

**Participating Agency Service Agreement
No. 263-P-00-99-00037-00**

Between

The Agency of International Development/Egypt

And

The U.S. Small Business Administration

**Quarterly Report
For the Period Ending
June 30, 2000**

**Submitted by:
Mark Rosen,
SBA C.O.T.R.**

July 17, 2000

P.A.S.A. No. 263-P-00-99-00037-00
Development of a Program in Egypt to
Contribute to the Growth of Small Enterprise

In accordance with the provisions of the Participating Agency Service Agreement No. 263-P-00-99-00037-00 between the Agency for International Development/Egypt and the U.S. Small Business Administration, SBA submits the attached Quarterly Report for the quarter ending June 30, 2000.

The most notable action during the quarter was SBA/Egypt Initiative Steering Committee Meeting held on May 11, 2000 in Cairo. The SBA Administrator, Aida Alvarez, and the Egyptian Minister of Finance, Medhat Hassanein, co-chaired the meeting. The SBA contractor, DATEX, Inc., conducted an Entrepreneurship Development Workshop from May 11 through May 18, 2000 in Cairo. Thirty-one Egyptian trainers and three Egyptian entrepreneurs were trained in this workshop. DATEX, Inc., also conducted a one-day Best Practices Workshop in Cairo. Approximately 100 Egyptians entrepreneurs, government and non-government organization representatives attended this workshop. The Workshop featured presentations from SBA officials, as well as practitioners representing SBA's Small Business Development Center, SCORE, and Women's Business Center Programs. Reports on these activities are attached. In May 2000, SBA participated in an International Executive Service Corps (IESC) Trade Mission in Cairo.. The trade mission focused on the Information Technology sector. SBA assisted in the recruitment of US companies that participated in the trade mission.

Attached is a listing of contractor personnel assigned to the project during the quarter, notification of contractor billings, projected recurrent costs for Quarter 4 FY00, and a summary financial statement of total drawdowns to date against the PASA.

Upcoming activities under the PASA include the second SBA/Egypt Initiative Steering Committee Meetings, scheduled for July 27, 2000 in Washington, DC. During the first quarter of FY 01, DATEX, Inc., is scheduled to conduct two Entrepreneurship Development Workshops for entrepreneurs in Alexandria and Upper Egypt and one International Trade Training course at a site to be determined. A second International Trade Training course and the fourth Entrepreneurship Development course are tentatively scheduled for the second quarter of FY 01.

If there are any questions concerning this quarterly report, please contact Mrs. Patricia Lefevre, Project Manager at (202) 205-7082. Mr. Mark Rosen is leaving SBA on September 25 and will no longer be the COTR. SBA will advise by separate correspondence the identify of the new COTR.

**BEST PRACTICES IN BUSINESS DEVELOPMENT SEMINAR
SBA EGYPT INITIATIVE
MAY 10, 2000
CAIRO EGYPT**

I. INTRODUCTION

At the request of SBA and USAID, the Best Practices in Business Development Seminar was developed to provide a forum for SBA to present its programs and the programs of its resource partners to an audience of Government of Egypt officials, NGOs and private sector entrepreneurs. The seminar was held on May 10, 2000 at the Conrad International Hotel in Cairo, Egypt. DATEX provided simultaneous interpretation and videotaping of the sessions. Over 100 individuals representing twenty-two organizations, including the Social Fund for Development, business associations, banks, and government ministries attended as well as press and media representatives attended. See Annex 1 for a list of participants. Annex 2 contains the workshop agenda.

II. WORKSHOP AGENDA

Plenary Session One: Effective Business Development Services of SBA

Moderator: Dr. Barbara Brown, Technical Manager SBA Egypt Initiative

Panelists: Charles (Ned) Shepperson, Project Director, SBA Egypt Initiative

Amanda Zinn, Executive Director, Women Entrepreneurs of Baltimore (WEB)

J. Roy Miller, State Director, New Mexico Small Business Development Center

Robert Leventry, Workshop Chair, Chicago SCORE Chapter

Mr. Shepperson gave an overview of SBA's programs and services to the small business community in the U.S. Mr. Miller provided an overview of the SBA's SBDC programs nationwide, and specific information about the New Mexico SBDC. He discussed the advantages of cooperating with colleges and universities. He also shared lessons learned regarding resource leveraging, developing business plans for bank financing and his experiences in Poland establishing several SBDCs. Amanda Zinn gave an overview of SBA's women's business centers, shared her experiences in Baltimore, and her recent experience in Jordan. Mr. Leventry relayed information about SBA's SCORE program nationwide and his experience as a counselor in Chicago, as well as his experience counseling small businesses in Ecuador.

Plenary Session Two: Public Private Partnerships

Moderator: Gail Carter, SEEP

Panelists: Susan Sundberg, Attorney Advisor, Office of General Counsel, SBA Office of International Trade

Nevine El Oraby, Senior SME Specialist, Ministry of Economy, Office of the Minister

J. Roy Miller, State Director of New Mexico Small Business Development Center

Participants shared the experience of the U.S. Federal Government and Government in Egypt in obtaining private and public sector resources for small business development programs.

Panel One: BDS Performance Measurement and Impact

Moderator: Gail Carter, SEEP

Amanda Zinn, CEO, Women Entrepreneurs of Baltimore, Inc. (WEB)

J. Roy Miller, State Director, New Mexico SBDC

Dr. Ahmed Nassar, Director SME Business Support, Social Fund for Development

Panel members discussed the methods their organizations use to determine the impact of their services on clients, their businesses, and the community at large, accountability at all levels, and how to allocate resources. Most also need to satisfy the information requirements of the agencies that fund their activities. The WEB system is very comprehensive, comprising 11 pages of indicators developed over two years. The performance measurement framework that the SEEP BDS working group developed is currently undergoing rigorous testing and adaptation. It assesses the overall market for such services, the service suppliers, and customers.

It was clear that all of the participating organizations use some type of assessment tool to disseminate information about their programs, to measure the effectiveness of both staff and activities, and to determine the cost efficiency and sustainability of their operations and those of their customers. Questions of confidentiality were raised but most of those present did not find this to be a critical issue. There is, as yet, no standard management information system available to collect information and compare the different programs and the efficacy of their activities.

Panel Two: Identifying High Performing Entrepreneurs

Moderator: Dr. Barbara Brown, Technical Manager, SBA Egypt Initiative

Panelists: Robert Leventry, SCORE

Mosad Kotb, Zone #9 (New Cities) Director, Small Enterprise Development Organization, Social Fund for Development

Business development services providers recognize that there will always be a higher level of demand for their services than resources will allow them to provide. Organizations use different methods to determine how they will use their resources to assist the greatest number of entrepreneurs. Panelists discussed several different methods of identifying high performing entrepreneurs. SFD looks for characteristics such as vision, market sense, determination to succeed, business-minded, decision making, focused, communication skills, risk taking, leadership, ability to learn as well as a viable business plan. These characteristics are identified through observation and interviewing.

SCORE has learned a number of lessons about identifying high performing entrepreneurs including: 1) the importance of identifying a viable market and customers for the product or service; 2) self-confidence; 3) family support; 4) expertise or experience in the business proposed; and 5) "people-oriented" personality. One strong indicator that an entrepreneur will not succeed in the U.S. is if the individual has ever declares bankruptcy. Although it is commonly believed that after 7 years, an individual's credit record no longer carries the stigma of a bankruptcy, for a U.S. banker considering a business loan application, this information is always a negative factor. SCORE volunteers do not write business plans nor do market research for entrepreneurs, but rather assign these tasks and upon completion allow the entrepreneur to return for more assistance. This method of self-selection tends to screen for those individuals who are not really serious or able to do the work associated with a business plan.

Dr. Brown shared with participants: 1) the selection factors used by New Mexico's SBDC; 2) the process used by Women Entrepreneurs of Baltimore; and 3) the USAID-funded Personal Entrepreneurial Competencies process. All agreed that while the business plan is important, clearly there are other key factors important for business success, namely, entrepreneurship. More work needs to be done to identify and measure these qualities in a systematic and objective way.

Panel Three: How Sustainable Can BDS Really Be? Market Development and Cost Recovery

Moderator: Gail Carter, SEEP

R. Robert Leventry, SCORE Workshop Chair, Chicago Chapter

J. Roy Miller, State Director, New Mexico SBDC

Dr. Ahmed Nassar, Director SME Business Support, Social Fund for Development

Dr. Ahmed Younis Darwish, Egyptian Association for Small Business Incubators

The presenters discussed the varying levels at which sustainability is possible and necessary. BDS facilitators, those organizations that work with the service providers, are often not expected to become fully self-sufficient. Funding agencies, government, and even the general population realize that this public good helps not only the recipients but the community and they are willing to subsidize the activities of facilitators. However, BDS suppliers such as consultants, business support organizations, and incubators should be able to charge fees for services that cover their operating costs and, eventually, make them a profit. And of course, the goal of the customers who work with these firms is long-term viability and a profit margin that allows them a better standard of living.

Panel Four: Business Development Services for Women

Moderator: Dr. Barbara Brown, Technical Manager, SBA Egypt Initiative

Panelists: Amanda Zinn, WEB

Ahlan Selim, Director of Credit, Principal Bank for Development and Agricultural Credit (PBDAC)

Dr. Sara Loza, Gender Specialist, Executive Director, SPAAC

Women around the world are often intimidated by the “culture of business.” Women often lack the socialization, education, and resources to feel self-confidence in starting and operating a business. In some countries, there are legal constraints which make it difficult for a women to acquire capital, get a bank loan or own a business without a male co-signer. While women often possess the prerequisite skills and experience to be successful in business, they may not associate their daily life experiences as skills needed to run a business. Participants concluded this is as true in the United States as in Egypt, and for these reasons, business development service providers have identified a market demand for business training and counseling for women. What have these organizations learned about providing services to women?

Amanda Zinn identified at least eight barriers to entering business faced by American women entrepreneurs: 1) lack of business skills. WEB addresses this barrier through training. 2) lack of experience running a business. WEB addresses this barrier through their mentoring program matching experience women business owners with novices. 3) Lack of capital. WEB addresses this barrier with its internally managed loan fund. 4) lack of resources. WEB addresses this barrier with its resource sharing program where clients can share space and equipment. 5) lack of contacts. WEB addresses this barrier with its mentoring program. 6) lack of expertise. WEB addresses this barrier with its professional consulting services. 7) personal issues. Women may have domestic problems such as spousal abuse or the need for child care which WEB addresses by partnering with social service agencies. 8) fear of technology. WEB addresses this barrier by making computers and other equipment available to women and providing training on the use of that equipment.

Ms. Selim identified at least four barriers to women in business in Egypt: 1) intimidated by banks; 2) lack of collateral; 3) bankers are not sensitized to gender issues; and 4) lack of technology information. There are four or five women’s business associations which provide marketing and export information. Other association promote peer lending and the experience in Egypt with women’s peer lending model has been very positive.

Dr. Loza identified gender relationships as an additional constraint. Men in Egypt tend to admire women in business up to a certain point. Income generation seems to be acceptable to make a living, but self-actualization through business is not respected or admired. There is a high number of educated unemployed women interested in starting a business since government is no longer the most reliable employer of graduates. Limited mobility and the lack of contracts constrains women from being successful in business. Women-only services tend not to be well-staffed or well-equipped, so Dr. Loza would prefer an inclusive rather than exclusive model of assistance unless separate services are truly equal. All participants agreed that there is a lack of current studies and data on women entrepreneurs in Egypt.

IV. MODERATORS AND PANELISTS

Gail Carter is the Director for Enterprise Development for ACDI/VOCA. She has been ACDI/VOCA's SEEP representative since 1983 and was elected to the SEEP Board of Directors in 1999. She has also been an active member of SEEP's Business Development Services Working Group for the past three years. During this time she has helped to elaborate the performance measurement framework for business development services that outlines the major categories of services and the issues that are common to them.

Gail was very involved in helping to produce and edit the SEEP paper on Microenterprise Marketing: Trends, Lessons Learned, and Challenges and she presented the paper at the Donor's Committee on Small Enterprise Development Conference in Hanoi last month. Her work with the BDS Working Group is now centered on helping to develop a manual that contains a menu of BDS services and best practices that others can use in developing and implementing their BDS programs and services. In addition, she is working on a case study of a business support program in Poland that has developed a very dynamic and lucrative market for business services in that country.

J. Roy Miller, State Director of the New Mexico Small Business Development Center, Mr. Miller is currently responsible for the oversight and coordination of the New Mexico State SBDC network which provides small business assistance through 18 service centers throughout the state. Based in Santa Fe, he works closely with 17 educational institutions, the New Mexico State legislature, and a number of state level organizations. In 1999, Mr. Miller's SBDC Network was recognized as one of the most cost effective counseling and training programs in the United States. Mr. Miller is also a member of the Professional Development Committee of the National Association of Small Business Development Centers (ASBDC) which includes 57 statewide and regional SBDC programs. In 1999, the NMSBDC analyzed over 600 professional development surveys for the Committee to identify training needs of business advisors nationwide.

Mr. Miller served as director of a community college-based SBDC where he provided individual business counseling, helped entrepreneurs start new businesses and secure bank financing, and conducted numerous business seminars. In addition to these duties, he was an instructor of macroeconomics at the community college. Mr. Miller is a certified instructor for the NxLevel Entrepreneurship Training Course designed for start-up and current business owners.

An agribusiness specialist by training, Mr. Miller has thirteen years of experience in banking and farm credit services. In 1994, Mr. Miller served as a small business advisor in Poland and assisted in establishing 26 SBDCs including micro-lending offices and business incubators throughout Poland.

Amanda Zinn is Chief Executive Officer of the Women Entrepreneurs of Baltimore (WEB) in Baltimore, Maryland, a comprehensive entrepreneurial training and business support services program. Ms. Zinn has also operated her own free-lance consulting

business. She was director of development for a community economic development organization, conducted community-level economic needs assessments, designed and implemented community development programs and strategies to improve and expand retail and service businesses. Ms. Zinn has served as a business advisor in Jordan and Kenya. In Jordan, Ms. Zinn conducted a feasibility study to determine whether the WEB could be replicated in that country.

Roy Robert Leventry currently serves as a volunteer counselor and workshop chairman for the Chicago Chapter of SCORE and as Chairman for the Andean Partnership.. He has designed and taught most of SCORE's "Certificate of Achievement" and "Advanced Full-Day Workshops". Mr. Leventry founded the Andean Partnership in 1996 after serving in Ecuador as a Peace Corps volunteer. The partnership is an importer of artisan and food products from Ecuador, Bolivia, and Peru, and works with over 2,000 indigenous farmers involved in production of the grain quinoa.

In the Peace Corps, Mr. Leventry worked in the Small Enterprise Development Project, assigned primarily to the National Federation of Small Industry in Quito as a business consultant and trainer. He designed and delivered seminars on business leadership, product costing and pricing, basic accounting, marketing, administration, international commerce, and investment project development.

Dr. Barbara Brown is the Technical Manager of the SBA Egypt Initiative and an employee of DATEX, Inc., the contractor responsible for the implementation of this project with SBA. She has over 20 years of experience in small business training, business consulting and credit in Africa and Asia. She designed training courses in entrepreneurship, business creation and start-up, business planning, market studies, credit management, production planning and quality control. Dr. Brown has conducted training of trainers for entrepreneurship in several countries, designed syllabus for academic courses and delivered lectures at the Crenfield Institute of Management (UK), the Management Development Institute (Gambia), University of the Philippines Institute of Small-Scale Industries (Philippines), Centre Africain d'Etudes Superieures en Gestion (Senegal), as well as U.S. universities.

Charles (Ned) Shepperson is the SBA Egypt Initiative Project Director and an employee of DATEX Inc. Mr. Shepperson formerly served as Deputy Associate Administrator for Small Business Development Centers, Acting Deputy Associate Administrator for Economic Development, and Assistant Administrator for Financial Program Operations. He is thoroughly knowledgeable about SBA programs, and particularly well versed in the financial and technical aspects of SBA operations. At the SBA he served as Director of the Office of Program Review and Oversight where he developed and managed select program management and loan quality reviews of pilot operations and loan making activities in the field.

Dr. Sara Loza, Gender Specialist, Executive Director, SPAAC

Dr. Ibrahim Moharram, Director, Organization for Reconstruction and Development of Egyptian Villages, Chairman of the Local Development Fund, Ministry of Local Development

Susan Sundberg is an Attorney Advisor in SBA's Office of General Counsel. In addition to her law degree, she has a degree in women's studies. Ms. Sundberg has designed and managed a number of public-private partnership agreements with a range of entities including private firms, universities, and other U.S. government agencies.

Dr. Ahmed Darwish, Managing Director, Egyptian Incubators Association
Ahlam Selim, Director of Credit, Principal Bank for Development and Agricultural Credit (PBDAC)

Mosad Kotb, Zone Director, Small Enterprise Development Organization, Social Fund for Development

Ms. Ahlam Selim, Director of Credit, Principal Bank for Development and Agricultural Credit (PBDAC)

ANNEX 1: LIST OF PARTICIPANTS

SBA/Egypt Initiative
Best Practices in Business Development Services Workshop
List of Invited Organizations

Ministry of the Economy
Ministry of Finance
Ministry of Social Affairs
Ministry of Local Development
Export Development Authority
National Bank of Egypt
Principal Bank for Development & Agricultural Credit
Association for Developing Small and Medium Scale Industries in the New Cities
Egyptian Incubators Association
Egyptian Small and Medium Business Association
Training Institute for Radio & Television
El Watany Bank of Egypt
Egyptian Banking Association
Egyptian Small Enterprise Development Foundation
Alexandria Development Center
Investment Policies & Securities Sector
Credit Guarantee Company for Small and Medium Scale Enterprises
Egyptian Natural Oil Company
El Akram Trading
Social Planning, Analysis and Administration Consultants

SBA/Egypt Initiative
Best Practices in Business Development Services Workshop
May 10, 2000
Conrad International Hotel

List of Attendees

Social Fund for Development (SFD), Small Enterprise Development Organization (SEDO)

Aida El Kassas
Ehab Abd El Azziz
Ahmmed Sayed El Gabry
Ola Abd El Sattar
Ahmed Nassar
Suzette El Raidy
Hossam Ahmed Shabaka
Eshrak El Sisi
Hassan Mohamed Gad
Nabila Abd El Aziz
Mahmoud Soliman Hamdy
Mamdouth Awny
Wafaa El Sayed
Sayed Abd El Gawad
Ahmed El Gindy
Ramy Nabil Kamel
Mohamed Abd El Malek Saleh
Mohamed Mosaad Kotb
Abd El Rehim Osman Mohamed
Humssein Hassan Zaied
Ayman Abad El Moaty
Ghada Waly
May Ghalwash
Amr Abo El Azm
Samy Ahmed Mohamed
Romeih Abd El Hassib
Khaled Hamdy Riad

Ministry of Economy:

Mohamed Gamal El Din
Salam Hussein
Nevien El Oraby

Mohamed Abd El Aziz Youssef

Ministry of Local Development

Ibrahim Moharram

Productive Cooperatives Union

Reda Mohamed

Investors Association

Saleh Gheith

**Credit Guarantee Company for Small and Medium Scale Enterprises
(CGC)**

Ahmed Abd El Salam Zaki
Fawkeya Morsy

Handicraft Industries Association

Mounir Sharawy

Small Industries Development Association

Nasr Soliman

Gharbeya Businessmen Association

Fawzy Ragheb Hafez
Yasser Abd Allah

Principal Bank for Development and Agricultural Credit

Ahlam Selim
Ahmed Fouad Mansour
Ramzy Fagab Mersal
Fayek fouad Abd Allah

National Bank of Egypt

Abbas El Adamy

Alexandria Development Center

Dr. Abd El Moniem Hafez

Egyptian Association for Projects Incubators

Mohamed Mazen Hassan
Magdy Wahba

Menoufeya University

Dr. Magdy Mohamed El Gindy

National Bank of Egypt

Dr. Mohsen el Hodeiry
Abd El Fattah Yousef Wanis
Saad Mohiey El Din

Egyptian Association

Maged Abd El Fattah

Productive Cooperatives Union

Mohamed Hassan ElSebaey

Egyptian Small and Medium Enterprise Association

Tamer Korolos

10th of Ramadan Association

Mohamed Lofty

Agricultural Economy Research Institute

Azza Ibrahim Omara

Press and Media:

Sahar Farouk Abd El Hamid El Deeb
Hassan Ahmed Hassan
Ibrahim

Radio and TV Stations
TV and Radio Union
Al Manara Newspaper

Hassan Saad Abd El Ghaffar
Nihal Rizk
Ahmed Lotfy
Mohamed Hassan el Banna
Shaimaa Labib
Hatem Farouk
Ashraf El Leithy
Magdy Eid
Mahmoud Ali el Kassas

Photographer
American Embassy Press
American Embassy Press
El Akhbar Newspaper
El Ahram Weekly
October Magazine
Middle East Press Agency
El Alam El Youm Newspaper
El Allam Al Akresady Newspaper

Private Sector and Other Organizations

Saiid El Gazar
Dalia Moharam
Naglaa Bahr
Sobhy
Sherif Ahmed Lotfy
El Sayed Hammam Ahmed
Ahmed El Shawy
Nabil Sadek El Mougny
Dr. Sara Loza

Financial consultant – Electrostar
Multi M Group
FINBI
Ismaileia Association
Multi M Group
Hammam Trading
Educational Projects Company
Egypt Natural Oil
SPAAC

SBA/Egypt Initiative
Best Practices in Business Development Services Workshop
Other Participants

U.S. Small Business Administration

James Wilfong, Office of International Trade
Susan Sundberg Attorney Advisor, Office of General Counsel
Albert Stubblefield, Office of Communications & Public Liaison
Jean Smith, Associate Administrator, Office of International Trade
Patricia Lefevre, Project Manager, SBA Egypt Initiative
Bob Leventry, Workshop Chair, Chicago SCORE Chapter
J. Roy Miller, State Director, New Mexico Small Business Development Center
Amanda Zinn, Executive Director, Women Entrepreneurs of Baltimore (WEB)

DATEX Inc.

Ajit S. Dutta, President
Randall Parks, DATEX Corporate Representative in Egypt
Charles (Ned) Shepperson, Project Director, SBA Egypt Initiative
Kamal Nasser, Deputy Project Director, SBA Egypt Initiative
Dr. Barbara Brown, Technical Manager, SBA Egypt Initiative
Ibtisam El Ghareeb, Training Manager, SBA Egypt Initiative
Rasha Reza Farid, Office Manager, SBA Egypt Initiative
Tamiran Amr Elwy, Administrative Assistant, SBA Egypt Initiative

USAID/Cairo

Richard Brown, Mission Director

ANNEX 2: SEMINAR AGENDA

**SBA/EGYPT INITIATIVE
BEST PRACTICES IN BUSINESS
DEVELOPMENT SERVICES
WORKSHOP**

Conrad International Hotel
May 10, 2000

Agenda

- 8:30 - 9:00 AM** Breakfast buffet
- 9:00 – 9:15 AM** Welcome, introductions and agenda Patricia Lefevre,
SBA Initiatives Project Manager, SBA Office of International
Trade
- 9:15 – 10:30 AM** **Plenary Session: Effective Business Development Services
(BDS) of the U.S. Small Business Administration**

Moderator: Dr. Barbara Brown, Technical Manager, SBA Egypt Initiative

SBA/Egypt: Charles (Ned) Shepperson, Contract Project Director, SBA/Egypt
Initiative

SCORE: R. Robert Leventry, Workshop Chair, Chicago Chapter

SBDC: J. Roy Miller, State Director of New Mexico Small Business
Development Center

WBO: Amanda Zinn, CEO Women Entrepreneurs of Baltimore, Inc.

- 10:30-11:15 AM** **Plenary Session: Public/Private Partnerships**

Moderator: Gail Carter, The Small Enterprise Education and Promotion Network (SEEP)

Susan Sundberg, Attorney Advisor, Office of General Counsel, SBA
Dr. Ibrahim Moharram, Director, Organization for Reconstruction and
Development of Egyptian Village, Chairman of the Local Development
Fund, Ministry of Local Development
Nivin El Oraby, Ministry of Economy

- 11:15-11:30 AM** **Coffee Break**

- 11:30-12:30 AM** **KICK OFF CEREMONY**

Presentations: James Wilfong
Richard Brown, USAID Mission Director
Dr. Mamdouh Awny, General Manager, SEDO

12:30 PM Lunch:

2:00 – 3:15 PM (Concurrent Panels)
Panel 1 *BDS Performance Measurement and Impact*

Moderator: Moderator: Gail Carter, SEEP

Amanda Zinn, WEB
Roy Miller, SBDC
Dr. Ahmed Nassar, Consultant to the Managing Director, SFD

Panel 2 *Identifying High Performing Entrepreneurs*

Moderator: Dr. Barbara Brown, Technical Manager, SBA/Egypt Initiative

Bob Leventry, SCORE
Dr. Mohamed Awny, General Manager, SEDO

3:15 – 3:30 Coffee Break

3:30 – 4:45 (Concurrent Panels)
Panel 3 *How Sustainable Can BDS Really Be? Market Development and Cost Recovery*

Moderator: Gail Carter, SEEP

Robert Leventry, SCORE
Roy Miller, SBDC
Dr. Ahmed Nassar, Consultant to the Managing Director, SFD
Dr. Ahmed Darwish, Managing Director, Egyptian Incubators Association (EIA)

Panel 4 *Business Development Services for Women*

Moderator: Dr. Barbara J. Brown, SBA/Egypt Initiative

Amanda Zinn, WEB
Ahlam Selim, Director of Credit, Principal Bank for Development and Agricultural Credit (PBDAC)
Dr. Sarah Loza, Women in Development Consultant

4:45-5:30 PM Summary and Closing Remarks: SBA/Egypt Initiative/SEEP

Informal Reception follows

**ENTREPRENEURSHIP DEVELOPMENT
TRAINING REPORT**

MAY 11-18, 2000

CAIRO EGYPT

Submitted by: DATEX Inc.

**To: Patricia Lefevre, SBA Project Manager
SBA Egypt Initiative**

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I. INTRODUCTION

Under the SBA Egypt Initiative, SBA intends to transfer the capacity to conduct and sustain SBA-like small business programs to the Government of Egypt (GOE) and other relevant Egyptian organizations. Task One of the Statement of Work calls for DATEX, Inc. to “conceive and implement an SME Entrepreneurship Training Program.” As part of this task, DATEX will assist the Social Fund for Development (SFD) to “establish techniques for recruiting qualified students—including prospective Egyptian women entrepreneurs-- for all training events.” Parallel to Task One, DATEX will conduct train the trainer sessions to enable the participating Egyptian organizations to sustain this training (Task Three).¹

In the interest of maximizing project impact and demonstrating the effectiveness of the Egyptian Trainers, DATEX decided to target the trainers of SFD and the other relevant organizations for the first of the SME Entrepreneurship Training Programs, held May 11-18, 2000 at the Shepherd Hotel in Cairo. The workshop was attended by 34 participants representing nine Egyptian organizations including SFD, and all governorates of Egypt.² A second course will be held in October 2000 in Alexandria, followed by a third course in Upper Egypt also in October 2000. The fourth repetition of this course will be offered in early 2001 at a site to be determined.

II. ORGANIZATION, PARTICIPANT AND SITE SELECTION

The Statement of Work calls for SFD and other relevant organizations to participate in the training. SFD indicated it wanted at least two representatives from its 11 regional offices plus headquarters staff to attend the training. This request limited the number of participants from other relevant organizations. Criteria used to select “other relevant organizations” included:

- Private or government program providing non-financial or financial services to small enterprises
- Actual or potential for significant outreach to large numbers of small enterprises
- Actual or potential for geographic outreach throughout Egypt. Annex 1 provides a list of participants, their affiliations and locations.

¹ Statement of Work, pg. 6-8

² Social Fund for Development/Small Enterprise Development Organization (20), Credit Guarantee Corporation (2), Ministry of Local Development (3), Ministry of Economy (1), ASMINC-10th of Ramadan Businessmen’s Association (1), Principal Bank for Development and Agricultural Credit (1), Gharbya Businessmen’s Association (2), Egyptian Small Enterprise Development (1), Private entrepreneurs (3)

Entrepreneurship Selection

Every small enterprise assistance program receives many more requests for assistance than it is able to satisfy, particularly if the assistance is low cost or free to the entrepreneur. Programs traditionally use a set of procedures to help them screen applicants and identify individuals that meet certain pre-determined criteria. DATEX surveyed many entrepreneurship selection procedures. Most procedures favor applicants with a specific business idea, between 20 and 35 years of age, with no educational qualifications beyond basic literacy or math skills. Selection techniques pay particular attention to the applicant's previous history, preferring some experience of employment, preferably related to his or her proposed business. They also favor applicants from families with a history of business involvement.

Many small business programs use an application form as a screening method but the amount of information obtained, and the extent to which it is used, varies greatly. Some programs use an application form to assess to some extent complex behavioral dimensions like opportunity seeking, goal setting, commitment, and aspirations. Some use it to assess if the qualifications of the candidate are appropriate. Applications offer a broad scope for screening candidates. Variables traditionally associated with entrepreneurs, such as family business background, experience, goal clarity, etc., can also be assessed. Most small business programs, however, do not use application forms to their fullest potential.

Interviewing is also commonly used for selection. Most often, interviews are used to gauge the seriousness of the candidate and to determine the nature and financial status of the proposed business. Interviews serve as a good form of screening if they are systematic. An interview board sometimes does interviewing. A study of interview boards done in India indicates that very few devote enough time for careful selection. In depth assessment of candidates requires a minimum of 30 minutes.

Some small business programs use tests of general, technical or business knowledge as a means of identifying would-be entrepreneurs. This type of selection instrument is not very useful in predicting the existence of entrepreneurial potential.

The recruitment, identification and selection of participants involve the investment of substantial time and money. Over the long term, this is a cost-effective way to utilize management resources, as selecting and training only those participants with the highest likelihood of succeeding increases substantially the benefits of the program to the institution/country.

DATEX also reviewed the screening procedures of SBA partner agencies such as SCORE, Women's Business Centers, and SBDCs. The screening process of Women Entrepreneurs of Baltimore (WEB), for example, is similar to the process developed with USAID funding in the 1980s. This selection process was based on research started 20 years ago by David McClelland, a noted Harvard University sociologist, that produced a

procedure now used in over 40 countries. This selection procedure uses a three-step process which includes: an application which is scored on a scale of 100 points, a selection interview which is composed of a business and individual interview, and a synthesis of results.

Pre-Screening Application

An Information Form was adapted by DATEX and distributed to SFD and the other participating organizations on April 7, 2000. This tool, while originally designed to be used for pre-screening entrepreneurs, was only used to gather background information on the trainer-participants and was not scored. A profile of the trainer-participants reveals the following:

1. Of 34 participants, 79% were male.
2. Of 33 respondents, their ages ranged from 23-55 years with an average age of 36.
3. Technical preparation: All were university graduates, and 48% considered they had served some sort of apprenticeship period.
4. **Business experience: While 91% had family members who were business owners, 60.6% had never started a business, and 81% do not currently have a business.**
5. Of 29 respondents,
 - 24.1% wanted to start or expand a professional services business (such as accounting or marketing, but excluding Information Technology)
 - 17.2% wanted to start or expand an IT services business
 - 17.2% wanted to start or expand a wholesale or retail trade business
 - 10.3% want to start or expand a manufacturing business
 - 6.8% wanted to start or expand a personal services business (2 out of 29)
 - 6.8% wanted to start or expand an agriculture or livestock business
 - 6.8% wanted to start or expand a construction business

Additional businesses that respondents wanted to start or expand included a loan business, restaurant, and drilling service. Of those respondents wanting to start an IT business, 80% (4 out of 5) were women, representing half of the female respondents.

The Selection Interview

The Selection Interview consists of two parts. Part One, the Business Interview, attempts to assess the degree of preparation the applicant has undergone prior to coming to the program and the resources available to commit to the business. This part of the interview gives the interviewer the opportunity to verify the responses found on the application and obtain more detailed information about the applicant's prior experience and business activities.

a) The Business Interview

The purpose of the Business Interview is to ascertain information in four main areas:

- Business knowledge (Products/services, source and price of raw materials, competition, prices, industry trends, and especially marketing information);
- Resources (Overall strength and ability to leverage present financial condition and to access needed resources);
- Motivation (Strength of motivation and attitudes concerning success, excellence, failure, risks and overall entrepreneurial drive); and
- Readiness (Readiness for business entry/expansion vis-a-vis job, spouse's ambitions, maturity, energy, health and life direction).

The following kinds of questions are usually included:

- Are you currently in business? If so, what kind of business? If not, why not?
- Describe your business idea. Why is it a good idea?
- What have you done so far to get started?
- Why do you want to go into business for yourself?
- How much money can you expect to earn in this business?
- Have you done any research to find out about the market, the product or service and your clients? If so, what have you done? What did you learn?
- What kind of problems do you think you will encounter when you start your business?
- Have you ever started a business before? If so, what kind of business?
- What happened?
- How much money do you think you will need to get started? How did you determine this amount of money?
- Where will you get the money? Have you ever borrowed from a bank?
- How do you see your future in business developing?

If the applicant seems reasonably well prepared, the interview can proceed to Part Two. This interview was NOT conducted with the trainer-participants of the Cairo course because the majority were not in business.

b) The Individual Interview

The second part of the interview is the Individual Interview. DATEX conducted 45 individual interviews May 6-9 at the project offices. During this interview participants were asked to speak about five situations in their lives. Accounts of participant's remembered behavior is used to assess the strength or weakness of each person along ten Personal Entrepreneurial Competencies dimensions. A profile was prepared for each individual that plots the results of the Individual Interview on a graph. A composite of the group profile is presented in Annex 2. In general, the participants' strongest

entrepreneurial characteristics were Opportunity Seeking and Systematic Planning and Monitoring. A major weakness was Risk Taking.

While great care went into the design and testing of the Individual Interview, the results are approximations at that point in time of how an individual behaves as an entrepreneur. Communicating in English was a recognized barrier and extra time and effort was taken during the interview to overcome this obstacle.

It is not necessary to be strong along all ten dimensions of entrepreneurial behavior in order to be a successful entrepreneur. Entrepreneurs are often very good judges of their strengths and weaknesses, and can compensate for weaknesses by taking on a partner who has these strengths. This interview mainly measures the presence or absence of Personal Entrepreneurial Competencies within an individual. It is not in any way a measurement of personal worth or achievement and no value of any kind is to be associated with a score. A person with a high PEC score is no smarter, no more competent, etc. than a person with a lower PEC score. A person with a higher PEC score simply has more of the behavioral competencies found to be present in successful entrepreneurs than a person with a lower PEC score.

The Technical Manager of the SBA Egypt Initiative who conducted the interviews for this course has conducted more than 1000 interviews in 15 countries using this interviewing instrument as a selection tool for entrepreneurial potential.

Synthesis of Results

Final selection of participants for an entrepreneurship program is normally based on a number of factors: 1) score on the pre-screening application; 2) performance in the Business Interview (part one of the interview); 3) performance in the Individual Interview (part two of the interview); and 4) specific criteria which the enterprise program establishes itself, (such as geographic distribution, sex, type and size of business, etc.). Once all this information has been evaluated, the enterprise program should have a good analysis of an individual's entrepreneurial potential and suitability for the specific services to be offered. This final selection was done in concert with the collaborating organizations which had specific criteria for including or excluding certain individuals. Proficiency in English was only consideration. Out of 45 interviews, 34 individuals were chosen to participate.

During the course of the Entrepreneurship Workshop and the preceding Best Practices Workshop, participants received training in selection methods. Further application of a selection system will be explored in subsequent workshops.

III. TRAINERS

J. Roy Miller

As State Director of the New Mexico Small Business Development Center, Mr. Miller is currently responsible for the oversight and coordination of the New Mexico State SBDC

network which provides small business assistance through 18 service centers throughout the state. Based in Santa Fe, he works closely with 17 educational institutions, the New Mexico State legislature, and a number of state level organizations. In 1999, Mr. Miller's SBDC Network was recognized as one of the most cost effective counseling and training programs in the United States. Mr. Miller is also a member of the Professional Development Committee of the National Association of Small Business Development Centers (ASBDC) which includes 57 statewide and regional SBDC programs. In 1999, the NMSBDC analyzed over 600 professional development surveys for the Committee to identify training needs of business advisors nationwide.

Mr. Miller served as director of a community college-based SBDC where he provided individual business counseling, helped entrepreneurs start new businesses and secure bank financing, and conducted numerous business seminars. In addition to these duties, he was an instructor of macroeconomics at the community college. Mr. Miller is a certified instructor for the NxLevel Entrepreneurship Training Course designed for start-up and current business owners.

An agribusiness specialist by training, Mr. Miller has thirteen years of experience in banking and farm credit services. In 1994, Mr. Miller served as a small business advisor in Poland and assisted in establishing 26 SBDCs including micro-lending offices and business incubators throughout Poland.

Amanda Zinn

Ms. Zinn is Chief Executive Officer of the Women Entrepreneurs of Baltimore (WEB) in Baltimore, Maryland, a comprehensive entrepreneurial training and business support services program. Ms. Zinn has also operated her own free-lance consulting business. She was director of development for a community economic development organization, conducted community-level economic needs assessments, designed and implemented community development programs and strategies to improve and expand retail and service businesses. Ms. Zinn has served as a business advisor in Jordan and Kenya. In Jordan, Ms. Zinn conducted a feasibility study to determine whether the WEB could be replicated in that country.

Roy Robert Leventry

Mr. Leventry currently serves as a volunteer counselor and workshop chairman for the Chicago Chapter of SCORE and as Chairman for the Andean Partnership. He has designed and taught most of SCORE's "Certificate of Achievement" and "Advanced Full-Day Workshops". Mr. Leventry founded the Andean Partnership in 1996 after serving in Ecuador as a Peace Corps volunteer. The partnership is an importer of artisan and food products from Ecuador, Bolivia, and Peru, and works with over 2,000 indigenous farmers involved in production of the grain quinoa.

In the Peace Corps, Mr. Leventry worked in the Small Enterprise Development Project, assigned primarily to the National Federation of Small Industry in Quito as a business

consultant and trainer. He designed and delivered seminars on business leadership, product costing and pricing, basic accounting, marketing, administration, international commerce, and investment project development.

IV. TRAINING OBJECTIVES AND SCHEDULE

The workshop objectives are to provide participants with an assessment of their entrepreneurial potential, and introduce them to business training materials used by SBA Resource Partners including SCORE, Women's Business Centers and Small Business Development Centers.

To strengthen participants' inclination and ability to:

- See and act on business opportunities
- Set challenging goals
- Improve their efficiency
- Increase their profits in complex situations
- Satisfy their clients
- Provide high quality products and services
- Use multiple sources of information
- Develop business plans
- Initiate and sustain business decisions in the face of adversity
- Calculate and take risks
- Increase their ability to influence others in business situations
- Adjust to change and uncertainty

Annex 3 contains the workshop schedule. The workshop was an intensive program designed to identify and expand participants' potential to initiate or improve small businesses. Trainees were asked to assume the roles of entrepreneurs in order to test the appropriateness of the training materials for their clients. Participants were given an opportunity to interview a banker about what a bank looks for in making a small business loan, and to talk with a successful entrepreneur about the keys to success.

The workshop gave trainers the opportunity to enhance their effectiveness as business trainers and counselors by: a) learning to recognize and strengthen their own personal entrepreneurial aptitude; b) experiencing what it takes to start a microenterprise in Egypt; and c) receiving small business training used by SBA partners in the United States.

The Creating a Business Exercise ran concurrently with the Entrepreneurship Workshop. While participants strengthened their entrepreneurial competence inside the workshop, they simultaneously identified, planned and started up a microbusiness for profit. The Creating a Business Exercise added a challenging, but realistic, dimension to the Entrepreneurship workshop, and provided an opportunity to strengthen entrepreneurship in a real life business context. Six new businesses were started during the course of this workshop, and participants were encouraged to continue to expand and grow their existing real-life businesses as part of this exercise as well. An award was presented to

the most profitable new enterprise (food services) and most profitable existing enterprise (advertising). Participants developed an advertising strategy, created ads and made video promotions for their microbusinesses. See Annex 4 for a list of businesses created.

The training methodology used in the Workshop was highly interactive and experiential. In place of lectures, the training used structured exercises, video presentations, diagnostic tools, business events, questionnaires and other instruments designed to identify entrepreneurial potential and enhance them through practice.

The business education sessions of the workshop focused on pre-venture counseling, business planning, financial planning, marketing, feasibility studies, advertising, sales, managing employees, production planning, and total quality management. Mr. Mahmoud Khalil, former Credit Manager of the National Bank of Egypt and a consultant to the Cooperative Insurance Society, provided information about what Egyptian banks are looking for in providing business loans. Eng. Abd El-Moaaty Lotfy, Managing Director of Metallurgical & Construction Chemicals (MCC) was interviewed by participants as an example of a successful entrepreneur. Mr. Lotfy started with 5 workers and a small factory on a rented piece of land. Now his company has 150 workers and is considered a medium-sized enterprise. He is a member of the Board of ASMINC and supports their training and fund-raising activities. He shared his start-up experiences, his business challenges, and how he solved some of the typical business management problems.

V. EVALUATION

The following is a summary of the participants' evaluation of the workshop.

In general, how would you rate the workshop?	Excellent 70%	Very Good 15%	Fair 15%	Poor
Would you recommend this workshop to others?	Yes – 94%	No – 6%		
Please rate the following: Written Materials	Excellent 59%	Very Good 36%	Fair 5% (SEDO)	Poor
Methodology (exercises)	Excellent 67%	Very Good 18%	Fair 15% (SEDO)	Poor
Trainers: Brown	Excellent 64%	Very Good 33%	Fair – 3% (SEDO)	Poor
Leventry	Excellent 18%	Very Good 73%	Fair 9% (SEDO)	Poor
Miller	Excellent 33%	Very Good 37%	Fair 30% (SEDO)	Poor
Zinn	Excellent 58%	Very Good 42%	Fair	Poor
Risk Taking	Excellent 45%	Very Good 52%	Fair 3%	Poor

Business Planning	12%	12%	76%	
Financial Planning	35%	41%	24%	
Market Research	30%	55%	15%	
Information Seeking (feasibility case study)	32%	47%	21%	
Total Quality Management	11%	65%	24%	
Persuasion Strategies (sales & employee relations)	35%	50%	15%	
Business Goal Setting	16%	60%	24%	
Efficiency	44%	41%	15%	
Creating a Business Exercise	29%	65%	6%	

The highest rated session was Risk Taking, followed by the Creating a Business Exercise. Sessions needing the most improvement are Financial Planning, Total Quality Management, and Information Seeking.

VI. ACTION PLANS

Participants were asked to set goals for themselves for the next three-month period of how they will use the information and materials they received during the workshop. The following table summarizes those results.

	Name	Affiliation	Location	1	2	3	4	5	6	7	8
1	Ahmed Abdel Monem El Gendy	SFD	Cairo	x	x	x	x				
2	Ola Abdel Sattar	SEDO	Cairo	x			x	x			
3	Ahmed Mohamed Nassar	SEDO	Alexandria	x	x		x		x		
4	Samy Ahmed Mohamadin	SEDO	Ismalaia	x	x		x		x		
5	Rameh M. Abdel Hassib	SEDO	Assyout	x	x					x	
6	Ahmed Sayed El Gaabry	SEDO	Cairo				x	x	x	x	
7	Dalia Ibrahim Moharam	Private Entrepreneur	Cairo		x					x	x
8	May Mostafa Ghalwash	SEDO	Cairo							x	x
9	Mostafa M. Riad	MLD	Cairo	x			x	x	x		
10	Ehab Mohamed Khoudary	SEDO	Alexandria	x	x		x		x		
11	Mohamed Amroon Sermalem	MLD	Cairo			x	x	x	x	x	
12	Waleed Mohamed Mohamed	CGC	Cairo	x	x					x	
13	Ramy Nabil Kamel	SEDO	Aswan				x	x			
14	Sherif Ahmed Lotfi	Private entrepreneur	Cairo		x					x	x
15	Abd El Reheem Osman Mohamed	SEDO	Sohag		x		x			x	
16	Ehab Abdel Aziz	SFD	Qena	x			x				

Participants are planning to:

1. train trainers
 2. training entrepreneurs
 3. obtain approval from organization to incorporate training plan
 4. incorporate course material into training materials
 5. screen potential training participants
 6. translate materials into Arabic
 7. increase personal knowledge regarding training methods and entrepreneurship
 8. take steps toward business ownership or expansion
- 56% intended to train trainers (9)
 - 56% intended to train entrepreneurs (9)
 - 13% intend to get organization backing (2)
 - 69% want to incorporate course material into training material (11)
 - 31% intend to screen potential trainees (5)
 - 38% want to translate materials (6)
 - 50% want to increase personal knowledge regarding training methods and entrepreneurship (8)
 - 19% are taking steps toward business ownership and expansion (3)

Number of responses in parenthesis

VII. NEXT STEPS

Trainer Needs Assessment

Of 30 responses,

- Only 57 % (17 of 30) personally deliver small business education and training to entrepreneurs as part of their current jobs. The other 43% (13 of 30) either are: a) not trainers (9 of 13); b) provide computer training (2 of 13); or c) work with employees of executing agencies that train entrepreneurs (2 of 13).
- Of the 9 participants who work in different ways with entrepreneurs, 3 counsel or advise entrepreneurs, 2 are in business, and 4 do feasibility studies or evaluate small business feasibility studies.
- 37% have previously had Training of Trainers (TOT) instruction

a) Self-Rating

	Poor	Average	Good	Excellent
Entrepreneurship Selection Methods	14%	20%	53%	13%
Adult Learning Methods	7%	33%	43%	17%
Course Design	10%	40%	33%	17%
Facilitation Skills	3%	30%	50%	17%
Training Evaluation		37%	43%	20%
Instruction Techniques	0%	33%	43%	17%
Technical Content	17%	27%	33%	23%
Overall	8%	31%	43%	18%

b) Training Demand

The demand for further SME instruction can be summarized as follows:

Of 61 responses,

- 30% want marketing, feasibility studies and sales instruction. This is a broad area that encompasses: market research to identify investment opportunities, identifying and targeting a market, and promoting products and services including advertising
- 23% want general training skills, course design, training needs assessment and training evaluation
- 15% want production planning, quality and cost control instruction
- 11% want general small business management training
- 5% want accounting or financial planning instruction
- 5% want entrepreneurship selection training

Other requests included how to export and how to start up a business.

Conclusions and Recommendations

1) Targeting and Selecting Small Businesses for Assistance

Providers of business development services in Egypt appear to employ a more selective and less transparent process of identifying entrepreneurs with whom they will work. While the exact nature of this process is still unclear, it appears that demand for services is high enough that Egyptian organizations do not need to resort to soliciting participation and interest from the general public.

In the United States, public support for small business is reinforced through inclusive and transparent outreach to large numbers of individuals. Business development services

providers in the U.S. often generate a high demand for services from the general public. For example, WEB receives 500 applicants for every 30 trainees that qualify to attend training programs. Programs like WEB use competitive or self-selection methods to qualify the most capable and motivated individuals for assistance. This is similar to the way in which other SBA partners such as SCORE and SBDCs operate. This inclusive strategy seeks to provide some basic level of business assistance to as many people as possible, and then applies a set of objectively verifiable criteria to determine who will receive more in-depth assistance.

In characterizing the business outreach of the individuals participating in the Cairo course, most tend to work intensively with only about 1 businesses per day or 20 per month. If one assumes that they work with the same businesses once a month, then over a year each may only be working with 20-25 different businesses annually.

If these trainer-participants are representative of the staff of their organizations, then this suggests that in order to achieve greater outreach, the project should employ a combination of strategies to better target future trainees:

- 1) Work with the organizations participating in the Cairo course to develop strategies to increase their direct outreach to small businesses through training;
- 2) Work with the organizations participating in the Cairo course to train their partner agencies; and
- 3) Work with other organizations that have larger scale outreach to small businesses through training.

While identifying and selecting entrepreneurs is not one of the areas that participants indicated a demand for further training, the project will continue to work with organizations interested in using inclusive strategies for attracting a broad spectrum of interest and demand for business services, and applying a set of objective criteria for identifying entrepreneurs with whom the organization will work more intensively.

Selection of organizations and participants to the next workshop will be a collaborative process between the project and the sponsoring organization using well-defined criteria.

2) Course Design

The second Entrepreneurship Workshop will be three days in length, located in Alexandria, and will include topics such as business planning, access to capital/financial planning, business law, and marketing (including market research and sales). SBA and DATEX trainers will work co-train with Egyptian trainers trained in the Cairo workshop to present the course material.

3) Training of Trainers

A training of trainers workshop will precede the entrepreneurship workshop for Egyptian co-trainers involved in the Alexandria workshop.

4) Training Needs Assessment

The Workshop Application/Information Form will serve to inform trainers about the training needs of the prospective participants. In general, organizations need and have requested more comprehensive assistance in designing and carrying out training needs assessments not only of small business clients, but also of their own staff's human resource development needs. It is beyond the scope of the current scope of this project to provide this type of assistance.

5) Training Follow-Up and Trainee Database

The project will seek to establish a database on all trainees that complements existing databases already maintained by participating organizations on their small business clients. A follow-up strategy to monitor training conducted by participants of the Cairo course is being designed.

ANNEX 1: PARTICIPANT LIST

Annex 1 Training Participants

Name	Affiliation	Location
Abd El Reheem Osman Mohamed	SEDO	Sohag (upper Egypt)
Ramy Nabil Kamel	SEDO	Aswan (upper Egypt)
Ehab Abdel Aziz	SFD	Qena (upper Egypt)
Sayed El Sisiy	SEDO	Gharbya (delta)
Hossam A. Shabaka	SEDO	Damietta
Ahmed Sayed El Gaabry	SEDO	Cairo
Ayman Abd El Maetty Abd El Hamid	SEDO	Sharqiya (delta)
Mohamed Abdel Malek Salaeh	SEDO	El Mansoura (delta)
Waleed Mohamed Mohamed	CGC	Cairo
Ehab Mohamed Khoudary	SEDO	Alexandria
Sherif Ahmed Lotfi	Private entrepreneur	Naser City, Cairo
Reda M. Hafez	MLD	Cairo
Ahmed Mohamed Nassar	SEDO	Alexandria
Khaled Hamdy Riad	SEDO	Beni Suef
Atef Bader El Bin	SEDO	Cairo
Mohamed Amroon Sermalem	MLD	Cairo
Nasr Soliman Ashmawy	ASMNC-	10 th Ramadan, Cairo
Samy Ahmed Mohamadin	SEDO	Ismalaia
Ahmed Abdel Monem El Gendy	SFD	Cairo
Ramzy Ragab Mersal	PBDAC	Cairo
Mostafa M. Riad	MLD	Cairo
Fawry Ragab	GBA (Gharbya Businessmen's Association)	Gharbya
Yasser Mohamed Abdallah	GBA (Gharbya Businessmen's Association)	Gharbya
El Sayed Hammam Ahmed	Private Entrepreneur	Naser City, Cairo
Ola Abdel Sattar	SEDO	Cairo
May Mostafa Ghalwash	SEDO	Cairo
Souzet El Sayed El Reedy	SEDO	Alexandria
Fawkeya S. Morsi	CGC	Cairo
Wafaa El Sayed Mohamed	SEDO	Cairo
Soheir Abd El Shafi	Ministry of Economy, Export Promotion	Cairo
Dalia Ibrahim Moharam	Private Entrepreneur	Cairo
Hussein H. Zayed	SEDO	Cairo
Magid Amer Fattah	ESED	Cairo
Rameh M. Abdel Hassib	SEDO	Assyout

ANNEX 2: GROUP ENTREPRENEURSHIP PROFILE

PEC PROFILE SHEET					
Opportunity Seeking and Initiative		X			
Risk Taking	X				
Demand for Efficiency and Quality		X			
Persistence	X				
Commitment to the Work Contract		X			
Information Seeking		X			
Goal Setting		X			
Systematic Planning and Monitoring	X				
Persuasion and Networking		X			
Independence & Self-Confidence		X			
0	5	10	15	20	25
PEC SCORES					

ANNEX 3: WORKSHOP SCHEDULE

ENTREPRENEURSHIP WORKSHOP SCHEDULE

	DAY ONE	DAY TWO	DAY THREE	DAY FOUR	DAY FIVE	DAY SIX
A.M.	"Introduction to the Course, Participant & Trainer Presentations, Expectations, Workshop Background, Objectives, Methodology, PEC Assessment"	Creating a Business Exercise (getting started)	CBE (advertising and business promotion - video) PEC#1: Risk Taking	"PEC#4 Information Seeking Market Research (products, services, customers, competitor, local marketing methods, pricing) "	Results of Market Research Exercise PEC#5: Quality (Designing a Total Quality Management System)	"Financial Planning, Reading financial statements, cash flow, accounting/ budget "
P.M.	"Introduction to the Creating a Business Exercise (CBE), Pre-Venture Planning "	Creating a Business Exercise (cont.)	"PEC#3: Opportunity Seeking, PEC #8 Systematic Planning & Monitoring - Writing A Business Plan"	Market Research (cont.)	TQM (cont.) PEC#7: Commitment (Customer Relations) PEC#6: Persistence PEC#2: Goal Setting	"PEC#5 Efficiency (production planning, controlling costs)"
Evening	"CBE Exercise, PEC Diary"		"CBE Exercise, PEC Diary"	"CBE Exercise, PEC Diary, Market Research exercise"	"CBE Exercise, PEC Diary, PEC#10 Self-Confidence video Presentation, Trainer Needs Assessment"	"CBE Exercise, PEC Diary, PEC#10 Self-Confidence video Presentation, Trainer Needs Assessment"

ANNEX 4: CREATING A BUSINESS EXERCISE

Entrepreneurship Development 2000 Workshop Session

Creating a Business Exercise

No.	Business Name	Partners	Business Activity
1	El Hamd Honey	Mohamed Amroom	Selling honey, royal jell, pollen, bee queens, other related tings
2	Chickena	Mostafa Riad	Frozen chicken
3	SAK for Marketing	Ahmed Nassar	Marketing services (market research for SMEs)
4	Omar Car	Samy Ahmed	Car Rental
5	Shield	Hussein Zaied	Construction business, steel, etc.
6	Green Valley (El Wady El Akhdar)	Ramzy Ragab	Chemical inputs
7	The Educational Center	Ola AbouZeid	Teaching English, computer, business skills, etc.
8	Bees Kingdome	Ayman Abd El M.	Selling honey
9	G.S.P. (Gabry for Steel and Paints)	Ahmed El Gabry	Steel products, paints, fillers.
10	El Negma for Plastic (Star for Plastic)	Atef Badr Reda Fahmy Nasser Soliman	Plastic bags for different uses
11	Malek Shabaka	Mohamed Abd El Malek Hossam Shabaka	Potato trading and storing
12	Chez SamFoo	Fawkeya Morsi Ghada Waly Walid Khedr El Sayed Hammam	Indian chicken sandwiches (Tandoori chicken)
13	Interior & Graphic Deisgn	Sherif Lotfy Dalia Moharam	Interior design
14	Arab Office for Consulting & Accounting	Maged Amer	Accounting, audit, consulting, feasibility studies, marketing, and tax service
15	TCC (Technical Computer Center)	Ehab Abd El Aziz	Typing, printing, internet, computers, computer accessories
16	GIC (Global Information Center)	May Ghalwash, Romeih, Ahmed El Gindy	Providing information for new businesses
17	El Gharbeya for Plastic Bags	Soheir Shafie	Plastic packages and bags, printed