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USAID-*Tijara*

Provincial Economic Growth Program

**SBDC Leadership Conference
Business Development Services**

November 14th-17th, 2009



A Presentation on Business Development Services

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Baghdad, Iraq
2009

Business Development Services

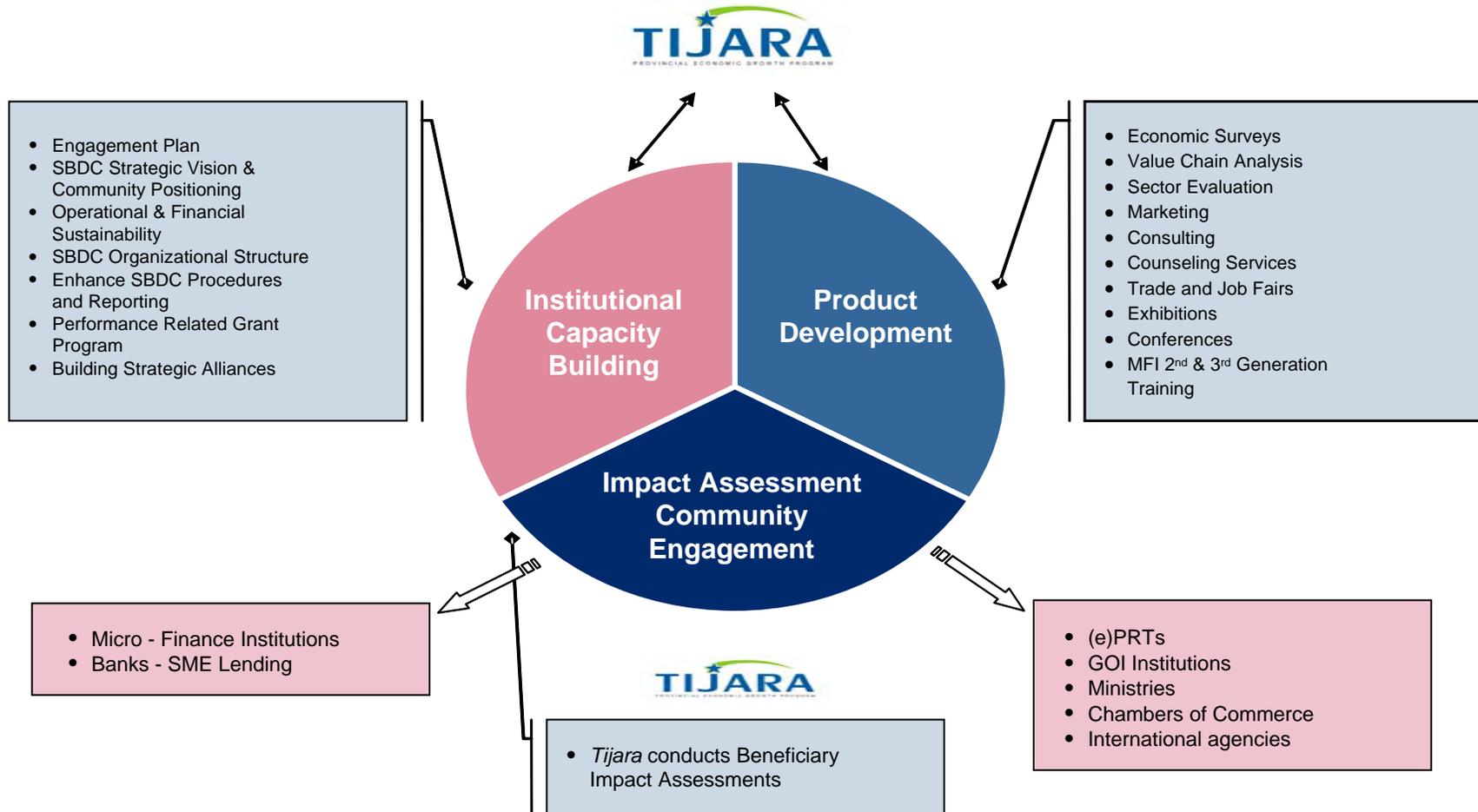
Goals:

- Strengthen the 14 Small Business Development Centers currently enrolled under USAID-*Tijara*'s SBDC network.
- To provide technical assistance for the establishment of three new SBDCs in new locations (Baghdad, Baquba, and Mosul) and continue to respond to (e)PRTs exploration of SBDC potential in their localities.
- Build capacity of the SBDC management and stimulate outreach effectiveness of SBDCs in their offering of trainings, business related services in key areas of economic activity, consulting, conferences etc. to their communities.
- Develop technical sustainability of the SBDCs through a continuous engagement program.
- Assist the SBDCs in developing demand driven products and services to address the business community needs as a result of the business constraints and opportunities identified through the market assessments which are currently being carried out by USAID-*Tijara*. Additionally, encouraging SBDCs to organize trade/job fairs, exhibitions, conferences, access to market initiatives, business linkages, and establish business directories for the SMEs in their areas.
- Encourage the SBDCs to build strategic alliances with the local government, GoI ministries and international agencies to diversify their funding sources.

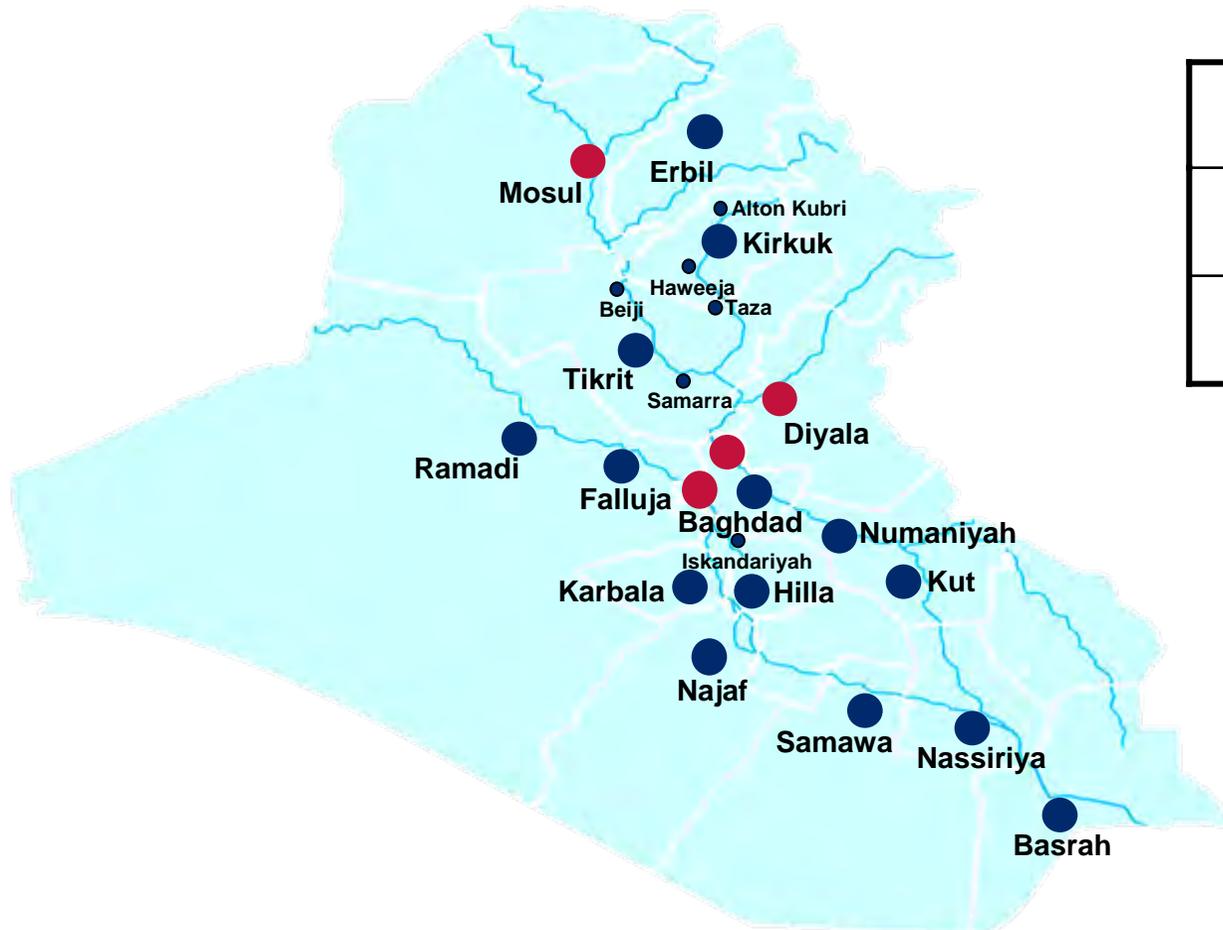


Business Development Services

SBDC Development Program



Small Business Development Centers



SBDC Headquarters and Branch Office		
		Fully operational Center
		Requested by PRTs, currently under assessment



Training Courses and SBDC Services																	
SBDCs		How to Start A Business	How to Improve a Business	How to Conduct a Feasibility Study	Specialized Financial Management Courses	Specialized Marketing Training	Agri-business Training Course	Agricultural Trainings	Business Coops	Business Association Management	Proposal Writing	ToT Courses	Computer Courses	English Courses	Consulting/Counseling Services	Local Business Directories	Trade Fairs, Exhibitions, Conferences
		1	Babel, BCED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>								
2	Baghdad, IASD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
3	Basrah, BIC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>								
4	Erbil, WEO	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>				
5	Falluja, NEDO	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>													
6	Karbala, KBDC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>													
7	Kirkuk, AMC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>										
8	Kut, IBU-K	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>					<input checked="" type="checkbox"/>
9	Samawa, S-COC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>													
10	Najaf, COCN	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>						
11	Nasiriyah, NCOC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
12	Numaniyah, AIDED	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
13	Ramadi, RBC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>								<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>
14	Salahuddin, SEDO	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>

Stages of Maturity - Road to Sustainability

Stage 1 Start Up

- Vision & Mission
- Business plan developed,
- Number of training courses: at least 2 per month
- Number of training topics delivered: 1-2
- Number of business related services: at least 1-3
- Operational manual developed
- Operational sustainability: solely reliant on USG funds
- Little exposure and experience in business development services

Stage 2 Learning-level

- Comprehensive business plan, including model for sustainability, marketing and product/service plan
- Policies & Procedures:
 - > Board of Directors
 - > Human Resources
 - > Organizational Chart
 - > Accounting
- Economic business survey completed
- Number of training topics delivered: 3-4
- Number of business related services: 3+
- Adequate staff & trainers
- Clear management structure

Stage 3 Intermediate

- Business plan updated regularly
- Number of training topics delivered: 5+
- Number of fee-based services: 2+
- Number of business related services: 5+
- Diversified revenue stream
- Financial, budgeting and reporting systems in place
- Staff trained in M&E processes
- Program, operational and financial systems monitored well
- Local business directory developed
- Strategic alliance with GOI, NGOs, partner institutions are structured
- Clear and strong management, leadership and governing structure
- Operational/financial sustainability: 40%+ non USG funds

Stage 4 Center of Excellence

- Business plan fully reflects economic needs
- Outreach and media plan explicitly outlined
- Number of training topics delivered: 8+
- Number of business related services for the community: 5+
- Number of fee-based services: 3+
- Expanding revenue stream; able to source revenue from GOI, donors, other than USG
- Operational/financial sustainability: over 80%
- Clear and strong management, leadership and governing structure
- Fully independent from the *Tijara* program

USAID-*Tijara* Outlook

- USAID-*Tijara* is currently developing new training material that will address the main managerial needs of the SMEs in each of your regions as identified through the market assessments.

These new courses will include topics like “Marketing Products and Services for SMEs”, “Bookkeeping Skills and Cost Control for SMEs”, “Business Planning for SMEs”, and any other demand driven courses...etc. Additionally we will be upgrading the training material currently being used to successfully meet the expectations of our stakeholders and to reach the desired impact we all want to achieve.

USAID-*Tijara* Outlook

- More advanced TOTs will be held to enhance the capabilities of our existing trainers and to add potential trainers where needed.
- Additional USAID-*Tijara* funded SME training courses will be provided over the coming year. Details on the new training material and guidelines will be provided to you soon in our upcoming TOTs.

USAID-*Tijara* Outlook

- USAID-*Tijara* will also be contracting a training institution to provide your SBDCs with intensive on-site managerial training in critical management functions such as budgeting, SBDC business planning, marketing SBDC products and services, advanced association management, and methods for diversifying services and revenue.

Furthermore, we are planning to provide each of our SBDCs with automated accounting systems that will help you control your financial accounts and records, thus generating efficient financial reports on a timely basis that will help you to manage your operations.

USAID-*Tijara* Outlook

- USAID-*Tijara* has prepared a performance-based grant program that will be available for funding SBDC programs and BDS initiatives which will assist the sustainability of the SBDCs.

The grants will be designated for SBDCs that are able to develop detailed work plans describing activities that will have added value to their business communities.

Workshop Objectives

By the end of this workshop, the participants will:

- Be able to identify different business development services relevant to their communities.
- Know the concepts of BDS Market Development.
- Identify methods of applying demand-driven services based on information provided through market assessments.
- Identify marketing strategies for SBDC services.
- Know more about the importance of linking impact with BDS performance.



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Role of SBDCs in Fostering SME Development, and Providing BDS Services to Their Communities

SESSION OBJECTIVES

By the end of this session, the participants will be able to:

- Effectively understand the role of SBDCs in SME business development.
- Explore the different types of Business Development Services.
- Identify what BDS programs are most relevant to SBDCs in Iraq.
- Understand the elements of demand-driven SBDC services.
- Know how market information can be used to design effective BDS programs.

What is BDS?

- From fair trade marketing to rental of cell phones, from entrepreneurship training to the publication of trade magazines, “Business Development Services” (BDS) refers to the wide range of services used by entrepreneurs to help them operate efficiently and grow their businesses with the broader purpose of contributing to economic growth, employment generation, and poverty alleviation.
- The BDS field focuses on promoting access to and use of these services by micro, small, and medium size enterprises MSMEs.

BDS refers to the provision of information, knowledge, skills, and advice on the various aspects of a business.



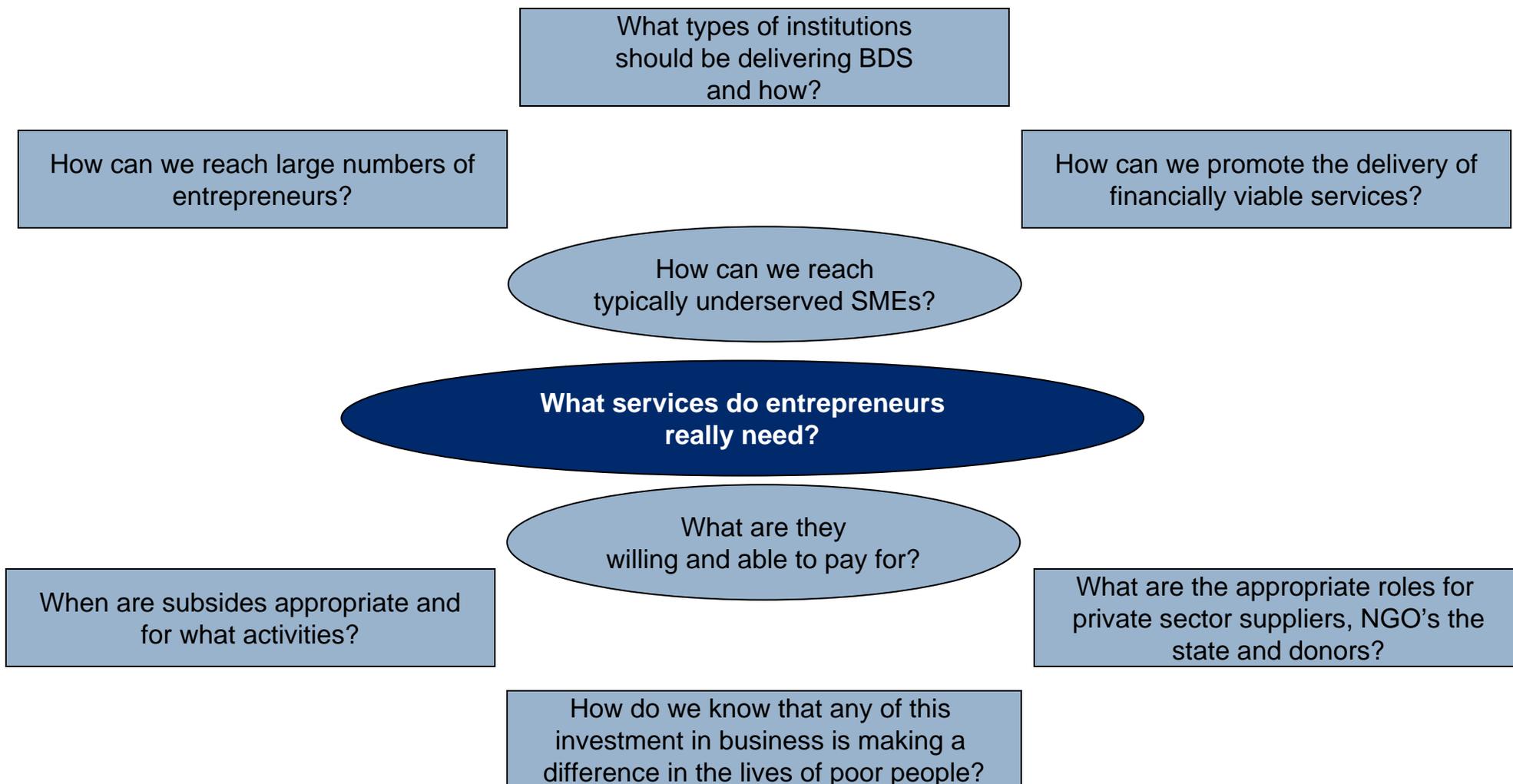
- Includes all external non-financial support to enterprises that
 - Increases operational capacity
 - Provides access to markets
 - Improves management skills
 - Improves financial efficiency
 - Provides access to networks and information
- Examples of BDS services include:
 - Training / skills development
 - Legal services
 - Accounting / auditing
 - Advertising
 - Network brokering
 - Business consultancy
 - etc.

Who are the Players in BDS?

Organisations involved in a BDS network generally come from the private and public sector

SMEs	<ul style="list-style-type: none"> • The actual / potential clients of BDS providers
BDS Providers	<ul style="list-style-type: none"> • Provide services directly to SMEs • Individuals, private firms, NGOs, government agencies, industry associations, etc
BDS Facilitators	<ul style="list-style-type: none"> • Advocate policy for BDS environment • Support the BDS infrastructure and players • Support BDS providers, e.g. promoting good practice, building provider capacity • Educate SMEs about the potential benefits of BDS services, and may provide incentives to SMEs utilizing BDS services • Evaluate quality and impact of BDS providers and their services • Private firms, NGOs, government agencies, industry associations, international agencies...etc
Donors	<ul style="list-style-type: none"> • Provide funding for BDS projects and programs
Governments	<ul style="list-style-type: none"> • Provide funding for BDS projects and programs • Provide an enabling policy, legal and regulatory environment for BDS initiative • Provide public goods e.g. basic infrastructure, education and information services

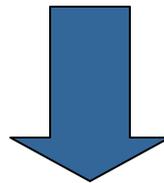
Questions BDS providers need to address:



How does BDS reduce poverty, generate economic growth and employment, and contribute to broad development goals?

In general, business development services are aimed at increasing:

SME sales, or reducing costs so that businesses can grow and become more profitable.



This growth and increased productivity leads to increased income for owners, increased employment for people in the community, and economic growth for other businesses in the same market.

What Does BDS Market Development Mean?

The Market Development Approach is new to BDS design and delivery and has the potential to reach large numbers cost-effectively and sustainably by developing a broad market of BDS suppliers and SMEs who access services through mainstream, business-to-business relationships.

The goal of market development interventions is to overcome these market failures and take advantage of opportunities to expand the service market for SMEs.

BDS Market Development Approach

Basic Principles:

1. Impact-centered programs;
2. Specific, focused, tailored services;
3. Demand-driven services;
4. Sustainable service delivery; and
5. Development of competitive, vibrant BDS markets.

BDS Market Development

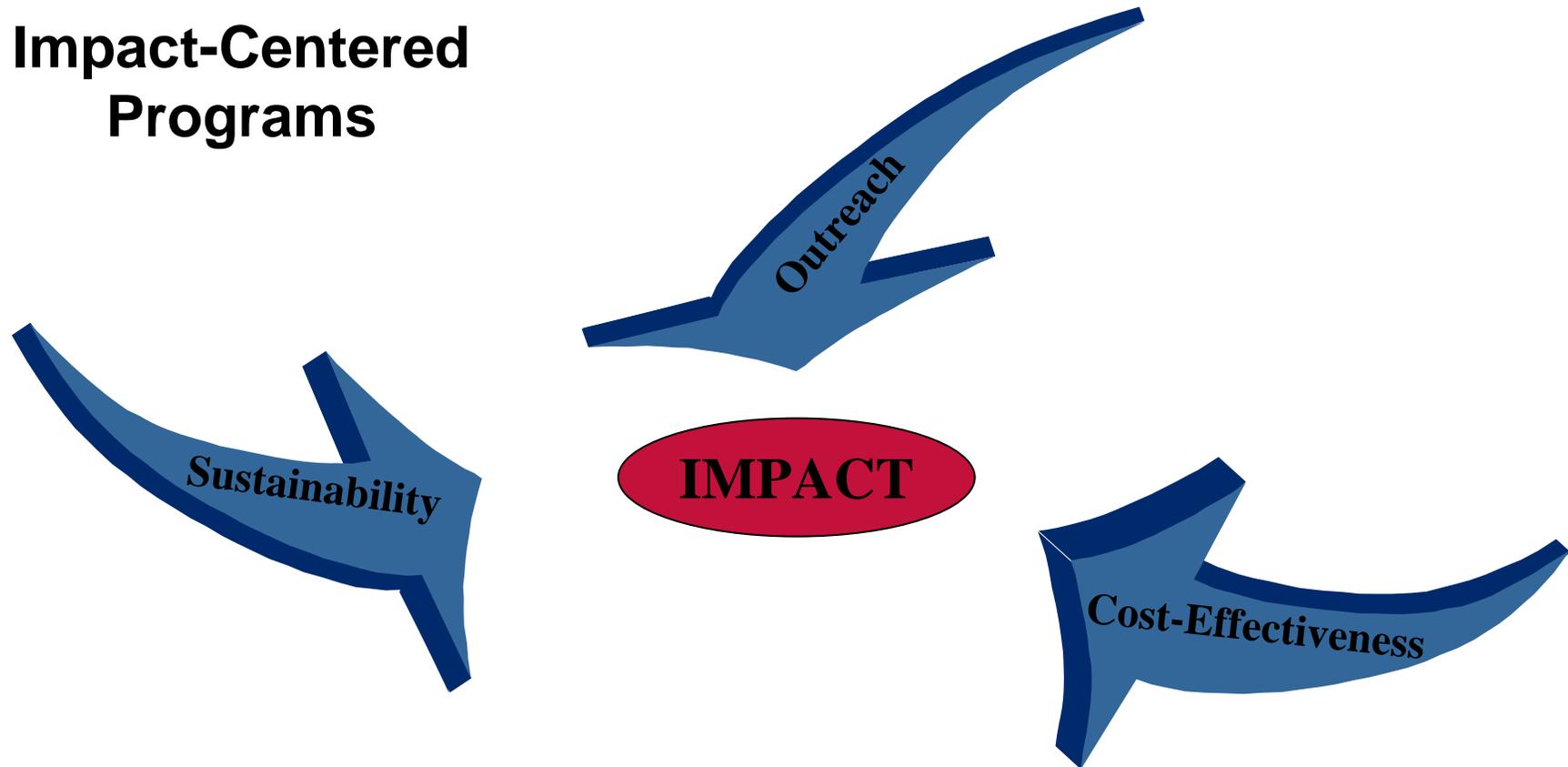
Principle 1: Impact-Centered Programs

The focus of BDS programming is to create a
POSITIVE IMPACT.

The delivery of business services and the development of service markets are means toward that goal.

What kind of impact does your program seek to achieve?

Impact-Centered Programs



What is a High-Impact SME Development Strategy?

A high-impact SME development strategy defines what programs are trying to help SMEs achieve, and answers the question: How do SMEs want to improve their businesses? With this strategy in mind, SBDCs can identify services that help SMEs get what they need to improve their businesses and create the impact the program aims to achieve. SME development strategies fall into two broad categories:

- **Sector Strategies:** help specific groups of enterprises access particular product markets. They often involve services such as market links, product development, technology, or input supply and are characterized by entrepreneurs making significant changes in their businesses to achieve high growth. This strategy often targets the more entrepreneurial and market-ready SMEs.
- **Mass Market Strategies:** help diverse enterprises incrementally improve their efficiency and/or sales through “cross-sector” business services – access to telecommunications, computer services, accounting, basic legal services – or by offering a range of specific services such as technical training. This strategy targets a wide range of businesses and is often relevant for those struggling to participate competitively in local markets.

BDS Market Development

Principle 2: Specific, Focused, Tailored Services

Business Development Services must:

- Address specific SME needs and wants;
- Focus on high-priority issues; and
- Be tailored to add high value to SME businesses.

What are Types of Business Development Services?

Are More than...



Finance



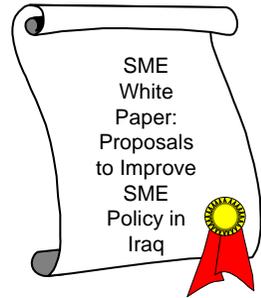
Training



*Technical
Assistance*



They Are Also...



Advocacy



*Market
Access*



*Product
Development*



Inputs & Infrastructure



Technology

BDS Market Development

Principle 3: Demand-Driven Services

- Respond to SME wants and needs;
- Are paid for by SME, or commercial actors with vested interest;
- Put immediate financial pressure on the supplier to provide relevant services.

How can SBDCs select appropriate services to help SMEs develop and grow?

- Better performing programs develop high-impact SME development strategies that offer demand-driven services delivered through commercial channels and give SMEs an opportunity to express, in financial terms, whether or not the services add immediate value to their businesses.

Demand driven services?

- ✓ The purpose of offering demand-driven services is to identify and deliver those that impact SME businesses. The challenge is in knowing which ones will have an impact. Unfortunately, in spite of their best analyses, program designers are often wrong. The best way to prove that services add sufficient value is when an entrepreneur, or someone who finds them valuable for SMEs, pays for them.
- ✓ Demand-driven services should meet a clearly identified need and SME's should **be willing and able to pay for them**. Payment for services is a good indication of desire and value.
- ✓ If a service adds value to the business and is worth the investment, entrepreneurs pay. If it doesn't, they don't.

How can SBDCs select high impact, demand-driven services?

1. Sub-sector development programs:

SBDCs start with a focus on sub-sectors that show promise of high SME growth or employment generation. They conduct a sub-sector analysis and market assessments to understand opportunities available to the SMEs and the constraints they face in taking advantage of the (primarily) market opportunities.

This leads to an overall strategy design, which drives service selection. Usually a broad set of services is identified after which SBDCs assess demand for them and prioritize those with both high demand and potential impact.

How can SBDCs select high impact, demand-driven services?

2. Demand-led, cross-sector programs:

Here the demand for services leads the program design and designers often start with a broad assessment of SME demand for a wide range of services that show some potential because they are visible in the market, or seem to be growing.

Based on which services show high demand potential, the program focuses on several, **exploring constraints and opportunities**; which group of SMEs needs the services; and impact that might be achieved.

How can SBDCs select high impact, demand-driven services?

3. Target Population-Led Programs:

In some circumstances, SBDCs could focus on a particular target population, for example rural, low-income women. They use a combination of needs and demand assessments and, sometimes, sector analysis to identify services that could meet a priority need and be in demand. The end result can be either cross-sector or sector oriented.

How can SBDCs select high impact, demand-driven services?

4. Broad economic development programs:

In a cross-sector situation, a general SME needs analysis can provide insight into the **opportunities and constraints** of particular segments of the SME market. This can drive a demand assessment of specific services that would contribute to a high impact strategy for that group.

How can SBDCs select high impact, demand-driven services?

5. Service-led programs:

In some situations, organizations have had success with delivering particular services and would like to replicate the strategy. In this situation, organizations try to identify populations and circumstances in which their services might be in high demand.

How can SBDCs select high impact, demand-driven services?

6. Supplier-led programs:

Many programs assume that direct service suppliers are in the best position to determine which services SME clients demand. In these programs, the facilitator helps providers analyze demand for services and develop services in response to the market. A challenge in these programs is to connect the services directly to a common impact on SME businesses.

BDS Market Development

Principle 4: Sustainable Services

BDS should be made available to SMEs over the long run through financially sustainable delivery mechanisms, institutions, and markets –

In sum, through the **PRIVATE SECTOR**.

Sustainable Services

Sustainability Depends On...

1. Private Sector financing (demand-driven services);
2. Cost-structure in-line with SME and market ability to pay; and
3. Independent, financially viable institutions and delivery mechanisms.

Criteria for Viable BDS Suppliers

- Good capacity to deliver the service;
- Close to SMEs in culture, operating environment, and geography;
- Low cost structures;
- Commercial focus and business culture;
- Commercial accounting and management systems;
- Organizational independence, especially from donor funds;
- Organizational stability; and
- Sufficient focus on services, SMEs, or BDS.

BDS Market Development

Principle 5: Develop Vibrant, Competitive, BDS Markets

Success is...

- A **vibrant, competitive** BDS market with...
- A **range** of SMEs accessing...
- A **wide selection** of BDS supplied by...
- **Numerous, commercial** suppliers...
...SMEs choose to patronize.

Types of Business Development Services

Formerly known as “non-financial services”, BDS originally concentrated on providing training, consulting, and other services that addressed the internal constraints of enterprises — their lack of education and technical capacity.

More recently, BDS has grown to include:

- ✓ Market Access,
- ✓ Input Supply,
- ✓ Technology and Product Development,
- ✓ Training and Technical Assistance,
- ✓ Infrastructure,
- ✓ Policy/Advocacy, and
- ✓ Alternative Financing Mechanisms.

Types of Business Development Services

1. Market Access:

- marketing business
- market linkages
- trade fairs and product exhibitions
- development of samples for buyers
- subcontracting and outsourcing
- marketing trips and meetings
- market research
- market space development
- showrooms
- packaging
- advertising
- market information

Types of Business Development Services

2. Infrastructure:

- storage and warehousing
- transport and delivery
- business incubators
- telecommunications
- courier
- money transfer
- information through print, radio, TV
- internet access
- computer services
- secretarial services

Types of Business Development Services

3. Policy/Advocacy:

- training in policy advocacy
- analysis and communication of policy constraints and opportunities
- direct advocacy on behalf of SMEs
- sponsorship of conferences
- policy studies

Types of Business Development Services

4. Input Supply:

- linking SMEs to input suppliers
- improving suppliers' capacity to provide regular supply of quality inputs
- facilitating the establishment of bulk buying groups
- information on input supply sources

Types of Business Development Services

5. Training and Technical Assistance:

- Mentoring
- Feasibility studies and business plans
- Exchange visits and business tours
- Franchising
- Management training
- Technical training
- Counseling/advisory services
- Legal services
- Financial and taxation advice
- Accountancy and bookkeeping

Types of Business Development Services

6. Technology and Product Development:

- Technology transfer/commercialization
- Linking SMEs and technology suppliers
- Facilitating technology procurement
- Quality assurance programs
- Equipment leasing and rental
- Design services

Types of Business Development Services

7. Alternative Financing Mechanisms:

- Factoring companies that provide working capital for confirmed orders
- Equity financing
- Facilitating supplier credit



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**How can market information be
used to design effective BDS
programs?**



BDS MARKET ASSESSMENT

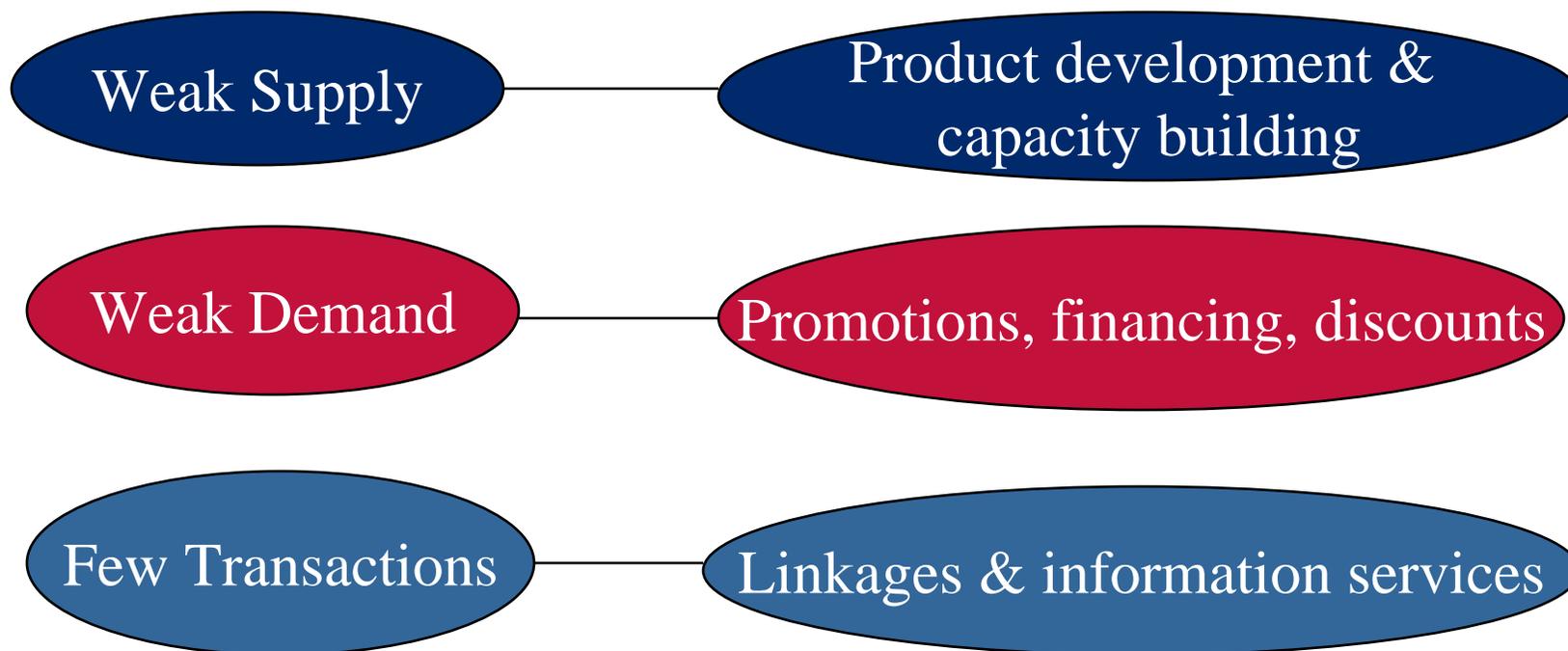
Why assess markets?

What do we do with this information?

- Understand current supply and demand;
- Pinpoint specific constraints / opportunities SMEs face in accessing desired services; and
- Investigate sustainable service delivery strategies.

Select Appropriate Interventions

MATCH... Constraints → To → Interventions



SBDC program design decisions needed from Market Assessments findings:

- Who should the SBDC's work with?
- What types of services should SBDC's focus on?
- What consumer segments should the SBDC target?
- What actions should the SBDC's take to stimulate BDS markets?
- What type of program interventions can be designed at the firm level?
- What type of interventions can be designed at the enabling environment level?
- Which value chains are important enough to merit detailed assessment?

Matching Market Problems with BDS Interventions

- Demand-Side Problems
- Supply-Side Problems
- Transaction Problems
- Market Environment Problems

1. Demand-Side Problems

Market Problem	Possible BDS Interventions
<p>Consumers lack of information about services</p>	<ul style="list-style-type: none"> • Develop a BDS yellow pages or business directory • Open a BDS consumers' bureau or information center • Help suppliers improve their marketing • Implement a voucher scheme
<p>Consumers are unable to effectively identify their business problems</p>	<ul style="list-style-type: none"> • Develop an awareness-raising campaign about typical business problems and type of BDS that can help • Help suppliers create marketing campaigns that help SMEs identify business problems
<p>Consumers do not have the capacity to pay for services up front</p>	<ul style="list-style-type: none"> • Assist suppliers in developing payment options • Promote embedded services • Promote services financed by large firms • Help consumers form clusters to purchase services in groups

1. Demand-Side Problems

Market Problem	Possible BDS Interventions
<p>Consumers are risk averse to trying services</p>	<ul style="list-style-type: none"> • Provide suppliers with technical assistance to improve trial inducing strategies • Implement a voucher scheme • Promote business linkages for embedded services
<p>Consumers do not see the value of services</p>	<ul style="list-style-type: none"> • Help suppliers test, demonstrate, and gather information about the quality of services • Assist suppliers in improving advertising • Assist suppliers in developing customer referral programs • Conduct general advertising for the service
<p>Consumers want services packaged together</p>	<ul style="list-style-type: none"> • Broker agreements among suppliers to develop service packages • Provide venture capital and technical assistance for suppliers to diversify

2. Supply-Side Problems

Market Problem	Possible BDS Interventions
<p>Service products lack the benefits and features consumers want</p>	<ul style="list-style-type: none"> • Assist suppliers in developing and commercializing new products • Bring in suppliers from other countries to adapt and franchise appropriate products
<p>Suppliers are risk averse to targeting new consumer segments, such as women or micro enterprises</p>	<ul style="list-style-type: none"> • Provide suppliers with information on the viability of selling to SMEs • Subsidize cost of targeting new consumer segments, e.g., market testing • Use market research to identify promising opportunities to serve new consumer segments
<p>Suppliers lack market information</p>	<ul style="list-style-type: none"> • Develop or improve marketing research services/suppliers • Provide suppliers with market information • Teach suppliers how to gather market information

2. Supply-Side Problems

Market Problem	Possible BDS Interventions
Suppliers lack business or technical skills	<ul style="list-style-type: none"> • Provide training and technical assistance to suppliers • Assist training suppliers in developing and selling appropriate products to other BDS suppliers
There is insufficient supply in the market	<ul style="list-style-type: none"> • Provide venture capital to suppliers to expand • Design a program to assist start-up suppliers
Variable service quality harms supplier reputation	<ul style="list-style-type: none"> • Provide quality assurance services • Assist supplier to improve consistency in service provision • Help suppliers form associations with certification processes
Supplier cannot manage supplier credit or other purchasing mechanisms	<ul style="list-style-type: none"> • Build capacity of suppliers to manage supplier credit • Link SMEs with MFIs or other financial services providers

3. Transaction Problems

Market Problem	Possible BDS Interventions
Consumers cannot afford to purchase services	<ul style="list-style-type: none"> • Develop a business model with third party payment such as advertising, or with embedded services
There is a lack of trust between suppliers and consumers; suppliers insist on up-front payment; consumers insist on delivery before payment	<ul style="list-style-type: none"> • Support entrepreneurs or social enterprises to establish a guarantee or wholesale system • Establish a temporary guarantee system until there is stronger trust in the market
There is no mechanism for exchanging payment or collecting payment due to distance, lack of technology, or banking system	<ul style="list-style-type: none"> • Help SMEs and others in the supply chain to form an intermediary who is sophisticated enough to access the formal banking system or an international banking system that is functioning • Promote Smart Cards — electronic banking cards • Develop money transfer services
Consumers are geographically and/or socially isolated from service markets	<ul style="list-style-type: none"> • Help SMEs form clusters, associations, or cooperatives that can act as intermediaries to reach distant services providers • Form a social enterprise to provide services

4. Market Environment Problems

Market Problem	Possible BDS Interventions
Free services are distorting the BDS market	<ul style="list-style-type: none">• Advocate with government and/or other donors to rationalize BDS subsidies
Regulations adversely affect the BDS market	<ul style="list-style-type: none">• Advocate for changes in the regulations• Organize SE suppliers to advocate for changes in regulations affecting the BDS market

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