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USAID-TIJARA PROVINCIAL ECONOMIC GROWTH PROGRAM

TRAINING OF TRAINERS (TOT) *CERTIFIED TRAINER* WORKSHOP

A TOT ORIENTATION GUIDEBOOK TO REVIEW
MECHANISMS, METHODOLOGIES AND TRAINING
MODELS



December, 2009

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METHODOLOGIES AND TRAINING MODELS

Acknowledgements

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DISCLAIMER

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ACRONYMS

AIDED	Al-Inbithaq Assembly for Development and Economy Development - Nuamaniyah SBDC
AMC	Al Murshed - Kirkuk SBDC
ASTD	American Society for Training and Development
BCED	Babylon Center for Economy Development - Hilla and Iskandariyah SBDC
BIC	Basrah Information Center – Basra SBDC
COCN	Chamber of Commerce in Najaf - Najaf SBDC
IASD	Iraqi Association of Security Dealers - Baghdad SBDC
IBU-K	Iraqi Businessmen Association in Karbala – Karbala SBDC
IBU-W	Iraqi Businessmen Association in Wassit - Kut SBDC
IBSTPI	International Board of Standards for Training Performance and Instruction
NCOC	Nasiriyah Chamber of Commerce - Nasiriyah SBDC
NEDO	Nahr Al- Atta'a Organization - Fallujah SBDC
OA	Operational Assessment
RBC	Ramadi Business Center - Ramadi SBDC
SBDC	Small Business Development Center
SCOC	Samawa Chamber of Commerce - Samawa SBDC
SMART	Specific, Measurable, Attainable, Realistic, Time based
SWOT	Strengths, Weaknesses, Opportunities and Threats
SEDO	Sahara Economic Development Organization - Tikrit SBDC
TA	Technical Assistance
TEDC	Tal'AFar Economic Development Center, Tal'AFar SBDC
TNA	Training Needs Assessment
TOT	Training of Trainers
USAID	United States Agency for International Development
WEO	Women Empowerment Organization - Erbil SBDC
UPS	Unique Positioning Statement
Z-SBDC	Zaqora SBDC – Nasiriyah SBDC (formerly Nasiriyah Chamber of Commerce)

1. TOT OVERVIEW

1.1 WELCOME

Welcome to the TRAINING OF TRAINERS (TOT) *Certified Trainer* workshop. This training notebook is designed to give you a general introduction to the program titled TRAINING OF TRAINERS. We hope it will answer many of your questions, but please don't hesitate to ask about anything not covered.

1.2 OVERALL COURSE GOALS

Your TRAINING OF TRAINERS (TOT) *Certified Trainer* workshop is designed to assist you in reaching a higher level of professionalism, through these four objectives:

1. To enable potential entrepreneurs to prepare, own and operate MSME businesses.
Success Measurement: Number of persons who start or improve MSMEs.
2. To build enthusiasm and confidence of participants/trainers in the emerging field of adult business education training.
Success Measurement: Participants will articulate through observation, evaluation and demonstration in future training events increased competency and confidence in their training delivery.
3. To review and build understanding of the key components of this TOT, including the following mechanisms:
 - a. Marketing Mix – how to pre-register and pre-select participants.
 - b. Methodologies – specific adult business education methodologies and how they fit with business skills training curricula, course flow and learning styles.
 - c. Materials and Equipment – how to prepare materials for Iraq's micro, small, and medium-sized enterprise (MSME) environment and how to organize a comfortable and exciting learning environment.
Success Measurement: Participants will communicate at least one new training best practice in each of the above categories during this TOT and at least two or more new training best practices during the observation period.
4. To practice creation, preparation and training delivery, as well as giving and receiving worthwhile feedback. Additionally, to have an opportunity to identify and work out potential classroom challenges.
Success Measurement: Participants will successfully prepare and deliver a portion of one module. All participants will have practice in giving and receiving feedback utilizing the *Trainer Critique* feedback form.
5. To practice in breakout sessions setting individualized training goals and committing to a *Trainer Contract*.

Success Measurement: Participants will have an opportunity to practice setting their own individualized trainer goals, exhibiting their comprehension of the *Trainer Contract*, and signing the *Trainer Contract* with their BDS advisor and field coordinator.

1.3 CURRICULUM SYNOPSIS

The context of TRAINING OF TRAINERS (TOT) *Certified Trainer* workshop is intended to orient you not only to the training, mechanisms and methodologies, but also to newly expanded curricula. Time will be allocated at the end of each module to discuss the rationale for the individual modules, including choice of the adult business education method, its premeditated impact of learning, purpose of the materials, and the physical staging of the learning environment.

Materials from the new courses will be used for illustrative purposes. All practice exercises are derived from the new curricula. The program will be conducted in an adult learning format, featuring a combination of intensive mini-lectures, interactive exercises, individual practice sets, business applications, analysis tools, case studies, outline materials, PowerPoint presentations, on-line resources, topical breakout groups, and facilitated group discussions. A carefully constructed agenda adapted to the culture of Iraq introducing the course objectives, discussion of protocols, and other essential details will guide the course content.

It is expected that the pre-selected participant trainers will have an opportunity to actually practice the mechanisms and methodologies within the TRAINING OF TRAINERS (TOT) *Certified Trainer* workshop. Every participant will act as a proactive contributor to improve their technical observation and feedback skills.

We are what we repeatedly do. Excellence is not an act, but a habit.
Aristotle

1.4 AGENDA

SMALL BUSINESS DEVELOPMENT CENTERS IN IRAQ

Training of Trainers (TOT) *Certified Trainer* Workshop

Al Mansour Compound, Baghdad

January 16 - 26, 2010

AGENDA

Welcome to the Training of Trainers (TOT) *Certified Trainer* workshop. USAID-Tijara is pleased to host the upcoming intensive program entitled: Training-of-Trainers (TOT) *Certified Trainer* Workshop.

The goal of the workshop is to help participants build on previous trainings and curricula by enhancing existing skills and rolling out new and improved curricula, which will enable trainers to more effectively encourage MSME growth.

Saturday, January 16, 2010 – Day One

By 5:00 pm Arrival to hotel.

Sunday, October 21, 2010 – Day Two

7:30 – 8:30 am Breakfast

8:30 – 9:00 am Travel to USAID-Tijara Compound

9:00 – 9:15 am Official Opening of Workshop

Welcome addresses

- Husam Habibeh, Component Lead, Business Development Services USAID-Tijara
- Susanne E. Jalbert, Ph.D., Senior Advisor, Business Development Services (BDS), USAID-Tijara
- Sarwa Numan, BDS Deputy Director USAID-Tijara - Workshop Protocols, Housekeeping, Distribution of Daily Feedback Forms

9:15 – 9:45 am

Introduction of Participants

- BDS Team
- SBDC Leaders

9:45 – 11:00 am

Overview of TOT and Managing Three Sets of Curricula

- ❖ *TOT Certified Trainer*
- ❖ *How to Start-up a Business*
- ❖ *How to Improve a Business*

11:00 – 11:15 am

Tea/Coffee Break

11:15 am – 1:30 pm

Introduction to New Curricula: How to Start-up a Business

- BDS Team will alternate with delivery of this curricula

1:30 – 2:15 pm

Lunch

2:00 – 4:00 pm

Continuation of New Curricula: How to Start-up a Business

- BDS Team will alternate with delivery of this curricula

Continuation of New Curricula: How to Start-up a Business on

Monday, January 18, 2010 – Day Three

Tuesday, January 19, 2010 – Day Four

Wednesday, January 20, 2010 – Day Five

Site Visits and Rest Day

Thursday, January 21, 2010 – Day Six

This day is reserved for special site visits, such as a visit to the Baghdad SBDCs, and rest.

Introduction to New Curricula: How to Start-up a Business

Friday, January 22, 2010 – Day Seven

Saturday, January 23, 2010 – Day Eight

Sunday, January 24, 2010 – Day Nine

Monday, January 25, 2010 – Day Ten

Tuesday, January 26, 2010 – Day Eleven

The afternoon of Day Eleven will be devoted to Certification Principles, Measuring Impact, and the final Question & Answer Session.

Special Notes:

- Each day will begin promptly at 9:00 am
- Each day will close promptly at 4:00 pm
- The training days will follow the flow as noted on Day Two above
- Questions are welcomed at all times.
- Participants may depart for their homes at the close of Day Eleven or may stay in the hotel one more night and check out the following morning of Day Twelve.
- All participants are expected to be present for the full duration of the workshop.
- Welcome! We are delighted to share the new MSME curricula with you.

1.5 WORKSHOP DESCRIPTION

USAID-Tijara is designed to promote economic development and employment generation in Iraq. USAID-Tijara's activities promote economic diversification and employment generation among small and medium enterprises through interventions that support improved access to finance and business development services in the micro, small and medium enterprises (MSMEs) sector. USAID-Tijara is pleased to host the upcoming intensive program entitled: Training-of-Trainers (TOT) *Certified Trainer* Workshop. The goal of the workshop is to help participants build on previous trainings and curricula by enhancing existing skills, which will enable trainers to more effectively encourage MSME growth.

The workshop is conducted over a period of nine days, including a one day teambuilding break in the middle of the session. During this training, participants/trainers are provided with an in-depth understanding of issues such as planning methodologies, communication skills, trainer competencies, appropriate setting of the training stage, individual goals sessions, and introduction and practice of **three** new curricula. The workshop is highly participatory – though some issues in the training will be covered through presentations made by the USAID-Tijara's BDS advisors – and participants are required to respond to the materials, training issues, raise questions and discuss the workshop material, undertake group work and exercises, and make spontaneous trainer-related presentations during the different training sessions.

The workshop is based on a comprehensive package of materials that includes the workbook *A Certified Trainer's Guide*, PowerPoint presentations of three newly and highly improved curricula, simulation of financial statements, session plans, agendas, operationalized exercises, new icebreakers and much, much more. The USAID-Tijara BDS team has designed this training workshop as foundation materials for subsequent courses that will increase the capacity of your private sector, at national and provincial levels. Once the new programs are rolled out by your SBDC you will be able to better economically engage MSMEs, and to become proficient in creating more efficient, competent, business-friendly, and market demand-driven training programs.

Some of the training exercises and the group work require the use of spreadsheets (such as Microsoft Excel), Microsoft Word, and Microsoft PowerPoint programs. Participants are expected to be familiar (if not proficient) with these programs. Participants are requested to bring laptops with them, if possible. The program will be offered in both Arabic and English.

For the January TOT, participants must be both the SBDC Executive Director and the Deputy Director. If both parties are not available, and we understand that in some cases this will be true, then one or the other should attend. You ***may not*** send a staff person or trainer to the January 2010 workshop as this program is for leaders only. However, USAID-Tijara will offer an identical second TOT workshop toward the end of February or early March intended for your lead trainers.

Due to the intensive nature of this training workshop, the total number of participants at the training shall be restricted. Participants are expected to arrive one day before the workshop and depart either immediately after the closing of the workshop on the last day, or on the next day; all participants are expected to be present for the full duration of the workshop.

In keeping with USAID-Tijara's strategy for enhancing the SBDC's institutional capacity, the BDS team will respond practically and resourcefully throughout the Training-of-Trainers (TOT) *Certified Trainer* Workshop to respond to the SBDCs current growth trajectory. At the end of the training workshop, to enhance trainer's professionalism and effectiveness, USAID-Tijara's field

coordinators will also provide on-site follow-up assistance and observation of upcoming in-house trainings. By working interactively in this workshop, USAID-Tijara's BDS team and the SBDC leaders will indeed cultivate a strong MSME community.

1.6 ORIENTATION AND INTRODUCTION

Your TRAINING OF TRAINERS workshop will be divided into two sections. At orientation, you'll learn some of the general policies of program transfer, program structure, and delivery methodologies. You'll also be asked to complete some forms for USAID-Tijara, particularly the evaluation. You will be introduced to your trainers from USAID-Tijara's Business Development Services component. Note their biographies in the addendum section. There are many surprises in store for you so prepare to learn and to enjoy the strategies we have to offer.

Checklist for the First Session

During your first day, you will not only meet the people you'll be working with, but you will also become acquainted with their background and training procedures. Your trainer will help you complete the checklist below.

We'll show you how to keep things moving smoothly in a training environment by coordinating projects, exercises, PowerPoint Presentations, and equipment, as well as motivating people assigned to the trainings you will be developing.

Getting Equipment

While with USAID-Tijara and on USAID-Tijara's premises, we provide the equipment you need without delay. During your first training day, we will demonstrate to you the equipment and supplies you will need. If we overlook anything, don't hesitate to ask for what you need.

Computer Equipment

This training course is planned as a mixed "low-tech" and "high-tech" seminar. Typically, the equipment needs are: a computer to run the PowerPoint presentation, an overhead projector, flipchart, and colored markers. You will also be provided a CD with all materials from this TOT.

Seating Arrangements for Participants

As trainers it is important that you "set the stage." Arrange the training room into an environment that suits your needs and the needs of the participants. Don't hesitate to reset the room as you deliver interactive exercises. Never feel that you must leave things as they are when you arrive. Instead, view the facility as how it can be used most effectively. However, when you leave a facility please return the space to its original configuration.

Questions

Do not hesitate to ask for clarity at any time. All questions are most welcome – always!

Introduction

This TOT was created because Iraq did not possess relevant modern adult education methodologies or experience in the field of adult business training; thus, development of a vigorous private sector has been severely handicapped. Yet worldwide, adult participatory and interactive training is recognized as one of the most important and effective instruments to boost the economic and social development of a transitioning economy.

Though the past five years in Iraq many organizations and individuals have begun providing adult training and development services; however, the industry as a whole needs increased quality of services specifically offered as demand-driven fee-based training. Neither the suppliers, such as the network of Small Business Development Centers (SBDCs) nor the beneficiaries have a solid reference point for evaluating the quality of business training programs. Therefore, a need emerges from the fact that, to function smoothly, the market economy needs a well-developed, reliable and effective infrastructure of professional high-quality training services which specifically address the need of specific SBDC communities. While the total infrastructure of the SBDC comprises a complex menu of many different services, training is one of the most important aspects, and holds real and immediate possibility for revenue generation.

This updated TRAINING OF TRAINERS (TOT) *Certified Trainer* workshop, first, reveals the current status of the industry overall as well as the market potential in your SBDC region and players in your market, then it discusses the major problems and solutions related to quality development of training curricula and delivery, and provides as a summation the full concept you envision as an individual trainer through your SBDC.

Remember, as trainers, our ultimate objective is to stimulate local economic growth by enabling potential entrepreneurs, owners of MSMEs, to either start or improve their businesses. The new training curricula are specifically designed to outline step-by-step processes. The emphasis is on the individual entrepreneur. You must assure their comfort by creating the most exciting, energizing, positive learning environment possible.

Certification principles¹ are described in detail in the document. References to the training curricula, forms, other documents, and tools are provided as well. As a result of the training activities defined in this program, you will be able to identify the corresponding business model for rolling out highly quality training programs.

Overall, the most important objective is to increase the quality of the knowledge services in the Iraqi market. This program defines high-quality, adult-oriented training activities and processes. Setting standards is the primary task for the SBDC. It shall also promote appropriate quality standards through their policies and procedures and enforce them to ensure high-quality, demand-driven, fee-based training services. It is imperative that the SBDC organize its training and business service activities in a way as to motivate professional trainers to abide by those standards and to promote them among the MSMEs they are serving.

ASK
Attitude Skills Knowledge

¹ Certification is a multi-step process. Section 9 is devoted to this singular topic.

2. METHODOLOGIES FOR TRAINERS

2.1 METHODOLOGIES PREFACE

Different adult education methodologies reach different people. Every trainer will have his/her own toolkit of methods reflecting their individual style and approach to teaching. Shorebank Advisory Services² recommends examining the following six elements of the teaching process:

- Personality of the trainer,
- Background and skill base of the trainer,
- Initial level of knowledge of the class and learner maturity³,
- Predominant learning style of the participants,
- Nature of the material to be taught, and
- Flow/design of the training.

As mentioned earlier, this TOT program, as well as the new curricula for MSMEs, will be conducted in an adult learning format. To maintain participant excitement, interest and focus, an adult learner format features a combination of intensive mini-lectures, interactive exercises, individual practice sets, business applications, analysis tools, case studies, outline materials, PowerPoint presentations, on-line resources, topical breakout groups, and facilitated group discussions.

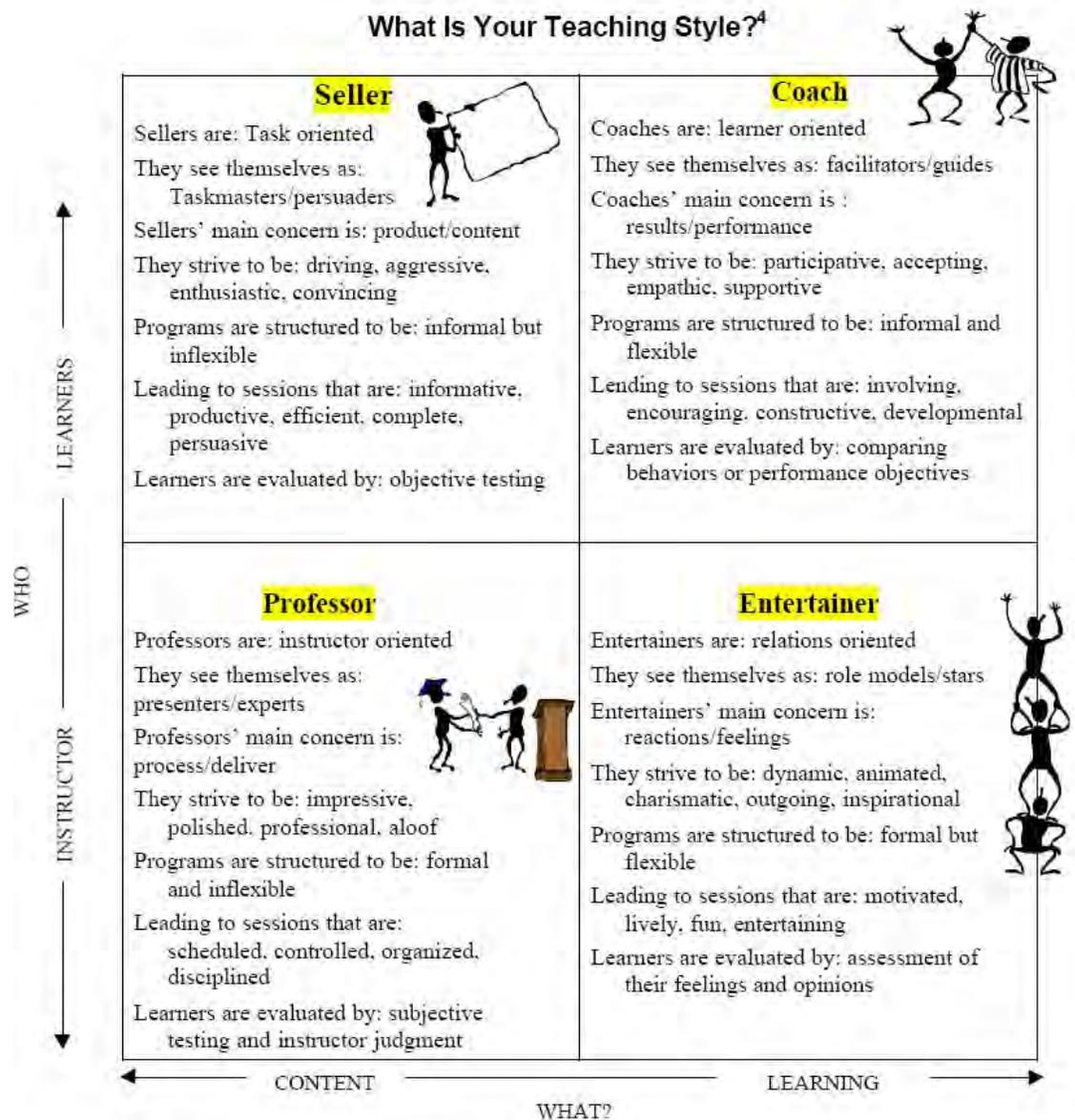
Trainers determine the mix of elements and methodologies best suited to their audience.

² Dunlap, Giddens, Pikholtz. 2000. Trainer's Handbook. Chicago: Shorebank Advisory Services.

³ Learner maturity refers to the skill of the learner to manage his or her own learning. These skills include the ability to set learning objectives, identifying resources to meet the objectives, and assessing personal progress toward objectives.

ASSESS YOUR TEACHING STYLE⁴

Can you define your teaching style? The graphic below help you think about how you deliver information. Depending on the situation, you may employ one or all of the teaching styles noted here.



⁴ Lawson, Karen. 2009. The Trainer's Handbook. San Francisco: Pfeiffer. Page 48.

2.2 PRE-PLANNING SKILLS DEVELOPMENT

- Create a new file for each training event.
- Collect quotes, exercises, and pertinent materials.
- Analyze seminar needs.
- Prepare a written evaluation of the seminar needs.
- Review the file the week before the training.
- Review the file the day before the training.
- Determine exercises to use.

Advantages to Pre-Planning Exercise

How many advantages can you list? Write them quickly. Time allotted: 5 minutes. Winner may choose a Lucky Draw⁵ item.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.

⁵ Lucky Draw – This is a Taiwanese stimulation training tool, much like an icebreaker or energizer that adds dimension and excitement of winning something during the training program. Be sure to select Lucky Draw items, i.e. some things to give away that are pertinent to your training content.

2.3 PRE-PLANNING ACTIVITY FORM

Place indicate with a checkmark as each item is completed. For greater detail see the Training Planning Process Checklist located below in Section 2.4.

- Create a new file for each training
- Identify audience (use the pre-registration forms)
- Identify materials
- Collect quotes, exercises, and pertinent materials
- Analyze seminar needs
- Prepare a written evaluation of the seminar needs
- Identify your training site
- Review the file the week before the training
- Identify your equipment
- Review the file the day before the training
- Complete all mechanisms (such as the forms in the Addendum)
- Change or redesign any of these planning mechanisms. Change them to work for you.
- Prepare interactive exercises.
- Be creative!

2.4 TRAINING PLANNING PROCESSES CHECKLIST

Event Details		
Event		
Venue		
Date		
Number	Material Item or Task	Remarks
Beginning of Month Planning		
1.	Training Tracker	
2.	Training Design	
3.	Budget	
4.	Monthly Calendar	
5.	Monthly Announcement	
6.	Venue confirmation	
7.	Pre-registration forms	
8.	Analysis of marketing mix	
Preparation		
1.	Announcement	
2.	Distribution and marketing	
3.	Trip and/or visitor request	
4.	Translation of materials	
5.	Interpreter	
6.	Trainer / presenter confirmation	
7.	Venue confirmation	
Internal Event Materials		
1.	Registration list	
2.	Individual registration form	
3.	Laptop	
4.	Screen	
5.	Multimedia projector	
6.	Sound system	
7.	Translator confirmed	
8.	Electric extension cords	
9.	Flipchart, pads & markers	
10.	Scissors, calculator, paper	
11.	Calculator, scotch tape, glue	
12.	Stapler, staples, envelopes	
13.	Participants name placards	
14.	Business cards	
15.	Certificates	
16.	Lucky draws	
17.	Association banner	
18.	Payment documents	
19.	Event Budget	

Training Planning Process Checklist, continued

External Event Details		
1.	Reserved Seats	
2.	Room rental	
3.	Tea Break	
4.	Lunch	
5.	Table for registration	
Participant Handout Materials		
1.	Folder	
2.	Newsletter	
3.	Agenda	
4.	Presenter biography	
5.	Pre training questionnaire	
6.	PowerPoint presentation	
7.	Post training questionnaire	
8.	Evaluation	
9.	Notepad	
10.	Pens	
11.	Booklets	
12.	Other	
Print Materials Needed		
1.	Posters	
2.	Guidebooks	
3.	PPT	
4.	Hanging Banner	
5.	Standing Banner	
6.	SBDC Buttons	
7.	Other	
Training Close Out & Follow up Checklist		
1.	Thanks notes to: <ul style="list-style-type: none"> ◆ Presenter ◆ Venue ◆ Anyone who assisted 	
2.	Recap evaluation & pre/post questionnaires	
3.	Participant registration list to USAID-Tijara	
4.	Individual participant forms returned to USAID-Tijara	
5.	Assure all materials are in permanent folder	

2.5 DESIGNING EXERCISES

Exercises are incredible teaching tools. The very best exercises are the ones a trainer designs specifically for the target audience. You can also find wonderful examples in books like **Games Trainers Play** or create them from books that inspire you like **The Art of the Long View** or borrow them from professional trainers that you wish to emulate.

Types of Exercises:

Icebreaker – An exercise used as an introduction or energizer. Example:
State your first name and name of person/s that preceded you.

Icebreakers can be creative. Try new things. It's not necessary to do the same icebreaker at every training. Be innovative. Dream up new exercises.

Lectures and/or Intensive Mini-Lectures

Case Studies

Interactive Exercises: Breakout Groups
Facilitated Group Discussions
Role Plays
Simulations

Comparatives: Benchmarking
Strengths, Weaknesses, Opportunities and Threats (SWOT)
Difference and Distance
Other Business Metrics

Study Tours or Site Visits

Timelines

Analysis

Recapping and Summations

Celebrations: Closing Ceremony
Distribution of Certificates

Discussion Exercise:

When and why during a training event might you use the above exercise techniques?

DESIGNING EXERCISES, continued

Here are three examples of exercises. Feel free to modify them.

Exercise 1 Techniques to Summarize Points

Objective	Summarizing of training understanding in images, statements and words
Time	20 minutes
Needs	<ul style="list-style-type: none">• Flipcharts• Color markers
Process	Participants should express their perception and feelings from the seminar in one word. All words are written on the flipchart. Or participants can express their perception in an image. All images are drawn on the flipchart.
Debriefing	<ol style="list-style-type: none">1. Announce competition for the most interesting statement.2. Chose a winner based on the use of creativity.3. Award the speakers.4. Use awards from your Lucky Draw supply.
Variants	Listen to all the statements and award the best

Exercise 2 Identifying Tactics

Objectives	<ol style="list-style-type: none">1. To identify the possible methods of tactics2. To expand the understanding of practical steps3. To learn how to work more efficiently.
Time	45 minutes
Needs	<ul style="list-style-type: none">• Flipcharts• Color markers• Paper
Process	Select leaders for each group Divide participants into teams Distribute prepared topics Write your long-term vision statement Write concrete practical steps towards meeting the objectives Identify key tactics Use SMART rule
Debriefing	<ul style="list-style-type: none">- Do you have new approaches?- Do you see things differently now compared to how you saw them earlier?- What do you feel was the most efficient in doing this exercise?
Variants	<ol style="list-style-type: none">1. Change the topic2. Change the number of players in the teams3. Set a group of experts to critique the group work

Exercise 3 Committing to Goals and/or Plans

Objective	<ol style="list-style-type: none">1. To create direction2. To strengthen the believe in yourself3. To encourage one to have the firm commitment4. To create the support group
Time	5-10 minutes
Needs	<ul style="list-style-type: none">• Paper• Pens• Text of contract
Process	<p>Form groups of 3 persons in each group Everyone promises to the rest of the group to accomplish something The contract is signed by three people.</p>
Debriefing	Explain what the support group means
Variants	Individual work

2.6 64 METHODOLOGIES

	Item	1	2	3
Planning & Logistics				
1	Experience			
2	Cards/ white or color			
3	Visualization			
4	Tactics			
5	Set the stage			
6	Content flow: a. Tell what you're going to say (outline) b. Say it (deliver) c. Tell what you've said (recap)			
7	Delegation			
8	Key concepts/Key words			
9	Prelude/Crescendo			
10	Love to topic			
11	Risks			
Teams & Groups Building				
12	Teams / Groups			
13	Group dialogue and involvement			
14	Change of leaders			
15	Participant seat rotation			
Exercises & Icebreakers				
16	Diversity of exercises			
17	Spontaneous creation of exercises to suit group			
18	Attention Getters			
19	Ice-Breakers			
20	Breaks /Lunch exercises			
21	Interactive Exercises			
22	Shock therapy			
23	Individual tasks			
24	Transition			
25	Color			
Quotes				
26	Quotes in text			
27	Other quotes-prepared & spontaneous			
28	Story telling			
29	Analogies			
30	Images			
31	Brainstorming			
Schedules				
32	Presentation timed			
33	Time compartmentalization			

	Item	1	2	3
34	Time reduction			
35	Planning the session a. before sessions b. during session c. after session			
36	Framed time / Bell			
Training Norms				
37	Every listener thanked another			
38	Generate questions and answers from audience			
39	Open-ended questions			
40	Deflect			
41	Verbal affirmation			
42	Praise			
43	Create desire / hunger for information			
44	Homework			
45	Love to all individuals			
46	Active listening			
47	Coaching			
48	Synthesis			
49	Parking lot			
50	Define			
51	Real Time Virtual Reality			
Training Expectations				
52	Expectations: revisit, meet, close			
53	Personal goals in training Communications			
54	Two Way Communication			
55	Rewording statements			
56	Reframing/Rephrasing			
Evaluation				
57	Feedback			
58	Evaluation / Survey			
59	Observing audience			
60	Instant surveys			
61	Analysis			
After Training				
62	Certification			
63	Future/ forecast			
64	Business-cards to build database			

Training objectives determine the methodologies. Drafting clear, understandable objectives and the intended learning outcomes will be of considerable assistance as trainers select training methodologies. **Some methods are more efficient than others in achieving particular objectives.** For example, if the intended learning outcome is to identify poor business practices

and try to change them, this is unlikely to be achieved successfully by only using lectures, but may instead be advanced by small group discussions or intensive breakout sessions or by practicing on templates.

However, the communication of factual knowledge on e.g. the specific content of a particular and/or complex subject like marketing or financial planning may require a formal presentation. Lectures should be kept as short as possible and complimented by techniques such as those noted above. A classical lecture can be a more effective learning tool by employing an overhead projector with a PowerPoint presentation, a video, or initiating a facilitated group discussion.

Training methods should be determined by the audience learning level, intended training outcomes, curriculum design, awareness of the variety of formats, and available resources. Of course, there will always be resource constraints, such as trainer availability, accommodations, budget allocations, time available for training etc. It is important to **remember the following points** when deciding on training methods:

- courses should be tailored to specific audiences – always start from the perspective of the actual participants – separate pre-registrations into groups:
 - interested in starting up
 - owns a business, but need to improve it
 - needs specific business skills in:
 - business planning
 - marketing
 - finance and/or financial statements
 - human resources
- active participation increases the value of training for participants as well as their satisfaction with the curriculum
- participants will be more involved in the training, if they can see direct relevance of the training to their business and the opportunity to apply the training in practice

The **final part of methodology planning** is: selecting the training resources and techniques, coordinating the elements, and considering timing. For the timing processes, see the following structures and formats below. Take time to discuss the draft program with all the members of the training team and outside experts. Make efforts to coordinate all elements and contributors to ensure that overlaps are reduced (or built upon by subsequent presenters or contributors).

Always leave enough time! Both coffee breaks and interactive exercises often take longer than expected. Ensure you have flexibility in the program, but be respectful of everyone's time – begin and end on time.

2.7 STRUCTURE FOR PLANNING FLOW OF TRAINING DAYS

Typical Structure for a Four Day Course

Example: Writing an Effective Business Plan – a 4-day course

Period	Day 1	Day 2	Day 3	Day 4
AM 9:00-11:00	Introductions Course Objectives and Logistics Ice Breaker Expectations I Ex 1 Questions & Networking	Open with questions IV Industry Analysis Ex 7 Life Cycle	Open with questions VI Strategic Planning Ex 10 Risk Analysis *LD	Open with questions IX Mgt Plan Ex 13 H/R Functions *LD
Break 11-11:15	--	--	--	--
11:15-1:30	II Vision/Reality Ex 2 Vision/Mission Ex 3 Cover Letters for Investors	V Marketing Ex 8 Major Competitors *LD	VI Strategic Planning Ex 11 Mastering Strategic Planning *LD	X Financials Ex 14 Funds Allocation *LD
Lunch Break with Ex 1:30-2:30	Story Telling	The Egg & I	A 20-sec P/R Exercise	Reflection
PM 2:30-4:30 4:30-5:00	III Analysis of Existing Bus Ex 4 Function *LD Ex5 Resources Ex 6 Position Close Review Topics List Benefits Homework	V Marketing Ex 9 Practice Plan *LD Close Review Topics List Benefits Homework	VII Strategic Concepts Ex 12 Thrust *LD VIII Mfg Plan No Exercise Close Review Topics List Benefits Homework	IX Mastering Planning Ex 12 Commitments Closing Ceremony

- Ex – Exercise
- LD=Lucky Draw

Typical Structure for an Eleven Day TOT Course

Example: TRAINING OF TRAINERS (TOT) *Certified Trainer Workshop*

Period	Day 1 Sat 16	Day 2 Sun 17	Day 3 Mon 18	Day 4 Tues 19	Day 5 Wed 20	Day 6 Th 21	Day 7 Fri 22	Day 8 Sat 23	Day 9 Sun 24	Day 10 Mon 25	Day 11 Tues 26
AM 9:00- 11:00	Travel	TOT – Overview Methods Communications	How to Start a Business- 5-Day Course	How to Start a Business- 5-Day Course	How to Start a Business- 5-Day Course	Site Visits	How to Improve a Bus- 5-Day Course	How to Improve a Bus- 5-Day Course	How to Improve a Bus- 5- Day Course	How to Improve a Bus- 5- Day Course	Departure and Check- out of Hotel
Break 11:00- 11:15	Travel					or					Travel
11:15 – 1:30	Travel	Competencies Setting the Stage Marketing Mix	"	"	"	1-on-1 with BDS Team	"	"	"	"	Travel
Lunch Break 1:30- 2:15	Arrival to Hotel					or					Travel
PM 2:15- 4:00	REST!	Session Plans Goals Certification	"	"	"	Rest Day	"	"	"	Closing Ceremony	Return home

" - Session continues

It's all to do with the training: you can do a lot if you're properly trained.

Elizabeth II

3. COMMUNICATION SKILLS

3.1 QUALITY SERVICE PHILOSOPHY

Definition: Quality Service Philosophy

A training environment where all participants pursue continual improvement (life-long learning) to achieve satisfaction of enhancing skills through innovation, high product (material) quality, superior service (training), and added value⁶.

No trainer can afford to ignore service. Good training delivery is a critical factor contributing towards an organization's success and growth. Good service (training) is good communication. Communication is NOT what you say. It is what the participants' hear, and what they think you meant.

COMMUNICATION IS NOT INTENT; IT IS PERCEPTION.

Customer Contact and Customer Communication

Customer contact is about communicating well with potential and current Customers. Do you know how you communicate?

7% of all communication is through _____

38% of all communication is through _____

55% of all communication is through _____

Understanding how to use communication appropriately is an essential key to success in business. For example, voice communication over the telephone is important as you can only be heard and not seen. Because we can't see each other when using the telephone, it becomes all the more necessary to communicate carefully, accurately, and helpfully with a friendly voice.

⁶ Added value or value-added are terms used interchangeably and mean the enhancement added to a product or service by a company before the product is offered to customers. In training, added value comes to the participants from the trainer in the form of knowledge, specialized expertise, unique training methods, etc. Each trainer defines his/her own "added value."

3.2 THREE-STEP PROCESS

View communication as a three-step process:

- I. Transmit as clearly and accurately as you can.
 - a. Use simple understandable words.
 - b. Omit slang and acronyms.
 - c. Speak slowly and distinctly.

2. Get feedback
 - a. Was my information clear?
 - b. Did you understand the terms I outlined?
 - c. Can I answer any questions for you?
 - d. How can I assist you further?

3. Use the four “Cs” on the telephone.
 - a. Change your voice modulation.
 - b. Correct any misunderstandings.
 - c. Clarify information you gave.
 - d. Confirm that all information is understood.

Communication is 90% listening and 10% giving feedback. List six other effective ways that you can communicate with seminar participants:

3.3 180 WORD STATEMENT EXERCISE

Most experts agree that the ideal rate of speech is between one hundred and eighty and two hundred words per minute. At this rate, people who are listening to you will be able to hear and understand what you are saying. In the United States there are different patterns of speech that are the product of geographic areas. In the northeastern part of the country, people tend to speak faster than others, while people from the southern states speak slower than the ideal rate. However, people in the Midwestern states will tend to speak at the one hundred and eighty word rate. To test yourself note your start and finish time. Use the second hand of a clock to do this. If you read the statement in less than a minute, you are speaking too fast and should make an effort to slow down. But if you read this statement in more than a minute, you are speaking too slowly and should speak faster like when talking on the phone.

3.4 TRANSITIONAL PHRASES

Many people use “ah” or “hum” when searching for a transitional phrase. Be careful not to do so. Instead try these phrases.

- Because
- Which means
- Since
- Which lets you
- Therefore, you’ll be able to
- That means for you
- Providing you with
- What this does for you is
- Which means you’ll benefit by
- You could
- Another approach to take is
- Conversely,
- Also consider
- That’s true
- Perhaps

No pessimist ever discovered the secrets of the stars, or sailed to an uncharted land, or opened a new heaven to the human spirit.

Helen Keller

3.5 CHARACTERISTICS OF EFFECTIVE LISTENERS

If you can't really hear your participants, then you can't get meet their needs. Most adults have developed very poor listening habits. In a business context this is dangerous.

An effective listener is one who:

1. Listens for the participant's feelings and situation.
2. Listens to **CONTENT**, as well as **CONTEXT**.
3. Listens completely; listens with heart, with eyes, and with mind.
4. Sorts the information, gives feedback, and asks for confirmation.
5. Concentrates on the main issues.
6. Gives himself/herself cues to listen.
7. Does one thing at a time - **LISTENS!** - without distractions.
8. Controls emotion.
9. Gives affirmative and affirming statements, while the participant is speaking. Invites participants to give additional comments.

What characteristics make you an effective listener?

Exercise Characteristics of Effective Listeners

Objectives	To sensitize trainers to “active” listening concepts To observe communication through words, tone, and body language
Time	30 minutes and 15 minutes to debrief
Needs	Flipchart Colored markers Overhead projector Transparencies Transparency markers Handouts: Characteristics of Effective Listeners
Process	1. Teams should consist of 4 people. 2. Roles: The Complainer, The Listener, and 2 Scribes Instructions: 1. Each team is assigned a “complaint” theme 2. 2 team members will role play 3. The Complainer is instructed to speak (complain) non stop for two minutes 4. The Listener is to “listen” only – no comments of any sort should be spoken 5. The 2 Scribes will be assigned the tasks of taking observation notes; one scribe focuses only on the “Complainer” and one scribe focuses only on the “Listener.” Catch as much dialogue, tone, and body language as is possible
Debrief	Use the flipchart. Draw 2 columns. Title the columns “Positive” and “Negative.” Ask the scribes to fill in the columns based on their observations
Variation	Exercise can be lengthened so that both the “Complainer” and the “Listener” can interact.

3.6 DEALING WITH COMPLAINTS AND/OR PERCEIVED UNREASONABLE DEMANDS

Give added value to your service by dealing with complaints promptly and adequately. Ignoring a problem will not make the issue go away. Ignoring a problem will make the problem bigger. Address all complaints immediately!

- 1) Common causes of complaints are unmet expectations such as
 - a) Limited choices
 - b) Delays
 - c) Lack of data sharing
- 2) Complaints are opportunities to give added-value satisfaction with
 - a) Simpler instructions
 - b) Expanded services
 - c) More efficient methods of service
 - d) A more responsive, personalized, professional approach

Recommended procedures for solving complaints include:

- 3) **Listen** to the participant without interruption.
- 4) Show empathy, concern, and be willing to solve the problem.
 - a) Guide the conversation with open-ended questions too ascertain details of the problem. Resolve: Who? What? Where? When? Why? How?
 - b) Write down essential information. Tell the participant that you are taking notes to gather all details thoroughly.
 - c) Stay with the participant. If you need to get assistance from someone else, tell them why you need more input, who you will get it from, and when you'll relay the input.
- 5) Discuss problem resolution by:
 - a) Telling the participant what you are going to do.
 - b) Asking the participant if this will resolve the problem.
 - c) Suggesting alternatives if the participant is not satisfied.
 - d) Resolving the problem NOW. Don't make them wait. If this cannot be achieved immediately, set an exact time to resolve outside of classroom time.
- 6) Four extra steps can make you stand out in the business world:
 - a) Thank the participant for the complaint or expression of concern.
 - b) Ask for other comments.
 - c) Ask for new problems when the first complaint is fully resolved.
 - d) Routinely follow up in:
 - i) Three days,
 - ii) One full week,
 - iii) One month.

- 7) A few tips in handling “really!” upset customers/participants:
 - a) Don’t take it personally.
 - b) Let them express their displeasure.
 - c) Take detailed notes.
 - d) Avoid transferring the problem to someone else either in person or on the phone.
 - e) Avoid engaging in person too long as tempers can escalate.
 - i) Hear more.
 - ii) Speak less.
 - f) Speak calmly.
 - g) And remember don’t take it personally.

Finally, no matter who is at fault:

- 8) Resolve the mistake graciously.
- 9) Be gentle, say, “There’s been a misunderstanding.”
- 10) Close the conversation and thank the participant for calling or for bringing the issue to your attention.
- 11) Deal with all problems, whether they arise during the program or after it in the way as mentioned above. Issues, which arise after training can nullify all the good work carried out previously.

Misunderstandings don’t exist, only the failure to communicate.

Asian Proverb

4. TRAINER COMPETENCIES

4.1 CHARACTERISTICS AND ATTRIBUTES QUIZ #1

Not long ago the National Center for Research in Vocational Education in Berkeley, California, conducted an interesting study. Training managers from Fortune 500 companies were sent standardized instruments⁷ for the assessment of the psychological, interpersonal, motivational, and demographic makeup of excellent trainers. These training managers were asked to describe, by completing standardized instruments, the best trainers in their organizations.

Results were analyzed and summarized to provide a profile of excellent trainers.

What is of particular interest is that data from 204 out of 500 instruments was received and analyzed. That's a 40% return rate, which is amazing when typically much smaller samples are received from such instrumentation.

The instruments were analyzed using numerous statistical tests, such as: t-test, correlational (Pearson-r for variables with ordinal, interval, and ratio scales, and point bi-serial for dichotomous variables), and one-way analysis of variance tests of significance.

The most important finding was that excellent trainers were, as a group, were significantly different from the general population on 20 out of the 21 personal and psychological characteristics; "extroverted" was the exception. Gender difference was not found to be significant. As a group, the excellent trainers rated significantly above the population average in the interpersonal style dimensions of caring, sociable, and assertive. Age appeared to influence the nature of excellent trainers. Older trainers tended to exhibit less aggressive behavior; younger trainers were characterized as more robust and competitive.

Let's conduct a less analytical test of your trainer characteristics and attributes. On the worksheet below, place a check beside the characteristics that describe you.

⁷ Source: Education Resources Information Center
http://www.eric.ed.gov/ERICWebPortal/custom/portlets/recordDetails/detailmini.jsp?_nfpb=true&_ERICExtSearch_SearchValue_0=ED335516&ERICExtSearch_SearchType_0=no&accno=ED335516

CHARACTERISTICS AND ATTRIBUTES QUIZ #1, CONTINUED

- Great attitude
- Friendly
- Considerate
- Self-confident
- Competent in the subject
- Self-starter
- Persistent
- Appreciative
- People person
- Tactful
- Resourceful
- Energetic
- Problem solver
- Likes diversity
- Good communicator
- Patient
- Ambitious
- Flexible
- Tolerance of ambiguity
- Cognitive flexibility
- Behavioral flexibility
- Personal self-awareness
- Cultural awareness
- Enthusiastic
- Tolerance of differences
- Empathy
- Sense of humility
- Prompt & prepared
- Openness to new experience and new people
- Clarity
- Sense of humor
- Positive approach to problem-solving

Now review all your check marks and select your top three characteristics

4.2 CHARACTERISTICS AND ATTRIBUTES QUIZ #2

The following quiz is designed to help you determine if you may need improvement in some area. Please be honest with yourself in taking the quiz. This is strictly a self-assessment.

Scoring Key: Always-1 Usually-2 Sometimes-3 Rarely-4 Never-5

I am usually:		Always			Never	
1.	Assertive	1	2	3	4	5
2.	Committed	1	2	3	4	5
3.	Believe in my product (course)	1	2	3	4	5
4.	Self-confident	1	2	3	4	5
5.	Enthusiastic	1	2	3	4	5
6.	Outgoing	1	2	3	4	5
7.	Focused on the objective	1	2	3	4	5
8.	Professional in demeanor/dress	1	2	3	4	5
9.	Display good posture/expression	1	2	3	4	5
10.	A good listener	1	2	3	4	5
11.	Perceptive	1	2	3	4	5
12.	Thinking about customer needs	1	2	3	4	5
13.	Relaxed and alert	1	2	3	4	5
14.	Able to restate needs accurately	1	2	3	4	5
15.	Anticipating concerns/objections	1	2	3	4	5
16.	Take rejection well	1	2	3	4	5
17.	Make a cold call without hesitation	1	2	3	4	5
18.	Prompt with follow-up calls	1	2	3	4	5
19.	Develop prospective clients	1	2	3	4	5
20.	Willing to try new ideas	1	2	3	4	5
21.	Can work smarter, not harder	1	2	3	4	5
22.	Pleasantly persistent	1	2	3	4	5
23.	Acknowledge areas needing improvement	1	2	3	4	5
24.	Self-starter, self-motivated	1	2	3	4	5
25.	Willing to take calculated risks	1	2	3	4	5
TOTALS		-----				

Scoring:

25-50=Excellent, 51-75=Good, 76-100=Needs work, 101-125=Needs Help!

4.3 THE CALM AND COMPETENT TRAINER

Characteristics of Effective Trainers⁸

Effective Trainers:

<ul style="list-style-type: none"> • Know their subject matter. 	They have researched their topic and are well informed; learners perceive them as credible.
<ul style="list-style-type: none"> • Take the time to get to know their audience. 	They demonstrate respect for, and listen to, the learners. They call learners by name, if possible.
<ul style="list-style-type: none"> • Are nonjudgmental 	They validate everyone’s experiences and their right to their own perspective.
<ul style="list-style-type: none"> • They respect differences of opinion and life choices. 	They know that key learning can take place when people express different viewpoints and bring their own perspectives into the adult learning classroom.
<ul style="list-style-type: none"> • Are culturally sensitive. 	They are aware that their cultural background shapes their views and beliefs, just as the perspectives of learners are shaped by their own culture and life experiences.
<ul style="list-style-type: none"> • Are self-aware. 	They recognize their own biases and act in a professional manner when their “hot buttons” are pushed.
<ul style="list-style-type: none"> • Are inclusive. 	They encourage all learners to share their experiences and contribute to the group-learning process in their unique ways.
<ul style="list-style-type: none"> • Are lively, enthusiastic and original. 	They use humor, contrasts, metaphors and suspense. They keep their listeners interested and challenge their thinking.
<ul style="list-style-type: none"> • Use a variety of vocal qualities 	They vary their pitch, speaking rate, and volume. They avoid speaking in monotones.
<ul style="list-style-type: none"> • Use “body language” effectively. 	Their body posture, gestures, and facial expressions are natural and meaningful, reinforcing their subject matter.
<ul style="list-style-type: none"> • Make their remarks clear and easy to remember. 	They present one idea at a time and show relationships between ideas. They summarize when necessary.
<ul style="list-style-type: none"> • Illustrate their points. 	They use examples, charts, and visual and audio aids to illustrate subject matter.
<ul style="list-style-type: none"> • Understand group dynamics and are comfortable managing groups. 	They are comfortable with conflict resolution and know how to facilitate an inclusive course or workshop, where everyone’s participation is encouraged.
<ul style="list-style-type: none"> • Are flexible. 	They read and interpret learners’ responses—verbal and nonverbal—and adapt training plans to meet their needs. They are “in charge” without being overly controlling.

⁸ This handout was created with the help of material from *Training Works!*, 2003 (<http://www.reproline.jhu.edu/english/6read/6training/Tngworks/>), and K. Lawson’s *The Trainer’s Handbook*, 1998, San Francisco: Jossey-Bass/Pfeiffer

<ul style="list-style-type: none"> • Are open to new ideas and perspectives. 	<p>They are aware that they do not know all the answers. They recognize that as well as offering their audience new knowledge or perspectives; they can also learn from course participants.</p>
<ul style="list-style-type: none"> • Are compassionate. 	<p>They understand that the topics addressed during training may have an emotional impact on learners. They are empathetic and understanding about learners' emotional reactions.</p>
<ul style="list-style-type: none"> • Are receptive to feedback. 	<p>They encourage co-trainers and learners to give them feedback, both informally and through formal evaluation. When they receive negative feedback about their performance, they critically analyze this feedback instead of becoming defensive.</p>
<ul style="list-style-type: none"> • Continuously work to improve their teaching and training. 	<p>Even the most experienced trainers can improve their training skills. Effective trainers seek out opportunities to learn new skills and use negative feedback as an opportunity to improve.</p>

4.4 TRAINER'S PERSONAL SWOT ANALYSIS

What is SWOT analysis?

Definition: SWOT is an acronym that means:

Strengths
Weaknesses
Opportunities
Threats

From Wikipedia, the free encyclopedia⁹

SWOT Analysis is a strategic planning method used to evaluate the **S**trengths, **W**eaknesses, **O**pportunities, and **T**hreats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favorable and unfavorable to achieving that objective. The technique is credited to Albert Humphrey, who led a convention at Stanford University in the 1960s and 1970s using data from Fortune 500 companies.

A SWOT analysis is typically incorporated into the strategic planning model, but may also be used in marketing, financial analysis, and even for personal purposes. A SWOT analysis must start with defining a desired end situation or objective.

- **Strengths:** attributes of the person or company that are helpful to achieving the objective.
- **Weaknesses:** attributes of the person or company that are harmful to achieving the objective.
- **Opportunities:** *external* conditions that are helpful to achieving the objective.
- **Threats:** *external* conditions which could do damage to the objective.

Identification of where to apply a SWOT analysis is essential. Often subsequent steps in the achievement planning process, of the selected objective, may be derived from your various SWOT analyses.

First, the decision makers have to determine whether the objective is attainable, given the outcome of a SWOT. Second, if the objective is NOT attainable a different objective must be selected and the process repeated.

The SWOT analysis is often used in academia to identify areas for development, and it is always used in business planning to assist analyzing competition, products, services, etc.

⁹ http://en.wikipedia.org/wiki/SWOT_analysis

SWOT can be applied to analyzing any problem or, in fact, to analyzing one's self. Follow these simple steps:

1. Define the strategy to improve your training
2. Apply SWOT to an existing problem or issue
3. Understand and identify constraints
4. Examine the four attributes of SWOT
5. Analyze and compare SWOT analysis
1. Conclude, strategize, plan actions, and implement time frame for improvement

For more discussion on SWOT analysis refer to Jalbert's "Writing an Effective Business Plan" workbook. Conduct a SWOT analysis on your training style, delivery, materials, knowledge, or any other area. Use the SWOT method to test your perception versus actual reality.

Exercise: SWOT Analysis of Your Training Abilities

<p style="text-align: center;">Strengths</p>	<p style="text-align: center;">Weaknesses</p>
<p style="text-align: center;">Opportunities</p>	<p style="text-align: center;">Threats</p>

SWOT Conclusions:

It takes a couple of years, just to get the background and knowledge that you need before you can go into detailed training for your mission.

Sally Ride, Astronaut

4.5 RATING THE POTENTIAL OF TRAINERS

<i>Opening the Presentation</i> – Scale the delivery of the presentation from 1 to 5 – 1 is the lowest performance and 5 is the highest	1	2	3	4	5
1. Can establish credibility with participants through introduction and presentation of credentials.					
2. Can establish the training expectations of the participants.					
3. Can establish an understanding of the goals of the training session					
4. Can describe how session goals of training can meet their needs.					
5. Can establish credibility through depth of knowledge on subject.					
<i>Conducting the Presentation</i>	1	2	3	4	5
1. Will be able to use questions to review and summarize teaching points.					
2. Will be able to use questions to elicit participant involvement					
3. Will be able to involve all the participants in the discussions and activities					
4. Will be able to use a variety of activities and techniques to present and reinforce teaching points					
5. Demonstrate a broad knowledge of the subject					
6. Demonstrate thorough preparation					
7. Will be able to use training aids competently.					
8. Teaching points will be presented in a logical and flowing manner					
9. Present and debrief experiential activities in a relevant manner					
10. Can make frequent and varied reinforcement of session points.					
11. Organize delivery logically and understandably.					
12. Conduct smooth transitions between topics					
13. Vary presentation to maintain maximum interest					
14. Can elicit feedback from participants					
15. Will integrate role plays in interactive exercises effectively					

Personal and Professional Qualities
<ol style="list-style-type: none"> 1. Will be able to handle questions professionally even if not knowing answers. 2. Control flow of discussion. 3. Demonstrate a broad knowledge of the subject. 4. Will show respect for the opinions of the participants by listening, repeating and referring to participants input. 5. Can project a confident professional image. 6. Can use gestures, eye contact, body language confidently. 7. Will use appropriate and inoffensive humor in presentations.
Closing the Presentation
<p>Have participants define and summarize the teaching points of the session</p> <ul style="list-style-type: none"> Verbally By debriefing after an exercise <ol style="list-style-type: none"> 2. Met training expectations of participants by participant acknowledgment of actually accomplishing (revisiting) training expectations

Additional comments, observations and suggestions per trainer: Add bullet points here particularly related to the trainers strengths and weaknesses.

4.6 TRAINER CONFIRMATION

Name of Training Activity

Date of the Activity

Duration of Activity

Language used: Arabic English | Arabic | Kurdish | Other |

Need Translator Yes | or No

Describe Audience

Number of Participants

Requirements for the Activity

- 1- PowerPoint Presentation
- 2- Handouts
- 3- Lap Top
- 4- Flip Charts
- 5- Hospitality:
 - a- Coffee break (Tea/ coffee/ soft drinks/ cake/ biscuits) Yes or No
 - b- Light lunch (Brunch) Yes or No
 - c- Main lunch Yes or No

Other Requirements (list anything additional you need for the event)

“Does teaching consist in putting questions?” Indeed, the secret of your system has just this instant dawned upon me. I seem to see the principle in which you put your questions. You lead me through the field of my own knowledge, and then by pointing out analogies to what I know, persuade me that I really know some things which hitherto, as I believed, I had no knowledge of.

Socrates

5. SETTING THE STAGE

5.1 ON TRAINING DAY

Arrive early. Set the stage with your focus on detail. Organize the facilities, workbooks, presentation slides, flip charts and seating arrangements. Have water available to sip occasionally throughout the day. Don't forget paper, pens, pencils, colored markers, chalk, erasers, props, nametags, name placards and other items.

The seating arrangement which has shown to work the best in groups from 12 to 24 is the classroom style in a "U" shape. In smaller groups and breakout sessions, participants can be seated around a large round table. Prepare the room according to your preference and the comfort of participants.

When the training time comes be sure you're finished with setup. Welcome everyone to the training individually as they begin to arrive. Smile as you introduce yourself to put participants at ease. Give each person a nametag. Ask them to be comfortably seated. Pass out a copy of the training guide to each participant. Ask them to review the workbook while they are waiting for others to arrive. Explain that starting on time is important, and that their questions will be answered during the session. Encourage questions to be written down so they can be discussed as the specific topic arises.

Open with a brief introduction of yourself. Encourage questions to be asked at all times. Invite discussion as appropriate. Before beginning the course, ask each of the participants to introduce themselves and state what he or she hopes to learn or gain from the session. Have a facilitator with you to record individual and organization names. Refer to this list during the seminar. Draw examples, scenarios, problems, etc. from the participants and their organizations.

After the introductions, ask, "What are your expectations?" or "how do you perceive that this training can help you?" Record the expectations and save these notes. On the last training day, review the expectations and confirm that all have been met.

Request that the facilitator (or a person assisting you), record all questions. On break or in the evening, review the questions to assure that all concerns are being adequately answered.

Prepare a training session report when the course is complete; include the participant's name, company, title, address, telephone number along with their expectations and questions asked throughout the training. Trainer reports and participant evaluations will assist in identifying strengths and weakness of the course; thus, allowing the event to be improved for the future.

Considerations:

During the first training course that you observe and when watching other trainers, take careful notes about the delivery styles, teaching methodologies, course workbooks, participant/trainer interactions, facility ambiance, and other pertinent details. Analyze what methods you wish to emulate, alter, improve, or delete. Compare training styles of different trainers to your style and assess what would be transferable and usable for your personal technique.

In this first training course you must be more than an observer. Play the role of a business owner or NGO leader. Ask questions, get definitions, examine the slides, and note any frustrations or difficulties that you or a participant may experience. Use the workbook from the perspective of a business owner. Question its clarity, format, organization, and style. What works? What doesn't? Make notes in the workbook of the lead trainer's eye contact, hand movements, verbal case studies, and scenarios used for illustrative purposes. What can you replicate when you train? What examples can you bring to the training from your experience?

Watch the participants as closely as the trainers. Did everyone interact well? Why or why not? Were participants and trainers comfortable in the facility? Were they comfortable with each other? Did the environment provide for all necessities such as facilities requirements, toilets, coffee, tea, snacks, workspace, etc.? What interactive exercises worked; which ones were unsuccessful? What would you change? How would you change it?

Come to the Train-the-Trainer module with as many questions as possible. Remember, at the next training you will be on your own -- alone! Get your questions answered in the debriefing. The originator of this course is not next door; she's actually in another country an ocean away. The time to ask questions is NOW!

5.2 BRING THE RIGHT ATTITUDE

- Eliminate stress by arriving early
- Essential to be up-beat
- Positive
- Can-do spirit
- Never argue or engage a participant in an argument
- No excuses
- Listen to participant objections and questions
- Solve participant objections and questions
- Address participant objections and questions with real solutions and real life examples
- Stay on time
- Close as planned
- Brace yourself to be flexible and plan ahead by bringing:
 - Extra examples to illustrate complexities
 - Prepared flip charts or PowerPoint slides for more detail
 - Additional case studies
 - Select extra exercises, business games, mood-changing activities, energizers

5.3 GIVING THE PRESENTATION

Getting Started

- Don't start too quickly. Speak slowly.
- Tell group the course objectives.
- Ask the group for their objectives.
- Don't read from notes.
- Smile and make it fun.
- Build rapport.
- Move into group.
- Don't separate yourself.
- Don't move too much, but get out from behind barriers.
- Don't pace, walk predictably or rock back and forth.
- Ask questions.
- Engage.

Handling Questions

- Listen completely.
- Give questions full attention.
- Acknowledge and repeat the question.
- Ask the audience for input on your answers.
- Be secure in your answers.
- If you don't know, say so.
- Confirm, "Does that answer your question?"

Training Tips

- a. Look at the Audience
 - Speak to a person.
 - Rotate attention.
 - Eye contact is important.
 - Read people. Observe.
 - Get their responses.
- b. Watch Your Bearing
 - Stay poised and relaxed.
 - Use natural gestures.
- c. Use Notes
 - Transparencies.
 - Flip charts and cards.
 - Outlines.

- d. Use Pauses

- To get attention.
- To collect thoughts.
- To reinforce an idea.

- e. To Prevent Nervousness

- Know the subject thoroughly.
- Have a sincere desire to share the information.
- Rehearse presentation.

- f. Miscellaneous

- End session on a high note.
- Don't apologize
- Keep hands open.
- Watch pace of delivery.
- Don't cross your arms.
- Vary pace, tone, inflection, and volume.
- If you tell jokes, tell them about yourself.
- Use topic outline.
- Always discuss handout materials.
- Use quizzes—oral or written—but make them FUN!
- Save time for questions & answers.
- Don't assume people understand your terms.
- Avoid slang words.
- Value active participation.
- Say "thank you" often—and mean it!

5.4 FEEDBACK CHECKLIST

Scrutinize your delivery to assure that these elements to occur during the course of your trainings.

1. Feedback should occur as soon as possible and allow ample time for discussion. As trainer, you must be aware when the discussion is useful, timely, and appropriate. If the discussion does not fulfill these three criteria, move on.
2. Control time. Stay on time, but do not suffocate creativity.
3. Be specific. Don't ramble. Forget long stories. Keep examples short.
4. Focus on the question. If it is unclear, ask for a restatement.
5. Focus on delivering information. Focus on meeting expectations.
6. Do not focus on participant's personalities.
7. Demonstrate interest in all participants—equally.
8. Use and share **factual** information only. Stand ready to confirm facts.
9. If you can't think of open-ended, probing questions spontaneously, write some down ahead of time that can be used in the trainings.
10. Ensure that everyone understands what you have presented.
11. Reflect joy and excitement in the material you are delivering.
12. Encourage input.
13. Use effective verbal and non-verbal communication skills.
14. Encourage self-evaluation.
15. Respect all opinions.
16. Create a trusting climate.
17. Be descriptive as opposed to evaluative in the delivery of the course.

5.5 BE AWARE

Can you answer and validate each of these questions?

1. Do you have the experience, depth, and breath of this topic to be a superior trainer?
2. Do you have a strong opening to start the course on a high note?
3. Do you have and use good listening skills?
4. Do you encourage or suppress questions?
5. Are you threatened by questions?
6. Can you move the course in a timely fashion to meet the objectives of the seminar?
7. Are you comfortable, articulate, and experienced before a group?
8. Are you spontaneous and flexible?
9. How will you react if everything you planned goes wrong?
10. Can you summarize and restate questions so the entire audience easily understands?
11. Can you take criticism?
12. Can you empathize with objections and deflect them in order to keep the course moving properly?
13. Can you condense several days of training into a concrete closing statement?
14. Can you give the participants a positive learning experience?
15. Can you assure that the skills learned will be transferable and useful to their businesses and/or organizations?

5.6 GUIDELINES FOR CONDUCTING A SUCCESSFUL TRAINING SEMINAR OR WORKSHOP

1. Put all participants at ease with a warm greeting and a snappy, fun icebreaker exercise.
2. Define what you are going to present.
3. Encourage a relaxed, informal atmosphere.
4. Tell them that not only will they learn, but they will have fun too.
5. Express your concern about the course results.
6. Assure participants that you want to meet their expectations.
7. Ask for and record expectations.
8. Acknowledge and listen carefully to all questions.
9. Seek opinions and questions.
10. Invite questions at all times.
11. If you know you will address a "just asked" question in a few minutes, defer the question until that topic arises. Insist that the participant write the questions down so its full intent is not lost.
12. Ask "open-ended" questions to encourage audience participation, interest and ideas. Participants will learn as much (sometimes more) from each other as they do from the trainer.
13. Do not ask "close-ended" questions. The answer "yes" or "no" denotes a "close-ended" question.
14. If you don't have an answer, say so.
15. Ask the audience for input and involvement as frequently as possible.
16. Encourage the participants not only to take notes, but also to write down specific actions to take upon return to their business environments.

5.7 GLOBALIZATION: ITS FUTURE IS NOW

One word, globalization, is impacting everything today. Throughout the world, no longer are we isolated, but rather we are integrated economically, and increasingly so, politically.

Thomas Friedman (1999) expounded in his best seller *The Lexus and the Olive Tree* and now again in his 2005 book *The World is Flat* that globalization is the amalgamation of three mobile components currently crossing all national borders: capital, technology, and information. Friedman explains that increased globalization is in some ways making our world a more difficult place to live. That's because the past is pitted against the future, and tradition is pitted against innovation. It isn't that one is right and the other is wrong, but rather that we are all searching for an ideal balance of old and new, work and family. Friedman said, "The system of globalization has come upon us far faster than our ability to retrain ourselves to see and comprehend it" (p.22, 1999). Particularly of note to us, as trainers, is the word "retrain."

According to many companies, economic globalization presents complex challenges and brash barriers. Barriers, some real, some perceived, some self-imposed and some imposed by society, trouble today's executives, entrepreneurs, and managers. Obstacles faced by businesses doing international business include:

- limited international business experience,
- inadequate international business education,
- and lack of access to international networks.

Challenges common to all enterprises are:

- financing,
- social and economic environments,
- rapid political changes,
- ever-changing markets,
- management dilemmas,
- and insufficiently skilled (trained) human resources.

In revitalizing economies, there are even more difficult infrastructural problems like the inadequate and non-systemized institutions for banking, taxation, accounting, and legal foundations.

Globalization presents new ground rules for learning. First there is the sheer speed of informational change and transfer. Second there is the volume of data that we need to digest. Staying current and/or learning about globalization is incredibly challenging. Paraphrasing Dr. Duane Jansen, a Professor at the School of Education at Colorado State University, learning means the acquisition by a learner of the skills, knowledge, and attitudes that bring about changes. Trainers facilitate not only business change, but also business behavioral change. Trainers are critically important to the process of learning attainment.

Because trainers are at the forefront of delivering new information, it is important that each trainer is knowledgeable about the impacts of globalization upon one's environment. At a convenient time, revisit the exercise "The Art of the Long View" in Jalbert's **Strategic Planning** workbook on your CD. Practice your abilities to observe, collect, and filter new information.

This habit will steadily make your trainings stronger in delivery and more valuable to the participants.

I basically did all the library research for this book (***The World is Flat***) on Google, and it not only saved me enormous amounts of time but actually gave me a much richer offering of research in a shorter time.

Thomas Friedman, Journalist and Author

6. MARKETING AND MEASURING

6.1 THE RIGHT PARTICIPANTS

Even if the need for training seems self-evident to the organisers, this might not be the case for the intended audience. Or, the participants might not see the need for some aspects of the training that you are planning even if they agree with the training in general. Marketing to and acquiring of the right audience is essential for high quality training.

It is important to start the marketing process for training events by learning all you can about the participants BEFORE the training begins. Collecting this information will help the trainer decide how to plan for the training, including what curriculum, methodologies and staging to select to maximize learning results.

It is imperative to meet **the needs of the trainees** and to keep their needs clearly in focus. The identification of existing training needs might not be obvious, either in the minds of the trainees and sometimes even the trainers. For participants to receive the full value of the program, the trainers responsible for the training delivery need to agree at the outset the questions of “what” and “why”

- What is being covered?
- Why is the training considered necessary?

So to achieve the “what” and “why”, an appropriate participant selection process is essential. The new USAID-Tijara curricula are designed for potential entrepreneurs with a “real” business idea. In other words, the potential entrepreneur must have a concrete idea based on their technical skills, and an entrepreneur wishing to improve their business must recognize an underserved market niche. The following forms will assist SBDCs in streamlining the selection processes.

Proper participant selection guarantees that money, time, and effort are spent on training people whose desire, background, preparations and expectations are in alignment with the scope and objectives of the curricula that SBDCs are offering. The potential entrepreneur must possess:

- Tangible idea
- Applicable technical skills
- Able to read and write in the language of the training
- Ability to perform simple calculations

The following section builds on these ideas by laying out ideas for successfully selecting the right participants for your training programs.

6.2 GUIDELINES FOR SUCCESSFUL PARTICIPANT SELECTION

1. Market your courses. Promote them widely throughout your community.
2. All participants should pre-register using one of the two forms below.
3. Pre-registration forms should be separated into audience interest groups:
 - Interested in starting up
 - Owns a business, but needs to improve it
 - Needs specific and/or technical business skills
4. Review the forms and categorize the courses you have available to deliver, such as:
 - business planning
 - marketing
 - finance and/or financial statements
 - human resources
5. Review the pre-registrations forms to assure that entrepreneurs have:
 - Tangible idea
 - Applicable technical skills
 - Able to read and write in the language of the training
 - Ability to perform simple mathematics
6. Match appropriate curriculum to the entrepreneur's needs as participation increases the value of training for participants as well as their satisfaction with the curriculum
7. Prepare the person with a telephone call (also known as a mini-interview). Participants will be more involved in the training if they can see direct relevance of the training to their business and the opportunity to apply the training in practice.

Now, integrate the following registration forms into your selection process.

6.3 REGISTERING THE PARTICIPANT

6.3.1 PRE-REGISTRATION- STARTING A BUSINESS

Training Event Title: _____ Date: _____

Name of the participant: _____

Gender: M F Highest Level of Education: _____

Organization: _____ City: _____

Contact Number: _____ Email: _____

Describe previous business training:

Do you have the technical skills you need for the business? Yes No

Describe how you acquired these skills;

Describe your previous work experience.

Can you pay for your training? Yes No

Where do you intend to get the necessary funds to start your business?

Friends Family Bank Microfinance

How much will you contribute to the start-up capital of your new business?

What type of business are you starting?

Retail Wholesale Manufacturing Service Other

How many people will you employ?

Describe your business idea (product, service, customers).

Why do you want to start this business?

SBDC Location:

Signature:

Date:

6.3.2 PRE-REGISTRATION- IMPROVING A BUSINESS

Training Event Title: _____ Date: _____

Name of the participant: _____

Gender: M F Highest Level of Education: _____

Organization: _____ City: _____

Contact Number: _____ Email: _____

Describe previous business training: _____

Do you have the technical skills you need for the business? Yes No

Describe how you acquired these skills;

Describe your previous work experience.

Can you pay for your training? Yes No

What amount can you pay? _____

Where do you intend to get the necessary funds to start your business?

Friends Family Bank Microfinance

How much will you contribute to the start-up capital of your new business? _____

Type of business to start? Retail Wholesale Manufacturing Service Other

Legal form of business: Sole Proprietorship Partnership Limited Company
 Other

How many people are you currently employing?

Describe your new or additional business idea (product, service, customers).

Why and how do you want to improve this business?

SBDC Location:

Signature:

Date:

6.3.3 REGISTRATION FORM – FIRST DAY OF THE TRAINING EVENT

Registration Form

Name of SBDC: _____: اسم مركز تطوير الأعمال:
Title of Training: _____: عنوان الدورة التدريبية:
Date: _____: التاريخ:
Name: _____: الاسم:
Iraqi Identification Card Number: _____: رقم هوية الاحوال المدنية:

1. Age: _____: العمر:

2. Gender: _____: الجنس:
(Female) انثى (Male) ذكر

3. Marital Status: _____: الحالة الاجتماعية:
(Divorced) مطلق (Widow) أرمل (Married) متزوج (Single) أعزب

4. Educational Level: _____: التحصيل العلمي (الدرجة، الشهادة):

[بدون مؤهلات (None) ابتدائية (Elementary) متوسطة (Secondary) ثانوية (High School) دبلوم فني (Diploma)
[بكالوريوس (Bachelor) دراسات عليا (ماجستير أو دكتوراه) (Masters/PhD)، التخصص العلمي: _____

5. Contact Details: _____: 5. معلومات الاتصال: رقم الهاتف:

(Mobile/Email/Postal Address)

(Building / House No, Street Name, District / City, Province)

عنوان المنزل (المنطقة/الحي/الزقاق/رقم البناية): _____

عنوان البريد الإلكتروني: _____

6. Employment Status: _____: 6. الحالة الوظيفية:

عاطل عن العمل (Unemployed) موظف قطاع خاص (Private Employee) موظف قطاع عام (Public Employee)

موظف منظمة غير حكومية (NGO Employee) صاحب مشروع (Business Owner)

تفاصيل العمل (أذكر اسم الجهة التي تعمل بها أو اسم مشروعك) (Details): _____

7. Business Contact

Details:

(Mobile/Email/Postal Address)

(Building / House No, Street Name, District / City, Province)

7. العنوان الوظيفي:

اسم الجهة/ المشروع ورقم الهاتف:

عنوان الوظيفة/ المشروع (المنطقة/حي/الزقاق/رقم البناية):

عنوان البريد الالكتروني:

8. SBDC services required other than training:

8. خدمات أعمال أخرى ترغب بها من المركز عدا التدريب:

إعداد دراسة جدوى (Business Planning) الاستشارة القانونية (Legal Services)

مشاركة في معرض تجاري (T Fair)

المساعدة في الحصول على تمويل (Raising Finance) الاستشارة المالية (Financial Services) معلومات عن السوق (Market Info)

خدمات اعلان وتسويق (Add) تسويق منتجات مشروعك (Marketing Support) خدمات ادارية وسكرتارية (Admin/HR) خدمات اعلان وتسويق (Support)

خدمات فنية متخصصة (Technical Services) خدمات أخرى ترغب بها من المركز (Other Services)

9. Why do you want to attend the training?

9. لماذا تريد حضور الدورة؟

10. Have you ever approached the SBDC for support or participated in a training before?

10. هل سبق وأن استفتدت من خدمات المركز أو حضرت دورة تدريبية؟

لا (No) نعم (Yes) تفاصيل؟

For Office Use Only

سعر الدورة: _____ Course Fee:

الدورة مدفوعة من قبل: _____ Paid By and Voucher #:

المتدرب تقدم عن: (PRT/Chamber/Others: _____) طريق Client Referred By:

رقم الطلب: _____ Client Tracking No:

11. Business Status:

11. هل لديك مشروع أم لا؟

تفكر في بدء مشروع جديد (Start Up) لديك مشروع قائم (Existing Business)

If start up, please answer Q12, if existing please go directly to Q13

إذا كنت ستبدأ مشروعاً جديداً أجب على السؤال 12
إذا كان لديك مشروعاً قائماً أجب على السؤال 13

12. Business Start Up:

12. إذا كنت تريد أن تبدأ مشروعاً جديداً، أجب على ما يلي:

1. ما هو طبيعة المشروع الذي تريد أن تبدأه (Proposed Business Activity): _____

2. من هم الزبائن المحتملين (Proposed Target Market): _____

السوق المحلي في المحافظة (Local) سوق العراق بأكمله (National) الاسواق التصديرية (Export)

3. ما هو حجم المبلغ الذي تريد استثماره في مشروعك (Proposed Startup Capital): _____ دينار عراقي

4. من ستحصل على التمويل اللازم (Proposed Source of Startup Capital): _____

المدخرات الخاصة (Personal Savings) من العائلة (Family) شريك (Partners)

قرض من البنك أو مؤسسة تمويل صغرى (Bank Loans or MFI)، كم المبلغ (Amount): _____ دينار عراقي

5. كم عدد العمال المحتمل تعيينهم في المشروع المقترح (Potential Employment to be Generated): _____

13. Existing Business:

13. إذا كان مشروعك قائماً، أجب على ما يلي:

1. اسم المشروع (Name of Business): _____

2. سنة تأسيس المشروع (Established In): _____

3. الشكل القانوني للمشروع (Legal Status): مؤسسة فردية (Proprietorship) شركة (Partnership)، عدد الشركاء (No.): _____ منظمة غير حكومية (NGO)

4. هل المشروع مسجل؟ (Registered?) لا (No) نعم (Yes) أين؟ _____
رقم التسجيل المشروع (Business Registration No.): _____

5. نشاط المشروع (Existing Business Activity): _____

6. السوق المستهدف الحالي (Existing Target Market):
 السوق المحلي في المحافظة (Local) سوق العراق بأكمله (National) الاسواق التصديرية (Export)

7. رأس المال المستثمر في المشروع (Existing Capital): _____ دينار عراقي

8. عدد العمال/الموظفين في المشروع (Current Number of Employees): _____

9. حجم المبيعات الشهرية (Current Monthly Sales / Turnover): _____ دينار عراقي

10. هل يدر مشروعك ربحاً كافياً؟ (Is Your Business Profitable) لا (No) نعم (Yes)

11. عدد العاملين/الموظفين المحتمل تعيينهم بعد حضورك الدورة (Potential Employment Generation): _____

12. هل تطمح الى زيادة رأس المال في مشروعك؟ (Capital to Expand) لا (No) نعم (Yes)
إذا نعم، من أين ستحصل على المال؟ المدخرات الخاصة (Personal Savings) من العائلة (Family) شريك/شركاء (Partners)
 قرض من البنك أو مؤسسة إقراض صغرى (Bank Loans or MFI)، كم المبلغ (Amount): _____ دينار عراقي

ملاحظة: جميع ما يدرج في هذه الاستمارة من معلومات سوف تعامل معاملة سرية وستكون مقتصرة على ادارة المشروع وقسم قاعدة البيانات حصراً.... شاكرين تعاونكم

Please sign here confirming that the information supplied is true and correct.

يرجى التوقيع على صحة البيانات

التوقيع Signature

6.3.4 Registration List

Training Date:			
#	Name	Business Idea	E-Mail
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

6.4 MEASURING CLIENT SATISFACTION AND RESPONDING TO NEEDS

Your clients seem happy, right? How much do you really know about their satisfaction with your training and your services? Many professionals might think measuring client satisfaction is a lot of effort with little return. In reality, determining the value of your training courses can easily open doors to increasing client retention, recruiting new clients, and offering expanded services. At a minimum, two evaluations should be conducted during every training:

- 1) the daily feedback form,
- 2) and the final workshop evaluation.

6.4.1 TRAINING EVENT DAILY FEEDBACK FORM

Event: _____

Date of Feedback: _____

A. What I liked:

--

B. What I did not like or was the least important or least useful during this training?

--

C. What I did not understand?

--

D. What is your opinion of the materials?

--

E. Any suggestions?

--

Thank you for graciously sharing your thoughts!

6.4.2 TRAINING EVENT DAILY EVALUATION FORM

Event: _____

Date of Feedback: _____

A. How useful and relevant did you find this training to your work?			
1 - not useful at all, highly irrelevant	2 - a little useful, somewhat relevant	3 - useful and relevant	4 - very useful and highly relevant

B. What was your opinion of the quality of instruction?			
1 – poor quality	2 – average quality	3 – good quality	4 - excellent quality

C. What was your overall assessment of this training?			
1 – poor	2 - average	3 - good	4 - excellent

D. What was the most important or useful lesson you learned during this training, and why?

E. What was the least important or least useful lesson you learned during this training, and why?

F. What additional training do you believe is necessary for you and your colleagues?

Thank you for graciously sharing your thoughts.

Effective leadership is putting first things first.
Effective management is the discipline of carrying it out.

Stephen Covey, Leadership Expert and Author

7. SESSION PLANS

Session plans are very important for effective adult training. A session plan is a standard structure, a planning methodology, designed to help keep your course not only on track, but also to efficiently outline and cover all topics. Do you need a session plan? Absolutely, yes! Business planning is all about “planning” and sound training planning and preparation are the keys to successful delivery.

When you first begin to train adults in business best practices, your session plans will probably be quite formal and detailed. See the three examples that follow. As you gain experience with both the subject matter and the process of training and learning, you’ll find yourself writing your plan out in your own form of ‘shorthand’. This is OK. The important thing is not the document itself, but the process of planning and reflecting on how you will transmit learning to your students.

You will need to look at a range of things when you plan how to best help participants learn. What should a session plan include?

- Subject/name of session.
- Session goal.
- Session topics.
- Length of session (ex: 5 days, 6 hours per day = 30 training hours).
- Timing of session components.
- Key points of each topic.
- Content overview.
- Suggested learning activities and delivery methods.
- Resources and facilities, as needed.

Remember, failing to plan is planning to fail!

7.1 SESSION PLAN: TRAINING-OF-TRAINERS (TOT) CERTIFIED TRAINER

Session Plan: Training-of-Trainers (TOT) *Certified Trainer* Workshop

Overall Workshop Objective: The Objective of this workshop **Training-of-Trainers (TOT) *Certified Trainer*** is to provide the key information and knowledge base that is required for participants/trainers to build on previous trainings and curricula by enhancing existing skills, which will enable trainers to more effectively encourage MSME growth.

By the end of this workshop, all attendees will have the tools needed to implement planning methodologies, communication skills, trainer competencies, appropriate setting of the training stage, individual goals sessions, and deliver new curricula. This will be achieved through informative discussion topics, individual exercises and small work group exercises.

The workshop is based on a comprehensive package of materials that includes the Training of Trainers (TOT): *Certified Trainer's Workshop* guidebook, PowerPoint presentations of three newly and highly improved curricula, simulation of financial statements, session plans, agendas, operationalized exercises, new icebreakers and much, much more. The USAID-Tijara BDS team has designed this training workshop as foundational materials for subsequent courses that will increase the capacity of your private sector, at national and provincial levels. Once the new programs are rolled out by your SBDC you will be able to better economically engage MSMEs, and be more proficient in creating efficient, competent, business-friendly, and market demand-driven training programs.

TRAINING COURSE AGENDA: 2 DAYS, 12 TRAINING HOURS (2 DAYS X 6 HOURS PER DAY)

Day 1 – Training Fundamentals, Communications and Competencies	Duration (mins)
1) <u>TOT Overview</u> <ul style="list-style-type: none"> • Welcome, protocols and workshop goals • Opening icebreaker, agenda and workshop description. 	60
2) <u>Methodologies for Trainers</u> <ul style="list-style-type: none"> • Methodologies for trainers, identifying and utilizing adult education methodologies. • The practical and management training skills needed to be successful. • Designing exercises and structure for planning flow of days. 	60
3) <u>Communication Skills of a Trainer</u> <ul style="list-style-type: none"> • The practical and management communication skills needed to be successful. • Best ways to strengthen communication skill sets to be successful. • Characteristics of effective listeners. 	60

<ul style="list-style-type: none"> • Dealing with complaints and/or perceived unreasonable demands. 	
4) <u>Trainer Competencies</u> <ul style="list-style-type: none"> • Characteristics and attributes quizzes. • Training skills needed to be successful. • Best ways to strengthen skill sets to be successful, such as SWOT • Trainer critique and confirmation. 	60
5) <u>Setting the Stage</u> <ul style="list-style-type: none"> • What to do on the training day. • Feedback checklist and guidelines for conducting a successful seminar. 	60
6) <u>Group Work and Exercises and Daily Wrap Up</u>	60

Day 2 – Trainer Group Management and Interactive Strategies	Duration (mins)
1) <u>Marketing and Measuring</u> <ul style="list-style-type: none"> • Market mix of right participants. • Registering and preparing the client/participant. • Registrations. • Guidelines for successful participant selection. • Measuring client satisfaction and responding to needs. Daily feedback. Final workshop evaluation. 	60
2) <u>Session Plans</u> <ul style="list-style-type: none"> • Training of Trainers • How to start a business. • How to improve a business. Marketing, business planning, and financial statements. 	45
3) <u>Structured Exercises</u> <ul style="list-style-type: none"> • Training of Trainers • How to start a business and how to improve a business. • Marketing, business planning, and financial statements. 	45
4) <u>Individualized Goals Session</u> <ul style="list-style-type: none"> • Characteristics of goals motivation. • A “goals” contract with yourself. 	60
5) <u>Certification Processes</u> <ul style="list-style-type: none"> • Review role and responsibility of trainer. • Trainer job description and trainer critique. • <u>USAID-Tijara BDS contract for observation and certification.</u> 	60
6) <u>Group Work and Exercises</u>	60

Target Audience: The target participant group of **Training-of-Trainers (TOT) Certified Trainer Workshop** should be experienced professionals who have some practical background working with micro, small and/or medium entrepreneurs. The number of trainers in the course should not be less than 11 nor exceed 18. We propose the following criteria:

- ✓ **Age 25 and up.**
- ✓ **University graduates with a BA in economics, accounting, management and/or other business related fields.**
- ✓ **Professional experience, including number of years.**
- ✓ **Training experience and number of years (very desirable).**
- ✓ **Demonstrable practical background either working in a private sector business, and/or owner a small business, and/or worked with MSME to strengthen their enterprises.**
- ✓ **Needed specialization, such as financial, marketing, legal, management, etc.**
- ✓ **Needed sectoral and/or technical expertise, such as tourism, construction, agriculture, internet technology, etc.**
- ✓ **Is able to read and write in the language of the training, which is Arabic.**
- ✓ **Financial and/or accounting literacy.**
- ✓ **Opening biographical paragraph giving an overview of qualifications.**
- ✓ **Professional resume.**
- ✓ **Statement of why you want to be a trainer.**
- ✓ **Other special credentials.**
- ✓ **Must believe strongly in building an efficient private sector.**

7.2 SESSION PLAN: SIMPLIFIED BUSINESS START-UPS

SESSION PLAN: SME WORKSHOP – HOW TO START A BUSINESS

Overall Workshop Objective: The objective of this workshop is to provide the key information and knowledge base that is required for an entrepreneur to start up a business. By the end of this workshop, all attendees will have the tools needed to prepare a feasibility study to apply for start up capital, as well as the skills to execute a well thought out business plan. Workshop objectives will be achieved through informative discussion topics, individual exercises and small work group exercises on a daily basis.

TRAINING COURSE AGENDA: 5 DAYS, 30 TRAINING HOURS (5 DAYS X 6 HOURS PER DAY)

Day 1 – Business and Entrepreneur Basics	Duration (mins)
1) <u>How to Start o Start a Business</u> <ul style="list-style-type: none"> • Welcome, Course Opening and Introductions. • Overall workshop objectives. • Objectives for Day One. 	30
2) <u>YOU as a Business Owner</u> <ul style="list-style-type: none"> • Daily tasks. • Personal qualities needed to be a business owner. • Practical and management skills required. • Money you need to start and run the business. • Icebreaker – My Greatest Desire. 	60
3) <u>Are You an Entrepreneur?</u> <ul style="list-style-type: none"> • Main traits to be successful. • Best ways to strengthen skill sets to be successful. • Technical skills and knowledge of the line of business. • Business management skills and two mini case studies. 	60
4) <u>Know Your Business Idea</u> <ul style="list-style-type: none"> • Common business terms. • Analyze type of business to start. • What aspect to look for in a feasible business idea. • What characteristics to compare to pick the most feasible business idea. • Discussion Exercise – Alyaa’s Story 	60
5) <u>Feasible Business Idea</u> <ul style="list-style-type: none"> • Identify good business opportunities. • Categorize and select opportunities based on resources available. • Match opportunities with personal traits. 	60

<ul style="list-style-type: none"> • How to conduct a SWOT analysis, followed by a SWOT exercise. 	
6) <u>Personal Finance Assessment</u> <ul style="list-style-type: none"> • The step by step process of financial readiness. • Group Work and Exercises – Producing a Personal Assessment 	60
7) <u>Daily Wrap Up</u>	30

Day 2 – Market Strategies and Ideas	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> • Welcome to Day 2 and a Timely Course Opening. • Opening Icebreaker – Summarize key points from previous day. • Objectives for the day. 	45
2) <u>Know Your Market</u> <ul style="list-style-type: none"> • What is a market? • Definitions and explanations. • Understanding of each component of the market and how they are related to each other. 	60
3) <u>Conduct Market Research</u> <ul style="list-style-type: none"> • The benefits of a market assessment. • Key information to gather for a market assessment. • Step by step procedures to complete a market assessment successfully. • Group work and exercise 	60
4) <u>Marketing Mix</u> <ul style="list-style-type: none"> • The relationship between the market mix and profit. • An understanding of each component of the market mix and how they are related to each other. 	60
5) <u>Group Work and Exercises</u> <ul style="list-style-type: none"> • Marketing plan practice exercise. • Applying your understanding of each component of the market. • Note that this exercise needs substantial time to debrief 	90
7) <u>Daily Wrap Up</u>	45

Day 3 – Business Fundamentals, Records and Profitability Potential	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> Welcome to Day 3 and a Timely Course Opening. Opening Icebreaker (to be delivered by a new trainer) Objectives for the day. 	30
2) <u>Fundamentals of a Successful Business</u> <ul style="list-style-type: none"> Organizing to start a business. Buying wisely. 	30
3) <u>Business Essentials</u> <ul style="list-style-type: none"> Six essentials for success. Money cycle. Six essentials at work. 	30
4) <u>Record Keeping System</u> <ul style="list-style-type: none"> Track inflow and outflow of money. Learn a simple, but invaluable, system Six essentials at work. 	90
5) <u>Profitability Potential</u> <ul style="list-style-type: none"> How to calculate expected sales and costs. How to calculate profits. 	60
6) <u>Group Work and Exercises</u>	90
7) <u>Daily Wrap Up</u>	30

Day 4 – Prepare Your Financial Plans	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> Welcome to Day 4 and a Timely Course Opening. Opening Icebreaker (to be delivered by a new trainer) structured to summarize key points from previous day. Objectives for the day. 	30
2) <u>Income Statement</u> <ul style="list-style-type: none"> How to forecast sales income. How to prepare a material costs plan. How to prepare an operational costs plan. How to factor in depreciation. 	90

<ul style="list-style-type: none"> • How to bring all plans together in an income statement. 	
3) <u>Cash Flow Plan</u> <ul style="list-style-type: none"> • How to optimize a cash flow plan to see where your money is moving. • An understanding of the “cash-in” and “cash-out” concept. • How to utilize your cash flow plan on a monthly basis. 	90
4) <u>Balance Sheet</u> <ul style="list-style-type: none"> • An understanding of the concepts behind assets and liabilities. • How to utilize your cash flow plan and all the components of the income statement to build your balance sheet. 	90
5) <u>Group Work and Financial Practice Exercises</u>	45
6) <u>Daily Wrap Up</u>	15

Day 5 – Prepare Your Business Plan and Secure Your Financial Needs	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> • Welcome to Day 5 and a Timely Course Opening. • Opening Icebreaker (to be delivered by a new trainer) structured to summarize key points from previous day and objectives for the day. 	30
2) <u>The Business Plan</u> <ul style="list-style-type: none"> • How to utilize all your financial statements to build a business plan. • Create a feasibility study to explain your financial statements. • An understanding of other factors to include in your business plan. 	60
3) <u>Group Work and Business Plan Practice Exercise</u>	45
4) <u>Start-up Cost Breakdown</u> <ul style="list-style-type: none"> • An understanding of what start-up cost will be involved. • An understanding of how to break down materials cost. 	60
5) <u>Secure Your Financial Needs</u> <ul style="list-style-type: none"> • An understanding of different institutions, where you can secure your financial needs. • Reasons for not securing a loan from a financial institution. • Ways to improve the likelihood to obtain a loan. 	60
6) <u>Group Work and Exercise</u>	60
7) <u>Course Wrap Up and Certificates</u>	45

Target Audience: The target groups of the SME “How to Start a Business” training courses, that are provided through the SBDCs, are for potential small and medium entrepreneurs who meet the following requirements:

- ✓ **Age 18 and above who wants the training**
- ✓ **Is able to read and write in the language of the training, which is Arabic.**
- ✓ **Is able to make basic calculations in terms of basic numeracy.**
- ✓ **Have a basic business idea and a commitment to pursue it.**
- ✓ **Planning a business with at least three employees.**
- ✓ **Number of participants should not be less than 11 and not exceed 18.**
- ✓ **Have or have access to business start-up capital.**

This is an essential requirement to determine the sincere commitment and willingness of the participant to start his/her own business, thus a participant must possess a substantial percentage of the start up capital in order to genuinely start a business. Information and links to financial services provided by MFIs and local banks will be provided through out the training courses. Representatives from the financial sector will be invited to introduce the participants to their financial services.

7.3 SESSION PLAN: HOW TO IMPROVE A BUSINESS

SESSION PLAN: SME WORKSHOP – HOW TO IMPROVE A BUSINESS

Overall Workshop Objective: The objective of this workshop is to provide the key information and knowledge base that is required for an entrepreneur to improve an existing business. By the end of this workshop, all attendees will have the tools needed to prepare a well conceived plan comprising three key parts: 1) the marketing plan, the financial plan and the business plan. Workshop objectives will be achieved through informative discussion topics, individual exercises and small group practice exercises.

TRAINING COURSE AGENDA: 5 DAYS, 30 TRAINING HOURS (5 DAYS X 6 HOURS PER DAY)

Day 1 & 2 – Marketing Day 3, 4, & 5 Financial Statements and Business Planning

Day 1 – How to Improve a Business – Marketing	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> • Welcome to Day 1 and a Timely Course Opening. • Opening icebreaker and objectives for the full course and for the day. 	30
2) <u>Basics of a Market</u> <ul style="list-style-type: none"> • What is a market? • Definitions and explanations. • Understanding each component of the market and how they are related to each other. 	90
3) <u>Buying Behaviors of Customers</u> <ul style="list-style-type: none"> • What influences buying behaviors? • Product life cycle. • Market segmentation. • Determining the affordable price. 	
4) <u>Conduct Market Research</u> <ul style="list-style-type: none"> • The benefits of a market assessment. • Key information to gather for a market assessment. • Step by step procedures to complete a market assessment successfully. • Group work and exercise. 	60
5) <u>Group Work and Exercises</u> <ul style="list-style-type: none"> • Marketing plan practice exercise. • Applying your understanding of each component of the market. • Note that this exercise needs substantial time to accomplish and debrief. 	90
6) <u>Daily Wrap Up</u>	30

Day 2 – How to Improve a Business – Marketing	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> Welcome to Day 2 and a Timely Course Opening. Opening icebreaker (to be delivered by a new trainer). Objectives for the day. 	30
2) <u>Know the Importance of Marketing</u> <ul style="list-style-type: none"> What is marketing? Do you know why you may not sell well? Starting point of marketing. 	60
3) <u>Marketing Mix</u> <ul style="list-style-type: none"> Products. Price. Place. Promotion. 	90
4) <u>Group Work and Exercises</u> <ul style="list-style-type: none"> Marketing plan practice exercise. Applying your understanding of each component of the market. Note that this exercise needs substantial time to accomplish and to debrief. 	150
5) <u>Daily Wrap Up</u>	30

Day 3 – How to Improve a Business – Business Planning	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> Welcome to Day 3 and a Timely Course Opening. Opening icebreaker (to be delivered by a new trainer) Objectives for the day. 	30
2) <u>The Business Plan</u> <ul style="list-style-type: none"> What is business planning for the person already in business? Reviewing the basics. What to plan? 	60
3) <u>SWOT Analysis</u> <ul style="list-style-type: none"> Identify your strengths, weaknesses, opportunities and threats. Prepare a SWOT analysis on your business. 	60
4) <u>Business Planning Processes</u> <ul style="list-style-type: none"> What is business planning? 	60

<ul style="list-style-type: none"> • How to utilize all your financial statements to build a business plan. • How to put together a feasibility study to explain your financial statements. • Other factors to include in your business plan. 	
5) <u>Profitability Potential</u> <ul style="list-style-type: none"> • How to calculate expected sales and costs. • How to calculate profits. 	60
6) <u>Group Work and Exercises</u>	60
7) <u>Daily Wrap Up</u>	30

Day 4 – How to Improve a Business – Prepare Your Financial Plans	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> • Welcome to Day 4 and a Timely Course Opening. • Opening icebreaker. • Objectives for the day. 	30
2) <u>Income Statement</u> <ul style="list-style-type: none"> • How to forecast sales income. • How to prepare a material costs plan. • How to prepare an operational costs plan. • How to factor in depreciation. • How to bring all plans together in an income statement. 	90
3) <u>Cash Flow Plan</u> <ul style="list-style-type: none"> • How to optimize a cash flow plan to see where your money is moving. • An understanding of the “cash-in” and “cash-out” concept. • How to utilize your cash flow plan on a monthly basis. 	90
4) <u>Balance Sheet</u> <ul style="list-style-type: none"> • Understanding of the concepts behind assets and liabilities. • How to utilize your cash flow plan and the income statement to build your balance sheet. 	90
5) <u>Group Work and Financial Practice Exercises</u>	45
6) <u>Daily Wrap Up</u>	15

Day 5 – How to Improve a Business – Prepare Your Business Plan and Secure Your Financial Needs	Duration (mins)
1) <u>Daily Opening</u> <ul style="list-style-type: none"> • Welcome to Day 5 and a Timely Course Opening. • Opening icebreaker structured to summarize previous day key points (may be delivered by a new trainer). • Objectives for the day. 	30
2) <u>The Business Plan</u> <ul style="list-style-type: none"> • Integrate all previous topics into your new business plan. • How to utilize all your financial statements to build a successful business plan. • Add other items that may be needed. • Understanding other factors to include in your business plan. 	60
3) <u>Group Work and Business Plan Practice Exercise</u>	90
4) <u>Secure Your Financial Needs</u> <ul style="list-style-type: none"> • Identifying financial institutions where you can secure your financial needs. • Reasons for not securing a loan from a financial institution. • Ways to improve the likelihood to obtain a loan. 	60
5) <u>Group Work and Secure a Loan Exercise</u> <ul style="list-style-type: none"> • Practice session with loan application from an actual financial institution in your community. • Review for accurate completion. • Discussion on probability of obtaining a loan. 	75
6) <u>Course Wrap Up and Certificates</u> <ul style="list-style-type: none"> • Final questions and answers. • Final summation of 5-day course. • Ceremony for course completion certificates. 	45

Target Audience: The target groups of the SME “How to Improve a Business” training courses that are provided through the SBDCs are for small and medium entrepreneurs who propose the following:

- ✓ **Age 18 and above who wants and needs the “How to Improve” training.**
- ✓ **Is current a business owner.**
- ✓ **Is able to read and write in the language of the training, which is Arabic.**
- ✓ **Is able to make basic calculations in terms of basic numeracy.**
- ✓ **Have a basic business idea with the business currently operable and has a commitment to substantially improve it.**
- ✓ **A business with at least three employees.**
- ✓ **Number of participants should not be less than 11 and not exceed 18.**
- ✓ **Needs access to business capital, and has had experience with repayment a loan in the past.**

This is an essential requirement to determine the sincere commitment and willingness of the participant to improve his/her own business; thus, a participant must possess a substantial percentage of capital or assets in order to genuinely improve a business. Information and links to financial services provided by MFIs and local banks will be provided through the training courses. Representatives from the financial sector will be invited to introduce the participants to their financial services.

8. STRUCTURED EXERCISES

8.1 HOW TO START (OR IMPROVE) A BUSINESS EXPERIENTIAL EXERCISES

As pointed out in Section 2, structured exercises, also known as experiential exercises, are extraordinary teaching tools. The very best exercises are the ones that you, as a trainer, design purposely for the target audience. No one knows your community like you do. So trust your judgment and alter the exercises below to best suit your local audience.

8.2 EXAMPLES OF EXERCISES

Exercise Quote of the Day

Objectives	To motivate. To inspire. To promote leadership.
Time	2 Minutes
Materials	Flipcharts Colored markers
Process	1. Prepare an opening quote on the flipchart for the first day and for the close of the last day that reflects the theme of your training. 2. Randomly ask participants to contribute on other training days, and to write their quotes on the flipchart.
Debriefing	Not necessary – the quote should speak for itself.
Variation	Ask a volunteer scribe to collect all the quotes during the training session. Type and email later for as an inspirational follow up note.

Exercise Greatest Business Desire

Objectives	Opening icebreaker to encourage participants to know one another and to express their “desire” or reason for starting or improving a business
Time	20-25 Minutes
Materials	Can be done verbally, but if you want to recap use: Flipcharts Colored markers
Process	<ol style="list-style-type: none"> 1. In advance prepare each participant’s name on a card. Drop the cards into a basket. Over the course of the training randomly select people to speak. 2. Instruct participants to take a moment of silence to concentrate on why they are in the course. Write down their greatest desire or reason for wanting to start or improve a business 3. Allow 2-3 minutes for thoughtful reflection 4. Select 3 cards and instruct each person to say: “My name is _____, and my greatest desire is to apply my skills in _____ business. 5. To close, tell participants that by the end of the course you expect each person to know everyone's all business desires.
Debriefing	1 minute presentations per person
Variation	Augment as is best for the group. For example, if it is a small group then you have time for everyone make their statement. However, if it is a large group, stick with the random drawing.

Exercise Energizer

Objectives	The objective of an energizer is to breathe life back into weary participants. Sitting is hard work. So occasionally you should get them up and moving
Time	2-5 Minutes
Materials	Voice
Process	<ol style="list-style-type: none"> 1. Ask everyone to stand. 2. Fold arms in habitual way. 3. Fold arms in non-habitual way. 4. Fold and unfold; habitually and non-habitually, as rapidly as possible
Debriefing	Habitual change is difficult, but not impossible.
Variation	Energizers always bring participants back to life. Don’t forget them. Keep them short and active.

Exercise **Greatest Business Fear**

Objectives	Opening icebreaker to encourage participants to know one another and to express their “fear” related to starting or improving a business
Time	20-25 Minutes
Materials	Can be done verbally, but if you want to recap use: Flipcharts Colored markers
Process	<ol style="list-style-type: none"> 1. In advance prepare each participant’s name on a card. Drop cards into a basket. Over the course of the training randomly select people to speak. 2. Instruct participants to take a moment of silence to concentrate on why they are in the course. Write down their greatest fear related to starting or improving a business 3. Allow 2-3 minutes for thoughtful reflection 4. Select 3 cards and instruct each person to say: “My name is _____, and my greatest fear about starting or improving my businesses is _____ . . . 5. To close tell participants that by the end of the course you expect each person to know all participants business fears and to confront them through appropriate planning.
Debriefing	1 minute presentations per person.
Variation	Augment as is desired for the group, i.e., if it is a small group then you have time to everyone make their statement; however, if it is a large group stick with the random drawing.

Exercise **There’s Money Under Your Chair**

Objectives	Use as icebreaker or energizer to encourage participants to relax and have a bit of fun
Time	2-5 Minutes
Materials	Can be done verbally.
Process	<ol style="list-style-type: none"> 1. In advance prepare the money. 2. Students are asked to raise one hand. Generally everybody does this. 3. Ask them to raise both hands. Generally everybody does this too. 4. Now ask them to raise their chair on top of their heads. Generally, there is laughter and hesitation. Prompt them again. And as needed. 5. Tease them: can they lift the chair while their hands are in the air? 6. Eventually, someone will actually lift a chair and discover the money.
Debriefing	None needed.
Variation	Everyone is happy to do the easy work, but sometimes incentives, like money, are required to do tasks that are more demanding.

Exercise **Marketing Plan Practice (Template is located in the Addendums Section)**

Objectives	Interactive group work to synthesize all the aspects of marketing.
Time	45-90 Minutes
Materials	Notepads Pens Flipchart Colored markers Other materials as desired
Process	<ol style="list-style-type: none"> 1. Depending on the size of the group, divide participants into 4 or 5 small groups 2. Hand out the Marketing Plan Template and ask participants to review. 3. Explain that they will now practice all the elements just delivered through the lecture. 4. Encourage them to refer to the PPT to remind themselves and the working group of key points. 5. Explain that the template will be a draft Marketing Plan which will later be folded into the overall Business Plan. 6. When the templates are complete, have the group select one marketing plan and write its key points on a flipchart. 7. One person from each group should present results. Allow 5 minutes per person. Time. Debriefing tends to run on too long. Time the debriefing closely.
Debriefing	What will be implemented? When? How?
Variation	The main variation with group work exercises is timing. Do not lecture too long. The practice sessions are essential to understanding and applying market principles.

Note: Interactive group work will be utilized for the Business Plan and Financial Statements practice sessions as well. Templates are located in the Addendums section below. You can structure these two exercises in the same manner as above.

9. INDIVIDUALIZED GOALS SESSION

9.1 CHARACTERISTICS OF GOALS MOTIVATION

Successful trainers have explicit training goals. So, if you want to be successful that means you must set goals. Specific training ambitions help to create the attributes required for success. You have been selected to attend this TOT because you are perceived to possess the attributes that contribute to success. For training goals to be effective, they need several key components.

You'll remember that you've been introduced to the "SMART" mechanism in several programs now. SMART is one of the most memorable goal setting acronyms, meaning:

- S - Specific
- M - Measurable
- A - Attainable
- R - Realistic
- T - Time based

Specific – Meticulous goals are more powerful, and will therefore impact your unconscious mind. In the end, they will be more achievable.

Measurable – Whether you select qualitative or quantitative goals, if a goal can't be measured, then you won't know if it is on the road to being achieved.

Attainable – Creating step-by-step processes helps you to identify how to attain your goal. As you identify the steps, you see the pathway to reach them.

Realistic – Your goal can be far-reaching and far-sighted and also still be realistic. Think big. Use broad vision. If you are willing, able, and have the skills necessary, then your goal is realistic.

Time based – All goals must be grounded within a certain time frame. It's true that we need to adjust the timing occasionally, but without a strong sense of timing your goals will be nebulous.

Be SMART. Start planning your goals now.

Here are some other quick tips to keep you motivated to achieve your goals:

The Three R's of Goals

1. Realistic; follow the Rumba rules
2. Relevant to the organization
3. Related to the skill(s) desired

Rumba Rules (The Rumba is a popular Latin American dance.)

1. **R**easonable
2. **U**nderstandable
3. **M**easurable
4. **B**elievable
5. **A**chievable

Four Kinds of Goals

1. Routine goals
2. Problem-solving goals
3. Innovation goals
4. Personal goals

Setting the Goals (A Brainstorming Session)

1. Give advance notice
2. Provide essential information
3. Allow enough time for meeting
4. State specific goals in writing
5. Set **timetable** for achieving goals
6. Get agreement on the goals
7. Set up sub-goals if needed

Living the Goals

1. Reread all your goals often to make them happen
2. Check to see that behavior and actions match goals set
3. Once a month, enjoy reviewing the goals and monitor progress toward the goals.

9.2 A “GOALS” CONTRACT WITH YOURSELF

1. Name:
2. Date:
3. Specific goals and **timeline** for goals to be achieved:
4. Goals set and agreed on by:
5. Be sure both parties (Lead Trainer and Participant) sign the document.

Your personal ACTION PLAN to orient your goals

INDIVIDUAL VISION

As a result of this program, and with the new tools that acquired, what is the one activity (and only one) that you want to achieve by the end of THREE MONTHS?

GOALS

What steps are you going to take by the end of THREE MONTHS to help you realize your single VISION?

OBJECTIVES (Specific Targets)

What steps are you going to take by the end of ONE MONTH that will help you realize your GOALS, which in turn, will help you realize (or achieve) your single VISION?

PROBLEMS

What barriers, resistance, interruptions, obstacles, etc. (anticipated and unforeseen) might you encounter as you implement your Action Plan? Number them.

SOLUTIONS

How do you plan to avoid or to deal with the problems that you have just enumerated? Number to correspond with your list above.

RESOURCES

What people will you need to implement this plan? What other resources -- equipment, materials, outside assistance -- do you need?

List sequential steps (activities) required for the desired change. Indicate the time period for each activity to the right using actual calendar dates and estimate the number of hours required for each activity enumerated.

DESCRIBE ACTIVITY

TIME NEEDED TO ACHIEVE ACTIVITY

COSTS

List the costs of implementing your action plan, including both initial capital investment (if any), any changes in operating costs, as well as time, training, and energy.

BENEFITS

Itemize dollar benefits, time saving benefits, and any other intangible benefits to your action plan.

COMMITMENT

In signing below, the trainer agrees to make the personal commitment of time and money needed to carry out this Action Plan as outlined.

Signature: _____

Witness: _____

Date for Progress Review _____

Today's Date: _____

9.3 EXERCISES FOR REFLECTION AND REVIEW

Exercise

Reflection Time

Source: More Games Trainers Play by John W. Newstrom

Objectives	To encourage trainers and participants to use an overlooked learning style
Time	30 minutes and 15 minutes to debrief
Needs	Flipcharts Colored markers 4 x 6 index cards None
Process	<p>1. Individualized exercise; self-introspective tool</p> <p>Instructions:</p> <ol style="list-style-type: none"> 1. Brief participants on the nature and value of reflection as a learning style 2. Direct trainees to spend two minutes quietly reflecting on what they just heard or experienced 2. During this silent period they should: <ol style="list-style-type: none"> a. Mentally summarize highlights of the module b. Search for application of key points c. Generate questions to direct and to lead the trainer <p>Directed Questions, ask or put question on a flipchart:</p> <ol style="list-style-type: none"> 1. What major insights did you develop during the process of reflection? 2. In what ways will you apply your new knowledge? 4. What questions are running through your mind?
Debrief	Verbal only. Two minutes for each iteration
Variation	Exercise can be lengthened or shortened to fit time constraints.

Exercise**Rapid Review**

Source: The Big Book of Business Games by John W. Newstrom and Edward E. Scannell

Objectives	To provide a method for quick review and summary of the important insights gained and conclusions reached
Time	30 minutes
Needs	Flipcharts Colored markers
Process	<p>1. Group dialogue exercise; review tool</p> <p>Instructions:</p> <ol style="list-style-type: none"> 1. After a presentation, and just prior to a scheduled break, remind the participants that the discussion has ranged far and wide across topics. 2. To check on what they've heard, do a quick review. 3. Before you break the session, invite participants to summarize the key things they've learned or concluded to this point. <p>Directed Questions, ask:</p> <ol style="list-style-type: none"> 1. How many were surprised by the nature of items the group generated? 2. What is the value in learning what others considered to be the most important items? 4. In what ways was your private list different from that of others? <p>Tip: The number of points that you solicit from the group is arbitrarily chosen. It could be as few as three or unlimited (until ideas run out). The number will depend on the time available as well as on the diversity of the discussion topics.</p>
Debrief	List points on flipchart as participants give input.
Variation	Exercise can be lengthened or shortened to fit time constraints. If you have more time put participants into groups to create their lists. Then bring them back together as a group and create a master list. This provides a rich opportunity for individuals to compare their own perspectives and assessments of importance to their colleagues.

Now go forth and make a difference in the world.

Jean Yancey, Entrepreneur
and Dr. Susanne Jalbert's mentor

10. CERTIFICATION PRINCIPLES

10.1 WHAT ARE CERTIFICATION PRINCIPLES?

The ultimate goals of the certification process are continuous expansion of trainer's base skills, upholding of quality standards, and consistency of course curricula delivery. These three criteria are necessary conditions for success and should never be compromised. To ensure continuous quality and credibility of the SBDC trainers, certification of trainers should only take place if the trainer has fulfilled the requirements outlined below. Firstly, the trainers must exhibit these characteristics:

- Possesses all or most of the desired trainer criteria;
- Attended the TRAINING OF TRAINERS (TOT) *Certified Trainer* Workshop, and has earned the Certificate of Attendance;
- Understands certification processes and has signed the certification contract;
- Satisfactorily completes the observation phase;
- Believes in and promotes MSME development; and
- Approved by the SBDC;

Certification of individual trainer professionals is based on compliance to the following criteria and rules:

- SBDC Acceptance Criteria;
- SBDC Interview Score;
- Trainer's Professional Code (TPC) is accepted and signed; and
- SBDC Policies and Procedures are understood and agreed.

Following is a brief description of each document.

10.2 SBDC ACCEPTANCE CRITERIA FOR A TRAINER

A new trainer applicant must satisfy the SBDC criteria as outlined below:

- ✓ **Age 30 and up.**
- ✓ **University graduates.**
- ✓ **Professional experience, including number of years.**
- ✓ **Training experience and number of years (very desirable).**
- ✓ **Demonstrable practical background either working in a private sector business, and/or owner a small business, and/or worked with MSME to strengthen their enterprises.**
- ✓ **Needed specialization, such as financial, marketing, legal, management, etc.**
- ✓ **Needed sectoral and/or technical expertise, such as tourism, construction, agriculture, internet technology, etc.**
- ✓ **Is able to read and write in the language of the training, which is Arabic.**
- ✓ **Financial and/or accounting literacy.**
- ✓ **Opening biographical paragraph giving an overview of qualifications.**
- ✓ **Professional resume.**
- ✓ **Statement of why you want to be a trainer.**
- ✓ **Other special credentials.**
- ✓ **Must believe strongly in building an efficient private sector.**

SBDC acceptance criteria define also the acceptance of the individual to take the examination of certification. In most cases, the examination of certification will comprise an on-site observation (see form below); however, when and if necessary the SBDC senior management may require written examination.

10.3 SBDC INTERVIEW SCORE

After the applicant trainer has been validated according to the SBDC Acceptance Criteria above, he/she should pass an interview for the evaluation of his/her attitudes, skills and abilities of becoming a training professional. The SBDC shall define the content and the procedure for the interview, including reference checking, according to the SBDC's professional standards. Every individual who has been validated according to the SBDC Acceptance Criteria shall have the opportunity to participate in the interview process.

Only applicants that have demonstrated the minimum qualifications can be awarded the SBDC certificate. Applicants that failed the observation examination will have the opportunity for re-examination under the conditions defined by SBDC. Use the scoring system below after the close of the interview.

SBDC Trainer Interview Scoring System

Trainer candidates should be evaluated and ranked based on the submission of a quality resume with an opening biographical paragraph giving an overview of trainer qualifications and cover letter that demonstrates a strong belief in building an efficient private sector, why the candidate wishes to be a trainer, and how they meet following selection criteria

Education (10 points): A minimum of a bachelor's degree in the field of business, banking, finance, administration, accounting, legal, marketing, management or related subject is required. Courses and/or training in these subjects or communications or public outreach will also be considered.

Experience (25 points): Two years of current business training experience with increasingly responsibility and professionalism. Recent demonstrable and practical background in the area of Human Resource Management, private sector business development, deep desire in becoming a Trainer, or a higher qualified trainer, and/or worked with MSMEs to strengthen their enterprises.

Communication Skills (15 points): Must be fluent in Arabic and have proven ability to communicate quickly, clearly and concisely, both orally and in writing. The applicant should have demonstrated ability to make oral presentations logically and persuasively to colleagues and senior managers.

Knowledge (25 points): The applicant is required to have comprehensive knowledge of concepts, principles, and modus operandi of SMEs. Familiarity with political, economic and development realities of Iraq is a plus. Consideration will be given to needed sectoral and/or technical expertise, such as tourism, construction, agriculture, internet technology, etc.

Abilities and Skills (25 points): Excellent interpersonal skills are required to establish and maintain strong contacts with counterparts both inside and outside of the Bank. Skills in word processing, email, databases, and spreadsheets must be evident. The position requires an entrepreneurial-results approach to training and development that will support SBDC growth.

Maximum points available: 100

A new trainer is not guaranteed the certificate if all conditions are not appropriately met and/or maintained by the applicant. All certification decisions, at this point in time, rest with the USAID-Tijara BDS team and the SBDC executive director.

10.4 TRAINERS PROFESSIONAL CODE

Ultimately, the SBDC for whom the trainer delivers courses defines the rules of trainers' professional conduct and professional standards and codes. This Trainers Professional Code refers to the standards of quality, attitudes, professionalism and quality of the training professionals during their performance.

SBDC shall define the Trainers Professional Code and promote it among its members and non-members. SBDC's objective is that all training and development community in Iraq abide by the principles stated in the Trainers Professional Code.

SBDC staff and members shall be aware of the difficulties related to the follow-up on the observance by members and certified professionals and organizations of the Trainers Professional Code. Therefore, the Association shall define clear policies and procedures regarding the recording and the corresponding actions taken following the information about non-conformance to Trainers Professional Code of Conduct and Standards. See the form included below in the section SBDC Policies, Procedures and Sample Forms.

10.5 SETTING STANDARDS

The SBDC establishes core competencies and standards for:

- the instructor / provider of training, and
- the organizational environment of knowledge services.

The standards are established according to the core competencies (see earlier module) required to ensure the high-quality of professional training. High standards have the purpose of providing the trainers' community of Iraq with the expectation of a highest professional level of both **content** and **delivery** of training and other knowledge services.

The standards have an important role in developing a **shared system of values** among the individuals and organizations dealing with knowledge services like Iraq's Small Business Development Centers. The core competencies, the standards and their evaluation criteria outlined in this guide in order to make them available to all individuals and organizations.

SBDCs ensure that the set standards are in line with and correspond to the similar **international and regional standards** defined by international organizations such as

International Board of Standards for Training Performance and Instruction (IBSTPI)¹⁰ and American Society for Training and Development (ASTD)¹¹. This shall provide resources of high standards as well as the opportunity and ability for integration and exchanges with the corresponding international institutions.

The SBDCs, along with their trainers, shall continuously work to update and improve the definition of core competencies and standards, in order to ensure the ***international competitiveness*** of the Iraqi business service providers.

Currently, the IBSTPI defines eighteen standards classified according to five major fields:

- **Professional Foundation** describes the standards concerning communication, continuous development, instructor's ethics, reliability, and credibility.
- **Planning and Preparation** defines the requirements towards the planning and preparing of the training and its delivery.
- **Instructional Methods and Strategies** include a range of aspects of a professionally delivered training starting from the motivating the audience to the media and technology to be used.
- **Assessment and Evaluation** refers to the learner's performance, as well as to training effectiveness.
- **Management.** Emphasizes the importance of managing an appropriate environment for training.

Trainers agree to make use of these standards.

¹⁰ www.ibstpi.org

¹¹ www.astd.org

10.6 SBDC POLICIES, PROCEDURES AND SAMPLE FORMS

In general, the SBDC policies and procedures apply not only to trainers, but also to **ALL Employees, Individual Consultants, Interns and Volunteers**. All said persons shall be fully briefed on SBDC policies and procedures. Individuals, including trainers, shall support the organization's best interest by adhering to the SBDC policies and procedures, including:

- Trainers Professional Code of Conduct and Standards,
- All policies and procedures adopted or initiated by the SBDC
- Meeting the Performance Success Standards as a "Valued Contributor" including
 - Productivity
 - Dependability
 - Collaborating
 - Problem identification and problem solving
 - English language skills
 - Job knowledge - skills
 - Initiative
 - Decision making
 - Effectively organizing work
 - Creativity
 - Oral communication
 - Written communication
 - Decisiveness
 - Leadership skills
 - Effectiveness
 - Taking initiative to make things better
 - Leading by example
 - Using the SBDC's resources wisely and accurately (tools, equipment, financial)
- Signing the "Examination of Certification" contract

As related to overall SBDC policies and procedures, for example, the **Executive Director** shall ensure that trainer goals and strategies are achieved by making timely decisions and recommendations for course assignments, and related tasks and duties; resolving conflict; fostering diversity and equal opportunity in the workplace (race, religion, color, sex, age, tribe, national origin); orienting and training.

Additionally, the executive director will keep all personnel informed about training assignments, training progress, evaluating performance outcomes, and opportunities for advancement and growth; recommending compensation, promotions to intermediate and advanced training positions, transfers, and termination.

Pertaining to actual production of training delivery, the executive director or training manager will construct of the trainings as best suits the participants; and will oversee timesheet-reporting; ensuring all SBDC policies and standards are observed, and will carry-out all duties in accordance with project needs, training needs, and current laws. The executive director will recommend changes to training policies; discipline and recommend dismissal; and set work schedules.

As an introduction to SBDC Policies and Procedures, the following forms are provided for demonstration purposes:

- Trainer Job Description
- Trainer Activities Report
- Trainers Professional Code of Conduct and Standards
- Examination of Certification Contract
- Rating the Potential of Trainers

JOB DESCRIPTION

- I. Job Title:** Trainer
II. Project: Small Business Development Center
III. Job Classification: Professional Staff
IV. Today's Date: 2010

V. Tasks and Responsibilities

The Trainer will be required to provide training, curricula, logistics, and materials to a broad range of audiences, including start-up entrepreneurs, current business owners, and associations. Work will focus on developing better business management skills, to better prepare Iraqis to start or expand businesses, and to link with microfinance institutions (MFIs) and banks. Trainer will work with the identified participants.

Duties of the Master Trainer are as follows:

- Interacting and dealing with Iraqi business men and women, counterparts, agencies and companies via telephone, e-mail and personal visits pertaining to training issues;
- Delivering and facilitating the cornerstone SBDC courses such as: Training of Trainers, How to Start-up or Improve a Business, and related business skills courses;
- Fully understand all components of the SBDC courses;
- Organizing and maintaining an accurate evaluation and monitoring system for the training unit with appropriate documentation including participant registrations and evaluations as well as overall results of each training.;
- Qualifying candidates for appropriate courses;
- Setting up of Master Training Events List to facilitate coordination of offsite training events and handling all aspects of successful training delivery;
- Using modern adult education interactive delivery skills; and
- Assess additional courses required to improve the knowledge of business participants.
- And other training duties as requested by senior management.

VI. Terms of Employment: One year, annually renewable, or on a contractual basis.

VII. Qualifications and Experience

- 3 – 5 years of initial work experience related to the duties and responsibilities listed under section V above
- BA in related field; however higher education is preferred
- Superior communication and interpersonal skills
- Fluency in written and spoken English
- Good organisational and record-keeping skills
- Excellent word processing skills
- Proficiency in use of spreadsheet (Microsoft Excel)
- Ability to use Internet
- Problem-solving skills

VIII. Supervisor: Executive Director

IX. Proposed Salary: From \$xxx to \$xxx

TRAINER ACTIVITY REPORT

Name						Identification Number					
Assignment											
<p>This report is to be prepared in triplicate, signed, and distributed as indicated below. It will be used to determine the time for which the Consultant will be paid. Therefore, the report should be submitted as soon as possible after completion of the assignment or, for a prolonged assignment, periodically during the course of the assignment.</p>								<p style="text-align: center;">Activity Symbols</p> <p>T - Official Travel*</p> <p>D - Official Duty</p> <p>W - Weekend**</p>			
Date	Day of Week	Activity Symbol	Location	*Time of Departure	*Time of Arrival	Brief Description of Activity (1)	Official Hours (2)	Activity (3)			
<p>* Please note departure (from home/hotel) and arrival (at hotel/home), times of travel from one location to another.</p> <p>** Time for which compensation is not generally paid.</p> <p>(1) Examples: On-site, field visit, interviewing, report writing, etc.</p> <p>(2) Normally limited to a maximum of 8 hours per day.</p> <p>(3) If working on multiple assignments, please indicate each assignment and number of hours per day.</p>											
Signature of Trainer						Signature of SBDC Representative					
Date						Date					

TRAINERS PROFESSIONAL CODE OF CONDUCT AND STANDARDS

To uphold the Trainers Professional Code of Conduct and Standards,

I, _____ (name) _____,

hereby, agree to uphold the trainer's professional code of conduct and the following standards:

- **Confidentially and Propriety** of information shall be protected, safeguarded and kept private on behalf of the SBDC as well as the participant.
- **Facts** will not be misrepresented nor will any activity giving rise to conflicts of interest be undertaken.
- **Professional Foundation** of the standards concerning communication, continuous development, ethics, reliability, and credibility shall be adhered.
- **Planning and Preparation** will be undertaken to meet all the requirements towards course quality including advance planning and preparing of the training as well as its delivery.
- **Instructional Methods and Strategies** will include a range of aspects of a professionally delivered training starting from motivating the audience to the media and high or low technology to be used.
- **Assessment and Evaluation** will be utilized to measure to the participant's experience, as well as the training effectiveness.
- **Management** reports on the programs for the SBDC will be prepared professionally and timely.

Name:

Signature:

Date:

EXAMINATION OF CERTIFICATION CONTRACT

TRAINER COMMITMENT

In signing below, the trainer agrees to on-site observational examination which will precede certification. The training certificate will be issued and signed when this commitment is satisfactorily met.

Trainer Name:

Signature:

USAID-Tijara BDS Team Member Name:

USAID-Tijara BDS Team Member Signature:

Date for Observational Review:

Today's Date:

RATING THE POTENTIAL OF TRAINERS

<i>Opening the Presentation</i>	Yes	No
1. Can establish credibility with participants through introduction and presentation of credentials.		
2. Can establish the training expectations of the participants.		
3. Can establish an understanding of the goals of the training session		
4. Can describe how session goals of training can meet their needs.		
5. Can establish credibility through depth of knowledge on subject.		
<i>Conducting the Presentation</i>	Yes	No
1. Will be able to use questions to review and summarize teaching points.		
2. Will be able to use questions to elicit participant involvement		
3. Will be able to involve all the participants in the discussions and activities		
4. Will be able to use a variety of activities and techniques to present and reinforce teaching points		
5. Demonstrate a broad knowledge of the subject		
6. Demonstrate thorough preparation		
7. Will be able to use training aids competently.		
8. Teaching points will be presented in a logical and flowing manner		
9. Present and debrief experiential activities in a relevant manner		
10. Can make frequent and varied reinforcement of session points.		
11. Organize delivery logically and understandably.		
12. Conduct smooth transitions between topics		
13. Vary presentation to maintain maximum interest		
14. Can elicit feedback from participants		
15. Will integrate role plays in interactive exercises effectively		

Personal and Professional Qualities

1. Will be able to handle questions professionally even if not knowing answers.
2. Control flow of discussion.
3. Demonstrate a broad knowledge of the subject.
4. Will show respect for the opinions of the participants by listening, repeating and referring to participants input.
5. Can project a confident professional image.
6. Can use gestures, eye contact, body language confidently.
7. Will use appropriate and inoffensive humor in presentations.

Closing the Presentation

1. Have participants define and summarize the teaching points of the session
 - Verbally
 - By debriefing after an exercise
2. Meet training expectations of participants by participant acknowledgment of accomplishing training expectations

Additional comments, observations and suggestions per trainer: Add key points particularly related to the trainers strengths and weaknesses.

11. ADDENDA

11.1 SUGGESTED READING¹²

CONCEPTUAL (Exploring what you want to do):

- Wishcraft: How to Get What You Really Want Out of Life
Barbara Sher
- A Whack on the Side of the Head
Roger vonOech
- Uncommon Genius
Denise Shekerjian

TECHNICAL/MANAGEMENT/TRAINING

- Growing a Business
Paul Hawken
- Management of Organizational Behavior:
Utilizing Human Resources
Hersey & Blanchard
- The 7 Habits of Highly Effective People
Stephen R. Covey
- The Great Game of Business
Jack Stack
- The Tao of Leadership
John Heider
- Training Know-How
Kohls & Brussow
- Trainer's Handbook: Delivering
Instruction to Adults
Duane G. Jansen, Ph.D.
- Games Trainers Play
John W. Newstrom
- Chrysalis: Leadership Training for
Pioneering Women
Range & Omondi
- The Encyclopedia of Icebreakers
Forbess-Greene

GLOBALIZATION

- The Lexus and the Olive Tree
Thomas Friedman
- False Dawn
John Gray
- The Art of the Long View
Peter Schwartz

PLANNING LIFE/WORK BALANCE

- To Build the Life You Want,
Create the Work You Love
Marsha Sinetar
- Life Strategies
Phillip McGraw, Ph.D.
- The Artist's Way at Work
Bryan, Cameron & Allen

RESOURCES AND/OR BUSINESS SUPPORT GROUPS:

- Chamber of Commerce
- Trade Organizations
- Business Associations
- Advisory Board
- Peer Groups

¹² You can utilize the Internet to get copies of articles by these authors.

11.2 ABOUT THE BDS TEAM

About the Author

Susanne E. Jalbert, Ph.D.,

Joined the Louis Berger Group and AECOM in January 2006 and is currently USAID-Tijara's Senior Advisor of Business Development Services. She was formerly Director for both USAID-Izdihar and USAID-Tijara's Business Development Services. Dr. Jalbert is the champion architect of the Small Business Development Centers (SBDCs) initiative. She is an international business development consultant with more than 20 years of global field experience. Focused on enterprise sustainability by transferring business technologies to small and mid-sized enterprises (SMEs), business associations (BAs) and non-governmental organizations (NGOs), including women business associations (WBAs) and civil society organizations (CSOs). Dr. Jalbert facilitates economic growth and empowerment of visionary leadership in transitioning, developing, and conflicting economies. She has assisted more than 30 international contractors on 85 assignments in 40 countries. Mission: To connect SMEs and NGOs to modern management methods in order to successfully contribute to their emerging economies. Capability strategies include:

- **Development of the private sector (SMEs)**
- **Strengthening of institutions like the SBDCs and business associations**
- **Increasing the overall capacity and outreach of NGOs**
- **Creating awareness of women entrepreneurs and disentangling gender issues**
- **Implementing business education and training programs**

Dr. Jalbert demonstrates technical expertise in development of the private sector, public-private partnerships, institutional strengthening and civil society capacity. Her overarching goals are to: 1) advocate for effective change, 2) create financial sustainability, 3) develop superior strategic plans, 4) expand public policy advocacy and public/media relations campaigns, 5) produce organizational and management efficiency and 6) support women who traditionally have been powerless within their societies. Regional experience includes: Europe, Eastern Europe, Asia, former Soviet Union countries, Africa, Middle East and North America.

د. سوزان أي جالبرت

انضمت د. سوزان إلى مجموعة لويس بيرجر في شهر كانون الثاني 2006 تشغل الآن منصب مستشار اقدم لخدمات تطوير الأعمال التابع لمشروع تجاره. وهي مستشارة مستقلة في مجال الأعمال بخبرة تزيد على 20 عاماً. ركزت على الإستراتيجية عن طريق تحويل تقنيات الأعمال إلى مشاريع صغيرة و متوسطة، و جمعيات أعمال و منظمات غير حكومية، بضمنها جمعيات سيدات الأعمال و منظمات المجتمع المدني. سَهَلَت د. جالبرت عملية النمو الإقتصادي و التفويض للقيادة المستقبلية في الإقتصادات المتحولة و النامية. و قد قدمت المساعدة إلى أكثر من 30 متعاقد دولي حول 83 مهمة في 40 دولة. المهمة: الربط بين المشاريع الصغيرة و المتوسطة و المنظمات غير الحكومية بالطرق الحديثة للإدارة لتحقيق المساهمة الناجحة لإقتصاداتها الناشئة. و تشمل الإستراتيجيات القدرة على:

- توسيع عملية تطوير المشاريع الصغيرة و المتوسطة للقطاع الخاص.
- تقوية المؤسسات مثل جمعية الأعمال.
- رفع قدرة المنظمات غير الحكومية.
- خلق التوعية للنساء المستثمرات و تحرير القضايا المتعلقة بالتمييز بين الجنسين.
- تنفيذ البرامج التعليمية و التدريبية.

تستعرض د. جالبرت الخبرة التقنية في تطوير القطاع الخاص، و الشراكات العامة و الخاصة، و الدعم المؤسسي و قدرة المجتمع المدني. و الغاية من هذه الأهداف هو: (1) التأييد للتغيير الفعال. (2) خلق الإستراتيجية المالية. (3) تطوير الخطط الإستراتيجية الكبيرة. (4) توسيع التأييد للسياسة العامة و الحملات الخاصة بالعلاقات العامة و العلاقات مع وسائل الاعلام. (5) تقديم الكفاءة التنظيمية و الإدارية. (6) دعم النساء اللواتي كن مستضعفات في مجتمعاتهن. و تشمل الخبرة الإقليمية على: أوروبا و أوروبا الشرقية و آسيا و الدول التي نالت إستقلالها حديثاً و أفريقيا و الشرق الأوسط و أمريكا الشمالية.

Husam H Habibeh,

Joined the USAID-Tijara program in February 2009 and is currently the Director of the Business Development Services Component. With over 15 years experience in the fields of economic and business development, community development, private sector and SME development, microfinance, community infrastructure and essential services programs aimed at generating employment. He has implemented and conducted business management trainings, specialized management consultancies for MSMEs, and income generation projects for large scale employment with several international implementers and donation agencies.

He has extensive experience working in Iraq, Jordan, Lebanon, and the Middle East for USAID funded projects as a Business Development Technical Advisor and in leadership roles as a Program Office Director for IRD/CSP, Credit Manager for a USAID funded microfinance company, and several years in the private sector. Mr. Habibeh has managed an aggregate of diversified portfolios valued at over 350 million USD and has directed and managed up to 250 professional, technical, and support staff.

Mr. Habibeh holds a MBA in International Management from the New York Institute of Technology, and is certified as a SME Business Trainer of Trainers and Business Consultant by the International Labor Organization and the UNDP, and also certified as a Microfinance Expert by CGAP. He is experienced in developing and managing business planning tools, program budgeting, strategic business planning, strategic financial management, and credit and portfolio management. Mr. Habibeh is fluent in English and Arabic.

حسام حبيبة،

انضم إلى برنامج تجارة التابع للوكالة الأمريكية للتنمية الدولية في شباط / فبراير 2009 ويشغل حالياً منصب مدير قسم خدمات تطوير الأعمال. له خبرة أكثر من 15 عاماً في مجالات التنمية الاقتصادية والأعمال وتنمية المجتمع والقطاع الخاص وتطوير شركات التمويل الصغرى، وتطوير المشاريع الصغيرة والمتوسطة SME، والبنية التحتية للمجتمع بالإضافة لبرامج الخدمات الأساسية التي تهدف إلى توفير فرص العمل. قام بتقديم دورات تدريبية لإدارة الأعمال التجارية، والاستشارات الإدارية متخصصة للشركات الصغرى والصغيرة والمتوسطة، والمشاريع المدرة للدخل والعمل على نطاق واسع مع وكالات دولية مانحة عديدة.

لديه خبرة واسعة في العمل في العراق، والأردن، ولبنان، والشرق الأوسط في المشاريع الممولة من الوكالة الأمريكية للتنمية الدولية USAID كمستشار تقني في مجال تطوير الأعمال، ومدير لمكتب بغداد لبرنامج استقرار المجتمع التابع لمنظمة الاغاثة والتنمية الدولية IRD/CSP، وكذلك شغل منصب مدير فرع الائتمان لمؤسسة تمويل صغرى التابعة للوكالة الأمريكية للتنمية الدولية USAID بالإضافة لعمله عدة سنوات في القطاع الخاص. السيد حسام تمكن من ادارة مجموعة حقائب عمل متنوعة تقدر قيمتها بأكثر من 350 مليون دولار، وقاد أكثر من 250 موظف متخصص تقني والمساهمة في مشاريع وبرامج قامت بتوفير الالاف من فرص العمل.

السيد حسام حاصل على درجة الماجستير في الإدارة الدولية من معهد نيويورك للتكنولوجيا، وعلى شهادة مستشار أعمال ومدرب للمدربين للمشاريع التجارية الصغيرة والمتوسطة الحجم من قبل منظمة العمل الدولية وبرنامج الأمم المتحدة الإنمائي UNDP، وله شهادة معتمدة كخبير لمشاريع التمويل الصغرى من المجموعة الاستشارية لمساعدة الفقراء CGAP. وكما لديه الخبرة الواسعة في تطوير وإدارة أدوات تخطيط الأعمال التجارية وميزانية البرامج وتخطيط الأعمال الاستراتيجية، وإدارة المشاريع المالية الاستراتيجية، والائتمان، وإدارة المحافظ الاستثمارية. السيد حسام يتحدث اللغتين العربية والانكليزية بطلاقة.

Sarwa Numan Al-Dulaimi,

Joined the Louis Berger Group and AECOM in January 2006 and is currently USAID-Tijara's Deputy Director of Business Development Services. She has worked from the beginning of the BDS component side-by-side with Dr. Jalbert to champion the creation of the Small Business Development Centers (SBDCs) initiative. She now supports Husam Habibeh as his Deputy Director, and is looking after 3 SBDCs along with their provincial branch offices.

Current duties within the BDS component include: evaluating the SBDC activities and developing work plans, training aspects, raising SBDC staff skills and performance, and as often as is possible attending SBDC trainings to observe, evaluate and strengthen curricula delivery, conducting frequent field visits to assist new Small Business Development Centers in the establishment phase, following up with the SBDCs as related on urgent issues and interfacing with the other components to arrange a cross-cutting opportunities.

Furthermore, as the Deputy Director, Sarwa assist with critical correspondence, Internet research to source new materials, and performs other tasks as needed/required by the component director, such as review of all monthly and weekly report which reflects SBDC activities, link to business entities, arranging workshops for exchange experiences, and related matters.

Sarwa has been involved in private sector development since 2004. In December 2009 in California USA, she honorably completed Santa Clara University's prestigious **Global Women's Leadership Network** program at the Leavey School of Business.

Raymond Mendenilla,

Received a scholarship from the United States Navy to attend Rensselaer Polytechnic Institute in upstate New York where he received his Bachelor of Science in Management Information Technology. Commissioned as an officer in the United States Navy; Raymond served as a Surface Warfare Officer on the USS Juneau LPD-10 stationed out of Japan followed by serving as the Administration Officer for the Naval Computer and Telecommunications Station on the island of Guam.

Raymond finished his service in the United States Navy and entered the corporate world in 2004 accepting a position with Generac Power Systems, a leading manufacturer of industrial power generators. By 2007 he moved up the ranks and was named the Regional Sales Manager for the Midwest which encompassed 13 states. That same year Raymond was recalled to active duty to serve with the Department of State sponsor Provincial Reconstruction Team (PRT) in Baghdad as the Senior Business Development Advisor. He worked with the Government of Iraq and local NGOs in the province to help facilitate the first large scale International Business Expo in Baghdad since the fall of the Saddam regime that was covered by over 80 local and international media outlets. Upon return from active duty service in 2008 Raymond accepted the position as the Director of all Kaplan Test Preparation and Admission Centers for the state of Virginia. During his tenure with Kaplan, sales increased 35% in less than 6 months.

In June 2009, Raymond accepted a position as a Business Development Service Advisor with the USAID-Tijara program to aid the provincial economic growth efforts in Iraq and is eager to do his part to develop the sustainability of the SBDC network.

رايموند مانديلا

حصل على منحة من بحرية الولايات المتحدة للألتحاق بمعهد رينسيلار لتعدد المهارات في شمال ولاية نيويورك حيث حصل على بكالوريوس العلوم في إدارة تكنولوجيا المعلومات. ثم فوض ريموند كضابطاً في القوات البحرية للولايات المتحدة؛ في شعبة الحرب السطحية موظف على المكتبة والمنشورات 10 - المتمركزة خارج اليابان، ثم عمل بعدها كموظف لإدارة الحاسب الآلي والاتصالات السلكية والمحطة البحرية في جزيرة غوام.

أنهى ريموند خدمته في القوات البحرية للولايات المتحدة ودخل عالم الشركات في عام 2004 حين قبل بمنصب في شركة Generac Power Systems، الشركة الرائدة في صناعة مولدات الطاقة الصناعية. وبحلول عام 2007 اختير كمدير المبيعات الإقليمية لمنطقة الغرب الأوسط التي تضم 13 ولاية.

وفي العام نفسه واستدعي ريموند للاتحاق بالخدمة مع وزارة الخارجية الأميركية الراعية لفريق إعادة الاعمار في بغداد كمستشار اقدم في تطوير الأعمال. كان يعمل مع الحكومة العراقية والمنظمات غير الحكومية المحلية في المدينة للمساعدة في تسهيل اول معرض تجاري دولي في بغداد منذ سقوط نظام صدام حسين الذي غطاها أكثر من 80 وسيلة أعلام محلية ودولية. و في عام 2008 قبل ريموند بمنصب مدير جميع مراكز الاختبار لشركة كابلان في ولاية فيرجينيا. خلال فترة عمله مع كابلان، زادت المبيعات بنسبة 35% في أقل من 6 أشهر. في حزيران / يونيو 2009، قبل ريموند بوظيفة مستشار في قسم خدمات تطوير الأعمال مع برنامج تجارة التابع للوكالة الأميركية للتنمية الدولية لمساعدة الجهود الإقليمية للنمو الاقتصادي في العراق، وكحرص منه على القيام بدوره في تطوير واستدامة شبكة مراكز التطوير الصغيرة.

Sunirmal Ray,

Has 22 years of experience in Private Sector Development/SME Development with a major focus on Business Development Services, Association Development, Export Promotion, Alternative Livelihood and Agricultural Value Chain. He is currently BDS Advisor for USAID-Tijara and looking after 5 SBDCs. He was recently a Senior Business Development Advisor in USAID's Afghanistan SME Development Project and has trained more than 3000 SMEs in Afghanistan. He has organized Afghan participation in 6 international trade shows and has established marketing linkages for Carpet producers, Dry Fruit manufacturers and Marble manufacturers. He has assisted Government of India to develop a Market Development Assistance (MDA) Scheme for the SME exporters, which provides assistance to more than 3,000 SMEs per year. He also has developed sustainable Business Development Centers for various SME groups in India. Sunirmal also worked extensively with the Chambers of Commerce and business associations in Bangladesh and India to promote SME trade between the two countries. He also has assisted the Ministry of Commerce, Government of India to develop a Preferential Trade Agreement (PTA) between Nepal and India. Sunirmal was instrumental in developing first Trade/Business Information Center (BIC) in India, funded by UNDP and it is now used by 12,000 odd SMEs in the light engineering export/business.

Sunirmal is M.Sc., MBA and has published few articles and papers in different journals.

سنورمال راي

له خبرة 22 عاماً في مجال تنمية القطاع الخاص / وتطوير المشاريع الصغيرة والمتوسطة مع التركيز بشكل كبير على خدمات تطوير الأعمال ، ورابطة التنمية ، وتشجيع الصادرات ، وقياس القيمة المضافة للنشاطات الزراعية والمعيشية الأخرى. وهو يعمل حالياً كمستشار في قسم خدمات تطوير الأعمال لبرنامج تجارة ومسؤولاً عن خمسة مراكز تطوير أعمال صغيرة SBDCs. وكان يعمل مؤخراً كمستشار لتطوير الأعمال في الوكالة الأميركية للتنمية في أفغانستان ، وقد درب أكثر من 3000 شركة صغيرة ومتوسطة هناك. فقد عمل على مشاركة الأفغان في 6 معارض تجارية دولية ، وانشأ روابط بين منتجي السجاد و الفواكه الجافة ومصنعي الرخام. وقد ساعد حكومة الهند على تطوير السوق وعمل مخطط لمصدري المشاريع الصغيرة والمتوسطة ، والذي يعمل على مساعدة أكثر من 3,000 مشروع صغير ومتوسط في السنة. كما انه ساهم في مساندة مجموعات مختلفة من مراكز تطوير الأعمال الصغيرة والمتوسطة الحجم في الهند. عمل سنورمال على نطاق واسع مع الغرف التجارية وجمعيات رجال الأعمال في بنكلاديش والهند لتعزيز التجارة الصغيرة والمتوسطة الحجم بين البلدين. كما انه ساعد وزارة التجارة في حكومة الهند من أجل وضع اتفاق التجارة التفضيلية بين نيبال والهند. كان لسنورمال دور أساسي في تطوير مركز التجارة الأول لتطوير المعلومات في الهند ، وبتمويل من برنامج الأمم المتحدة الإنمائي ، والذي يخدم حالياً أكثر من 12,000 مشروع صغير ومتوسط في ضوء هندسة الأعمال التصديرية.

سنورمال حامل لشهادة الماجستير في إدارة الأعمال ونشرت له بعض المقالات في الصحف والمجلات المختلفة.

Kamran M. Niazi,

Joined Louis Berger Group and AECOM in December 2009 and is currently a Business Development Services Advisor in USAID-Tijara, looking after 3 SBDCs. He was formerly working for a "Matching Grants Fund" promoting use of BDS by agribusiness enterprises, supporting BDSPs in their capacity building activities and helping micro enterprises achieve financial independence via micro grants for establishment of farmers' cooperatives.

He is an Economic Growth Specialist with around 10 years of experience in Private Sector Development and Poverty Reduction. His main work experience has been promoting SMEs through promoting Business Enabling Environment, Trade Associations Support, Sectoral Strategies, Foreign Direct Investment Promotion, Financial Products Development and Market Research & Linkages.

He has acted as a business mentor to over a 1,000 MSMEs and has been heavily involved in entrepreneurship promotion, especially among youth. He has run entrepreneurship promotion campaigns, supported Business Plan Competitions and has worked on setting up 3 "Entrepreneurship Development Centers" at Universities.

His overarching goals are to promote economic growth by:

- a. Development of Private Sector by strengthening MSMEs Development Organizations.
- b. Providing assistance to MSMEs via policy & regulatory interventions, enhancing access to finance including promoting "Venture Capital activities" and increasing market linkages.
- c. Assisting Universities to become "Economic Growth Engines" by establishing "University Owned Companies", "Entrepreneurship Development Centers including Incubators" and "University Seed Capital Funds".

Mr. Niazi holds a Masters Degree in Public Administration, has been trained in "Small Business Mentoring" and "Business Incubation".

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11.3 TEMPLATES

11.3.1 MARKETING PLAN

11.3.2 FINANCIAL STATEMENTS

11.3.3 BUSINESS PLAN

II. CONDUCT MARKET RESEARCH USING THE ‘STEP PROCESS’

A. Identify your customers.

1. Customers could be identified as:

- **Existing customers** – Those who are currently buying from you.
- **Potential customers** – Those who are not buying from you now, but who you hope will buy from you in the future.
- **Lost customers** – Those who have stopped buying from you for various reasons, but who you hope to get them back

2. Indicate who you will be primarily selling primarily to (indicate all that apply):

<u>Customer</u>	<u>Total Amount of Sales Expected</u>	<u>Percentage of Sales</u>
Individuals	_____	_____
Private sector businesses	_____	_____
List types of businesses	_____	_____
Wholesalers	_____	_____
Retailers	_____	_____
Government	_____	_____
NGOs	_____	_____
Exporters	_____	_____
Processors	_____	_____
Other	_____	_____

3. Indicate how you will be targeting customers by (indicate all that apply):

Products lines and/or services	_____
Geographic areas	_____
Personal selling	_____
Mass media advertising	_____
Industry	_____
Business to Business	_____
Promotions	_____
Other	_____

4. How much will your selected market spend on your type of product or service this coming year?

Estimate Your Sales _____

B. Assess Needs of Customers

Here are three possible methods to assess the needs of your customers:

- **Informed guesswork:** Assumptions based on your knowledge and experience. This method is used only for making a preliminary assessment of your business idea or if you are exploring the launch of a new product or if you have not yet started your business.
- **Using industry sources of information:** Talk to retail and major suppliers and distributors for information to know more about the choices and complaints of the people who buy those products. Suppliers of raw materials are also a good source of information for manufacturing businesses.
- **Interviewing:** Obviously, the customers themselves are your most accurate information source. Talk to as many current, potential and lost customers. If you are a new business, talk to as many competitors and competitors customers as possible. By asking the right questions, you will be able to assess what special attributes they need in your product or service.

What method will you implement? How? When?

Assess Needs of Customers, continued

- Prepare a detailed customer profile of your typical customer, and
- Prepare a well structured market research questionnaire.

Sample Questions:

- What should be the quality of your products or services?
- What price will be able to obtain?
- How much of your products or services your customer will need on a regular basis?
- How will you be able to attract customers to buy your products or service?
- What would be the most suitable way for distribution for your products?
- What other questions should you ask?

Profile Demographics

Individual Buyers	Businesses, Organizations, Government
Age	Type of product
Gender	Type of market
Geographic location	Type of business customer
Education	Size of each purchase
Profession/occupation	Frequency of purchase
Family status	Buying procedures
Family size	Geographic location
Income level	Annual volume required
Lifestyle	Specialized product
Preference of quality, packaging, price	Preference of quality, packaging, price
Quantity of each purchase	Quantity of each purchase
Frequency of buying	Frequency of buying
Preference of place of purchase	Preference of place of purchase
Satisfaction with current availability	Satisfaction with current availability
Other	Other

List Your Main Profile Demographics:

Profile Demographics, continued:

To complete the profiles of your typical customers, you will need to interview them. Therefore you need to design a Market Research Questionnaire. Answer the questions below:

WHO? – These questions will check the customer profiles you initially developed. For example, you may find during the survey that a different age group prefers your products/services than your initial assumption.

WHAT? – This will help you establish what your customer is looking for and if your product can meet that need.

WHEN? – This will explore the timing of their purchase and how often they will purchase during a certain period.

WHERE? – This part of the survey focuses on where the customers look for your product and what is the most convenient way to purchase your product.

WHY? – This part of the survey will help you understand the buying behavior of the customers you are targeting.

Revisit the survey slides and prepare your initial survey questions here.

C. Assess Your Level of Competition

1. Who are our competitors?

List three competitors now.

Company X Company Y Company Z

Name
Years in business
Location
Types of customers
Market share
Price charged
Product/Service
How is business organized?
How are customers attracted?
Are customers satisfied?
Marketing strategies

2. How competitive is the market? Circle your answer. High Medium Low

3. List company strengths and weaknesses as compared to the competitors listed above (consider such areas as location, size of resources, reputation, services, personnel, pricing, quality, added value, etc.)

Strengths

1. _____
2. _____
3. _____
4. _____

Weaknesses

1. _____
2. _____
3. _____
4. _____

KEY DATA TO GATHER

- Who are the competitors?
- Who are their customers?
- Where are they located?
- What price do they charge?
- How do they attract customers?
- What are their strengths?
- What are their weaknesses?

TIPS TO COLLECT DATA

- Utilize the customer survey.
- Visit and observe your competitors.
- Talk to suppliers of your competitors.
- Study some of their advertisements.
- Study any promotional material.
- Ask your competitors questions.
- Opportunity analysis of main competitors.

C. Assess Your Level of Competition, continued

SWOT Analysis of Your Competition: Prepare **3** SWOT analysis forms in order to analyze the **3** competitors outlined above.

Strengths	Weaknesses
Opportunities	Threats

D. Estimate Your Market

NASARIYAH LOCAL GARMENTS ESTIMATED EFFECTIVE MARKET			
Market Segment	Product	Women's Garments	Children's Garments
Market my business can service directly	Total market size in city of Nasariyah	300	600
	My market share (based on research)	15%	15%
	Monthly Effective Market	45	90
Market my business cannot service directly	Total market size in province of Dhi Qar	2,950	6,000
	My market share (based on research)	8%	8%
	Monthly Effective Market	236	480
Total Monthly Effective Market Size		281	570

Using the illustration above, draw a chart or graph here that represents your estimated market.

End of Marketing Exercise for Day 1

11.3.1 MARKETING PLAN, CONTINUED

Exercise for Marketing Day 2 of 2

I. THE IMPORTANCE OF MARKETING

Customers are the most important people for your business. To be successful in business, you must satisfy your customers' needs. Your customers will NOT buy from you, if they are not satisfied with what you have to offer them. Without customers, you will have no sales. Your business will not have the chance to survive and you will have to close down!

II. MARKETING MIX

Defining Product, Price, Place and Promotion for Your Business

Product or Service Analysis

A. Description

1. Describe what the product/service is and what it does for the customer:

B. Comparison (Add Value to the Products you Offer) – Unique Positions Statement (UPS)

1. What advantages does the product/service have over those of the competition (consider unique features, patents, expertise, special training, consumer preferences)?

2. What disadvantages does your product/service have?

C. Considerations

1. Where will you get your raw materials and supplies?

2. List special considerations for your product or service:

D. Customer Services

1. List customer services provided such as money back guarantee, warranty, trials, giveaways, etc.

2. What is our company policy for sales and/or credit terms?

3. What sales and/or credit terms do the competitors offer?

4. What services should be added to serve customer needs?

Price Analysis

A. What pricing strategy will be followed? Check the appropriate strategy.

- a. Markup on cost
- b. Suggested price
- c. Competitive
- d. Below competition
- e. Premium price
- f. Other (Discounts/seasonal/Join the Club)

B. What is your percentage of markup?

C. Are your prices in line with your image?

Circle YES or NO

D. Do your prices cover costs and leave a margin of profit? Circle YES or NO

E. Price/Quality/Sales/ Matrix - Circle appropriate level.

Price	High	Medium	Low
Quality	High	Medium	Low
Sales	High	Medium	Low

F. Describe your overall approach to pricing here.

Place Analysis

A. Physical Location

Describe your competitive position; for instance, is your retail location or physical address unique? Locating your business near a competitor will give you instant exposure to their market share and provide another option to all customers. Or will it burden the market and force one of you to close?

Describe your distribution center of the market. Is your distribution channel central to your wholesale target market? Can its location give you a competitive edge over the rest of the suppliers in the market? Can you reach the customers faster and more efficiently than your competition?

Describe your traffic pattern. The center of the target market segment might not be the busiest of areas. At times it may make more sense to focus on high foot traffic locations where more people will visibly see your location. Established markets or business districts can offer these settings.

B. Distribution

Decide and describe the best methods of 'distribution' to reach your estimated market:

- ✓ Direct Distribution: selling directly to the customers who use your products/services.

- ✓ Retail or Wholesale Distribution: paying other businesses to sell your products for you. Those businesses are mostly retailers or wholesalers.

- ✓ Innovative or Supplementary Distribution: you can use community representatives, catalogues, the internet, door-to-door sales, and postal services to sell goods for you.

Promotion Analysis

A. Image

1. What kind of image is projected (such as cheap but good, or exclusiveness, or customer first or highest quality, or convenience, or speed, or . . .)?
Image examples: everyday low prices; diamonds are forever.

B. Features or Attributes or Benefits Specified

1. What is unique, different, or special about your product or service?

C. Advertising

1. Develop a Unique Positioning Statement (UPS). This is what we want to say about your business that tells customers what you do. The UPS is not a mission statement; rather it reaches out to your customer base. The UPS is more than a slogan. Practice developing a UPS for your organization.

2. Check the following advertising/promotion sources to be used:

- | | | | |
|-------------|-------------------|----------------|----------------|
| Television | Direct Mail | Newspapers | Packaging |
| Magazines | Personal Contacts | Radio | Special Labels |
| Trade Shows | Demonstrations | Trade Journals | Posters |
| Publicity | Sales Techniques | Handouts | Signs |
| Displays | News Reports | Articles | Other |

3. The following are the reasons why you consider what you have chosen to be the most effective:

4. From the lists below circle the words that best describe your product and/or service key attributes:

<u>Features</u>	<u>Rational</u>	<u>Buying Motive Benefits</u>	<u>Buying Motive Emotions</u>
Performance	Economy of Purchase	Time saved	Appearance
Reputation	Economy of Use	Reduced cost	Pride of ownership
Components	Efficient Profits	Prestige	Desire for prestige
Colors	Increased Profits	Bigger savings	Desire for
Sizes	Durability	Greater profits	recognition
Exclusive	Accurate Performance	Greater convenience	Desire to imitate
Uses	Labor-Saving	Uniform production	Desire for variety
Applications	Time-Saving	Uniform accuracy	Safety
Ruggedness	Simple construction	Continuous output	Fear
Delivery	Simple operation	Leadership	Desire to create
Service	Ease of repair	Increased sales	Desire for security
Price	Ease of installation	Economy of use	Convenience
Design	Space saving	Ease of use	Uniqueness
Availability	Increased production	Reduced inventory	Curiosity
Installation	Thorough research	Low operating cost	
Promotion	Low maintenance	Simplicity	
Lab Tests		Reduced upkeep	
Terms		Reduced waste	
Well crafted		Eco friendly	
High quality		Long life	
Taste			

5. SWOT Analysis – one more time

A SWOT analysis is a strategic planning method used to evaluate the strengths, weaknesses, opportunities, and threats involved in a **PROJECT** or in a **BUSINESS** venture. use it one more time here to analyze your overall marketing plan, and particularly to identify additional research required.

SWOT Analysis of Overall Market Position

Strengths	Weaknesses
Opportunities	Threats

IV. CONCLUSIONS

To strengthen this marketing plan, what should be changed or intensified? What additional research is needed to complete this plan? Write your conclusions here.

End of Marketing Exercise for Day 2
Now, combine your work from both days and you have the beginning of a real Marketing Plan, which you soon will move to your Business Plan.

11.3.2 FINANCIAL STATEMENTS

- 1 – Sales Income Projections
- 2 – Material Costs Projections
- 3 – Depreciation Projections
- 4 – Operational Costs Projections
- 5 – Monthly Income Statement Projections
- 6 – 3 Years Income Statement Projections
- 7 – Monthly Cash Flows Projections
- 8 – 3 Years Cash Flows Projections
- 9 – Monthly Balance Sheet Projections
- 10 – 3 Years Balance Sheet Projections

1. Sales Income Projections

Company Name
SALES INCOME PROJECTIONS
For the Period

PRODUCT	Breakdown	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Year End Total
Product A	Units	-	-	-	-	-
	Price Per Unit	- .ع.د	- .ع.د	- .ع.د	.ع.د	-
	Product A Sales Income	- .ع.د	- .ع.د	- .ع.د	.ع.د	- .ع.د
Product B	Units	-	-	-	-	-
	Price Per Unit	- .ع.د	- .ع.د	- .ع.د	.ع.د	-
	Product B Sales Income	- .ع.د	- .ع.د	- .ع.د	.ع.د	- .ع.د
Product C	Units	-	-	-	-	-
	Price Per Unit	- .ع.د	- .ع.د	- .ع.د	.ع.د	-
	Product C Sales Income	- .ع.د	- .ع.د	- .ع.د	.ع.د	- .ع.د
Product D	Units	-	-	-	-	-
	Price Per Unit	- .ع.د	- .ع.د	- .ع.د	.ع.د	-
	Product D Sales Income	- .ع.د	- .ع.د	- .ع.د	.ع.د	- .ع.د
SALES INCOME ALL PRODUCTS	Units	-	-	-	-	-
	Total Sales Income	- .ع.د	- .ع.د	- .ع.د	.ع.د	- .ع.د

1. Sales Income Projections (Continued)

COMPANY MONTHLY SALES INCOME (FULL PRODUCTION LEVEL)

	PRODUCT	EXPECTED PRICE PER UNIT	EXPECTED UNITS SALES	MONTHLY TOTAL
	PROUCT A	- .ع.د	0	- .ع.د
	PROUCT A	- .ع.د	0	- .ع.د
	PROUCT A	- .ع.د	0	- .ع.د
	PROUCT A	- .ع.د	0	- .ع.د
TOTAL EXPECTED MONTHLY SALES INCOME				- .ع.د

COMPANY PROFITABILITY POTENTIAL

DISCRIPTION	MONTHLY TOTAL		
TOTAL EXPECTED SALES INCOME	- .ع.د		
TOTAL EXPECTED COST	- .ع.د		
PROFITABILITY POTENTIAL PER YEAR	- .ع.د		
PROFIT MARGINS FOR YEAR	0%		

2. Material Costs Projections:

Company Name
MATERIAL COSTS PROJECTIONS
 For the Period

PRODUCT	Breakdown	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Year End Total
PRODUCT A	Units	-	-	-	-	-
	Cost Per Unit	-	.ع.د	-	.ع.د	-
	Product A Total Cost	-	.ع.د	-	.ع.د	-
PRODUCT B	Units	-	-	-	-	-
	Cost Per Unit	-	.ع.د	-	.ع.د	-
	Product B Total Cost	-	.ع.د	-	.ع.د	-
PRODUCT C	Units	-	-	-	-	-
	Cost Per Unit	-	.ع.د	-	.ع.د	-
	Product C Total Cost	-	.ع.د	-	.ع.د	-
PRODUCT D	Units	-	-	-	-	-
	Cost Per Unit	-	.ع.د	-	.ع.د	-
	Product D Total Cost	-	.ع.د	-	.ع.د	-
COMBINED ALL PRODUCTS	Total Units	-	-	-	-	-
	Total Cost All Products	-	.ع.د	-	.ع.د	-

2. Material Costs Projections (Continued)

COMPANY EXPECTED MONTHLY COST OF MATERIAL (FULL PRODUCTION)

PRODUCT	COST PER UNIT	EXPECTED SALES PER UNIT MONTH	MONTHLY TOTAL	
Product A	- .ع.د	0	- .ع.د	
Product B	- .ع.د	0	- .ع.د	
Product C	- .ع.د	0	- .ع.د	
Product D	- .ع.د	0	- .ع.د	
COST OF MATERIAL			- .ع.د	
PRODUCT MATERIAL COSTS PROJECTIONS				
Direct Material				
Beginning inventory				
Purchases				
Less Ending Inventory				
Cost of Direct Material				
Unit Direct Material Cost				
Total Cost of Direct Material				
No of Units Produced				
Material Cost Per Unit				
Direct Labor				
Unit Labor Cost (Hourly / Daily)				
No of Labor Units				
Direct Labor Costs				
Direct Labor Cost Per Unit				
Total Cost of Direct Labor				
No of Units Produced				
Direct Labor Costs Per Unit				
Cost Per Unit	Unit Labor Cost Multiplied by Direct Labor Costs Per Unit			0

3. Depreciation Projections

Company Name
 DEPRECIATION RATES AND COSTS FOR COMPANY
 For the Period
 ANNUAL, QUARTERLY AND MONTHLY VALUES

ASSET	PURCHASE VALUE	ANNUAL DEPRECIATION		QUARTERLY DEPRECIATION	MONTHLY DEPRECIATION
		RATE	AMOUNT		
Land	NA	NA	NA	NA	NA
Building	- .ع.د	20%	- .ع.د	- .ع.د	- .ع.د
Equipment	- .ع.د	20%	- .ع.د	- .ع.د	- .ع.د
Vehicles	- .ع.د	20%	- .ع.د	- .ع.د	- .ع.د
All Other Assets	- .ع.د	20%	- .ع.د	- .ع.د	- .ع.د
TOTAL DEPRECIATION COSTS	- .ع.د	1 .ع.د	- .ع.د	- .ع.د	- .ع.د

4. Operational Costs Projections:

Company Name
COMPANY OPERATIONAL COSTS PROJECTIONS (FULL YEAR)
 For the Year

DESCRIPTION	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Year End Total
Rent for Shop	- .ع.د				
Utilities (Electricity, Water, Fuel)	- .ع.د				
Telephone	- .ع.د				
Indirect Labor	- .ع.د				
Owners' Salary	- .ع.د				
Advertising Costs	- .ع.د				
Financial Costs	- .ع.د				
Depreciation Costs	- .ع.د				
Unforeseen Expenses	- .ع.د				
TOTAL MAJOR EXPENSES	- .ع.د				

COMPANY MONTHLY OPERATIONAL COSTS (FULL PRODUCTION)

DESCRIPTION	MONTHLY TOTAL
Rent for Shop	- .ع.د
Utilities (Electricity, Water, Fuel)	- .ع.د
Telephone	- .ع.د
Indirect Labor	- .ع.د
Owners' Salary	- .ع.د
Advertising Costs	- .ع.د
Financial Costs	- .ع.د
Depreciation Costs	- .ع.د
Unforeseen Expenses	- .ع.د
OPERATIONAL COSTS	- .ع.د

COMPANY MONTHLY EXPECTED COSTS

DESCRIPTION	MONTHLY TOTAL
Operational Costs	- .ع.د
Cost of Materials	- .ع.د
Total Expected Costs	- .ع.د

5. Monthly Income Statement Projections

Company Name
MONTHLY INCOME STATEMENT PROJECTIONS
For the Period

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>Total</u>
Gross Sales													
Cost of Sales													
Gross Profit													
Operating Expenses													
Net Income before Taxes													
Taxes on income													
NET INCOME (NET PROFIT)													

6. Three Years Income Statement Projections:

	Company Name					
	3 YEAR INCOME STATEMENT PROJECTIONS					
	<u>201X-Year 1</u>		<u>201X-Year 2</u>		<u>201X-Year 3</u>	
	<u>Amount</u>	<u>% of Sales</u>	<u>Amount</u>	<u>% of Sales</u>	<u>Amount</u>	<u>% of Sales</u>
Gross Sales						
Cost of Sales						
Gross Profit						
Operating Expenses						
Net Income before Taxes						
Taxes on income						
NET INCOME (NET PROFIT)						

7. Monthly Cash Flows Projections:

		Company Name													
		MONTHLY CASH FLOW STATEMENT PROJECTIONS													
MONTH		1ST QUARTER			2ND QUARTER			3RD QUARTER			4TH QUARTER			Total	
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Opening Balance (Cash in Hand)															
	Cash In														
Cash from Sales															
	Cash in from Cash Sales														
	Cash in from Credit Sales														
Cash in from Loans															
Other Cash In															
	Total Cash In	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Out														
Cash out for Operations															
Cash out for Material Purchases															
	Cash out for Cash Material Purchases														
	Cash out for Credit Material Purchases														
Cash Out for Investments / Equipment															
Cash out for Taxes															
Cash out for Loan payments															
Other Cash Out															
	Total Cash Out	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Surplus / (Deficit)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Closing Balance (Cash in Hand)		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Monthly Cash Flows Projections (Continued)

Company Name
RECEIVABLES SCHEDULE OF COMPANY
 For the Period

	MONTH	1ST QUARTER			2ND QUARTER			3RD QUARTER			4TH QUARTER					
		1	2	3	4	5	6	7	8	9	10	11	12			
CREDIT	Receivables Opening Balance	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Add Credit Sales	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Less Payments Received	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Receivables Closing Balance	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د

STOCK INVENTORY OF MATERIAL OF COMPANY

	MONTH	1ST QUARTER			2ND QUARTER			3RD QUARTER			4TH QUARTER					
		1	2	3	4	5	6	7	8	9	10	11	12			
STOCK	Opening Stock	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	
	Add Purchases	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Less Consumption	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Closing Stock	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د

PAYABLES SCHEDULE OF COMPANY

	MONTH	1ST QUARTER			2ND QUARTER			3RD QUARTER			4TH QUARTER					
		1	2	3	4	5	6	7	8	9	10	11	12			
PAYABLES	Payables Opening Balance	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Add Purchases	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Less Payments Made	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د
	Payables Closing Balance	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د	-	.ع.د

8. 3 Years Cash Flow Projections

		Company Name											
		3 YEAR CASH FLOW STATEMENT PROJECTIONS											
		201X-Year 1				201X-Year 2				201X-Year 3			
		Qtr-1	Qtr-2	Qtr-3	Qtr-4	Qtr-1	Qtr-2	Qtr-3	Qtr-4	Qtr-1	Qtr-2	Qtr-3	Qtr-4
Opening Balance (Cash in Hand)													
	Cash In												
Cash from Sales													
	Cash in from Cash Sales												
	Cash in from Credit Sales												
Cash in from Loans													
Other Cash In													
	Total Cash In	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Out												
Cash out for Operations													
Cash out for Material Purchases													
	Cash out for Cash Material Purchases												
	Cash out for Credit Material Purchases												
Cash Out for Investments / Equipment													
Cash out for Taxes													
Cash out for Loan payments													
Other Cash Out													
	Total Cash Out	0	0	0	0	0	0	0	0	0	0	0	0
	Surplus / (Deficit)	0	0	0	0	0	0	0	0	0	0	0	0
	Closing Balance (Cash in Hand)	0	0	0	0	0	0	0	0	0	0	0	0

3 Years Cash Flow Projections (Projections)

		RECEIVABLES SCHEDULE OF COMPANY							
		MONTH		1ST QUARTER				2ND QUARTER	
				1	2	3	4	5	6
CREDIT	Receivables Opening Balance	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Add Credit Sales	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Less Payments Received	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Receivables Closing Balance	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د

		STOCK INVENTORY OF MATERIAL OF COMPANY							
		MONTH		1ST QUARTER				2ND QUARTER	
				1	2	3	4	5	6
STOCK	Opening Stock	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Add Purchases	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Less Consumption	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Closing Stock	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د

		PAYABLES SCHEDULE OF COMPANY							
		MONTH		1ST QUARTER				2ND QUARTER	
				1	2	3	4	5	6
PAYABLES	Payables Opening Balance	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Add Purchases	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Less Payments Made	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د
	Payables Closing Balance	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د	- .ع.د

9. Monthly Balance Sheet Projections

Company Name
MONTHLY BALANCE SHEET PROJECTIONS

	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
--	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------	------------

ASSETS

Current Assets		Cash										
		Accounts Receivable										
		Inventory										
		Prepaid expenses										
		Other										
Total Current Assets			0	0	0	0	0	0	0	0	0	0
Fixed Assets												
		Land										
		Buildings										
		Equipment										
		Vehicles										
		Other assets										
Total Fixed Assets			0	0	0	0	0	0	0	0	0	0
Total Assets (Current + Fixed Assets)			<u>0</u>									

LIABILITIES

Current Liabilities		Accounts Payable										
		Bank Overdraft										
		Taxes payable										
		Other										
Total Current Liabilities			0	0	0	0	0	0	0	0	0	0
Long-Term Liabilities												
		Long Term Loans										
		Other										

Monthly Balance Sheet Projections (Continued)

Total Long Term Liabilities	0	0	0	0	0	0	0	0	0	0	0	0
Total Liabilities (Current & Long Term Liabilities)	0	0	0	0	0	0	0	0	0	0	0	0
	<u>OWNERS' EQUITY</u>											
	Owners' Investment / Capital											
	Retained earnings											
Total Equity	0	0	0	0	0	0	0	0	0	0	0	0
Total Liability and Equity	0 0 0 0 0 0 0 0 0 0 0 0 0											

10. 3 Years Balance Sheet Projections

Company Name
3 YEAR BALANCE SHEET PROJECTIONS
 201X-Year 1 201X-Year 2 201X-Year 3
Qtr-1 Qtr-2 Qtr-3 Qtr-4 Qtr-1 Qtr-2 Qtr-3 Qtr-4 Qtr-1 Qtr-2 Qtr-3 Qtr-4
ASSETS

Current Assets	Cash											
	Accounts Receivable											
	Inventory											
	Prepaid expenses											
	Other											
	Total Current Assets	0	0	0	0	0	0	0	0	0	0	0
Fixed Assets	Land											
	Buildings											
	Equipment											
	Vehicles											
	Other assets											
	Total Fixed Assets	0	0	0	0	0	0	0	0	0	0	0
	Total Assets (Current + Fixed Assets)	<u>0</u>										

LIABILITIES

Current Liabilities	Accounts Payable											
	Bank Overdraft											
	Taxes payable											
	Other											
	Total Current Liabilities	0	0	0	0	0	0	0	0	0	0	0
Long-Term Liabilities	Long Term Loans											

3 Years Balance Sheet Projections (Continued)

		other											
	Total Long Term Liabilities		0	0	0	0	0	0	0	0	0	0	0
	Total Liabilities (Current & Long Term Liabilities)		0	0	0	0	0	0	0	0	0	0	0
		<u>OWNERS' EQUITY</u>											
		Owners' Investment / Capital											
		Retained earnings											
	Total Equity		0	0	0	0	0	0	0	0	0	0	0
	Total Liability and Equity		0	0	0	0	0	0	0	0	0	0	0

11.3.3 BUSINESS PLAN

BUSINESS PLAN TEMPLATE

for

Name of Business

Name of Owner

Date

Table of Contents

- 1 – Executive Summary
- 2 – General Description/Analysis of Proposed and/or Existing Organization
 - Mission
 - Goals and Objectives
 - Legal Form
- 3 – The Business Organization
- 4 – Market Research, Marketing Mix and Marketing Plan
- 5 – Financial Statements:
 - Income Statement
 - Cash Flow
 - Balance Sheet
- 6 – Start up and/or Owner Capital
- 7 - Possible Annexes
 - Management Plan
 - Operational Plan
 - Facilities Layout
 - Manufacturing Processes
 - Copy of Registration and/or License
 - Other Important Data

1 – Executive Summary

Describe in one page the whole business idea. This is the first impression of your Business Plan and of your potential.

In a clear and concise way, summarize each portion of the entire business plan here.

Prepare all other business plan components first. Then write this page.

2 – Description of Existing Business

Describe your actual situation and what you intend to do.

Include:

- Classification
- Business activities
- Business location
- Legal form of business

3 – The Business Organization

Describe how your business functions.

Write down responsibilities and tasks for each of the positions in your business.

Draw an organizational chart.

4 – Market Research, Marketing Mix and Marketing Plan

Describe your market research by explaining the analysis of data including potential market, pricing, preference, quantity and quality requirement, competitors in the market along with their strengths and weaknesses. Tell why you can take a market share.

Describe your marketing mix by describing the combination of your product, price, place and methods of promotions to potential customers.

Describe your marketing plan to show the quantity of products and services you will sell every month using the information you collected from the market research. Also demonstrate the methods you will use to achieve selling the projected quantity.

5 – Financials

This section must include the following financial statements:

Projections	Actuals
Income Statement	Income Statement
Cash Flow Plan	Cash Flow Plan
Balance Sheet	Balance Sheet

6 – Capital

If one of the purposes of your business plan is to secure a loan, then you must prepare a page on capital. Define:

Money needed to acquire physical resources, such as

- Machinery and tools
- Office equipment, furniture and fittings
- Stock of raw materials
- Finished products
- Vehicles

Money needed for operating costs, such as

- Administration and staff costs
- Advertising and promotion costs
- Lease/rent costs

Money needed for working capital

Annexes

- Management Plan
- Operational Plan
- Facilities Layout
- Manufacturing Processes
- Copy of Registration and/or License
- Other Important Data

End of Business Plan Template

11.4 TRAINING EVENT EVALUATION SURVEY

Event: _____

Date of Survey: _____

A. How useful and relevant did you find this training to your work?			
1 - not useful at all, highly irrelevant	2 - a little useful, somewhat relevant	3 - useful and relevant	4 - very useful and highly relevant

B. What was your opinion of the quality of instruction?			
1 – poor quality	2 – average quality	3 – good quality	4 - excellent quality

C. What was your overall assessment of this training?			
1 – poor	2 - average	3 - good	4 - excellent

D. What was the most important or useful lesson you learned during this training, and why?

E. What was the least important or least useful lesson you learned during this training, and why?

F. What additional training do you believe is necessary for you and your colleagues?

Thank you for graciously sharing your thoughts!

11.5 ATTITUDE

ATTITUDE

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness, or skill. It will make or break a company... a church... a home.

The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude...

I am convinced that life is 10% what happens to me, and 90% how I react to it. And so it is with you... we are in charge of our **Attitudes**.

by
Charles Swindoll

End