PD-ABF-844
82285

ENTREPRENEURSHIP INSTITUTES IN POLAND

Seventh Quarterly Report
January - March, 1993

CENTER ON EDUCATION AND TRAINING FOR EMPLOYMENT

The Ohio State University
Columbus, Ohio

ENTREPRENEURSHIP INSTITUTES IN POLAND
Third Quarter Report - Year II
January-March, 1993

The third quarter of Year II of the U.S. Agency for International Development (U.S.AID) funded project continued to show growth of the business knowledge and leadership of the three Polish-American Enterprise Institutes in Bialystok, Poznan, and Rzeszow.

The goal of this project is to encourage teaching of market economics education with emphasis on entrepreneurship, small business management, marketing, finance, strategic planning and small business consulting. In addition, we have added export-import in Year II. The strategy selected is to empower a large group of faculty in three universities to teach struggling new entrepreneurs in their cities and to upgrade the competencies of these business owners to compete in a market economy. As a result, we will provide these faculty with new curriculum and teaching strategies that may be used as well in their economics and business classes. And, we will encourage these universities to build strong relationships with the emerging private sector of their communities.

BACKGROUND

Poland continues to show strong growth of the private sector as the public sector continues to stagnate. Over 1.5 million private companies in Poland now account for over 80 percent of retail activity, 40 percent of imports, and 14 percent of exports. Private-sector jobs have grown to almost half of nonagricultural employment. There is still a great need for private sector development as the unemployment rate is projected to be 15 percent by the end of 1993. (See attached article from the U.S. Department of Commerce, December, 1992.)

Poland has been working on an innovative program to accelerate the transformation of Polish enterprises from public to private ownership through a system of assigning management groups to work with individual Polish companies. The management groups would prepare the companies for privatization and then arrange for the transfer of the company to private ownership through the sale of the company to third parties or through the sale of securities to the public. The management groups could be either foreign or domestic and were to be selected by competitive bid. On March 18, the parliament voted down the mass privatization program, leaving Poland the only post-communist state without a plan to privatize a sizable segment of the national economy. (See article in Appendix)

Since 1990, 3.5 million people in Poland have been unemployed. According to the Central Statistical Office, 81 percent of the unemployed have come from the public sector and 71 percent of them are blue collar workers. Women are more likely to be unemployed than men with female unemployment currently at 15.4 percent versus 12.5 percent for men. In the group of young people aged 18-19, 45 percent are out of work and in the 20-24 group unemployment stands at 28 percent. The state-owned firms are definitely a problem to Poland's economy.

According to a report in The Wall Street Journal Europe (2/23/93), the 1.5 million private businesses employ an estimated 56 percent of the workforce. That makes Poland the pace-setter for Eastern Europe. The country's private sector is proportionately bigger than those of Hungary (where the private sector accounts for 35 percent of employment) and the former Czechoslovakia (approximately 23 percent). An estimated 98 percent of Poland's private businesses employ fewer than four people.

Under Prime Minister Hanna Suchocka, the Polish parliament has finally begun to work together to pass bills in support of the economy. After much debate the budget was finally passed by a consortium of parties under her leadership. She says the state will be withdrawing from it own economic activities and concentrating instead on legal regulations and controls wherever the protection of fundamental interests calls for it. It will be responsible for economic policy. It cannot bow to pressure to renew subsidies for inefficient enterprises and branches of industry enterprise in any form whatsoever. The Warsaw Voice chose her as Person of the Year, '92.

During 1993, all Polish people now have to pay personal income taxes for the first time. Prior to this the government employers paid all taxes, plus those private citizens who were in their own business. The Warsaw Voice says that, "These people had an occupation that placed them on the fringe of socialist society and no normal person considered these private entrepreneurs honest." Now everyone must file an income tax report and not many understand quite how to do it. And, add to the problem the complete inefficiency of tax the office staff who managed only a few returns in the past, and you have a recipe for chaos. (See article in Appendix.)

There are many success stories of entrepreneurs now appearing in the press. For example we have included the story of Wolczanka in Lodz, the largest manufacturer of men's shirts in Poland. In 1992 the company finished its second year as a joint-stock company, with a two-fold increase in profit. Although they have a good export business, their growth came from paying greater attention to the Polish market.

The enclosed article on the introduction of Valentine's Day shows the effect of free market opportunities in the former socialist states. Prior to now most Polish people had not even heard of this wonderful day when everyone shows their love by buying flowers or candy or some other type of gift.

We have enclosed an article about the demise of the blacksmith and the handmade hat maker who found they have no market for their product. It is a wonder they lasted this long in the 20th century.

Polish youth are beginning to ask what they should be in the future. Almost half of them now think that their future prosperity hinges on their parents' wealth versus 20 percent ten years ago. For the first time in years young people consider their own skills essential. Unlike their parents, many of whom still wait for help and edicts from above, youngsters are beginning to rely on themselves. Just like eleven years ago, youth wanted to be doctors, mechanics, and teachers, but this time some students said they wanted to be businessmen, computer specialists, and other

new-world professionals. The study of these 8th graders shows the first symptom that the changes gripping Poland are beginning to be recognized by youths as well.(See enclosed report from the Warsaw Voice.)

And finally, we were delighted to find documented research that the opinion of the Poles about entrepreneurs is becoming more positive. Sociologist Henryk Domanski has been investigating professional prestige for many years and believes it is closely tied to education and social usefulness. Today, professions that pay well are turning out to be the most attractive. While university professors, physicians, and teachers still rank high, the small company owner and the store owner have risen to very acceptable levels. Selected professions from the study are rated as follows on a 100 point scale:

	1990s	1980s
University professor	83	95
Physician	75	90
Teacher	70	88
Miner	68	91
Skilled Worker	61	61
Unskilled Worker	40	76
Secretary	46	20
Small store owner	53	18
Small company owner	69	18
Farmer	58	na
Sejm deputy	60	na

The average monthly wage in five basic industries in Poland is 3.1 million zlotys (($200 per month) and the average blue-collar worker in a state enterprise often earns under 2.5 million zlotys per month. University professors, teachers and doctors earn only slightly more than the minimum wage. The highest paying professions are directors, accountants, salespersons, city administrators, and secretaries. (See appendix for article on current salaries.)

SCOPE OF WORK

The following information describes activities of OSU staff, Solidarity staff, and the three Institutes during the third quarter of Year II of this project. It is divided into the standard tasks proposed for this project. A summary listing of these activities is at the end of this section.

The appendix to this report includes examples of the work and results of all activities in this quarter. The appendix is organized to support the 12 tasks of the project, also. The pictures taken during this period are included to give the reader a realistic view of the people and places where we are working in Poland.

1.0 Coordinate Program

We continue to work cooperatively with the Solidarity Economic Foundation in Gdansk to facilitate the activities of this project. Through regular weekly phone calls we plan activities and communicate the status of activities of each Institute.

During this quarter, we were especially focusing on site visits and plans for the proposal for the next year. Each site is working on the translations of their section of the course materials to be shared with the other sites. We completed the quarterly report for the second quarter of Year II and distributed it. We completed the follow-up work with the sites and our consultants after the completion of the November training workshops.

In January we arranged a meeting with the third party evaluator's group (Dr. Leslie Koltai, Dean Lawrence McKibbin, and Claudine Wolas). The coordinators from Bialystok, Poznan, and Rzeszow attended plus Alicja Unterschuetz and Alicja Zajaczkowska from Solidarity, and Dr.Ashmore from OSU. The meeting was held at the Polish American Labor Center offices in Warsaw. The agenda included an overview of program needs from Dr. Koltai, presentations on the current activities at each of the Institutes, questions about the curriculum from Dean McKibbin, comments on the December site visits by Claudine Wolas, and general questions of Solidarity and the Institutes.

Dr. Koltai shared information on the potential for Year III support from AID. This included the need to develop a system for continuous improvement to the courses, continuation of the case development process, and inputting the courses on a common computer program format so that disks could be shared as well as hard copy. He also suggested that we pay attention to pedagogical issues for our faculty. He told us that the Rzeszow region was a high priority area for development by the people in Warsaw.

Dr.Koltai commended the Institutes on their excellent work and encouraged them to be innovative while still maintaining the intent of the program. He recommended we focus on teaching people to take risks.

Dean McKibbin asked that we send him the course outlines for review and the full courses when they are ready. These outlines were sent to him after the meeting.

One problem we were able to straighten out in our meeting with Dr. Koltai was the reason for their report that we had only completed 53 percent of our proposed work for Year I. As it turns out they were not aware that AID had cut the number of sites from five to only three. As a result Dr. Koltai's team cut our results by 40 percent. (See Appendix 1 for letters communicating the resolution of this problem.)

During this quarter, we developed plans for three separate proposals to submit to AID as our Year III request. The first proposal was for the continued support for the three Institutes. It contains support for the Institutes to become much more independent while spreading their coverage to three new cities in their region. The second proposal was to establish a Center For Excellence in Rzeszow that would focus major support for developing access to resources for the

faculty in the area. As part of the Marie Curie-Sklodowska University, it would help the region bring the separate colleges together and give them common access to resources around the world. The third proposal was to develop the two new sites that we had originally planned to support in Year I or II. We contacted the rectors at the Polytechnics in Opole and Kaszalin to gain their support for this concept. If approved, we would have broad coverage of the program throughout Poland, maximize use of existing resources, and use our existing leadership in Poland as mentors to new Institutes.

During the February trip to Poland, we reviewed the proposals with Solidarity and each of the sites to gain commitment. We reviewed the baseline management plan for each of the three parts with Nina Majer in the embassy in Warsaw. She felt the first two proposals were fine to submit, but she advised us that the two new sites might not be funded because the priority this year is to strengthen existing sites. In view of our original proposal, she indicated that it would not hurt to ask even if she could not be encouraging. As a result of Dr. Koltai's request, we asked Nina Majer's opinion of our continuing cooperation with Solidarity. She assured us that it was entirely appropriate to maintain that connection.

During this quarter, we made site visits to the Solidarity offices in Gdansk and to each of the Institutes. Results of these site visits will be discussed under the activities of each Institute in Task 3.0. The agendas for each of the meetings is in the Appendix. In general, we are very pleased with the activities of each site and feel they are growing constantly in their ability to provide the Institute resources to new groups in their area. The agenda for each meeting was a follows:

* Review of Institute business plans
* Review of finances and accounting procedures
* Ideas for Year III proposal to AID, supporting letters etc.
* Discussion of faculty issues (assignments, training, meetings etc.)
* Schedules for balance of Year II
* Case studies and video development
* Observe classes
* Status of materials development
* Forum plans for May
* E-Mail possibilities
* Special events as appropriate

During our visit in Gdansk, we met with Marcin Flisykowski, the new general director of the Solidarity Economic Foundation. We discussed the role their foundation wished to play as the Institutes reach a self-sustaining level in the future. They would like to continue to work with the Institutes as a network for providing educational opportunities in Poland. They see themselves continuing to provide the national conference each year and to maintain the task force as a national leadership group. They would continue to seek external funds to support work for the Institutes and manage projects as appropriate. They would share information with the Institutes through E-Mail and other technologies and facilitate continued cooperation between the Institutes.

The Solidarity staff continued to provide valuable assistance to the project during the third quarter. They make weekly calls to the Institutes to coordinate activities and collect reports and training evaluations on a monthly basis. They have supervised the budgets for each site and made monthly payments to each site. Also, they have submitted information on project activities to Nina Majer for her monthly report. They continue to provide information to us quarterly for our report to AID.

Solidarity made arrangements for the meeting with Dr. Koltai's team in January and for Dr. Ashmore's site visits in February and March. They coordinated the planning and participated in the meetings as well. They provided additional copies of the Institute promotional materials to each site.

During this quarter Solidarity continued to coordinate activities for the Forum and to produce the cases and videotapes of Polish entrepreneurs. They assisted the sites in development of the courses in Polish and coordinated the input of the materials into Word Perfect 5.1 for common sharing and use.

Much of Solidarity staff time was spent this quarter on plans for the Forum in May. They arranged for the task force to be involved and to meet prior to the Conference. They were also very helpful in developing the three proposals for AID, especially in the selection of the most appropriate new sites. They made the contacts for us with the rectors from both Opole and Kaszalin.

2.0 Develop and Update Materials

During this quarter we worked on the final typing and proof-reading of the materials for the basic courses. This included being sure that all copyright permissions had been requested and that permission protocol was followed in the printed materials. We continue to be frustrated by the publishers that do not answer our requests.

The U.S. consultants were asked to do a final proof-reading of the course materials they developed to assure us that all was correct. We are still in the process of getting the books finished and then will send them to Poland to be sure the Polish version also matches.

3.0 Assist Enterprise Institutes

In this section we will summarize the work of the three Institutes during this quarter. This includes their reports to us as well as the information obtained on our site visit.

BIALYSTOK

During this quarter the Bialytok Institute provided 1216 hours of training to business owners in the basic course, 1400 hours for business start-up, 3000 hours for business managers in larger businesses, and 42 hours of business consulting. In addition to the courses they have offered previously, the offered a course in import-export for the first time. Total training hours were 5616 and consulting an additional 42 hours.

In January they held a special dinner for the entrepreneurs that had finished the entire program. They called it a "Grand Ending", probably based on our introductory sessions that we called a grand opening.

During January the focus of their faculty training was promotion of the program and teaching methods. They met with their teachers on a regular basis. The staff completed their additions to the Entrepreneurship Course materials on law and computers. This was particularly important to be done in Poland so that the content was appropriate.

The coordinators traveled to Warsaw in January to meet with Dr. Koltai and the project leadership. They also arranged for Dr. Ashmore to be involved in a number of activities on her site visit to Bialystok in February. The agenda for this visit is in Appendix 3.0.

During this quarter they promoted the beginning of their second series of basic courses and enrolled 16 entrepreneurs. In addition they started a pilot program for entrepreneurs in Biolsk Podlaski, a city about 100 km south of Bialystok. And they organized a course for the management of a local industrial plant, providing 60 hours of instruction for 50 participants.

While the CETE staff was in Bialystok we met with the rector of the Rzeszow Polytechnical University and received his support for use of the university's E-Mail facilities for next year. We also visited one of the entrepreneurs they have trained who is expanding his car sales business.

While in Bialystok we spoke at the grand opening of the Professional Secretaries Scholld that will be part of the Bialystok School of Business. Dorata Malaszkiewicz, who served as secretary for the Institute, will now direct this new division. They had over 100 applicants for the first class and narrowed it down to 50 of the best candidates for the first year.

POZNAN

During this quarter the Poznan Institute provided 4230 hours of training for business owners with the basic course and another 60 hours of consulting for these business owners. This

involved the completion of the program started in December in Poznan and in Konin.

The total hours provided by the Institute was 9060 which was also made up of several new approaches. They provided Management training for 12 people from the Building Society. They continued providing an 18 hour course in sales training. And they provided 60 hours of individual consultancy for business owners in the area.

Through their relationship with the Local Labour Office they were asked to provide two new programs, funded by the Labour Office. First, they are training 24 teachers from the rural areas in the region to teach entrepreneurship in the secondary schools. The Labour Office feels this is a long-term investment in employment. The Institute is using a combination of the materials from this project and the one sponsored by the U.S.Department of Labor.

Second, the Enterprise Institute is offering a program to unemployed people from the region who wish to create a municipal service needed in the town. The mayor agrees to invest in the business idea or possible expansion of existing services. The labour office will pay for the workers and the training. If successful, the municipal service business can later be privatized. This is a very interesting way to support rural development.

In addition two training sessions were provided for the Semax Company on "How to Trade Successfully". The training was held in February for a total of 30 people. In March they conducted a two-day training for the employees of the Municipal Office in Poddebice on the "Possibilities of Privatization of State-Owned Enterprises". There were 12 participants. And they also ran a one-day seminar for the management of the Osledle Miodych Building Construction Company on "Financing the Building Construction Industry>

The coordinators traveled to Warsaw in January to participate in the meeting with Dr.Koltai's group and to plan future activities with all Institutes. In February they hosted Dr. Ashmore's site visit.(See agenda in Appendix 3.0)

During this site visit they held a meeting with new Institute coordinators to discuss the plans for next year. They also arranged a meeting with the rector of the Academy of Economics to discuss future plans and make arrangements for the Institute to use the Academy's access to E-Mail.

The "Businessmen Club" held a special meeting to talk with Dr. Ashmore. Businesspeople present included several producers of women's clothes, a producer of children's clothing, a producer of men's clothing, a couple that produce and operate a retail shop featuring jellie foods, a car leasing business, a computer software consultant, and an engineering design consultant for computerized systems. They were pleased to tell me that their organization was now a formal, legal organization made up of members of the Institute class.

During the site visit we participated in the Marketing class in Poznan and the Finance class in Konin. We also visited the courses for the teacher training sponsored by the Local Labour Office.

In January the Institute coordinators met with the academic teachers of the Academy to tell them about the fundamental areas of the Institute's activities in this year. The teachers discussed the problems they face induring the courses. Fourteen teachers attended the meeting. Professor Maria Slawinska represeted the Academy of Economics authorities.

In March the Institute signed an agreement with the Academy of Economics authorities for cooperation in promoting small business in the Wielkapolska region.

A commercial about the Polish-American Enterprise Institute was shot to be used as advertising on the local TV station.

RZESZOW

During this quarter the Rzeszow Institute provided 2600 hours of training in the basic series of courses and 240 hours of consulting to business owners. In addition they offered courses for adults who have returned for additional credits to the Maire-Skladowska University in Finance and Management for an additional 1100 hours. They also provided training for small business owners in Sanok (312 hours) and consulting for business startups (40 hours). Their total training for the quarter were 4012 hours and total consulting was 300 hours.

The coordinators traveled to Warsaw to meet with Dr. Koltai's team and the other Institute leaders in January. In February they prepared for the site visit of Dr. Ashmore and Solidarity staff.

During January the Institute started working on their strategic plan. They met with their faculty on a regular weekly basis throughout the quarter to organize courses and plan activities. They met with members of their Association of Entrepreneurs SBI Century Club.

As part of a cooperative activity the Institute co-sponsored the opening of the Regional Business Council. This is based on a cooperative agreement between the Polytechnic and Marie Curie-Skladowska University as well as the business organizations and the Voivodship Office and was initiated by our Institute. Its purpose is to encourage cooperation between all the groups in thye region that are trying to encourage private small business development. They will be sponsoring a regional conference in May, and had their grand opening in March at the time of Dr. Ashmore's site visit.

Other activities of the site visit included meetings with the rector of MCSU and the Voivodship to discuss the proposal for a Center for Excellence in Rzeszow. We obtained input from all potentially involved partners and developed our approach for the proposal. During the site visit we also sat in on the marketing course. Enclosed in Appendix 3.0 is a sample of the handouts being provided to participants. Our major concern is their need for a laser printer so that the qualtiy of the printing could be improved.

The courses that the Institute is offering to graduates of the Marie-Curie Skladowska University are the result of a coopertive agreement between the Institute and the University to

use their facilities and name while managing the administration of the program by the Institute. The participants are likely to be workers and managers in all types of public and private businesses who realize that they need to learn about a market economy. They were amazed by a turnout of 70 students for the first classes.

The Institutes began to promote the program in the cities that will be part of their satellite system in Year III: Sanok, Przemysl, Tarnobrzeg, and Stalowa Wola. They plan to offer the series of 5 courses for entrepreneurs in Tarnobrzeg starting in March and in Sanok starting in April. In Rzeszow the next series of courses is scheduled from April 23-June 26. Also they plan to offer the export-import course for former students May 7-29.

4.0 Task Force Meetings

There were no task force meetings scheduled for this quarter. The next one will be in connection with the Forum in May.

5.0 Visit U.S Schools

This task was complete in August.

6.0 Develop Case Studies

During this quarter the Institutes worked on writing the six cases agreed on in January. At that time we decided that it would be better to do 6 more-complete cases than the 10 agreed to in our proposal. In the quarterly report submitted in January we requested this modification from Steve French and have been advised verbally that he is in agreement

The entrepreneurs serving as basis for the cases are as follows:

* Bookstore Akcent: This business was established in 1990 in Bialystok. They sell books, take individual orders, distribute books to libraries in the whole voivodship.

* Bakery U Lecha: They produce varieties of bread, rolls, cakes, tarts, etc. to distribute to many other bakeries as well as its own. It is located in Lapy near Bialystok and was established in 1986.

* Szurgot: This building construction company has been operating since 1949 in Kolo (near Poznan). It specializes in monolith technology for house construction, bank and church construction. It owns a building materials wholesaling operation, and rents out its professional equipment. In the last 5 years the employees have increased 600% (70 employees in 1988 and 420 employees in 1993)

* Euro-Astar: A wooden garden accessories production company established in 1982 in Bnin (near Poznan). They export their whoe production to Western Europe and import plastic

garden furniture. They also manufacture lingerie and women's clothes as well as provide shipment services.

* Firma Bocmen: This private firm, located in Rzeszow, manufactures and trades furniture and is active in manufacturing structural elements from oak and timber. It has 180 employees and was established in 1988.

* Firma Oakpol: This firm is active in trading of housing equipment. Located in Rzeszow, they have a network of shops in south-east Poland. And they operate a coffee-bar and snack-bar in downtown.

7.0 Develop Videos for Promotion

We have finally been successful in attracting the interest of the TV producers in the videotapes produced in Year I. In order to accomplish this, Solidarity paid to have them show the first four tapes with program narrative provided by the Solidarity Foundation. Then, if the programs are successful they will not charge Solidarity to do the rest of the series.

The above-mentioned six entrepreneurial cases for Year II have been developed also into videotapes and will be produced by Solidarity and shared with the Institutes as well as others who may be interested in using them for teaching entrepreneurship.

8.0 Conduct Pilot Program

This task was completed in November.

9.0 Train Faculty

The coordinators in each site continue to update their faculty on a regular basis. We met with faculty during our site visits in February to discuss their needs for the future. They all were pleased with the idea of expanding their training to three new satellite cities in each region next year. Formal training of the faculty by U S staff was completed in November. We will meet again with them at the Forum, which is in itself a type of faculty training.

10.0 Introduce Export-Import Course

Plans to offer the first Export-Import Course in each site are as follows:

* Bialystok: This wil become part of the standard basic course offered to entrepreneurs

and was taught for the first time this quarter.

* Poznan: This will become part of the regular program taught to business owners in the future. It has not been scheduled as yet.

* Rzeszow: They have scheduled a special class for the students of their earlier program who have an interest in export-import trade. They feel it is an advanced concept that should come after the basic course.

We have invited Martha Cooper, author of this course from the Ohio State University to speak on the Forum program about the essentials of this marketing opportunity. She will also participate in the Rzeszow Regional Business Council's Forum in May and discuss this topic on their program. The materials are almost completed but will need additional time for final editing and translation. We expect to continue working on this course in Year III.

11.0 Arrange World Net Seminars

The only Institute that would be able to receive a WorldNet seminar by satellite is Poznan which puts a barrier in our way of planning this activity. We could still offer it in Warsaw at the Forum Hotel. We are working with USIA to determine the possible options for this potential activity.

12.0 Conduct Polish National Conference

Invitations have been sent to all past participants of the FORUM plus a number of additional invitees. The conference will be held in the Gdynia Hotel using the same facilities as last year. This will simplify the planning problems. The final program is still being completed. Applications for the program were due April 1. National leaders have been invited to be the key speakers and final agreements are underway. We hope to have Prime Minister Suchocka or former Deputy Prime Minister Balcerowicz as primary speakers.

All the faculty from the Institutes have been invited to attend. We plan a meeting with the coordinators prior to the Forum for planning purposes and one following the conference to evaluate the results.

SUMMARY

During this quarter, the three Institutes have been very busy developing a self-sustaining program. Although progressing very well, they were very pleased to have the potential of continuing support for Year III. OSU staff and Solidarity have continued to facilitate the development of new activities and support the Institutes. We feel that the program has begun

in a very positive manner and see that there is much opportunity for sustainability.

FINANCIAL REPORT

The CETE portion of the financial report was prepared by The Ohio State University Research Foundation (OSURF) and is found in Section 13.0. The budget expenditures reflect a combined Year I and II, and the budget basis has been revised based on our request in our fourth quarterly report dated August 11, 1992 and AID's approval to line items dated 8/18/92.. We would appreciate approval on additional this budget revision request of 8/11/92..

The CETE budget to date is as follows:

Budget			$2,277,131
Year I:		$1,299,933	
Year II:		977,198	
Expenses			$2,174,961
Year I:	First Quarter	$356,040	
	Second Quarter	351,314	
	Third Quarter	354,155	
	Fourth Quarter	398,733	
Year II:	First Quarter	254,489	
	Second Quarter	292,966	
	Third Quarter	167,264	
Balance			$102,170

The Solidarity subcontract report for the same period is as follows:

Income			$ 658,000
Year I:		$376,000	
Year II:		282,000	
Expenses			$555,080
Year I:	First Quarter	$ 30,513	
	Second Quarter	68,860	
	Third Quarter	155,171	
	Fourth Quarter	110,456	
Year II:	First Quarter	57,140	
	Second Quarter	65,122	
	Third Quarter	56,818	
Balance			$ 102,920

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ACTIVITIES OF OSU AND CONSULTANTS

* Weekly phone calls to Gdansk to solve problems/make plans
* Follow up on details from November training workshop
* Typing and proof reading the course materials in final form
* Transmittal of new materials to Poland for translation
* Interaction with authors to finalize course materials
* Continue seeking copyright permissions
* Meet with third party evaluator's team in Warsaw
* Conduct site visits to Bialystok, Poznan, Rzeszow, and Gdansk
* Develop plans for Year III continuation proposal
* Develop plans for Center for Excellence proposal
* Develop plans for proposal for two additional sites in Year III
* Meet with AID staff in Warsaw/ review plans for Year III proposals
* Write quarterly report for October-December, 1992
* Meet with USIS staff in Warsaw to discuss possible WORLDNET program
* Arrange travel and complete paperwork for U.S. staff and consultants
* Develop list of American invitees for the Forum
* Identify the problem with information provided by Dr. Koltai's office
* Assist Solidarity staff with plans for the Forum
* Plan Task Force meeting and involvement in the Forum
* Attend initial meeting of Rzeszow Regional Business Council

* Attend grand opening of the Professional Secretaries Program in Bialystok
* Send thank you letters and pictures to Polish hosts.
* Conducted TV interview in Gdansk

ACTIVITIES OF SOLIDARITY COUNTERPART IN POLAND

* Make weekly calls to three Institutes, check project status
* Supervise Institute budgets and transfer money monthly
* Provide promotional brochures and folders to the Institutes
* Organize meeting with third party evaluator in January
* Plan future activities with CETE/OSU by phone and in meetings in Poland
* Supervise development of case studies and videos
* Assist Institutes in developing agreements with video studios
* Plan tasks to be accomplished by the Institutes and oversee results
* Organize site visit of C. Ashmore and participate in meetings
* Made contacts in Opole and Kaszalin for possible new sites for Year III Proposal
* Assisted OSU in developing proposals (3) for Year III submission.
* Continued to make plans for the Forum in May
* Coordinated process to input all curriculum on computer disk (Word Perfect 5.1)
* Make monthly reports to Nina Majer in U.S.Embassy in Warsaw
* Collect monthly reports from Institutes and sent to OSU quarterly
* Collect and review evaluation forms from training programs
* Organize task force meeting for the May Forum

ACTIVITIES OF THREE ENTERPRISE INSTITUTES

* Review business plan with OSU and modify as needed.
* Provide regular training meetings for faculty
* Recruit students for classes
* Organize and conduct classes
* Continue materials translation and input in Word Perfect 5.1
* Develop case studies and organize video production
* Promote the Institutes
* Participate in third party evaluator meeting in January
* Submit monthly reports and budget requests to Solidarity
* Manage the Institute budgets
* Plan local participation in the Forum, submit proposals
* Assist in developing Year III proposals
* Identified three cities to add as satellites for Year III
* Hosted OSU and Solidarity staff in site visit during February-March
* Reviewed accounting system with OSU and Solidarity staff

APPENDIX

0.0

BACKGROUND

-17-

Subject: Parliament rejects mass privatization program
Date: Thu, 18 Mar 93 9:43:46 PST

WARSAW, Poland (UPI) -- In an unexpected setback for the government, Parliament rejected Thursday its proposed mass privatization program, leaving Poland the only post-communist state without a plan to privatize a sizable segment of the national economy.

Prime Minister Hanna Suchocka sat stone-faced in the lower house, the Sejm, as the 181-203 vote with nine abstentions was announced. Later she said she would convene an extraordinary session of her Cabinet. The fragile government coalition has 199 deputies in the 460-member Sejm but to Suchocka's surprise, 27 coalition members voted against the plan despite intensive lobbying efforts.

Members of the two Christian Democratic parties in the coalition ended up breaking ranks with the premier. Ten members of the National Christian Union rejected the plan, while 28 voted in favor. None of the six members of the tiny Christian Democratic Party approved the plan, four rejected it, one abstained and one was not available for the vote. "The result of the voting puts in doubt the existence of the coalition," said deputy Jan Pakula of the Liberal Congress, one of the coalition partners.

"It is a delay of the reforms," Suchocka said. "The high ratings Poland got so far (for its reforms) will undoubtedly come down." The vote leaves Poland the only post-communist state without a plan to sell off state-owned enterprises, most of which are in bad financial shape and are seeking ways to attract foreign investors.

The first mass privatization bill was submitted to parliament in autumn 1991, shortly after Janusz Lewandowski became the privatization minister.

It was read in the Sejm for the first time a year later where, after stormy debate, it was submitted for consideration to four separate committees. Those committees selected a sub-commission to review the measure, and it subsequently underwent dozens of changes.

Subsequently some political parties, most notably the nationalist Confederation for a Democratic Poland, called for Lewandowski's resignation on grounds his plan amounts to a cheap selloff of state assets.

Under the plan, National Investment Funds will be created that could hold up to 60 percent controlling interest in an enterprise. Their purpose will be to manage the enterprises in such a way they will become more efficient. Poles will be given shares in the National Investment Funds.

Finance Ministry spokesman Jan Bazyl Lipszyc said it was too early to speculate what effect the rejection of the plan will have on foreign investment in Poland.

Special Feature: *Poland*

EASTERN EUROPE BUSINESS BULLETIN

December 1992

Published by the Eastern Europe Business Information Center • U.S. Department of Commerce • International Trade Administration

Polish Private Sector Leads Economic Growth

U.S. companies' interest in Poland, already the United States' largest market in Eastern Europe, continues to grow, particularly as recent statistics from Poland indicate light at the end of a long tunnel of recession. The Polish Government (in place since July 1992) has achieved slow but steady progress in economic reform primarily due to its focus on economic solutions rather than partisan issues. The government's emphasis continues to be focused on making progress on reforms without further burdening the populace. Prime Minister Suchocka's government successfully withstood a series of strikes this past summer, proposing a "social and economic pact" to involve workers to a greater extent in Poland's economic transformation.

The Polish private sector has grown exponentially, providing increasing opportunities for U.S. participation as the public sector continues to stagnate. Over 1.5 million private companies in Poland now account for over 80 percent of retail activity, 40 percent of imports, and 14 percent of exports. Private-sector jobs have grown to almost half of nonagricultural employment. Still, national income and real wages continue to fall. Unemployment is expected to reach 15 percent by year's end. Yearly inflation is forecast to be 47 percent for 1992 and 38 percent in 1993, delaying currency reform.

U.S. exports to Poland grew 13 percent in 1991, reaching $458 million. Because of the special affinity between Americans and Poles, U.S. products are in high demand. (See separate article entitled "Guide to Best Export Prospects to Poland.") Many new trade fairs in Poland are specialized, providing targeted audiences. U.S. companies are encouraged to take advantage of U.S. Government trade promotion support, particularly by participating in the U.S. exhibitions at the Poznan International and Polagra Fairs, held in June and October each year.

U.S. direct investment in Poland is expected to reach $500 million by the end of 1992, with over $1.5 billion in investment planned in the near future. Poland has implemented a series of incentives designed to spur Western investment: 100 percent repatriation of profits, customs exemptions for in-kind contribution to joint ventures, guarantee of compensation against expropriation, and certain tax incentives. The government is also trying to speed up the privatization process and implement the "Mass Privatization Program," proposed over two years ago. (See separate article "Poland Launches Innovative Privatization Program".)

Many U.S. exports to Poland have been hard-hit by tariff preferences given European Community competitors under the trade provisions of the Association Agreement signed by Poland and the EC in December 1991. As of March 1, 1992, over 1,000 tariff line-items from the EC may enter Poland duty free under these provisions. This change affects over half of total U.S. manufactured exports to Poland, excluding charitable goods. At the same time, changes in Poland's customs collection caused U.S. exports to face tariff barriers averaging 13 percent. Over $100 million of the fastest-growing U.S. exports to

Continued on page 7

Guide to Best Export Prospects to Poland

Poland is the United States' largest market in Eastern Europe, absorbing more than $450 million in U.S. exports in 1991. Poland's large population and special affinity for the United States make it an extremely receptive market for U.S. products. Leading U.S. exports to Poland in 1991 included motor cars and vehicles, as well as their components; computers and computer equipment, telephone and communications equipment, and agricultural commodities.

Yet trade data should not be the only measure of export potential. As Poland continues its transition to a market economy, old trading patterns have given way to a wider range of U.S. products, many of which are new to the Polish market. In particular, the spectacular growth of the private sector has played a decisive role in changing Polish trade.

Based on information drawn from numerous sources and contacts, the Foreign Commercial Service (FCS) in Warsaw has identified the following sectors as best prospects for U.S. exporters: construction equipment, furniture, management and consulting services, air conditioning/refrigeration equipment, travel and tourism services, telecommunications equipment, printing and graphic arts equipment, household consumer goods, automobile parts and service equipment, food processing/packaging equipment, hotel and restaurant equipment, computers and peripherals, electrical power systems, industrial process controls, medical equipment, automobiles and light trucks/vans, pollution control equipment, sporting goods, finished textile products and consumer electronics.

For more information on these "best prospects," contact EEBIC and request the handout: "Best Prospects in Poland: A Guide to Top Export Sectors." In addition, many of these sectors are analyzed in-depth in Industry Sector Analysis (ISA) reports prepared by FCS Warsaw. These ISAs are available on the National Trade Data Bank (NTDB) and may be requested from your local Commerce district office.

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Get Ready for the Annual Poznan International Trade Fair in June

The Poznan International Fair, the largest trade fair in Eastern Europe, will be held June 13-18, 1993. This annual international event dates back to 1921. In 1992 more than 4,000 companies from 37 countries participated in the Poznan Fair. Total space booked by foreign companies was approximately 130,000 square meters. Over 700 journalists covered this event and approximately 250,000 people visited.

Today the fair hosts companies manufacturing investment goods in the following fields: construction, power, electronics, telecommunications, metallurgy, machinery, chemicals, transportation, optical and precision equipment, hotel and catering supplies, laboratory and research equipment, and paper and wood

The U.S. Pavilion at the fair is always the center of attention. FCS Warsaw provides a wide range of trade promotion support for all participants, which also receive considerable market exposure from the fair's extensive television and press coverage. Past participants have succeeded in establishing a wide range of valuable contacts through this event.

The Poznan Fair is the premier showplace in Poland. Sign up before January 24, 1993. For more information, contact:

Barbara Grabowska
U.S. Trade Development Center/Warsaw
Unit 25402
APO, AE 09213
Tel: 48-22-628-30-41
Fax: 48-22-26-11-96

Polagra 1992: U.S. Exhibition Bears Fruit

The U.S. Pavilion at Poland's Polagra International Fair this October was once again the focus of attention. The Polish Minister of Agriculture, Gabriel Janowski, was among the thousands of visitors who came to tour the U.S. exhibition and stayed to do business.

Held every year in Poznan, the Polagra International Fair is the major trade promotion event in agricultural goods in Poland. This year more than 350,000 buyers flocked to the fair, many of them private farmers looking for goods to develop their farms and improve the efficiency of production. Export sales generated by the 18 U.S. exhibitors at this year's fair are estimated at $800,000, while contacts made resulted in over 350 sales leads.

The U.S. exhibition in Polagra provides excellent exposure to this fast-growing market. As evidence of the success of the U.S. Pavilion, some 90 percent of this year's exhibitors have confirmed their desire to participate next year. For more information on Polagra 1993 and other trade fairs in Poland, contact EEBIC and request the handout *Just Do It!* on trade promotion opportunities in Eastern Europe.

Polish-American Help for Small Businesses in Poland

On November 18, 1992, the first Polish-American Small Business Advisory Center opened in Gdansk, Poland. This center is part of a larger project organized by Scientex Corporation, under the auspices of the U.S. Congress and the U.S. Agency for International Development. The project is designed to organize three pilot advisory centers in Gdansk, Lodz, and Warsaw. Scientex Corporation, together with the Polish Chamber of Commerce, has cofounded the new Polish-American Small Business Advisory Foundation to oversee the project.

The centers will offer Polish private entrepreneurs free managerial assistance to help them start and develop small businesses. This assistance will include one-on-one counseling in accounting and finance, marketing, taxes, legal procedures, and other types of training that are fundamental to any start-up western business. Other events, such as workshops in retailing, negotiation and sales techniques, and inventory and cost control will be held on a regular basis.

For more information on these advisory centers, contact:

Michael Field, Program Manager
Scientex Corporation International
1655 North Fort Myer Drive
Suite 400
Arlington, VA 22209
Tel: (703) 276-3377
Fax: (703) 276-1151

Enterprise Fund Announces New Initiatives

The Polish-American Enterprise Fund recently announced a number of initiatives designed to meet the needs of Polish private sector development. They include the establishment of a new chief executive office-level business association, Poland's first private mortgage bank, an increase in capital available for small business borrowers, and additional investment commitments in the manufacturing sector.

Recently, the fund helped launch the new Polish Business Council. Patterned after Western business roundtables composed of chief executive officers, the council serves as a forum for the leaders of private enterprises in Poland to address business and economic issues and formulate action.

Another major initiative has been the establishment of Poland's first mortgage bank. The Polish-American Mortgage Bank, or PAMBank, has been licensed and is being organized. It will specialize in financing single-family attached housing for the emerging Polish middle class. It will be the first such private institution offering construction loans to developers and takeout financing for home purchasers. PAMBank's initial capitalization of $16 million is provided by the Enterprise Fund, Wielopolski Bank Kredytow in Poznan, and Polservice in Warsaw. KeyCorp Mortgage Inc. of Albany, New York, is assisting in the training of PAMBank staff.

The fund is also expanding the capabilities of its small business financing program. With 1,000 small business loans approved, the fund has acquired substantial experience in commercial lending in Poland. Small business loans involve high risks, particularly under the difficult conditions of Poland's economic transition, but the fund is committed to providing the capital small enterprises need to grow. To this end, it is making an additional $10 million available for the small business loan program and raising the limit for these loans to $75,000.

The fund also recently approved major manufacturing sector investments to establish a new sport-shoe manufacturing facility and a new producer of tooling for industrial molds.

For further information on projects and initiatives of the Enterprise Fund, contact:

Francis Skrobiszewski, Vice-President
Polish-American Enterprise Fund
535 Madison Avenue
New York, NY 10022
Tel: 212-339-8330 Fax: 212-339-8359

U.S. Information Sources on Poland

Eastern Europe Business Information Center
International Trade Administration
U.S. Department of Commerce
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Washington, DC 20230
Tel: (202) 482-2645
Fax: (202) 482-4473

Desk Officer for Poland
Audrey Zuck
International Trade Administration
U.S. Department of Commerce
Room 3413
Washington, DC 20230
Tel: (202) 482-4915
Fax: (202) 482-4505

Embassy of the Republic of Poland
Mr. Jacek Tomorowicz
Economic Counselor
1503 21st Street, NW
Washington, DC 20036
Tel: (202) 234-3800
Fax: (202) 818-9623

U.S. Chamber of Commerce
1615 H Street, NW
Washington, DC 20062-2000
Tel: (202) 463-5467
Fax: (202) 463-3114

United Nations Industrial Development Organization
1660 L Street, NW
Suite 215
Washington, DC 20036
Tel: (202) 659-5165
Fax: (202) 659-7674

U.S. Library of Congress
Dr. Ron Bachman, Poland Specialist
European Reference Division
Washington, DC 20540
Tel: (202) 707-5858

U.S. Poland Chamber of Commerce
U.S. Poland Connection (newsletter)
321 N. Clark Street
Suite 550
Chicago, IL 60610-4714
Tel: (312) 467-0614
Fax: (312) 467-0615

Useful Contacts In Poland

Embassy of the United States:
Joan Edwards
Senior Commercial Officer
American Embassy Warsaw
ul. Wiejska 20
00-490 Warsaw
Tel: (48-22) 21-45-15
Fax: (48-22) 21-63-27

Ministry of Privatization Information Center:
Monika Stanczuk, Chief of Promotion Division
36 Krucza/ 6 Wspolna Street
00-522 Warsaw
Tel: (48-2) 628-1190
Fax: (48-2) 625-1114

The Enterprise Development Center, Ltd.
Wlodzimierz Duszynski
Al. Jerozolimskie 202 bl. B
02-363 Warsaw
Tel: (48-22) 23-92-61 or 23-83-97
Fax: (48-22) 23-93-05

Foreign Investment Agency
ul. Chopina 1
00-559 Warsaw
Tel: (48-22) 29-35-53
Fax: (48-22) 21-84-27

American Chamber of Commerce in Poland
Plac Powstancow Warszawy 1
00-950 Warsaw
Tel: (48-22) 26-39-60
Fax: (48-22) 26-51-31

Polish Chamber of Commerce Foreign Promotion Office
4 Trebacka Street
00-074 Warsaw
Tel: (48-22) 27-94-78
Fax: (48-22) 27-46-73

Foreign Investors Chamber of Industry and Commerce
ul. Krakowskie Przedmiescie 64
00-325 Warsaw
Tel: (48-22) 21-45-15
Fax: (48-22) 81-71-05

Poland Launches Innovative Privatization Program

Poland's Ministry of Privatization has begun an innovative program to accelerate the transformation of Polish enterprises from public to private ownership. Under this Privatization through Restructuring (PtR) program, management groups will work with individual Polish companies to help prepare them for privatization. The management groups, foreign as well as domestic, will be selected on the basis of competitive bids.

The restructuring phase may take a few months or several years, after which the management group will arrange for the transfer of the company to private ownership through the sale of the company to third parties or the sale of securities to the public.

Polish companies selected to participate in the PtR program will generally be medium- to large-size enterprises already in the process of structural or organizational change. Management groups will not only help the companies carry out the restructuring process, but are expected also to contribute assets such as capital, technology, or access to new markets.

The management groups selected to work with these companies can benefit in several ways. First, the PtR program provides investors an excellent opportunity to gain a strategic foothold in Eastern Europe, while significantly reducing investment risk. From Poland companies will be able to reach markets throughout Eastern Europe and the Newly Independent States. Second, management groups will earn equity in the companies they help restructure and can realize a profit from the resulting increase in the value of the company.

Companies are encouraged to apply for this program as soon as possible. For more information, contact:

Alan Smith/ Sonia Daccarett
Smith McCabe, Ltd.
230 Park Avenue, Suite 2415
New York, NY 10169
Tel: (212) 949-1940
Fax: (212) 949-6053

Andrew Alexandrowicz
ITCA Europe, Ltd.
al. Jerozolimskie 51, 3rd Floor
01-697 Warsaw
Tel: (48-22) 29-85-40
Fax: (48-22) 29-97-48

'oland—Continued from page 1

'oland are disadvantaged, including tele-
ommunications equipment, computers,
ood processing equipment, and other high-
echnology goods.

U.S. businesses should also be aware of
ew tax changes in Poland. As of Decem-
er 17 turnover (or sales) tax will increase
y 2-4 percent. Imports will be further
axed through a 6 percent import surcharge.
'he surcharge will be calculated on the
um of the customs value of an item plus
ariff. This tax increase will be enforced
ntil the introduction of a value-added
ax system mid-1993.

The U.S. Government has expressed con-
ern over the negative impact of these tar-
f changes at the highest levels of the
olish Government and continues to work
ith Polish officials to ensure that the Polish
arket remains a level playing field. It is
orking both within the General Agree-
ent on Tariffs and Trade and bilaterally
ith Poland to gain equal treatment for
.S. companies.

The road to a successful business deal in
oland remains rocky: negotiations are still
infully slow and fraught with uncertainty.
ill, recent announcements of major in-
stments by U.S. companies are examples
the successful outcome of U.S. business
erest in Poland. While companies should
aware of the difficulties presented by
gh Polish tariffs and the shortcomings of
land's intellectual property rights regime
d antiquated financial system, the door
success remains open.

For an update on the status of U.S.-
land bilateral relations, call Poland Desk
'ficer Audrey Zuck on 202-482-4915.
r further information on business oppor-
nities in Poland, contact the Eastern
rope Business Information Center at
2-482-2645.

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czecin—Continued from page 2

5 hectares in the center of the Szczecin
'bor, 87 hectares near the border post in
lbaskowo on the German frontier, and
) hectares in Swinoujscie. When mak-
; an investment, companies should be
e to take environmental protection 'reg-
tions and modernization of transporta-
n systems into account.

'or more information on the region and
business opportunities, contact:

n Rulland, Peace Corps Volunteer
ad Miasta
c Armii Krajowej #1
456 Szczecin, Poland
:(48-091)22-35-30 Fax:(48-091)22-11-29

vodship Office:
Waly Chrobrego 4
502 Szczecin, Poland
: (48-091) 53-32-50

American-Polish Home Builders Institute Now Open For Business

An American-Polish Home Builders Institute (APHBI) opened for business this September at a formal ribbon-cutting ceremony in Gdansk. Created under the auspices of the U.S. National Association of Home Builders (NAHB), with funding from the U.S. Agency for International Development, this new housing organization will enhance the ability of Polish home builders to establish a private housing industry and will facilitate the direct transfer of U.S. capital investment and technology to the Polish private housing industry.

The NAHB Research Center is currently administering a marketing survey of housing demand in the Gdansk area, involving detailed interviews with builders and potential consumers. The survey will provide information to U.S. and Polish builders, developers, and product manufacturers who are interested in housing development in this region. The Research Center is also designing a database of legal, regulatory, and financial information for potential home builders and joint venture partners and is developing a land inventory system containing information on available lands, infrastructure condition, and status of title.

The APHBI will facilitate contacts for U.S. builders, developers and manufacturers with prospective Polish joint venture partners and Polish government agencies. By showcasing U.S. building products, technologies, mortgage financing, management methods and construction practices, APHBI hopes to help Poland gradually develop its private housing industry.

For more information on APHBI and other international builder training programs, contact:

Steven Lewis
Executive Director
American Polish Home Builders Institute
ul. Chmielna 54/57
80-748 Gdansk
Poland
Tel: (48-58) 31-96-20 or 31-42-17

Zbigniew Kudas
Director
American Polish Home Builders Institute
c/o Home Builders Institute
1090 Vermont Avenue, NW
Suite 600
Washington, DC 20005
Tel: (202) 371-0600

New Free Enterprise Consortium Opens in Krakow

In November the U.S. Ambassador to Poland, the Rector of the Jagiellonian University, and other officials joined in opening a Free Enterprise Transition Consortium in Krakow. The Consortium, funded by a grant from the U.S. Agency for International Development, was created to support Poland's transition to a free market economy by linking outside technical approaches with local expertise. The consortium will develop case studies on transformation efforts; develop tailored training for Polish business, management, and public administration officials; and provide a resource center for privatization activities.

Consortium organizers recognize that the process of economic transformation in Poland can be enhanced by incorporating local expertise with the technical assistance provided by Peace Corps Business Advisors. With local educational institutions as partners, experience gained through Peace Corps projects can be analyzed and compared with the experiences of others.

Through this partnership, the Peace Corps Business Program will also provide the tailored training needed for small businesses, management officials, bankers, municipal employees, and other professionals essential to free market transformation.

The Peace Corps program in Poland, with over 250 volunteers, is currently the largest in the world. With its input, the Free Enterprise Transition Consortium will have the ability to assess local experiences and to apply successful economic transformation solutions.

For more information, contact:

Ted Kontek, Associate Director
Small Business Development
Peace Corps/Poland
ul. Bukowinska 24
02-703 Warsaw
Tel: (48-22) 43-50-11
Fax: (48-22) 43-42-00

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REGIONAL CORNER

POZNAN

Poznan, Poland's fifth largest city, is the capital of Wielkopolska, a large region in the western part of Poland covering 50,000 square kilometers and inhabited by 5.5 million people. Halfway between Berlin and Warsaw, its location has made it an active trading route since the 9th century, and it is known for a tradition of efficient economy, conscientiousness, and effectiveness.

Poznan is a large industrial center. Most people work in the machine, chemical and food industries. The development of a market economy and the privatization process have yielded many enterprises which are open to restructuring their production and modes of operation. The sectors that have developed most dynamically are telecommunications, machine production, and food processing.

After Warsaw, Poznan is Poland's second largest banking and business center, with nearly 30 banks and 11 insurance agencies. Poznan also boasts the largest number of joint venture companies. Average annual income per capita in Poznan is approximately twice the Polish average. Thus, the demand for goods and services is high, often not satisfied by the supply of consumer goods. For example, the city needs more apartments, large stores and warehouses, good restaurants, and hotels.

The Poznan International Fair, an event launched for the first time in 1921, has great significance for the city's economy. Every year, 14-20 different international trade events are held at the fairgrounds. Most important among these are the Poznan International Fair in June and the Polagra International Fair in October. Exhibitors come from around the globe, averaging more than 3,000 for the biggest fairs.

Poznan is also a large tourist center. Its religious and secular historical buildings reflect many architectural styles and historical eras—from the Middle Ages to Modernism. Poznan is also a very green city, with nearly 20 percent of its total area devoted to forests and parks. Four lakes in the city are used for water sports and recreation.

For more information on Poznan, contact:

Poznan City Hall
Department of Information and Development
Pl. Kolegiacki 17
60-967 Poznan, Poland
Tel: (48-061) 52-19-47
Fax: (48-061) 52-76-86

Poznan Province Government Office
Division of International Cooperation
Al. Niepodleglosci 16/18
60-967 Poznan, Poland
Tel: (48-061) 52-57-42
Fax: (48-061) 52-73-27

NOWY SACZ

Nowy Sacz, capital of the Sadecko-Podhalanski region, is located in southeastern Poland, west of Rzeszow and southeast of Krakow. With a population of 700,000, the Nowy Sacz voivod includes 14 cities, four national parks, and 25,000 private businesses. It recently kicked off a celebration of its 700th anniversary!

The Sodecko-Podhalanski region shares three mountain ranges and 272 kilometers of border with Czechoslovakia. The mountains are an excellent resource for one of Nowy Sacz's largest industries—year-round tourism. Kills, a 22 kilometer-long lake near the city of Nowy Sacz, and several rivers add to the possibilities for campers, hikers, climbers, boaters, skiers, anglers and others who enjoy the outdoors. Poland's best known ski resort, Zakopane, is located in the southernmost area of the voivodship, and other lesser known ski areas offer good skiing at very low cost.

Just over 49 percent of the Nowy Sacz voivod is agricultural; 36 percent of the farms are small (under 5 hectares). The area also includes thousands of shops, small businesses and light industries. Major private companies include Baritpol (fruit and vegetable processing), Konspol (poultry processing), and HOMOL (first private home-builder in the region).

The Sadecko-Podhalanska Izba Gospodarcza, formed not quite two years ago to encourage economic development in the region, actively assists individuals and companies interested in investment opportunities. A variety of opportunities are available to firms interested in helping the region in upgrading technology, modernizing production, and enhancing services.

For further information, contact:

Suzi Hagen, Peace Corps Volunteer
Sadecko-Podhalanska Izba Gospodarcza
ul. Jagiellonska 52, IV p.
33-300 Nowy Sacz, Poland
Tel: (48-18) 220-07
Fax/Tel: (48-18) 220-30

SZCZECIN

One of the largest of Poland's 49 voivodships, Szczecin province covers nearly 10,000 square kilometers in northwestern Poland. The region is situated in the center of Europe, on the southern shore of the Baltic Sea, and on the Odra river trade route and border with Germany. Regular ferry connections from the Swinoujscie harbor provide links with Sweden and Denmark.

Szczecin has three distinct areas: industry in the urban area at the mouth of the Odra river; small fishing ports, spas, and seaside resorts along the coast; and the southeastern agricultural region. Tourist attractions and natural features mark the whole area and are waiting to be put to good use.

Szczecin's marine environment is the most important aspect of the region's economy. Building and repairing seagoing ships and river vessels take place in the Szczecin and Swinoujscie shipyards. Broker associations, shipping and insurance companies, and numerous service enterprises for the marine economy have been formed. Modern warehouses for storing foods and transshipments are being built. Facilities for handling bulk cargo (including coal, grain, iron ore, chemical fertilizers, and sulphur) are available.

The many recent economic and political changes in Poland have stimulated an increase in foreign capital and technology. Sectors which have drawn foreign investment thus far include building materials, fish processing, furniture production, construction of cooling containers, and marine services.

To encourage foreign investors to form joint ventures, Szczecin has created a number of tax-free zones. These areas include

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Get Ready for the Annual Poznan International Trade Fair in June

The Poznan International Fair, the largest trade fair in Eastern Europe, will be held June 13-18, 1993. This annual international event dates back to 1921. In 1992 more than 4,000 companies from 37 countries participated in the Poznan Fair. Total space booked by foreign companies was approximately 130,000 square meters. Over 700 journalists covered this event and approximately 250,000 people visited.

Today the fair hosts companies manufacturing investment goods in the following fields: construction, power, electronics, telecommunications, metallurgy, machinery, chemicals, transportation, optical and precision equipment, hotel and catering supplies, laboratory and research equipment, and paper and wood.

The U.S. Pavilion at the fair is always the center of attention. FCS Warsaw provides a wide range of trade promotion support for all participants, which also receive considerable market exposure from the fair's extensive television and press coverage. Past participants have succeeded in establishing a wide range of valuable contacts through this event.

The Poznan Fair is the premier showplace in Poland. Sign up before January 24, 1993. For more information, contact:

Barbara Grabowska
U.S. Trade Development Center/Warsaw
Unit 25402
APO, AE 09213
Tel: 48-22-628-30-41
Fax: 48-22-26-11-96

Polagra 1992: U.S. Exhibition Bears Fruit

The U.S. Pavilion at Poland's Polagra International Fair this October was once again the focus of attention. The Polish Minister of Agriculture, Gabriel Janowski, was among the thousands of visitors who came to tour the U.S. exhibition and stayed to do business.

Held every year in Poznan, the Polagra International Fair is the major trade promotion event in agricultural goods in Poland. This year more than 350,000 buyers flocked to the fair, many of them private farmers looking for goods to develop their farms and improve the efficiency of production. Export sales generated by the 18 U.S. exhibitors at this year's fair are estimated at $800,000, while contacts made resulted in over 350 sales leads.

The U.S. exhibition in Polagra provides excellent exposure to this fast-growing market. As evidence of the success of the U.S. Pavilion, some 90 percent of this year's exhibitors have confirmed their desire to participate next year. For more information on Polagra 1993 and other trade fairs in Poland, contact EEBIC and request the handout *Just Do It!* on trade promotion opportunities in Eastern Europe.

Polish-American Help for Small Businesses in Poland

On November 18, 1992, the first Polish-American Small Business Advisory Center opened in Gdansk, Poland. This center is part of a larger project organized by Scientex Corporation, under the auspices of the U.S. Congress and the U.S. Agency for International Development. The project is designed to organize three pilot advisory centers in Gdansk, Lodz, and Warsaw. Scientex Corporation, together with the Polish Chamber of Commerce, has cofounded the new Polish-American Small Business Advisory Foundation to oversee the project.

The centers will offer Polish private entrepreneurs free managerial assistance to help them start and develop small businesses. This assistance will include one-on-one counseling in accounting and finance, marketing, taxes, legal procedures, and other types of training that are fundamental to any start-up western business. Other events, such as workshops in retailing, negotiation and sales techniques, and inventory and cost control will be held on a regular basis.

For more information on these advisory centers, contact:

Michael Field, Program Manager
Scientex Corporation International
1655 North Fort Myer Drive
Suite 400
Arlington, VA 22209
Tel: (703) 276-3377
Fax: (703) 276-1151

Enterprise Fund Announces New Initiatives

The Polish-American Enterprise Fund recently announced a number of initiatives designed to meet the needs of Polish private sector development. They include the establishment of a new chief executive office-level business association, Poland's first private mortgage bank, an increase in capital available for small business borrowers, and additional investment commitments in the manufacturing sector.

Recently, the fund helped launch the new Polish Business Council. Patterned after Western business roundtables composed of chief executive officers, the council serves as a forum for the leaders of private enterprises in Poland to address business and economic issues and formulate action.

Another major initiative has been the establishment of Poland's first mortgage bank. The Polish-American Mortgage Bank, or PAMBank, has been licensed and is being organized. It will specialize in financing single-family attached housing for the emerging Polish middle class. It will be the first such private institution offering construction loans to developers and takeout financing for home purchasers. PAMBank's initial capitalization of $16 million is provided by the Enterprise Fund, Wielopolski Bank Kredytow in Poznan, and Polservice in Warsaw. KeyCorp Mortgage Inc. of Albany, New York, is assisting in the training of PAMBank staff.

The fund is also expanding the capabilities of its small business financing program. With 1,000 small business loans approved, the fund has acquired substantial experience in commercial lending in Poland. Small business loans involve high risks, particularly under the difficult conditions of Poland's economic transition, but the fund is committed to providing the capital small enterprises need to grow. To this end, it is making an additional $10 million available for the small business loan program and raising the limit for these loans to $75,000.

The fund also recently approved major manufacturing sector investments to establish a new sport-shoe manufacturing facility and a new producer of tooling for industrial molds.

For further information on projects and initiatives of the Enterprise Fund, contact:

Francis Skrobiszewski, Vice-President
Polish-American Enterprise Fund
535 Madison Avenue
New York, NY 10022
Tel: 212-339-8330 Fax: 212-339-8359

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ABC Warsaw Takes Off!

As the word gets out, the U.S. and Foreign Commercial Service's American Business Center (ABC) in Warsaw is booking offices quickly. The ABC opened earlier this year to provide a "soft landing" for U.S. businesses establishing commercial operations in Poland.

The ABC provides "executive suites" services to U.S. firms, including newly renovated private office space with telephone, computer, and laser printer. A conference room, copier, fax machine, and typewriter are also available. The ABC staff can assist with secretarial services, translations, and appointment scheduling. The ABC also provides conveniences that U.S. companies take for granted, such as itemized telephone billing, conference calling, and message centers, even though these are not yet readily available in Poland.

Clients can rent space at the ABC from half a day up to several months. The space is being utilized by companies that have come to Poland to explore business opportunities, as well as those that are waiting to finalize arrangements for permanent offices. Now that such services are available, getting "down to business" is much easier.

Half-day office rental with standard information services costs $20.00, and a full day costs $35.00. Weekly office rental with standard services costs $150.00. For further information, contact the ABC from 8:30 a.m. to 5:00 p.m. (Polish time) at:

American Business Center
Pl. Powstancow Warszawy 1
First Floor, Room 111
00-950 Warszawa
Poland
Tel: (48-22) 27-73-65, 27-97-23, 26-21-97, 26-13-26
Fax: (48-22) 26-11-96

Upcoming Business Promotion Events For Eastern Europe

One of the best ways to get started in Eastern Europe is to participate in U.S. Government-sponsored and other business promotion events in the region. Such opportunities introduce U.S. companies to high-level foreign government and private sector officials and facilitate future trips and contacts.

The following are upcoming Eastern Europe promotional events updated from the last issue of the *Bulletin*. Interested firms should contact the person listed for each event.

MARCH 1993

U.S. Government:

Food Processing & Packaging Trade Mission, Hungary, Poland, and Czechoslovakia, March 1993: Eugene Shaw, Tel: 202-482-3494 or Fax: 202-482-4098.

Association for Manufacturing Technology (AMT) IOGA Trade Mission to Hungary, Poland, and Czechoslovakia, March 21-April 6, 1993: Richard Kuba, AMT, Tel: 703-893-2900 or Fax: 703-893-1151.

Consumer Goods Catalog Show, Hungary, Poland, Czechoslovakia, March-September 1993: Jim Boney, Tel: 202-482-3973 or Fax: 202-482-0115.

Other:

Exploring Environmental Management Business Opportunities, Budapest, Hungary, March 16-17, 1993: Marci Mazzei, Air & Waste Management Association, Tel: 412-232-3444 ext. 137 or Fax: 412-232-3450.

APRIL 1993

U.S. Government:

International Consumer Goods Fair, Brno, Czechoslovakia, April 1993: Mark Mowrey, Tel: 202-482-4915 or Fax: 202-482-4505.

1993 Europe Business Outlook Conference, Pittsburgh, PA, April 26-28, 1993: Dr. Andrew Blair, University of Pittsburgh, Tel: 412-648-1570.

MAY 1993

U.S. Government:

Environmental Systems Trade and Investment Mission, Poland, Czechoslovakia, May 10-21, 1993: Loretta Jonkers, Tel: 202-482-0564 or Fax: 202-482-5665.

JUNE 1993

U.S. Government:

Poznan International Fair, Poznan, Poland, June 13-18, 1993: Audrey Zuck, Tel: 202-482-4915, Fax: 202-482-4505, or Barbara Grabowska, U.S. Embassy Warsaw, Tel: 48-2-628-30-41 or Fax: 48-22-26-11-96.

USAID Assistance To Poland

Poland is currently the largest recipient of assistance from the U.S. Agency for International Development (USAID) to Central and Eastern Europe. As of September 1992, Poland has received over $526 million in Support for Eastern European Democracies (SEED) funds and $102 million in food assistance.

A major objective of U.S. assistance to Poland is economic growth. Priorities within this goal include assistance with public policy and fiscal reform, financial sector institution reform, and private sector development. The U.S. program assists Poland in its transformation from a centrally planned economy to a market-based economy led by the private sector.

U.S. assistance also promotes democratic growth by assisting the development and strengthening of democratic institutions to form the foundation for enduring political freedom, and to encourage broad-based participation in civic and economic affairs.

An additional key objective of U.S. assistance is improving or maintaining quality of life standards while Poland undergoes the disruptive processes of economic restructuring and political reform.

For a summary report of USAID's assistance to Poland and opportunities for U.S. firms to take advantage of USAID programs, contact EEBIC at (202) 482-2645.

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U.S. Information Sources on Poland

Eastern Europe Business Information Center
International Trade Administration
U.S. Department of Commerce
Room 7412
Washington, DC 20230
Tel: (202) 482-2645
Fax: (202) 482-4473

Desk Officer for Poland
Audrey Zuck
International Trade Administration
U.S. Department of Commerce
Room 3413
Washington, DC 20230
Tel: (202) 482-4915
Fax: (202) 482-4505

Embassy of the Republic of Poland
Mr. Jacek Tomorowicz
Economic Counselor
1503 21st Street, NW
Washington, DC 20036
Tel: (202) 234-3800
Fax: (202) 818-9623

U.S. Chamber of Commerce
1615 H Street, NW
Washington, DC 20062-2000
Tel: (202) 463-5467
Fax: (202) 463-3114

United Nations Industrial Development Organization
1660 L Street, NW
Suite 215
Washington, DC 20036
Tel: (202) 659-5165
Fax: (202) 659-7674

U.S. Library of Congress
Dr. Ron Bachman, Poland Specialist
European Reference Division
Washington, DC 20540
Tel: (202) 707-5858

U.S. Poland Chamber of Commerce
U.S. Poland Connection (newsletter)
321 N. Clark Street
Suite 550
Chicago, IL 60610-4714
Tel: (312) 467-0614
Fax: (312) 467-0615

Useful Contacts In Poland

Embassy of the United States:
Joan Edwards
Senior Commercial Officer
American Embassy Warsaw
ul. Wiejska 20
00-490 Warsaw
Tel: (48-22) 21-45-15
Fax: (48-22) 21-63-27

Ministry of Privatization Information Center:
Monika Stanczuk, Chief of Promotion Division
36 Krucza/ 6 Wspolna Street
00-522 Warsaw
Tel: (48-2) 628-1190
Fax: (48-2) 625-1114

The Enterprise Development Center, Ltd.
Wlodzimierz Duszynski
Al. Jerozolimskie 202 bl. B
02-363 Warsaw
Tel: (48-22) 23-92-61 or 23-83-97
Fax: (48-22) 23-93-05

Foreign Investment Agency
ul. Chopina 1
00-559 Warsaw
Tel: (48-22) 29-35-53
Fax: (48-22) 21-84-27

American Chamber of Commerce in Poland
Plac Powstancow Warszawy 1
00-950 Warsaw
Tel: (48-22) 26-39-60
Fax: (48-22) 26-51-31

Polish Chamber of Commerce Foreign Promotion Office
4 Trebacka Street
00-074 Warsaw
Tel: (48-22) 27-94-78
Fax: (48-22) 27-46-73

Foreign Investors Chamber of Industry and Commerce
ul. Krakowskie Przedmiescie 64
00-325 Warsaw
Tel: (48-22) 21-45-15
Fax: (48-22) 81-71-05

Poland Launches Innovative Privatization Program

Poland's Ministry of Privatization has begun an innovative program to accelerate the transformation of Polish enterprises from public to private ownership. Under this Privatization through Restructuring (PtR) program, management groups will work with individual Polish companies to help prepare them for privatization. The management groups, foreign as well as domestic, will be selected on the basis of competitive bids.

The restructuring phase may take a few months or several years, after which the management group will arrange for the transfer of the company to private ownership through the sale of the company to third parties or the sale of securities to the public.

Polish companies selected to participate in the PtR program will generally be medium- to large-size enterprises already in the process of structural or organizational change. Management groups will not only help the companies carry out the restructuring process, but are expected also to contribute assets such as capital, technology, or access to new markets.

The management groups selected to work with these companies can benefit in several ways. First, the PtR program provides investors an excellent opportunity to gain a strategic foothold in Eastern Europe, while significantly reducing investment risk. From Poland companies will be able to reach markets throughout Eastern Europe and the Newly Independent States. Second, management groups will earn equity in the companies they help restructure and can realize a profit from the resulting increase in the value of the company.

Companies are encouraged to apply for this program as soon as possible. For more information, contact:

Alan Smith/ Sonia Daccarett
Smith McCabe, Ltd.
230 Park Avenue, Suite 2415
New York, NY 10169
Tel: (212) 949-1940
Fax: (212) 949-6053

Andrew Alexandrowicz
ITCA Europe, Ltd.
al. Jerozolimskie 51, 3rd Floor
01-697 Warsaw
Tel: (48-22) 29-85-40
Fax: (48-22) 29-97-48

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BUSINESS OPPORTUNITIES

HEALTH SERVICES PROJECT IN POLAND

This project, financed by the World Bank, aims to: (a) improve the health status of the population by strengthening health promotion and prevention programs; (b) support the first steps in restructuring the health sector by shifting the focus from institutional care to effective primary care through better trained primary care doctors and nurses; (c) strengthen institutional capacity in policy-making, planning, management, and evaluation by providing access to improved information systems and management development; and (d) ensure sustainability of services and control costs in the health sector in the medium term by improving effectiveness, efficiency, and quality of service delivery in three project regions (Ciechenow, Pomerania, and Wielkopolski). Consultants will be required for health systems management, management information systems, and accounting.

Contact:
Dr. Michael Marek, Director
National Center for Health System Management
Ministry for Health and Social Welfare
ul. Miodowa 15
00-923 Warsaw, Poland
Tel: (48-22) 31-34-41

Source: The World Bank

PRIVATE ENTERPRISE DEVELOPMENT IN POLAND

This project aims to support the creation of new private businesses as one of the centerpieces of the government's program to transform the Polish economy. The project will provide financing for efficient investment in private enterprises, particularly small and medium-size, and for a program aimed at overcoming deficiencies in business practices and at building support services for private enterprise development. Consultants will be required for technical assistance for training, preparation of project proposals, feasibility studies, and design of financial packages.

Contact:
Mr. W. Kostrzewa, President
Polish Development Bank
ul. Zurawia 47/49
00-680 Warsaw, Poland
Telex: 812-698
Tel: (48-22) 21-63-64
Fax: (48-22) 628-6164

Source: The World Bank

TOURIST COMPLEX DEVELOPMENT IN POLAND

The Town Council of Czorsztyn in southern Poland seeks investors to build and operate a tourist resort hotel complex on the shore of an artificial lake currently under construction. Total estimated project cost is $10 million, including a 200-room hotel, an outdoor museum and a transportation center. The lake will be formed on completion of a dam on the Dunajec River, currently scheduled for 1995.

A market study commissioned by organizers of the project shows that Western tourists would be attracted to a high-quality hotel with Czorsztyn's location and attractions. Czorsztyn is an hour and a half drive from Krakow (which has the nearest major airport) and 40 minutes from the mountain resort of Zakopane. It also is near the launching point for the famous Dunajec raft trip, two castles, and a natural park reserve.

The council hopes to find an investor to build the resort and operate it on a long-term basis. It has set a **January 15, 1992** deadline for proposals.

Contact:
CITYPROF
ul. Kordylewskiego 11, P. 413
1-547 Krakow, Poland
Tel: (48-12) 11-20-22 ext. 392
Fax: (48-12) 22-33-19

Source: U.S. Embassy Warsaw

ROOFING SYSTEMS OPPORTUNITY IN POLAND

A roofing enterprise in Lodz, Poland, which is currently roofing 1-2 million square feet per year, is looking for an American manufacturer of the asphalt-composite type of roof covering. The firm is in a position to open new markets for the American manufacturer in Poland. Interested companies should send a package of information and the name of a contact.

Contact:
Stefan Klosowski
Department of Architecture
City Planning and Building Construction
10-go Lutego 5A m. 12
90-303 Lodz, POLAND
Tel: (48-42) 33-59-15
Fax: (48-42) 32-13-70

Source: National Association of Hom Builders/Research Institute

1993 Europe Business Outlook Conference Scheduled

The extraordinary political and economic events which continue to reshape Europe, both East and West, are creating tremendous opportunities for U.S. companies looking to develop business possibilities there. To discuss these challenges the U.S. Department of Commerce, in cooperation with a consortium of four universities, is holding a Europe Business Outlook Conference in Pittsburgh, Pennsylvania, April 26-28, 1993.

The conference will brief U.S. businesses on economic developments in both Western and Eastern Europe. Areas of discussion will include sources of information, assistance and funding; logistics; dealing with government agencies; opportunities in defense conversion; environmental reclamation; and trade promotion opportunities.

The three-day event will consist of sessions led by the senior commercial officers representing the Department of Commerce in 23 countries and by representatives c major U.S. Government financial institu tions. Also attending will be officials c major U.S. corporations with experienc in these markets, as well as several U.S Ambassadors to Europe and Europea Ambassadors to the United States.

For further information on this timel event, call conference director Dr. Andre Blair, University of Pittsburgh, at (41: 648-1570.

Poland—Continued from page 1

Poland are disadvantaged, including telecommunications equipment, computers, food processing equipment, and other high-technology goods.

U.S. businesses should also be aware of new tax changes in Poland. As of December 17 turnover (or sales) tax will increase by 2-4 percent. Imports will be further taxed through a 6 percent import surcharge. The surcharge will be calculated on the sum of the customs value of an item plus tariff. This tax increase will be enforced until the introduction of a value-added tax system mid-1993.

The U.S. Government has expressed concern over the negative impact of these tariff changes at the highest levels of the Polish Government and continues to work with Polish officials to ensure that the Polish market remains a level playing field. It is working both within the General Agreement on Tariffs and Trade and bilaterally with Poland to gain equal treatment for U.S. companies.

The road to a successful business deal in Poland remains rocky: negotiations are still painfully slow and fraught with uncertainty. Still, recent announcements of major investments by U.S. companies are examples of the successful outcome of U.S. business interest in Poland. While companies should be aware of the difficulties presented by high Polish tariffs and the shortcomings of Poland's intellectual property rights regime and antiquated financial system, the door to success remains open.

For an update on the status of U.S.-Poland bilateral relations, call Poland Desk Officer Audrey Zuck on 202-482-4915. For further information on business opportunities in Poland, contact the Eastern Europe Business Information Center at 202-482-2645.

Szczecin—Continued from page 2

26 hectares in the center of the Szczecin harbor, 87 hectares near the border post in Kolbaskowo on the German frontier, and 90 hectares in Swinoujscie. When making an investment, companies should be sure to take environmental protection regulations and modernization of transportation systems into account.

For more information on the region and on business opportunities, contact:

Tom Rulland, Peace Corps Volunteer
Urzad Miasta
Plac Armii Krajowej #1
70-456 Szczecin, Poland
Tel:(48-091)22-35-30 Fax:(48-091)22-11-29

Voivodship Office:
ul. Waly Chrobrego 4
70-502 Szczecin, Poland
Tel: (48-091) 53-32-50

American-Polish Home Builders Institute Now Open For Business

An American-Polish Home Builders Institute (APHBI) opened for business this September at a formal ribbon-cutting ceremony in Gdansk. Created under the auspices of the U.S. National Association of Home Builders (NAHB), with funding from the U.S. Agency for International Development, this new housing organization will enhance the ability of Polish home builders to establish a private housing industry and will facilitate the direct transfer of U.S. capital investment and technology to the Polish private housing industry.

The NAHB Research Center is currently administering a marketing survey of housing demand in the Gdansk area, involving detailed interviews with builders and potential consumers. The survey will provide information to U.S. and Polish builders, developers, and product manufacturers who are interested in housing development in this region. The Research Center is also designing a database of legal, regulatory, and financial information for potential home builders and joint venture partners and is developing a land inventory system containing information on available lands, infrastructure condition, and status of title.

The APHBI will facilitate contacts for U.S. builders, developers and manufacturers with prospective Polish joint venture partners and Polish government agencies. By showcasing U.S. building products, technologies, mortgage financing, management methods and construction practices, APHBI hopes to help Poland gradually develop its private housing industry.

For more information on APHBI and other international builder training programs, contact:

Steven Lewis
Executive Director
American Polish Home Builders Institute
ul. Chmielna 54/57
80-748 Gdansk
Poland
Tel: (48-58) 31-96-20 or 31-42-17

Zbigniew Kudas
Director
American Polish Home Builders Institute
c/o Home Builders Institute
1090 Vermont Avenue, NW
Suite 600
Washington, DC 20005
Tel: (202) 371-0600

New Free Enterprise Consortium Opens in Krakow

In November the U.S. Ambassador to Poland, the Rector of the Jagiellonian University, and other officials joined in opening a Free Enterprise Transition Consortium in Krakow. The Consortium, funded by a grant from the U.S. Agency for International Development, was created to support Poland's transition to a free market economy by linking outside technical approaches with local expertise. The consortium will develop case studies on transformation efforts; develop tailored training for Polish business, management, and public administration officials; and provide a resource center for privatization activities.

Consortium organizers recognize that the process of economic transformation in Poland can be enhanced by incorporating local expertise with the technical assistance provided by Peace Corps Business Advisors. With local educational institutions as partners, experience gained through Peace Corps projects can be analyzed and compared with the experiences of others.

Through this partnership, the Peace Corps Business Program will also provide the tailored training needed for small businesses, management officials, bankers, municipal employees, and other professionals essential to free market transformation.

The Peace Corps program in Poland, with over 250 volunteers, is currently the largest in the world. With its input, the Free Enterprise Transition Consortium will have the ability to assess local experiences and to apply successful economic transformation solutions.

For more information, contact:

Ted Kontek, Associate Director
Small Business Development
Peace Corps/Poland
ul. Bukowinska 24
02-703 Warsaw
Tel: (48-22) 43-50-11
Fax: (48-22) 43-42-00

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Private Dreams

In Poland, the Spirit Of Capitalism Begins To Take Root, Blossom

Though Starting Out Small, Often as Simple Traders, Entrepreneurs Dream Big

Prosperity by Moonlighting

By DANIEL MICHAELS
Special to THE WALL STREET JOURNAL EUROPE

WARSAW – The dank pedestrian walkways that spread beneath central Warsaw make an unlikely greenhouse for Polish capitalism. Bundled in five layers against the harsh winter, 22-year-old Piotr Malinowski is on the job 12 hours a day, seven days a week, selling books from a prefab kiosk.

Surrounding him are dozens of similar booths, where merchants hawk anything from roses to Colgate toothpaste. "This is a good location for books," Mr. Malinowski says. "But I want to open a big store. Maybe this year or next."

Wlodzimierz Erenhalt has already opened his big store. And a factory. And several smaller stores. After starting 10 years ago with a tiny workshop that made lamps, today Mr. Erenhalt, now 38, manufactures and sells almost $20 million of furniture annually. His 150-person firm, Celt, has eight shops in Warsaw and Krakow.

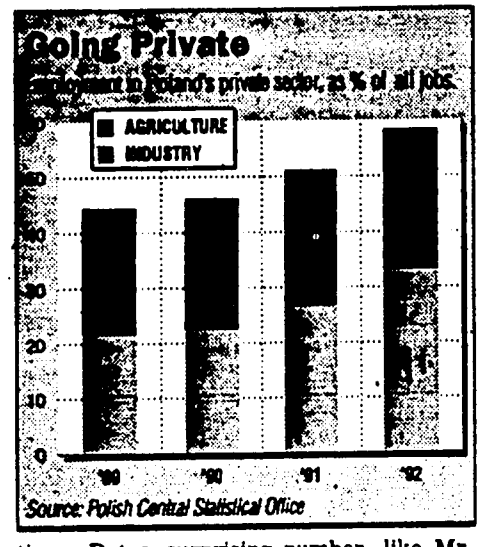
The largest store, a three-story warehouse of a space named "Golden Duck," after a well-known restaurant that formerly occupied the building, sells office and home products manufactured in his 50-person factory and from around the world.

Growing Capitalist Class

Mr. Malinowski and Mr. Erenhalt are Polish capitalists, two of the country's growing class of entrepreneurs. More than 1.5 million private businesses now operate in Poland, employing an estimated 56% of the work force. That makes Poland Eastern Europe's free market pacesetter. The country's private sector is proportionately bigger than those of Hungary (where the private sector accounts for about 35% of employment) and former Czechoslovakia (where the figure is roughly 23%). According to the government, Poland's industrial agriculture, which was private even under communism, added almost 10%.

While some of the private-sector jobs are in formerly state-owned enterprises or in foreign companies, the vast majority have been created by independent entrepreneurs. An estimated 98% of Poland's private businesses employ fewer than four people.

Most, like Mr. Malinowski, begin with humble, low-capital sales or trading operations. But a surprising number, like Mr. Erenhalt, were in business long before communism collapsed and now run sophisticated manufacturing and service firms.



Although they face a daunting array of obstacles and many are overwhelmed by the challenge of survival in this new market, Poland's entrepreneurs have become the foot soldiers of post-communist reform. As the government struggles with policies and programs, private business people are quietly building capitalism.

Starting as Traders

The capital's subterranean agora of bookstalls, flower kiosks and assorted other ventures is a typical commercial incubator. With personal savings and loans from friends and families, would-be capitalists find a foothold and learn as they go.

"Some of my best clients are traders," says Robert Grzybowski, vice president of Fly Away, a Warsaw-based travel agency that itself reflects Poland's blossoming entrepreneurial spirit. "A few years ago they were going abroad as 'tourists' with $1,000 in their pockets. They bought a few things and sold them back here in a bazaar. Now they're in the hundreds of thousands of dollars, and they're not in the bazaars anymore. Now they have suits and briefcases. And they did it on their own."

Grzegorz Borkowski is one of Mr. Grzybowski's clients. Six years ago he wangled his way into a package tour to Bangkok with $700 borrowed from friends. He brought back a load of women's clothing, which he proceeded to sell on his own. One trip led to another, and now Mr. Borkowski sits chatting in an expensive Warsaw bar as he contemplates his next trip to Jakarta, a new source of low-cost clothing for his seven-person enterprise.

His double-breasted suit, crisp white shirt and floral tie attest to his new status as an entrepreneur on the rise. "There's an immeasurable satisfaction in seeing something of your own, seeing it survive and

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In Poland, Capitalism Starts To Take Root and Blossom

Continued From First Page

row," the 26-year-old trader says.

Last year, Mr. Borkowski took 15 trips to sia and spent almost five months on the oad. Nonetheless, he retained his job as a ocal bureaucrat in the small central Polish own of Konin for three years as he built his usiness. He finally quit when his growing ales and distribution network, warehouse nd two retail shops made it impossible to aintain even the pretense of holding the overnment job.

That sort of moonlighting is common in oland's transition. A recent government stimate put the "grey market" conservavely at 20% of Poland's economy, up from)% in 1988. Included are illegal employent, income that eludes taxation and usinesses that fall through the cracks of overnment record-keeping – all of which ave grown since communism.

While there is no longer truly a black arket, since any legitimate commercial ctivity is now fully legal, official monitorg and law enforcement outside traditionly controlled channels haven't kept up ith the rapidly changing economy. And ayway, Poles have a distinguished history doing business around and in spite of their overnment.

Even after the postwar Communist overnment nationalized industry, a few nall private businesses continued operatg. Poles were relatively free to travel, and any, like Mr. Borkowski, took advantage it. The country's dire situation in the 80s – far worse than that of any of its East oc neighbors at the time – encouraged any more, like Mr. Erenhalt, the furniture aker, to become self-sufficient. As their nks and fields of business expanded, the overnment looked the other way and grudgingly relaxed regulations, allowing ster development. The result is a capital: class more sophisticated than most tsiders would expect.

Decade of Experience

"We've had 10 years' experience with ivate business," says Mr. Erenhalt, who s cautiously financed his funiture busiss's growth almost exclusively on cash w, shunning high-interest loans. "We ow how to operate."

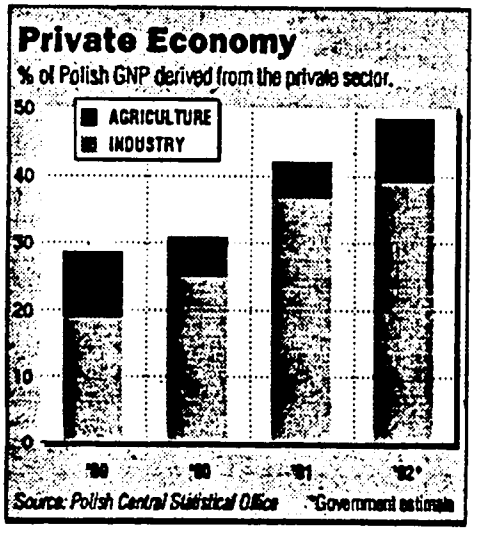
Thus, as the socialist state withered, les have shown little hesitation in build; their own enterprises. Jerzy Boguswski and Piotr Jankowski, who estabhed Poland's first private architectural idio in 1984 while the country was still in grip of martial law, have seen both their ents and contractors shift from state ices to private firms. Their projects, reover, are moving upscale, from small uses and shops to the likes of an tertainment complex and showrooms for ernational companies.

The architects themselves are savvy businessmen, operating out of a rented apartment instead of an office building to hold down costs, and subcontracting five specialists in addition to their six-person staff.

Their bright white studio, with its drafting tables, cordless phones and colorful architectural models, could be anywhere in the world – although the accounting office is in the kitchen. As skilled service providers, Messrs. Boguslawski and Jankowski fill a gaping hole in Poland's economy, until recently focused primarily on industrial production.

Mr. Grzybowski's Fly Away has grown to fill another gap in Poland's formerly serviceless system. With a master's degree from the Warsaw School of Economics, Mr. Grzybowski landed a job as a ticket clerk for KLM in 1987. After three years of low-level work and the exposure to Western management that came with it, he jumped at the opportunity when the Polish government relaxed its unofficial airline ticket monopoly in 1990.

As Mr. Grzybowski saw it, there would be enormous demand for a reliable, client-oriented travel bureau. Backed by an expatriate Polish financier, Mr. Grzybowski



and a university friend started selling tickets from a small suburban Warsaw office. Today they have five branches around Poland and 35 employees. Their newly renovated main office, in a Renaissance building near the capital's Old Town, boasts high-tech halogen lighting, half a dozen computer reservation terminals and alluring posters from American and British airlines.

In a red camel-hair sport jacket, blue jeans and permanent stubble beard, Mr. Grzybowski presents a casual appearance and mild demeanor that belie a serious commercial mind. He sees many small competitors, but only two or three offering his level and range of services. Mr. Grzybowski and his partner built Fly Away by concentrating on service quality and strategic expansion into unserved niches. Forty percent of Fly Away's revenue now comes from highly profitable "value-added" services such as group tour planning.

There is one huge hurdle for would-be entrepreneurs in Poland, however. It is the double punch of sky-high interest rates and an antiquated banking system.

Interest rates above 50%, a result of Poland's three-year fight against inflation, strictly limit most businesses' financing options. The government proudly points out that since 1989 inflation has dropped from almost 600% to just above 40%. Yet few entrepreneurs have been as lucky or as skillful as Mr. Erenhalt, who has managed to build a self-sustaining operation without using high-price bank credits. Mr. Borkowski, the clothing merchant, says many who began trading when he did have drowned in loan payments.

Problem: The Banks

And then there is the creaky financial system. "The banks," Mr. Grzybowski says, shaking his head. "They make everyday life very difficult." Among the innumerable annoyances, he says, is that a certified check – which once flew through the banking system almost as quickly as cash – now takes as long as a normal check to clear. Yet he still must use and pay for them because people don't trust personal checks.

Poland's outdated financial structure is the problem most frequently cited by private business people. Says Mr. Erenhalt, the furniture dealer: "Task No. 1 for us is to organize the banking system."

Adversity notwithstanding, Polish entrepreneurs continue to charge ahead. Says Mr. Erenhalt: "The economy is going straight on in spite of its problems." Gesturing toward the expanse of his furniture supermarket as 30 people wait outside for the doors to open, he comments, "In Poland, it is possible."

Back in central Warsaw, ask Mr. Malinowski, the book dealer, why he wants to open a store. After all, he himself points out glumly that sales at the kiosk are slow. "Because it's my business," he says with a philosophic shrug of the shoulders. He pauses and adds: "It's Russian roulette."

THE POLITICAL SCENE

Success at Last!

Parliament's dreaded budget may not be pretty—but at least it's passed.

The Sejm's acceptance of the government's budget proposal was a great success not only for the ruling coalition, but also for Prime Minister Hanna Suchocka and President Lech Wałęsa. Whether or not the average citizen has cause for happiness will become apparent within the next several months. So far, the only positive ripple the event has brought about was the jump in the price of Polish debt.

The passing of the budget was preceded by a series of failed coalition votes over laws directly affecting Poland's finances. Had the defeated laws been enacted, the budget deficit would have been several times greater than the limit set forth by the government. The failures were due in most part to coalition deputies, who to a large extent were either absent during the votes, or lost in the tangle of amendments being introduced by the opposition.

The uncertainty over the coalition's effectiveness turned out to be so great that the President threatened to dissolve Parliament if it failed to pass a budget. The head of state has the right to do so based on the Small Constitution, and Lech Wałęsa's threat to make use of the right made an impression on parliamentarians. On the following day Prime Minister Suchocka met with the leaders of the parties represented in Parliament. Some observers say the prime minister wanted to test the opposition deputies' readiness to agree to concessions—especially if threatened with the death of parliament. The politicians' faces did not reveal much. But perhaps it was the prime minister's intuition which let the government be optimistic about the budget debate.

It is hard to judge what finally swung the vote. Certainly, the coalition remembered that the object of having a majority in the Sejm was supposed to make it possible to win votes. This proved a lot easier since some of the parties from the government camp placed their deputies under "arrest," forbidding them to leave the parliament building. As a result, the entire coalition voted for the budget; it was supported among others by deputies from the German minority and Solidarity caucuses. This surprised observers since the Solidarity National Committee had obligated its deputies to vote against the government proposal.

The result of the vote is also a success for the opposition, which highlighted all of the sins of the government. The opposition pointed out the government's lack of a recession-fighting policy. They also claimed that the government shifted the costs of reform onto the shoulders of the weakest groups of society and caved in to the demands of international financial institutions. At the same time, the opposition was able to avoid the disbanding of parliament. Had parliament been dissolved, the center of power would have moved closer to the Belweder. This would not have been received well by the opposition, part of which is in serious conflict with the president. Right now, it will peacefully wait until the time when (in a few months, it hopes), the government will ask the Sejm to amend the budget.

The president can also claim budget success. By announcing his readiness to dissolve parliament, he garnished considerable support for the government, which thus became indebted to the Belweder. Wałęsa, recently involved in conflicts of his own, also played the role of a strict father of the nation, who, when the need arises, can stand above the divisions and shake a scolding finger at the warring parties.

The budget debate with its happy ending is one of the few truly positive events that occurred in the Polish political arena. Negative public opinion polls indicate that the Polish public is fed up with quarrelling politicians. This trend is sometimes interpreted as discouragement toward the mechanisms of democracy. However, it was difficult not to notice that a lion's share of the debate was conducted under the slogans of inspection of secret police files, decommunization and the anti-abortion crusade. None of these subjects, which so excite many politicians, are being well received by the Polish society. Without a doubt it is one of the reason's why the political class's public approval rating is plummetting.

Andrzej Goszczyński

Warsaw Voice - 2/21/93

Barcz - Voice

Going through the motions:
Many Poles are skeptical about finding work

POLISH EMPLOYMENT NUMBERS

On and off The Job

Since the start of 1990, 3.5 million people in Poland have been unemployed either once or more than once. This means that one in three Polish families has had to face this problem directly or indirectly. Recent studies conducted by the Central Statistical Office shows that for every 1,000 working people there are 1,520 non-working people (unemployed or professionally non-active).

According to the Central Statistical Office, most of the unemployed are recruited from the public sector. Eighty-one percent of unemployed people come from this sector, though the percentage is also rising in the private sector. Unemployed Poles from the public sector are usually former workers in industry, construction, trade and agriculture, 71 percent of them blue-collar workers.

The survey shows that the number of professionally active people has decreased, from 65.3 percent in 1988 to 62.2 percent in 1991.

Among professionally active people, the percentage of those employed is currently about 54 percent.

Compared with employment in EC countries, the situation is similar in the industrial sector, though employment in the services sector is too low in Poland. According to the Central Statistical Office, even if all the unemployed were to find jobs in the services sector, the level would still be too low compared with the EC. It currently stands at 42 percent. Twenty-six percent of working people are employed in farming, whereas in the EC the proportion is seven percent.

Of the unemployed who are registered at unemployment offices, most have low expectations when it comes to finding a job. A high percentage are ready to work for 1.5 to 2 million zlotys.

The Central Statistical Office states that the number of workers with disabilities is also increasing. The current number now stands at 745,000.

Women are in a much more difficult situation on the labor market. Unemployment among women stands at 15.4 percent, while the figure for men is 12.5 percent.

Young people, particularly school drop-outs, are definitely in the worst situation of all.

In the group of people aged 18 to 19, 45 percent are out of work. In the 20 to 24 group, unemployment stands at 28 percent.

Generally speaking, town and city dwellers are worse off than rural inhabitants.

According to Deputy Minister of Labor Michal Boni, professionally non-active people are also contributing to the increase in statistics on the unemployed. Most are able to work, but register as unemployed in order to get benefits.

Krystyna Romaniekiewicz

1/10/93 - Warsaw Voice

Warsaw Voice - 2/21/93

Dąbrowska-Voice

WORK THE OLD-FASHIONED WAY

Twilight For Tradition

Three custodians of tradition cling nostalgically to their dying professions.

"Everything comes to an end," says 66-year-old Czesław Fabisiewicz bitterly. He is the last of Warsaw's blacksmiths who shoe horses. He is sure his shop, his profession and he himself are on their last legs. Other craftsmen in outdated trades are pessimistic about their future too.

"It's a family trade. My great-grandfather and grandfather were hatters. My mother was a milliner," says Ewa Dąbrowska-Berny owner of Lena, a one-woman company that sells women's hats Zjednoczenia Avenue in Warsaw's Bielany. She's one of the fe milliners left in Warsaw who still make their hats by hand. The nu ber of her clients has declined steadily. "Polish women don't ha time for frills today, and if they did, they would buy cheaper, fact made hats. The more affluent import their hats from Wes Europe," she says. So she tries to make her hats as cheaply as sible. She uses Polish and Czech materials and prices her hats 300,000 zlotys up. If she charged for her work like artists do (s part artist) her hats would cost an average of two to three millio tys and would reduce her clientele even more drastically.

She sells an average of ten hats a month, but some month sells none. She admits she has been in the red financially fo years. Her only consolation is that as long as women live banks of Vistula, some will occasionally want a hat with "so provide her with a little income.

Homemade music

"The affluent in Poland don't hesitate to buy new cars and television sets. They are more reluctant to buy violins for their kids. If they do, they choose factory-made, not hand-made violins. Maybe our trade will become fashionable again someday. But we won't be here to see it," says Jerzy Uhle, one of Warsaw's violin makers. He is 45, and says his trade paid well not long ago. He used to take orders from philharmonics, operas and many musical schools. Recently though, cultural funds are in short supply. No one repairs old instruments, no one buys new ones. Materials used in violins have become more expensive than they are in the west. All Uhle does now is minor repairs. He has a stock of well-seasoned wood at home: spruce, sycamore, ebony, palisander (wood used in violins must season for at least 10 years, for basses at least 20); he has horse hair for bows, and some varnish.

"Basses break often," he explains pointing at one which was just brought in for repair. The fingerboards, sound boards, and sound posts most often need to be replaced on violins.

Uhle follows in his father's footsteps and makes whole violins from time to time; his father crafts violins, violas, cellos and basses in Puławy. He estimates there are about 100 violin makers remaining in Poland, most in the Poznań and Podhale regions. He usually gets 10 to 20 million zlotys for a hand-made violin. But they are not selling well now, even though they last 200 to 300 years when properly cared for.

Somebody's got to do it

"This trade is disappearing, and there's nothing anybody can do to help it," complains Czesław Fabisiewicz. At 20 Sienna Street, he still shoes two horses for two coachmen friends at 100,000 zlotys per leg. A horse running on city streets needs new shoes once a month. But what's needed and what happens are two different things, so Fabisiewicz earns extra income making tow hooks for automobiles and locks for cellars and summer cottages—he would even hammer out an ax if someone wanted one. He has worked in the same place since 1945 and remembers when he had his hands full of work.

The fact he has trained no apprentice doesn't make him sad. "The time of blacksmiths has come and gone," he says.

Anna Dąbrowska

YOUTHS AND AMBITION

What To Do? What To Be?

Polish youths set their sights on a future where the individual matters most.

Visiting their future workplace? Warsaw students take a tour of the Sejm

When asked, "Do you think all kids in Poland have equal chances for success in life?" only 22 percent of the polled youngsters answered "yes." Almost half of them think prosperity hinges on their parents' wealth. Ten years ago, only one in five teenagers believed so.

According to young Poles, the importance of connections has diminished. In 1981, 20 percent of polled eighth-graders were certain that their parents' membership in various organizations, such as the Communist Party, translated into a brighter future for themselves. Now, only 6 percent think so. The contemporary eighth-grader's attitude towards himself and his own intellectual potential is undergoing redefinition. More and more kids think that they have to be able to act on the spot and be energetic and outgoing in order to achieve success. For the first time in years, young people consider their own skills essential.

According to sociologist Barbara Frątczak, results of the polls show that teenagers are no longer "deprived of their own free will." They are beginning to realize that prosperity is effected by not only outside factors, but by a definite set of personal prerequisites, such as courage, the will to succeed, the right ideas, persistance and strong values.

Unlike their parents, many of whom still wait for help and edicts from above, youngsters are beginning to rely on themselves. "If you look for the success formula in yourself," says psychologist Danuta Malkiewicz, "it means you're already halfway there. Being conscious of your own strong points allows you to continue in a set direction. Somebody who doesn't believe in himself, who thinks he'll never succeed, isn't going to get anywhere. The old saying that the world belongs to the intrepid and the industrious still holds today."

According to psychologists, schools in Poland traditionally curb individuality by notoriously promoting "niceness and quietness." That more and more students are applying to highly renowned high schools indicates that teenagers are striving to impact their own destinies. The best high-schools in Warsaw have 200-300 applicants for each available place.

A sociologist asked 349 eighth-grade students from fifteen randomly selected schools in Warsaw province the age-old adolescent question: "What do you want to be?" In response, every third child mentioned careers as doctors, actors, or teachers. Ten percent wanted to become pilots, engineers and computer specialists, 8.5 percent chose careers as qualified workers (auto-mechanics, hair-stylists), while 20 percent didn't answer at all.

Frączak, who conducted the poll for the Institute of Sociology at Warsaw University, says this year's results are not so different from those of 11 years ago. Back then, eighth-graders also strove to be doctors, mechanics and teachers. But this time around a few new professions snuck into the responses. Some students said they wanted to be businessmen, computer specialists, and other new-world professionals. Frączak says these are the first symptoms that the changes gripping Poland are beginning to be recognized by youths as well.

Career Information Centers deal in preliminary job orientation in Poland. But such Centers do not reach all youths. There is not enough money to hire psychologists full-time, to carry out surveys and specialized tests, nor is there a habit among people to ask for help at such places. Centers concentrate mainly on learning problems, on students who suffer from disorders like dyslexia, and on those who need the help of a speech therapist.

"Eighth-graders rarely come here for advice on career selection," says Maria Fiaz, a Career Center employee. "Most of them aren't aware of their talents and skills. Many give in to their parents, who want to achieve their own failed dreams through their children." Quite often, parents, when they see the test results, cry "Oh no, not a teacher!" Or, "God, don't let him be an engineer!" Says Fiaz: "You can't force a boy who is scared at the sight of blood to become a doctor, no matter how much the parents want that."

At the same time, parents may positively influence their childrens' career. Ewa, an eighth-grader from Warsaw, spent her vacation by helping her mother sell goods at a downtown market. She liked the work, and now she wants to become a "tradesperson," though not one that sells things in the street. "I have much higher ambitions than that," she says.

Elżbieta Wraschkowska

WÓLCZANKA CLOTHING FACTORY

Sharp Dressed Success

Poland's favorite shirt-maker sews success on the international market.

The last few years have not been Kind to Poland's clothing industry. The collapse of the domestic market inundated with imported clothes, many of which are inferior to Polish products in terms of quality, has led to a situation where many leading Polish clothing plants are facing a difficult economic situation. There are firms which have not only managed to survive this difficult time but have also developed production. These include Wólczanka in Łódź, the largest manufacturer of men's shirts in Poland.

In 1992 Wólczanka finished its second year as a joint-stock company, with a two-fold increase in profit. Ryszard Polański, chairman of the company's board, says this was possible thanks to the implementation of a strategy based on paying greater attention to the domestic market, which is becoming more profitable compared to foreign markets. Increased product attractiveness, extended distribution and an aggressive promotional campaign made it possible to increase sales by more than 80 percent.

But even though last year the home market was a priority for Wólczanka, foreign sales were not neglected. In exports, primarily processing exports, contacts with traditional partners like Germany and Denmark were maintained, but new contracts were signed with other foreign firms. This made it possible to increase exports by about 50 percent. Thanks to its foreign contracts, the firm has constant access to modern patterns and manufacturing technology.

A Polish clothing trademark:
Wólczanka finished 1992 with a two-fold profit increase

For 1993, the company already has a full book of export orders. The company's main export client is Germany, taking about 75 percent of all exports. Wólczanka shirts are also sent to Denmark, Holland and Norway.

The company's good financial situation makes it possible to continually upgrade production facilities. In addition to the plant in Łódź, the company also operates plants in Ostrowiec Świętokrzyski, Opatów and Wieruszów. In 1992, more than 12 billion złotys were spent on buying or upgrading equipment and this year over one million dollars will be invested. The company board believes that without constant investment and modernization, it would be impossible for Wólczanka to keep its position on the market.

Last year also saw positive changes in employment. The number of employees involved in production increased by 250, while at the same time the number of service and administration workers was cut. This made it possible for Wólczanka to reduce costs and upgrade the organization of production. Efforts to optimize the employment structure will continue this year.

Polański stresses the good financial liquidity of the firm. The company board says that the level of inventories is still too high, even though it fell by 15 percent in 1992. Further efforts are being made to reduce inventories, especially materials and products.

Brokers on the Warsaw Stock Exchange say Wólczanka, which has been listed on the exchange since June 1991, is considered a good stock. On the exchange it competes with another clothing company, Próchnik, known for its coats. For the time being, the prices of both companies' shares stand at about 40,000 złotys.

During the last exchange session in January, the Wólczanka chairman said that during a general assembly of the shareholders in mid-May the company board will suggest that the company pay out dividend for 1992. Such a move is justified by major profits (about 24 billion złotys), a lot of cash in the company's coffers (16.4 billion złotys) and a drop in short-term obligations (down to nine billion złotys in January 1993).

1993 may not be as good as 1992, the company board says. "If profits increase 50 percent, I will consider it a success," Polański says.

One of the most important obstacles to a further increase in production is the inadequate quality of fabric on the Polish market. The Polish cotton industry has problems delivering raw materials meeting European standards. In order to remain on the German market, Wólczanka must buy raw materials from the same producers as German firms do, and there is no question of raising the prices for its products. Wólczanka shirts costs 60 to 80 marks each on the German market.

Nor can the firm go overboard with prices on the Polish market, because it is easy to cross the demand barrier. Shirts from the former Soviet countries may become competitive for Polish shirts because labor in the former Soviet Union is much cheaper than in Poland.

Despite these threats, Wólczanka wants to increase production and deliveries as of March, especially in the domestic market, where its products still enjoy considerable popularity.

The results could be seen on the Warsaw Stock Exchange at the end of January, when a fair for Wólczanka's products was organized to accompany the publication of the company's financial report. A long line formed to buy Wólczanka shirts, something that most Polish shops could only dream of nowadays.

Andrzej Bielewicz

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VALENTINE'S DAY COMES TO POLAND

Sweet Change Of Heart

Where public displays of affection are a traditional no-no, everyone's favorite cherub is spreading his wings.

Agata was keeping her fingers crossed. "I bloody hope I get a card at least," she said. But the postman didn't come on Saturday (in fact she couldn't ever remember him coming on a Saturday) and on Sunday there was no sign of cards and red roses, or even the faintest whiff of perfume. "Oh well, perhaps next year," she sighed.

Fifteen years ago, your average 20-year-old Pole wouldn't have had to face the disappointment that a lot of Agata's friends faced this year. Even ten years ago the celebration of St. Valentine's Day was hardly known in Poland, except to the well-traveled. February 14 came and went with not so much as an "I love you." But during the last few years, along with the economic changes in Poland there have been cultural ones—some would say a creeping "McDonaldization."

This year, many of the shops in the center of Warsaw showcase special displays around the theme of love and St. Valentine's. Jewelry shops, cosmetics shops, clothes shop and others threw the symbol of the heart and the date February 14 together in the window. Kiosks stuck a few plastic-wrapped Valentine's cards on view in between cigarettes and condoms, and Polish TV's second program devoted a whole day to what it called *dzień zakochanych*, the day for lovers.

The Polish capital offered a number of events organized around the theme. At the Europa Voltaire nightclub, 200 people, many dressed in red, enjoyed an entertaining evening and the 350 tickets for the Hotel Sobieski's party (including a night in the hotel) were sold out in advance. The Organization for Homosexual Rights (LAMBDA) organized a "kiss-in" demonstration in Warsaw's Old Town on Sunday. The *Super Express* daily sponsored 32 pages of free love messages. And all of Warsaw's newspapers devoted several pages of articles to Valentine's Day topics, in addition to running special personals column.

An article in Friday's *Gazeta Wyborcza* explored the commercialization of the lovers' holiday, and asked how shops are supposed to bring in customers between the Christmas and Easter holidays. Western capitalists got the hang of this centuries ago (in 16th century England, sending Valentine's cards was already a custom), but it's only now that Poles are beginning to wake up to the need for an excuse to celebrate in February.

"In the West you've got a joyful Halloween, and we've got our serious and sad All Saints Day."

Sociologist Anna Wyka sees the adoption of Valentine's by Poles as something to be optimistic about. "The post-war generation wasn't taught about other cultures or customs. But young people today are trying to find something beyond the Catholic mold," she says. "It's probably half subconscious, but I see it as young people borrowing things that are good for them, which can be a source of joy and spontaneity."

In the Polish holiday calendar, she says, there is a big gap between *Wigilia* (Christmas Eve), and Easter, which are both religious feasts of waiting, rather than celebrating. "In the West you've got a joyful Halloween, and we've got our serious and sad All Saints Day, which is accompanied by a lot of guilt."

Poles need to have some fun, and Polish businesses need an excuse to bring in the punters. Celebrating in February the martyrdom of an obscure Roman saint in the 4th century provides the perfect opportunity. For sociologist Wyka, this opening up to new cultural celebrations benefits Poland, which has been closed for so long. But others see the adoption of Valentine's and other customs as an insidious attempt to change Polish culture.

While according to Anna Wyka, Valentine's Day is something that attracts the interest of young people, not all of them are that optimistic. Paweł Kwiecień, a 22-year-old student, says he hates the idea of celebrating Valentine's Day. "It's just Americans trying to impose their culture on Poland."

And neither is the older generation completely ignorant about what February 14 means. Greg Melenta, a 35-year-old doctor, said he first heard about Valentine's Day while in medical school through visiting American students. "The students threw a party at the medical school. In Poland, there's no tradition of people showing affection in public, and I was really surprised," he said.

His wife Grażyna, 36, a teacher, also remembers the party. She had a good time, but she thinks that today the Polish media is trying to commercialize the occasion. "My children's generation will appreciate it more because there's more exposure."

It will probably be a few years before Valentine's Day really catches on in Poland, and before every single florist, confectioner's and jeweler goes all out to attract the eyes and the purses of happy lovers. Journalist Tomasz Trabuć points out that if Valentine's catches on, it will be one of Poland's few secular holidays. At the moment, though, "It's just a fashion. It's never been part of our culture, and I'm not entirely sure if it's positive, although like on Mother's Day, it makes you remember, and probably helps keep society chugging along."

Lucy Kimball

Bringing champagne to the cupid tradition:
200 people thronged the Europa Voltaire night club for Valentine's day

Tax Fun

by Sławomir Majman

What do Poles do in the evening after they turn off the TV? They talk about taxes.

It's a completely new conversation piece for them. For nearly half a century, taxes were paid by the employee's company and no honest person new anything about the issue.

True, there was a certain category of citizens who paid for themselves and strained their brain cells trying to find ways to beat the tax collector. These people had an occupation which placed them on the fringe of socialist society and no normal person considered them honest: private entrepreneurs. This was a fact vigorously exploited by detective story writers. They always placed the blame on those who earned money outside the state-owned sector. The villa of the owner of a private business contains "many crystal pieces, a TV set, an enormous foreign-made radio with gramophone. Also an electric washing machine of the newest design," enumerated a writer with disgust, while the reader had no doubts as to who does his laundry in the washing machine — the murderer.

Thus, until now, tax offices were visited only by those tainted with private entrepreneurship. This year, after the introduction of a universal income tax, they will be visited by everybody. For the national mentality, this constitutes a revolutionary event. Until now, the common feature of all Polish families was to count their earnings. Now it is counting their taxes. The dream of local Europeans, that Poland will enter Europe as soon as possible, has been fulfilled in one area at least. A Pole and Swede can, as equals, curse the inhumain exploitation by the tax collector. As European to European.

■ Some Poles talk about taxes, others consider them sufficient reason to go on strike.

The general strike of Silesian miners is the first mass protest against raising taxes in Poland. It's interesting that the protest was organized by the trade unions with workers participating in it.

What's at issue here? The new tax law is criticized by everybody except the finance minister. Everywhere raising taxes is not the best of ideas. In a situation when Polish enterprises are crawling out of recession with difficulty and need resources for development, new taxes are the last thing they need to hear about. The government's ideas will also deal a blow to those taxpayers who earn about twice the national average salary. Obviously they are not capitalist big fish, but they make up that stratum of Polish society which, thanks to activity and professionals skills, is beginning to overcome the crisis. These people, highly skilled industrial workers, qualified professionals and beginning businessmen are the hope of Polish reforms. Finally, the new tax system conceived by minister Jerzy Osiatyński, will hit thirty percent of the families which had hoped for joint taxation of spouses. The postulate that husband and wife jointly pay their taxes was first on the list of demands presented by the striking Silesians. And the miners are not the only group where the family model is a working husband and housewife.

No wonder that the tax law drew little enthusiasm. The miners went on strike, and a Taxpayer's Defence Movement has been set up in Warsaw and is drawing support across the country. It includes many prominent deputies of the government coalition — proof of the Polish specific sense of humor. They passed the tax law in the Sejm but are staunchly against it, so they will fight it outside the chamber. It turns out that the government deputy in the Sejm is a Mr. Hyde, but while out on Wiejska street, he becomes an emphatic and compassionate Dr. Jekyll.

One thing is common to both professor Osiatyński and Bill Clinton — they can't expect standing ovations for raising taxes. The difference is that the tax ideas of the Polish minister aim only at immediate benefits. The Polish government is not conducting any tax policy. It is only "saving the budget," or "amending holes." The tax bills are designed to meet one goal only: finding a compromise within the government coalition and getting the votes of several deputies from the opposition. Simply: winning votes to avoid a political crisis.

Thanks to the miners, press, president and the Taxpayers' Defence Movement there is a chance that next year taxes will remain unchanged. The government proposals have been outvoted in the Senate. This is an unexpected present for voters, who tend rather not to expect anything good from the Senate.

■ After the Poles stop talking about taxes, they will send their tax returns to the revenue offices.

That's when the problem really starts. The Polish revenue service has hardly been able to handle its duties in the past, yet alone will it be able to do so now under a completely new system. Recently, I received a shock while visiting a local revenue office. Faded-looking men sat in crowded rooms, surrounded by stacks of paper tied with rope. Any available space not covered by paper was occupied by pots of boiling water. Dirty towels hung on chairs while clients swarmed outside the door losing entire days before the clerk found their documents. The scene resembled something between the office of a third-rate lawyer in Dickens' day and the Smolny Palace in St. Petersburg an hour before the Bolshevik putsch.

Both the tax payers and tax collectors who are making a debut in the world of tax returns were provided with hopelessly complicated forms. While although the information campaign — "graciously" financed through Phare funds — published one cheap brochure, most homes don't have the slightest clue as how to fill out the new forms. What's more, the Poltax computer system, which is supposed to assist this gigantic operation, is only now being designed in a slap-stick manner. They have had three years to do that.

Let us repeat. This spring Poles will undergo a revolution. For the first time they will view themselves as taxpayers. This can be a disconcerting feeling in itself so one should spare the efforts to make it even more disconcerting.

February 28, 1993

THE WARSAW VOICE
Polish and Central European Review

HANNA SUCHOCKA

Person of the Year, '92

In the opinion of* The Warsaw Voice, *Ms. Hanna Suchocka was undoubtedly Poland's Person of the Year in 1992. As in previous years, we granted the honor to the person who most influenced life in Poland over the year.

Ms. Suchocka, who took office after a stormy first six months of the year, calmed political passions to such a degree that managing the country's affairs once again seemed possible. Then, after sailing through countless troubled waters, she managed to take a fractured government coalition and coax it to work together. Small, heretofore unmanageable domestic and foreign battles were won. Thanks to her determination, reason and dedication, Ms. Suchocka not only managed to subdue conflicts and control potential disasters, but also managed to increase her number of friends and reduce her number of enemies. Quite a victory in itself.

Once again the* Voice *has chosen a politician over those in other walks of life for its Person of the Year.

This fact proves that politics is still the undisputed driving force behind Polish life.

Andrzej Jorias

converge. There is one hotel, the Victoria, 24 beer houses, several schools, more than 10 stores, a railway station three kilometers away, two restaurants, two churches and two small industrial plants. The town hall stands in the middle of the square, surrounded by tenement houses. The Suchocki family lives nearby in a two-story tenement house.

Life over the drugstore

Her grandfather, Stanislaw Suchocki, a lecturer in natural sciences at Poznań's Adam Mickiewicz University and founder of the Lutnia choir (still in existence), bought the house in 1895. He built a drugstore on the ground floor which still displays a white, stone eagle with wings spread. The balconies are overgrown with wild grape vines. Suchocki's drugstore used to compete with the nearby German drugstore. Right after the war, the Suchocki's drugstore was nationalized. The tenement house remained in their possession and today, as her parents are dead, it belongs to Hanna Suchocka and her younger sister Elżbieta Gajewska-Suchocka. After finishing high school, Suchocka played her piano less frequently, and while in college she spent only semester breaks at home. Later, she visited only when passing through.

Suchocka finished grade

undisputed driving force behind Polish life.

Andrzej Jonas

From Pleszew To Prime Minister

Her long golden braids made her stand out in a crowd. The locals from her hometown of Pleszew remember her stepping resolutely across the market several times a day in a starched snow-white collar with her head held high. Her contemporaries who went to school with her always mention how they are on a first-name basis.

Attempts to find weaknesses in Suchocka prove futile. No one remembers her ever coming to school unprepared. She made up for the shortcomings she may have had with hard work. She did not cut classes or go crazy during parties. She invited her friends for tea and served home-made fruit preserves and cookies. Waldemar Nawrocki, who graduated from high school with Suchocka, cannot remember her ever having a boyfriend. She did not gossip with her girlfriends and preferred a good book to skipping rope. "She was always serious—maybe even a little stiff. But you can't say she was not amiable or unfriendly." Nawrocki remembers she let other students copy her homework. "She played piano beautifully."

Pleszew has fewer than 20,000 residents and a large town square where all the main streets cross. After finishing high school, Suchocka played her piano less frequently, and while in college she spent only semester breaks at home. Later, she visited only when passing through.

Suchocka finished grade school in 1959 and graduated from high school in 1963 with very good grades. Her answers during the graduation exam in history were "exhaustive and very good," according to school records. The current principal of the high school Suchocka attended, son of the principal at the time, says his father was "elated by her performance."

In 1963, she began studying law at Adam Mickiewicz University in Poznań. During that time, she began learning foreign languages, took an interest in constitutional law and sang in the university choir. She graduated in 1968 after defending a master's thesis entitled *Internal Management Bodies in Socialist Parliament in the Light of the Provisions of the Constitution and Parliamentary Rules of Procedure*. In 1975, Suchocka defended her doctoral dissertation on *The Constitutional Guarantees of the Rule of Law in European Socialist Countries*.

Both her grandfather and father were pharmacists. Alongside the priest, teacher, mayor and doctor, the Suchockis were among the most respected in Pleszew. Hanna's father, József, took over the drugstore from her grandfather and is remembered in town as a "helpful elderly gentleman with a walking cane." Her mother, Wanda Suchocka, worked in a state-owned drugstore until her death in 1990 and is invariably referred to as "a very distinguished lady." Some of the employees in the drugstore who still work there say they often saw "little Hania" around the drugstore. Her favorite pastime was making pills in a special machine. But unlike her sister, she never considered carrying on the family pharmaceutical tradition.

Suchocka refers to her home as "cultivating the traditions of Wielkopolska (the region of Greater Poland) and Christian Democrats." She says it was dominated by a cult of patriotism and Christian values. Suchocka's former religion teacher, Father Eugeniusz Nowak, also remembers her as a hard-working and conscientious student. "She never missed a class," he says. "When I watch her on television today I see the same facial expressions. She still shakes her head and shrugs her shoulders when something's not the way she thinks it should be." At the time, school authorities were reluctant to offer religious instruction. On Corpus Christi Day, for example, they organized out-of-town trips to make it impossible for the children to participate in church processions. "Hania and I, we always returned from Marszew by a short-cut through the fields so we wouldn't be late for church," recollects Irena Ratajczyk, who sat with Suchocka in school for 11 years.

In the Suchocka family, there is a long Catholic tradition. Suchocka's grandmother, Anna Suchocka, was a Catholic Action activist and was given the papal *Pro Ecclesia et Pontifice* order. Suchocka's aunt, who also received this order, was chairwoman of the All-Polish Association of Female Youth.

"If someone accuses me of lying—which sometimes happens in Poland's brutal politics—this is a most serious accusation, because I was reared in an atmosphere of absolute honesty, internal discipline and righteousness," Suchocka says. She says her up-bringing was designed to instill lasting, rock-solid, internal values.

Bucking the political trend

In 1980, Suchocka became a Sejm deputy for the first time. According to rules for the Wielkopolska region, the seat was to go to a young woman in the Democratic Party (SD), preferably a lawyer. Suchocka was best suited. Professor Ewa Borkowska-Bagieńska of the law department at Adam Mickiewicz University in Poznań persuaded her to run: "She came to me for advice. I told her, 'Hanka, for a lawyer specializing in constitutional law this is a great opportunity.'"

Today many people charge Suchocka with having "an SD past." "Right after I finished my studies, I had difficulties, but finally got an internship at the university. It was only an internship, not a regular job," Suchocka says.

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Everyone in Hanna Suchocka's hometown insists he or she sat next to her in school. And now, every boutique owner in downtown Warsaw claims the prime minister buys her clothes in his or her shop.

Time out for Żulik: Walking the dog has become a rare pleasure for Suchocka

Taking public service to extremes: The prime minister plays stewardess for Polish journalists

As a deputy, she represented the SD, which made some attempts to loosen the totalitarian grip, including an initiative to establish a State Tribunal, a Constitutional Tribunal and an ombudsman institution. Participation in Sejm work also made it possible for Suchocka, a theoretical lawyer, to look at the constitution in a less dogmatic way. In 1981, she voted against martial law in Poland. Earlier, Suchocka spoke out against censorship from the Sejm podium, calling it "a violation of a basic human right."

Suchocka became a political hot potato. "I could not imagine acting any other way at the time. I belonged to Solidarity from its inception, and felt I could work in the Sejm only as a representative of its program."

Her membership in the SD was suspended because she voted against outlawing Solidarity, and a party trial was mounted against her for allegedly violating state interests. She left the party in 1984, only after the trial had ended. "I believed resigning from the party before the verdict came in would have been an admission of guilt, but I believed voting against the union's ban meant defending the social interest, and that meant the interest of the state." Her final decision to leave the party was made after a new electoral law, prepared by the "upper echelons of power," reached the Sejm. Suchocka wanted to have the freedom to vote 'no.'

In June of 1989, Suchocka, a member of the Civic Committee, was elected deputy again, in a real election this time. Support from more than 10,000 voters made it possible for her to return to the Sejm.

In July of last year, during a major governmental crisis, she agreed to head the Council of Ministers. "I could either accept the offer or take responsibility for the continuing crisis. I decided to accept the challenge. I didn't want to be thought of as a frivolous lady," she says. Those who watch her steps as prime minister stress the consistency that made her famous among her high-school friends.

A woman of the people

She took office as prime minister on July 9, 1992. Several days later, Stanisław Podemski, a columnist for the *Polityka* weekly, wrote: "All of us (not only feminists and women) dream of being led by someone like Queen Victoria, Gandhi or Margaret Thatcher. Men in Polish politics have shown themselves to be eunuchs and have completely discredited themselves. Perhaps a woman will add new blood and vigor to politics and help it gain momentum." Deputy Aleksander Małachowski said something similar of Suchocka: "A wise, righteous and decided woman. And a pretty one too. The word 'tough' does not fit her description, but she is no coward either." Labor Minister Jacek Kuroń says she is "a reasonable and wise woman who knows what life is about."

In the Parliamentary Assembly of the Council of Europe, Suchocka's eloquence and elegance were also appreciated. Reportedly, she was one of few women kissed on the hand by some male

neighbors voted for her in the parliamentary elections and are "very happy Suchocka is prime minister." "She's an amiable person. She always returns a nod on the staircase." Another neighbor says Suchocka "always keeps her cool even though she must be a nervous person, judging by the speed at which she walks."

Her native Pleszew has even less luck with its most distinguished resident. "She has not visited us since she became prime minister," say residents in Pleszew. But they quickly find an excuse for her: "She's so busy." They hope she will visit them when she takes time off, because she's promised. "We're always waiting for her," says Zbigniew Nawrocki, deputy mayor of Pleszew. The town and district authorities in Pleszew, in conjunction with the Town and District Council, prepared two itineraries for the occasion: a pessimistic single-day visit and an optimistic two-day visit. If she comes for two days, she may even find enough time to take a long stroll along the lake.

Jacek Wilczyński

Class of 1969: The faculty and graduates of Suchocka's (fifth from left, second row) Pleszew high school

A Premier Past

Lawrence Voss

When Hanna talks... Suchocka turned heads at the European parliament's headquarters in Brussels

From Pleszew To Prime Minister

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She was told "the department was ideological and offered only regular employment opportunities for members of the PZPR (the Communist Party)." This was the department for state law, known today as constitutional law. At the time Suchocka was interested in the political systems of other countries. She did not join the Communist Party and did not get a regular job after completing her internship. In order not to have to leave the university, she joined the SD, a satellite party of the PZPR. Her university adviser, Professor Karol Pospieszalski says she should not be accused of trying to get things the easy way. For the next three years, Suchocka, an expert on constitutional law, worked in the Institute of Small Industry and Crafts.

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In the Parliamentary Assembly of the Council of Europe, Suchocka's eloquence and elegance were also appreciated. Reportedly, she was one of few women kissed on the hand by some male representatives of European parliaments. Rumor has it one English lord sent Suchocka notes asking her for a date.

Suchocka is considered one of the most elegant women in Polish politics. Fashion designers admit she has style, but they say her image is not fully worked out. Experts say the clothes she wears are always nicely matched, most often immaculate suits from Moda Polska and soft woolen coats designed by Jerzy Antkowiak. She usually buys jackets and blouses in several boutiques in downtown Warsaw, and she gets her shoes from Strasbourg. Franciszek Starowieyski, a painter with a reputation as an expert on women, says he remembers Suchocka from Poznań in the 1970s. Today he says, "She looks good, a well-dressed, elegant woman. She is not noisy like other women in power. The only thing I would change is to appropriate a portion of the state budget to give the prime minister jewelry worthy of herself."

Suchocka, who no longer has a golden braid, usually gets her hair styled in a Sejm parlor. "While a deputy, the prime minister had more time for herself," says Elżbieta Osaklewicz, Suchocka's stylist for the last three years. "Today she has only enough time to wash and style her hair. She looks her best the next day she scatters it a little. Suchocka has natural curly hair. She needs a lot of hair spray to keep it in place. That's the whole secret."

Business always before pleasure

After moving to the government villa on Parkowa Street in Warsaw, Suchocka had to give up many of her hobbies and habits. Her foreign trips, during which she once combined business with pleasures like sight-seeing (her favorite places included Venice, Rome, Malta and Switzerland), ended. It not does not always become the prime minister to eat two heads of green lettuce at a time. Suchocka would eagerly trade the freshest lobster for lettuce. She has little time to listen to favorite Beethoven symphonies. She no longer makes scrumptious poppy-seed cake. She has few opportunities to walk her mongrel dog Żulik, and no chance to stroll along the lake near her home town.

In Poznań, she left her three-room apartment on Słowiańska Street, even though she rarely stayed there even before she became prime minister. "It was possible to meet her more often on the train from Poznań to Warsaw," says Lech Dąbek, a neighbor of hers in Poznań. Her

A Premier Past

Top student: A 19-year-old Suchocka

Hanna Suchocka was born to pharmacist parents on April 3, 1946, in Pleszew, Wielkopolska. She finished high school in her hometown in 1963, and in 1968 she graduated from the department of law at the Adam Mickiewicz University in Poznań. After a year-long internship at the university, her contract was not extended because she was not a member of the communist party (PZPR). In 1968, she joined the Democratic Party (SD), an ally of the PZPR.

For the next three years she worked in the Institute of Small Industry and Crafts. In 1972, she returned to the university to work for the constitutional law department where she defended her doctoral dissertation in 1975. She specialized in constitutional law, human rights and public law. She upgraded her education at Columbia University, the Institute of Human Rights in Strasbourg and the Institute of Public Law in Heidelberg. In 1982 she began working as a lecturer at the Catholic University of Lublin.

Suchocka began her political activity in 1980 when she became a Sejm deputy on the Democratic Party ticket, taking an independent stand in many parliamentary debates. In 1980, she joined Solidarity working as a legal expert for the Social and Political Research Center of Solidarity's Wielkopolska Chapter. In 1984 she left the SD.

In 1989, gaining the support of 72 percent of the vote, she became a deputy "in the Walęsa team." She then became one of the leaders of the Civic Parliamentary Caucus (OKP). In the parliamentary elections in 1991, she was elected deputy in the Poznań province, supported by the Democratic Union (UD). She became deputy chairwoman of the Legislative Commission and participated in the preparation of the UD's proposal on the constitution.

On July 10, 1992, she was elected prime minister after being supported by 233 deputies.

Suchocka is single and has no children.

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Governing from Day to Day

Prime Minister **Hanna Suchocka** *speaks to the* **Voice's** ***Dorota Bartyzel, Magda Sowińska and Andrzej Jonas*** *about* ***ambition, power and political maturity.***

Did you at any time in the past, while studying or working at the university, ever think you would become prime minister?

No, never. Not even once. It was usually the men who thought of becoming prime minister.

The lust for power?

I'm not exactly sure what it was. However, among my women friends working in politics, only one ever admitted she would like to become prime minister, and she thought she would be able to do it. I looked at her incredulously: "Do you really think that?" And she said, "You bet!" I really admired her courage. The admiration was mixed with amazement at the fact that one could even think about becoming prime minister.

Amazement also includes an element of yearning. Does that mean that you yearned for politics, or were you repelled?

To tell you the truth, I've always resisted politics. All the time I thought that I wouldn't get involved, but it just wasn't possible. Yes, I thought, that's a very interesting job, but not for me. Even when I decided to become a deputy I told myself it was only to work on constitutional law. I didn't realize that after you've been elected a deputy a certain number of times, and especially if you do things which go against the prevailing ideological current, you end up involved in politics. And that is what happened to me. After resigning last year as Czecho-Slovak president, Vaclav Havel (the current president of the Czech Republic) told me, "Once politics gets hold of you, it'll never let you go." You can go on vacation, but politics will always catch up with you. That's what happened

Suchocka and the *Voice* team: From left: Bartyzel, Jonas and

It's very difficult, but I do try. I haven't lost contact with everyday life.

Politicians often have to make hard decisions on the individual consumer. The better you yourself know that consumer, the more difficult such decisions must be.

Yes, but at the same time, I have a choice: either we go back and, taking the individual consumer's interests into consideration, print more money, or we all clench our teeth. If we don't do that, we'll never get into the home stretch.

When you look at yourself, do you see a strong woman? Are women stronger than men?

On the whole, I think so, yes. Once they make up their mind to do something, they are really firm. At least, that's my impression.

Do you also see differences between women and men in politics?

It's difficult to say, because right now there are only a few women in politics. Maybe that's because once they enter it, they are resolved and able to make firm decisions. And, unfortunately, sometimes the men seem to have drifted into politics by accident. That's where their doubts and hesitation come from.

Are you impatient?

Yes, I'm impatient.

And do you want to act quickly? Did you personally work on the suggestion to give the government the power to issue decrees?

A long time before I became prime minister, while I was in parliament, I was in favor of granting the government the right to issue decrees with the force of law. Quite simply, in a modern state, it's natural for parliament to share legislative authority with the executive branch. That's how it is in Germany, for example.

But it is parliament which makes the law. Do you think that our parliament causes a lot of delays in its legislative activity?

In the area of the economy, yes. At least initially. Now maybe to a lesser extent. Parliamentarians' attention was absorbed by things which didn't have much significance, but which stimulated colossal debates.

One of the reasons that we decided to award you this title was the fact that, probably thanks to you, politics has calmed down over the past year and the really important issues, such as the economy, have moved to the forefront.

I don't know whether politics has really calmed down. But I think that maybe we were able to change the style of politics somewhat and make it, especially in the work of the government and in the relations between the president and government and parliament, a little less brutal. Politics is not just something which is about making a lot of noise, it's also not just something which makes us sling mud.

To put it bluntly: fighting for power.

Maybe not fighting for power, but sometimes it's fighting for something, though in the end I don't know what for.

Like little boys in a sandbox. And a woman introduces a different way of doing things. Do you think that even with the best will to succeed, a man would have a more difficult time doing your job?

It's ultimately a question of character. But I can yell at somebody too, I can state a case firmly and concisely. Violent discussions break out all the time

A study in concentration: Suchocka has little time for entertainment

Steady As She Goes

During her interview with the Voice, the prime minister spoke out on some of the issues that will shape Poland's future.

Economic goals

The state will be withdrawing from its own economic activities and concentrating instead on legal regulations and controls wherever the protection of fundamental interests call for it. It will also be responsible for economic policy. It cannot bow to pressure to renew subsidies for inefficient enterprises and branches of industry enterprises in any form whatsoever.

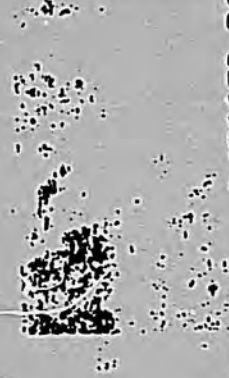
Winners and losers

Private businesspeople able to develop their interests on a previously unimaginable scale are gaining a lot. Economically speaking, the budget-financed intelligentsia has lost the most. Their material advance hinges on an increase of income to the state budget, so it all depends on getting the economy stimulated.

Statistics show that farmers have also lost out economically. Their impoverishment should be curtailed by implementing the government priority program, "Prospects for village and farming."

Those who lost jobs as a result of reforms have also lost out. Unemployment must be restricted with the aid of a policy designed to create new jobs, but we shall have to learn to live with certain limitations. Finally, those who received various privileges under the previous system have also lost.

Who will lose out as a result of further transformations, and for how long, depends on whether the government will have enough determination to continue with reforms. If we finally start



Suchocka and the Velco team: From left: Bartyzel, Jonas and Sowińska

resigning last year as Czecho-Slovak president, Vaclav Havel (the current president of the Czech Republic) told me, "Once politics gets hold of you, it'll never let you go." You can go on vacation, but politics will always catch up with you. That's what happened to Havel.

How did you react to that famous phone call which told you that you were going to become prime minister?

I panicked. I literally threw down the receiver. I realized that everything I had been so painstakingly building up around myself would collapse. And that's what has happened. That was what my conversation with Professor Geremek was about. I said, "Holy Mary, I could lose everything," and he answered, "That's right." I said, "But all of that is irrelevant." And Geremek said, "It could be."

Mercilessly.

Mercilessly.

If you never even dreamed of becoming prime minister, what career plans took up your time?

I was always very attracted by the idea of working in international organizations. Becoming a member of international organizations like the Council of Europe meant a lot to me. And I succeeded. I got involved, and was even selected to be on their governing bodies. I did a lot of campaigning, even though I can't really lobby for my own interests. I wanted to represent Poland in those organizations. Now all I can think of is the fact that I'm no longer there, and I'm a little sorry.

And have your reading habits changed?

Completely. I spend my time buried in official documents, and that's really all I have time for. It's horrible!

What did you use to read?

Historical books, especially those of Stanisław Cat-Mackiewicz. I was also strongly interested in 19th-century Polish literature, including the biographies of the major writers. I just like them. I knew practically all of Henryk Sienkiewicz's *Quo Vadis* by heart, hence my love for Rome. I was fascinated by its ancient customs and, later on, by the Eternal City's history in general. I became an expert on Rome and, when I went there, I could have served as a tour guide. Now all of that's in the past.

What has become of your musical passions?

That's probably the only thing I have left. I put aside an hour once in a while and almost automatically run to the Wielki Theater in order to hear at least a fragment of an opera. Fortunately, I have a compact disc player, the purchase of which I made conditional on moving into that government villa. I have a fairly extensive compact disc library, and I really do find it essential.

Are you able to judge the situation of, for instance, family households through the eyes of your friends and from your own information, which you get from sources other than official documents and the press?

introduce a [illegible] you think that even with the best will to succeed, a man would have a more difficult time doing your job?

It's ultimately a question of character. But I can yell at somebody too, I can state a case firmly and concisely. Violent discussions break out all the time within the coalition. Despite these often very significant differences of opinion, the feeling of acting in the common interest—not only that of the coalition, but of the nation—usually wins out. That allows us to reach a consensus, and it's why this coalition has already existed for half a year, even though it wasn't expected.

What did you expect would happen?

I'm living from day to day, at least as far as the government's concerned. But, at the same time, it would be impossible to work without the assumption that we have time and that we've got a job to do. This is what you have to assume, and you have to prepare a program as if you were going to rule for years and always be prepared to leave.

Have you ever been tempted to play hooky?

That would be absolutely impossible now.

But have you ever played hooky?

It would've been very difficult for me. I used to live in a small town, where everybody knew me and my family. If I had played hooky, everybody would have reported me, so it was impossible.I was never one to do as much studying as is sometimes said. When I came home from school, I tossed my books in the corner and sat down to play the piano. Around eight, I'd suddenly remember, "Oh my God, the homework isn't done yet." I've always admired my friends who sat down promptly at five to do their homework. At our house it wasn't customary to go to bed early, and I picked up that habit as well.

What time do you fall asleep?

Late, usually at 1.30 in the morning.

In times of exhaustion and discouragement, what do you find yourself longing for?

I had a very exciting life before I became prime minister. I sometimes miss that and the freedom. I always stress that: the freedom, which right now I don't have at all. That's what I miss the most.

Do you prefer to battle for the present or for future?

I prefer to work with a certain vision. However life, unfortunately, and I repeat the word unfortunately, sometimes forces me to live one day at a time. The situations and sudden rush of things that happen force me into doing things on this basis. That is disquieting, because politics should have a perspective.

I feel as if I'm walking along a certain road and can see a beautiful target far ahead, but I have to keep watching my step, because the road's bumpy and full of stones I can trip over.

But can you sometimes raise your head and see the horizon?

Only when you stop. But there shouldn't be any stops, just a constant march forward. ■

have to learn to live with certain limitations. Finally, those who received various privileges under the previous system have also lost.

Who will lose out as a result of further transformations, and for how long, depends on whether the government will have enough determination to continue with reforms. If we finally start believing in success, no one should lose out in future.

The state's role

Our present system, after approving the Small Constitution, is moving towards a strengthening of executive power, in the shape of both the President and the government. The experiences of countries emerging from communism show that stability and a strong government position is very important.

Church-state relations

One of the basic principles of a future constitution should be that of the relationship between church and state, expressed clearly and in a different way from today. The constitutional regulation of relations between the state and the Catholic Church should be based on mutual respect, autonomy and joint action. This would be a different way of looking at relations which have so far been based on the imprecise principle of church-state division, and the good of the state should be subordinated to the good of an individual who is simultaneously part of both the church and state.

The Visegrad Group

The Visegrad Group now consists of Poland, Hungary, Slovakia and the Czech Republic. There is no reason to suppose that the Czechs will leave it. These four countries are very close in terms of economic development and progress with reforms. In the future it will no doubt be possible for other countries to join the group. Because Poland has very good relations with Ukraine, we are bound not to oppose any cooperation between that country and the Visegrad Group.

Russia

Developing economic ties lies in the interests of both Poland and Russia. This means first regulating the difficult area of the mutual debt. I am pleased to say that the dialogue between Poland and Russia is continuing and there is a chance that our views will come closer together, even on difficult issues.

Dialogue with NATO

My talks in Brussels and Davos, and the talks Minister of Defense Janusz Onyszkiewicz held with top NATO representatives, all bode well for us. NATO Secretary General Manfred Werner mentions Poland as one of the first countries which could be accepted by NATO. I think that's the measure of our success. ■

Hanaoka, a leading Polish fashion designer, says Suchocka usually dismisses the suggestions of professionals. "Someone is needed to take the problem of dressing off her mind," Hanaoka says. He says the advantages of Suchocka's public image include her natural-color hair, good hairstyle, discreet makeup and classic costumes.

Says Ryszard Drozdziak, owner of one of the most renowned Warsaw hairdressing salons: "The most important thing is color. I would use warm beige made brighter by natural sunlight. A perm and a good haircut are indispensable. The hairstyle must be vigorous and wavy, it must bounce back into place after you run your fingers through it."

Czesław Prenkiel, who runs a luxury optical salon in Warsaw, says "It's almost impossible to choose the proper glass frames without the person who is supposed to wear them. But instead of the frames Suchocka wears I would suggest more delicate frames suiting the shape of her face. I should think they would make her face subtler and would be very fashionable."

"The most universal type of shoes are classic pumps with covered heels and deeply covered toes," says Krystyna Kleiman, owner of a shoe shop. "You can wear such shoes all day long. More fancy shoes must be chosen to suit the shape of the foot, to cover possible defects, or to reveal a nice line. I think Suchocka prefers good shoes. I would suggest classic shoes with a small heel."

FASHION AT THE TOP

Dressing up Suchocka

Hanna Suchocka is considered one of the most chic women on the Polish political scene. Polish fashion designers would like to bring out the fashionable most in her appearance. Six of them tell the Voice just how they would do it.

Katarzyna Kloda, who design purses, wallets and other leather articles, says "The prime minister is decidedly in with the times. The purses I've seen her carrying are fashionable and all around the world." Kloda, however, hints that Suchocka should,

MEN OF THE YEAR, 1989-91

Three for the Times

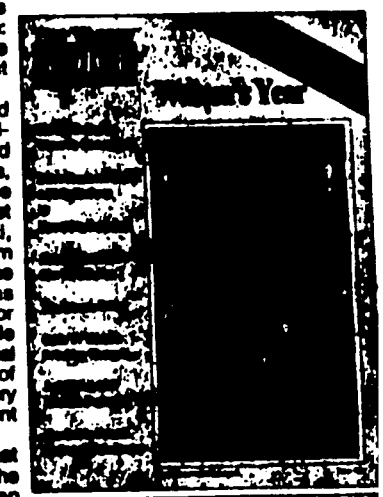
Prior Voice "Man of the Year" recipients have one thing in common—an unquenchable desire to change Poland.

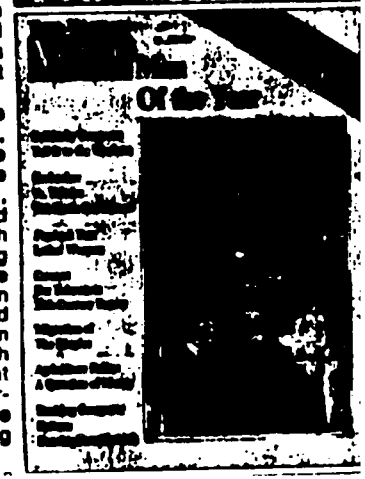
The previous three Voice "Man of the Year" winners were Lech Wałęsa (1989), Leszek Balcerowicz (1990) and Jan Krzysztof Bielecki (1991). All three choices were based on the same criterion: the person whose influence on the Polish political scene was most profound in a given year.

Lech Wałęsa's year symbolized a time of change, when the anti-communist opposition team gained power. After the Round Table talks, the June 4th elections and the election of the first non-communist premier, Tadeusz Mazowiecki, change in the political system became real. Wałęsa, at that time the leader of Solidarity, was considered the chief orchestrator of this non-violent transition. He was also active on the international scene, being for instance one of the few foreign politicians in history to deliver a speech during a joint session of the U.S. Congress.

"In 1990 Poland will prove that the system is reformable," said the 1989 Man of the Year in an interview with the Voice. He said: "I would like to leave politics... that is what I really want...but I don't know whether they'll allow me to."

In 1990, Poland underwent the first phase of economic reform, referred to by the press as the "Balcerowicz plan." Deputy Prime Minister, Leszek Balcerowicz, known before only to a closed circle of economists affiliated with the Warsaw School of Planning and Statistics, was proclaimed a symbol of the free market in Poland. Although he was praised by some, others considered him the hated founder of reforms which lead to massive unemployment and impoverishment. the 43-year-old Balcerowicz was at the time the number one person shiping developments in Poland.





decidedly in with the times. The purses I've seen her carrying are fashionable and all around the world." Kloda, however, hints that Suchocka should, for the times that she carries a briefcase with documents, have a purse with a long strap.

Says Juliusz Letkowski, a graphic artist and designer of women's jewelry, "I think the earrings and necklaces Suchocka wears are fairly well adjusted to her style. That's why I wouldn't change the type of her jewelry in any major way, but only the combinations. I would suggest gold jewelry for gray jackets and silver jewelry for dark red ones."

A "Chair" for the Chosen

A cheerful and anecdotal sweep: Gawron creates on a human scale

In the mind of the artist it's the chair of a director who has just had to get up because of work. Hence the sunken seat and smooth hand rest. It's also the chair of a leader who, as in the Poland of old, commands the battle from a lofty vantage point—the chair stands on a convex base. The uneven texture of the pedestal symbolizes modern Poland's difficult situation.

Professor Piotr Gawron, creator of the "chair" presented by the Voice to the Person of the Year, hopes that his sculpture appealed to last year's prizewinner, Jan Krzysztof Bielecki (the Voice commissioned Gawron to make the chair, which was presented for the first time last year). Now he has simplified his sculpture for Prime Minister Hanna Suchocka, to "purify the artistic form a little," as he puts it.

Professor Gawron is a professor at Warsaw's Academy of Fine Arts, from where he graduated. He calls his work "sculptures on a human scale." He tries to make sure each work is "cheerful and anecdotal."

Gawron's work can be found in Warsaw's National Museum, the British Museum, Moscow's Pushkin Museum, museums in Biała Podlaska, Toruń, Legnica and Gorzów, and many private galleries in Poland and abroad. In the last decade, he has had about 25 individual and collective exhibitions in such places as Rome, Stockholm, Copenhagen, Helsinki, London, Prague and the United States.

Apart from sculpting, Gawron is also a keen beekeeper at his summer home because, as he says, "in Poland's social chaos such a stepping stone to order and perfect organization has a refreshing and therapeutic effect on people."

Anna Dobrowolska

Poland. Although he was praised by some, others considered him the hated founder of reforms which lead to massive unemployment and impoverishment. the 43-year-old Balcerowicz was at the time the number one person shiping developments in Poland.

In a conversation after he received the Man of the Year award, Balcerowicz introduced himself as a cautious optimist. He strongly criticized the people who thought the main objective of economic reforms was minimize the burdens they caused the society. Currently, Balcerowicz is a professor of International Affairs at the Warsaw School of Economics (previously the Warsaw School of Planning and Statistics).

A year later, the Voice picked Jan Krzysztof Bielecki, the prime minister, leader of the Liberal Democratic Congress and a close follower of the economic policies of Balcerowicz. On the Polish political scene, Bielecki remained a controversial figure, just as Balcerowicz was some time before. He was praised for getting partial foreign debt payment reductions for Poland, signing the treaty with Germany along with the Association Agreement with the EC, and convincing most European countries to abandon their visa requirements for Poles. But Bielecki's opponents held him responsible for a disastrous budget deficit and economic recession.

Bielecki described himself as an admirer of the get-burned-first method and a person who has always tried to stay away from pure politics. His main interests centered around interactions between politics and economy. Bielecki is now the minister for integration with the EC in the Hanna Suchocka government.

Witold Żygulski

Published as a supplement to The Warsaw Voice
weekly by Warsaw Voice Inc.
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64 Księcia Janusza St
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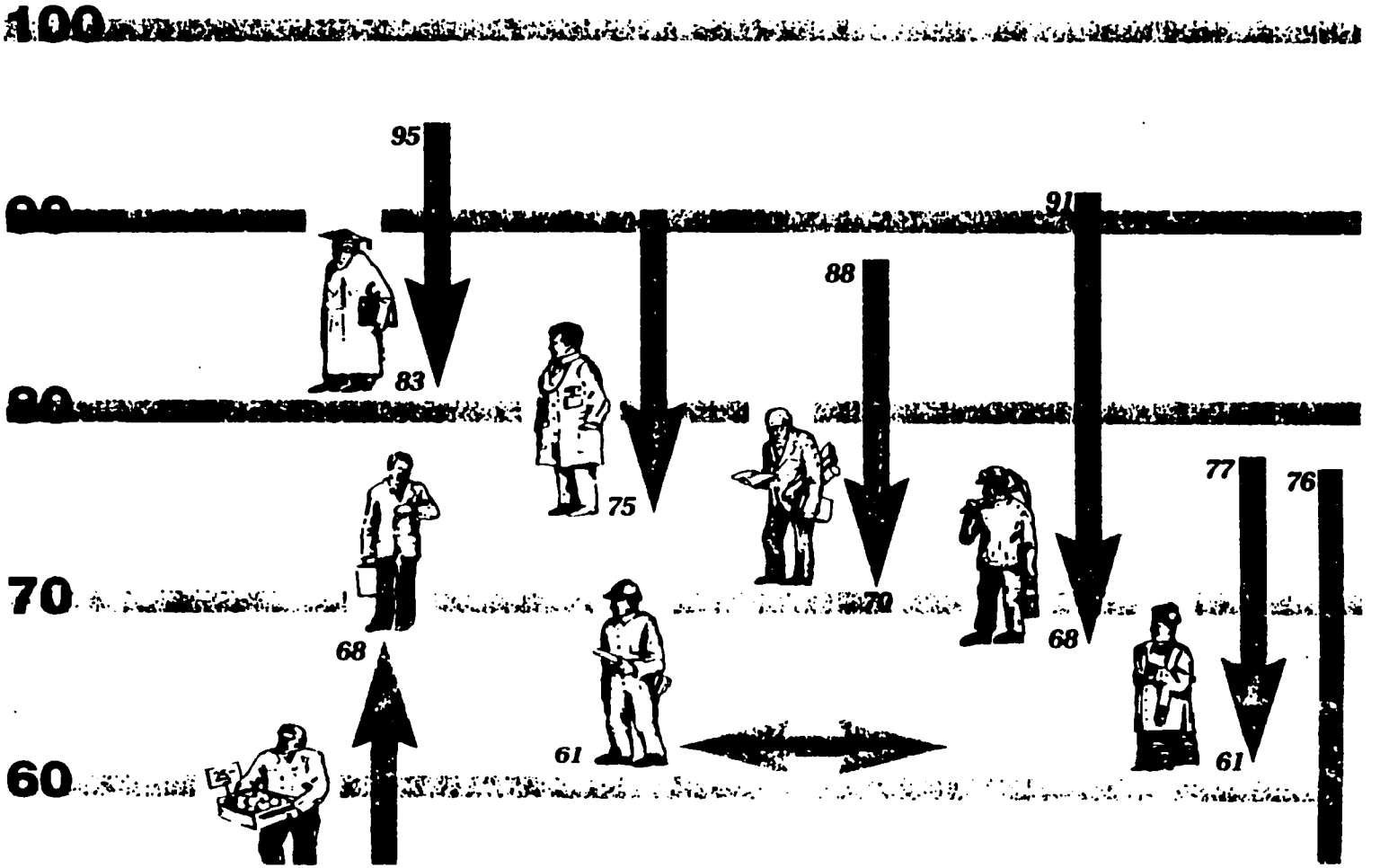
fax (48-22) 37 19 95

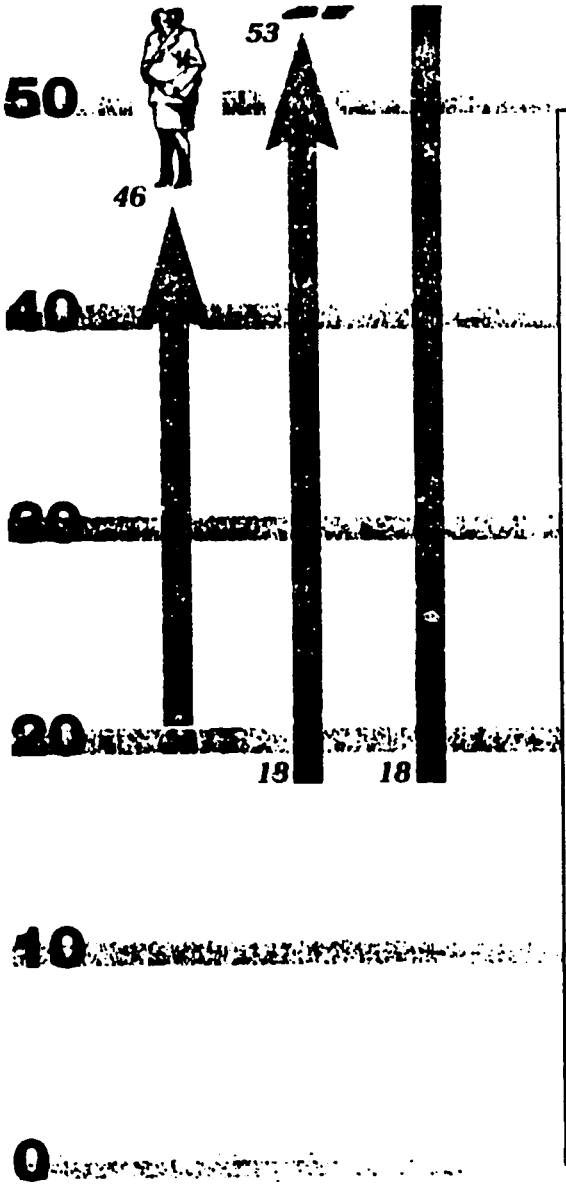
POLES AND PRESTIGE

Rewriting Respect



In the communist fifties, miners were king in the Polish social hierarchy. Today, prestige is measured on a different scale.

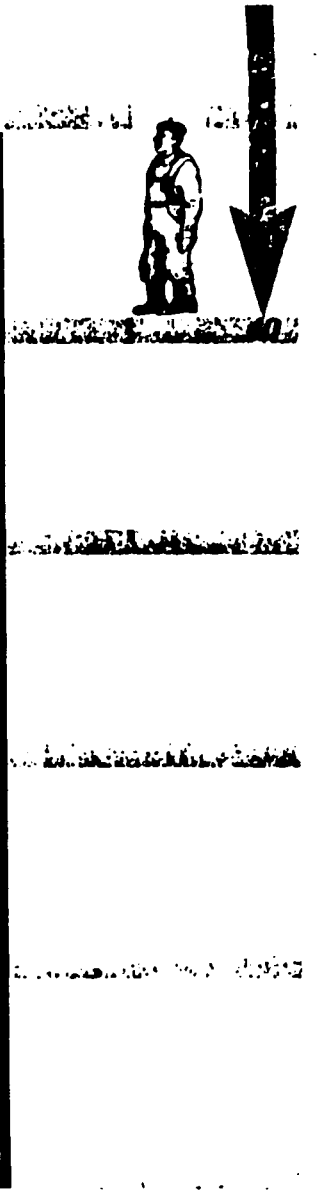
They were supposed to earn scholarly degrees. "I'd rather sell hamburgers at McDonald's," his daughter told him recently while recalling her former plans. She became a journalist and her daughter-in-law went to work for an advertising agency, though they had always dreamed of an academic career. Her son sought happiness in private business, though he had previously made a good start in "one of the central offices." They are managing quite well, but Stanislaw isn't happy with his children's decisions. He couldn't study for a doctorate and can't understand how someone could turn down an academic career.



Jobs Top to Bottom

Those polled were asked to rate the prestige of individual professions on a scale of 0 to 100. The bracketed figures represent the average prestige ratings in the 1980s where available:

university professor - 83 (95)
government minister - 77
physician - 75 (90)
director of a large state enterprise - 72
judge - 71 (78)
chief engineer on a construction site - 71
teacher - 70 (88)
small company owner - 69 (18)
miner - 68 (91)
engineer in a state enterprise - 64
chartered accountant - 64
main shareholder in a large company - 64
nurse - 63
parish priest - 61 (77)
Polish Army captain - 60
Sejm deputy - 60
skilled worker - 61 (61)
policeman - 58
farmer - 58
small store owner - 53 (18)
bricklayer in a state enterprise - 51
secretary - 46 (20)
unskilled worker - 40 (76)
cleaner - 38
street vendor - 27



Research shows education has always been rated highly by Poles. For years, university professors, doctors, teachers and engineers had the most prestigious positions. The new political system caused movement in the labor market, so sociologists decided to research it. They were surprised to find no radical change in attitudes. No one has yet challenged the doctors' and professors' prestige, but changes have occurred on the lower rungs of the professional ladder.

Sociologist Henryk Domański has been investigating professional prestige for many years and believes it is closely tied to education and social usefulness. In this respect not much has changed, though a profession's attractiveness now carries weight it never did before (professions that pay well are turning out to be the most attractive). For most Poles, well-paying jobs are unknown, and the words "manager" and "marketing" still ring hollow.

Jolanta Krauze, Stanisław's daughter-in-law, understands her father-in-law's disappointment. But she thinks he is "frozen in time." When she began studying ten years ago, an academic career was the only way to avoid a job in an ordinary school. She worked in a university for two years, but didn't earn enough to live on and found work with students not as interesting as she had thought.

BIGGEST PAYCHECKS

Director: 15-30 million zlotys
Chief accountant: 10-40 million zlotys
Accountant: 10-15 million zlotys
Salesperson: 10-20 million zlotys
Assistant: 5-15 million zlotys
Secretary: 5-10 million zlotys
Receptionist: 4-7 million zlotys

Most people polled believe that employees in private firms earn much more than their counterparts in state firms.

In the initial period of the development of the private sector, in late 1990 and early 1991, wages were several times higher than wages offered by the state. The differences between wages in private and state businesses have not yet narrowed, especially in high managerial posts. Blue-collar workers, especially highly skilled ones employed in private businesses are rarely paid below the national average.

STATE SALARIES

The president of Poland earns 19,672,000 zlotys a month. The Sejm and Senate speakers earn 17,990,000 zlotys a month each, deputy prime ministers and ministers of state 15,983,000 zlotys a month, and ministers 14,360,000 zlotys.

In the central administration, which employs about 70,000 people, the average gross monthly wage is just over five million zlotys. In ministries (16,500 employees), the average wage is 6.5 million zlotys a month, and in provincial administration offices 4.1 million zlotys.

City mayors, town mayors and village administrators earn from six to 15 million zlotys a month depending on the region. A university professor earns from 3.5 to 5.5 million zlotys a month, a teacher three million, and a doctor about four million. A Polish Army general earns 13 million zlotys, a platoon commander four million, and a precinct policeman four million.

Respondents said that wage increases should be first of all given to teachers and doctors who should be paid at least twice as much as now.

The average monthly wage in five basic industries in Poland is 3,100,000 zlotys. The average blue-collar worker in a state enterprise often earns under 2.5 million zlotys a month.

[illegible]

University graduate,
preferably in economics or law,
Fluency in Western languages,
Computer literacy,
Managerial and organizational skills,
Flexible, open-minded and group-oriented,
Experience,
Professionalism,
Age up to 35.

[illegible]

Accountant and chief accountant
Specialist in management and enterprise
Marketing and promotion specialist
Salesperson
Electronic engineer
Computer scientist
Pharmacist
Secretary
Receptionist

Warsaw Voice - 2/21/93

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She decided to look for something else. She learned everything from scratch with a Western advertising agency. The marketing courses had nothing in common with her interest in the humanities, but they turned out to be fascinating. Maybe she'll return to the university some day, maybe she'll choose something different again. But "there are so many options now."

Under communism, the bureaucratic labor market had few interesting and challenging job offers. Run-of-the-mill jobs were taken out of necessity, no one tried to find any satisfaction in them and no matter what the profession, earnings were always mediocre. Since people could not earn money, they found satisfaction from being respected in the community.

"We still respect socially indispensable professions, but we choose them according to a different criterium," says Beata Bugaj of the Institute of Applied Social Science. She says high-school students tend to forget about social esteem when making professional plans. They choose dentistry and pharmacy three times more often than medicine. In the humanities, they opt for English and German. According to Krystyna Krawczyk of the Ministry of National Education, last year there were five candidates for every economics place at Warsaw University and six for every place in law.

Magda, who has twice failed the entrance exam for applied linguistics, has no qualms. She took courses in secretarial work, computers and psychotherapy. "I still don't know what I really want to do, but there are so many possibilities," she says, looking at the ads in a newspaper. Her parents are dissatisfied, "but they spent their whole lives working in a single state enterprise."

According to information provided by the school superintendents' office, in Warsaw alone in 1992, over 40 private schools were established to prepare students for professions. Only ten existed the year before. Market research confirms the greatest need is for secretaries, accountants, computer specialists and people

trained in marketing and management. Although they usually cost about 3 million zlotys a semester, there is no shortage of students.

Anna Tokarczyk contemplates the results of the latest research on professional prestige with delight. The position of secretary is moving up the ladder. She rarely mentioned her profession two years ago—she wanted to avoid the usual sarcastic questions about her boss' height and eye color. Secretaries were regarded as specialists in brewing coffee and putting on sweet smiles. Anna can operate a computer and knows English. When she applied for the job, she was told she needed "orga-

nizational ability and the motivation to do effective work." Like other girls who make the grade, she prefers to be called an "assistant" instead of a "secretary."

The private sector is now being rehabilitated. After 45 years as a "class enemy of the workers," the private businessperson is back in favor. Wholesaler Roman Kłosiński thinks Poles are increasingly apt to associate "private initiative" not only with profits, but with creativity, boldness and hard work. But not everybody agrees the willingness to take risks has begun to be more profitable than lifetime work at the same job in a state enterprise.

The picture of a worker breaking all productivity records was a familiar image in Stalinist propaganda. At the end of the '50s, miners found themselves ahead of farmers, priests, soldiers and accountants in the top ten most prestigious professions. In 1987, the miners were ranked second, just behind professors. Domański attributes this to effective propaganda. At that time, both private owners and secretaries were awarded 20 points on a 100-point prestige rating.

"Just a few years ago, a laborer earned as much as an engineer," said a disappointed Eugeniusz Frostek of the Ursus factor near Warsaw. Today an engineer earns at least twice as much. If his firm goes bankrupt he can easily find new work, but a laborer can only stand in unemployment lines.

The most prestigious professionals and the still poorly paid Polish intelligentsia are swelling the ranks of the impoverished. They often regard their socially-respected professions as their mission. "Somebody has to teach these children," says the teachers. Sometimes they can afford a "hobby" because "their husbands are rich." Grazyna, a doctor in Łódź for the last three years, "cannot live on patients' respect and gratitude." When asked why she chose her difficult and unprofitable profession she replied, "The situation has to change sooner or later."

Ewa Dankowska, who runs a small shop in Grochowska Street, Warsaw, doubts the sincerity of this "social respect." "I believe people look on teachers and doctors with compassion," she says. "They work hard for nothing. Let's respect them." In her opinion, many Poles have the stereotypical idea that honest, hard-working people must be poor, and those who fare well must be swindlers. She has encountered more suspicion than respect since she opened the shop.

Those researching social phenomena in Poland say the situation will change

soon. The most prestigious professions will begin to pay well. The list of the top ten most prestigious professions probably won't change, but will become open to professions still timidly waiting for respect in society's waiting room. Sociologists say Poles will begin to look for qualifications and professionalism to support degrees and academic titles.

Piotr Dukaczewski
and Ewa Wrzesionkowska
Photos by **Jacek Barcz**

APPENDIX

1.0

COORDINATE PROGRAM

Time to plan in the Solidarity Office in Gdansk with
Marcin Flisykowski and Alicja Unterschuetz.

AID II

ECONOMIC FOUNDATION NO22 SOLIDARNOŚĆ GDAŃSK

ACTIVITY REPORT

01.01.93-31.03.93

1. Supervising work of the three centers - calls every week to check realization of their courses and fulfillment of project objectives.
2. Providing the centers with monthly money transfer and checking their expenditures.
3. Providing the centers with more promotion materials- institutes leaflets and files.
4. Supervising organization and participating in the meeting of Mr.Kolta: and his team at American Polish labor Center in Warsaw. on 12th January 1993.
5. Participating in a working meeting with Ms.Anhorn in Warsaw on 13th January.
6. Coordinating work of three centers on video and case study production: - carrying negotiations with Gdańsk filming firm VIDEO-STUDIO, supervising fulfillment of video production schedule by the centers:
- signing an agreement with Gdańsk filming firm VIDEO-STUDIO;
- supervision fulfillment of video production schedule by the centers;
- reviewing scenarios for Bielystok Institute's case studies;
- consulting with Bielystok coordinator for case studies;
- auditing final version of films, evaluation and correction of the final material;
- revision of costs estimates for film production and script writing sent by Rzeszów;
- providing Rzeszów and Poznań Institutes with sample agreements with filming companies.
7. Providing the centers with the a list of tasks to be accomplished in this quarter.
8. Supervising and organization of Mr.Cathy Ashmore stay in Poland and visits to three cites February-March:
- travel and accommodation arrangements;
- information sent to all sites;

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- personally assisting Ms.Ashmore during her visits to all three sites Poznań, Białystok and Rzeszów;
- providing translation and any required assistance.
- Organizing stay for Ms.Ashmore in Gdańsk - preparing the schedule (meeting with Trade Union "Solidarność" President, Mr.Marian Krzaklewski, local TV interview, working meetings).

9. Starting work on proposal for the III year of the Project - preparing research and making new contacts in academic circles in Opole and Koszalin.

10. Continuation of work on II National Entrepreneurship Forum:
- gathering first sent in forms;
  reading sent in excerpts of speeches;
- mailing more invitations to foreign and Polish guests;
- final booking of the Hotel GDYNIA.

11. Supervising work on materials development arranging implementation of a new concept of writing all materials on disks in Word Perfect 5.1.

Alicja Untuschmetz

ECONOMIC FOUNDATION
NSZZ SOLIDARNOŚĆ

80-855 GDAŃSK
ul. Wały Piastowskie 24
POLAND

tel. 384-412, 384-319
tlx. 513170, 513160
fax. 384219, 317121

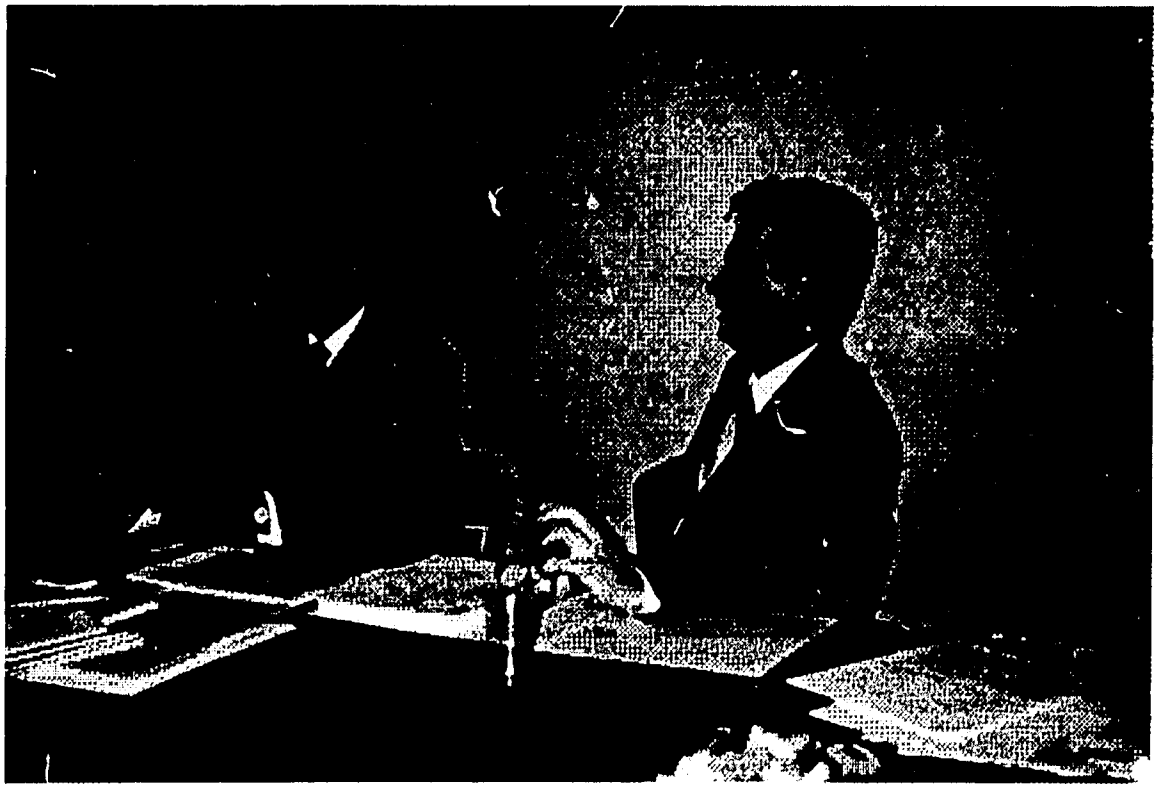
FINANCIAL REPORT

1.11.93-31.03.94

1. Staff - 2 salaries	2 400 USD
2. Managerial Centers	45 [illegible] USD
3. Payment for the video production in Bielystok	5 437 USD
4. Local travel	200 USD
5. Materials purchase	215 USD
6. Others (PH, mail, faxes, phones)	20 USD
7. Materials development	2 570 USD
TOTAL	56 8[illegible] USD

Alicja Unterschmetz

Meeting with Third-Party Evaluator's Team. Alicja Unterschuetz talks with Claudine Wolas, Lawrence McKibbin, and Leslie Koltai.



The Polish-American Enterprise Institute Coordinators from Rzeszow.

An opportunity to share results with Dr. Koltai's team.

The Bialystok Enterprise Academy Coordinators.

Coordinators enjoy an opportunity to share ideas.

Third Party Evaluator Meeting
with
Polish American Enterprise Institutes

Agenda - January 12, 1993

- Meeting with Dr. Koltai's Team
- Site Reports
  - Bialystok
  - Poznan
  - Rzeszow
- January Economic Restructuring Proposal
- Schedules for Classes - 1993
- Mentoring New Teachers
- Completion of Materials
- Cases
- Reporting Systems
- Business Plans
- WorldNet Program
- May FORUM - May 15-18
- Year III Proposal
- Other Issues

Cathy A. - FYI

1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

February 2, 1993

Via FAX

Nina Majer
U.S. Embassy, Warsaw
Al, Ujazdowskie 29/31
Poland

RE: Notice of International Travel Pursuant to AID Grant
#EUR-0029-G-00-1040-00

Dear Ms. Majer:

This letter is notice of international travel that is required to be given by the above referenced AID grant. I will be visiting Poland to attend meetings in Warsaw, Poznan, Gdansk, Bialystok and Rzeszow. I will arrive in Warsaw on February 16, 1993 and return to the United States on March 7.

I would like to meet with you on Wednesday, February 17 at 9:00 a.m. or late in the afternoon if possible. The rest of the time I will not be in Warsaw, although if necessary I could take time on Thursday, February 18, before leaving for Poznan. I would like to have your ideas on our proposal for Year III and hope we will have time to discuss it. I look forward to hearing from you.

Sincerely,

Cathy Ashmore

M. Catherine Ashmore
Entrepreneurship Program Director

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AND TRAINING FOR EMPLOYMENT

1900 Kenny Road
Columbus, Ohio 43210-1090

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Telex: 9102505950
Fax: 614-292-1260

March 31, 1993

Alicja Unterschuetz
Fundacja Gospodarcza NSZZ Solidarnosc
Waly Piastowskie 24
80-855 Gdansk, Poland

Dear Alicja:

Attached are letters I am mailing direct to the three Institutes with their pictures from my latest trip. Also, there are some pictures for Alicja Z. enclosed.

I am anxious to hear about the program for the FORUM. Let me know what you will need from me. I hope that you will be able to set up a computer program to capture the names, addresses and phone numbers of everyone who registers. This is something we give conference attendees and they do appreciate it for future networking.

Please give my love to Malgorzata.

Sincerely,

Cathy

M. Catherine Ashmore
Director, International Enterprise Academy

THE OHIO STATE UNIVERSITY

CENTER ON EDUCATION AND TRAINING FOR EMPLOYMENT

1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

March 31, 1993

Andrzej Jurgilewicz/Boguslaw Plawgo
Bialystok Business School
ul. Wiejska 45-E
15-351 Bialystok, Poland

Dear Andrzej and Boguslaw:

Enclosed are some photos from my trip in February. It was nice to have some time to see your activities and meet the people you are working with. It was interesting to be involved in your new professional secretary program, as well as sitting in on your classes. I especially enjoyed the competence of our new "driver"! Thank you for your hospitality.

I hope we will hear soon from AID about funds for next year. I am almost positive that we will get support for another year, but it is good to have it be official. Please plan on spending the last two weeks in June in the U.S. so you can attend the ICSB conference. I am almost sure we will know by the time of the FORUM in Gdynia so we will wait to make plans then.

Elzbieta tells me that the English versions of both Finance and Entrepreneurship courses are almost finished, as well as the Polish version of Finance. Our goal is to have all the books in both English and Polish on Word Perfect 5.1 and shared in print copy by June. Does this work for you?

I hope all is proceeding as you expected. We look forward to seeing you in May in Gdynia. Tentatively we plan a Coordinators' Meeting on Sunday 16 at 2 pm. We will let you know more about it soon.

Sincerely,

M. Catherine Ashmore
Director, International Enterprise Academy

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Columbus, Ohio 43210-1090

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Fax: 614-292-1260

March 31, 1993

Zdzislaw Krajewski
Walery Lach
Polish-American Enterprise Institute
Powstancow Wlkp. 16 str
Room 1520
61-895 Poznan - Poland

Dear Zdzislaw and Walery:

Enclosed are some photos from my trip in February. It was nice to have some time to see your activities and meet the people you are working with. Thank you for your hospitality.

I hope we will hear soon from AID about funds for next year. I am almost positive that we will get support for another year, but it is good to have it be official. Please plan on spending the last two weeks in June in the U.S. so you can attend the ICSB conference. I am almost sure we will know by the time of the FORUM in Gdynia so we will wait to make plans then.

Gerry Hills tells me we will have the final Marketing course with all his changes by April 12. We will send it to you as soon after that as possible so you can finish off the Polish version. I don't think he has added much, but I am sure he has improved some of the materials you got before November.

The Strategic Planning course is pretty much as it was so it can be assembled on a disk as you have it and there will only be minor additions. I asked Alicja Unterschuetz to find the original Polish typed copy for you in case having the disks will help you. Our goal is to have all the books in both English and Polish on Word Perfect 5.1 and shared in print copy by June.

I hope all is proceeding as you expected. We look forward to seeing you in May in Gdynia. Tentatively we plan a Coordinators' Meeting on Sunday 16 at 2 pm. We will let you know more about it soon.

Sincerely,

Cathy

M. Catherine Ashmore
Director, International Enterprise Academy

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1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

March 31, 1993

Krzysztof Kaszuba/Adam Goral
Polsko-Amerykanski Instytut Przedsiebiorczosci
ul. Zygmuntowska 2A
35-030 Rzeszow, Poland

Dear Krzysztof and Adam:

I hope by now Adam has recovered from whatever took you to the hospital on our way out of town. Enclosed are some photos from my trip including our lovely evening in Adam's home. It was nice to finally see all the beautiful work Ewa has put into it. I am truly impressed...it makes me want to do something to my place, but then I am never home! Thank you for your hospitality. I enjoyed seeing everything in action.

I hope we will hear soon from AID about funds for next year. I hope you were satisfied with our proposal for the Center for Excellence. And I also hope AID was impressed! I am almost positive that we will get support for another year, but it is good to have it be official. Please plan on spending the last two weeks in June in the U.S. so you can attend the ICSB conference. I am almost sure we will know by the time of the FORUM in Gdynia so we will wait to make plans then.

We just received the final changes in the Management course from Gene. I didn't expect you to be ahead of him...so now we will have to see what changes need to be made to your "finished" Polish version. This is the beauty of computer disks. We will send it to you as soon as possible so you can finish off the Polish version.

Martha's final version of the Export-Import course is almost typed. Next she will need to proof-read it and then we will send it to you for final translation and typing on disk. Our goal is to have all the books in both English and Polish on Word Perfect 5.1 and shared in print copy by June.

We look forward to seeing you in May. Please let me know what the agenda is for your regional Forum and if it will be held for sure. I need to make airline reservations for me and Martha Cooper to join you. We hope a lot of your faculty will join us in Gdynia. Tentatively we plan a Coordinators' Meeting on Sunday 16 at 2 pm. Is that ok for you? We will let you know more about it soon.

Sincerely,

Cathy

M. Catherine Ashmore
Director, International Enterprise Academy

THE OHIO STATE UNIVERSITY

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1900 Kenny Road
Columbus, Ohio 43210-1090

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Fax: 614-292-1260

January 29, 1993

Dr. Leslie Koltai
16200 Ventura Blvd. #227
Encino, CA 91436

Dear Dr. Koltai:

We enjoyed meeting with you, Claudine Wolas and Dean McKibbeon in Warsaw earlier this month and appreciate your interest and support for our project. As you can see, we have a serious group of leaders who are trying their best to make the program a success. They appreciated the opportunity to hear directly from you concerning U.S. perceptions of their problems and successes.

I would like to further clarify our concerns about the report on the first year of our project. I feel it necessary to do this because there is such a large discrepancy between the 53 percent completion you report and our understanding that we had completed all but tasks 6.0 and 7.0 by the end of the first year. Our issues are as follows:

1. You are expecting us to develop five institutes, but U.S. AID requested that we develop only three and cut our funding accordingly. We were never approved for the original five although we asked for the funding to do it in the second year also. We submitted a revised proposal dated April 19, 1991 in response to the letter of April 9 from Diane Miller of AID. (See page 10 of revised proposal)

2. The ten seminars for bankers, etc., should have been changed to six of 6 hours each. In reality, we substituted a two-day seminar for the six hours and considered this pilot completed. We hope that the sites will replicate this activity in Year II. Our revised proposal was not changed accurately in all spots when we were asked to reduce the number of centers. (See the attached proposal on page 11 and 20.) The three seminars were described in our third quarter report and were part of the activities of the grand opening and site visit of American consultants.

3. You questioned whether we had 45 or 15 faculty members at the train-the-trainer workshops. Actually all of them were there for the first two days and the last week. During the rest of the four week period, they chose two of the courses to participate in so that we had about 12 at each of the individual course training sessions. Thus they developed individual specialties and are able to teach two or three of the courses, but not all of them.

4. Business advising was always a part of the planned program, but we changed our approach to assisting the faculty to be business advisors rather than teaching it as a course. As a result, we decided to add strategic planning as an additional course.

5. The number of hours and the number of students causes some confusion. Since each of the five courses can be attended separately we count each course and each person separately. Thus, we could have fifteen people attend 5 courses or 75 people attend one course with the same number of hours of attendance. Actually, the sites reported the following which was combined in the Quantitative Data Worksheet we sent to you:

Poznan:	24 bankers/15 hours 15 business owners/180 hours 15 business owners/810 hours of consulting
Rzeszow:	68 business owners/150 hours 20 unemployed/65 hours 15 bankers/8 hours 36 business owners/632 hours of consulting
Bialystok:	12 business owners/160 hours 26 bankers/8 hours 59 unemployed/65 hours 12 business owners/240 hours of consulting

Total Participants - 302 (or 685 if each course is counted separately)

In the future, I will collect this information in a more specific way to give you more exact data for your reports. I would like to point out also that it was 150 students in the revised proposal instead of 250 as you indicate. (See page 11 of the proposal.) This was based on 10 per class with 5 classes per course times three sites (10 x 5 x 3 = 150). We have far exceeded this as indicated above.

I appreciate the time you took to explain your components and will be sure to give you a summary report at the end of Year II that addresses these. In the meantime, we will endeavor to provide you with more quantitative data as requested. We would appreciate your questions if you are not sure about our information.

Also, I would like to know what percent of the work you now feel that we actually completed in Year I as a result of this discussion. As you know, I am too much of a perfectionist to be happy with a 53 percent result. Thanks for your help.

Sincerely,

M. Catherine Ashmore
Director, International Enterprise Academy

cc: Steve French
Nina Majer

THE OHIO STATE UNIVERSITY

CENTER ON EDUCATION AND TRAINING FOR EMPLOYMENT

1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

January 5, 1993

Dr. Leslie Koltai
16200 Ventura Blvd. #224
Encino, CA 91436

Dear Dr. Koltai:

I received your report on the U.S. AID projects for the first year and was quite upset with the analysis that shows that we have only accomplished 49 percent of the components of the Year I project. I would like to set this straight right away. It has been my understanding that you were relatively pleased with our project, at least as far as I have been able to determine from Nina Majer and Steve French.

The major problem seems to be that you expected a final report at the end of Year I and we gave you a quarterly report as we had done before. This undoubtedly was my error as I felt the continuation of the project postponed such a report until the end of the project. However, our quarterly report does give exact details of our accomplished tasks as we proposed them. I realize it is not so easy to check each quarter for completion details, and I would have been happy to do a summary report if I had known you planned to summarize all the projects at this time.

I do not know what you are using to identify 21 components for the project. Our proposal identified 12 major tasks that were divided into 51 sub-tasks. Our quarterly report addresses these 12 tasks as appropriate each time and will be summarized in our final report. For purposes of information I will try to identify these here.

1.0 **Coordinate Program** - We have worked effectively with the Solidarity Economic Foundation to organize the project which includes subcontract management, travel management, coordinating reports for the sponsor. Because of the continuation of Year II, we continued to modify the materials and plan to submit the final courses at the end of Year II.

2.0 **Identify Available Materials** - We brought American and Polish leaders together to identify the components of five courses to be offered in Polish. Although largely a compilation of the appropriate materials available in the U S we actually wrote a teacher's guide outlining the use of these materials. Teachers guides average 300-400 pages and include teaching outlines, handouts, and

transparencies for use in the course. Separate guides were developed for Entrepreneurship, Finance, Marketing, Management, and Strategic Planning. In addition practice materials were developed for training consultants. Books and magazines were provided to each Institute for use by those speaking English. All course materials were translated into Polish.

3.0 **Plan Entrepreneurship Institutes** - This task involved visiting the three sites three times during the year to plan their establishment and continuing activities. We established regular tasks for the coordinators and for the faculty working with them. We organized translation of materials at the local sites and we encouraged the formation and meetings of local advisory committees. We assisted the sites with problems they encountered with the local university management and worked out alternative options for the Poznan site.

4.0 **Establish Task Force on Market Economics Education** - We established a task force of representatives of the Polish ministries involved in small business and included appropriate organizations at the national level such as the chamber of commerce and the Cooperation Fund. We held three meetings of the task force and included them in the national conference. One member even sponsored the conference in a small way.

5.0 **Polish Scholars Visit U.S. Schools** - This task was accomplished in August, 1991 when the coordinators from each site spent five weeks visiting U.S. schools and working with the American consultants on the organization of the courses.

6.0 **Develop Case Studies of Polish Entrepreneurs** - Ten case studies of Polish entrepreneurs were developed and published in a booklet for use of the program and for sale by Solidarity. They were not completed until August, 1992, because we had such a difficult time getting entrepreneurs to be willing to be interviewed for the case study. About half of our original choices backed out and had to be replaced. Also, we were not able to get case studies from Poznan so finally replaced them with success stories from Gdansk.

7.0 **Arrange TV/Radio Shows** - Although we have had many opportunities for local radio and TV coverage of the program, we have not as yet been able to get the national TV to show the videotapes developed on the ten entrepreneurs. They feel that a single success story is a commercial for the business and will not show it as a program. Our previous experience had been with a number of business owners shown as an example of small business opportunities. It never occurred to us that a single entrepreneur's story would not be acceptable. The 10 videotapes were completed in August and delivered to each of the programs to use as part of their classes. This is an excellent use of the videos. And they are available for sale by Solidarity so that others can also make use of them.

8.0 **Conduct Pilot Program** - Each of the five courses was pilot tested with a panel of entrepreneurs during our training session in Poznan. As a result some changes

were recommended in the materials. Generally, the business owners were very positive about the courses.

9.0 **Train Management Center's Faculty** - Forty-five faculty members from the three sites came together in November to be trained to teach the courses in the Entrepreneurship Institutes. United States consultants worked with small groups to develop special expertise by topic and assist the Polish faculty in developing skills to teach the courses. They continued to work with the faculty on an individual and small group basis when we visited each site in March.

10.0 **Offer Entrepreneurship Institute Courses** - The faculty spent the time between November and March preparing to teach the courses. The grand openings of the Enterprise Institutes were held in each site in March. United States consultants visited each site and provided advice to the faculty. The U.S. consultants team taught the courses with their Polish counterparts. The courses were scheduled on weekends to facilitate participation by business owners. During the period between March and June, each site ran the series of five courses for business owners as follows. Individual consulting was also provided to members of the class as requested.

	Bialystok	Poznan	Rzeszow
Entrepreneurs per class	14	12	28 (plus 23 and 17 in a modified class)
Entrepreneurship	30 hours	30 hours	30 hours
Finance	40 hours	40 hours	40 hours
Management	30 hours	30 hours	30 hours
Marketing	30 hours	30 hours	30 hours
Strategic Planning	20 hours	20 hours	20 hours

Although our coordinators were not involved in all of the teaching activities in Poznan, they assure us that the courses were run as planned under the leadership of the former project manager in the Management Center. The fifteen faculty members taught the courses and the entrepreneurs were not aware of a change in program management. The change has moved smoothly because of the support of Rector Gruchman of the Economics Academy who wants to see the program continue successfully.

11.0 **Offer Seminars on Business Plans to Special Groups** - Each site organized a two-day seminar with local bankers to expand their understanding of the use of a business plan in providing loans to small business owners. In all cases, the Institutes made important contacts with local bankers who were very pleased with the program.

12.0 **Conduct Polish National Conference** - During May, we held a three-day conference that was attended by over 230 people from all over Poland. The purpose was to share information and resources on teaching entrepreneurship and related courses in Poland. This was considered a very successful way to present market-economics ideas to educational leaders in other cities as well.

We added an extra activity to the project in connection with the conference. One hour of the conference was used for a satellite conference between the U.S. and Poland for the purpose of featuring the project and introducing the entrepreneurs used in the project case studies. This was the first time the Warsaw TV people had successfully sent a satellite program to the U.S. from a remote station with satellite truck hook-up. The technical people were delighted that it went so well.

As you can see, with the exception of national TV coverage, I truly believed we had completed all the components of the Year I proposal. We had some problems getting our sites to use the right evaluation forms in the beginning, but believe we straightened that out. I would like to be advised of the nature of the 21 components that you have judged completion of only ten. Please let me know how you organized this evaluation and what we can do to rectify the situation. Needless to say, we do not want others to believe we are performing poorly and we do not honestly believe we are.

I look forward to seeing you in Warsaw.

Sincerely,

Cathy Ashmore

M. Catherine Ashmore
Director, International Enterprise Academy

cc: Steve French
Nina Majer

BASELINE MANAGEMENT PLAN:
Entrepreneurship Institutes in Poland Project

		J	J	A	S	O	N	D	J	F	M	A	M	J
		1991							1992					
1.0	Coordinate Program*													
1.1	Organize project with Solidarity and 3 University-based Management Centers.	▲			▲				▲					
1.2	Arrange travel, visas, lodging,itinerary.	▲					▲				▲		▲	
1.3	Transfer resources to Polish counterparts.	▲			▲			▲			▲		▲	
1.4	Write reports for (US AID) sponsor.				▲			▲			▲			▲
1.5	Submit copies of materials to sponsor.													▲
2.0	Identify Available Materials*													
2.1	Identify appropriate curriculum materials in U.S.		▲											
2.2	Identify materials in Poland.		▲											
2.3	Choose best materials.		▲											
2.4	Design courses.				▲	▲	▲							
2.5	Arrange for translation and adaptation.		▲											
3.0	Plan Entrepreneurship Institute**													
3.1	Visit 3 sites.	▲			▲									
3.2	Plan seminars and courses.				▲									
3.3	Plan for translation.				▲									
3.4	Identify relationships with other programs				▲				▲					▲
4.0	Establish Task Force on Market Economics Education**													
4.1	Identify members.	▲												
4.2	Conduct meetings.								▲				▲	
4.3	Identify sources of additional funds.								▲					
4.4	Make long-term plans								▲				▲	

* Partially in the U.S.
** Totally in Poland

BASELINE MANAGEMENT PLAN:
Entrepreneurship Institutes in Poland Project--*Continued*

J J A S O N D J F M A M J
1991 1992

5.0 Polish Scholars Visit U.S. Schools

5.1 Plan program.
5.2 Visit classes with consultants.
5.3 Review materials selected for courses.
5.4 Plan faculty training for Poland.

6.0 Develop Case Studies of Polish Entrepreneurs**

6.1 Identify success stories.
6.2 Write up in English and Polish.
6.3 Develop strategies for classroom use.
6.4 Arrange for publication.

7.0 Arrange TV/Radio Shows**

7.1 Obtain agreements to provide programs.
7.2 Develop scripts.
7.3 Shoot TV coverage of success stories and classes.
7.4 Work with station staff to produce series of programs.

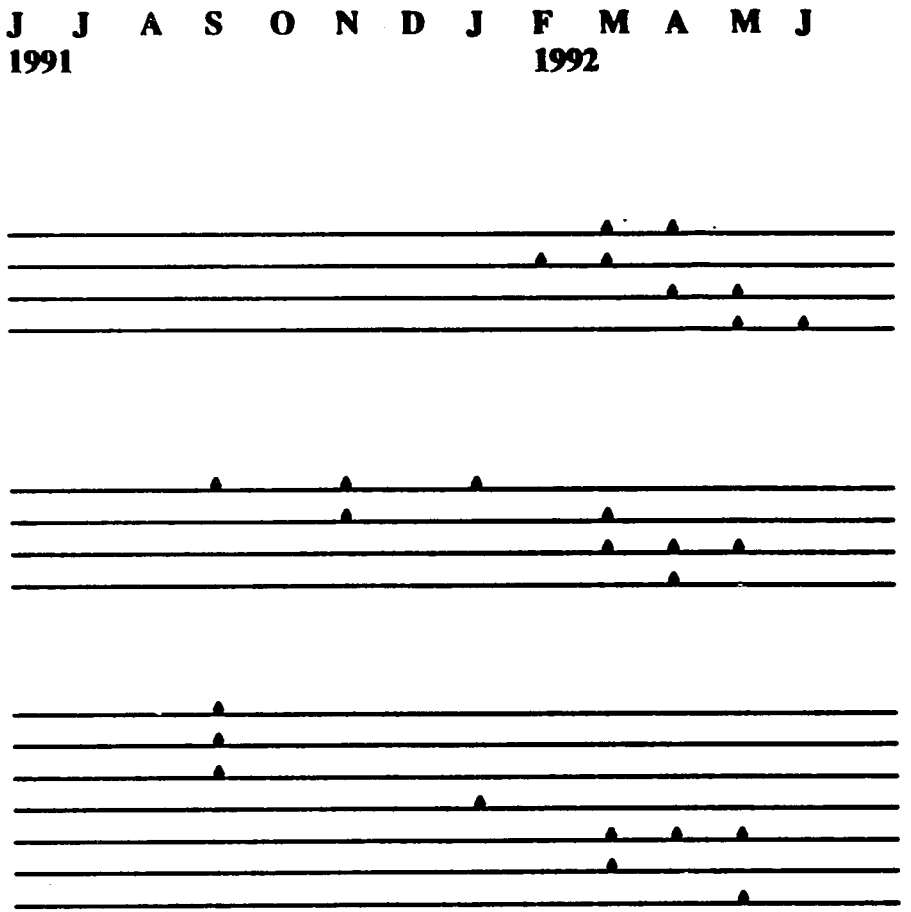
8.0 Conduct Pilot Program**

8.1 Offer courses at 1 location
8.2 Teach courses with help of U.S. consultants.
8.3 Evaluate courses and revise.

9.0 Train Management Center's Faculty**

9.1 Plan training program.
9.2 Conduct faculty training.
9.3 Interact with pilot program

BASELINE MANAGEMENT PLAN:
Entrepreneurship Institutes in Poland Project--*Continued*



10.0 Offer Entrepreneurship Institute Courses**

10.1 Conduct grand openings.
10.2 Offer courses with U.S. consultants' help.
10.3 Evaluate.
10.4 Revise courses and materials.

11.0 Offer Seminars on Business Plans to Special Groups**

11.1 Contact banks and others to organize participation.
11.2 Develop simplified program on how to evaluate business plans.
11.3 Conduct a 3-day seminar in three cities.
11.4 Evaluate

12.0 Conduct Polish National Conference**

12.1 Identify site.
12.2 Plan program.
12.3 Promote conference.
12.4 Arrange for speakers.
12.5 Obtain public relations coverage.
12.6 Follow-up on site details.
12.7 Conduct conference

Dates:
Visit three Polish sites: June, 1991
Polish scholars visit U.S.: July/August/September, 1991
Pilot courses offered: November/December
Faculty training seminar: November/December
Entrepreneurship Institutes Open: February, 1992, (3-4 weeks)
Seminars for government and financial officers: February, 1992
National Conference: May, 1992, Poland

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activities (12 major activities): 1. Coordinate Program; 2. Identify, Develop, Update materials; 3. Plan & Assist Institutes; 4. Establish Task Force on Market Economics Education; 5. Polish Scholars visit US Schools; 6. Develop Case Studies of Polish Entrepreneurs; 7. Arrange TV/Radio Shows; 8. Conduct Pilot Program; 9. Train Institute Faculty; 10. Introduce & Offer Institute Courses; 11. Organize Special Groups Seminars; 12. Conduct Polish National Conference.		
Implementing Group: The Ohio State University Center on Education and Training for Employment and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	21	2680 Days/262 = 10.23 years
CETE Translators	5	132 Days/262 = 0.50 years
CETE Consultants - Technical Assistance	8	343 Days/262 = 1.31 years
Subcontractors:		
Solidarity Economic Foundation Staff	12	744 Days/262 = 2.84 years
Entrepreneurship Institute Staff	11	2446 Days/262 = 9.34 years
University Faculty	45	8910 Days/262 = 34.0 years
Translators	10	660 Days/262 = 2.52 years
Total	SUM X = 112	SUM Y = 60.74 years
List Assumptions Here: The following worksheets give a detailed break down by each of the 12 major activities. Each category states the actual number of staff persons who worked in the specific activity, therefore, if you add up staff numbers from each of the following detailed sheets, the sum will not equal the actual number of staff which is 112.		

Project #: 180-0029
Grant #: EUR-0029-G-00-1040-00

Project Title: Entrepreneurship Institutes in Poland

Project Activity: Coordinate Program

Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland

Workforce Data:

Category	Staff Numbers	Total Work Years
CETE Staff	12	789 Days/262 = 3 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	0	0
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	0	0
University Faculty	0	0
Translators	0	0
Total	SUM X = 14	SUM Y = 3.17 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Identify, Develop, Update materials		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	14	662 Days/262 = 2.5 years
CETE Translators	5	132 Days/262 = 0.5 years
CETE Consultants - Technical Assistance	5	48 Days/262 = 0.18 years
Subcontractors:		
Solidarity Economic Foundation Staff	12	116 Days/262 = 0.44 years
Entrepreneurship Institute Staff	11	316 Days/262 = 1.2 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	86 Days/262 = 0.33 years
Total	SUM X = 102	SUM Y = 10.86 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Plan & Assist Institutes		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	3	62 Days/262 = 0.24 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	5	20 Days/262 = 0.08 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	52 Days/262 = 0.20 years
Entrepreneurship Institute Staff	6	174 Days/262 = 0.66 years
University Faculty	0	0
Translators	0	0
Total	SUM X = 16	SUM Y = 1.17 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Establish Task Force on Market Economics Education		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	2	34 Days/262 = 0.13 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	0	0
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	0	0
University Faculty	0	0
Translators	0	0
Total	SUM X = 4	SUM Y = 0.29 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Polish Scholars visit US Schools		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	10	368 Days/262 = 1.4 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	6	53 Days/262 = 0.20 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	6	174 Days/262 = 0.66 years
University Faculty	0	0
Translators	0	0
Total	SUM X = 24	SUM Y = 2.43 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Develop Case Studies of Polish Entrepreneurs		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	3	102 Days/262 = 0.39 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	0	0
Subcontractors:		
Solidarity Economic Foundation Staff	12	115 Days/262 = 0.44 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 81	SUM Y = 7.94 years

Project #: 180-0029
Grant #: EUR-0029-G-00-1040-00

Project Title: Entrepreneurship Institutes in Poland

Project Activity: Arrange TV/Radio Shows

Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland

Workforce Data:

Category	Staff Numbers	Total Work Years
CETE Staff	2	50 Days/262 = 0.19 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	0	0
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	0	0
University Faculty	0	0
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 14	SUM Y = 0.66 years

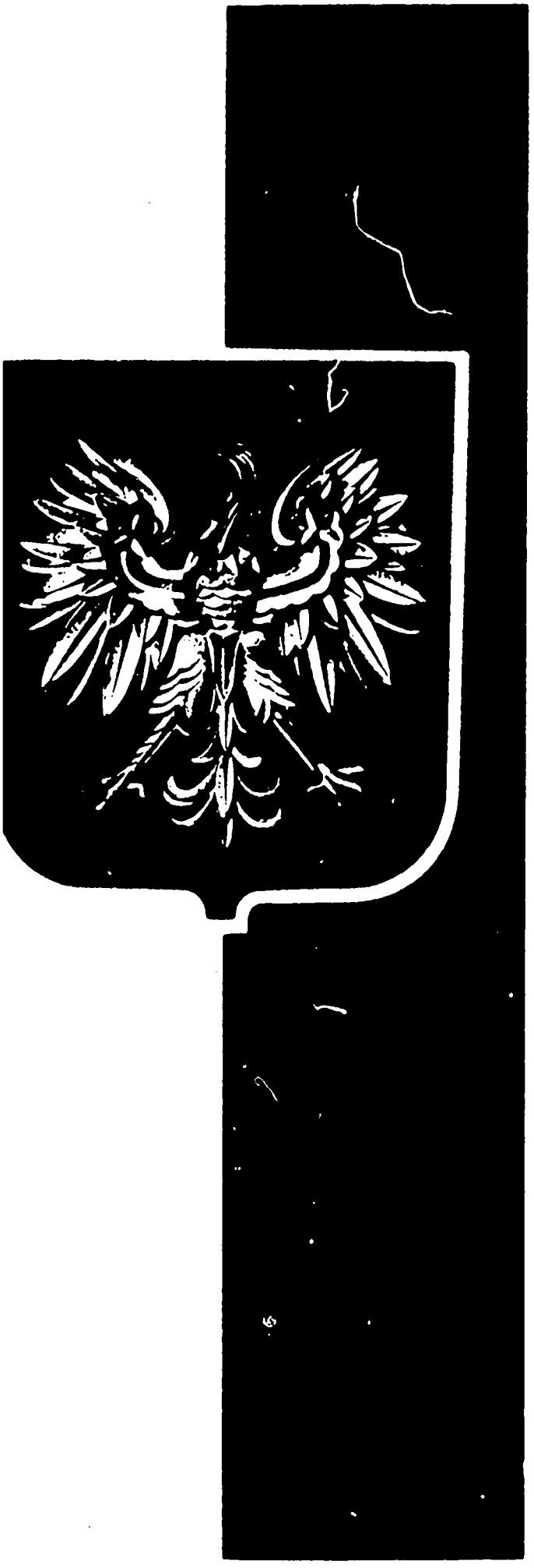
Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Conduct Pilot Program		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	3	61 Days/262 = 0.23 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	5	46 Days/262 = 0.18 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	52 Days/262 = 0.20 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 76	SUM Y = 7.72 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Train Institute Faculty		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	4	101 Days/262 = 0.38 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	5	46 Days/262 = 0.18 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 77	SUM Y = 7.83 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Introduce & Offer Institute Courses		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	3	61 Days/262 = 0.23 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	5	46 Days/262 = 0.18 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 76	SUM Y = 7.68 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Organize Special Groups Seminars		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	4	78 Days/262 = 0.30 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	7	42 Days/262 = 0.16 years
Subcontractors:		
Solidarity Economic Foundation Staff	2	42 Days/262 = 0.16 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	45	1485 Days/262 = 5.67 years
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 79	SUM Y = 7.73 years

Project #: 180-0029 Grant #: EUR-0029-G-00-1040-00		
Project Title: Entrepreneurship Institutes in Poland		
Project Activity: Conduct Polish National Conference		
Implementing Group: The Ohio State University Center on Education and Training for Employment (CETE) and Polish Subcontractor - Solidarity Economic Foundation, Gdansk, Poland		
Workforce Data:		
Category	Staff Numbers	Total Work Years
CETE Staff	9	312 Days/262 = 1.2 years
CETE Translators	0	0
CETE Consultants - Technical Assistance	7	42 Days/262 = 0.16 years
Subcontractors:		
Solidarity Economic Foundation Staff	12	115 Days/262 = 0.44 years
Entrepreneurship Institute Staff	11	297 Days/262 = 1.12 years
University Faculty	0	0
Translators	10	82 Days/262 = 0.31 years
Total	SUM X = 49	SUM Y = 3.24 years



APPENDIX 2.0

DEVELOP AND UPDATE MATERIAL

81

THE OHIO STATE UNIVERSITY

CENTER ON EDUCATION AND TRAINING FOR EMPLOYMENT

1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

February 10, 1993

Lawrence E. McKibbin
Dean, School of Business
Washburn University
Topeka, KS 66621

Dear Dean McKibbin:

Enclosed is the instructor's outline of the six courses we have prepared for use in the Institutes in Poland, as you requested. We are still working on the final typing of the teaching outlines that have been put together to help the Polish instructors deliver the course. There are also handouts and transparency masters as part of the total course materials. When the books have been completed we will share these with you also.

In the meantime, please let me know if you have any questions. All but the Export-Import course are in their second year of development. This new one is still being modified by its author. We look forward to hearing from you.

Sincerely,

Cathy Ashmore

M. Catherine Ashmore
Director, International Enterprise Academy

CC: Leslie Koltai

Books Sent to Poland

Updated 8-5-92

Houghton Mifflin Software, School & College Div.

Business Strategy & Policy, 3rd ed.
Smith, Bizzell & Arnold

Tempomatic IV: A Management Simulation 3rd ed.
Scott & Strickland

Small Business Management 4th ed.
Siropolis

Irwin

Economic Perspective
Streifford

MacMillan

Effective Small Business Management 3rd ed.
Scarborough & Zimmerer

McGraw-Hill

Statistics for Business & Economics
Sandy

Economics 13th ed.
Samuelson & Nordhalus

Starting & Managing the Small Business. 2nd ed.
Kuriloff & Hemphill

Management
Koontz & Weirich

Principles of Corporate Finance 4th ed.
Brealey & Myers

89

South-Western

Strategic Retail Management: A Lotus 1-2-3- Based Simulation
Gifford

Basic Advertising
Jugenheimer & White

Small Business Management 8th ed.
Longenecker & Moore

Franchising
Justis & Judd

Strategic Planning In The Small Business
Stoner & Fry

Misc. Publishers

Competitive Advantage: Creating & Sustaining Superior Performance
Porter
Free Press

Clients & Consultants: Meeting and Exceeding Expectations
Bell & Nadler
Gulf Publishing Co., Book Div.

Competition in Global Industries
Porter
Harvard Business School Press.

Computers & Mathematics: The Use of Computers in Undergraduate Instruction
Smith, Porter, Leinbach & Wegner
Mathematical Assoc. of America

Running Unix: An Introduction to SCOS
Woodcock
MicroSoft Press

The Successful Business Plan: Secrets & Strategies
Abrams
Oasis Press

90

Negotiating a Bank Loan (You Can Live With!)
Pulis
Probus Publishing Company

International Dimensions of Organizational Behavior 2nd ed.
Adler
P W S-KENT

Survey Research by Telephone 2nd, rev.ed. (Library of Social Research: Vol. 150)
Frey
Sage Publications

Entrepreneurial Behavior
Bird
Scott Foresman

Accounting: The Language of Business
Davidson, Stickney & Weil
Thomas Horton & Co.

New Venture Creation
Timmons
Upstart

BOOKS NOT LISTED BY PUBLISHER (OSU BOOKSTORE)

Accounting Texts & Cases
Anthony & Reece

Basic Financial Management
Martin

Basic Financial Management, Study guide
Martin

Strategic Formulation & Implementation
Strickland

Human Resource Management
Schuler

Economics of Money, Banking, & Finance
Mishkin

91

Marketing Game
Mason

Marketing Research
Acker

Sales Management
Futrell

Marketing Research in a Marketing Environment
Futrell

Organizational Behavior
Steers

Principles of Financial Managemnt
Winger

Marketing
Skinner

Marketing Management
Kotler

BOOKS NOT LISTED BY PUBLISHER (BORDERS BOOKSTORE)

The Competitive Advantage of Nations & Their Firms
Porter, Michael E.
Free Press

Grit, Guts & Genius: True Tales of Megasuccess: Who Made Them Happen & How They Did It
Hillkirk & Jacobson
Houghton Mifflin Software, School & College Div.

The Successful Marketing Plan

Opening Your Own Retail Store

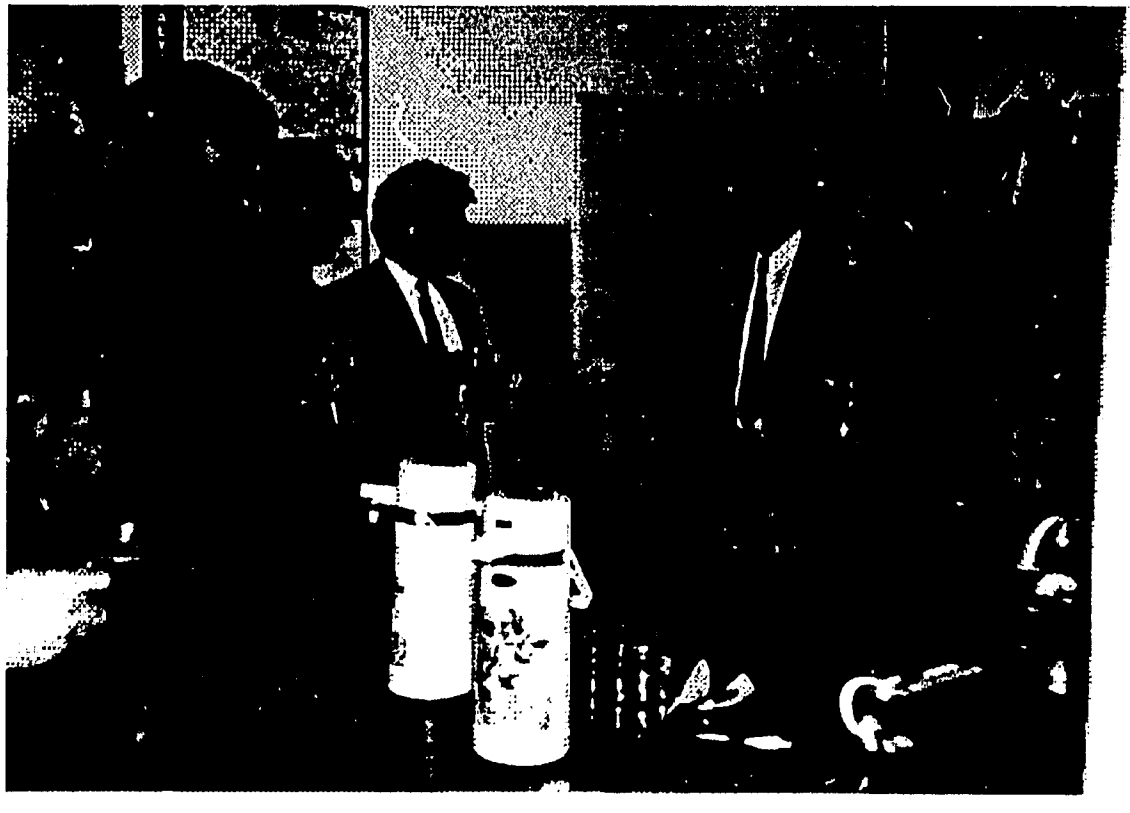
Consulting For Success

How to Start & Run a Profitable Restaurant

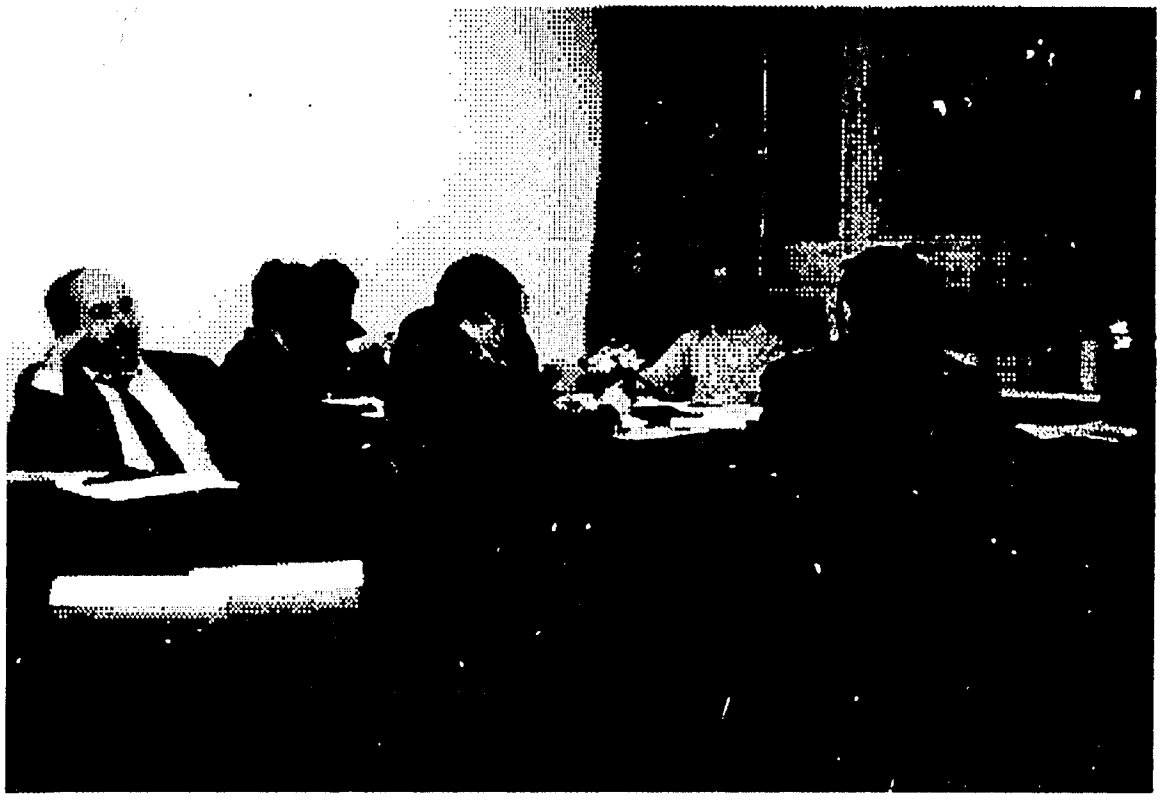
qV

Bialystok

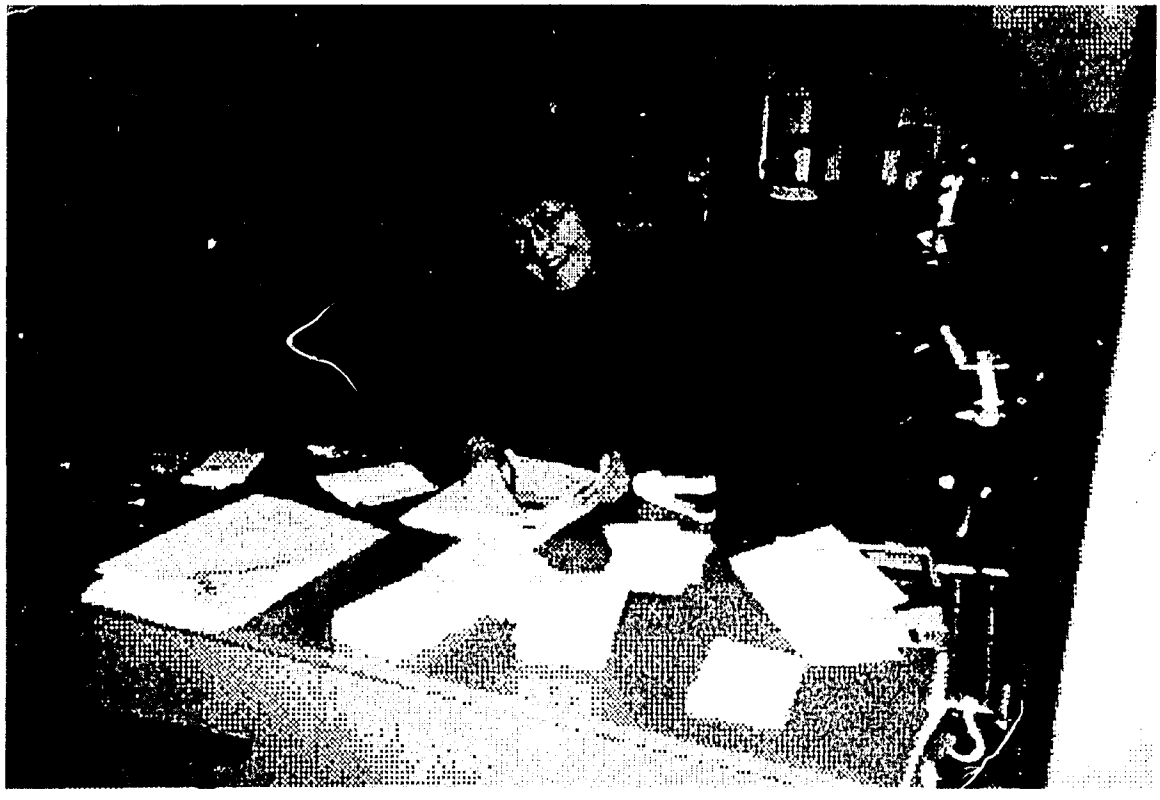
Bialystok Coordinators' Office.



Class members enjoy a "break."



Marketing Course in Bialystok addresses pricing issues.



Instructor's preparation time in Bialystok.

Finance course addresses taxes for business owners.

Grand Opening of Courses for Professional Secretaries—Bialystok.

Dorota Malaszkiewicz, Director of New Program.

TOTAL HOURS FOR BIALYSTOK

	Year I		Year II					
			Quarter 1		Quarter 2		Quarter 3	
Course:	Training	Consulting	Training	Consulting	Training	Consulting	Consulting	Training
Total Institute Program	920	80	162	67				
Entrepreneurship					360	8	72	3
Marketing					300	10	320	11
Management					180	6	256	8
Finance					522	6	448	15
Strategic Planning							72	3
Export/Import							48	2
Faculty Training	1,320	240			336			
Bankers/Government	208							
Media		150		12		6		
Business Start-up	3,845	10			990		1400	
Students (Traditional								
Business Managers					100		3000	
Other (Describe on back)								
Other ((Describe on back)								
Total	6,293	480	162	79	2,788	48	5,616	42

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe

Institution: Bialystok Ent. Institute

Quarter: Jan.-Mar., 1993 Contact Person Regarding this Report: Andrzej Jurgilewicz

Project Component

TOTAL PROJECTED STUDENT CONTACT HOURS THIS QUARTER: 5658

STUDENT CONTACT HOURS	MANAGMENT EDUCATION	ECONOMICS EDUCATION	CONSULTATION	OTHER	EDUCATION VIA MEDIA SOURCES	LOCATION
	Actual	Actual	Actual	Actual	Actual	
Project Sustainability (Training Faculty/Trainers)						
Students (Traditional)						
Government Officials						
Business Community/ Business Managers	4,216		42			Bialystok
Journalists - Media						
Other Groups/Individuals Bus. Start-up	1,400					Bielsk Podlaski
Other Groups/Individuals						
Other Groups/Individuals						

COMMENTS:

Bialystok School of Business
Entrepreneurship Institute

REPORT. January '93

1/ We carried on "Training for Entrepreneurs". Subjects:
- business plan,
- strategic planning,
- import-export,
- applying computers in small company.

2/ Grand Ending of "Training for Entrepreneurs".
Dinner for participants (Jan 18th).

3/ Entrepreneurship Institute lecturers meeting. Subjects:
- Institute and training promotion (Jan 7th),
- teaching methods (Jan 21th).

4/ We worked out final version of teaching materials law and applying computers (teaching-outlines, transparents, "Legal system").

5/ We worked for preparing "Success Stories"
- we have chosen companies (bookshop "AKCENT", confectioner's shop "U LECHA"),
- we have chosen subjects (marketing, management),
- we have discussed the problem with the owners.

6/ Coordinators meeting with Mr L. Koltai in Warsaw (Jan 12th).

7/ We have prepared "Start in Business" in Bielsk Podlaski.

8/ We began promotion of the next "Training for Entrepreneurs" (start planned for Feb 4th).

Coordinator
Andrzej Jurkiewicz

BIAŁYSTOK SCHOOL OF BUSINESS
ENTREPRENEURSHIP INSTITUTE

MONTHLY REPORT
February 1993

I. We organized the third edition of "TRAINING FOR ENTREPRENEURS" course. The list of participants:

name/last name	firm
1. Stanisław Łuniewski	"Astwa"
2. Wiesław Buczyński	"W.Buczyński"
3. Maria Polewaczyk	"Domar"
4. Andrzej Kujawa	"Awista"
5. Sławomir Wojtkowski	"Aneks"
6. Bogdan Borsukiewicz	"B.Borsukiewicz"
7. Czesław Pruszyński	"Aneks"
8. Cezary Łoś	"Wodrol"
9. Cezary Móżdżyński	"Mediator"
10. Jerzy Jackowski	"J.Jackowski"
11. Piotr Moroz	"Biatel"
12. Marek Mikołowski	"Everest"
13. Bogdan Korelczuk	"KRUS"
14. Krzysztof Korolczuk	"Biatel"
15. Jerzy Leonik	"Bialmot"
16. Adam Dzięcioł	

Module	Faculty
TAX LAW	Leonard Etel
MARKETING	Adam Walicki, Krystyna Kaczyńska

II. We organized "START IN BUSINESS" course in Bielsk Podlaski (20 participants). Faculty: Jerzy Paszkowski, Anatoliusz Kopczuk, Leonard Etel, Edward Hościłowicz, Adam Walicki, Anna Dyhdalewicz, Grażyna Michalczuk

III. We organized reception for local entrepreneurs

IV. We took part in preparation of "SUCCESS STORIES" films [confectioner's firm "U LECHA", book-store "AKCENT"]

V. We worked out final version of teaching materials ECONOMIC SITUATION (t-outline, transparencies, hand-outs)

VI. BEI faculty meetings. Subjects:
- BEI scheduled undertakings,
- plan for Catherine Ashmore & Hanna Litke visit

VII. Catherine Ashmore & Hanna Litke visit in BEI

Andrzej Jurgilewicz

A. Jurgilewicz

coordinator

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BIALYSTOK SCHOOL OF BUSINESS
ENTREPRENEURSHIP INSTITUTE

MONTHLY REPORT
March 1993

1. We carried on "Training for Entrepreneurs" (basic course).

Modules realized in March	Faculty
* MANAGEMENT	Jerzy Paszkowski Anatoliusz Kupczuk
* FINANCE	Elżbieta Orechwo-Maliszewska

2. We organized course for management of Bialystok Energetics Plant (50 participants, 100 teaching hours).

Modules realized in March	Faculty
* STRATEGIC PLANNING	Anna Chmielak
* FINANCE (Tax System)	Leonard Etel
* ENTREPRENEURSHIP	
- Business Law	Bogusław Cudowski
- The Economic Situation	Zbigniew Kjamont
- Business Computer Applications	Nina Siemieniuk
- Characteristics of an Entrepreneur	Andrzej Dakowicz
- Human Relations in Business	Bogusław Cudowski Andrzej Jurgilowicz
* MANAGEMENT	Jerzy Paszkowski Anatoliusz Kopczuk
* Business Negotiations	Andrzej Dakowicz Bogusław Pławgo

3. Promotion of next edition of "Training for Entrepreneurs" course

4. EI faculty meetings. Subjects:
a/ teaching programmes and materials,
b/ The Second National Conference.

Coordinator

Andrzej Jurgilowicz

TRAINING FOR ENTREPRENEURS

LAST NAME Łuniewski
NAME Stanisław
AGE 46
JOB Przedsiębiorstwo Usługowo-Asenizacyjne „ASTWA" 2.0.0
POSITION director
FIRM WORKS SINCE 07.1992
FIRM EMPLOYES 14
KIND OF ACTIVITY services and trade

LAST NAME Buczyński
NAME Wiesław
AGE 37
JOB Handel detaliczny i hurtowy M. Buczyński
POSITION owner
FIRM WORKS SINCE 12.1992
FIRM EMPLOYES 3
KIND OF ACTIVITY wholesaler trade of articles of industry

LAST NAME Polewiaczyk
NAME Maria
AGE 39
JOB Przedsiębiorstwo Budowlane „Domar" sp. z o.o.
POSITION director
FIRM WORKS SINCE 03.1991
FIRM EMPLOYES 5
KIND OF ACTIVITY building and painting

LAST NAME Kujawa
NAME Andrzej
AGE 35
JOB P.W. „AVISA" Białystok - Fasty 175
POSITION owner
FIRM WORKS SINCE 1988
FIRM EMPLOYES 30
KIND OF ACTIVITY

LAST NAME Wojtkowski
NAME Sławomir
AGE 34
JOB Przedsiębiorstwo Handlowe „ANEKS" Białystok ul. Towarowa 1
POSITION ~~m~~ shop's manager
FIRM WORKS SINCE 08.1990
FIRM EMPLOYES 30
KIND OF ACTIVITY trade

LAST NAME Borsukiewicz
NAME Bogdan
AGE 46
JOB Zakład Brukarski Białystok ul. Poleska 15 m 35
POSITION owner
FIRM WORKS SINCE 1986
FIRM EMPLOYES 5
KIND OF ACTIVITY building road

TRAINING FOR ENTREPRENEURS

LAST NAME PRUSZYŃSKI
NAME CZESŁAW
AGE 33
JOB PH ANEKS ul. Towarowa 1 Białystok
POSITION ~~sup~~ manager
FIRM WORKS SINCE 08. 1990
FIRM EMPLOYES 30
KIND OF ACTIVITY trade

LAST NAME Łoś
NAME Cezary
AGE 39
JOB ~~[illegible]~~ WODROL SA ul. Elewatorska 7 Białystok
POSITION director
FIRM WORKS SINCE 1965
FIRM EMPLOYES 124
KIND OF ACTIVITY services of sewerage

LAST NAME Możdżyński
NAME Cezary
AGE 26
JOB Mediator SC ul. Gródzińska 4/25 Białystok
POSITION owner
FIRM WORKS SINCE 02.1993
FIRM EMPLOYES –
KIND OF ACTIVITY service consulting of design

LAST NAME Maćkowski
NAME Jerzy
AGE 59
JOB Zakład Betoniarski Kościńki gm Choroszcz
POSITION manager
FIRM WORKS SINCE ~~[illegible]~~ 1989
FIRM EMPLOYES 6
KIND OF ACTIVITY production of building's material

LAST NAME Monce
NAME Piotr
AGE 30
JOB Przedsiębiorstwo Telekomunikacyjne BIATEL, Białystok ul. Sienk
POSITION director
FIRM WORKS SINCE 1989
FIRM EMPLOYES 15
KIND OF ACTIVITY telecommunication's services

LAST NAME Mikołowski
NAME Marek Józef
AGE 36
JOB EVEREST Ltd. oddział Białystok ul. Armyńska 13
POSITION director
FIRM WORKS SINCE 12.1991
FIRM EMPLOYES 10
KIND OF ACTIVITY office's equipment

TRAINING FOR ENTREPRENEURS

LAST NAME Korelewski
NAME Bogdan
AGE 20
JOB Biuro Rodzinnego Ubezpieczenia Społecznego, Białystok, ul. Legjonowa
POSITION manager
FIRM WORKS SINCE 06. 1992
FIRM EMPLOYES 87
KIND OF ACTIVITY insurance scheme

LAST NAME Kondziuk
NAME Krzysztof
AGE 29
JOB Przedsiębiorstwo Telekomunikacyjne BIATEL
POSITION director
FIRM WORKS SINCE 1989
FIRM EMPLOYES 15
KIND OF ACTIVITY phone communication's services

LAST NAME Leonik
NAME Jerzy
AGE 33
JOB Przedsiębiorstwo Produkcyjno-Handlowe „Bielmet" Sp. z o.o.
POSITION director
FIRM WORKS SINCE 1990
FIRM EMPLOYES 70
KIND OF ACTIVITY trade and services

LAST NAME Dręciot
NAME Adam
AGE
JOB
POSITION
FIRM WORKS SINCE
FIRM EMPLOYES
KIND OF ACTIVITY

LAST NAME
NAME
AGE
JOB
POSITION
FIRM WORKS SINCE
FIRM EMPLOYES
KIND OF ACTIVITY

LAST NAME
NAME
AGE
JOB
POSITION
FIRM WORKS SINCE
FIRM EMPLOYES
KIND OF ACTIVITY

Białystok

DATE			MODULE	FACULTY
February		4	Finance	Elżbieta Orechna-Malisiewska
		5	Finance	Leonard Etel
		11	Finance	Joanna Solnik
		12	Finance	Anna Dybałalewicz
		18	Finance	Grażyna Michalczuk
		19	Finance	
		25	Finance	
		26	Import - Export	Paweł Tomaszuk
March		4	Import-Export	Krystyna Kaczyńska
		5	Marketing	Adam Nalicki
		11	Marketing	Paweł Tomaszuk
		12	Marketing	Edward Hościłowicz
		18	Marketing	Krystyna Kaczyńska
		19	Management	Jerzy Paszkowski
		25	Management	Anatoliusz Kopczuk
		26	Management	Urszula Gołaszewska-Kaczan
April		1	Management	
		2	Entrepreneurship	
	2		Finance	
	3		Finance	
		8	Strategic Planning	Anna Ciniecka
		9	Strategic Planning	Jerzy Gruchowiecki
	9		Finance	
	10		Finance	
		15	Entrepreneurship	Bogusław Cudowski
		16	Entrepreneurship	
	16		Finance	
	17		Finance	
		22	Entrepreneurship	
		23	Import - Export	
	23		Finance	
	24		Import - Export	
	30		Import - Export	

1 day = 5 hours

COMPLETED AND PLANNED TRAININGS AND COURSES

Activities	October	November	December 1992	January 1993	February	March	April	May	June
Training for Entrepreneurs	23 I Ed. 120 hours It is been continuing Ent. Fin. Mark. Manag.			16 IE SP	II Ed. 130 hours Ent. Fin. Mark. Manag IE SP		III Ed. 130 hours Ent. Fin. Mark. Manag IE S		
Start in Business	20 (70 hours) 15 Hasn't been realized because of too few participants					70 hours En&Law Fin Mar Man			
Finance Courses	20 ho I 20 ho II			20 ho III 20 ho IV 20 ho V					
Marketing Courses	hours I					55 hours II			55 hour III
Management Courses									
One day Seminars	Finance	Privatiz.		I-E					
Others									

Abb.:
Ed. - Edition
Ent. - Enterpreneurship
Fin. - Finance
Mark. - Marketing
Manag. - Management
IE - Import-Export
SP Strategic Planning

- completed

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Białostocka
Szkoła Biznesu
15-351 Białystok, ul. Wiejska 45 E, tel. 220-41 w. 406, tel./fax 219-45

INFORMACJA O SZKOLE I KURSACH

Białystok 1992/93

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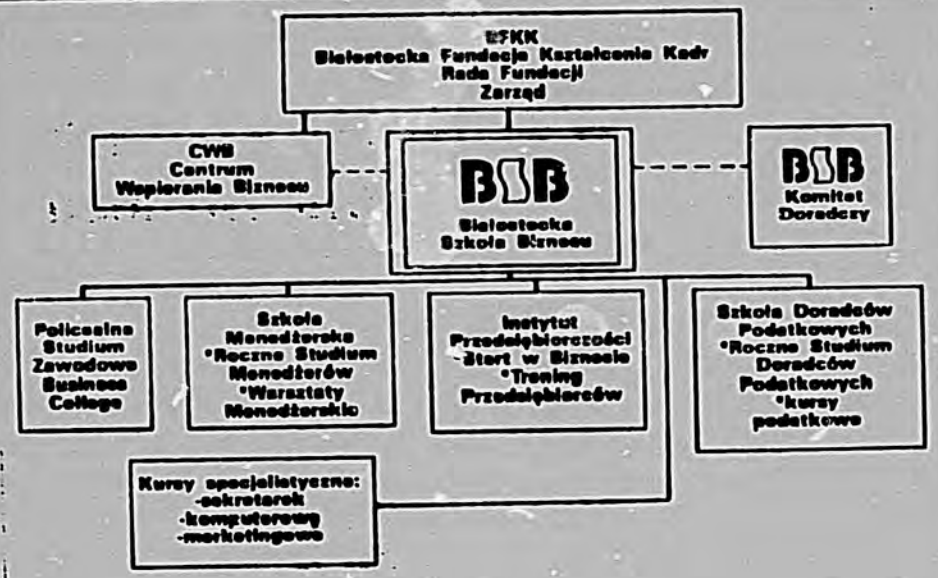

Białostocka Szkoła Biznesu jest podstawową formą działalności Białostockiej Fundacji Kształcenia Kadr.

Nadrzędnym celem Fundacji jest pobudzanie rozwoju przedsiębiorczości w regionie północno-wschodnim, poprzez propagowanie wiedzy z zakresu biznesu, rozwijanie różnych form konsultingu, a także stwarzanie możliwości współdziałania przedsiębiorców, ludzi nauki i administracji.

Białostocka Fundacja Kształcenia Kadr została powołana 12.02.1991 r. przez:

- WOJEWODĘ BIAŁOSTOCKIEGO
- PREZYDENTA MIASTA BIAŁEGOSTOKU
- POLITECHNIKĘ BIAŁOSTOCKĄ
- FUNDACJĘ GOSPODARCZĄ NSZZ " SOLIDARNOŚĆ "

Białostocka Szkoła Biznesu organizuje kursy, których programy dostosowane są do potrzeb i oczekiwań różnych grup słuchaczy. Użyteczność tych szkoleń zapewniają i potwierdzają ścisłe kontakty Szkoły z przedstawicielami lokalnego biznesu.

Szkoła dysponuje dostępem do najnowszych materiałów naukowych oraz literatury fachowej z dziedziny prowadzenia biznesu.

Wykładowcy Białostockiej Szkoły Biznesu zostali przeszkoleni przez amerykańskich ekspertów na kursach pilotażowych. Nad kształtem programu i realizacją szkoleń czuwają Amerykanie, którzy wydatnie wspomagają Białostocką Szkołę Biznesu.

BSB Białostocka Szkoła Biznesu

SZKOŁA DORADCÓW PODATKOWYCH

ROCZNE STUDIUM DORADCÓW PODATKOWYCH

- Celem Studium jest wykształcenie profesjonalnych doradców podatkowych.
- Zajęcia będą trwały 1 rok akademicki w systemie zaocznym, tj.sobota - niedziela/ co druga/ w godzinach 9.00 - 16.00. Wykłady odbywać się będą w budynku Wydziału Budownictwa Politechniki Białostockiej.
- Przewidziane jest w ramach Studium odbycie 40 - godzinnej praktyki w wytypowanych instytucjach (Urząd Skarbowy, prywatne biura rachunkowe, Kolegium Odwoławcze przy Sejmiku Samorządowym).
- Zajęcia prowadzić będą pracownicy Białostockiej Szkoły Biznesu, urzędnicy skarbowi (Urząd Skarbowy, Izba Skarbowa), właściciele biur rachunkowych i kancelarii prawniczych, pracownicy naukowi Wydziału Prawa i Wydziału Ekonomii Filii UW w Białymstoku.
- Warunkiem przyjęcia do Studium jest dyplom ukończenia szkoły wyższej - kierunków prawno-ekonomicznych. O przyjęcie mogą się również ubiegać studenci ostatnich lat wyżej wymienionych kierunków oraz absolwenci liceum zawodowego o profilu ekonomicznym. Ostatecznym kryterium przyjęcia do Studium jest pomyślny wynik rozmowy kwalifikacyjnej.
- Studium zakończone zostanie egzaminem.

KURS
"JAK PROWADZIĆ KSIĘGĘ PRZYCHODÓW I ROZCHODÓW ORAZ JAK WYPEŁNIAĆ DEKLARACJE PODATKOWE ?"

PROGRAM KURSU

* Wprowadzenie
  - akty prawne regulujące prowadzenie księgi przychodów i rozchodów
  - podmioty zobowiązane do prowadzenia księgi przychodów i rozchodów
  - pojęcia obrotu, dochodu i kosztów uzyskania przychodów
* Księga i dokumenty towarzyszące
  - zasady prowadzenia księgi
  - podstawowe dowody księgowe
  - amortyzacja i dokumenty towarzyszące
  - podstawowe błędy występujące przy prowadzeniu księgi
* Deklaracje podatkowe
  - zasady wypełniania dekliaracji podatkowych
  - obliczenie podstawy opodatkowania podatkiem dochodowym i obrotowym
  - prowadzenie księgi i dokumentacji podatkowej z wykorzystaniem komputera

Zajęcia będą prowadzone przez specjalistów z zakresu prawa podatkowego (biuro rachunkowe, Izba Skarbowa). Uczestnicy otrzymają materiały pomocnicze ułatwiające zapoznawanie się z prawidłowym prowadzeniem księgi przychodów i rozchodów.

* Wpłaty na konto **Białostockiej Szkoły Biznesu** należy dokonać na 7 dni przed rozpoczęciem kursu.

Nr. konta: PBK S.A. Warszawa
I O/Białystok: 370406-206415-132-3

Szczegółowe informacje: Białostocka Szkoła Biznesu
ul.Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

BSB Białostocka Szkoła Biznesu

INSTYTUT PRZEDSIĘBIORCZOŚCI

TRENING PRZEDSIĘBIORCÓW

* Trening przeznaczony jest tylko dla osób prowadzących działalność gospodarczą
* 120 godzin zajęć obejmujących następujące moduły:
  - prawo
  - finanse
  - zarządzanie
  - marketing
  - przedsiębiorczość
  - planowanie strategiczne
* Zajęcia: we czwartki, piątki, soboty w godzinach popołudniowych
* Uczestnicy otrzymują certyfikat Białostockiej Szkoły Biznesu potwierdzony przez The Ohio State University
* Nad całością szkolenia patronat sprawują Amerykanie z The Center on Education and Training for Employment przy The Ohio State University
* Wpłaty na konto **Białostockiej Szkoły Biznesu**

Nr. konta: PBK S.A. Warszawa
I O/Białystok: 370406-206415-132-3

należy dokonać na 7 dni przed rozpoczęciem szkolenia

Szczegółowe informacje:Białostocka Szkoła Biznesu
ul.Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

NOWOCZESNE SZKOLENIE DLA OSÓB
PLANUJĄCYCH ROZPOCZĘCIE
WŁASNEJ DZIAŁALNOŚCI GOSPODARCZEJ

" START W BIZNESIE "

- 70 godzin zajęć z udziałem:
  - praktyków gospodarczych
  - przedstawiciela banku
  - pracownika Urzędu Skarbowego
- Bezpłatne porady dla uczestników szkolenia
- Program szkolenia dostosowany do obecnych warunków gospodarczych, w tym ćwiczeniowe bloki programowe:
  - przedsiębiorczość, biznes plan własnej firmy
  - prawne podstawy i formy rozpoczynania działalności gospodarczej
  - finanse startującej firmy
  - podstawy marketingu i reklamy
  - podatki i rozliczenia finansowe
  - organizacja i zarządzanie firmą, kierowanie ludźmi w małej firmie
- Zajęcia w poniedziałki i wtorki, w godzinach 16.00 - 21.00
- Wpłaty na konto **Białostockiej Szkoły Biznesu**
  Nr. konta: PBK S.A. Warszawa
  I O/Białystok: 370406-206415-132-3
  należy dokonać najpóźniej na 7 dni przed rozpoczęciem szkolenia

Szczegółowe informacje: Białostocka Szkoła Biznesu
ul. Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

BSB Białostocka Szkoła Biznesu

SZKOŁA MENEDŻERSKA

ROCZNE STUDIUM MENEDŻERSKIE

- Założeniem Studium jest dostarczenie wiedzy i pomoc w nabyciu umiejętności zarządzania komórkami organizacyjnymi w firmach różnego typu. Przedstawienie podstawowych narzędzi sprawowania kontroli nad skutecznym funkcjonowaniem komórek finansowych, marketingowych, planowania i organizowania procesu produkcyjnego.
- Kryterium przyjęcia na Studium jest ukończona szkoła wyższa dowolnego typu lub ukończona szkoła średnia i kilkuletni staż pracy.
- Zajęcia odbywać się będą w blokach 3 lub 6-godzinnych na sobotnio-niedzielnych zjazdach, średnio co dwa tygodnie. Po egzaminie testowym słuchacz może otrzymać dyplom lub zaświadczenie o odbytym szkoleniu.
- Program jest wzorowany na I stopniu kursu "Master of Business Administration", który realizowany jest w krajach zachodnich.
  - Zarządzanie finansami
  - Prawo gospodarcze
  - System podatkowy
  - Zasady marketingu
  - Negocjacje w biznesie
  - Planowanie rozwoju firmy
  - Rynek papierów wartościowych
  - Zarządzanie operacyjne
  - Informatyczne systemy decyzyjne
  - Transakcje zagraniczne
- W przypadku zgłoszenia zainteresowania słuchaczy mogą być organizowane dodatkowe spotkania ze specjalistami z różnych dziedzin lub dodatkowe kursy komputerowe i językowe.

WARSZTATY MENEDŻERSKIE
KURS DLA KADR KIEROWNICZYCH

- Celem kursu jest podwyższenie kwalifikacji kadr kierowniczych. Nauka podejmowania właściwych decyzji związanych z prowadzeniem i zarządzaniem firmy. Pomoc w opanowaniu sztuki przewidywania i działań wyprzedzających sytuacje krytyczne w funkcjonowaniu firmy.

- Kurs skierowany jest do osób zajmujących kierownicze stanowiska w firmach dowolnego typu.

- Zajęcia odbywać się będą w formie warsztatowej w blokach 6-godzinnych na sobotnio-niedzielnych zjazdach.Po złożeniu opracowanego "Planu rozwoju firmy" uczestnik otrzymuje dyplom ukończenia kursu.

- Program kursu opracowany został na podsawie programów szkoleń "Master of Business Administration" realizowanych w krajach zachodnich, uzupełniony o materiały przystosowane do sytuacji gospodarczej Polski.
  - Analiza finansowa
  - Otoczenie regulacyjne firmy
  - Strategie podatkowe
  - Rynek papierów wartościowych
  - Kierowanie ludźmi
  - Strategie marketingowe
  - Negocjacje w biznesie
  - Prawo gospodarcze i prawo pracy
  - Analiza rynków zagranicznych
  - Kotrakty zagraniczne
  - Plan rozwoju firmy

Wpłaty na konto **Białostockiej Szkoły Biznesu** należy dokonać na 7 dni przed rozpoczęciem szkolenia.

Nr. konta: PBK S.A. Warszawa
I O/Białystok: 370406-206415-132-3

Szczegółowe informacje: Białostocka Szkoła Biznesu
ul. Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

BSB Białostocka Szkoła Biznesu

KURSY SPECJALISTYCZNE

"PROFESJONALNA SEKRETARKA"

Nową propozycję szkoleniową Białostockiej Szkoły Biznesu stanowi kurs sekretarek - asystentek szefa. Szkolenie skierowane jest przede wszystkim do absolwentek szkół średnich, które chciałyby znaleźć zatrudnienie w różnego typu firmach.

Program obejmuje następujące przedmioty:

* psychologia pracy	4 godziny
* prawo pracy	6
* świat firmy (w tym zarządzanie)	10
* biurowość i korespondencja	10
* organizacja i wyposazenie biura	5
* etykieta w biurze (w tym moda biznesowa, przyjmowanie interesantów i gości, stół i rodzaje przyjęć)	11
* rola sekretarki w firmie	4
* technika maszynopisania	20
* podstawy obsługi komputera	30
* edycja tekstów na komputerze	20

Łącznie kurs obejmuje 120 godzin zajęć. Ostatnie zajęcia przewidziane są jeko spotkanie z dyrektorami firm i z doświadczonymi sekretarkami. Chcemy w ten sposób umożliwić słuchaczkom poznanie oczekiwan szefów w stosunku do swoich asystentek.

Zajęcia będą prowadzone min. przez psychologa, prawnika, specjalistę od ergonomii, organizacji przyjęć, mody, maszynopisania.

Zajęcia: we wtorki, środy, czwartki, piątki (maszynopisanie) od godziny 16.00.

* Wpłaty na konto Białostockiej Szkoły Biznesu należy dokonać na 7 dni przed rozpoczęciem szkolenia.

Nr. konta: PBK S.A. Warszawa
I O/Białystok: 370406-206415-132-3

Oferta Białostockiej Szkoły Biznesu będzie na bieżąco aktualizowana

Szczegółowe informacje:

Białostocka Szkoła Biznesu
ul. Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

NOTATKI

* INSTYTUT PRZEDSIĘBIORCZOŚCI

Od 25.02.1991 r. **Białostocka Szkoła Biznesu**, współpracując z The Center on Education and Training for Employment przy The Ohio State University, realizuje program utworzenia **Instytutu Przedsiębiorczości**. W roku szkoleniowym 1992/93 rozpoczyna się drugi etap organizacji Instytutu.

Uruchomione zostaną kolejne edycje kursów.

- * START W BIZNESIE *
- * TRENING PRZEDSIĘBIORCÓW *

Prowadzona będzie również działalność doradcza i konsultingowa głównie dla przedstawicieli małych przedsiębiorstw prywatnych. Jednym z celów stawianych sobie przez Instytut jest pomoc ludziom aktywnym i twórczym we właściwym wykorzystaniu nowej rzeczywistości ekonomicznej kraju.

* SZKOŁA MENEDŻERSKA

Ta sekcja **Białostockiej Szkoły Biznesu** przeprowadzi szkolenia:

- * ROCZNE STUDIUM MENEDŻERSKIE *
- * WARSZTATY MENEDŻERSKIE *

Poprzednie edycje tych kursów zostały wysoko ocenione przez ich uczestników. Celem tych szkoleń jest podwyższanie kwalifikacji kadry kierowniczej przedsiębiorstw publicznych, większych firm prywatnych oraz przeszkolenie nowych osób zainteresowanych prowadzeniem bądź zarządzaniem dużymi firmami.

* SZKOŁA DORADCÓW PODATKOWYCH

Ten oddział **Białostockiej Szkoły Biznesu** powstał w bieżącym roku szkoleniowym w wyniku zapotrzebowania rynku na tego rodzaju kursy i tego rodzaju problematykę.

Zostanie uruchomione:

- * ROCZNE STUDIU DORADCÓW PODATKOWYCH *

Celem jego jest wykształcenie profesjonalnych doradców podatkowych. Prowadzone oprócz tego będą specjalistyczne kursy podatkowe.

• POLICEALNE STUDIUM ZAWODOWE - "BUSINESS COLLEGE"

Studium przeznaczone jest dla absolwentów szkół średnich. Nauka trwa dwa lata. Celem Studium jest wykształcenie i przygotowanie młodej kadry posiadającej umiejętności skutecznego działania w warunkach gospodarki rynkowej przyszłych menedżerów i przedsiębiorców.

• KURSY SPECJALISTYCZNE:

- • PROFESJONALNA SEKRETARKA •
- marketingowe
- komputerowe

BIAŁOSTOCKA SZKOŁA BIZNESU

Dyrektor - Bogusław Plawgo
Koordynator do spraw programów szkoleń - Anna Chmielak

• Instytut Przedsiębiorczości
Dyrektor - Andrzej Jurgilewicz

• Szkoła Doradców Podatkowych
Kierownik - Leonard Etel

ADRES BSB:
Białostocka Szkoła Biznesu
ul. Wiejska 45 E
15-351 Białystok
tel. /fax 219-45

Konto BSB:
PBK S.A. Warszawa
I O/Białystok: 370406-206415-132-3

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BIAŁYSTOK ENTREPRENEURSHIP INSTITUTE
SCHEDULE

Visitors: **Catherine Ashmore, Hanna Litke**
Hosts: **Andrzej Jurgilewicz, Bogusław Plawgo**

February 25-th

Hours	Scheduled Activities	Place
9.15am	Arrival	
9.30am	Check In	"Turkus" Hotel Zwycięstwa 54, ph. 511211
1-2.15pm	Lunch	"Hortex" Restaurant
2.30-3.30pm	Interview with local press	EI
3.30-5pm	Meeting with Coordinators	EI
5-7pm	Visiting "Training for Entrepreneurs" course (Marketing Module)	EI
7.30pm	Dinner (On Own)	

February 26-th

	Breakfast (On Own)	
10-10.30am	Meeting with Prof. K. Pieńkowski, Rector of Białystok Technical University	BTU
11am-12pm	Trip to Bielsk Podlaski	
12 - 1pm	Visiting "Start In Business" course [Tax Module]	
1 -2.30pm	Lunch	
2.30-3.30pm	Trip to Białystok	
3.30 - 5pm	Meeting with EI Faculty	EI
5 - 7pm	Meeting with D.Elliott [U.S. Peace Corp]	EI
7.30pm	Dinner (On Own)	

February 27-th

	Breakfast (On Own)	
9-10.30am	Grand Opening of Professional School for Personal Assistants	BSB
11am-12.30pm	Visiting Firm "Futura"	
1-2.30pm	Lunch	"Avanti" Restaurant
2.30-6.30pm	Visiting Białystok City	
7pm	Dinner	"Domek Napoleona" Restaurant

February 28-th

	Breakfast (On Own)
10am	Check Out
10.35am	Departure

BIALYSTOK

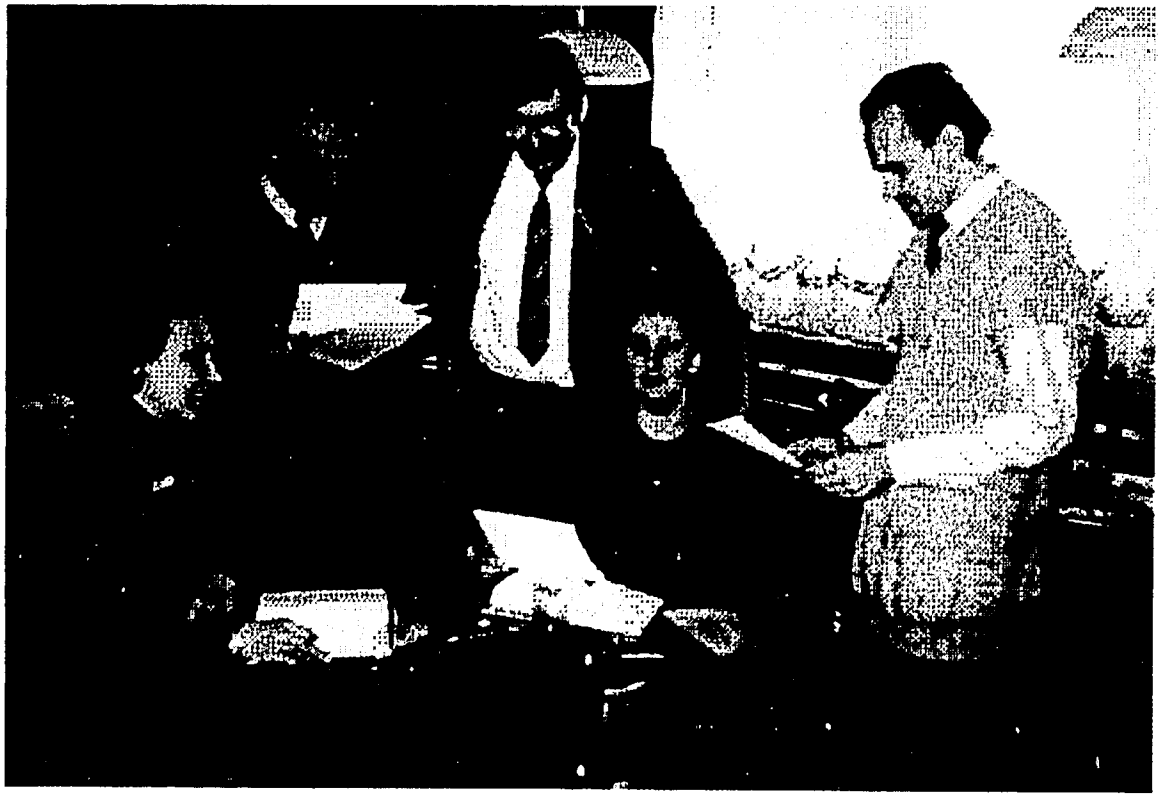
TO BE SENT UNDER SEPARATE COVER:

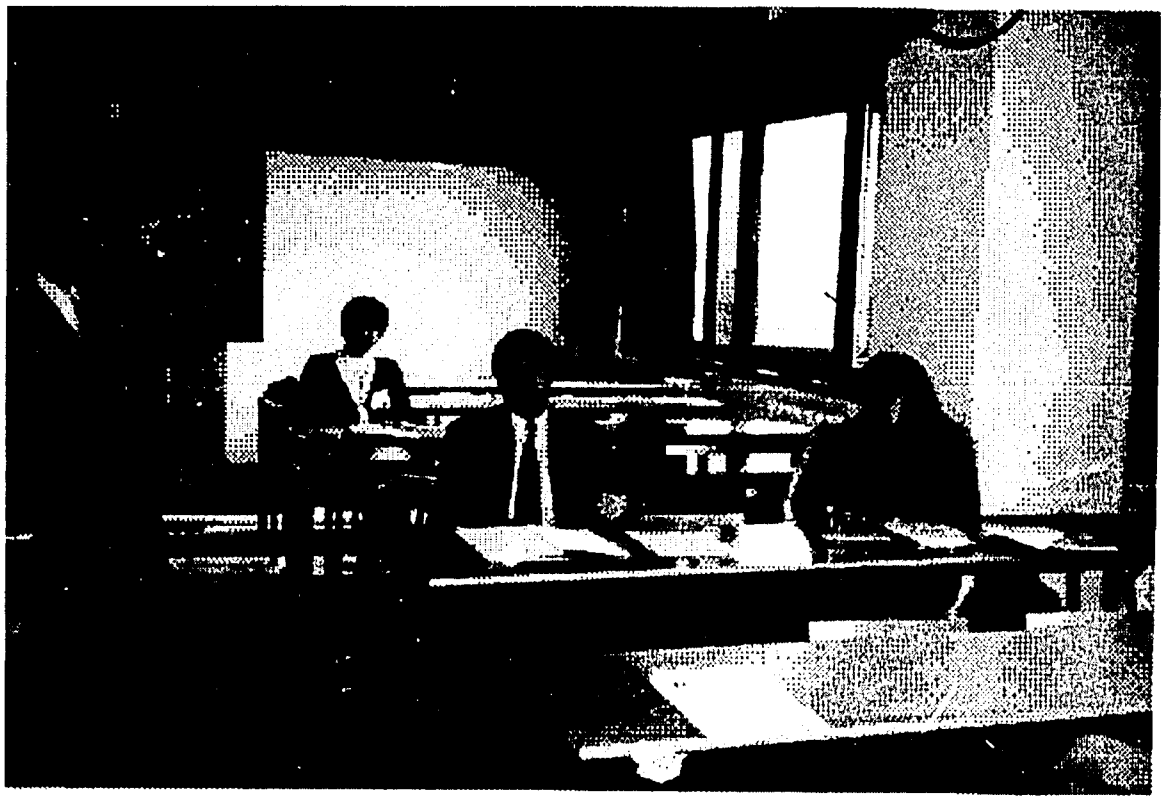
- EVALUATION FORMS

Poznan

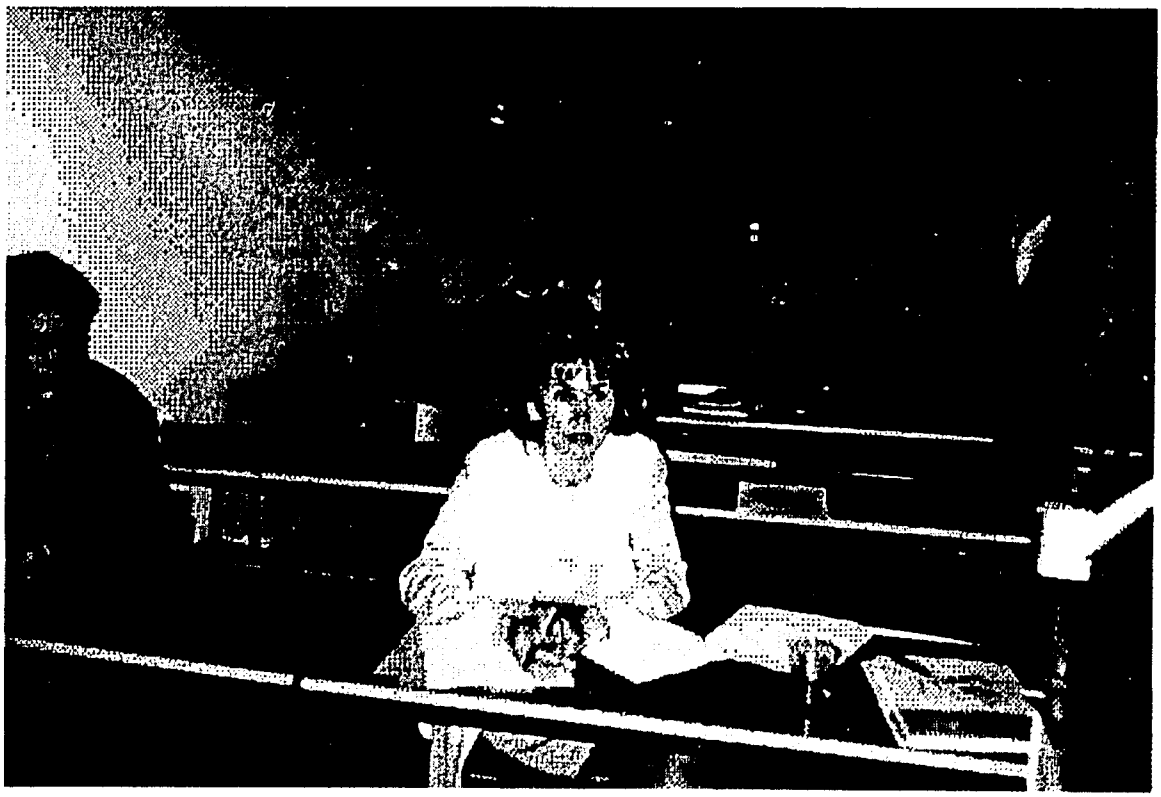
Poznan Office—Zdzislaw Krajewski and Ewa Dratwa.

Finance Class in Konin—A satellite site for Poznan.





Marketing Class in Poznan.



TOTAL HOURS IN POZNAN

	Year I		Year II					
			Quarter 1		Quarter 2		Quarter 3	
Course:	Training	Consulting	Training	Consulting	Training	Consulting	Training	Consulting
Total Institute Program	2,700	300						
Entrepreneurship					1,103	130		
Marketing							1,170	25
Management							1,170	10
Finance							1,170	20
Strategic Planning							720	5
Export/Import								
Misc. for Sm. Bus. Owners								
Faculty Training	1,175	240			264			
Bankers/Government	360				432	45		
Media								
Business Start-up								
Students (Traditional					325			
Business Managers			528	250				
Other: Salesmen		270					720	15
Other: Building Society							96	
Other: Public Works							1,950	30
Other: High School Teachers							2,064	15
Total	4,235	810	528	250	2,124	175	9,060	120

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe

Institution: Poznan Enterprise Institute

Quarter: Yr. II, Qtr. 3

Contact Person Regarding this Report: Z. Krajewski, W. Lach

Project Component: Ohio State University

TOTAL PROJECTED STUDENT CONTACT HOURS THIS QUARTER: 9180

STUDENT CONTACT HOURS	MANAGMENT EDUCATION	ECONOMICS EDUCATION	CONSULTATION	OTHER	EDUCATION VIA MEDIA SOURCES	LOCATION
	Actual	Actual	Actual	Actual	Actual	
Project Sustainability (Training Faculty/Trainers)						
Students (Traditional)						
Government Officials						
Business Community/ Business Managers	4,230		60			Poznan, Konin
Journalists - Media						
Other Groups/Individuals Building Society Mngmnt.	96					Poznan
Other Groups/Individuals Salespersons		720	15			Poznan
Other Groups/Individuals Public Works Leaders		1,950	30			Poznan

COMMENTS:

High School Teachers		2,064	15			Poznan

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Cathy Ashmore`s Visit to the Polish – American Enterprise Institute in Poznań – Schedule.

Thursday, February 18th, 1993

9.30 a.m.	Arrival at Poznań.
10.30 a.m.	Meeting with the Institute`s coordinators.
12.00 – 1.00 p.m	Meeting with the Academy of Economy Rector, prof. B. Gruchman
1.15 – 2.30 p.m	Meeting with the Institute`s teachers.
3.00 p.m.	Dinner.

Friday, February 19th, 1993

10.00 – 11.00	Meeting with Director of the Regional Labour Office, Mr. P. Kolodziejczyk
11.30 – 13.00	Meeting with the Institute`s coordinators.
2.00 – 3.30 p.m.	Lunch.
4.00 – 5.30 p.m.	Visiting a course for high school teachers – " ABC of Entrepreneurship ".
6.00 p.m.	Meeting with " Businessmen Club "

Saturday, February 20th, 1993

9.00 – 2.00 p.m.	Visiting training workshops in Konin or Poznań.

Polsko - Amerykański Instytut Przedsiębiorczości
Sponsor: U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT, WASHINGTON D.C.
61-895 POZNAŃ – ALEJA POWSTAŃCÓW WIELKOPOLSKICH 16
☎ /FAX 543-521, ☎ 543-520

Report on the Polish – American Enterprise Institute Activities

January 1993

1. Training workshops for small business owners – continued.
   The workshops are held in Konin; they have attracted 25 participants, among them 19 business owners, 3 government officers and 3 state – owned company employees.
   In January the whole of Marketing module was covered and part of the Finance module.

2. Training workshops for small business owners – continued.
   The workshops are held in Poznań; they have attracted 15 participants, among them 10 business owners and 5 state – owned company employees. The trainings are provided by the Polish – American Enterprise Institute teachers; they are based upon American materials.

3. An agreement with the Regional Labour Office was signed; it deals with a course on " The Bases of Entrepreneurship " for high school teachers.
   The course is starting on February 5th, 1993 at 4.00 pm. 15 teachers will participate.
   The training is provided by the Polish – American Enterprise Institute teachers; they are based upon American materials.

4. On January 28th, 1993 there was a meeting of the Institute coordinators with the academic teachers. The coordinators presented the fundamental areas of the Institute' s activities in this year. The teachers talked about the problems they face during courses.
   14 teachers participated in the meeting; we were honoured to host a representative of the Academy of Economy authorities, prof. Maria Sławińska.

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5. The Polish – American Enterprise Institute signed an agreement with the Regional Labour Office in Poznań on organization and implementation of a training for public works leaders. The training is starting on February 12th, 1993 in Poznań. 20 people will participate.

Dyrektor Instytutu

dr Zdzisław Krajewski

Polsko - Amerykański Instytut Przedsiębiorczości
Sponsor U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT, WASHINGTON D.C.
61-895 POZNAŃ - ALEJA POWSTAŃCÓW WIELKOPOLSKICH 16
☎ /FAX 543-521, ☎ 543-520

REPORT
on Polish – American Institute Activities, Poznań, February 1993

1. Training workshops in Poznań continued. The following modules have been covered to date: entrepreneurship, finance and marketing.

2. Training workshops in Konin continued. The following modules have been covered to date: entrepreneurship, finance, marketing and management.

3. Cathy Ashmore' s visit to the Institute – February 18 – 20th.

4. An introductory agreement with the Regional Labour Office has been signed. According to the agreement, the Institute is to develop a complex program of restructuralization of the city of Gniezno and the adjacent counties. The region' s greatest problem is high unemployment rate – 18% in the city of Gniezno itself. The Institute is supposed to develop a program of desirable trends of development: how to alleviate unemployment and, further on, how to privatize state – owned enterprises .
The Institute is also developing a program of retraining and requalifying the unemployed.

5. A course on computer operation for members of the Businessmen Club, associated with the Institute, started.

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Polsko - Amerykański Instytut Przedsiębiorczości
Sponsor U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT, WASHINGTON D.C.
61-895 POZNAŃ - ALEJA POWSTAŃCÓW WIELKOPOLSKICH 16
☎ /FAX 543-521, ☎ 543-520

REPORT
on Polish – American Institute Activities, Poznań, March 1993

1. Training workshops in Konin are over (21 graduates). The workshops were crowned with an interview for a local radio station. An official closing ceremony accompanied by delivering certificates of completion will take place on April 3rd, 1993 in " Konin" Hotel.

2. Training workshops in Poznań continued with the module: strategic planning to be completed.

3. Course for public works leaders continued.

4. Course for high school teachers: " ABC of Entrepreneurship ". The participants' task is to acquaint high school students with the rules governing free market economy.

5. A two – day training for the employees of the Municipal Office in Poddębice: " Possibilities of privatization of state – owned enterprises " (12 participants).

6. A one – day seminar for the management of the " Osiedle Młodych " Building Construction Company : " Financing the Building Construction Industry".

7. Signing an agreement with the Academy of Economy authorities; the agreement deals with cooperation in promoting small business in the Wielkopolska region.

8. Two trainings entitled: " How to Trade Successfully " for the " Semax" company (30 participants: 2 x 15).

9. A commercial about the Polish - American Enterprise Institute was shot – the commercial will be broadcast in the local TV station.

POZNAN

TO BE SENT UNDER SEPARATE COVER:

- PROFILES

- EVALUATION FORMS

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COMMENTS ON THE

BUSINESS PLAN
OF
THE POLISH-AMERICAN
ENTERPRISE INSTITUTE
IN POZNAŃ

1. There is no Appendix 2 - "Regional Advisory Committee Members"

2. Appendix 3 - "List of Institute Teachers"
There should be a brief background description on each of the teachers in order to support the institute's credibility.

3. On the page beginning with "Activities in Progress"
In the first paragraph, the reference to Appendix 3 "Training workshops schedule", should state see Appendix 5.

4. The institute has briefly described the potential market and customer base, however they have not outlined or detailed any marketing strategy or implementation plan and schedule to approach and to market their services to their potential customers. The institute seems to be avoiding their need to actively market the institute to the customers, the institute does not see the need to train themselves in marketing techniques.

5. There is a high dependence on the cooperative agreements for future work, no true substance as to how these agreements will actually benefit the institute.

6. There is a high dependence on USAID funding - actually listed as an opportunity in their SWOT analysis. The opportunity should be for future cooperation and resources that is and will be available from the continuous relationship with OSU/CETE once the funding is gone.

7. The plan is relying on the current status of funding and cooperative agreements, and with the current involved relationship between the institute and CETE. There is no future plan or thought given to what will happen after the current funding is dropped and when the active participation on the part of CETE becomes very passive.

8. The plan is bogged down in legal and contractual issues. These issues are of little or no importance to the ability to attain and retain customers. The institute is too involved in its administration and not in marketing or delivery of its services.

BUSINESS PLAN

of

the Polish – American

Enterprise Institute

in Poznań

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INTRODUCTION

In the Poznań area as well as the adjacent voivodships there are great opportunities for organizing trainings and supplying consultancy services.

The Polish – American Enterprise Institute` s goal is to generate 1.600 million zloties until the end of 1993. The venture` s success will be conditioned by:

* a well trained professional team
* location
* financial support given by the US AID
* successful marketing.

Trainings will be focused on: strategic planning, marketing, finance, entrepreneurship, management and import – export. Both the Institute` s management and the teachers have acquired relevant experience in the realm of trainings and consultancy. This year the Institute is planning to contribute to the provatization processes taking place in the Zielona Góra voivodship which is going to bring substantial marketing and financial results.

Institute Profile

The Polish – American Enterprise Institute is an independent organizational unit, established according to an agreement concluded on July 1st, 1992, between the "Solidarity" Economic Foundation in Gdańsk and its Regional Branch in Poznań. The above mentioned agreement describes principles governing the Institute` s operations and settling accounts, forms of financing as well as responsibilities of persons currently involved in managing the Institute. (See Appendix 1 for the full content of the agreement).

The Institute is located in the Academy of Economy building at 16 Powstańców Wlkp. Street .

The Institute is currently operated by:

– the Director, Zdzisław Krajewski, Sc.D.

– The Deputy Director, Walery Lach, Sc.M.

The Institute is associated with the Regional Advisory Committee which provides help in coordination of courses and training activities. (See Appendix 2 for the Regional Advisory Committee members).

The Polish – American Enterprise Institute offers a broad scope of training and consultancy activities, primarily for small and medium business owners. The Institute provides training and consultancy services in the realm of:

* entrepreneurship
* management
* finance
* marketing

* strategic planning

* export – import

as well as use of computers in small business.

In order to undertake all the above mentioned activities the Institute employs academic teachers, usually the Academy of Economy faculty. The Institute has also developed cooperation with the Adam Mickiewicz University in Poznań (See Appendix 3 for the list of the Polish – American Enterprise Institute teachers).

Training sessions take place in the Academy of Economy classrooms and in Constant Learning Centre in Poznań which is another associate of the Institute.

The area of the Institute` s activities is the Wielkopolska region, covering the voivodships of Poznań, Piła, Kalisz, Konin,Leszno and Zielona Góra .

Activities in Process.

The Institute is engaged predominantly in organizing courses and trainings and providing consultancy for small business owners, however broadly the term can be defined, as well as for banking institutions. The courses and trainings are organized either by means of placing offers or at different companies and institutions` direction.(See Appendix 3 for training workshops schedule).

In 1993 the Institute is planning, especially in the second half of the year, to broaden the currently undertaken scope of activities. A significant increase of cooperation with banks has been taken into consideration as well as various forms of trainings and economic consultancy. As a result the Institute has already established cooperation with institutions like: the Regional Office in Poznań, the Regional Office in Zielona Góra, the Regional Labour Office in Poznań, The Wielkopolska Economic Bank, Constant Learning Centre in Poznań, Centre on Economic Initiative Support in Zielona Góra (See Appendix 4 for examplary agreements).

After having reconsidered the structure of small businesses operating in the Wielkopolska regionwe predict that the majority of our customers to be shop owners, small wholesaling operations and service companies. The Polish – American Enterprise Institute` s strategy will therefore be in line with the needs of the above mentioned segments.

COMPETITION

Competition on the Poznań market should not be underestimated: the Wielkopolska School of Business, the Polish – American School of Business and Technology, the Academy of Economy (post – graduate studies), Business Training Company. The oldest institution, the Poznań Management School, is supported by the American University. It is

currently implementing a program for small businesses; so far it has offered an MBA course and studies in Business College for high school graduates. The Wielkopolska School of Business receives support from the Know – How Fund; it has obtained 1.6 million pounds for its operations. The School` s favourable position enbales it to offer extremely inexpensive courses. Post – graduate courses on marketing and banking organized by the Academy of Economy are bound to attract participants owing to relatively low prices and prestigious certificates issued by the Academy. The Polish – American School of Business and Technology is a private institution, offering courses on sales techniques and marketing. Business Training Company hires experienced consultants; however, they are oriented more to cooperating with top executives.

The existing competition will stimulate the Institute to offer more specialized courses at moderate prices.

The Institute` s sales policy aims at direct contant with customers, established by means of canvassing and with the help of the local press. The canvassers, primarily the Academy of Economy students, are rewarded proportionately to the number of recruited participants. In the adjacent voivodships we are planning to cooperate with the local branches of the " Solidarity " Economic Foundation and regional Labour Offices.

The price structure is dependent predominantly on the teachers` wages. Financial support secured by the United States enables us to lower prices offered for the training and consultancy services.

FINANCE

It should be indicated here that this is a prognosticated and approximate financial plan. This results from the fact that it is not feasible to precisely determine the Institute` s income. Futhermore, the cost structure diverges from that of an average company operating in Poland.

Financial Plan (cash flow) in 1993

Expenditures			Income	
	Type	Thousand Zloties	Type	Thousand Zloties
I.	The Institute` s office operations		US AID subsidy.	375.000,–
1.	Rent	48.000,–		
2.	Coordinators` wages	192.000,–		
3.	Assistant` s wage	67.000,–		
4.	Additional office equipment	85.000,–		
5.	Office materials	25.000,–		
6.	Other	50.000,–		
	Total	467.200,–	–	375.000,–
II.	Costs of training activities		Participants` contribution:	
	Teachers` wages	567.000,–	780 hours x 500 000	390.000,– ← 6. Basic Cou 130 hrs
	Classrooms	20.000,–	1115 hours x 700 000	780.500,–
	Training materials	30.000,–		
	Trips	40.000,–		
	Avertisement and promotion	90.000,–		
	Consultancy	75.000,–	Payments for consultancy.	106.000,–
	Total	822.000,–		1.276.500,–
	TOTAL I + II	1.289.200,–		1.651.500,–
III.	Privatization of state enterprises Costs of preparation and completion of privatization processes	320.000,–	Payments for completion of privatization processes	400,000,–
IV.	Sales costs	60.000,–	Sales of" Salesman` s Partner"	100.000,–
	Total	380.000,–		500.000,–
	TOTAL I+II+III	1.669.200,–		2.151.500,–

Explanatory Notes:

I.1. The Institute occupies three rooms in the new Academy of Economy building at Powstańców Wlkp. Street (44.5 square meter area). According to an agreement with the Academy` s Rector, prof. B.Gruchman, rent will be paid for only one room (14 square meters). The joint monthly cost of the rent, telephone and electricity bills is 4 million zloties.

I.2. Coordinators` wages: 1000 USD x 16.000,– zloties x 12 months

I.3. Assistant ` s wage: 350 USD x 16.000,– zloties x 12 months

I.4. Predicted cost covers equipment foe the Institute` s subsidiary in Zielona Góra.

I.6. This includes, among others, equipment maintanance and repairs, canvassers` wages, cleaning services, mail processing and so forth.

II.1. Techers` wages: 3000 USD x 16.000,– zloties x 12 months.

Different ~~prices~~ income per hour tangible have been established for particular types of educational activities, namely:

* 500.000,– for training modules
* 700.000,– for courses offered by the Institute
* 300.000,– for consultancy.

SWOT Analysis

a) Strenghts

- well qualified faculty, primarily academic teachers from the Academy of Economy and the Poznań University.

- close cooperation with the Poznań Academy of Economy; the Academy` s support of the Institute` s activities.

- the form of courses and trainings which enables complete adjustment to the client` s needs.

- already concluded cooperation agreements with the Regional Labour Offices in Poznań and Zielona Góra

b. Weaknesses

Lack of the Institute` s legal status.

c) Opportunities

- There are many small businesses in the Wielkopolska region; what is more, for many centuries the area has been attractive for craftsmen .

- There is an opportunity for the Institute to undertake outreach activities, especially in the sout west of Poland (primarily Zielona Góra).

- We forecast a considerable development of consultancy services supplied by the teachers at our disposal.

- Financial support from the US AID.

d) Threats

- Fierce competition in Poznań: smaller or bigger consultancy companies and institutions providing training services.

- Due to the lack of the Institute` s legal status there are certain impediments on attracting new clients.

Appendix 1

UMOWA

zawarta w dniu 1.07.....1992r. w Gdańsku pomiędzy :
Fundacją Gospodarczą NSZZ Solidarność z siedzibą w Gdańsku Wały Piastowskie 24, zwaną dalej w treści Umowy Fundacją ,reprezentowaną przez :

Dyrektora Generalnego - Mirosława Mironowicza.....
Dyrektora d/s Promocji Przedsiębiorczości - Marcina Flisykowskiego

a

Oddział Regionalny Fundacji Gospodarczej NSZZ „Solidarność"
w Poznaniu.....

zwaną dalej w treści Umowy Szkołą ,reprezentowaną przez:
Dyrektora Oddziału - Zdzisława Krajewskiego
.....

&1

Przedmiotem umowy jest kontynuacja organizacji działalności Instytutu Małej Przedsiębiorczości w ramach Szkoły na podstawie programu- zwanego dalej programem- finansowanego przez Agencję Rozwoju Międzynarodowego (USAID) przy współpracy z The Center on Education and Training for Employment z the Ohio State University.

&2

Szkoła zobowiązuje się do utworzenia w ramach swojej struktury Instytut Małej Przedsiębiorczości stanowiący samodzielną jednostkę organizacyjną realizującą przedmiot umowy określony w &1.

&3

Pracami Instytutu kieruje dyrektor i jego zastępca-zwani w dalszej części umowy koordynatorami- powołani przez Dyrektora Szkoły w uzgodnieniu z Dyrektorem Fundacji.

&4

Do obowiązków Szkoły wynikających z programu należy :

1. zapewnienie możliwości realizacji programu dydaktycznego zgodnie z programem;
2. zapewnienie sali dydaktycznej wraz z niezbędnym wyposażeniem ;

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3. udostępnienie biblioteki;
4. zapewnienie pomieszczenia na sekretariat wraz z niezbędnym wyposażeniem biurowym;
5. udostępnienie do dyspozycji koordynatorów pokoju wraz z niezbędnym wyposażeniem .

&5

Do obowiązków Dyrtekora Instytutu i jego zastępcy należy:
1. bieżące realizowanie programu dydaktycznego z zakresu przedsiębiorczości , zarządzania ,finansów , marketingu , doradztwa ekonomicznego ,elementów marketingu w eksporcie itp. w dziedzinie małej przedsiębiorczości ,seminariów specjalistycznych dla banków i innych osób prawnych,oraz usług doradczych;
2. zapewnienie i zatrudnienie kadry wykładowców gwarantujących właściwy poziom realizacji programu.(nie mniej niż 12 osób);
3. zapewnienie warunków organizacyjnych dla realizacji programu
4. zapewnienie obsługi administracyjno -biurowej
5. podejmowanie decyzji związanych z działalnością Instytutu i realizacją programu;
6. Dyrektor Instytutu oraz jego zastępca otrzymają od przedstawicieli organów Szkoły do tego uprawnionych pełnomocnictwo do działania w zakresie związanym z realizacją programu.
7. zapewnienie ze środków zarobionych przez Instytut współfinansowania II Krajowego Forum Przedsiębiorczości w wysokości 50 milionów złotych;
8. składanie preliminarza wydatków z 45 dniowym wyprzedzeniem
9. wykonanie innych działań niezbędnych do realizacji programu na podstawie założeń wynikających z programu określonych przez Fundację.

&6

Szkoła zapewni dalszą współpracę w zakresie realizacji programu z Regionalnym Komitetem Doradczym.

&7

Do obowiązków Fundacji wynikających z programu należy:
1. organizowanie tłumaczeń i adaptacji do warunków polskich literatury obcojęzycznej ;

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2. organizowanie produkcji programów telewizyjnych i filmów szkoleniowych oraz promocyjnych;
3. organizowanie transportu materiałow i wyposażenia przekazywanych przez Agencję dla Szkoły ;

4. koordynacja działalności Instytutów Małej Przedsiębiorczości;
5. wykonywanie innych działań potrzebnych do realizacji projektu na podstawie ustaleń ze Szkołą , USAID, lub The Ohio State University.

&8

Instytut gromadzi środki finansowe na osobnym subkoncie ,którym dysponują dyrektor Instytutu i jego zastępca na podstawie upoważnienia do dysponowania środkami zgromadzonymi na subkoncie.

&9

Instytut otrzymuje środki na pokrycie następujących wydatków
1. wynagrodzenia dla koordynatorów ,zgodnie z umowami zawartymi pomiędzy Szołą a pracownikiem w oparciu o taryfikator wynagrodzeń stanowiący integralną część umowy -załącznik nr.1
2. na wynagrodzenia dla wykładowców i innych osób niezbędnych do realizacji programu dydaktycznego na podstawie umów ze Szkołą , w oparciu o taryfikator wynagrodzeń stanowiący integralną część umowy załącznik nr2
3. na tłumaczenia i adaptację materiałów dydaktycznych realizowanych przez Instytut
4. na wyposażenie techniczne niezbędne do realizacji programu
5. na podróże krajowe niezbędne do realizacji programu
6. na wynagrodzenia dla pracownika administracyjno- biurowego w oparciu o taryfikator wynagrodzeń załącznik nr3
7. innych, zgodnych z programem i ustaleniami stron.

&10

Wszelkie pozostałe koszty związane z działalnością Instytutu a wynika ące z realizacji programu ponosi Unstytut we własnym zakresie .

-142

& 11

1. Fundacja przekazuje środki finansowe na realizację programu zgodnie z zatwierzdonym preliminarzem wydatków z jednomiesięcznym wyprzedzeniem.

2. Zakup sprzętu będzie rozliczany przez Fundację na podstawie faktur wyłącznie w przypadku spełnienia wymagań Fundacji.

&12

Szkoła dokonuje rozliczenia z udzielonych przez Fundację zaliczek w terminie do dnia 20 następnego miesiąca na podstawie dowodów finansowych.

&13

Instytut zobowiązuje się do przedkładania Fundacji comiesięcznych sprawozdań z przebiegu realizacji programu a w szczególności z wyznaczonych zadań najpóźniej do dnia 10 następnego miesiąca.

&14

1. W wypadku nie wywiązania się przez Instytut z realizacji programu i postanowień niniejszej umowy a w szczególności nie przedstawiania:
a) rozliczeń o których mowa w paragrafie 12
b) sprawozdań o których mowa w paragrafie 13
przez jeden miesiąc Fundacja zaprzestaje finansowania programu i wypowiada umowę w trybie natychmiastowym.
2. W sytuacji określonej w p.1 Szkoła zobowiązana jest zwrócić Fundacji przekazany sprzęt.

&15

Nadzór nad realizacją programu i kontrolą finansową sprawuje Fundacja. Funkcje te przysługują również Oddziałowi Regionalnemu Fundacji.

&16

Za realizację i koordynację programu odpowiadają Dyrektor Instytutu i jego Z-ca.

&17

Fundacja oddaje Instytutowi sprzęt zakupiony w ramach projektu bezpłatnego korzystania na okres niezbędny do wykonania zadań objętych programem, na podstawie protokółu zdawczo-odbiorczego.
2. Po zakończeniu okresu obowiązywania umowy sprzęt może zostać przekazany Szkole na własność na podstawie odrębnej umowy.

&18

Szkoła zobowiązuje się do kontynuacji i rozwoju działalności

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Instytutów Małej Przedsiębiorczości przez okres conajmniej 3 lat od daty rozwiązania.

&19

W sprawach nie uregulowanych umową mają zastosowanie przepisy Kodeksu Cywilnego.

&20

Umowa została zawarta na czas określony i wiąże strony od dnia 1.07.1992 do dnia 1.07.1993r.

&21

Ostateczne rozliczenie przedstawi Szkoła w terminie do dn.30.08.1993r.

&22

Umowę sporządzono w 4 jednobrzmiących egzemplarzach po 2 dla każdej ze stron.

Z-ca DYREKTORA
mgr Marcin Piszkiewicz

NIEZALEŻNY SAMORZĄDNY ZWIĄZEK ZAWODOWY Solidarność

FUNDACJA GOSPODARCZA
ODDZIAŁ REGION WIELKOPOLSKA
60-768 POZNAŃ, ul. Zamkowa 1/2
tel. centr. 53-08-60, telex 0414471
telefax 530-866

DYREKTOR
dr Zdzisław Krajewski

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Załącznik nr1

Wynagrodzenie dla 2 koordynatorów wynosi/ na osobę/ 500 USD miesięcznie/ brutto plus składka ZUS/ od dnia 1.07.1992r przez o 12 miesięcy
/według kursu obowiązującego w dniu skupu czeku za dany okres finansowania programu /

Załącznik nr2

Wynagrodzenie dla wykładowców za czynności zapewniające prawidłową realizację programu wynoszą 3000 USD miesięcznie /brutto plus składka ZUS/ od dnia 1.07.1992r przez okres 12 m-cy /w/g kursu obowiązującego w dniu skupu czeku za dany okres finansowania programu/
Wypłata wynagrodzeń dla poszczególnych wykładowców następuje w oparciu o regulamin wynagrodzeń przedstawiony przez Instytut do zaakceptowania Fundacji do dnia 15.07.1992r

Załącznik nr.3

Wynagrodzenie dla pracownika administracyjno- biurowego wynosi 350 USD miesięcznie/ brutto plus składka ZUS/ od dnia 1.07.1992 przez okres 12 miesięcy / w/g kursu obowiązującego w dniu skupu czeku /za dany okres finansowania programu/

Z-ca DYREKTORA
mgr Marcin Flisykowski

NIEZALEŻNY SAMORZĄDNY ZWIĄZEK ZAWODOWY Solidarność

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DYREKTOR
dr Zdzisław Krajewski

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WYKŁADOWCY POLSKO – AMERYKAŃSKIEGO INSTYTUTU PRZEDSIĘBIORCZOŚCI

PRAWO GOSPODARCZE	DR HAB. JAN KUFEL DOC. DR WOJCIECH SIUDA SĘDZIA RYSZARD MLECZAK DR KRZYSZTOF SZUMA
FINANSE	DR HAB. MAREK RATAJCZAK DR RYSZARD MIKOŁAJCZAK DR WŁADYSŁAW BACHORZ
MARKETING	PROF. DR HAB. HENRYK MRUK DR. BOGDAN SOJKIN MGR WALERY LACH MGR IRENEUSZ RUTKOWSKI
STRATEGICZNE PLANOWANIE	PROF.DR HAB. WIESŁAW OTTA DR MARIAN GORYNIA DR ZDZISŁAW KRAJEWSKI
ZARZĄDZANIE	PROF. DR HAB. HENRYK GAWRON DR HAB. ELŻBIETA URBANOWSKA – SOJKIN MGR WIESŁAW CIECHOMSKI
NEGOCJACJE	MGR WISŁAWA GRABARCZYK MGR WIESŁAW CIECHOMSKI
NEGOCJACJE	MGR WISŁAWA GRABARCZYK

Appendix 4.1

P O R O Z U M I E N I E

zawarte w dniu 11.01.1993 r. w Zielonej Górze pomiędzy: Agencją Wspierania Inicjat Gospodarczych - Spółka z o.o. z siedzibą w Zielonej Górze przy ul. Chopina 14 repr zentowaną przez Krzysztofa Scheuringa - Dyrektora zwaną w dalszej treści porozumie nia "A G E N C J A", a "Polsko-Amerykańskim Instytutem Przedsiębiorczości" z siedz bą w Poznaniu przy ul. Powstańców Wielkopolskich 16, reprezentowanym przez - - Zdzisława Krajewskiego - Dyrektora oraz Walerego Lacha - Z-cę Dyrektora, zwanym dalszej treści porozumienia "I N S T Y T U T E M"

O N A S T Ę P U J Ą C E J T R E Ś C I:

§ 1

Strony niniejszego porozumienia zobowiązują się do podjęcia współpracy w zakresie niektórych czynności związanych z restrukturyzacją przedsiębiorstw państwowych ora innych podmiotów gospodarczych, na obszarze działania "Agencji Rozwoju Regionalneg S.A. w Zielonej Górze".

§ 2

W ramach niniejszej umowy "Agencja" reprezentuje interesy przyszłej "Agencji Rozwo Regionalnego S.A. w Zielonej Górze".

§ 3

1. W ramach przyszłej współpracy strony zobowiązują do podjęcia wspólnych działań w zakresie:
   1/ obsługi poradczej przedsięwzięć gospodarczych pod względem ekonomicznym, prawnym oraz finansowym i organizacyjnym;
   2/ wykonywania analiz ekonomiczno-finansowych, feasibility study, business-plar analiz rynku, strategii marketingowych, wyceny ekonomicznej majątku;
   3/ przygotowywania kompleksowej dokumentacji niezbędnej do przekształceń własnościowych /m.in. wyceny, analiz ekonomiczno-finansowych, prawnych, anal sytuacji marketingowej, prognozy opłat leasingowych, analiz możliwości przetrwania i rozwoju przekształconej firmy/ jak również obsługi procedury przekształceń własnościowych;
   4/ opracowywanie strategii rozwojowej sprywatyzowanych przedsiębiorstw oraz wpr wadzania nowych produktów w/g standartów światowych;
   5/ organizacji ośrodków szkoleniowych oraz szkolenia personelu wszystkich szcze
2. We wspólnych przedsięwzięciach uczestniczyć będą specjaliści "Instytutu" oraz c najmniej jedna osoba wskazana przez Agencję.
3. Instytut oświadcza, iż zapewni częściowe finansowanie realizowanych przedsięwzięć.

Appendix 4.2

Umowa nr 1 / 93

zawarta w dniu 11 stycznia 1993 r. w Poznaniu pomiędzy Wojewódzkim Urzędem Pracy w Poznaniu, al. Niepodległości 16/18, reprezentowanym przez Kierownika Urzędu, mgra inż. Piotra Kołodziejczyka, zwanym dalej "Zleceniodawcą"
a Polsko – Amerykańskim Instytutem Przedsiębiorczości w Poznaniu, ul. Powstańców Wielkopolskich 16 , reprezentowanym przez Dyrektora Instytutu,
dra Zdzisława Krajewskiego, zwanym dalej "Zleceniobiorcą"
o treści następującej:

§ 1

1. Zleceniodawca zleca, a Zleceniobiorca zobowiązuje się do realizacji programu kursu dla nauczycieli ostatnich klas szkoły średniej.
2. Zadania Zleceniobiorcy obejmują:
   a) przeszkolenie od 20 do 25 osób bezrobotnych, wytypowanych przez Kuratorium Oświaty i Wychowania zgodnie z programem zawartym w zał. nr 1 stanowiącym integralną część umowy,
   b) dostarczenie uczestnikom kursu materiałów szkoleniowych

§ 2

Zleceniobiorca wykonywać będzie swoje zadania w zakresie szkolenia w dniach od 5 lutego do 25 kwietnia 1993 roku w Centrum Kształcenia Ustawicznego w Poznaniu zgodnie z harmonogramem zajęć, stanowiącym zał. nr 2 do umowy.

§ 3

1. Zleceniodawca zobowiązuje się zapłacić Zleceniobiorcy łączne wynagrodzenie w kwocie 70. 000. 000 zł (słownie: siedemdziesiątmilionówzłotych) płatne z konta Funduszu Pracy w terminie 14 dni od wykonania poszczególnych etapów umowy.

2. Zleceniodawca zobowiązuje się wypłacić Zleceniobiorcy zaliczkę w wysokości 50% uzgodnionej kwoty w ciągu 3 dni od daty zawarcia umowy.
3. Wynagrodzenie płatne jest przelewem z konta Zleceniodawcy nr 633047–3506–189–23

NBP O/O Poznań na rachunek Zleceniobiorcy w WBK III O/Poznań nr 356211-22914-132-3.

§ 4

Umowa zostaje zawarta na czas od dnia 11 stycznia 1993 r. do dnia 30 kwietnia 1993 r.

§ 5

1. Zleceniobiorca nie może powierzyć wykonania swych zadań innej osobie bez zgody Zleceniodawcy wyrażonej na piśmie.
2. W razie naruszenia postanowień ust. 1 Zleceniodawca może odstąpić od umowy ze skutkiem natychmiastowym.
3. Zleceniobiorca w przypadku zwłoki w wykonaniu umowy zobowiązany jest zapłacić Zleceniodawcy 0.2% warości umowy za każdy dzień zwłoki.

§ 6

Zmiany umowy wymagają formy pisemnej pod rygorem nieważności.

§ 7

W sprawach nieuregulowanych umową mają zastosowanie przepisy kodeksu cywilnego.

§ 8

Spory wynikłe na tle niniejszej umowy rozstrzygane będą przez rzeczowo właściwy sąd rejonowy w Poznaniu.

§ 9

Umowa spisana została w dwóch jednobrzmiących egzemplarzach po jednej dla każdej ze stron.

Dyrektor Instytutu
dr Zdzisław Krajewski

.....

Zleceniobiorca

Kierownik
Wojewódzkiego Urzędu Pracy
.....
mgr inż Piotr Kołodziejczyk
Zleceniodawca

Polsko-Amerykański Instytut Przedsiębiorczości
sponsor: US Agency for International Development
ul. Powstańców Wlkp. 16, tel./fax 54 35 21
60-967 Poznań

WOJEWÓDZKI URZĄD PRACY
w Poznaniu
al. Niepodległości 16/18
(1) 61-713 POZNAŃ

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PLAN KURSÓW I SZKOLEŃ

organizowanych przez

POLSKO-AMERYKAŃSKI INSTYTUT PRZEDSIĘBIORCZOŚCI

STYCZEŃ 93 - MAJ 93

1	Szkolenia dla banku PKO:"Kredytowanie podmiotów gospodarczych"	10.07.1992	24
2	Szkolenia dla banku PKO:"Ewidencja środków trwałych"	12.10.1992	8
3	Szkolenia dla Gospodarczego Banku Wielkopolski	16.10.1992	8
4	Szkolenia dla Banku PKO:"Ewidencja środków trwałych" – II edycja	14.11.1992	8
5	Szkolenia dla przedsiębiorców:"Jak efektywnie inwestować we własnej firmie?"	26.11.1992	8
6	Warsztaty szkoleniowe:"Jak skutecznie kierować własną firmą w warunkach konkurencji"	12.12 – 21.03.1993	130
7	Seminarium bankowe:"Jak przygotować biznes plan"	11–14.01.1993	30
8	Warsztaty szkoleniowe:"Jak skutecznie kierować własną firmą w warunkach konkurencji"	30.01.– 11.04.1993	130
9	Przygotowanie rezerwy kadrowej dla Ministerstwa Przekształceń Własnościowych	luty–maj 1993	150
10	Seminarium bankowe:"Jak przygotować biznes plan"	1.02–5.02.1993	30
11	Przekształcenia własnościowe w Spółdzielni Mieszkaniowej	1 lutego 1993 31 marca 1993	40
12	Jak skutecznie handlować	4.01.1993 8.01.1993	40
13	Kurs obsługi celnej małych firm	11.01.1993 15.01.1993	20
14	Strategie podatkowe w gospodarce rynkowej	1.03.1993 5.03.1993	30
15	Seminarium bankowe:"Jak przygotować biznes plan"	5.04.1993 8.04.1993	30
16	Jak skutecznie kierować własną firmą w warunkach konkurencji	8.05.1993 11.07.1993	130
17	Kurs dla przedsiębiorców:"Jak skutecznie inwestować we własnej firmie"	15.03.1993 16.03.1993	16

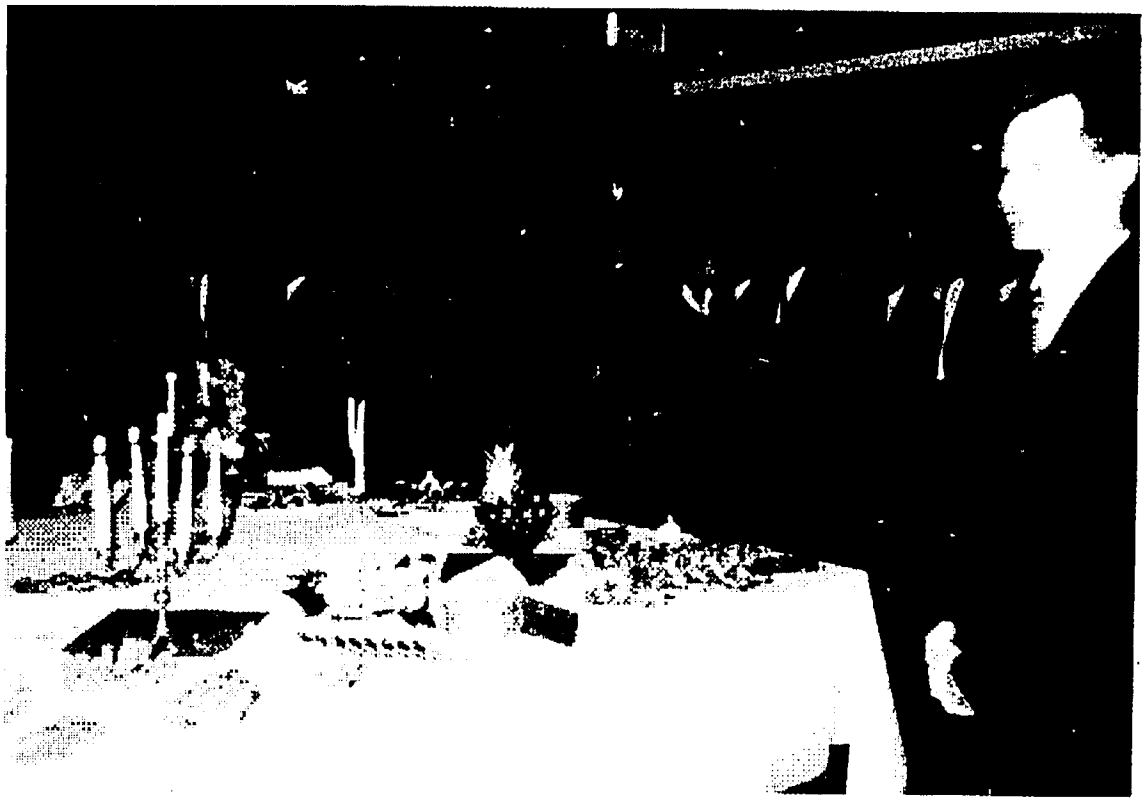
18	Kursy językowe: Business English Wirtschaftsdeutch	styczeń 1993 czerwiec 1993	
19	Szkolenia komputerowe	styczeń 1993 luty 1993	

Rzeszow

Coordinators entertain the head of the Voivodship and the University Rector.

The Polish-American Cultural Center Director is also one of the Institute's faculty.

Marketing Class in Rzeszow.



Grand Opening of Rzeszow Business Council
features visitors from the Ukraine.

TOTAL HOURS FOR RZESZOW

	Year I		Year II					
			Quarter 1		Quarter 2		Quarter 3	
Course:	Training	Consulting	Training	Consulting	Consulting	Training	Training	Consulting
Total Institute Program	10,200	560	600	40				
Entrepreneurship					690	30	600	60
Marketing					690	20	600	30
Management					460	20	400	30
Finance					750	70	600	120
Strategic Planning					460	10	400	
Export/Import								
Faculty Training	1,320	240	200	40	640	60		
Bankers/Government	120							
Media		40		20	20	10		
Business Start-up	1,300	32	500	40				40
Students (Traditional-Finance)					300		560	
Business Managers			200	30		150	312	20
Other (Describe on back)								
Other ((Describe on back)								
Students (Traditional-Management)							540	
Total	12,940	872	1,500	170	4,010	370	4,012	300

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe

Institution: Rzeszow Sm. Bus. Institute

Quarter: Jan-Mar., 1993

Contact Person Regarding this Report: Krzysztof Kaszuba

Project Component: _____

TOTAL PROJECTED STUDENT CONTACT HOURS THIS QUARTER: 4,342

STUDENT CONTACT HOURS	MANAGMENT EDUCATION	ECONOMICS EDUCATION	CONSULTATION	OTHER _____	EDUCATION VIA MEDIA SOURCES	LOCATION
	Actual	Actual	Actual	Actual	Actual	
Project Sustainability (Training Faculty/Trainers)						
Students (Traditional)	1,100					Rzeszow - UMCS
Government Officials			10			Rzeszow
Business Community/ Business Managers	2,912		300			Rzeszow - Sanok
Journalists - Media			20			Rzeszow
Other Groups/Individuals						
Other Groups/Individuals						
Other Groups/Individuals						

COMMENTS:

POLSKO-AMERYKAŃSKI INSTYTUT
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POLISH-AMERICAN
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PKO BP/I ODDZ. w Rzeszowie, konto nr 69515-31453-132

FUNDACJA GOSPODARCZA
NSZZ "SOLIDARNOŚĆ"
GDAŃSK
M.BALKOWSKA

Rzeszów, 1992-01-30

Activity undertook by coordinators of "Small Business" in Rzeszów
January 1 - 31, 1993.

1. Organization of ending the course for entrepreneurs on 8.01.1993.
2. Partcipating in meetings with entrepreneurs hired by Institute.
3. Preparing certificates for participants of the course.
4. Preparing course programs and plans for the Institute on 1.01-30.06.1993 r.
5. Working out a strategic plan of the Institute.
6. Preparing teaching materials on management and export-import.
7. Meeting with Mr. L.Koltai and Evaluators Team in Warsaw, 12.01.1993.
8. Preparing the report on visit of the Evaluators Team in the Institute.
9. Preparing profiles of entrepreneurs of the new course.
10. Organization and partcipating in opening of the new course for entrepreneurs on 15.01.1993.

11. Preparing and filling "Worksheets for Quantitative Data" - IV quarter.
12. Meeting with participants of the last courses, members of Association of Entrepreneurs SBI Century Club.

K.Kaszuba

A.Góral

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Rzeszow, 1992-02-25

FUNDACJA GOSPODARCZA
NSZZ "SOLIDARNOSC"
GDANSK
M. BALKOWSKA

Activity undertook by coordinators of "Small Business Institute"

in Rzeszow

February 1 - 27, 1993.

1. Managing of Small Business Institute activity.
2. Partcipating in meetings with teachers hired by Institute.
3. Preparing teaching materials on management and export-import.
4. Visiting the course.
5. Preparing course programs for satelite.
6. Preparing the promotional campaign of the new course for entrepreneurs in Sanok, Tarnobrzeg, Przemysl and Stalowa Wola
7. Meeting with local officials.
8. Meeting with rector of UMCS branch in Rzeszow and dean of Economic Department UMCS.
9. Preparing an agreement with Economic Department UMCS.
10. Partcipating in creating Regional Business Council in Rzeszow
11. Preparing case study and video tape, firm Bocmen and Euromed.

DYREKTOR
Krzysztof Kaszu.

POLSKO-AMERYKAŃSKI INSTYTUT
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Rzeszów, 1993-03-2

FUNDACJA GOSPODARCZA
NSZZ "SOLIDARNOŚĆ"
GDAŃSK
M.BALKOWSKA

Activity undertook by coordinators of "Small Business Institut
in Rzeszów
March 1 - 31, 1993.

1. Managing of Small Business Institute activity.
2. Participating in meetings with teachers hired by Institute.
3. Preparing the final version of management materials.
4. Preparing teaching materials on export-import.
5. Preparing Institute promotional compaign in Sanok and Przemy
6. Organization of inaugural meeting of Regional Business Coun in Rzeszów.
7. Signing an agreement of cooperation between the Institute a Economic Department of IWCS branch in Rzeszów
8. Preparing case study and films.
9. Arranging Dr Cathy Ashmore from Ohio State University and Alicja Untersohuetz from Gdańsk Solidarity stay in Rzeszów on March 4-6, 1993.

DYREKTOR

POLSKO-AMERYKAŃSKI INSTYTUT
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DR CATHY ASHMORE VISIT IN RZESZOW.

AGENDA

MARCH, 4 (Thursday)

9.15 am	Arrival in Rzeszów. Pick by Adam' car at the airport to Budimex Hotel.
11.00 am-1.30 pm	Meeting with coordinators of Entrepreneurship Institute.
1.30 pm-3.00 pm	Lunch-Dom Polonii (Polonia House)
3.00 pm-4.30 pm	Meeting with Dean of Economic Department, Maria Curie-Sklodowska University
6.00 pm-8.30 pm	Grand opening of Regional Business Council, new structure created by Polish-American Entrepreneurship Institute and Association of Entrepreneurs SBI Century Club
8.00 pm-	Dinner

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MARCH, 5 (Friday)

8.00 am-9.00 am	Breakfast
9.30 am-11.00 am	EUROMED Ltd.Co. Meeting with entrepreneurs, participants of courses organized by Entrepreneurship Institute in Rzeszów
11.00 am-1.00 pm	Meeting with director of Rzeszów Voivodship Bureau
1.00 pm-3.00 pm	Lunch-Polonia House
4.00 pm-7.00 pm	Participating in marketing course. Product and canal of distribution, prices in marketing - teachers: Zofia Borczyk, Barbara Sieńko, Henryk Olejarz
7.00 pm-9.00 pm	Dinner, hosted by Ewa, Adam and Agata

MARCH, 6 (Saturday)

8.00 am-8.30 am	Breakfast
9.00 am-	Departure to Warsaw.

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PLANS FOR JANUARY-JUNE 1993.

Small Business Institute in Rzeszow will organize following courses for entrepreneurs:

1. 130 hours course for entrepreneurs from January, 15 till April, 9 for 22 persons.
2. 130 hours course for entrepreneurs from April, 23 till June, 26 for 20 persons.
3. 30 hours course on export-import from May, 7 till May, 29 for 20 persons.

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PLANS FOR JANUARY-JUNE 1993.

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1. 130 hours course for entrepreneurs from January, 15 till April, 9 for 22 persons.
2. 130 hours course for entrepreneurs from April, 23 till June, 26 for 20 persons.
3. 30 hours course on export-import from May, 7 till May, 29 for 20 persons.
4. 130 hours course for entrepreneurs in Tarnobrzeg from March, 19 June, 5 for 15 persons.
5. 30 hours course on finance in Sanok from April, 16 till May, 15 for 15 persons.

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RZESZOW

TO BE SENT UNDER SEPARATE COVER:

- PROFILES

- EVALUATION FORMS

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MARKETING

Material dydaktyczny

Opracował:

dr Henryk Olejarz

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1. DEFINICJA MARKETINGU

American Marketing Association definiuje marketing następująco:
"marketing jest procesem planowania i wprowadzania w życie tworzenia, wyceniania, promowania, dystrybucji pomysłów, dóbr i usług w celu stwarzania transakcji, które zaspokajają cele kupujących i cele organizacji"

Marketing obejmuje wszystkie elementy przedsiębiorstwa i wszystkie jego działania, tak aby działanie całej firmy było skoncentrowane na osiągnięciu wytyczonego celu rynkowego. O sukcesie firmy decydują wszyscy pracownicy, a nie tylko dział marketigu.

Przyjęcie przez firmę marketingowej orientacji w działaniu na rynku wymaga realizacji następujących zadań:

1. Określenia lub rewizji misji-celu firmy.
2. Badanie otoczenia dla określenia czynników wpływających na realizację celu firmy.
3. Analiza rynkowych możliwości realizacji celu firmy.
4. Wybór rynku docelowego.
5. Określenie celów marketingu.
6. Zbudowanie marketingowego mix programu
7. Wprowadzanie programu w życie i kontrola.

2. OKREŚLENIE MISJI - CELU

Misja celu jest fundamentalnym określeniem cech firmy. Powinna ona ustalić:

1. Populację nabywców którzy są przez firmę obsługiwani. Polega to na syntetycznym określeniu cech tych nabywców.
2. Produkty lub (i) usługi dostarczane nabywcom (cechy użytkowe, jakość, asortyment).
3. Geograficzny obszar działania firmy.
4. Charakterystyczną ideę funkcjonowania firmy.

Misja-celu jest najogólniej przedstawioną koncepcją - działania firmy. Jej ogólność pozwala prezentować ją wszystkim pracownikom firmy, aby następnie wymagać od nich działań zgodnych z przyjętą misją celu. Działanie wszystkich pracowników powinno sprzyjać upowszechnianiu misji-celu.

Wszystkie działania marketingowe powinny sprzyjać upowszechnianiu i podtrzymywaniu obiegu informacji o misji-celu firmy na rynku.

3. BADANIE OTOCZENIA FIRMY

Celem działalności marketingowej jest doprowadzenie do transakcji, które satysfakcjonują zarówno sprzedającego, jak i kupujących. Przy czym rola kupującego jest "bierna" - polega ona na wyborze spośród konkurencyjnych propozycji tej, która jego zdaniem jest najlepsza. Zatem "obowiązek" rozpoznania potrzeb nabywców i uwarunkowań związanych z ich zaspokojeniem spoczywa na producencie lub handlowcu. Dlatego każda firma w większym lub mniejszym zaresie powinna interesować się ograniczeniami i szansami, jakie dla niej wypływają z otoczenia.

Dobrze zarządzana firma powinna być firmą proaktywną, która patrzy w przyszłość i antycypując zmiany planuje swoje działania z myślą o tych zmianach. Proaktywny menadżer dostrzega szanse firmy w przyszłości i ustawia firmę tak, aby mogła z nich skorzystać. Proaktywny menadżer potrafi też rozpoznawać zagrożenia dla firmy,którą kieruje i z odpowiednim wyprzedzeniem podejmuje działania, które zapobiegają negatywnym skutkom tych zagrożeń lub przynajmniej minimalizują te skutki.

Reaktywne zarządzanie polega na dostosowywaniu się do bieżących zmian w popycie. Najpierw zjawisko zachodzi później reakcja. Reakcja w tym trybie jest zawsze spóźniona, dlatego reaktywna firma cierpi mocno z powodu zagrożeń i nie wykorzystuje dostatecznie szans, płynących z otoczenia.

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3. 1. Makro-otoczenie

Makro-otoczenie jest to ta część otoczenia, która w jednakowym stopniu oddziałuje na wszystkie firmy, aczkolwiek różne firmy mogą w rożnym stopniu i w różny sposób reagować na czynniki makro-otoczenia. Makro-otoczenie składa się z czterch obszarów zmiennych:

- obszar zmian technologicznych, który firma powinna śledzić i w miarę możliwości wykorzystywać, ponieważ zmiany te:
  * kreują nowe sposoby działania (informatyka, automatyka),
  * kreują nowe materiały,
  * kreują nowe technologie.
- obszar zmian politycznych i prawnych, które obejmują zmiany w następujących dziedzinach:
  * polityka gospodarcza rządu,
  * ustawy regulujące różne dziedziny gospodarki,
  * ustawy regulujące obowiązki podatkowe,
  * przepisy sanitarne itp.
- obszar zmian społecznych i demograficznych, które na ogół przebiegają dość wolno, lecz niekiedy mogą być zaskakujące, są to zmiany następującego typu:
  * zmiany modelu rodziny,
  * zmiany sposobu żywienia,
  * zmiany sposobu odpoczywania itp.
- obszar zmian ekonomicznych, wśród których wymienić można:
  * stopę procentową,
  * poziom dochodów danej społeczności,
  * stopę podatkową,
  * dostępność kapitału itp.

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3. 2. Zakres analizy otoczenia firmy

Makro-otoczenie stanowi ogólne warunki działania firmy. W otoczeniu każdej firmy występują zjawiska, które dardzo ściśle są związane z przedmiotem działania i z obszarem, na którym działa dana firma.

Przebieg tych zjawisk może być korzystny lub niekorzystny w aspekcie realizacji marketingowych celów danej firmy. Badanie tych zjawisk i szczegółowa analiza kierunku zmian w obrębie poszczególnych zjawisk powinna objąć następujące zagadnienia:

- charakterystykę danej branży, która polega na udzieleniu precyzyjnych odpowiedzi na następujące pytania:
  - * Czy popyt wzrasta, maleje, czy stabilizuje się?
  - * Jakie miejsce zajmuje produkt (usługi) firmy wobec produktów (usług) konkurencyjnych?
  - * Jaka jest podaż w branży?
  - * Kim są konkurenci i jakie są ich możliwości?

  charakterystykę obszaru handlowego i docelowego rynku, w tym przypadku należy ustalić:
  - * Jak rozłożony jest popyt na obszarze handlowym firmy?
  - * Jakie występują przesunięcia konkurencji na naszym obszarze działania?
  - * Czy niezbędna jest restrukturyzacja naszego obszaru handlowego?
  - * Jakie są przesunięcia w zakresie upodobań i preferencji wśród klientów firmy na docelowym rynku?
- charakterystykę dostawców, należy tego dokonać przez ustalenie:
  - * Jak wrażliwa jest nasza firma na zakłócenia dostaw?
  - * Czy obecni dostawcy mogą być zastąpieni?
- charakterystykę odbiorców, w szczególności należy ustalić:
  - * Jak mocno zależy nasza firma od pojedynczych odbiorców?

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* Jaka jest sytuacja gospodarcza największych odbiorców?

- charakterystykę źródeł i kosztów kapitału, w tym przypadku należy w szczególności rozstrzygnąć:
  * Jakie są dostępne dla firmy źródła kapitału?
  * Jakie są koszty uzyskania kapitału z poszczególnych źródeł?

- charakterystykę konkurencji, która jest jedną z najważniejszych części analizy otoczenia, powinna ona ustalić:
  * Jaka jest liczba konkurentów na obszarze handlowym firmy?
  * Jaką pozycję rynkową zajmują konkurenci?
  * Jakie są silne i słabe strony konkurentów?
  * Jakie strategie zamierzają stosować konkurenci?

3. 3. Prowadzenie analizy otoczenia

Profil zagrożeń i możliwości otoczenia umożliwia identyfikację istotnych możliwości i zagrożeń.

Zagrożenie jest to czynnik, który może limitować, ograniczać lub hamować firmę w osiąganiu jej celów.

Możliwość (szansa) jest to każdy czynnik, który daje sposobność zbliżenia się do celów firmy lub pozwala szybcie te cele osiągnąć.

Prowadząc analizę otoczenia należy zdecydować w następujących kwestiach:

* Jakie czynniki z otoczenia będą brane pod uwagę?
* Jaka metoda lub jakie metody będą wykorzystane w analizie?
* Z jakich źródeł informacji korzystać?

Mała firma nie może pozwolić sobie na śledzenie wielkiej liczby czynników otoczenia , powinna ona koncentrować uwagę tylko na tych czynnikach otoczenia, które mają szczególne znaczenie dla firmy. Zestaw analizowanych czynników otoczenia zależy mocno od przedmiotu działalności firmy, od jej wielkości, od obszaru działania.

Do ustalenia zbioru analizowanych czynników otoczenia można na przykład zastosować:

- podejście historyczne,
- burzę mózgów.

Podejście historyczne polega na starannym zbadaniu przeszłości, badanie to powinno pozwolić ustalić, które zewnętrzne czynniki w przeszłości wywierały najbardziej znaczący wpływ na realizację celów firmy. Podejście to jest wartościowe. Należy być jednak ostrożnym, gdyż znaczenie niektórych czynników może znacząco zmienić się w warunkach szybkich zmian otoczenia.

Metody stosowane w dużej mierze zależą od tego, jakie czynniki otoczenia zostaną wybrane do analizy. Małe firmy, na ogół, nie korzystają z wyrafinowanych metod.

Warto zwrócić uwagę na użyteczność niesformalizowanych sposobów analizy otoczenia, można tutaj wymienić:

- wymiana poglądów w kręgu ludzi zajmujących się dziedziną działalności firmy,
- rozmowy w klubach biznesowych,
- rozmowy z politykami itp..

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4. ANALIZA MOŻLIWOŚCI RYNKOWYCH

Analiza rynku jest szczególnie ważną częścią badania otoczenia przez firmę, ponieważ rozpoznanie rynku jest niezbędnym warunkiem sukcesu handlowego firmy.
Na rynku następuje ciągła konfrontacja podaży (oferty sprzedaży) i popytu (chęci kupna popartej zasobami finansowymi). Przedsiębiorstwo działające na rynku bada mechanizmy kreujące popyt w celu maksymalizacji sprzedaży swoich produktów, przy czym cel ten realizuje dwoma sposobami.
Po pierwsze przez dostosowanie swojej produkcji do rozpoznanych potrzeb objawianych na rynku.
Po drugie, po rozpoznaniu mechanizmów kreujących popyt, przedsiębiorstwo może, w wyniku planowej działalności marketingowej, wywołać popyt na swoje produkty
W pierwszym i drugim przypadku niezbędne są informacje uzyskane w drodze analizy rynku, które obejmują następujące grupy zmiennych:

- struktura potrzeb,
- czynniki kształtujące potrzeby,
- czynniki kształtujące popyt,
- decyzje kupna.

4.1. Potrzeby i preferencje konsumentów

Z marketingowego punktu widzenia warto zwrócić uwagę na to, iż potrzeby kształtują się w wyniku:

- biologicznych wymogów ciała ludzkiego,
- duchowych własności człowieka,
- okoliczności społecznego współżycia.

W procesie zakupu ludzie kierują się wieloma różnorodnymi motywami, niektóre z nich są następujące:

- zaspokojenie potrzeb zmysłowych,
- naśladowanie innych,
- preferowanie określonego stylu,

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- zysk,
- poręczność,
- wygoda,
- obawa,
- duma,
- ciekawość,
- przyjemność,
- zdobycie przewagi,
- oszczędzanie.

Na rynkach, na których kupującymi są przedsiębiorstwa ważnymi motywami zakupów są:

- niezawodność,
- upusty przy dużych zamówieniach,
- cena i jakość,
- stosunki z aktualnymi sprzedawcami,
- realizacja zamówień dostosowanych do indywidualnych potrzeb,
- wyłączność rynkowa,
- terminy dostaw,
- gwarancje,
- bezpieczeństwo zaopatzreniowca (dlatego kupują sprawdzoną markę).

Proces kształtowania się potrzeb, prowadzących do kupna towaru posiada cechy wspólne, ale i posiada cechy różnicujące, zależne od rodzaju kupowanego dobra. Dlatego należy różnicować działalność marketingową i formy promocji towarów, uwzględniając rodzaj potrzeb jakie zaspokajają i klasę jakości jaką reprezentują, biorąc pod uwagę proces kształtowania się potrzeb.

Generalnie potrzeby dzieli się na potrzeby o podstawowym znaczeniu (potrzeby pierwszego rzędu) i potrzeby drugiego (dalszego) rzędu. Ten podział ma istotne znaczenie, bowiem potrzeby pierwszego rzędu mają znaczenie priorytetowe dla każdego człowieka - ich zaspokojenie chroni życie człowieka.

Potrzeby pierwszego rzędu są zaspokajane przez nabycie

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żywności, odzieży, obuwia, a także przez nabycie lub (i) utrzymanie mieszkania i podstawowego wyposażenia mieszkania.

Potrzeby drugiego rzędu są zaspokajane po zaspokojeniu potrzeb pierwszego rzędu, a warunkiem ich zaspokojenia jest odpowiedni wzrost dochodów.

Dobra które zaspokajają potrzeby drugiego rzędu można najogólniej podzielić na dwie grupy:

- dobra powszechnej konsumpcji,
- dobra względnie luksusowe.

Lista dóbr powszechnej konsumpcji rozszerza się wraz ze wzrostem przeciętnego poziomu dochodów w społeczeństwie. Na przykład samochód w niektórych społeczeństwach jest dobrem powszechnej konsumpcji, a w innych jest dobrem luksusowym.

Dobra zaspokajające potrzeby o różnym stopniu pilności mogą charakteryzować się poziomem jakości:

- niskim,
- standardowym,
- luksusowym.

Żywność zaspokaja potrzebę pierwszej pilności, ale można kupować "kawior lub kaszankę", to zależy przede wszystkim od poziomu dochodów. Dlatego nawet w zbiorze sklepów spożywczych występują sklepy, które koncentrują swoją działalność na towarach o danej klasie jakości.

UWAGI PRAKTYCZNE:

1. Ustal jaki typ potrzeb jest zaspokajany przez produkty, towary lub usługi, które dostarcza twoja firma.
2. Ustal motywy jakimi kierują się przede wszystkim nabywcy wytworów twojej firmy.
3. Ustal w jakiej grupie jakości znajdują się produkty (usługi) twojej firmy.

4.2. Ekonomiczne czynniki kształtujące popyt

Ekonomicznymi czynnikami o podstawowym znaczeniu dla popytu są: cena nabywanego towaru i dochody nabywców.

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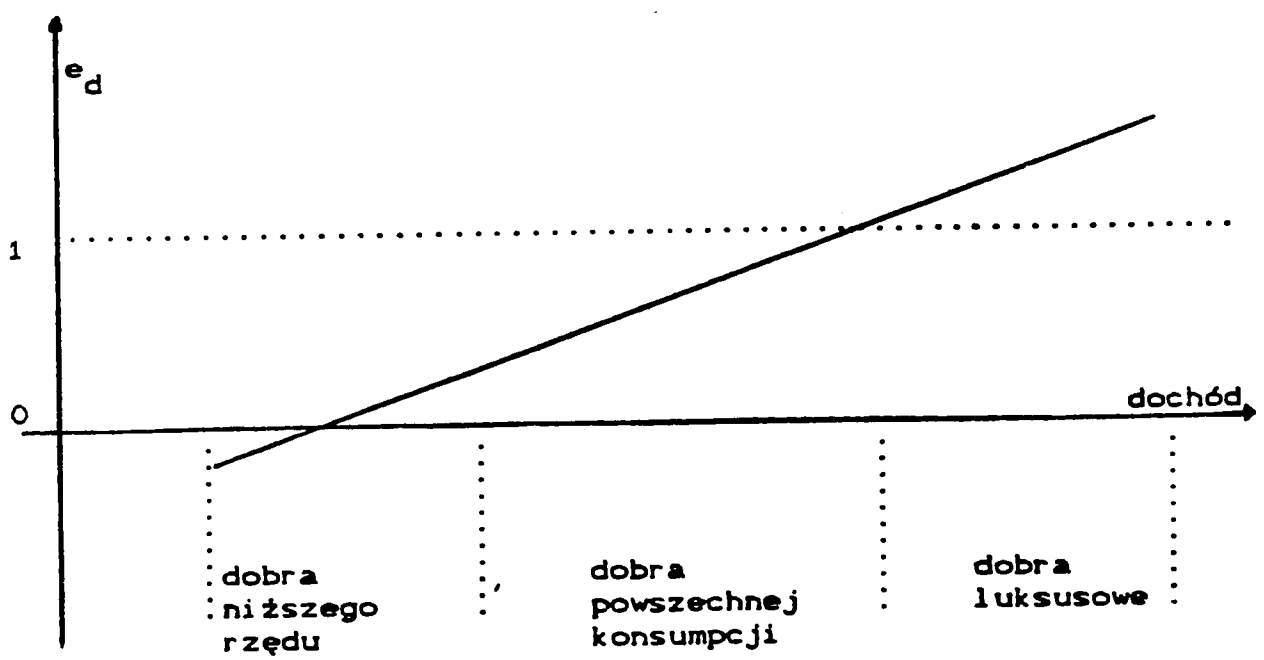
Już w XIX wieku Ernest Engel sformułował prawo, głoszące iż w miarę wzrostu dochodów udział wydatków na żywność maleje, natomiast wydatki na pozostałe towary i usługi rosną proporconalnie do wzrostu dochodów lub nawet szybciej.
Zależności te wyraża wskaźnik dochodowej elastyczności popytu (e_d).

$$e_d = \frac{\text{przyrost popytu}}{\text{popyt}} : \frac{\text{przyrost dochodu}}{\text{dochód}}$$

Na rys. 1 pokazano uproszczony schemat zmian wskaźnika dochodowej elastyczności popytu. Wraz ze wzrostem dochodów realnych konsument przechodzi do zaspokojenia potrzeb na coraz wyższym poziomie, jednocześnie wskaźnik elastyczności dochodowej rośnie od ujemnego dla niektórych towarów do $e_d > 1$ dla dla dóbr luksusowych.

Elastyczność dochodową popytu ujemną wykazują, w pewnym przedziale dochodowym dobra typu: ziemniaki, przetwory zbożowe, mięso i wędliny najgorszej jakości itp. Oznacza to, iż wzrostowi dochodu odpowiada spadek popytu na te dobra.



Rys. 1. Wskaźnik elastyczności dochodowej popytu

W każdym społeczeństwie o ustabilizowanym systemie gospodarowania występuje rozpiętość dochodowa konsumentów, która wykazuje pewną stabilność. Nie można tego obecnie powiedzieć o rozkładzie dochodów ludności w Polsce, ze względu na burzliwe przemiany strukturalne w całym systemie gospodarczym. Jednakże i w tym przypadku obowiązuje prawo regulujące dochodowe reakcje popytu

Realne płaca przeciętna w Polsce w roku 1992 stanowi 72,6% płacy realnej z roku 1989, co łatwo obliczyć na podstawie danych z tab. 1.

Tab. 1. Wskaźniki dynamiki przeciętnej płacy realnej w Polsce (rok poprzedni = 100)

Lata	1986	1987	1988	1989	1990	1991	1992 *
Wskaźniki dynamiki	102,6	96,5	114,4	109,0	75,6	100,8	95,3

* pierwsze półrocze 1992r. w stosunku do pierwszego półrocza 1991.
Źródło: Biuletyn Statystyczny, GUS.

Drugim czynnikiem wpływającym bezpośrednio na popyt są ceny towarów. O wpływie cen na popyt informują wskaźniki cenowej elastyczności popytu. Są one określone następująco:

$$e_c = \frac{\text{przyrost popytu towaru"i"}}{\text{popyt na towar"i"}} : \frac{\text{przyrost ceny towaru"i"}}{\text{cena towaru"i"}}$$

$$e_{cm} = \frac{\text{przyrost popytu towaru "j"}}{\text{popyt na towar "j"}} : \frac{\text{przyrost ceny towaru "i"}}{\text{cena towaru "i"}}$$

Rozróżnia się elatyczność popytu danego dobra na zmiany ceny tego dobra (e_c) i elastyczność mieszaną (e_{cm}), która wyraża reakcję popytu na dobro "j" jako efekt zmian cen dobra "i".

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Zmiany cen wywołują generalnie dwa efekty:
- efekt substytucyjny, gdyż zmiana ceny skłania nabywcę do zmiany swoich preferencji w zakupach;
- efekt dochodowy, gdyż wzrost ceny wpływa na spadek dochodów realnych, a obniżka cen podnosi dochody realne konsumentów.

Efekty wynikające ze zmiany cen i ze zmiany dochodów w Polsce w ostatnich latach przedstawia tab. 2.

Tab. 2. Struktura przeciętnych miesięcznych wydatków w przeliczeniu na jedną osobę w gospodarstwach pracowniczych

Rodzaj wydatków	Lata			
	1985	1989	1990	1991
Żywność	47,06	45,77	49,86	43,24
Napoje alkoholowe	2,94	2,68	1,90	1,87
Wyroby tytoniowe	1,96	1,29	1,45	1,65
Odzież i obuwie	13,73	16,83	11,45	10,61
Urządzenie i utrzymanie mieszkania	10,78	10,61	9,40	10,32
Opał energia elektrycz. i cieplna	1,96	1,71	3,33	5,50
Higiena osobista i ochr. zdrowia	2,94	2,68	3,37	4,29
Kultura, oświata, wychowanie, sport, turystyka i wypoczynek	9,80	10,07	10,01	11,02
Transport i łączność	5,88	6,22	6,19	7,50
Pozostałe wydatki	2,95	2,14	3,04	4,00

Źródło: Biuletyn Statystyczny, GUS.

Dane zawarte w tab. 2 wydają się być mało interesujące z punktu widzenia analizy popytu, jednakże w połączeniu z informacjami z tab. 1 pozwalają ocenić zmiany w poziomie popytu. Zatem dla wydatków na żywność można zaznaczyć co następuje:
* 45,77% to udział wydatków na żywność w roku 1989,
* 43,24% to udział wydatków na żywność w roku 1991,
* 72,6% to procentowo wyrażony stosunek poziomu płac realnych z

roku 1991 do tych płac z roku 1989(załóżmy, że płace realne odzwierciedlają w przybliżeniu dochody)

Trzy wymienione wyżej daty pozwalają ustalić przybliżony stosunek popytu na żywność z roku 1991 do roku 1989, to jest: (43,24/45,77)*0,726 = 0,686(68,6% , czyli popyt na żywność w 1991 roku był o 31,4% niższy od popytu w roku 1989).

Postępując tak jak dla żywności ustalimy następujące szacunkowe zmiany popytu rodzin pracowniczych na pozostałe grupy towarowe (rok 1991 do roku 1989):

Napoje alkoholowe.....50,6%
Wyroby tytoniowe.....92,7%
Odzież i obuwie.....45,8%
Urządzenie i utrzymanie mieszkania.....70,6%
Opał energia elektryczna i cieplana.....233,5%
Higiena osobista i ochrona zdrowia.....116,2%
Kultura, oświata, wychow., sport, turystyka i wypoczynek...79,4%
Transport i łączność.....87,5%
Pozostałe wydatki.....135,7%

Zamieszczone obliczenia pokazują, że najbardziej w rodzinach procowniczych zmalał popyt na odzież i obuwie.

Aby ustalić globalne zmiany popytu nnależy jeszcze uwzględnić rodziny pracowniczo- chłopskie i rodziny chłopskie.

UWAGI PRAKTYCZNE:

1. Analizuj zmiany w strukturze dochodowej ludności.
2. Ustal przynależność do grupy dochodowej klientów twojej firmy.
3. Ustal wrażliwość na zmiany dochodu i na zmiany cen popytu na produkt twojej firmy.
4. Śledź kierunek zmian dochodów i cen.

4.3. Socjologiczne, kulturowe i demograficzne czynniki kształtujące popyt.

Czynniki wynikające ze współżycia społecznego ludzi mają istotny wpływ na kształtowanie się popytu na wszystkie dobra,

od chleba do jachtów. Przy czym najmocniej oddziaływanie tych czynników objawia się w grupie dóbr luksusowych, natomiast najsłabiej w grupie dóbr podstawowych.

Dobra względnie luksusowe kupowane są przez konsumentów, którzy nie są mocno restrykcyjnie ograniczeni limitami wydatków, dlatego w przypadku takich klientów bardzo często o wyborze rodzaju zakupionego dobra decydują:

- naśladownictwo osób o podobnej lub wyższej pozycji społecznej,
- efekt demonstracji (chęć pokazania się),
- dostosowanie się stylu konsumpcji do zwyczajów, charakterystycznych dla danej grupy społecznej lub narodowej (kulturowej),
- moda.

Działanie czynników demograficznych ma podłoże naturalne, socjologiczne i kulturowe. W zakresie demografi warto analizować następujące czynniki wpływające na popyt:

- liczba ludności,
- struktura wiekowa ludności,
- wahania sezonowe liczby zawieranych małżeństw,
- wahania sezonowe liczby urodzeń,
- struktura zawodowa ludności.

UWAGI PRAKTYCZNE:

1. Określ liczebność populacji na twoim rynku.
2. Ustal liczbę potencjalnych nabywców do których kierujesz swoje produkty.
3. Zbadaj jakie czynniki socjologiczne i kulturowe wpływają na popyt na twoje produkty.

4.4 Sezonowość sprzedaży

Sprzedaż wielu towarów charakteryzuje się sezonowością. Sezonowość zjawisk ekonomicznych wynika z działania następujących grup czynników:

- cyklicznych zmian warunków przyrodniczych, które wpływają na rytm gospodarczych działań człowieka,

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- cyklicznych powtórzeń działań ludzkich, wynikających z wykształconych zasad współżycia społecznego.

Cykliczne zmiany warunków przyrodniczych wywołują efekty, które mają znaczenie dla miesięcznego poziomu popytu na odzież, obuwie, opał itp.. Inne z kolei czynniki kształtują sezonowość zakupu przyborów szkolnych, prezentów dla dzieci itp..

W okresie zbioru plonów wzrastają dochody pieniężne ludności rolniczej. W związku z tym również występuje wzrost dochodów w sektorach gospodarki związanych z rolnictwem (transport, przemysł spożywczy, handel). Wahania w poziomie dochodów są jedną z przyczyn sezonowych wahań w zakupach dóbr trwałego użytku.

Na przykład warunki atmosferyczne okresu letniego sprzyjają z jednej strony wypoczynkowi, a z drugiej są dogodne do realizacji remontów mieszkań oraz intensywnej działalności w dziedzinie budownictwa mieszkaniowego. W konsekwencji występują wahania w popycie na wycieczki, wczasy, a także na towary użyteczne w remoncie domu.

Sezonowość popytu występuje nawet w krótkim cyklu tygodniowym. Na przykład popyt na chleb jest wyższy w poniedziałek i w piątek niż w pozostałe dni tygodnia.

UWAGI PRAKTYCZNE:

1. Ustal czy popyt na produkty twojej firmy podlega wahaniom sezonowym.
2. Określ parametry sezonowych wahań popytu.

4.5. Dynamiczny schemat zakupu

Dynamiczny schemat zakupu pokazuje proces dochodzenia konsumenta do realizacji zakupu, obejmuje on następujące elementy:

1) odczucie potrzeby,
2) ogólną wiedzę o towarach, zaspokajających daną potrzebę,
3) świadomość, iż istnieje na rynku towar danej marki lub pewnego producenta, który może zaspokoić daną potrzebę,
4) poznanie towaru,

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5) przekonanie o słuszności argumentów wyróżniających dany towar,
6) sformułowanie preferencji - przekonanie, że dany towar jest lepszy od innych,
7) zamiar zakupu,
8) zakup,
9) ocena dokonanego zakupu,
10) lojalność lub dysonans pozakupowy.

ODCZUCIE POTRZEBY I OGÓLNA WIEDZA O TOWARZE

Możliwości działania w tym zakresie małej firmy są ograniczone, gdyż wiedza ogólna konsumentów kształtuje się pod wpływem bardzo wielu ośrodków oddziaływania (doświadczenia domu rodzinnego, lektury, szkoła, telewizja, film itp.). Jednakże pracownicy małej firmy powinni być fachowcami w swoich dziedzinach i mają oni wpływ na kształtowanie tej wiedzy. Szczególne znaczenie mają wszyscy ci pracownicy, którzy stykają się z nabywcami.

ŚWIADOMOŚĆ ISTNIENIA NA RYNKU MARKI

Popularność marki na rynku zdobywa się wieloletnią często pracą promocyjną na rynku. Praca ta jest podejmowania, gdyż zaobserwowano, iż konsumenci w swoich decyzjach starają się minimalizować ryzyko przez preferowanie znanych i sprawdzonych produktów lub firm.

Każda firma od początku jej istnienia i ciągle pracuje na swoją markę. Marka małej firmy najczęściej kształtuje się jako skutek wysokiej jakości obsługi nabywców.

POZNANIE TOWARU

Najczęściej poznanie towaru jest rozłożone w czasie i jest wielostopniowe. Na początu konsument posiada ogólne informacje o towarze, marce, modelu, producencie lub o sklepie. Źródła tych informacji są różne: reklama, spostrzeżenia własne, informacje znajomych. Zasadnicze poznanie następuje najczęściej w sklepie i to nie koniecznie podczas jednego pobytu.

Poznanie towaru w sklepie powinno odbywać się przy udziale sprzedawcy.

Często sądzi się, że dobra jakość , niskie ceny i reklama to czynniki zwiększające sprzedaż. Jest to pogląd słuszny, ale zupełnie pomija aktywność sprzedawców w procesie kształtowania decyzji o zakupie.

Sprzedawca może zachęcić skutecznie do podjęcia decyzji kupna, jeśli będzie chciał i jeśli będzie umiał to zrobić.

Obecnie wielu sprzedawców w Polsce, to są niestety sprzedawc przypadkowi, którzy nie posiadają niezbędnej wiedzy towaroznawczej o towarach, które sprzedają, nie znają technik pracy z klientami, a często nawet nie mają odpowiedniej aparycji.

SFORMUŁOWANIE PREFERENCJI

Sformułowanie preferencji polega na ukształtowaniu się przekonania, że dany towar jest lepszy od innego. Wartościowanie - "LEPSZY" - jest kategorią w części obiektywną, a w części subiektywną. Towar może być na przykład dla danego klienta "lepszy", gdyż jest tańszy, chociaż jest on obiektywnie gorszy od droższego. Dlatego należy w procesie promocji bardzo jasno określić "obiektywną" klasę towaru i stosownie do tej klasy dobrać hasła reklamowe i sposób reklamy.

Sformułowanie preferencji następuje na podstawie przekonania o słuszności argumentów na rzecz danego towaru. Reklama powinna tworzyć korzystny wizerunek firmy i określonych z nazwy towarów Zainteresowanie klienta powinno być wykorzystane przez sprzedającego, rola sprzedawcy jest decydująca.

ZAKUP

Po ukształtowaniu się preferencji konsumenta może on podjąć decyzję o zakupie. Zakup nie musi nastąpić natychmiast po ukształtowaniu się preferencji, w przypadku tzw. towarów wybieralnych może on nastąpić po kilku a nawet kilkunastu dniach, dlatego ważna jest ciągłość sprzedaży określonego asortymenty towarów w określonych punktach sprzedaży.

Nawet po podjęciu decyzji o zakupie klient może zrezygnować, jeśli napotka niespodziewane trudności (na przykład trudno jest dostać odpowiedni transport do przewiezienia mebli lub sprzedawca zamiast dokończyć obsługę zajmuje się zbyt długo innymi

sprawami).

Należy mocno podkreślić, że klient, po podjęciu decyzji zakupu, oczekuje szybkiej i sprawnej obsługi.

REAKCJE PO ZAKUPIE

Po zakupie występują reakcje, które mogą przyczynić do wzrostu lub spadku popytu na produkty danej firmy. Zależy to od rzeczywistych walorów nabytego dobra stwierdzanych w trakcie konsumpcji oraz od zgodności tych walorów z cechami deklarowanymi przez producenta lub sprzedającego.

Nie należy deklarować cech towaru, które nie znajdują pokrycia w rzeczywistości. Praktyka tego typu może przynieść co najwyżej doraźne korzyści, nigdy nie przynosi korzyści długoterminowych. Wynika to z procesu uczenia się "na własnych błędach" i z wymiany informacji między nabywcami

***.

Schemat zakupu może być prosty lub złożony. Prosty schemat występuje w przypadku codziennych lub bardzo częstych zakupów. Na przykład: "mąż wraca do domu, a żona stwierdza - nie mamy chleba, idź do sklepu i kup. Mąż wychodzi do sklepu i wraca, komunikując - chleba nie było - kupiłem bułki.
Zupełnie inaczej przebiega schemat zakupu na przykład pralki, dywanu, samochodu, a więc tzw. dóbr wybieralnych.

UWAGI PRAKTYCZNE

1. Ustal cechy charakterystyczne procesu zakupu produktów twojej firmy.
2. Dostosuj środki promocji do typowego schematu zakupów.

5. POZYCJA RYNKOWA I RYNEK DOCELOWY

5.1 Segmentacja rynku

Przediębiorstwa przed przystąpieniem do działania muszą zidentyfikować swoje cele rynkowe, nie może to być anonimowy rynek, ale wyraźnie skonkretyzowane grupy nabywców.

Segmentacja rynku nie jest podziałem dla samego podziału, lecz metodą określania segmentów rynku, które zapewnią opłacalność działań marketingowych.

W procesie segmentacji rynku kluczowe znaczenie mają kryteria segmentacji.

Tab. 3. Kryteria segmentacji rynku

Charakterystyka nabywców:	
- geograficzna	klimat, wielkość miasta itd.
- demograficzna	wiek, płeć, wielkość rodziny itd.
- ekonomiczno-społ.	dochód, zawód, wykształcenie
- psychologiczna	osobowość, styl życia, klasa społ.
Reakcje nabywców:	
- motywacja	stała, specjalna
- oczekiwanie	poziom obsługi, jakość, ekonomiczność
- użytkowanie	lekkie, średnie, ciężkie
- lojalność	żadna, średnia, wysoka, absolutna
- nastawienie	etuzjastyczne, pozytywne, obojętne, negatywne wrogie

Samo użycie kryteriów segmentacji jest tylko częścią procesu segmentacji rynku. Innym ważym etapem tego procesu jest tzw. profilowanie, które ma na celu pogłębienie znajomości informacji o cechach różnicujących segmenty i w ostateczności pozwoli wyłonić ściśle zróżnicowane segmenty danego rynku.

Tab. 4. Segmenty na rynku pasty do zębów w USA

	Segment			
	wrażliwych	przyjaznych	wojowników	niezależnych
Poszukiwane korzyści	smak, wygląd produktów	świeżość pasty	zabezpieczenie przed psuciem	cena
Oparcie demograficzne	dzieci	młodzież	duże rodziny	mężczyźni
Szczególne właściwości zachowań	użytkownicy miętowych smaków pasty	palacze	ciężcy użytkownicy	ciężcy użytkownicy
Faworyzowane marki	Colgate, Stripe	Macleans, Plus White, Ultra Brite, Close Up	Crest	będąca w sprzedaży
Cechy osobowości	bardzo wymagający od siebie	bardzo towarzyscy		bardzo niezależni
Cechy stylu życia	hedonistyczni	aktywni	konserwatywni	zorientowani komercyjnie
Ton opisu produktu	lekki	lekki	poważny	racjonalny – dwa aspekty: presja ceny i lepszy produkt
Głębokość sprzedaży	pobieżna, zorientowana nastrojowo, niska komercja, wysoka częstotliwość	pobieżna, zorientowana nastrojowo, niska komercja, wysoka częstotliwość	intensywna, wysoka komercja	intensywna, wysoka komercja
Umieszczenie opisu	skupienie na produkcie			demonstracyjne
Promocja	młodociani, aktywni, modni, często oglądają tv	młodociani, modni, aktywni, często oglądają tv	poważni, ociężali, czytelnicy prasy	poważni, ociężali, czytelnicy prasy
Opakowanie	barwne	biały blask (wskazujący biel zębów)	kolor „wodny" (wskazujący fluor)	

W tablicy 4 zamieszczamy przykład profili segmentów rynku

pasty do zębów. Przykład ten nie tylko wyodrębnia segmenty tego rynku, ale wskazuje możliwości skutecznego oddziaływania marketingowego. Użyteczność tak przeprowadzonej segmentacji jest bardzo duża.

UWAGI PRAKTYCZNE:

1. W segmentacji rynku wykorzystaj wszystkie elementy analizy rynku.
2. Staraj się opisać cechy grupy nabywców, którzy nabywają (będą nabywać twój produkt.
3. Ustal jakie bodźce najmocniej stymulują zakupy w wybranym segmencie rynku.

5.2 Rynek docelowy (podstawowy)

Każda firma powinna określić podstawowy dla swego działania rynek. Obejmuje to odpowiedzi na następujące pytania:

* Kogo obsługujemy ?
* Na jakim terytorium (obszarze) ?

Do wyboru rynku docelowego zmuszają dwa zasadnicze ograniczenia:

Po pierwsze z analizy rynku wiadomo, że nabywcy nie są w swych decyzjach kupna jednorodni.

Po drugie możliwości firmy są z reguły ograniczone i nie może ona sobie pozwolić na obsługę wszystkich segmentów rynku w danej dziedzinie działalności.

W konsekwencji rynek docelowy kreowany jest przez firmę przez stworzenie możliwości zakupów dla tej część segmentu rynku, która skłonna jest kupować produkty danej firmy.

Rozmiar rynku docelowego jest ograniczony potencjałem finansowym (produkcyjnym) firmy lub wielkością popytu na produkty firmy.

UWAGI PRAKTYCZNE:

1. Obsługa rynku wymaga niezbędnych nakładów, zatem każda decyzja o rozszerzaniu rynku musi być starannie zbadana pod względem

potencjalnej opłacalności.

2. Określenie rynku docelowego powinno być co pewien okres czasu ponownie analizowane, gdyż zmieniają się gusty kupujących, zmienia się klimat gospodarczy, niektóre produkty i usługi zyskują na znaczeniu, inne tracą.

5.3 Przestrzenne natężenie sprzedaży

Sprzedaż jest z reguły przestrzennie zróżnicowana. Przesłanki nierównomierności natężenia sprzedaży są wielorakie, niektóre z nich są następujące:

- odległość i związane z nią koszty transportu,
- utrwalone we wcześniejszych okresach przyzwyczajenia nabywców,
- błędy w działalności promocyjnej,
- konkurencja innych firm,
- terytorialnie zróżnicowany poziom popytu.

Analiza przestrzennego natężenia sprzedaży powinna być ciągle prowadzona w celu ustalenia odpowiedzi na następujące pytania:

* Jak zmienia się natężenie sprzedaży i dlaczego?
* Jaka jest skuteczność kampanii promocyjnych?
* Jak zmienia się nasz udział w rynku i dlaczego?

UWAGI PRAKTYCZNE

1. Jeśli twój rynek jest obszerny terytorianie podziel go dla przejrzystości analizy na mniejsze jednostki.
2. Badaj natężenie sprzedaży nie tylko w liczbach bezwzględnych - oblicz na przykład sprzedaż w przeliczeniu na jednego mieszkańca - w ten sposób ocenisz akceptację twojego produktu.
3. Wykorzystuj wyniki analizy przestrzennego natężenia sprzedaży do weryfikowania twojego określenia rynku docelowego.

5.4 Konkurencja

Firma prowadząca analizę działalności konkurencji i właściwe wykorzystująca wyniki tej analizy zawsze uzyskuje przewagę konkurencyjną. Ta przewaga przejawia się przez realizację wyższej stopy zysku lub rozszerzenie rynków zbytu.

Analiza działalności konkurentów sprowadza sie zasadniczo do odpowiedzi na dwa pytania:

Jak konkurenci realizują swoją działalność?

Co konkurenci zamierzają robić w przyszłości?

Odpowiedzieć dokładnie na te pytania jest trudno. Konkurenci ukrywają zarówno osiągnięcia, jak i błędy, gdyż jedne i drugie mogą być wykorzystane na ich niekorzyść.

Firma produkcyjna powinna analizować działalność konkurencji w następujących dziedzinach dotyczących konstrukcji i produkcji wyrobów w branży w której działa:

- stosowane materiały w produkcji wyrobów,
- maszyny do produkcji i technologia produkcji,
- moda i tendencje w konstrukcji wyrobów.

Dobre rozwiązania konstrukcyje i produkcyjne pozwalają dostosować produkty do potrzeb rynku przy minimalnych kosztach.

Analiza konkurencji na rynku powinna doprowadzić do sformułowania odpowiedzi na następujące pytania:

* Jaka jest ilość konkurentów naszej firmy?
* Którzy konkurenci są naszymi głównymi konkurentami?
* Jak oceniany jest nasz produkt (usługa) na tle konkurentów?
* Jaka jest polityka cen konkurentów?
* Jak konkurenci określają finansowe warunki współpracy z odbiorcami?
* Jakie formy kontaktów z odbiorcami stosują konkurenci?
* Jakie kanały dystrybucji wykorzystują konkurenci?
* Jakie formy promocji są stosowane przez konkurentów?

6. CELE MARKETINGU I PROGRAM MARKETIG-MIXU

Cele marketingu w swoim szczegółowym wyrazie muszą harmonizować ze strategicznymi planami przedsiębiorstwa. Dlatego cele marketingowe są szczegółowym rozwinięciem ogólnych celów rynkowych przedsiębiorstwa (patrz rys. 2).

Cele działalności marketingowej są ściśle związane z postawą strategiczną, jaką na najbliższy okres działania wybiera firma. Generalnie można stwierdzić, iż małe przedsiębiorstwa wybierają strategie spośród następujących:

- koncentracja na jednym produkcie lub jednym segmencie rynku,
- postawa niszy - odmiana strategii pojedynczego produktu,
- postawa ekspansywnego wzrostu (rozszerzanie działalności lub rozszerzanie obszaru działania),
- postawa rozwojowego wzrostu (wprowadzanie zmodyfikowanych (nowych) produktów lub obejmowanie nowych rynków docelowych),
- postawa innowacji produktowych (wprowadzenie zupełnie oryginalnego produktu).

Niezależnie od wybranej przez przedsiębiorstwo postawy strategicznej, w określeniu strategii marketingowej formułuje się cele w ujęciu ilościowym, które należy w pewnym okresie czasu zrealizować. Cel te mogą być wyznaczone w postaci:

1. Wielkości sprzedaży (na rynkach dotychczasowych lub nowych; produktów dotychczasowych lub nowych).
2. Udziału w rynku (na rynbkach dotychczasowych lub nowych).
3. Zyskowności (w postoci stopy zysku przed opodatkowanie - dotyczy to dotychczasowych działań i działań nowych).

Wielkość sprzedaży, udział w rynku i zyskowność jest w znacznej mierze zdeterminowana działalnością przedsiębiorstwa w obrębie tzw. marketingu-mixu.

Końcowym etapem procesu formułowania strategii marketingowej jest programowanie marketingu-mixu, które bezpośrednio wiąże się z określeniem przyszłych działań marketingowych.

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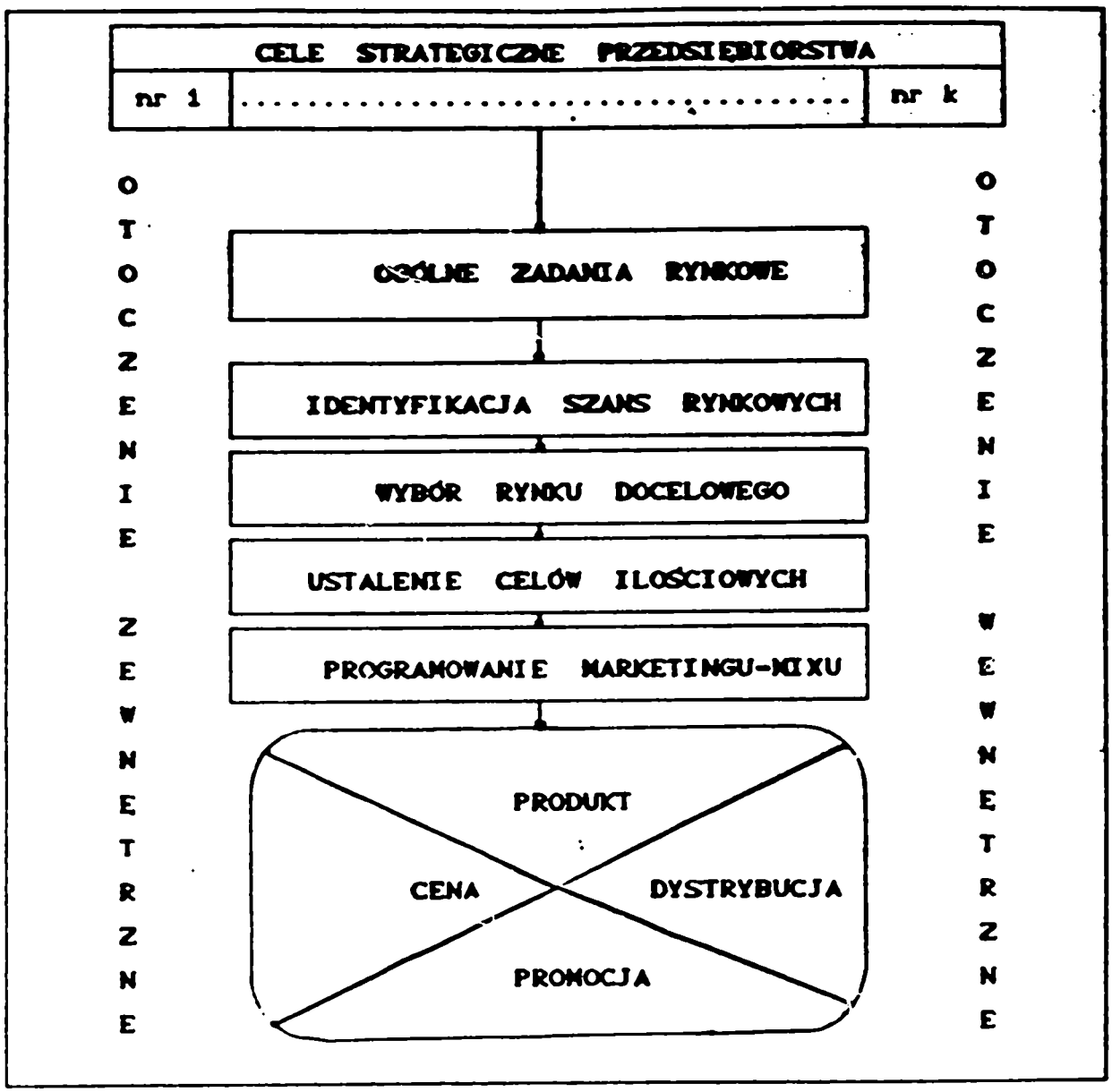

Rys. 2. Powiązanie programu marketing-mixu z celami strategicznymi przedsiębiorstwa

Kategorię marketingu-mixu określa się jako kombinację czterch zmiennych kontrolowanych przez przedsiębiorstwo w działaniu zmierzającym do realizacji wybranych celów strategicznych. Do kombinacji tej wszyscy marketingowcy zaliczają cztery charekterystyczne dla marketingu instrumenty oddziaływania na nabywcę:

- produkt,
- dystrybucję,
- cenę,
- promocję.

Możliwości programowania marketingu-mixu uwarunkowane są następującymi czynnikami:

- zasobami przedsiębiorstwa,
- jednorodnością produktu i jego własnościami,
- jednorodnością rynku i jego cechami,
- etapem cyklu życia produktu,
- strategią marketingową konkurencji.

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7. PRODUKT

7.1 Struktura asortymentowa

Struktura asortymentowa oferty jest ważna zarówno dla firmy produkcyjnej, jak i handlowej, gdyż błędy w jednym i drugim przypadku prowadzą do strat. Jednakże straty te są z reguły dotkliwsze dla producentów. Małe firmy często produkują jeden produkt i dlatego powinny niezwykle starannie analizować szanse rynkowe produktu.

Firmy o potecjale produkcyjnym pozwalającym skuteczne prowadzić działalność w zakresie produkcji kilku produktów jednocześnie powinny tak komponować swoją strukturę produkcji, aby mogły oferować jednocześnie:

- produkty powoli schodzących z rynku,
- produkty kreuje gross sprzedaży (dojne krowy),
- produkty modyfikowane dla utrzymania ich na rynku,
- produkty wprowadzane na rynek.

Zestawienie w ofercie produktów, będących w różnej fazie ekspansji rynkowej świadczy o przemyślanej polityce produkcyjnej, dostosowywanej w czasie do zmieniających sie tendencji w popycie.

Deklarowany w ofercie asortyment powinien być natychmiast dostępny dla zainteresowanej firmy handlowej lub konsumenta. Jest to niezbędne dla utrzymania zainteresowania produktami nabywców. Braki asortymentowe niweczą w dużej części działania promocyjne. Klienci zadają sobie pytanie: po co oni się reklamują, jeśli nie mają w sprzedaży reklamowanego towaru.

UWAGI PRAKTYCZNE:

1. Dostosuj szerokość asortymentowej oferty do twoich możliwości finansowych.
2. Dbaj o to, aby w twojej ofercie znajdowały się produkty, które możesz sprzedać na obsługiwanym segmencie rynku.
3. Twoja oferta asortymentowa powinna być względnie stała, gdyż w przeciwnym przypadku nabywcy nie będą wiedzieć z jakim zakresem działalności wiązać twoją firmę.

4. Prognozuj sprzedaż produktów, aby móc prowadzić odpowiednią gospodarkę zapasami, i aby wiedzieć kiedy produkt wejdzie w schyłkową fazę sprzedaży.

7.2. Jakość produktu (usługi)

Generalnie produkty lub usługi danego typu (danej grupy) można zakwalifikować do trzech lub czterech grup jakości:

- niska jakość,
- standardowa jakość,
- wysoka jakość,
(- pozion jakości niezbędny dla profesjonalistów).

Nabywcy w swoich potrzebach i w swoich możliwościach nie są jednorodni, dlatego produkty lub usługi o różnym poziomie jakości znajdują nabywców. Dobrym przykładem ilustrującym tę tezę są nabywcy aparatów fotograficznych, którzy akceptują różne poziomu jakości przy różnych poziomach cen.

Ocena jakości produktu usługi musi być zawsze oceną relatywną, to jest musi być wykonana przez porównanie jakości oferowanej przez firmę z jakością oferowaną przez konkurentów działających w tym samym segmencie rynku.

Poziom jakości powinien być ciągle podnoszony. Doświadczenia wielu firm pokazują, iż jest to wysiłek opłacalny.

UWAGI PRAKTYCZNE

1. Określ w jakiej grupie jakości mieści się twój produkt (usługa).
2. Określ segment rynku, który akceptuje jakość, reprezentowaną przez twój produkt.
3. Określ odpowiedni dla jakości kanał dystrybucji.

7.3. Zarządzanie produktem na rynku

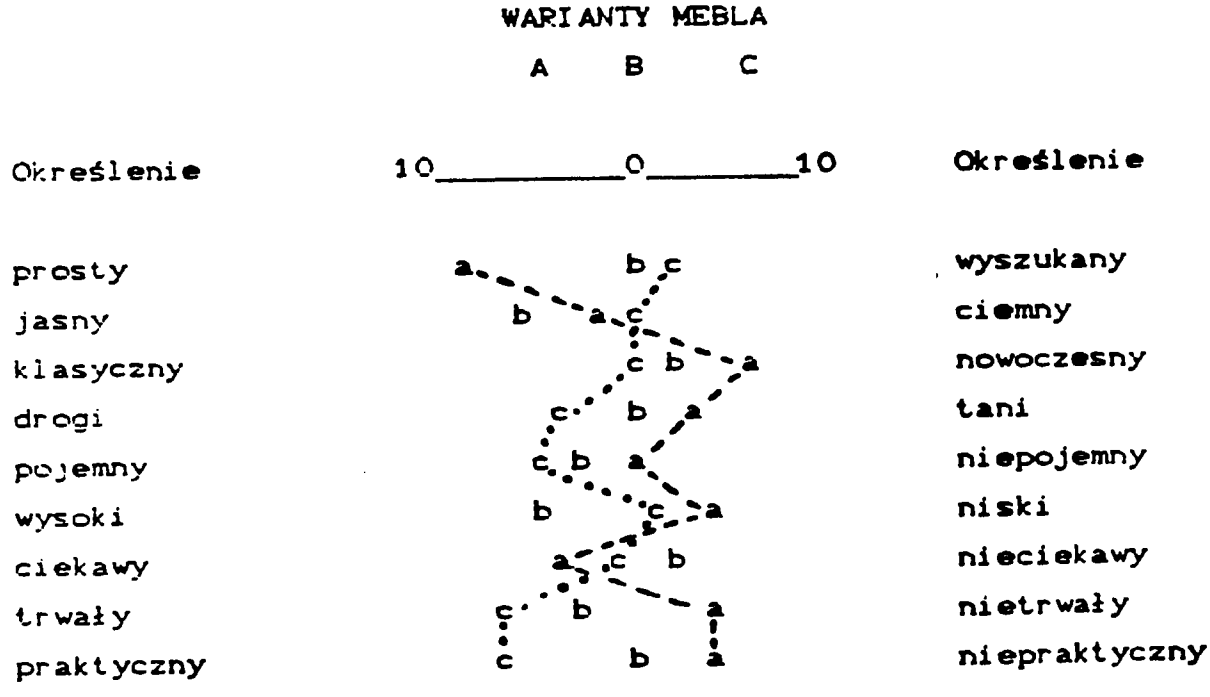
Zarządzanie produktem wymaga zespolenia wysiłków różnych działów firmy. Produkt jest dobrze zarządzany, jeśli dobrze

sprzedaje się na rynku. Ten korzystny efekt może być uzyskany, jeśli proces rozwoju produktu zostanie dobrze wykonany. Proces przygotowania produktu obejmuje następujące działania:

1. Wypracowanie (wybranie) idei produktu,
2. Rozwój i testowanie koncepcji,
3. Analiza rynku
4. Rozwój produktu,
5. Testy rynkowe,
6. Wprowadzenie na rynek,

Firma powinna starannie badać potrzeby nabywców, gdyż często na podstawie analizy tych potrzeb powstają pomysły nowych produktów. Drugim zasadniczym źródłem idei produktow są wyniki różnorodnych prac badawczych i to niekoniecznie ściśle związanych z przedmitem działalności firmy.

Pomysły produktów, które zostały ocenione jako rokujące nadzieje przechodzą do etapu rozwoju i testowania koncepcji. W tym etapie wykorzystuje sie opinie potencjalnych nabywców, również określa się potencjalnych użytkowników i ich preferencje. Pomocnym narzędziem w tej pracy mogą być tak zwane profile semantyczne.



Rys. 3. Profil semantyczny: mebel

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Zbudowanie profilu semantycznego pomaga uporządkować cechy produktu, który może być wytwarzany w przyszłości.

Po ustaleniu cech proponowanych modeli produktu należy ocenić ich szanse rynkowej akceptacji. Oznacza to analizę branży pod kątem możliwości sprzedaży danego modelu. Należy ocenić czy na rynku istnieje produkt podobny, jeśli tak to jak się sprzedaje. Jeśli na rynku istnieje produkt podobny należy ocenić czy pojemność rynku jest dostateczna do przyjęcia naszego produktu.
Jeśli na rynku nie ma produktu podobnego należy ocenić jaka jest tego przyczyna - czy rzeczywiście nasza propozycja jest atrakcyjna, może ktoś już próbował wprowadzić podobny produkt, ale bez powodzenia.

Opisane wyżej trzy etapy procesu zarządzania produktem są etapami, których dokładna realizacja zapewnia oszczędność kosztów działalności. Następny etap polega na rynkowym testowaniu prototypów, aby jeszcze raz upewnić się, czy nabywcy są zainteresowani naszym produktem, aby poprawić ewentualne usterki, oraz aby sprawdzić strategię sprzedaży. Testy rynkowe są kosztochłonne, dlatego warto podkreślić wagę analiz wstępnych prowadzących do przyjęcia projektu do realizacji.

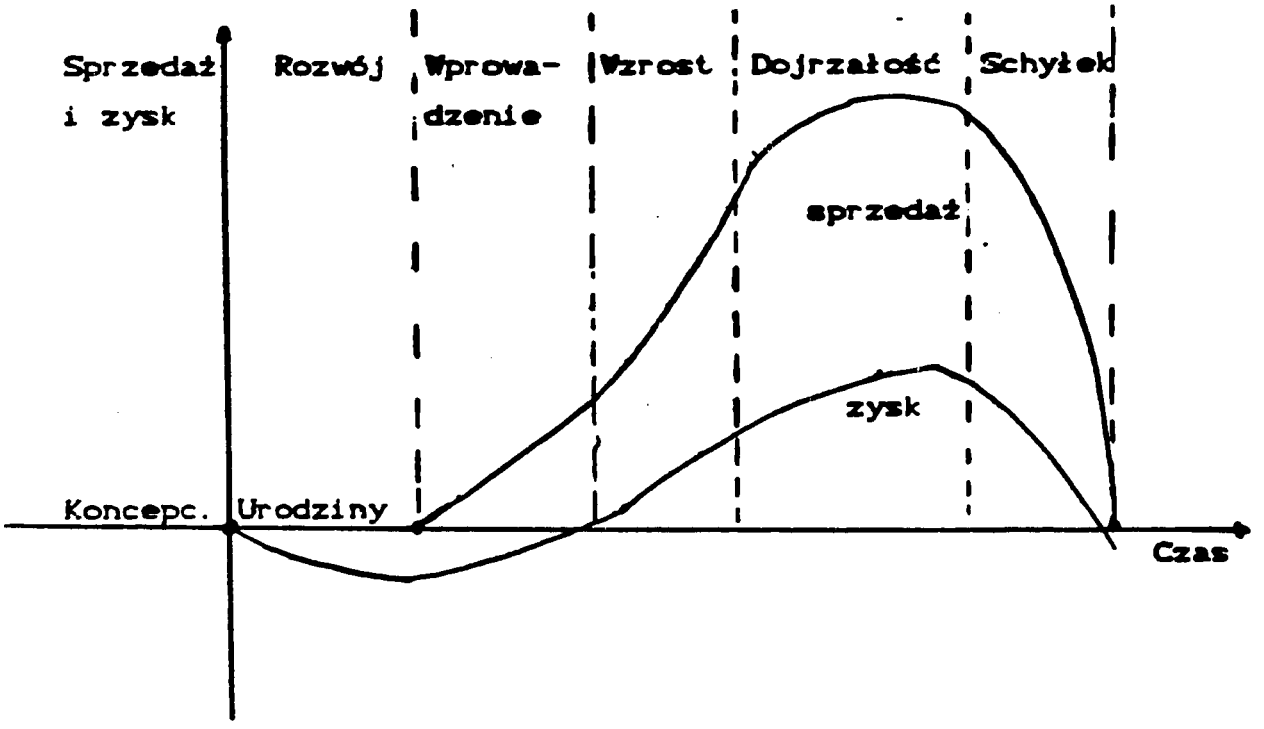
Etap finalny procesu zarządzania produktem to wprowadzenie produktu do sprzedaży. Nie oznacza to jednak zaprzestania śledzenia losów produktu. Należy ciągle "walczyć o jego życie" na rynku.

Każdy wprowadzony na rynek produkt przechodzi następujące fazy:

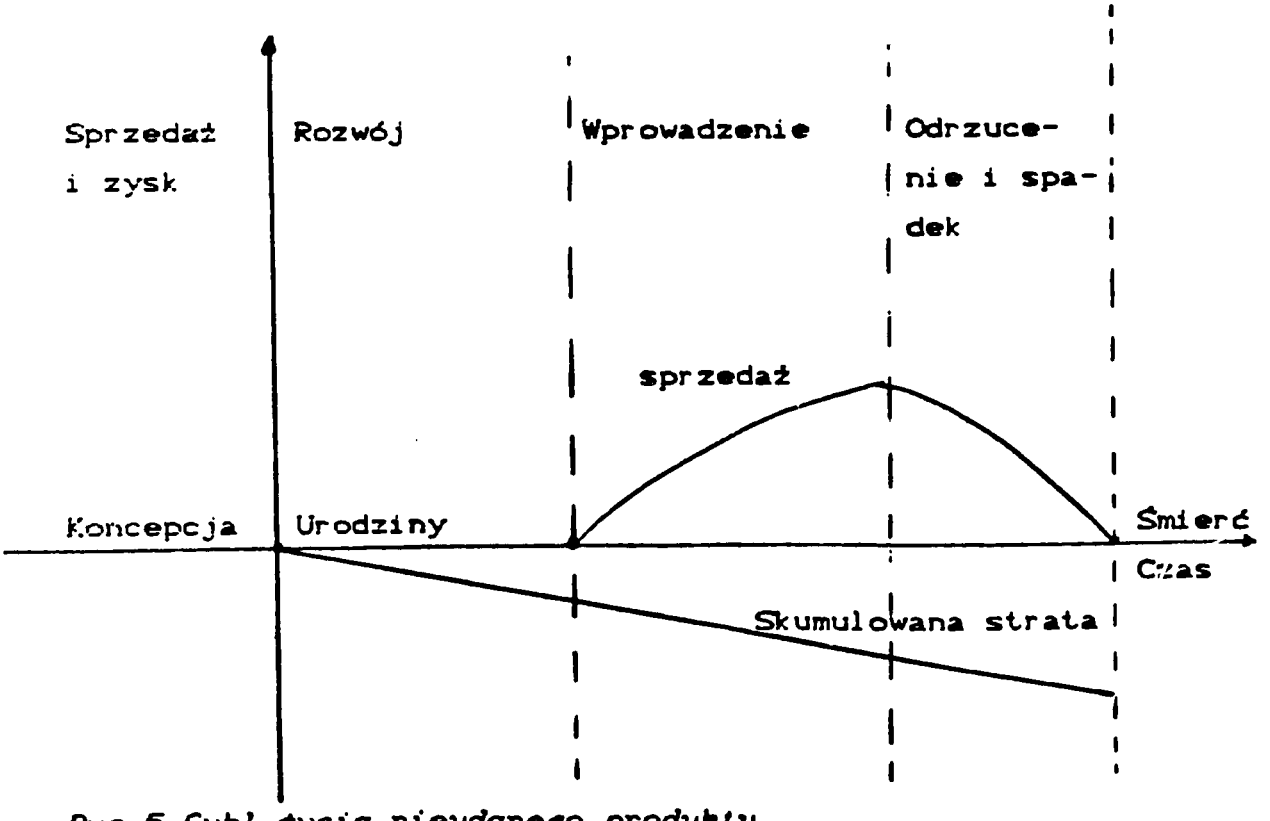
- wprowadzenie,
- wzrost,
- dojrzałość,
- schyłek.

Rysunek 4 pokazuje cykl życia produktu. Wynika z niego, że zysk na produkcie jest możliwy, gdy osiągnie on dojrzałość i gdy jest dostatecznie długo sprzedawany na rynku. Produkty, które zostały na rynek wprowadzone bez należytych badań marketingowych często nie wchodzą w stan dojrzałości i wówczas nie dają

możliwości osiągnięcia zysku - ilustruje to Rys. 5.



Rys. 4. Cykl życia produktu



Rys. 5 Cykl życia nieudanego produktu

Cykl życia nieudanego produktu nie pozwala, z reguły, zrekompensować kosztów poniesionych w fazie rozwoju i wprowadzania produktu, prowadzi to do strat lub zmniejszenia zysku w najlepszym przypadku.

Faza wprowadzenia towaru na rynek wymaga starannego wybrania czasu miejsca i sposobu wprowadzenia nowego produktu na rynek.

Wybierając czas wprowadzenia towaru na rynek należy uwzględnić działania konkurentów, sezonowość popytu, zmienność mody, potrzebę usunięcia ewentualnych dalszych usterek.

Obserwując rozwój sprzedaży produktu, w okresie fazy wzrostu, można ocenić szansę jego wejścia w fazę dojrzałości i odpowiednio przygotować się do zwiększonego popytu okresu dojrzałości. W tym okresie możliwe jest jeszcze wprowadzenie niewielkich zmian, dodanie nowych funkcji, wybranie sposobu pakowania.

Faza dojrzałości w przypadku dobrze zaprojektowanego produktu to najprzyjemniejszy okres dla producenta, gdyż w tym czasie zbiera "śmietankę"- najwyższe zyski z produktu. Często wydaje się wtedy, że produkt "sprzedaje się sam". Tak nie jest. Nie należy również w tym okresie zaniedbywać działań reklamujących produkt. Warto w tym okresie myśleć o rożnych modyfikacjach, które przedłużą wysoki poziom sprzedaży popularnego na rynku towaru. Wprowadzanie nowego produktu jest, z reguły, znacznie droższe i bardziej ryzykowne niż modyfikacja już istniejącego.

UWAGI PRAKTYCZNE:

1. Zbieraj pomysły do kształtowania twego produktu (usługi) z wszystkich możliwych źródeł.
2. Staraj się uzyskać z wysokim prawdopodobieństwem ocenę szany zysku z produkcji wyrobu jeszcze przed rozpoczęciem jego produkcji - oszczędzisz koszty.
3. Do produkcji wdrażaj projekty wyrobów, które mają szansę sprzedaży w ilościach, pozwalających uzyskać zysk wykorzystaj koncepcję punktu krytycznego.

7.4. Marka - znak markowy

Marka to jest nazwa, termin, symbol lub ich kombinacja stworzone w celu łatwiejszego rozpoznawania dóbr i usług oferowanych przez sprzedawcę na rynku.
Część werbalna marki jest nazwą marki (Coca-Cola, McDonald, Mercedes, Camel). Część niewerbalna marki (symbol, znak graficzny) jest znakiem marki (inaczej logo)- łuki McDonalda, wielbłąd Camela, kółko Mercedesa itd.
Znak handlowy jest marką lub częścią marki prawnie zastrzeżoną.

O sile marki najlepiej świadczy fakt, iż niektóre znich zastąpiły nazwy produktów np: ksero, adidas, junkers.

Marka wywiera ogromny wpływ na nabywców w ich decyzjach zakupu. Dobra marka często bywa jedynym kryterium wyboru. Znajomość marki ogranicza ryzyko zakupu. Często prowadzi do powstania tzw. lojalności nabywcy wobec marki.

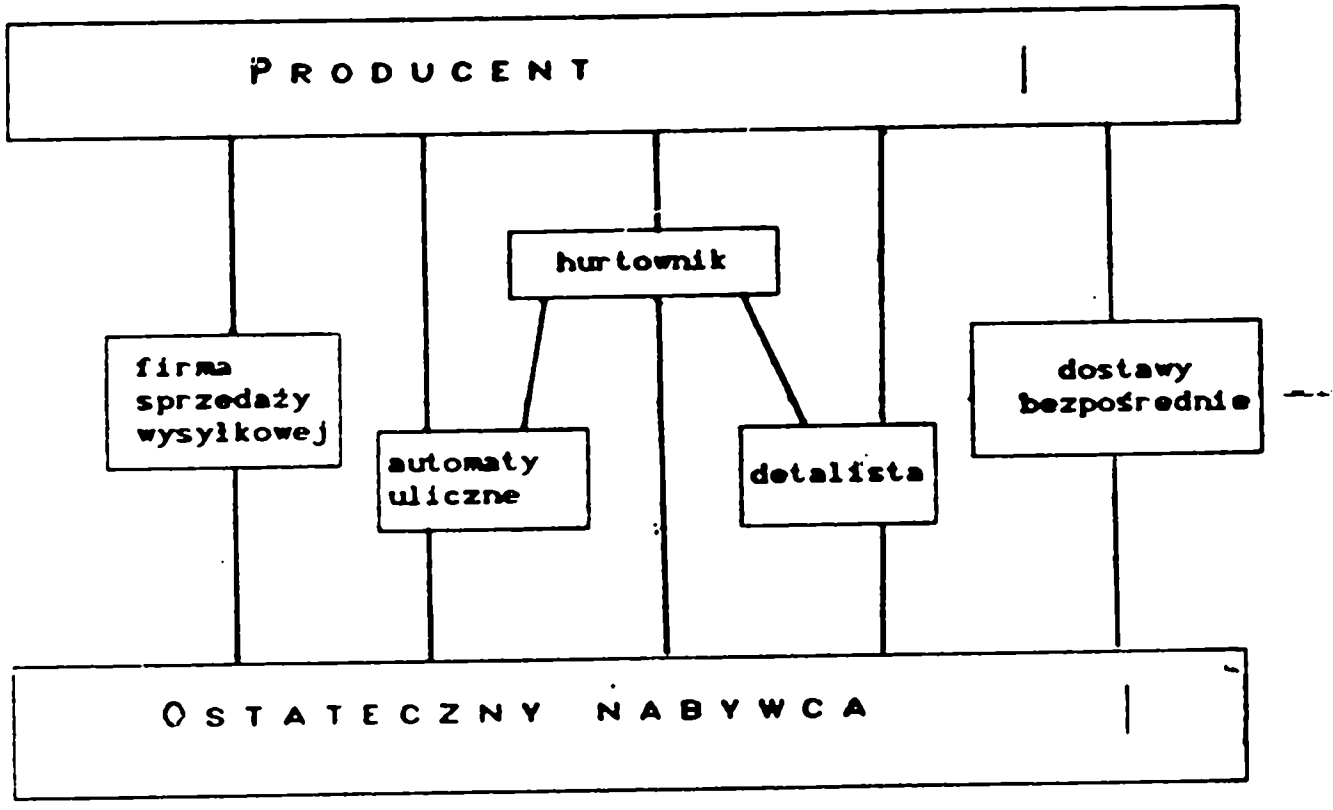
Markowanie produktów przynosi liczne korzyści sprzedawcy. Pozyskanie lojalności nabywców jest niezwykle cenne dla firmy. Zapewnia popyt na jej produkty i jest bardzo pomocne w budowaniu wizerunku na rynku. By jednak wyrobić sobie markę niezbędne jest dysponowanie naprawdę dobrym produktem i utrzymywanie jego jakości przez długi czas.

Marka stanowi jeden z najskuteczniejszych sposobów wyróżniania produktu i firmy na rynku. Nawet w przypadkach, gdy trudno jest różnicować dobra (banany, kurczaki, węgiel, pomarańcze) dokonuje się wprowadzenia marki przez stosowanie specjalnych naklejanych znaków markowych lub przez stosowanie odpowiedniego opakowania.

8. DYSTRYBUCJA

8.1. Wybór kanału dystrybucji

Na rynku nabywca oczekuje określonego poziomu obsługi, który zależy od rodzaju produktu i jego jakości. Ten poziom obsługi powinien być zapewniony przez kanał dystrybucji.



Rys. 5. *Przykłady kanałów dystrybucji*

Dla wyboru kanału dystrybucji niezbędne jest określenie celów dystrybucyjnych przedsiębiorstwa. cele te zależą od podjętych wcześniej ustaleń co do wyboru rynku docelowego i planowanego w nim udziału. Projektowany kanał dystrybucji powinien spełniać następujące wymagania:

- produkt przedsiębiorstwa powinien być dostępny dla maksymalnej liczby nabywców rynku docelowego,

- pośrednicy powinni być zdolni do zapewnienia odpowiedniego poziomu obsługi nabywców,
- kanał dystrybucji powinien mieć przepustowość, niezbędną do przemieszczenia odpowiedniej dla rynku docelowego masy towarowej,
- kanał dystrybucji powinien zapewnić realizację celów dystrybucyjnych przy minimalnych kosztach.

Kanał dystrybucji może mieć różną długość, a zatem różną liczbę pośredników. Ogólnie obowiązuje zasada wydłużania kanału dystrybucji wraz z rosnącym rozproszeniem odbiorców i wraz z rosnącym rozdrobnieniem zkupów. Na przykład Coca-Cola sprzedaje swoje produkty za pośrednictwem ponad tysiąca hurtowników i 1,5 mln detalistów rozproszonych po całym świecie, dlatego Coca-Cola jest dostępna właściwie "na każdym rogu".

W zależności od wymagań rynku docelowego stosowane są różne kanały dystrybucji. Do typowych odmian dystrybucji należą:

- dystrybucja intensywna,
- dystrybucja selektywna,
- dystrybucja wyłączna (ekskluzywna).

Dystrybucja intensywna jest stosowana w przypadku gdy przedsiębiorstwo produkuje tzw. dobra łatwego zakupu. Są to dobra nabywane rutynowo, przy minimalnym wysiłku, a więc przede wszystkim żywność.

Dystrybucja selektywna polega na wyborze przez producenta ograniczonej liczby pośredników na danym obszarze. Ten rodzaj dystrybucji jest stosowany przez producentów tzw. dóbr wybieralnych, czyli takich które nabywca porównuje między sobą (jakość, ceny, marki), odwiedzając kilka sklepów przed zakupem. Do tej grupy dóbr należą: modne ubrania, samochody, meble, sprzęt gospodarstwa domowego.

Dystrybucja wyłączna polega na wyborze jednego pośrednika, który najlepiej zrealizuje pożądane przez producenta działania dystrybucyjne. Ten rodzaj dystrybucji stosowany jest przeważnie przez producentów dóbr specjalnych (luksusowych): zegarki Rolex, fortepiany Steinway, samochody Ferrari itp.

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8.2. Koszty dystrybucji

Kanał dystrybucji powinien umożliwić fizyczne przemieszczenie odpowiedniej ilości produktów do nabywców, z zachowaniem odpowiedniego poziomu obsługi. Zatem koszty dystrybucji obejmują:

a) koszt przechowywania produktów (koszt utrzymania zapasów),

b) koszt zbierania i rozliczania zamówień,

c) koszt transportu.

Warto zwrócić uwagę, iż w przypadku niewłaściwego wyboru kańału dystrybucji firma ponosi tzw. koszty niewidzialne.

Koszty dystrybucji widzialne są uwidocznione w księgowości, gdyż dotyczą czynników, wymienionych wyżej w punktach a), b) i c).

Przedsiębiorstwo organizując kanał dystrybucji powinno też określić poziom obsługi, który będzie zadawalał nabywców. Typowe elementy składające się na poziom obsługi nabywców to:

- długość cyklu realizacji zamówienia,
- pewność realizacji dostawy,
- łatwość złożenia zamówienia przez klienta,
- wysoki procent realizacji asortymentu zamówień,
- stabilność warunków współpracy handlowej.

Dla detalistów ważne jest jak są obsługiwani przez producenta. Jeśli poziom usługi nie jest satysfacjonujący, producent ponosi tzw. koszty niewidzialne, na które składają się utracone korzyści, takie jak mniejsza sprzedaż i mniejsze zyski. W następstwie producent musi ponosić dodatkowe nakładów na promocję dla utrzymania się na rynku.

UWAGI PRAKTYCZNE:

1. Poziom obsługi dystrybucyjnej jest częścią oferty, dlatego jest skutecznym narzędziem walki konkurencyjnej.
2. Pamiętaj o kosztach niewidzialnych.
3. Wybieraj kanał dystrybucji dostosowany do twoich możliwości finansowych.

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9. CENY

9.1. Funkcje cen

Ceny pełnią różne funkcje. Stymulują i koordynują decyzje produkcyjne wytwórców, pobudzają decyzje nabywcze konsumentów, ale przede wszystkim - i jest to ich najważniejsza rola - skupiają w użytecznej formie wielki zasób informacji. Dzięki funkcji informacyjnej sygnalizują czego konsumenci oczekują, ile warte jest dane dobro (a warte jest tyle, ile nabywcy gotowi są zapłacić) i w końcu - jakie zasoby są aktualnie dostępne.

Poziom ceny wyznaczany jest przez dwie bariery: kosztową (cena minimalna) i popytową (cena maksymalna).

Cena produktu nie może być zbyt wysoka, bo nie zostanie zaakceptowana przez odbiorców, ale powinna być na tyle wysoka by mogła pokrywać koszty jego wytworzenia (nabycia).

Ceny kształtują się pod wpływem wielu czynników, do których przykładowo można zaliczyć:

- wielkość i intensywność popytu,
- jakość produktu,
- dostępność substytutów,
- koszty produkcji,
- cykl życia wyrobu,
- konkurencję.

9.2 Metody ustalnia cen i strategie cenowe

Wysokość ceny może być ustalana w oparciu o różne metody, spośród których można wymienić: metodę kosztową, metodę wartości rynkowej czy metodę ceny przewodniej w branży.

Kosztowa metoda ustalania ceny

Prezentację metod kształtowania cen rozpoczynamy od metody kosztowej, gdyż przez długi okres metoda ta była powszechnie wykorzystywana w naszym kraju, pomimo licznych uwag zgłaszanych

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pod jej adresem.

Istota jej stosowania polega na wyliczeniu kosztów ponoszonych na wytworzenie jednostki wyrobu oraz uwzględnienie określonego narzutu zysku.

Ustalanie cen wyrobów według ich wartości rynkowej

Poziom ceny w tym przypadku wyznaczony jest przez wielkość popytu na dany produkt. Metoda wymaga więc ustalenia, ile konsument jest gotowy zapłacić za dany wyrób. Cena może być zróżnicowana zależnie od segmentu rynku.

Z istoty metody wynika, że ceny tak kształtowane są bardzo elastyczne, gdyż wiadomo, że popyt jest bardzo niestabilny.

Cena przewodnia w branży jako podstawa wyznaczania cen

Za cenę przewodnią uważana jest cena produktów dostarczanych przez przedsiębiorstwo wiodące lub może to być średnia arytmetyczna cen produktów danej branży.

Opierając się na tej metodzie, cena na produkt wyznaczana jest poniżej, powyżej lub na poziomie ceny przewodniej i częstoma ona niewiele wspólnego z kosztami ponoszonymi na wytworzenie produktu. Ponieważ w metodzie tej najważniejszym czynnikiem jest konkurencja, dlatego należy zastanowić się nad odpowiedzią na następujące pytanie:

Kiedy proponowana cena może przewyższać ceny produktów wytwarzanych przez konkurentów; a kiedy musi być ukształtowana poniżej tych cen.

Doświadczenia rynkowe wskazują, że cena może przewyższać ceny konkurencji jeżeli:

- rynek nie jest wrażliwy na cenę i ma tendencję rozwojową,
- produkt jest atrakcyjny dla odbiorców, ma ustaloną już pozycję na rynku i dodatkowo jego wartość jest powiększana przez wysoką reputację firmy,
- produkt stanowi niewielki udział w całkowitych zakupach konsumentów (częstotliwość zakupu produktu jest niewielka).

Odwrotna sytuacja w zakresie poziomu cen w odniesieniu do cen konkurentów może wystąpić wówczas, gdy:

- produkt wprowadzony jest dopiero na rynek,

Ceny wynikające z tej strategii są także niskie po to, by mogły wzbudzić zainteresowanie konsumentów nowym wyrobem.
Zapewnienie sobie w ten sposób dużego popytu umożliwi zwiększenie produkcji do takiego poziomu, przy którym niskie ceny zaczną być opłacalne dla firmy (dzięki rozkładaniu się kosztów stałych na większą liczbę wyrobów).

Konsumenci reagują na zmiany cen w dwojaki sposób.
Po pierwsze, podwyżka ceny w ogóle nie wywoła zmian w popycie, gdyż konsumenci uważają na przykład, że jakość wyrobu jest bardzo wysoka, że wyrób w pełni zaspokaja ich potrzeby i warto go kupić, nawet bez względu na to, że jego cena wzrosła.
Po drugie, może zaistnieć także odwrotna sytuacja, w której obniżka ceny nie wpłynie na wzrost popytu a wręcz przeciwnie, wywoła negatywną ocenę i niechętne postawy konsumentów, gdyż mogą przypuszczać, że:

- jakość produktu pogorszyła się lub produkt posiada wady, co utrudniało jego zbyt przy dotychczasowej cenie,
- mamy do czynienia z wyprzedażą przed wprowadzeniem nowego modelu wyrobu,
- w najbliższym czasie cena zostanie jeszcze bardziej obniżona, a zatem warto jeszcze zaczekać z zakupem.

Z powyższego wynika wniosek, iż działania w zakresie kształtowania cen muszą być poprzedzone dokładną analizą rynku, gdyż reakcje konsumentów na korygowanie "nietrafionej ceny" bywają zaskakujące i powodują nieoczekiwane - zarówno dla producentów jak i pośredników - straty.

UWAGI PRAKTYCZNE:

1. Pamiętaj, że reakcje na zmiany cen są różnorodne.
2. Nie obniżaj ceny, jeśli nie musisz - najpierw wykorzystaj inne atuty w walce konkurencyjnej.
3. Niezależnie od zastosowanej ostatecznie metody ustalania ceny, przeprowadź zawsze staranną kosztową kalkulację ceny i oblicz marżę zysku.

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10. PROMOCJA

10.1. Zasady promocji

Promocja jest inwestycją. Nie może być traktowana jako dodatkowe obciążenie finansowe czy "sprawa do załatwienia na później". Promocji nie prowadzi się tylko wtedy, gdy "są na to pieniądze". Nie można jej przerywać, gdy wyroby są sprzedawane bez problemu, stosując uzasadnienie: "teraz to nie jest konieczne". Również, gdy pojawiają się trudności finansowe nie należy przerywać promocji uzasadniając: "teraz nas na to nie stać".

Promocja jak każda inwestycja musi być tak prowadzona, aby przynosiła efekty. Jeżeli więc promocja ma być skuteczną, tzn. jeżeli ma wytworzyć w umyśle potencjalnego klienta trwały obraz firmy i jej produktów, to musi mieć charakter ciągłej i spójnej kampanii promocyjnej. Powinna być stałym dialogiem z konsumentem, a nie monologiem producenta czy organizacji handlowej. I stąd coraz częściej zamiast o promocji, mówi się o procesie "komunikacji rynkowej", który zakłada nawiązywanie i utrzymywanie kontaktu wymiennego między uczestnikami rynku: producentami, sprzedawcami i konsumentami. Użyte określenie "kampania promocyjna" ma swoje głębokie uzasadnienie. Promowanie na małą skalę to wyrzucanie pieniędzy. Półśrodki w tej dziedzinie nie przynoszą nawet półefektu.

Choć sens promocji polega na informowaniu o towarze to jednak jej celem jest także przedstawianie i utrwalanie w świadomości odbiorców obrazu firmy oraz korzyści wynikających z zakupu produktu.

Promowanie jest czynnością nie tylko bardzo trudną i równocześnie kosztowną, a co najważniejsze - nie gwarantuje sukcesu. Nie daje pewności, że włożony trud i poniesione koszty zaowocują zwiększonym popytem.

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10.2 Formy promocji

W procesie promocji wykorzystywane są różnorodne metody i narzędzia promocyjne, do których należą:

- reklama,
- public relations i publicity,
- sprzedaż osobista,
- promocja sprzedaży.

Spośród wymienionych instrumentów przedsiębiorstwo wybiera te, które są użyteczne, biorąc pod uwagę uwarunkowania branżowe, finansowe i rynkowe.

A. Reklama

Reklama prowadzona przez przedsiębiorstwo może dotyczyć produktu lub przedsiębiorstwa jako organizacji.

Reklama produktu powinna pozwolić realizować z sukcesem następujące cele:

- wprowadzić na rynek nowy produkt,
- wyjaśnić ważne cechy produktu,
- budować preferencję marki,
- przekonywać pośredników,
- przyciągać nabywców produktów innych marek,
- utrzymywać dominację marki na rynku,
- przypominać historię produktu.

Reklama przedsiębiorstwa jako takiego, jest prowadzona dla realizacji następujących celów:

- budowanie korzystnego wizerunku firmy,
- budowanie lojalności nabywców,
- wykazanie przewagi firmy nad konkurencją,
- zachęcenie pośredników do współpracy,
- pokazanie zasług firmy.

W procesie zarządzania reklamą niezbędna jest realizacja takich zadań jak:

- określenie odbiorców reklamy,
- określenie celów reklamy,

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- określenie budżetu reklamowego,
- przygotowanie odpowiedniej strategii,
- wybór mediów reklamowych,
- ocena efektów reklamy.

Wszystkie wymienione zadania są ważne, ale jedną z najistotniejszych decyzji w zarządzaniu reklamą jest wybór kanału komunikacyjnego (mediów). Jednostkami upowszechniającymi akcje reklamowe są przede wszystkim środki masowego przekazu.
W szczególności mogą to być:

1. Media transmisyjne:
   - telewizja,
   - radio.
2. Media drukowane:
   - gazety,
   - periodyki (tygodniki, miesięczniki),
   - inne pozycje drukkowane (książki telefoniczne itp.).
3. Media bezpośrednie:
   - poczta bezpośrednia (katalogi, prospekty i broszury),
   - media elektroniczne (telewizja kablowa, tekst komputerowy).
4. Reklama zewnętrzna:
   - nieruchoma,
   - ruchoma.
5. Miejsce sprzedaży.
6. Inne media.

Najważniejszym elementem reklamy jest obietnica jedynej w swoim rodzaju korzyści konsumenckiej oraz realistyczne i przekonujące dowody wspierające tę obietnicę.
Wiedza z dziedziny reklamy nakazuje, by filmy reklamowane były spektaklami, które olśniewają i sprawiają, że chcemy być częścią prezentowanego świata. Taka reklama wpływa na zachowania ludzi, kształtuje ich systemy wartości, kulturę.
Efekt ten osiąga się poprzez selektywny dobór informacji w konstruowaniu przekazu. Oznacza to przekazywanie informacji prawdziwej ale niepełnej. Prawdziwość informacji jest sprawą bezdysku-

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syjną, gdyż ujawnienie fałszu powoduje nieodwracalne szkody dla producenta. Natomiast ukazywanie tylko części prawdy korzystnej dla zainteresowanego (producenta, sprzedawcy) jest powszechne.

Reklama ma szansę być efektywną, jeżeli:
- zawiera niewiele informacji,
- jest nowatorska, kreatywna, atrakcyjna,
- powtarzana jest często w sposób bardzo sugestywny a nawet natarczywy,
- kolejne przesłania informacyjne są zintegrowane,
- odwołuje się zawsze do tej samej marki, obrazu graficznego.

Dziesięć zasad dobrej reklamy:

1. Jest zorientowana na nabywcę;
2. Koncentruje się na jednym pomyśle sprzedażowym;
3. Wykorzystuje jeden wiodący apel (przekonujący argument) a nie wiele z jednym czasie;
4. Prezentuje atrakcyjny - na tle innych - pomysł;
5. Włącza w sposób szeroki odbiorcę;
6. Jest wiarygodna i prawdziwa;
7. Jest prosta, jasna i zrozumiała;
8. Jednoznacznie łączy pomysł sprzedażowy (apel) z marką handlową;
9. Wykorzystuje wiele środków reklamy (słowo, obraz, dźwięk...), dążąc do efektu synergicznego.
10. Wyzwala u potencjalnego nabywcy chęć dokonania zakupu reklamowanego produktu tworząc równocześnie podstawę lojalności nabywcy względem marki.

Telewizja dysponuje największą ilością śroków oddziaływania na odbiorców: obraz, ruch, dźwięk, słowo. Ma również najszerszy zasięg. Różnorodność programów kierowanych do selektywnych grup odbiorców sprzyja prowadzeniu reklamy adresowanej do wybranych grup nabywców. Wadą reklamy telewizyjnej jest wysoki koszt, krótkość przekazu i emisja w "tłoku reklamowym".

Radio również zapewnia szeroki zasięg (wzrastający dzięki

radiom samochodowym i walkmanom). Jest to medium elastyczniejsze, szybsze niż telewizja i ma przede wszystkim bardzo segmentacyjny charakter - programy muzyczne, informacyjne, młodzieżowe, sport. Jest też znacznie tańsze niż telewizja. Z drugiej strony radio oddziałuje słabiej niż telewizja, często "nie słuchając" włączonego radia, a krótkie reklamówki giną we wrzawie reklamowej.

Prasa codzienna jest elastyczna, gdyż ogłoszenia produkuje się i zamieszcza z dnia na dzień. Jest też tania, ale oddziałuje w większości tylko lokalnie. Lokalność może być jednak atutem - zważywszy na poczytność i wiarygodność dzienników. Gazety nie zapewniają jednak wysokiej jakości przekazu (papier, brak koloru, nieostre obrazy) oraz są często pobieżnie czytane i zaraz wyrzucane.

Periodyki typu magazyny zapewniają selektywność przekazu, gdyż docierają do grup osób o określonych cechach. Zatem innych czytelników mają np.: "Businessman", "Kobieta i Życie", "Wprost", [illegible] magazyny [illegible] prestiż wielu czytelników, ponadto żyją zdecydowanie dłużej niż gazety. Są jednak mniej elastyczne od gazet.

Poczta bezpośrednia jest najbardziej selektywnym medium, gdyż docierają do konkretnych osób i konkretnych instytucji. Dlatego też przekaz informacji tą drogą jest najbardziej osobisty. Pocztą można przekazać bardzo dużo szczegółowych informacji.

Wady poczty to wysoki koszt jednostkowy i dość niski prestiż. Często osoby niezainteresowane traktują taką pocztę jak [illegible]. Warunkiem jej skuteczności jest więc umiejętne sporządzenie listy korespondencyjnej.

Reklama zewnętrzna nieruchoma, czyli tablice, plakaty, ściany domów, bandy stadionów oraz ruchoma na autobusach, tramwajach, koszulkach itp. ma stosunkowo mały zasięg. Jej atutem są prostota przekazu, dość niski koszt, długi czas życia

i siła lokalnego oddziaływania. Ten sposób prowadzenia reklamy nie pozwala przenosić dużej ilości informacji.

W przypadku bardzo małych firm (np sklep o znaczeniu osiedlowym) ten rodzaj reklamy - dobrze wykonanej - jest wystarczający.

W Polsce ostatnio często stosuje się formę reklamy w postaci ofert umieszczanych na tablicach ogłoszeniowych w klatkach bloków spółdzielczych. Jest to godna polecenia metoda działania dla małych firm, gdyż jest tania (koszt druku; nie ma opłat z tytułu umieszczenia reklamy) i relatywnie skuteczna, ponieważ może być bez pośpiechu przeczytana.

Wybór medium, czyli nośnika informacji reklamowej zależy generalnie od:

- cech odbiorców, do których skierowana jest reklama,
- cech reklamowanego produktu lub firmy,
- rodzaju rynku firmy,
- zasobów finansowych firmy.

B. Public relations i publicity

Public relations oraz publicity to oddziaływanie na opinię publiczną lub wręcz pozyskiwanie opinii publicznej. Obejmuje zespół świadomie i celowo prowadzonych działań zmierzających do ukształtowania pozytywnego obrazu firmy jako:

* rzetelnego wytwórcy czy sprzedawcy wartościowych produktów,
* partnera handlowego godnego zaufania,
* organizacji zaangażowanej w sprawy lokalne (chodzi szczególnie o działania na rzecz ochrony środowiska, dzieci, kultury lokalnej) ale także ważne jest uczestnictwo w rozwiązywaniu problemów społecznych czy kulturalnych.

Działania prowadzone w ramach tej formy promocji sprowadzają się do:

- podawania do publicznej wiadomości informacji o osiągnięciach firmy, jej kulturze organizacyjnej i przyjętej strategii (misji) działania, z wykorzystaniem środków masowego przekazu,
- organizowania odczytów, konferencji czy wycieczek do przedsię-

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biorstwa,
- sponsorowanie imprez kulturalnych i sportowych,
- proponowanie stypendiów,
- rozprowadzanie materiałów drukowanych (raporty roczne, biuletyny) i audiowizualnych (kasety, slajdy),
- uruchamianie bezpłatnej informacji telefonicznej dla klientów,
- wprowadzanie środków identyfikacji przedsiębiorstwa - są to tzw. gadżety, do których należą: papier firmowy, wizytówki, wystrój biur, stroje personelu.

Cechą charakterystyczną wszystkich tych działań jest to, że muszą być one prowadzone w formie nie narzucającej się, przyjaznej ale równocześnie rzeczowej. Przekazywane informacje muszą być konkretne, wyczerpujące, aktualne, zrozumiałe oraz możliwe do sprawdzenia.

Public relations i publicity umożliwia więc:
- wzbudzenie zainteresowania firmą i jej produktami,
- budowę image (obrazu) firmy i image produktu,
- wzmocnienie pozycji firmy na rynku (i jej autorytetu w środowisku),
- pobudzanie sprzedaży dotychczasowych produktów,
- jest pomocne przy wprowadzaniu na rynek nowych produktów,
- przygotowuje potencjalnych nabywców do przyjęcia reklamy,
- służy do badania reakcji opinii publicznej.

C. Personal selling

Sprzedaż osobista (bezpośrednia) należy do najstarszych środków promocji i jest najbardziej skuteczną formą pozyskiwania klientów.

Opiera się na bezpośrednim dialogu między nabywcą a sprzedawcą. Rozmowa sprzedażowa odbywa się we wszystkich miejscach oferowania towarów i zawierania transakcji kupna-sprzedaży, a zatem:
* w punktach sprzedaży (sklepach, magazynach, biurach sprzedaży),
* w domach, w czasie wizyty akwizytorów,
* na targach i wystawach, pokazach, degustacjach.

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Specyficzną formą bezpośredniego kontaktu jest osobisty list handlowy. Istota jego wynika z samej nazwy. Ma on handlowy charakter ale treść jego musi być indywidualna, prywatna; w formie szczerej, życzliwej rozmowy na temat opłacalności nabycia danego produktu i możliwości dalszych kontaktów z firmą.

Skuteczność rozmowy sprzedażowej wynika z cech osobistych sprzedawcy oraz zakresu jego informacji na temat:

- firmy, którą reprezentuje,
- cech, funkcji i zastosowań produktów, które oferuje,
- technik sprzedażowych (wiedza fachowa i znajomość psychologii reagowania konsumentów),
- działalności marketingowej w ogóle.

Dlatego tak ważną sprawą jest właściwy dobór sprzedawców i odpowiednie ich przygotowanie (np. w ramach treningów szkoleniowych).

Jeżeli chodzi o dobra konsumpcyjne, sprzedaż osobista jest szczególnie przydatna przy towarach wybieralnych i produktach zaspokajających potrzeby wyższego rzędu.

D. Promocja sprzedaży - sales promotion

Metoda ta nazywana jest także wspomaganiem sprzedaży i polega na aktywizowaniu sprzedaży poprzez stosowanie pewnych środków (zachęt o charakterze materialnym) do prowokowania konsumentów czy pośredników do pozytywnego zareagowania na ofertę produktową.

Od przełomu lat siedemdziesiątych - osiemdziesiątych, w krajach o ustabilizownej gospodarce rynkowej, wydatki na promocję sprzedaży przekraczają wydatki na reklamę. Wynika to z rosnącej wrażliwości nabywców na oszczędności finansowe.

Wyróżnia się dwa rodzaje promocji sprzedaży:

- promocję konsumencką,
- promocję handlową.

Promocja konsumencka wykorzystuje różne środki zachęty do zakupów, skierowane na nabywcę. Są to:

- bezpłatne próbki;

- kupony,
- ulgi cenowe (od producentów),
- konkursy,
- bezpłatne próby,
- gwarancje itp.

W promocji handlowej stosuje się techniki działania zmierzające do realizacji następujących celów:

- przekonywanie pośredników do swoich produktów,
- zachęcanie do większych i częstszych zamówień,
- pobudzanie promocji produktu i marki w kanale dystrybucji,
- utrwalanie współpracy z pośrednikami.

Do typowych bodźców stosowanych do oddziaływania na handlowców należą:

a) obniżki cen - zachęcają pośredników do nabywania partii towarów, umożliwiając im obniżenie własnych cen lub wykorzystanie funduszy na reklamę,

b) zasilanie finansowe - fundusze dla handlowców, między innymi na reklamę i wystrój miejsca sprzedży,

c) prezenty - nagrody za prowadzenie towarów danej marki lub firmy,

d) dostarczanie materiałow reklamowych - bezgotówkowe wspomaganie promocji pośredników,

e) targi handlowe - przedstawienie odbiorcom nowej oferty, nawiązanie kontaktów i ustalenie list potencjalnych współpracowników w kanale dystrybucji,

f) pokazy handlowe - znaczenie analogiczne jak targów, ale na mniejszą skalę.

*

Przedstawiono kolejno poszczególne metody promocyjne, ale faktyczne efekty można uzyskać traktując te metody kompleksowo, to znaczy tworząc określoną promotion - mix. Idea tej tzw. mieszanki promocyjnej oparta jest na właściwym zsynchronizowaniu w czasie wielu środków promocyjnych.

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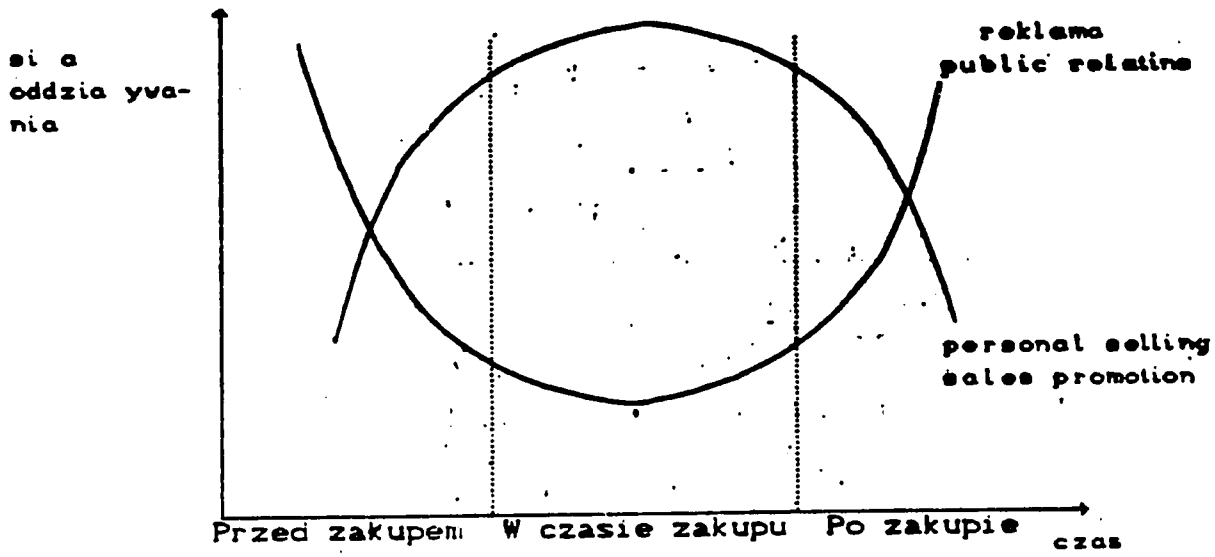
Siła oddziaływania na odbiorców instrumentów wykorzystywanych w ramach poszczególnych metod promocyjnych jest zróżnicowana, co obrazowo przedstawiono na rys. 7.



Rys.7. Relatywne znaczenie metod promocyjnych

Dobór środków promocji musi być oczywiście skorelowany ze wszystkimi pozostałymi elementami marketing-mixu: produktem, ceną i kanałami dystrybucji.

UWAGI PRAKTYCZNE:

1. Pamiętaj, że nie tylko promocja wpływa na wielkość twojej sprzedaży - kupujący reagują na cenę, na jakość obsługi w procesie dystrybucji i na walory (cechy) twoich produktów.
2. Pamiętaj, że promować można produkt nie tylko przy pomocy reklamy, niekiedy reklama jest niepotrzebna.
3. Prace w dziedzinie promocji wykonuj zawsze na najwyższym poziomie - nabywców nie oszukasz.
4. Najpierw wykorzystaj tańsze środki promocji.

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KROSNO ☎ 228-76 PRZEMYŚL ☎ 56-22
RZESZÓW ☎ 394-91 TARNOBRZEG ☎ 22-79-72

A-Z

dziennik obywatelski

Rok IV Nr 41 (730) PONIEDZIAŁEK — 1.03.1993 r. CENA 1800 ZŁ

Biznes i darmowe obiady (II)

Rozmowa z dr. KRZYSZTOFEM KASZUBĄ — dyrektorem Polsko-Amerykańskiego Instytutu Przedsiębiorczości adiunktem w Katedrze Zarządzania Politechniki Rzeszowskiej

— Czy konieczny jest kapitał zagraniczny, aby nasza gospodarka rozwijała się?

● Jeśli coś produkuję, pokazałem, że potrafię, mam zbyt, ale brakuje mi pieniędzy na rozwój firmy, a to jest warunkiem zwiększenia dochodu, to kapitał jest niezbędny. I nieważne skąd jest ten kapitał, zza której granicy. Ważne, aby był i aby go właściwie wykorzystać.

— Czy kapitał to tylko pieniądze?

— Kapitał jako określona suma pieniędzy znajduje odzwierciedlenie w czynnikach produkcji. W cennych przedmiotach. W maszynach, surowcach, energii, w ludziach (jedni posiadają zdolności zarządzania firmą, inni nie). W warunkach gospodarki rynkowej pośrednikiem między tymi czynnikami produkcji jest pieniądz w postaci marki, dolara czy złotego.

— Skąd się wziął kapitał na Zachodzie?

● Generalnie z pracy kolejnych pokoleń. Na przykład w Wielkiej Brytanii od 200 lat gospodarka rozwijała się bez większych problemów. W pewnym okresie Anglicy skupili w swych rękach handel światowy, to przyniosło im wielkie bogactwo.

— Jakie formy to bogactwo przybrało?

● Stworzono infrastrukturę gospodarczą — powstały miasta, domy, autostrady, lotniska. Ludzie mają własny majątek w postaci mieszkań, samochodów...

— Nam historia nie sprzyjała.

● Rodzina holenderska od 4 pokoleń mieszka w tym samym domu. W Polsce ciągle trzeba było budować od nowa, a kapitał ludzki ginął na wojnach, w Oświęcimiu, Katyniu...

— Ale po wojnie nieustannie budowaliśmy.

● Ten kapitał rzeczowy tworzony był ogromnym wysiłkiem, ale w sposób nie zawsze racjonalny — przykładem nadmierna rozbudowa sektora wydobywczego. Wydajność pracy w przemyśle przetwórczym jest znacznie wyższa niż w wydobywczym Inne są możliwości unowocześniania technologii. Ważne są też różnice w wyrządzaniu szkód ekologicznych. To wszystko są koszty, które pomniejszają nasz dorobek.

— Przecież węgiel był potrzebny dla kraju i na eksport.

● Połowa tego węgla szła na zaspokojenie potrzeb właśnie tego sektora, zaś koszt uzyskania dolara ze sprzedaży węgla był i jest wysoki. Prosty przykład: tym samym wagonem można wywieźć węgiel za kilkaset dolarów albo odkurzacze za kilka tysięcy. To ma wpływ na koszty jednostkowe.

— Kiedy będziemy zarabiać tyle co na Zachodzie?

● Sedno zagadnienia tkwi w jakości i wydajności pracy. Tam straty są mniejsze, a wykorzystanie czasu pracy lepsze.

— Co jest tym motorem wymuszającym oszczędzanie i wzrost wydajności?

● Wolna gra sił rynkowych — jeśli ja nie wymyślę, zrobi to ktoś inny i on sprzeda, a ja nie. U nas przez 40 lat brakowało takiej motywacji.

— Nasze sklepy są zapełnione towarami niemal jak w Niemczech czy Austrii. Gdybyśmy otrzymali po 100 mln zł (a mamy otrzymać) bylibyśmy (będziemy) bogaci jak obywatele tamtych państw?

● Rzecz w tym, że Niemiec swoje, powiedzmy 10 tys. marek jakie ma na koncie, wypracował, coś wytworzył, jakieś usługi wyświadczył. A jeśli mnie ktoś chce dać ileś tam milionów, to jest to oszustwo, bo ja na te pieniądze nie zapracowałem i one mi się nie należą.

— A ja bym wziął sto i więcej milionów, nie musiałbym wychodzić ze sklepu z pustymi rękami.

● Ceny są zależne od ilości produktów na rynku i jeśli pojawi się więcej pieniędzy, ceny muszą ulec podwyższeniu. Wynika to z prostego równania: m x v = p x q, gdzie m oznacza ilość pieniądza, v — szybkość obrotu pieniądza, p — ceny, q — ilość produktów. Ceny nie zmieniłyby się, gdyby zmniejszyła się szybkość obrotu pieniądza (v) albo zwiększyła ilość produktu (q). A to jest niemożliwe, bo wtedy nasz dochód zwiększyłby się np. trzykrotnie w skali roku. Produkcja — wydajność pracy — też musiałaby tyle samo wzrosnąć. Albo należałoby zmniejszyć trzykrotnie zużycie środków produkcji. To są nierealne marzenia.

— W Rosji każdy obywatel dostał 10 tysięcy rubli.

● I w ub. roku mieli inflację w wysokości 2 tys. proc., a dzisiaj te ruble warte są kilkanaście dolarów. W gospodarce rynkowej są bardzo twarde reguły: coś za coś. Dawanie czegoś za nic jest nie tylko oszustwem, ale i krzywdą dla obdarowanego, bo stwarza iluzję, że można coś otrzymać za darmo. A jak mówią Anglicy — nie ma darmowych obiadów, ktoś musi za nie zapłacić.

— W 1948 r. w Niemczech każdy obywatel dostał określoną sumę pieniędzy i tak zaczął się „cud gospodarczy".

● To nie tak. W strefie Niemiec Zachodnich Amerykanie przeprowadzili wówczas reformę walutowo-pieniężną. Zlikwidowano stare pieniądze i każdy otrzymał kwotę na zakup podstawowych środków na swoje utrzymanie, a jednocześnie urealnione zostały ceny. Trzeba wiedzieć, że wtedy rynek wyglądał u nich tak jak u nas w 1981 roku — puste półki, żywność na kartki. I nagle w sklepach pojawiły się towary, a równocześnie organizowano proces pracy. Ludzie pracowali, ale już wiedzieli, że będą mieli co kupić, firmy produkowały i znajdowały zbyt na swe wyroby. Umiejętnie skojarzono kapitał osobowy i rzeczowy. Od tego zaczął się „cud gospodarczy".

— Jak ten „cud" przenieść na polski grunt?

● Najpierw należałoby stworzyć w sposób racjonalny całą organizację procesu wytwarzania nowych produktów i świadczenia usług. Następnie, mając określoną ilość towarów umożliwiamy ludziom podejmowanie pracy, za którą otrzymują pieniądze. Wszyscy nie mogą się jednak szybko wzbogacić, to wymaga czasu. Pamiętajmy także o tym, że część młodych ludzi zacznie już wkrótce coś dziedziczyć po swoich rodzicach. Stopień zamożności społeczeństwa będzie coraz większy.

— Niedawno kanclerz Kohl powiedział, że Niemcy muszą bardziej oszczędzać. Przy naszych potrzebach i niskich dochodach chyba tym bardziej trzeba żyć oszczędnie.

● Wystarczy że nie będzie marnotrawstwa i nastąpi zmiana struktury gospodarki.

— Czy na przykład sprowadzanie drogich samochodów z zagranicy nie jest w naszej sytuacji marnotrawieniem naszego kapitału?

● Z punktu widzenia interesów gospodarki — tak, bo ten samochód można było wyprodukować w Polsce, z naszych surowców, przez naszych robotników. Byłyby praca, zarobki. Skoro jednak rynek wewnętrzny nie daje mi tego produktu, to muszę sięgnąć na zewnątrz.

— Rynek krajowy oferuje mi samochód, ale gorszy. Czy ze względów patriotycznych nie powinienem go wybrać?

— Kupiłbym lepszy, bo w przeciwnym razie popadlibyśmy w zacofanie wtórne. Jeśli będziemy kupować zły produkt, to nie wymusimy na producentach poprawy. Musi być konkurencja.

— Jeżeli w ekonomice obowiązują jasne reguły, prawa, dlaczego program Balcerowicza był tak krytykowany?

● Po przejściu do mechanizmów gospodarki rynkowej, takie zasady jak urealnienie podatków, kursu walutowego, stopy procentowej i prowadzenie racjonalnej polityki pieniężnej (tyle pieniądza dla gospodarki, ile ta gospodarka jest w stanie wytworzyć) były niezbędne. Natomiast w kwestii podejścia do szybkości zmian w gospodarce narodowej, restrukturyzacji, prywatyzacji, zadłużenia firm, interwencjonizmu państwa, można mieć zastrzeżenia. Tu popełniono błędy. Dla mnie teza, że na tym co upadnie zbudujemy „nowe", była nie do przyjęcia.

— Oby tylko kolejne rządy umiały wyciągać wnioski.

Dziękuję za rozmowę.

Rozmawiał Jan NIEBUDEK

DZIENNIK OBYWATELSKI A - Z
Krosno - Przemyśl - Rzeszów - Tarnobrzeg
Monday, March 1, 1993 No 41(730)

Business and Free Lunches

An interview with Dr Krzysztof Kaszuba, from Rzeszów Polytechnic, the Director of Polish-American Entrepreneurship Institute in Rzeszów

- I tried very hard to save some money (eating only oatmeal soups and bread with margarine), I managed to borrow some money from my family and now I would like to set up a small business on my own, but I do not have any idea what to invest the money in.

• First of all, thinking about going into business you have to figure out if such a kind of business has any chance to be profitable in very nearest future. The value of money changes over the time, for example if someone invested 100 million zlotys in Commercial Bank No. I, in January 1992, after a year he would earn 166 million zlotys. But, if he ran a retail business at the same time he would be able to make a higher profit on the business.

- How do others do?

• I know several persons who have about 1,5 million zlotys but they are afraid to invest them in. A high interest rate offered by banks discourages people to think about starting a small business on their own. Those who do not have a clear idea about their business prefer keeping their money in a bank to investing in business. Certainly, such a situation will improve our economic situation.

- I would like to help our economy but first of all I have to start with myself. What kind of business should I invest my money in?

• In our region, the last two years showed very clear that wood industry created a lot of opportunities for people who wanted to work on their own. The idea was to buy a lot of logs and than to process them to make flooring blocks and to sell the products on Warsaw or Poznań markets. In this kind of business you might reach a profit about 30 percent of your monthly income what was equal to the same amount of money received from the bank but after one year of keeping your saving in.

- It sounds very optimistic but wood industry requires a lot of hard work let us talk about another kind of business but a little easier one.

• In our region, a citrus fruits business has become very popular because of its profitability. Especially mandarins and bananas are marketable products. Those companies which in the start-up period spent more money on finding direct fruits-suppliers are doing much better now than those ones which cooperated with wholesalers in Austria and Germany. They established direct distribution channels which enabled them to reach profits about 10-20 percent higher.

- What does it mean to have a good business idea?

• It means to find a marketable product or service.

- Recently, I have visited a small company of metal industry, which employs 20 persons. In the past, that company cooperated with big state-owned enterprises but nowadays the company has some difficulties in adjusting to new free market economy.

• It seems to me that the company suffers a lack of entrepreneurship spirit.

- How would you define *entrepreneurship*?

• *Entrepreneurship* is a kind of business activity which leads to manufacture new products, find new markets, introduce new technologies, create a new organizational structure. In terms of a small business it means to find a new marketable product or service through studying the market carefully and investing in research.

- Let me present you another company. It is a very poor one which finds it difficult to make ends meets and it has no capital neither for investments nor marketing.

• In this case, the company should try to raise capital or money to survive. First, the company needs to prepare a good business plan. It may be done by a specialist. A good business plan helps a lot to find potential investors. There is another way to find investors even foreign ones e.g through advertising in a "Business Foundation Book" which is available abroad. I personally know a company "Oakpol" Rzeszów which received a lot of business offers in this way.

If you represent a small business you have to be very active on a market to find customers. You may participate in Trade Fairs being organized each year, in our country. You cannot waste your time waiting for accidental customers.

- Here is another case. A Polish company planned to manufacture export goods. It made some business contacts but it turned out that the costs of production were too higher. Also potential German customers did not want to purchase them because they could find cheaper ones on their domestic market. Another co-partner - a Swedish company figured out that the same products might be manufactured in another country at lower costs and backed out of the joint-undertaking. The result is that the company manufactures very costly products and the employees receive very low salaries. How could you explain this situation?

• Looking at Polish economy, as a whole, we may say that it is not competitive. It has been dominated by heavy industry companies (inefficient mining and metallurgy industries) what increases costs of production. Poland uses more energy - electric power, cool, raw materials and fuel in manufacturing process than other countries.

- We, Poles are convinced that we earn less money because we sell our products at low prices.

• In Poland, the cost of each product includes also costs of employees housing, clinics and cultural centers. Costs of energy and freight also affect it. Besides, we should construct better roads and manufacture more economical cars what may decrease expenses of running a small business.

- For the time being the industry of energy has not changed its policy.

• For several years Polish Government has not made any decision to change the situation.On the one hand strikes organized by employees and trade unions make the situation more difficult to implement changes. On the other hand, Polish Seym is focused much more on political than economic problems.

- The upshot is that small businesses are left to their fate. In Japan it looked different...

• In Japan, from the beginning the government decided what major industries should be developed. The government established a national research center where several thousands of specialists from various industries were working together, studying markets, making researches on different economic models in foreign countries. After that, those specialists started to adjust some of the best "borrowed" models to their specific economic reality. The best companies were obliged to implement new projects in terms of manufacturing new products and when the products occurred to be marketable than small businesses were included as partners in the process of developing a new economic order.

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- Don't you think that can learn something from the Japanese experiences?

• Oh, yes. We should also concentrate our efforts on defining the crucial directions of our economic development and establish a supportive system for entrepreneurship (such as: credit lines and tax policy). I think we need a more clear vision of the macro economic development. Privatization as one of the main factor of the process has been neglected for many years. I feel that we have wasted our time for the last 3 years.

- We have lost our traditional foreign markets and a lot of companies ran into debt...

• Poland has almost 38 million inhabitants - potential customers, some companies took credits offered by banks to develop their production useing domestic raw materials, technical equipment. It was not their fault (of course there were some exceptions) that banks increased the interest rate what made them go bankrupt. For example, Furniture Factory Sędziszów started to construct a new building to expand its production and to export some products. It was a very rational decision. But, due to the changes in bank' policy, the company became insolvent. In this situation, if the bank had taken over the company's debts as shares it would have helped it to survive the first crisis of growth. The bank could have sold the shares and earn profits from the operation. Such an approach would have helped the company (and others) to keep its production going and simultaneously it would have prevented small and medium size businesses from failures.

- Does our economy need foreign capital to grow?

• For those businesses which manufacture marketable products but need financial sources to develop their businesses in order to increase its profitability, foreign capital may be indispensable. Certainly, it does not matter where the capital comes from. But, if you get it you must use it properly.

- Does "capital" mean only money?

• "Capital" has a broad meaning - a defined sum of money in a form of factories, machines, raw materials, human beings (not everyone has the same skills to manage a business). In a market economy money, becomes an intermediary between these factors.

- Where did "capital" come from in the West?

• In general, "capital" was the result of previous working generations achievements. For example, in Great Britain, the economy has been developed for 200 years without major problems. In the nick of time, Britishers managed to keep tight hold of international trade what brought them a lot of wealth.

- What type of wealth?

• They established basic infrastructure for economic development what helped them to construct houses, highways, airports. Nowadays, the British hold their personal and real properties.

- History was against our country

• Dutch family has lived in the same house since four generations. In Poland, we still need to construct houses anew. Of course, we have to remember that the most valuable capital - human capital was killed during the wars, in prison-of war camps in Oświęcim, Katyń ...

- But after the Second World War we have kept constructing new houses.

• This capital was built very hard, but not very sensibly for example, a mining industry was developed unduly. In the mining industry the production efficiency is lower in comparison with the processing industry. There are different ways of introducing technological modernization in both industries. Talking about development in the heavy industry we need to consider social costs which the society will

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have to cover in future because the industry causes a lot of damages in our natural environment.

- But we need coal to meet both our domestic and foreign customers needs.

• About half of coal resources was used by the mining industry. We used to sell coal at a very low price. Let me present you a very simple example: using the same freight car we may transport coal to earn several hundred dollars or vacuum cleaners to earn several thousands dollars.

- When will we earn the same amount of money as people in the West?

• When we improve our work quality and productivity. In the West, they are better in terms of time management.

- What makes them save money and increase productivity?

• The answer is free market competition - if I do not come up with the idea of a new product someone else will do this and reach profits. Such a motivation has not existed in our country for 40 years.

- Our shops provide us with products imported from Germany, Austria. If each of us received 100 million zlotys (we are promised to get them) we would be as reach as they are.

• The point is that if a German owns savings amounting to 10,000 DM it means that he generated the money through performing some kind of work. If we receive any amount of money it will not be a result of our work.

- But I would take 100 or more million zlotys and I hope I would not leave shops empty-handed

• Prices relate to the quantity of products available on the market. If there is more money than products the prices grow. You may calculate it using a very simple equation: $m \times v = p \times q$, where m - the amount of money; v - velocity of money; p - prices; q - the quantity of products. Prices would not change if the velocity of money decreases or the quantity of products increases. Such a situation will not take place.

- In Russia, each citizen received 10,000 roubels.

• Last year, inflation in Russia reached a level of 2,000 percent and today those roubles have lower value - only several thousand dollars. In a free market economy there is a very strict rule: "something for something". As the British say - there are no free lunches, someone has to pay for them.

- In 1948, in Germany each citizen received the same amount of money. It was the beginning of so called "economic miracle".

• Not exactly. At that time, American specialists implemented a monetary reform in the West Germany. They withdrew old money and everybody got the same amount of money to purchase essential goods. Prices were made real. As you that the economic situation in Germany was very similar to ours in 1981 - empty shelves, food coupons. And suddenly, plenty of products appeared in shops. Simultaneously the government managed to organize and lead the labor forces. Working persons were aware that they would be able to buy essential good for their wages. Companies manufactured marketable products. The government directed human and productive capital very successfully. It was the beginning of so called "economic miracle".

- Could we adjust the same idea of "the economic miracle" to the Polish reality?

• First of all, we need to establish a new structure of manufactured goods and provided services. This will enable us to create new job-positions. Remember that nobody becomes rich overnight. Our

generation is lucky because we have inherited some properties from our ancestors. We become rich [illegible] one generation to another one.

- Recently, the German Chancellor Kohl has said that the German people had to increase their savings. Considering our needs and very low incomes do we need to be frugal.

• I think that we should use our existing capital properly.

- Don't you think that the import of foreign cars increases the waste of domestic capital.

• As far as the national interest is concerned "yes" because the same car might be constructed in Poland using our labor forces and materials. It might create new jobs and more incomes. But from my private point of you if the domestic market does not provide me with products of high quality I will buy a car on a better foreign market.

- Our domestic market provides cars of not high quality. Don't you think that we should buy them in order to promote our economy.

• I would choose a product of the best quality otherwise all of would face another problem falling in backwardness. Purchasing domestic products we promote them and their producers will never improve their quality.

- If economy has its own clear rules why Balcerowicz's program was criticized?

• Balcerowicz's program had its strengths and weaknesses. I think that we agreed to some extent. In the market economy such issues like: taxes, interest rate, real monetary policies needed to be established. But, how fast such changes like reconstructing the economy, privatizing state-owned companies should be implemented was another issue. I think that Balcerowicz made a mistake trying to build a new economy destroying existed capital.

- I believe that our government will draw proper conclusions from the lesson.

Thank you very much for sharing with us your opinions.

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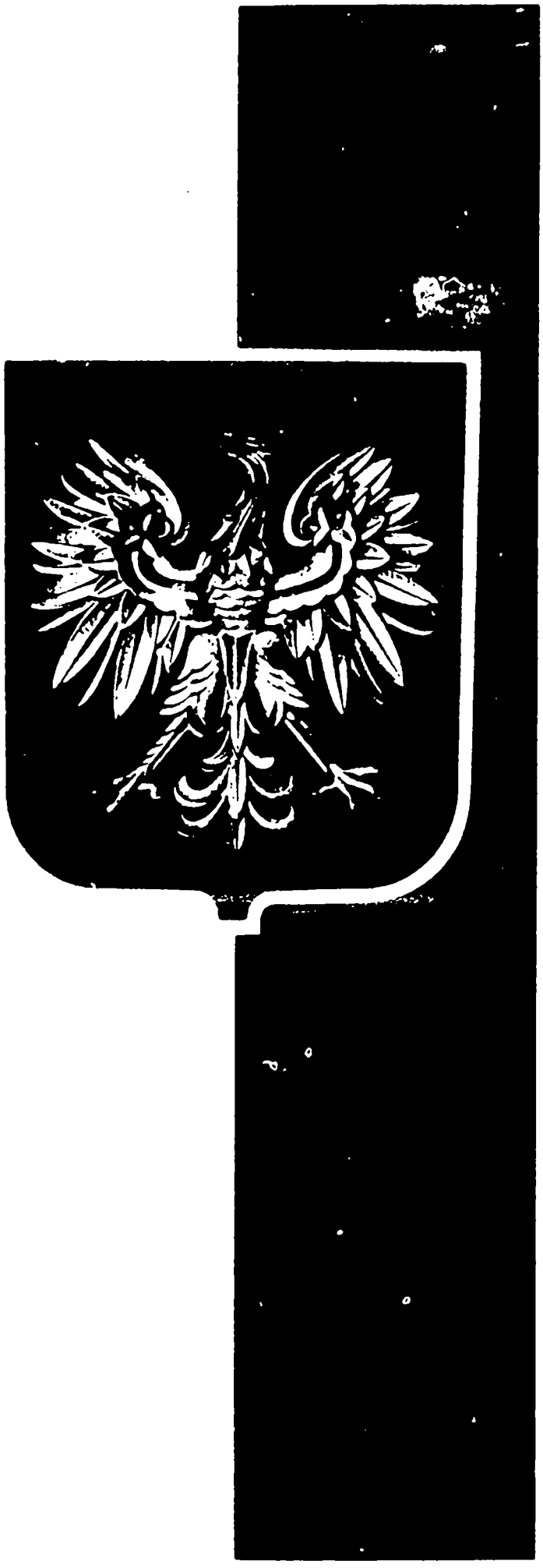

APPENDIX 4.0

TASK FORCE MEETINGS

APPENDIX 5.0

VISIT U.S. SCHOOLS

APPENDIX

6.0

DEVELOP CASE STUDIES

Bialystok Firms - Video & Cases

1. Bookstore "AKCENT"
   Owners: Marek Butwilowski
   Adam Samsonowicz
   Andrzej Kalinowski

Established: May 1990

They sell books, take individual orders, distribute books to libraries in the whole voivodship. Offer discounts and installments.
Constantly do market research and respond to client's needs.

2. Bakery "U Lecha"
   Owner: Lech Truskolawski
   27 Employees
   Kapy near Bialystok
   Established: 1986

Produces variety of bread, rolls, cakes, tarts, etc. Has a good employment structure. Provides its products many bakeries sells at its own.

Polsko - Amerykański Instytut Przedsiębiorczości
Sponsori U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT, WASHINGTON D.C.
61-895 POZNAŃ - ALEJA POWSTAŃCÓW WIELKOPOLSKICH 16
☎ /FAX 543-521, ☎ 543-520

VIDEO TAPES

1. Company name: SZURGOT
2. Town : KOŁO
3. Name: ZBIGNIEW SZURGOT

" Szurgot ", a building construction company, was established in 1949. It specializes in monolith technology, of extreme use in house construction. The company deals with bank and church construction, owns a building materials wholesaling operation and provides services in the realm of renting professional equipment. During last 5 years the number of employees has increased by 600 % (70 employees in 1988 and 420 in 1993).

---

1. Company name : EURO - ASTAR
2. Town: BNIN near Poznań
3. Name: Krzysztof Korczyk

The company, established in 1982, deals primarily with production of wooden garden accessories. The whole of the production is exported to Western Europe. They import plastic garden furniture, manufacture lingerie and women' s clothes as well as provide shipment services.

POLSKO-AMERYKAŃSKI INSTYTUT
PRZEDSIĘBIORCZOŚCI
POLISH-AMERICAN
SMALL BUSINESS INSTITUTE
35-030 Rzeszów, ul.Zygmuntowska 2a, tel.(0 17)328-59
fax:(0 17)328-59
PKO BP/I ODDZ. w Rzeszowie, konto nr 69515-31453-132

FIRMA BOCMEN - PRZEDSIĘBIORSTWO PRODUKCYJNO-USLUGOWE - Ltd. Company

ul.Hanasiewicza 10, Rzeszów - tel. 440-89, 440-74

Private firm est. in 1988
No. of Employees: 180
Managing director: Mr Wieslaw Boczkaj (owner-95% of shares)

This private company is active in manufacturing structural elements from oak and timber, manufacturing and selling furniture.

FIRMA OAKPOL - PRZEDSIĘBIORSTWO HANDLOWO-PRODUKCYJNE - Ltd. Company

ul. Jagiellońska 12, Rzeszów - tel. 620-385

Private firm est. in 1991 (4 shareholders)
No. of Employees: 26
Managing director: Mr Marek Kowalski
Other shareholders: Andrzej Kosonocki (engineer)
Antoni Niemiec (mechanic)
Lilianna Kowalska (engineer-chief of the Board)

This private firm is active in trading of housing equipment. They have network of shops in South-East Poland. They have also coffe-bar and snack-bar in downtown.

APPENDIX 7.0

DEVELOP VIDEOS FOR PROMOTION

APPENDIX

8.0

CONDUCT PILOT PROGRAM

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APPENDIX

9.0

TRAIN FACULTY

APPENDIX 10.0

INTRODUCE EXPORT MARKETING COURSE

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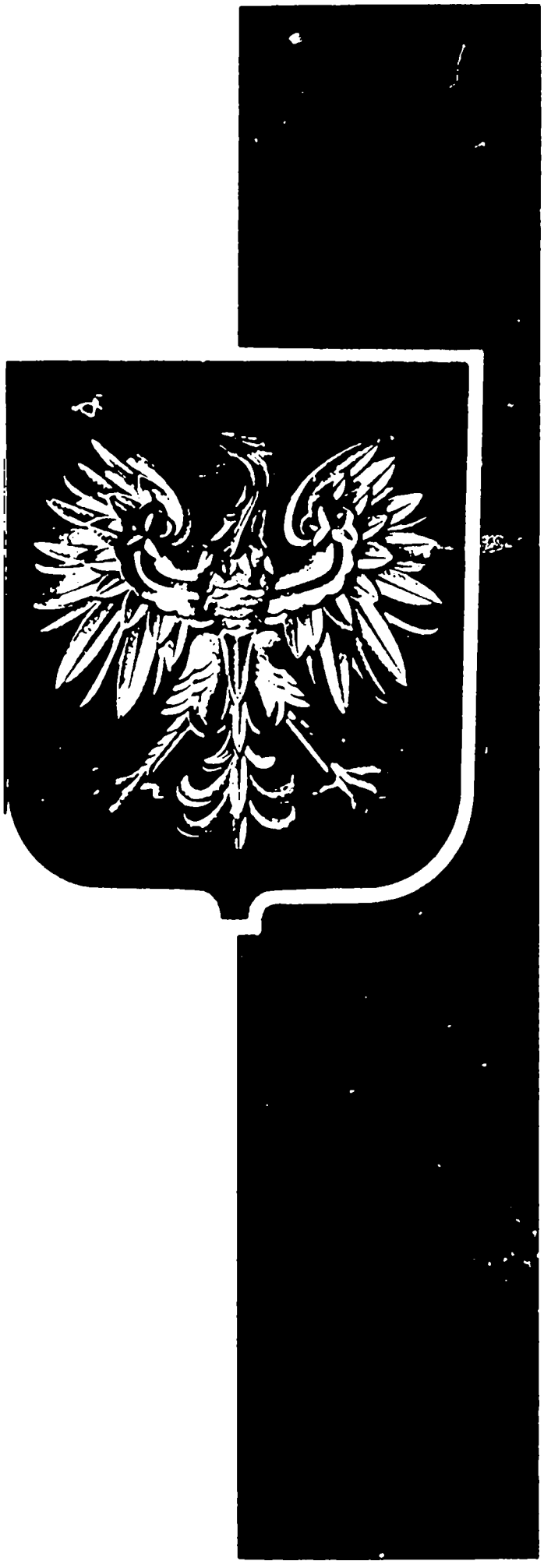

APPENDIX 11.0

ARRANGE WORLD NET SEMINARS

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T · H · E
OHIO
STATE
UNIVERSITY

CENTER ON EDUCATION
AND TRAINING FOR EMPLOYMENT

1900 Kenny Road
Columbus, Ohio 43210-1090

Phone: 614-292-4353
Telex: 9102505950
Fax: 614-292-1260

March 25, 1993

Kyle Kreutzberg
WORLDNET
Program Acquisitions Division
Room 5106
Washington D.C. 20545

Dear Kyle:

I would be very pleased for WORLDNET to take an interest in the Second Annual Entrepreneurship Education FORUM to be held in Gdynia, Poland, May 16-18, 1993. This is part of our U.S.AID-funded project which focuses on empowering Polish educators to train the emerging private sector business owners to succeed in a market economy. It is being organized by our counterparts, the Solidarity Economic Foundation and will take place in the home of Poland's leaders for democracy. (Gdynia is part of the Gdansk area).

Enclosed is the brochure that has been distributed broadly in Poland. (Sorry I have no English version). Also I am sending you some information from last year's agenda which will be similar to the one we are preparing for this year. They will again invite some key national government leaders to be on the program but we do not have confirmations yet. Last year we had about 250 participants including faculty and rectors from all over the country, government leaders from Warsaw and other cities, and others interested in the growth of Poland's private sector economy.

Last year we undertook to conduct a one-hour satellite broadcast to the U.S. from the conference and used Polish TV staff and equipment (including a mobile unit from Warsaw). I have a videotape from this activity that I will send you under separate cover. Needless to say the transmission wasn't always perfect, but the miracle was that it worked.

Please let me know how I might help you further with this possibility.

Sincerely,

Cathy Ashmore

M. Catherine Ashmore
Director, International Enterprise Academy

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APPENDIX 12.0

CONDUCT POLISH NATIONAL CONFERENCE

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II NATIONAL ENTREPRENEURSHIP FORUM in GDYNIA
16-18 May, 1993

May 17 (Monday)

- **OPENING CEREMONY** 9:00 - 9:30

1. Prime Minister H. Suchocka 2. Vice-Minister Goryszewski/3. A.Olechowski
2. Leader of Solidarity Foundation Krzaklewski
3. Cathy Ashmore
4. Invited Speakers: a representative of AID - Nina Majer
   a representative of DOL
   USA Ambassador in Poland - Thomas Simons
5. Director of Solidarity Foundation in Gdańsk - Marcin Flisykowski

- **GENERAL SESSION** - 9:30 - 11:00

1. Minister Ejsmont 2. Leszk Balcerowicz
2. Gene Gomolka and Marzena Czerwińska
3. Metcalfe
4. Cathy Ashmore
5. Alicja Zajączkowska - organizational issues

- **CONCURRENT SESSIONS** - 11:30 - 18:00

May 18 (Tuesday)

- **GENERAL SESSION** - 8:30 - 10:00

1. Minister J. Lewandowski 2. Minister of Construction
2. M. Mironowicz
3. K. Gurbiel
4. M. Flisykowski

- **CONCURRENT SESSIONS** - 10:30 - 13:15

- **CLOSING CEREMONY** (by the host) - 13:30 - 14:00

- **LUNCH**

CONCURRENT SESSIONS

Monday May 17, 1993

A 1 11:30 - 13:00

ORGANIZATIONS PROMOTING ENTREPRENEURSHIP

1. An idea to establish Agency for SME Development (M Koszuda)
2. Sharing experiences in promoting entrepreneurship under Polish-American Entrepreneurship Clubs
3. Cooperation Fund
4. The Ministry of Entrepreneurship Promotion

B 1

CONSULTING AND A SMALL BUSINESS

1. Individual consulting as a consulting method used in a small business
2. Characteristic of customers of The Center for Consulting Services for Small Business (P. Kulawczuk)
3. Ethics in business and consulting (Białystok Business School)

A 2 14:30 - 16:15

ESTABLISHING CONDITIONS FOR DEVELOPMENT OF SMALL BUSINESSES IN MARKET ECONOMY

1. The role of venture capital and factoring in financing small businesses (B. Borkowska Economic Academy Wrocław).
2. Small and medium sized enterprises' investments in new economic reality
3. Capital and technical equipment of small industrial businesses (P.Dominiak Gdańsk Polytechnic).
4. Centers for Information as one of the main factor of a new government information policy related to development of small businesses. (M. Lewandowski CPR Ltd.,).
5. *CARESBAC - POLAND Company* - presentation of its policy in terms of investing in small businesses. (K. Lipski).

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B 2 14:30 - 16:00

EDUCATIONAL PROGRAMS FOR ENTREPRENEURS AND CANDIDATES FOR ENTREPRENEURS

1. Consulting and educational programs supporting entrepreneurship in Łódz region (B. Piasecki and A. Rogut from Łódz University).
2. Institutional - personal barriers to reach the access to educational programs and using consulting services based on Cooperation Fund's experiences (J. Janczewski).
3. Financial analysis - instructive barriers (in the light of experiences of Polish-American Entrepreneurship Institute in Rzeszów).

A 3 16:30 - 18:00

DOES FREE MARKET NEED EDUCATED ENTREPRENEURS?

1. An education reform of Economic Academies and small businesses' needs (based on an example of Economic Academy in Poznań - B. Gruchman)
2. Problems of staff education in the scope of market economy and entrepreneurship (Koszalin T. Hryniewicz)
3. Education - a barrier to develop entrepreneurship in Poland (Z. Matusiak Łódz University)

B 3

1. Export/Import in a small business. Benefits and threats. (M. Cooper Ohio State University)
2. International marketing and a small business for example Polish-American Entrepreneurship Institute in Rzeszów (K. Kaszuba).

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Tuesday May 18, 1993

A 4 10:30 - 12:00

BARRIERS OF SMALL BUSINESS DEVELOPMENT

1. Bottle-necks in small businesses - opportunities to develop international cooperation (Denmark)
2. Barriers to develop small and medium sized enterprises in Poland (Nelly Bohdanowicz Gdańsk Polytechnic)
3. Dilemmas of small businesses development in the border-regions. (for example Euroregion Karpaty K. Kaszuba)

B 4

LOCAL ORGANIZATIONS PROMOTING SMALL BUSINESSES

1. An idea to create Gdańsk Network for Supporting Business (E. Gałosz-Suszka).
2. The role of Gdańsk Economic Chamber in promoting small businesses.

A 5 12:15 - 13:15

THE ROLE OF SMALL BUSINESSES IN A COMMUNITY

1. Macroeconomic conditions in creating cultural and individualistic models (Economic Academy Poznań W. Piotr)
2. Motivations; Creating labor market (G. Zielińska)

B 5

MARKETING AND A SMALL BUSINESS

1. Marketing management in a small business (analyzing managers' opinions) (F. Bławat Gdańsk Polytechnic)
2. (Poznań)

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NSZZ SOLIDARNOŚĆ

80-855 GDAŃSK
ul. Wały Piastowskie 24
POLAND

tel. 314-051, 384-412, 384-319
tlx 513160
fax 384219, 314478

Gdańsk , 20 February 1993

Dr. Catherine Ashmore
Director
IEA, CETE
Ohio State University
USA.

Encouraged by the success of I National Entrepreneurship Forum, Economic Foundation NSZZ "Solidarność" along with the Ohio State University and Entrepreneurship Institutes have a pleasure to invite you for

II National Entrepreneurship Forum -

"FREE MARKET - A CHANCE FOR SMALL BUSINESS"

The Forum will be held on 16-18 May 1993 , Hotel Gdynia , Poland .
The main objective of the Forum is to provide exchange of information and experience among numerous institutions dealing with entrepreneurship promotion in Poland .

During the Conference we intend to create a consistent source of information about initiatives and programs supporting Small Business developement in Poland. We also intend to write a memorandum to the Polish goverment and Polish institutions that stimulate entrepreneurship in our country.

We look forward to presentations of university business and economics faculty members from all over Poland, entrepreneurs, representatives of Chambers of Commmerce and economic societies, universities, government, and foreign guests.

The Forum is sponsored mainly by US Agency for International Developement (US AID) as a part of "Entrepreneurship Institutes in Poland" Project.

For further details please seek for the attached note.
We would appreciate your participation in II National Entrepreneurship Forum, as well as the early confirmation of the participation. We look forward to a great Forum and hope you will be part of it.

Yours sincerely,

M. Bałkowska

Małgorzata Bałkowska
Director of Education Department

2/2

Zgłoszenie udziału

do dnia 30 marca 1993r.

Pan(i): .....

.....

Instytucja: .....

.....

.....

Adres koresp.: .....

.....

.....

.....

.....

Tel: .....

Fax: .....

	16 maja	17 maja	18 maja
noclegi			
kolacja powitalna			
obiad pożegnalny			

(zaznacz „x" odpowiednie miejsca)

Prosimy przesyłać zgłoszenie wraz z kopią dowodu wpłaty na adres organizatorów:

Fundacja Gospodarcza
NSZZ „Solidarność"

80-855 Gdańsk
ul. Wały Piastowskie 24

tel.: 38 43 18, 38 43 19, 31 40 51, 38 44 12
fax: 38 42 19, 31 44 78

Program Forum:

16 maja

15.00 – 18.00	rejestracja uczestników w Hotelu Gdynia
18.00 – 21.00	powitalna kolacja

17 maja

9.00 – 11.00	oficjalne otwarcie Forum
11.00 – 18.00	sesje równoległe

18 maja

8.30 – 10.00	sesja generalna
10.00 – 13.30	sesje równoległe
13.30 – 14.30	ceremonia zamknięcia Forum
14.30	pożegnalny obiad

Oficjalne języki Forum

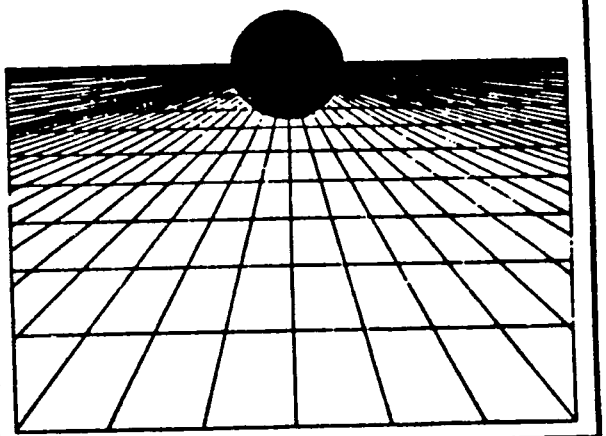
Oficjalnymi językami Forum są polski i angielski.

II KRAJOWE FORUM PRZEDSIĘBIORCZOŚCI

1993

Gdynia Polska

16 – 18 Maj



WOLNY RYNEK – SZANSĄ DLA SMALL BUSINESSU

FUNDACJA GOSPODARCZA NSZZ „SOLIDARNOŚĆ"

SPONSORZY

- U.S. Agency for International Development, Washington, DC
- Ohio State University, Columbus, OHIO, International Enterprise Academy

II Krajowe Forum Przedsiębiorczości

odbędzie się w dniach 16 – 18 maja 1993r.,
w Hotelu „Gdynia"
w Gdyni, ul. Armii Krajowej 7,
tel. (58) 20 66 61 /fax (58) 20 86 51.

Tematem Forum jest
„Wolny Rynek - Szansą dla Small Businessu".

Oto proponowane przez organizatorów tematy sesji:

- Czy wolny rynek potrzebuje wykształconych przedsiębiorców?
  - Instytuty Przedsiębiorczości i ich rola w stymulowaniu Small Businessu
  - Wpływ kształcenia ustawicznego na rozwój przedsiębiorczości
- Prywatyzacja i jej wpływ na Small Business
  - Relacje małych i dużych firm
- Rola Small Businessu w społeczeństwie
  - Tworzenie nowych wzorców kulturowych i osobowościowych
  - Motywacja; tworzenie rynku pracy
- Miejsce doradcy w firmie
  - Strategie i techniki konsultingowe – ich efektywność
  - Etyka zawodowa w doradztwie
- Eksport/Import w Small Businessie – korzyści i zagrożenia – Transfer technologii, jakość, konkurencja
- Rządowe i niezależne organizacje promujące przedsiębiorczość
  - Rola instytucji rządowych we wspieraniu Small Businessu
  - Organizacje i Stowarzyszenia przedsiębiorców
  - Programy zagraniczne i rządowe
- Nowe problemy i formy Small Businessu
  - Ekologia – pomysł na firmę
  - Firmy rodzinne
  - Kwestie prawne

Prezentacje:

osoby zainteresowane prezentacją swoich tez prosimy o ich nadsyłanie najpóźniej do dnia 1 marca 1993r.

Objętość materiałów nie powinna przekraczać 1 strony. Prosimy załączyć 2 zatytułowanie kopie i krótkie informacje o autorze.

Opłata Forum

300.000zł dla każdego uczestnika wnoszona na konto organizatora:
Fundacja Gospodarcza NSZZ „Solidarność" nr konta:
BG IV O/Gdańsk nr 301817-1270-132-3 „FORUM".

Opłata Forum pokrywa koszty pełnego uczestnictwa w Forum:

- materiały konferencyjne
- 2 noclegi
- obiady
- kolację powitalną

Anulowanie

W przypadku rezygnacji z udziału w Forum prosimy o pisemne powiadomienie.

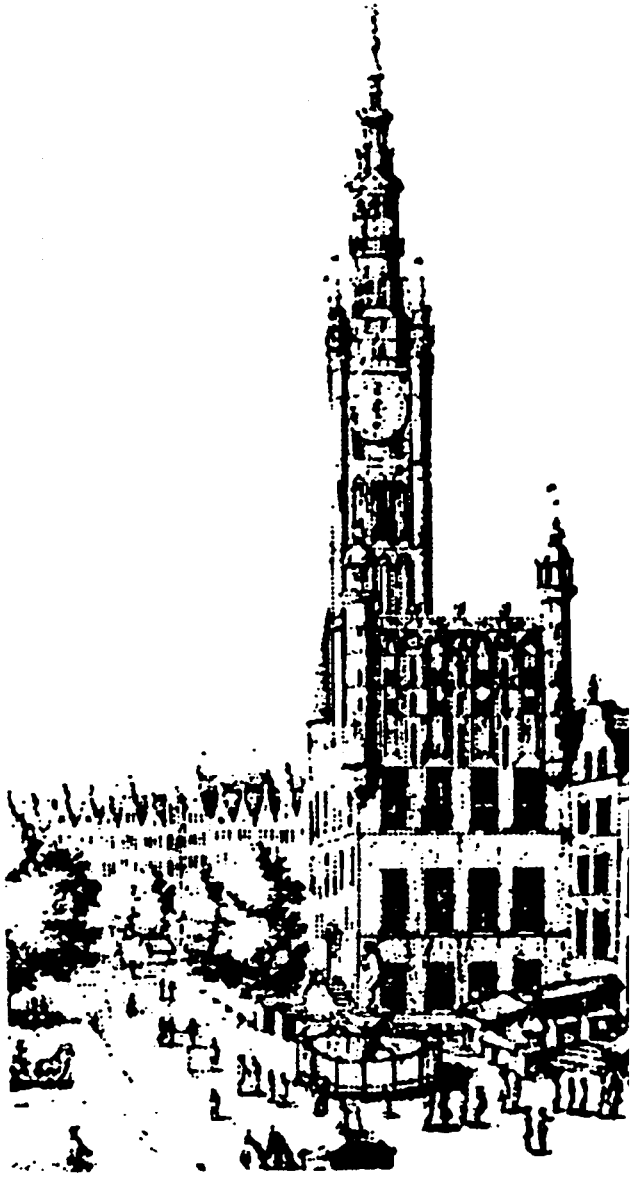
Organizatorzy nie przewidują zwrotu wpłaty dokonanej z tytułu uczestnictwa.

Szczegółowe informacje można uzyskać pod adresem

FUNDACJA GOSPODARCZA
NSZZ „SOLIDARNOŚĆ"

80-855 GDAŃSK
ul. Wały Piastowskie 24

tel.: 38 44 12, 31 40 51, 38 43 19
tlx: 513170, 513160
fax: 38 42 19, 31 44 78



II National Entrepreneurship Forum

"FREE MARKET- A CHANCE FOR SMALL BUSINESS"

The address:

Hotel Gdynia
ul.Armii Krajowej 7
Gdynia, Poland
tel.(58)206661/ fax (58)208651

The Hotel Gdynia is a large and modern facility that will accommodate you comfortably for 40$ per night. Please make your own hotel reservations (48-58-206661). The reserved block of rooms is in the name of the Solidarity Economic Foundation.

Sessions Subjects:

* Does free market require well trained , educated entrepreneurs?
* Privatization - how it influences Small Business?
* Small Business role in the community .
* Business Consulting - the position of a consultant in a firm.
* Export/Import in Small Business Advantages and threats.
* Governmental and independent organizations promoting entrepreneurship
* New problems and forms of Small Business.

Presentations:

If you would like to share your program at the conference,please send us one-page abstract of your presentation.

Abstracts are due to 15 April 1993!

We wil use your one-page abstract as part of the program for all participants. Faxes welcomed.

Program:

16 May
3:00-6:00 pm Registration at Hotel Gdynia
6:00-9:00 pm Reception

17 May
9:00-11:00 am Grand Opening
11:00-6:00 pm Concurrent Sessions

18 May
8:30-10:00 am General Sessions
10:00-1:30 pm Concurrent Sessions
1:30-2:30 pm Official Closing
2:30 pm Dinner, Adjourn

APPENDIX 13.0

FINANCIAL REPORTS

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FINANCIAL STATUS REPORT

(Short Form)

(Follow instructions on the back)

Federal Agency and Organizational Element to Which Report is Submitted	2. Federal Grant or Other Identifying Number Assigned By Federal Agency	OMB Approval No.	Page	of
Agency for International Development Office of Financial Management	EUR-0029-G-00-1040-00	0348-0039	1	1 pages

Recipient Organization (Name and complete address, including ZIP code)

The Ohio State University Research Foundation
1960 Kenny Road
Columbus, Ohio 43210-1063

Employer Identification Number	5. Recipient Account Number or Identifying Number	6. Final Report	7. Basis
31-6401599	724951/769185-01	☐ Yes ☒ No	☐ Cash ☒ Accrual

Funding/Grant Period *(See instructions)* From: (Month, Day, Year)	To: (Month, Day, Year)	9. Period Covered by this Report From (Month, Day, Year)	To: (Month, Day, Year)
5/28/91	6/20/93	1/01/93	3/31/93

Transactions:	I Previously Reported	II This Period	III Cumulative
a. Total Outlays	2,152,922.82	167,264.10	2,320,186.92
b. Recipient share of outlays	145,224.91	0.00	145,224.91
c. Federal share of outlays	2,007,697.91	167,264.10	2,174,962.01
d. Total unliquidated obligations			16,696.32
e. Recipient share of unliquidated obligations			0.00
f. Federal share of unliquidated obligations			16,696.32
g. Total Federal share *(Sum of lines c and f)*			2,191,658.33
h. Total Federal funds authorized for this funding period			2,277,131.00
i. Unobligated balance of Federal funds *(Line h minus line g)*			85,472.67

Indirect Expense	a. Type of rate (Place "X" in appropriate box) ☐ Provisional ☒ Predetermined ☐ Final ☐ Fixed			
	b. Rate 29%	c. Base 73,072.94	d. Total Amount 21,191.16	e. Federal Share 21,191.16

Remarks: Attach any explanations deemed necessary or information required by Federal sponsoring agency in compliance with governing legislation.

Certification: I certify to the best of my knowledge and belief that this report is correct and complete and that all outlays and unliquidated obligations are for the purposes set forth in the award documents.

Typed or Printed Name and Title	Telephone (Area code, number and extension)
Richard W. Bradbury Manager, Fiscal Services	(614) 292-1381
Signature of Authorized Certifying Official	**Date report Submitted**
Richard W. Bradbury	May 6, 1993

Standard Form 269

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Year I & II
Financial Status Report
(by Subcomponent)

January - March, 1993

Budget Category	Budget*	7th Quarter	Encumbered	Balance of Federal Funds
A. Direct Costs				
Salaries/Wages				
Direct Labor	$520,829	$41,644	-0-	$55,442
Fringe Benefits	128,456	10,494	-0-	13,559
Consultants	130,277	1,070	-0-	15,324
Travel/Per Diem	261,355	11,482	**12,162	**(-2,397)
Expendable supplies and materials	46,624	(-966)	285	16,368
Nonexpendable equipment	29,292	-0-	-0-	2,543
Subcontracts/ Subarrangements	687,000	73,000	500	****(-500)
Other Direct Costs	104,652	9,349	(-4)	(-34,130)
SUBTOTAL	1,908,485	146,073	12,943	66,209
B. Indirect Costs				
Overhead (29% MTDC)	368,646	21,191	3,753	19,264
TOTAL AMOUNT	$2,277,131	$167,264	$ 16,696	$85,473

* Budget revised based on letter of August 11, 1992 and permission of August 18, 1992

** Includes about $10,000 that will be closed out

*** Includes expenditures for satellite conference

**** Includes $500 to be closed out

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe (Financial Data, page 1)

Institution: Ohio State University

Quarter: Yr. II, Qtr.3

Contact Person Regarding this Report: Cathy Ashmore

Project Component: Entrepreneurship Institutes

PROJECT EXPENDITURES	AID FUNDS Actual	AID FUNDS Projected	GRANTEE (COST SHARE) Actual	GRANTEE (COST SHARE) Projected	OTHER SOURCES Actual	OTHER SOURCES Projected	OTHER SOURCES Actual	OTHER SOURCES Projected	ACCRUED Actual	AID FUNDS REMAINING Actual	PROJECTED NEXT QUARTER Projected
Staff Salaries U.S. (Instruc.)	41.6	45.0							465.3	55.4	32.0
Staff Salaries U.S. (Staff)											
Fringe Benefits	10.5	10.0							114.9	13.6	8.0
Salaries Local											
Consultants	1.1	10.0							115.0	15.3	8.0
Travel - Per Diem	11.5	5.0							251.6	-2.4	7.2
Nonexpendable Equipment	---	---							26.7	2.5	
Expendable Supplies	(-1.0)	8.0							29.9	16.4	1.0
Indirect Costs	21.2	39.0	26.3						426.9	19.2	19.2
Participant Costs											

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe (Financial Data- Page 2)

PROJECT EXPENDITURES	AID FUNDS		GRANTEE		OTHER SOURCES _____		OTHER SOURCES _____		ACCRUED	AID FUNDS REMAINING	PROJECTED NEXT QUARTER
	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Actual	Projected
Workshops, Seminars, Conf.											
Video/T.V. Production											
Subcontractors _____											
Subcontractors _____	73.0	---	25.5						738.0	-.5	---
Subcontractors _____											
Translation											
Scholarships											
Curriculum Development									5.0	---	
Other Direct Costs	9.4	5.0							138.7	-34.1	10.0
Other _____											
TOTAL PAGE 1 & 2	167.2	122.0	51.8						2312.0	85.4	85.4

Solidarity Financial Summary
Year II - 1992-1993

	Budget	Quarter 1	Quarter 2	Quarter 3	Total Expenses
Staff Salaries	$ 9,600	$ 2,400	$ 2,400	$ 2,400	$ 7,200
Institutes	176,100	43,960	50,730	45,316	140,006
Faculty Training Workshop	34,300	10,000	8,000		18,000
Translators/Interpreters	8,000				
Materials Purchase	1,000	110	16	215	341
Materials Development	8,000		2,508	2,570	5,078
Equipment	6,000				
Local Travel	2,000	340	1,203	800	2,343
Other		330	265	80	675
Videotape Production	20,000			5,437	5,437
Case Study Book	7,000				
National Conference	10,000				
Total	$282,000	$57,140	$65,122	$56,818	$179,080

Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe (Financial Data, page 1)

Institution: Solidarity Economic Foundation

Quarter: Yr. II, Qtr. 3

Contact Person Regarding this Report: Alicja Unterschuetz

Project Component: Enterprise Institutes

PROJECT EXPENDITURES	AID FUNDS		GRANTEE (COST SHARE)		OTHER SOURCES		OTHER SOURCES		ACCRUED	AID FUNDS REMAINING	PROJECTED NEXT QUARTER
	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Actual	Projected
Staff Salaries U.S. (Instruc.)											
Staff Salaries U.S. (Staff)											
Fringe Benefits											
Salaries Local (Poland)	2.4		5.0						17.2	2.4	2.4
Consultants			2.0						4.0		
Travel - Per Diem	.8								2.3	-.3	.5
Nonexpendable Equipment			3.0						6.0	6.0	6.0
Expendable Supplies	.2		1.0						2.3	.7	.7
Indirect Costs											
Participant Costs											

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Worksheet for Quantitative Data - AID Projects: Central and Eastern Europe (Financial Data- Page 2)

PROJECT EXPENDITURES	AID FUNDS		GRANTEE		OTHER SOURCES		OTHER SOURCES		ACCRUED	AID FUNDS REMAINING	PROJECTED NEXT QUARTER
	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Actual	Projected
Workshops, Seminars, Conf.	--	--	1.0						20.0	16.3	---
Video/T.V. Production	5.4		.5						6.4	14.5	14.5
Subcontractors	45.3		12.0						164.0	36.0	52.6
Subcontractors											
Subcontractors											
Translation										8.0	4.0
Scholarships											
Curriculum Development	2.6		1.0						7.1	10.0	10.0
Other Direct Costs	.1								.7	-.7	.2
Other Nat'l Conf.	---								---	10.0	12.0
TOTAL PAGE 1 & 2	56.8		25.5						230.0	102.9	102.9