to obtain loans in the banks with guarantees, as it was planned by the project proposal. MI-BOSPO did negotiating with companies and banks, but members of the Network did not meet the prescribed criteria.

MI-BOSPO has created a set of new and improved financial products. MI-BOSPO has established two new loan products such as: start up loans for young entrepreneurs and credit products for farmers. Start up loans for young ambitious persons that in time seeking loans may not have developed business, but who will receive free training in the field of business development. Loan product for women working in agriculture has been designed in cooperation with BOSPER Tuzla. Loan product is designed for members who are engaged in agriculture and want to purchase agricultural machinery or plants. Also, with this product members can receive free help from the agronomists.

As part of activities to improve access to financial services for the members of the Women in Business Network, during the implementation period of the project products of Insurance companies in BiH were presented so that women can realize the benefits of insurance for themselves and their businesses - personal insurance, property and business.

With the same objective the meetings with representatives of the Tourist Board/organizations in BiH were organized and in order to present to the members of the Women in Business Network existing development opportunities in the field of tourism, and to gain insight into business opportunities and opportunities for income generation, provided by the business engagement in this area.

To improve access to finance for the Network members, WBN organized a series of workshops intended for members of WBN, who founded/or operate within the existing associations. The workshops theme was "Business Negotiation I & II - development of a business plan for the association." The workshops were organized by the following clubs: Kalesija, Lead, Gradacac, Tuzla, Vlasenica, Brcko and Srebrenik.



Workshop „Finances for NGO “ - Kalesija

With the purpose of strengthening the internal capacities of the associations with whom the Network is working, workshops on the subject "Finances for NGO in BiH" were organized, where the possibilities, manners of funding and running of finances for NGOs in BiH were presented. These workshops were organized in Brčko, Vlasenica, Kalesija, Gradačac.

For this purpose we hired an external consultant from the company Limitless Ltd from Tuzla.

Members of the WBN received information and participated in the following presentations:

- aspects of the insurance in business (in 25 clubs attended by 230 by members)

- tourist potential for business development (in the 24 club members attended by 225)
- presented public calls for grants in 2011 and 2012 (a total of 69 calls)
- presented the conduct of finance for NGOs in Bosnia and Herzegovina (4 workshops attended by 62 members)
- preparation of a business plan for an NGOs (14 workshops attended by 57 members)
- prepared projects for application to public calls (13 projects made)
- obtained funds on the basis of prepared projects and applying to the current public calls (8 projects approved)

Results:

- Members of the WBN did not take part in the two negotiating processes with large companies to obtain loans in the banks with guarantees, as it was planned by the project proposal. MI-BOSPO was negotiating with companies and banks, but the Network members did not meet the required criteria.
- Based on the projects prepared for the Associations, for four Associations were approved for the implementation eight projects in the total value of 11.900 BAM (Association in Kalesija, Tuzla, Maglaj and Brcko (Vrazici))
- Total of 866 women was informed on how to improve access to financial services.
- 26 members using specially designed loan product of MI-BOSPO, the credit for farmers, in the total amount of 78,237 BAM.

Activity 5. Members of the WBN will improve their entrepreneurial skills

The training plan for the members of the Women in Business Network was pre-defined by the project. Nevertheless, we wanted to make the whole process of education much closer to the current needs of members so that they can get the maximum benefit for the development of their businesses. To determine the needs of members of the Network in terms of training, we conducted field research through interviews with affiliated members. In the first phase of the study (4 January - 4 November 2011) processed a total of 802 questionnaires. One indicator that shows that we need to work with the entrepreneurs on education was the fact that 315 surveyed members had primary education, 332 of them high school education, while only 21 members have university or college degrees. Only 7% of respondents said they had previously participated in some workshops (Bosper training, running of business, Women for Women).

Activities in organization of the process were the following:

- Created a training team, which consisted of a training coordinator, and three coaches.
- Held a training of trainers, and test training that coaches are organized for employees MI-BOSPO in order to improve training skills.
- Prepared modules of financial education.
- Prepared a plan and training program for the first year of the project, starting from March 2011. Training plan followed the plan of opening of clubs, so we started with the delivery of training a month after the opening of the club. While organizing the trainings we paid attention on the business and personal commitments of members, and the timings of trainings were also adapted to the demands of the majority of the members of a certain club.
- Contacts have been established with potential external associates who would deliver training in different fields (agriculture, business, health and technical education).
- Training sessions were held once a month, and because of the active participation of all participants, were formed smaller groups of 6-8 members.

Types of educations

With the aim of the project is is planned to have enhancement of skills of members of WBN in the following:

- a. Training in finances
- b. Training in business development
- c. Provision of technical – practical entrepreneurial trainings
- d. Training though process of business mentoring
- e. Health education
- f. Education on EU regulations and import into EU
- g. Education on marketing and quality of products.

Activity 5.1 Training in finances

As a literature for this type of education, we used manuals for training the trainer titled "Financial Education for the Poor Project' issued by the Microfinance Opportunities, in cooperation with the Citigroup foundation and Freedom from Hunger. Team of three trainers led by the coordinator for trainings, thoroughly processed materials, and both the materials and modules of the training adjusted to sociological and cultural needs of our clients.

Financial education understands 5 modules done in a form of 2 hours training, at which the participants had an opportunity to work on the following subjects:

- saving,
- loan management,
- budget management,
- financial negotiations and
- banking services.



Financial education, Srebrenik – July 2011



Financial education, Gradačac – August 2011

Trainings are designed so that the presentation of the trainer, exercise in groups/pairs and practical work bring members close to certain topics. Members were encouraged to think how to save, why it is necessary to have savings, and how to achieve discipline in savings. Along with the training, participants have made the list of things on which you can save. The conclusion of this training was that it is necessary to save every day, regardless of the income. Also, they talked about lending, liabilities and expenses that loans carry, as well as the right decisions when it comes to loans. It was concluded that a loan is not the enemy, but that bad loan habits are.

In the third module, the members were working on creating a habit of keeping records of daily income and expenditure both in work and in the household. They talked about the significance and importance of budgeting, planning and monitoring of revenues and expenditures. After the conducted training, they were provided with forms and tables where they made daily records and records on a monthly basis. On the subject of financial bargaining members are taught on the situations and the actors with whom to negotiate, how to negotiate in order to be satisfied, and continue joint business cooperation. Through banking services, as the fifth module, members were presented with how to use

the services of local banks in order to open transaction accounts, banking and credit cards and how to use them.

Results:

- In the first project year (March – September 2011) held 88 trainings attended by 516 members of the WBN.
- In the second project year (October 2011 – September 2012) held 143 trainings attended by 961 members.
- In the third year of the project (October 2012 – September 2013) held and delivered 54 trainings on finances attended by 541 members of the WBN.

In order to measure the usefulness of the above workshops, we examined the members who actively participated in them. As an effect we can point out the fact that at the beginning of the project, only 6% of members had some form of savings. Upon the completion of the project, 43% of surveyed members began to save.

Activity 5.2 Training in business development

Business education is designed in a way that those participating in the training, in the simplest possible way the following topics are shown:

- Introduction to Entrepreneurship
- Market and competition
- marketing, sales promotion,
- financial management and financial reports

A large part of the business education training were delivered by the trained MI-BOSPO coaches, and we sought a support from the reputable and highly professional persons:

1. Almir Paočić, Center for education and training, Tuzla
2. Sanja Hajdukov, CPE, Tuzla

Results:

- In the second year held and organized 73 trainings in business education attended by 567 members of the WBN.
- In the third project year, MI-BOSPO trainers and external associates held 132 trainings attended by 1,116 members.

Activity 5.3 Education for young entrepreneurs, START UP

Particular attention was paid to educating young members. We felt that the knowledge, energy and ideas that young entrepreneurs have, if they are placed in the right way, can produce significant results. With regard to youth in Tuzla, Bijeljina, Lukavac, Banovici, Zvornik, Prnjavor, Zivinice ... We have organized a special training, which included eight one-day courses. Participants through modern methods of education had the opportunity to gain practical knowledge and skills that will help them in their future work. They were given specific advice on how to plan the work they do, how to put together a marketing plan, how to research the market, how to examine the needs and satisfy the demands and wishes, in order to attract customers, how to keep them, how to deal with difficult customers. Also, they discussed the ways in which to promote, which media to use for promotion, to form a price of products or services, how to run their own finances, etc.

Apart from the regular subjects that were covered in the training, participants are forwarding on information about the co-financing of employment and self-employment, according to the current public calls of the cantonal government and Employment Agency.



Business education for young entrepreneurs, Tuzla - November 2011



Young entrepreneurs, Zvornik - October 2012

Result:

- Organized 67 trainings with the total of 519 attendees.
- Member Dragana Glamočić inspired by the education for young entrepreneurs, upon the completion of the same, decided to register her business under the name „Uljepšaj sebi dan“/“Make your day pretty” – a sentence from the education that changed her life.

Activity 5.4. Seminars, lectures and workshop on business education

During the course of the project under the auspices of the business education held various seminars and lectures, of which the most important we can mention:

- Seminars in Tuzla and Gradačac on co-financing of employment and self-organized in cooperation with FZZZ.
- Workshops in Tuzla and Bijeljina on the topic "From idea to entrepreneurial firms", held to mark the week of entrepreneurship
- Workshop titled 'How to Sell'
- Training on 'Benefits of branding'
- Training of business mentoring

Workshop 'How to sell'

Within the business education, on 13 April 2012 in Tuzla, organized a professional workshop entitled 'How to Sell'. For this workshop we hired the famous American author and consultant in the field of organization and leadership Amy Kates of Kates Kesler Organization Consulting, New York, USA. The aim of the workshop was to introduce ways to sell and use their influence to encourage the purchase. On practical examples Kates showed members of the Women in Business Network how to with its own talent to improve sales, and taught the skills of organizing and managing a business. Present were the members from Maglaj, Zepce, Doboje, Gracanica and Ugljevik and every one of them, 32 of them, were clearly satisfied with what they had the opportunity to get advice on as well as to exchange experience with professional person such as Ms. Kates.



Workshop 'How to Sell', Tuzla – May 2012



Participants of the workshop, Tuzla – May 2012

Advantages of 'branding'

For members who have expressed a wish to hear more about 'branding', we hired experts Via Media, one of the leading agencies for integrated marketing in Bosnia and Herzegovina. We felt that consultants of the marketing house that has excellent results in the development of local companies and brands, the introduction of international corporations and brands in the market of Bosnia and Herzegovina, the development and implementation of campaigns to national and international organizations, large and small events, concerts, promotions, etc. can in the best way convey their experiences on this issue. Topics that were made in training are:

- Brand analysis
- Positioning of brand
- Brand architecture
- Creation of the name of the product
- Development on new products
- Verbal identity
- Shaping the packaging
- Communication of brand: Advertisement
- Connecting the brand with consumers

Trainer Haris Kadenić explained theoretically and on examples to the members what is brand and what it means to brand a product.

Result: held 6 trainings attended by 44 members of the WBN.

Activity 5.5 Provision of technical-practical entrepreneurial

In this part members of the Network were provided with a wide range of trainings, to assist them to improve their skills in businesses in which they are already engaged or to be familiar with the way of working and techniques to start up a new business. Coordinator for training purposes investigated needs of members of the Network, and based on that created and delivered various types of educations.

Agriculture

Given the fact that in the first year of the project activities a large number of members joined, even 68%, from the rural areas, which dealt mainly with agricultural activities (55%), technical education emphasis was put on seminars and lectures in the field of agriculture.

Seminars included three-hour lectures in various fields:

- Cattle breeding and farming
- Fruit production
- Gardening and production of vegetables in protected spaces

The seminar topics were tailored to the needs of clients in specific areas. Lectures were organized in the winter and spring months, during the period of preparation for sowing, to active members of the

Network, as well as those who wish to become, provided them with additional knowledge and information in order to better prepare for the agricultural season.

For lectures we engaged experts from different fields, who have huge theoretical knowledge and extensive practical experience. Participants were given information on how to properly prepare the land for planting in greenhouses, how to choose seedlings, perform drills, which fertilizers and in which the ratio used to feed the seedlings, and how to protect them. In the work of livestock, methods of animal husbandry, the conditions for the preparation of grass and corn silage, as well as the benefits of silage for animal feed. Lecturers in the field of horticulture explained the audience how to prepare soil, how to make fruit planting, pruning and protection from various diseases and predators.

Result:

During the first year of the project organized 20 seminars, where 401 present got practical advice related to the agricultural production.

During the second year of the project organized 24 seminars which were attended by 381 people.

Floriculture, flower arranging

For our members growing flowers we organized two seminars:

- Floriculture seminar and
- Seminar on arranging

For the first training we selected offer of Bosper Association from Tuzla. 21.01.2013. Members engaged in flower-growing from the regions of Tuzla, Bijeljina and Gradačac have received theoretical and practical knowledge in the field of floriculture. Dipl. Ing of agriculture Enes Smajlovic shared experiences related to the protection of flowers as well as other topics in the field of floriculture:

- Production of flowers
- Reproduction of flowers
- Pests and diseases on flowers



Seminar on flowers growing, Tuzla – January 2013



Seminar on flower arrangements, Tuzla – February 2013

Result: 16 members of the WBN improved their skills on flowers' growing, and flowers arrangements.

Field visits

As an additional service to all members engaged in agricultural production, we have offered a field visit of agronomists. The aim of these visits was that members obtain specific advice and assistance from the professional people in relation to their farms. Agronomists, experienced experts in certain areas gave advice on production in greenhouses, horticulture, animal husbandry and agriculture, as well as for growing cucumber-pickling. They examined the level of nutrients in the soil in greenhouses and orchards, and advised our farmers whether to intensify or reduce the input of fertilizer and what kind of fertilizer to use. They gave advice on the most suitable means to protect the fruits and

vegetables from different pests and bacteria as well as the manner of protection. Solved problems of blight, white flies and other diseases, but also advised members on the preparations for the next season, pruning of fruit trees, forming of branches. With farmers they discussed silage, practically showed how to make better corn, and grass silage, pointing to possible problems in animal husbandry, etc.

Results:

- In the first project year agronomists visited 36 members
In the second year of the project as required by the members, organized 78 field visits to members of WBN.
In the third year agronomists visited 59 members
- Organized technical support for pruning fruit trees in the period February - March, with the expert support of agricultural engineers Mr. Nezir Hodzic and Mr. Adnan Hodzic. 27 members of WBN attended the three practical seminars.

Training for hairdressers

One of the first professional educations that we have organized was in relation to our members hairdressers. German hairdresser Tomas Brockmman appeared in Sarajevo 19.06.2011 and gave a presentation on organic cutting and coloring of hair. The workshop was held at the Academy Brezari in Sarajevo.

Since the interest in this type of seminar was quite large, in the second year of the project we organized training for our hairdressers, this time at Zeljko hairdressing academy in Banja Luka. The first part of the seminar Zeljko Samardzija and his colleagues introduced the cutting techniques and the latest trends when it comes to hair coloring. He then introduced and techniques of keeping hair salons and ways of pricing services, client monitoring and support for clients who visit saloons.



Seminar for hairdressers, Banja Luka – November 2012.



Seminar for hairdressers, Sarajevo – June 2011

Result: for hairdressers from WBN organized 4 practical seminar attended by 33 members.

Decoupage and painting on glass

Particularly successful and very well received by the members of the Network, were Decoupage workshop (hand painting technique using a paper napkin) and workshops of painting on glass. In this way they can decorate different decorative items. These workshops were particularly interesting for members who themselves do creative work, because they were thus able to expand their product line in order to achieve greater profits.

Workshops included the following activities:

- A brief explanation on techniques
- Demonstration of several different decoupage projects and painting techniques, colors and materials that are used.
- Practical part in which all participants created decorative ornaments with expert assistance, monitoring and giving useful tips.

Results: Creative members of our Network, were offered participation on 16 Decoupage workshops. 198 of them were delighted with the new techniques for making decorative items they had the opportunity to learn. We organized 9 glass painting seminars which were attended by 96 members of WBN.

Herbs

According to the needs and requirements of the members in certain clubs we organized seminars on growing and using herbs. The participants discussed the following topics:

- Classification of herbs (the best known species of wild medicinal plants and the most popular types of cultivated medicinal plants)
- Understanding the parts of the plant that can be used for healing
- Production of seedlings
- The role of light and temperature on seedlings
- Sowing the rare and cultivation of medicinal plants from cuttings, runners and sharing of sods
- Selection of plants in terms of economic viability
- Prices redemption of Fevda and information on companies that carry out the purchase of medicinal herbs

Participants showed great interest in the topic, for cooperation and collection of medicinal herbs. They were interested in specific types and when is the time to collect them, dry them, and when it can be sold. They also shown an interest for deadline and ratio of fresh and dry herbs, as well as the manner of storing and packing of herbs.

Result: Organized 13 seminars on the topic of medicinal herbs attended by 197 members.

Training on work on computers (introduction of the WBN web and facebook page)

Supporting the needs of our members, the training team designed and prepared the training in basis of the work on the computer, with an emphasis on exploring the internet and facebook sites of Women in Business Network. Since the members are in most cases computer illiterate, the participants had to work on the basics of informatics. They are trained to find the web site of MI-BOSPO, informed of the credit products and to use web page of WBN. Particular interest was for our member's shops and art galleries. Also, members got familiar with the numerous possibilities of the Internet, to gather information about the various inputs and outputs of production and potential suppliers and buyers of their products. In addition, trainers trained members on how to register on facebook, and how to use social networks as a free medium for their own promotion.

For members of the club Sarajevo it was organized and held a special workshop entitled: 'The use of social networks to generate business opportunities.' At this interesting and useful workshop the use of various internet sites and social networks was discussed, in order to better presented their product, how to attract a large number of members in a particular group, and how to make more business contacts.

Result: in the second year of the project started with education, 21 trainings were attended by 168 members.

In the third project year trainers organized and held 25 trainings attended by 326 members of WBN.

Packaging as an instrument of sale

These workshops were held in all the clubs. For the realization of workshops Ms. Nadira Durakovic mr.sc was engaged - lecturer in the field of business, management, strategic management, human resource management in Bosnia and Croatia, and the director of 'Business Structure,' ltd Centre for Education and Business Consulting from Gradacac.

Present members were informed on the important role packaging plays (its form, design, functionality and visibility) in the sale of products. In addition, they discussed that with enough creativity and minimum investments nicely pack product and attract a large number of new customers. After the theoretical part, the participants had the opportunity to practically see how to pack their products, in order to achieve better sales results.

Result: organised 22 seminars on this topic, attended by 182 members of the WBN.

Team building

Another in the series of trainings was the topic of Team Building. External consultant Jasminko Arnautovic from Tuzla, whom we hired, through theory and practical exercises thought members about the aspects of building and operating a team. He explained that these are the basic characteristics of a good and successful team, and how such a team is build and what are the stages through which it must pass. After the practical part consisted of the exercises, their analysis was performed, to familiarize the members with the rules of a team functioning. The aim of the workshop is to build a team so that the project of Women in Business Network could be self-sustained after the closure of financing.

Result: held 18 trainings attended by 304 members.

Activity 5.6 Education through process of business mentoring

Business mentoring process was initiated and organized in the third project year. The process included selection of consulting firms to conduct the training of mentors, selection and training of mentors, establishing mentoring pairs, organization and monitoring of mentoring sessions, and at the end, evaluation of mentoring. Through this process, we wanted to be able to connect members who are at the beginning of the business, with mentors - entrepreneurs with extensive experience and knowledge, and to help them in developing their business. As a result of this process we had 24 trained mentors members of the Women in Business Network and 17 mentoring pairs. Mentoring sessions of mentors and mentoring were realized, depending on the needs, through 2-4 mutual encounters in which mentors passed on their knowledge and experience, and practically helped to mentored in different activities. Fields of mentoring were: making jewelry, tailoring and sewing, production in greenhouses, beekeeping, weaving and plastic flowers.

Conclusion: Upon completion of the mentoring evaluation of the entire process was made. It should be noted that the effects of mentoring are better than expected. All mentored members who participated in the evaluation have already in the short period since the end of mentoring adopted the new knowledge and skills and use them in a way to increase their income.

Activity 5.7 Health education

As part of health education for members of the Network we organized lectures on different topics so to encourage them to take care of their health. We provided experts from different fields and from different areas. Our goal was to bring celebrities so that the lectures past in open and relaxed atmosphere.

For health education, we chose the following topics:

- Prevention of cervical cancer and other female genital organs
- Managing concerns and problems
- Diseases of the thyroid gland
- Prevention of breast cancer

The aim of these lectures was to foster awareness of members so that they understand that regular inspections can prevent disease, save life so that they can fully devote to their job, and constantly promoted.

Results:

- Organized 25 lectures on the topic Prevention of the cervical cancer and other female genital organs, attended by 224 members.
- Organized 31 lectures on the topic of Managing concerns and solving problems at work, attended by 430 members of the WBN
- Organized 28 lecture on the diseases of the thyrod gland and prevention of breast cancer attended by 347 members of the WBN.

Activity 5.8. Education on EY regulations and export to EU

In line with the project objectives, on 29.05.2013 in the premises of Dramar in Tuzla organized a seminar titled "Steps to the EU market." The seminar, which was implemented in collaboration with the USAID Sida FARMA project, was attended by the members of the Network in the regions of Gradačac, Bijeljina and Tuzla. The idea of the seminar was to provide participants with the information on functioning of the EU market, and to encourage entrepreneurs to take even bolder steps in terms of developing their businesses. Furthermore, the seminar familiarized entrepreneurs with the requirements of the EU market put before the EU businesses when it comes to the European norms, standards, certifications, and the requirements in terms of quality and monitoring products as well as the existence of specific rules concerning Bosnia and Herzegovina. Besides the representatives

of MI-BOSPO, WBN project, the following had concrete and interesting lectures: Ljiljana Dunjić - USAID/Sida FARMA, Eldin Muftić - AgroLink and Omer Muftić from the Federal Institute for Agriculture Sarajevo.



The EU seminar, Tuzla – May 2013

Activity 5.9 Education on marketing and quality of products

Seminar **Marketing in small businesses** was held on 12.07.2012. The seminar was attended by 42 members of WBN and guests collaborators on the project. The seminar consisted of a theoretical part in marketing with a lot of practices which the lecturer Darko Telic, from the Ministry of Economic Relations and Regional Cooperation RS - The Head of department for funds and development assistance from the EU, presented to participants. In addition, participants had the opportunity to make Marketing plan for their businesses and to present plans they made.

In the second part of the seminar director of Ltd 'Plantago teas' Aleksander Vukmanović presented the branding on the example of Plantago teas. Mr. Vukmirovic informed members which of the activities in the field of marketing the firm Plantago teas undertook upon the establishment to date and the benefits that marketing gives when it comes to business.

Clients were very satisfied with the seminar and information received highlighting the need for similar seminars.

Conclusion: Project goals in improving entrepreneurial skills have been achieved. All planned themes were addressed and presented to the members. Education is a very important aspect of the project Women in Business Network, given the fact that these members nearly did not have the opportunity to attend training courses. Through education they have acquired new skills, gained new information. It is particularly important that a good part of that was very practical.

4. Success indicators

As a summary of previously explained project activities, we can conclude that the project has achieved the expected results. These results have been checked with the survey among 245 members of the Women in Business Network in order to determine the effect achieved among the members. In addition, we also used the database of the microcredit foundation to determine the effects of increasing earnings, on which occasion 412 members were analyzed.

Indicators that confirm the success of the project are the following:

- The question on whether by using the information from WBN you started production of new crops/or introduced in your offer new services, 39% of respondents said yes. (New types of flowers, handicrafts, herbs, gherkins, greenhouses, vegetables, chicken, tolerance test, tree decor, new types of jewelry, etc.)
- Comparative analysis of business income (when joining the WBN/after using the non-financial services). For this analysis, the data were analyzed from 412 members of WBN. The effect achieved is an increase in the average business income among members of WBN for 21.15%.
- In a sample of 312 members achieved the effect of increasing the average gross margin of 4.14% compared to the same statistics at the beginning of the project.
- Only 7% of the women hired new/additional workers, and this recruitment is mainly related to seasonal workers. But given the difficult economic situation in the period of project implementation, this result is successful.
- Registered 6 associations and 4 registered business owned by women.

Self-sustainability of the project is the most significant goal, and in that relation the project team worked on registration of the Association of women entrepreneurs "Women in Business Network" which will be legal follower of this project. Besides that, within the marketing team of MCF MKF „MI-BOSPO“ the clients will be still provided the non-financial services.

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