



USAID | **JORDAN**
FROM THE AMERICAN PEOPLE

Development of a Fundraising Strategy

AMIR II Achievement of Market-Friendly Initiatives and Results

May 2005

This document was produced for review by the United States Agency for International Development. It was prepared by Chemonics International Inc.

JORDAN AMIR II

Achievement of Market-Friendly Initiatives and Results

Contract No. 278-C-00-02-00210-00

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

Contract No.: 278-C-00-02-00210-00

Contractor Name: Chemonics International Inc.

USAID Cognizant Technical Office: Office of Economic Opportunities
USAID Jordan

Date of Report: March 28, 2005

Document Title: Development of a Fundraising Strategy
Final

Author's Name: Marsha Bailey

Activity Title and Number: Achievement of Market-Friendly Initiatives and
Results Program (AMIR Program)

Implementation of WAEDAT Fundraising and
Sustainability Plan
Enhanced Competitiveness Initiative (ECI)
Task No. 7337.1.16

Development of a Fundraising Strategy
Final Report
May 25, 2005

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

DATA PAGE

Name of Component:	Enhanced Competitiveness Initiative
Author:	Marsha Bailey
Practice Area:	Business Development Services
Service Offering:	N/A
List of Key Words Contained in Report:	WAEDAT, sustainability, fundraising, fund development, earned income, capacity, organizational legal structure, grants, corporate sponsorship, women, microenterprise

ABSTRACT

This report addresses issues and strategies relevant to short and long-term sustainability for WAEDAT subsequent to the cessation of USAID funding. WAEDAT (Women’s Access to Entrepreneurship Development and Training) is a program of the the USAID funded Achievement of Market-Friendly Initiatives and Results Program (AMIR). The report includes analysis and recommendations with regard to WAEDAT’s organizational structure, staff and leadership capacity and suggested fundraising strategies.

ABBREVIATIONS AND ACRONYMS

AMIR	Achievement of Market-friendly Initiatives and Results Program
USAID	United States Agency for International Development
WAEDAT	Women’s Access to Entrepreneurship Development and Training
JOHUD	Jordanian Hashemite Human Development Fund
CC	Consolidated Consultants

TABLE OF CONTENTS

Data Page	ii
Abstract	i
Abbreviations and Acronyms	ii
Table of Contents	iii
Executive Summary	1
CHAPTER 1: Introduction	2
1.1 Background	2
1.2 Objective	3
1.3 Methodology	3
CHAPTER 2: WAEDAT Organizational Structure	4
2.1 Legal Status	4
2.2 Financial Management and Analysis	5
CHAPTER 3: Leadership and Staffing	6
3.1 Steering Committee	6
3.2 Staff Capacity	7
CHAPTER 4: Fund Development Strategy	9
4.1 Fund Development Overview	9
4.2 Earned Income/Client Fees	10
4.3 Foundations/NGOs	11
4.4 Government	11
4.5 Corporations	12
4.6 Individuals/Fundraising events	13
CHAPTER 5: Next Steps	14
APPENDICES:	
Appendix 1: Scope of Work	15
Appendix 2: Documents Reviewed	19
Appendix 3: Individuals Interviewed	20
Appendix 4: Board Member Job Description	21
Appendix 5: Executive Director Job Description	23
Appendix 6: Client Outcomes Summary (Sample)	25
Appendix 7: Client Success Story Interview Questions	26
Appendix 8: Client Success Story Poster Example	27
Appendix 9: Funding Sustainability Matrix	28
Appendix 10: WAEDAT Core Funding Proposal	29
Appendix 11: Sliding Fee Scale and Fee Refund Policy	32
Appendix 12: Foundation/NGO Prospect List	33
Appendix 13: Sponsor Benefits Matrix	34
Appendix 14: Corporate Sponsor Prospects	36

EXECUTIVE SUMMARY

WAEDAT (Women's Access to Entrepreneurship Development and Training) was created in 2004 under the ECI component of the AMIR project in order to build upon existing microenterprise development strategies. WAEDAT provides training to women who have already established businesses in one of six growth sectors of the economy and who are committed to growing their businesses and creating jobs, thus contributing to the overall growth of the Jordanian economy.

Less than one year old, WAEDAT has already achieved significant success both programmatically and in attracting widespread public and media attention. WAEDAT's challenge is to be able to sustain itself independent of USAID funding.

In order to become sustainable, WAEDAT must: 1) resolve issues with regard to its legal status and governance 2) develop the capacity of its staff and volunteer leadership to develop and manage a viable organizational structure and 3) increase staff and steering committee member's capacity to raise funds from a variety of sources.

The need for WAEDAT services appears to be strong, client outcomes are impressive, and the staff is competent and committed. With careful resource management and planning, strategic staff development and training, and aggressive fundraising it appears that WAEDAT has an excellent chance of becoming sustainable in the long term.

CHAPTER 1: INTRODUCTION

1.1 Background

During the past decade, micro-enterprise has fulfilled its promise of being an effective strategy for alleviating poverty, especially among women. As the field has matured, however, it has become increasingly evident that there is a critical need for services to help these very small businesses stabilize and grow. In 2004, the Women's Access to Entrepreneurship Development and Training Program (WAEDAT) was formed in order to help Jordanian women take their microenterprises to the next level. WAEDAT's start-up has been funded under the Enhanced Competitiveness Initiative (ECI) component of the USAID sponsored Achievement of Market-Friendly Initiatives and Results Program (AMIR),

With WAEDAT's help, women whose businesses show potential for growth can move beyond subsistence and begin to create wealth in the form of assets that can be handed down to future generations. WAEDAT targets its services to women-owned businesses in six growth sectors of the economy: healthcare, food processing, cosmetics, Dead Sea products, business to business and handicrafts. WAEDAT clients must be committed to increasing their sales and creating jobs, thereby significantly contributing to Jordan's economy. WAEDAT serves urban clients in Greater Amman, and rural clients in Irbid, Zarqa and Madaba.

WAEDAT takes a long-term, multilateral approach, providing women business owners with a comprehensive collection of services that fulfills both their general business and sector-specific needs. WAEDAT's focus is on business growth and sustainability and therefore compliments and builds upon traditional micro-enterprise programs rather than duplicating them.

WAEDAT is a collaborative effort between U.S. subcontractors, Making Cents International and ShoreBank Advisory Services, and Jordanian partners Consolidated Consultants (CC) and the Jordanian Hashemite Fund for Human Development/Small Business Development Center (JOHUD/SBDC). The US Subcontractor is responsible for designing the project and providing technical assistance (TA) to develop the capacity of the local Jordanian Partner who is implementing the project.

If current contracts are extended, it is estimated that WAEDAT will continue to receive USAID/AMIR funding through the first quarter of 2006. The purpose of this consultancy was to create a medium and long-range sustainability plan for WAEDAT independent of USAID support.

Sustainability consists of three equally important components: 1) a sound organizational structure 2) adequate leadership and staffing and 3) a realistic fund-raising strategy that identifies diverse sources of funding streams. The consultant spent time both individually and in group meetings with WAEDAT staff and steering committee members and AMIR staff in order to provide observations and recommendations with regard to all three of these components.

1.2 Objective

To create a medium and long-range sustainability plan for WAEDAT independent of USAID support.

1.3 Methodology

Consultant spent two weeks in Jordan from February 20 – March 3, 2005 meeting with staff and steering committee members from WAEDAT, Consolidated Consultants (CC), Jordanian Hashemite Fund for Human Development (JOHUD), AMIR and Making Cents International. Consultant observed program information meetings in Madaba, met a client who had completed the core training component in Amman, and observed daily operations in the WAEDAT office. Consultant reviewed written materials including technical proposals submitted to AMIR by both Making Cents International and CC, marketing plan and materials, master work plan and a corporate proposal created by staff. Consultant met one on one with key staff and advisors and in a group setting with the steering committee and staff in order to: 1) Understand the long-term vision for WAEDAT including organizational legal structure 2) Evaluate staff and steering committee commitment and capacity for raising funds and 3) Generate a list of prospective funders.

CHAPTER 2: WAEDAT ORGANIZATIONAL STRUCTURE

2.1 Legal Status

WAEDAT was created as a collaborative venture between two Jordanian partners: Consolidated Consultants (CC), a private, for-profit engineering firm and the Jordanian Hashemite Fund for Human Development (JOHUD), a non-profit NGO that operates a variety of programs supporting entrepreneurship including a microenterprise development program.

The current ownership structure, while innovative, does not appear to be well understood by potential funders and, as a result, has posed obstacles to obtaining corporate sponsorship. Technically, contributions could be funneled through JOHUD, however as CC manages and houses the project and is the fiscal agent as well, WAEDAT appears to be more closely identified with CC than with JOHUD.

It is the consultant's opinion that WAEDAT's ambiguous legal structure will continue to create barriers to funding, especially from the private sector. CC appears open to the idea of creating a separate, non-profit status for WAEDAT while JOHUD appears less enthusiastic. JOHUD steering committee members pointed out that a new, stand-alone organization would be more costly to administer since it could not take advantage of JOHUD's existing administrative infrastructure. Administrative support is currently being provided by CC, not JOHUD, whose support appears to be limited to steering committee membership. WAEDAT pays JOHUD a fee to use its rural community centers for training.

If WAEDAT were to become a program under JOHUD's umbrella, it would have to compete for priority with other more established programs. If funding were to be more readily available for other JOHUD programs, the risk to WAEDAT of being closed down could be great, especially if it does not have strong champions on the JOHUD staff and board of directors. This is a fairly common occurrence for new programs that are embedded within an existing agency rather than independent, stand-alone agencies. Certainly, establishing WAEDAT as an independent, non-profit organization will be challenging, but the level of success and recognition they have already attracted bodes well for their sustainability as a stand-alone, non-profit organization.

Both CC and JOHUD acknowledge the benefits of the public recognition they will continue to receive as WAEDAT founders regardless of their future roles. CC has indicated that they would continue their commitment to provide office space and other support for WAEDAT, however it is unlikely that CC's owners will agree to forgo the rental revenue they could be collecting on WAEDAT's office space for any significant time period. Consultant recommends that consensus be negotiated between the two partners to obtain legal non-profit status for WAEDAT as a separate entity and that a transition period be identified during which WAEDAT's internal capacity to self-govern can be developed with the assistance of the founding partners.

Considerations and recommendations:

- Request that CC pledge to continue providing office space free of charge for an agreed-upon transitional time period.
- Identify other partnership issues between JOHUD and CC that need to be considered and resolved. How will founders continue to be associated with WAEDAT? Can independent status be achieved without causing resentment among the partners?
- Identify cost, complexity, technical assistance needs and timeline involved in achieving non-profit status and contributions AMIR can make.

- Identify the organizational changes that non-profit status would mandate and whether AMIR can provide organizational development support. (Board of Directors, accountability, bylaws, articles of incorporation, policies and procedures, etc.)

2.2 Financial Management and Analysis

It is difficult to make a definitive judgment with regard to WAEDAT's sustainability without a thorough understanding of annual operating expenses. Financial data available to consultant are insufficiently detailed to support a thorough financial analysis. Neither start-up costs nor program income have been specified. From the data that have been received, consultant roughly estimates that WAEDAT could be sustained on an annual budget of between 225,000 and 250,000 JD.

It is the consultant's understanding that the current cost-per-client is approximately \$2,000. The consensus appears to be that this cost is unsustainable, therefore it is critical that a financial analysis be undertaken to determine: 1) what start-up costs can be factored out of continuing costs 2) the economic impact that independent, non-profit status would have on WAEDAT 3) the cost of fundraising and 4) the potential for scaling up services to lower the cost per client. An important component of any fundraising proposal will be a realistic operating budget projection as well as accurate financial accounting of previous periods. Budget projections should be developed for at least the next two years.

Currently WAEDAT serves clients in both urban and rural settings. Each environment has its own unique set of needs and challenges. It would be helpful to identify and isolate the costs, benefits and impacts as well as the funding availability for rural vs urban programs and the sustainability potential of each.

Currently bookkeeping services for WAEDAT are being provided by a part-time CC employee. Should WAEDAT become independent, it would be advisable to create a contract directly between WAEDAT and the bookkeeper. The bookkeeper should report directly to the Executive Director who should be responsible for reviewing all income and expenditures and signing checks. It will be important to develop accounting procedures that clearly separate accounting duties and provide for adequate oversight.

In order to insulate WAEDAT from unpredictable funding in its first few years, it is recommended that an operating reserve be set aside to handle cash flow challenges and that a strong banking relationship be established. A line of credit, provided it is carefully managed, can help WAEDAT survive future funding challenges, especially when pledged funds do not arrive according to the expected timetable.

WAEDAT, should it become an independent entity, will need to obtain liability and other insurance coverage as appropriate.

CHAPTER 3: LEADERSHIP AND STAFFING

3.1 Steering Committee

All current members of WAEDAT's steering committee are materially involved in WAEDAT as partners (both US and in-country) charged with developing this element of the ECI component of the USAID-sponsored AMIR program.

Steering committee members' expectations of their roles and commitment at the end of the contract period need to be clarified. If WAEDAT becomes a stand-alone non-profit, it will need to develop a larger Board of Directors who do not have any material interest in WAEDAT that could create a conflict of interest. Board members should represent a broad spectrum of professions and influence in order to maximize WAEDAT's access to funding, their visibility in the communities they serve and their credibility as an important organization.

WAEDAT should consider creating a governing/ working board as well as an advisory and/or honorary board of well-known individuals who will not have time to be directly involved but who enjoy broad name recognition and influence. Honorary and Advisory Board members do not have any governing responsibilities or voting privileges. Advisory boards can be particularly useful in providing access and acceptance in remote service areas outside of Amman.

As the discussion regarding WAEDAT's future form commences, the following issues regarding board composition and responsibilities will need to be addressed and resolved.

- Assess current steering committee's long-term commitment
- Brainstorm possible new members based on analysis of sectors that should be represented, commitment required, willingness to serve, personal contacts
- Determine optimal size of board/steering committee
- Design steering committee/board recruitment process
- Define and document steering committee/board roles, responsibilities and terms (See Appendix 4 for sample board member job description)
- Identify and fulfill needs for board training with regard to fundraising, leadership development and in the case of new members, agency orientation
- Develop steering committee/board manual for purposes of orienting new members.

Regardless of the final resolution of WAEDAT's legal status, steps can, at the discretion of the partners, be taken sooner to increase the size and capacity of the steering committee. Consultant recommends that three to five additional members be added to the steering committee from outside the currently involved organizations. It would be especially useful if officials from the private, for-profit sector were invited to join with a clear understanding of fundraising expectations. High-ranking bank personnel can be extremely effective board members as they can often influence institutional contributions, understand the needs of the business community, and, in the end, profit from the growth of small businesses. Other large business sectors that profit from business growth, such as telecommunications, investment, and computer technology should be considered when recruiting additional steering committee members. WAEDAT should also consider recruiting an attorney and an accountant to serve on the steering committee who can provide oversight and advice with regard to developing management policies and procedures. As WAEDAT successes proliferate, successful clients should also be considered for steering committee membership.

In addition to recruiting new members to the steering committee, an advisory council can also be formed in order to raise public awareness of WAEDAT and provide access to funding sources. Advisors should be recruited who have significant name recognition, are well-connected to potential funding sources and who believe strongly in WAEDAT's mission. Advisory council members should be encouraged to attend public WAEDAT events and to facilitate contacts on WAEDAT's behalf.

Training: Steering committee members, staff and advisors would benefit from fundraising training. Such training should focus on identifying and contacting potential donors, face-to-face presentations, and follow-up and cultivation of donor prospects. Steering committee members and advisors should consider setting annual personal goals for fundraising. Other training needs should be identified as the steering committee (or board) grows.

3.2 Staff Capacity

Current WAEDAT staff members are charged primarily with developing, coordinating and delivering direct services to clients and to publicize the organization in the communities it serves. The three core staff members with whom the consultant interacted, the program coordinator, networking coordinator and administrative assistant, (training coordinator was on maternity leave), are all clearly devoted to WAEDAT and conduct their work competently and professionally. All appear to have both the desire and the ability to take on more responsibility within the organization.

From a fundraising perspective, staff's familiarity with the program and its clients is an advantage in that 1) staff understands the mission and scope of the program 2) staff can speak authoritatively about the program's benefits and can cite anecdotal evidence of client successes and 3) staff shows a passionate commitment to the program, which is encouraging to donors.

The challenges to the current staff with regard to fundraising are clearly time, training and uncertain volunteer support from the steering committee.

It will be important to develop clear job descriptions and expectations of staff responsibilities for fundraising. In general, with a small, young organization, an Executive Director is appointed who has general responsibility for fund development, public relations, financial management (budget development, cash flow projections, fiscal oversight) and program oversight. As the organization grows, the ED's involvement in service delivery should be minimized (See Appendix 5 for sample Executive Director job description).

WAEDAT does not currently have an Executive Director; the Program Coordinator is currently the highest ranking staff member.

- **Staff Development and Training:**

Regardless of whether or not WAEDAT becomes an independent non-profit organization, it would benefit from a well-developed internal management structure with clear lines of authority as well as an assessment of current staff strengths and weaknesses. Training opportunities should be identified to help build on staff strengths and close the gaps caused by inexperience or lack of training.

Staff indicated a desire for training in team-building, interpersonal communication skills, public speaking, proposal-writing, marketing, negotiation and fundraising solicitation. Senior staff would also benefit from training and/or coaching in delegation skills, time management, policy and procedure development and goal-setting and planning.

▪ **Staffing Recommendations:**

A complete assessment should be conducted to identify existing staff skills such as writing and public speaking that are essential to fundraising and can be further developed with minimal training. Job descriptions, titles, and lines of authority should be reviewed and revised as appropriate and an organization chart created.

- **Consider promoting the Program Coordinator (Wejdan Abulail) to give her clearer authority in managing WAEDAT.** Ms. Abulail appears competent and committed to WAEDAT's success. She has earned the respect and loyalty of junior staff members and is able to be assertive in dealing with staff conflicts. In a meeting with Citibank officials, the consultant was very impressed with her composure and her ability to articulately present the program and establish a rapport.
- **Consider hiring a grant writer.** Generating proposals requires excellent writing skills, attention to detail and time. This task is one that can often be effectively outsourced to an independent contractor at a lower cost than hiring permanent staff. This individual could also generate other written promotional materials. A person with excellent writing skills in both Arabic and English could fairly easily be trained to write proposals. Writing skills are more important than proposal-writing experience.
- **Hire support staff or temporary help for labor-intensive events** such as large client networking events and exhibitions or fundraising events. An event planner can be hired on a contract basis but will also need additional clerical staff support. It is not realistic to expect that support for fundraising activities can be added to the responsibilities of program staff. In preparing for the client exhibition in March, core staff worked several consecutive 12 – 14 hour days.
- **Staff identified the need for a legal consultant** to create contracts for trainers and advisors, review documents such as events liability disclosures and to resolve the organization's legal status. Many of these functions could be provided by an attorney on the steering committee, probably with the exception of pursuing non-profit legal status which may be too time-consuming to be done pro-bono. Other legal issues such as contracts tend to be more boilerplate and could easily be generated by even a small legal firm.
- **WAEDAT should have a training coordinator with strong business development and marketing skills** in order to maximize fee income. The training coordinator should have strong entrepreneurial instincts in order to identify needs in the women's business community that are currently unmet and could generate fee income.

CHAPTER 4: FUND DEVELOPMENT STRATEGY

4.1 Overview

In order to become sustainable, WAEDAT will need more than a good list of donor prospects. In addition to a motivated and well-trained staff and steering committee, WAEDAT will need to acquire the capability to conduct donor research, build and manage donor data, and manage the reporting requirements of a variety of grants. WAEDAT must also be able to document client successes and aggregate economic impact of its programs on the Jordanian economy.

An annual fundraising calendar should be created in order to plan for adequate cash flow and insure that the demands of fundraising and program delivery don't compete with one another.

WAEDAT's marketing and public relations activities should be inextricable from their fundraising activities, i.e., every opportunity for raising funds, whether successful or not, should be viewed also as an opportunity to educate the target audience about WAEDAT and every public relations opportunity should be viewed as an opportunity to support fundraising activities. WAEDAT's messages should be clear and consistent. Every media and sponsor/donor interview should include information about WAEDAT's funding needs.

WAEDAT should clearly articulate the cost per client and contrast the cost with the actual amount clients are able to pay. Once the cost per client is determined, an effective fundraising strategy can be to solicit scholarships and partial scholarships for WAEDAT's lower-income clients. It will be important to be able to document what proportion of WAEDAT clients qualify for financial assistance. As the program acquires more scale and longevity, it should also document the outcomes, or return on investment that the program is generating. (See Appendix 6 for sample outcomes summary.) In addition to aggregate client data, WAEDAT should continue to generate individual client success stories to put a human face on the work they do. (See Appendix 7 for sample client interview questions and Appendix 8 for sample client success story poster format.)

WAEDAT has been very successful in generating media interest. Both staff and clients have appeared on local television programs and one client, a cake baker, was invited to host a weekly baking program. Continued media exposure will be important both to generate clients and promote name recognition. WAEDAT has also succeeded in generating royal patronage from Her Majesty Queen Rania, who will attend the official program launch in May 2005. These accomplishments are significant and should be capitalized upon to the fullest extent possible.

Marketing message/niche: According to conversations with staff, some funders may view WAEDAT as duplicative of existing microenterprise organizations that focus primarily on start-ups and working with the very poor. It will be important to carefully manage the PR and marketing message in order to differentiate WAEDAT's mission and services from these organizations. Steering committee also indicated the need to remain true to target group and resist the temptation to serve clients who are more appropriate for other services.

WAEDAT's goal should be to build a diverse base of funding from a variety of sources and activities including fees, corporate sponsorship, foundations, individuals and government grants and contracts for services. (See Appendix 9 for a simple funding matrix to help WAEDAT assess the diversity and reliability of its funding sources. It is available as an excel file with embedded calculation formulas.)

Regardless of whether the donor is an individual, a foundation, a corporation or a governmental entity, the same process must be planned and followed:

1. Identify donor prospects
2. Research and evaluate donor interest and readiness to give
3. Educate and cultivate donor
4. Develop the “ask” or proposal
5. Thank and follow-up

Successful fundraising depends upon building long-term relationships and is a circular process. The goal is to engage donors so that they will continue to give year after year, preferably at increasing levels. In the short term, WAEDAT should identify “low-hanging fruit” – that is, prospective donors who give to comparable issues such as women’s rights and economic development, who already know about the program, and who can make decisions quickly. First-time contributions, be they corporate or foundation gifts, are generally smaller and grow as the organization matures and acceptable outcomes are documented. Moreover, contributors often hesitate to give a gift that represents more than 10% of an organization’s budget. During WAEDAT’s early years, therefore, it should plan to solicit numerous smaller gifts. In the long run, this will help WAEDAT to build a more diverse base of funding.

4.2 Earned income/client fees

In its first year of operation, WAEDAT’s cost per client has been estimated at \$2,000. Consensus among steering committee members is that this cost is unsustainable and highly unlikely to be covered by fees for service. As stated earlier in the report, it will be important to achieve scale and operating efficiencies in order to reduce the cost per client to a more realistic figure. According to information gathered in staff interviews, rural clients are paying between \$15 and \$25 for the package of services and urban clients are paying closer to \$150. There is some assumption that as WAEDAT and its program benefits become better known, it will be able to generate higher fees.

It is the consultant’s opinion that fees will never cover the full cost of the training, but that a number of practices could be adopted to increase fee income:

- **Create a sliding fee scale based on client income.** WAEDAT should consider creating a fee schedule with a base rate of 25 - 50 JD and a top rate that represents the full cost of training plus a profit margin. If Jordan has a published poverty index, these guidelines can be used to determine fees. (See Appendix 11 for an example of a sliding fee scale.) If clients cannot pay the entire fee in one payment, WAEDAT can create a policy for collecting a deposit at enrollment and the balance at an agreed-upon time. The fee should be negotiated and agreed upon at intake. WAEDAT should be flexible about fee recovery, but it is important that clients know the full value of the services they receive. As part of its budgeting process, WAEDAT needs to create a pricing structure and projections for program and fee growth.
- **Identify third-party payers who can pay the full fee.** Clients may be eligible for training funds through other private or government programs. If this is the case, WAEDAT should collect the full fee for the training package from the program operator and not provide any subsidy. WAEDAT may also pursue contracts with organizations or government entities to provide training to a specified number of women in a given region.
- **WAEDAT should consider unbundling its fees,** that is, fees could be charged separately for each component of the program.
- **Special events, such as networking exhibitions, should have their costs covered by client fees.** Profits on events can be generated through corporate sponsorship and

also by charging a small percentage commission on all goods sold. Clients should be charged for exhibition space, meals, and an additional stipend to cover the cost of promotion.

- **Pursue opportunities to create revenue-generating programs that fulfill an unmet need:** For example, there seems to be few opportunities for networking outside of the international Business and Professional Women's (BPW) organization. WAEDAT may have an opportunity to create both cross- and sub-sector networking organizations with monthly events and annual dues, e.g. women in food.

4.3 Foundations/NGOs

From conversations with both the staff and steering committee, it appears that charitable foundations, as they exist in the U.S. and Europe, are largely non-existent in Jordan. Foundations such as Noor al Hussein and the Jordan River Foundation appear to be connected with specific projects such as the Bani Hamida weavers and other high-end handicrafts projects. WAEDAT has executed seven or more memoranda of understanding with other projects with which there is a potential for partnership. In these cases, it seems more likely that WAEDAT may be able to generate third-party fee payments for referred clients who meet both organizations' eligibility criteria.

Consultant conducted some grants research to identify foundations that fund internationally (Prospect list attached in Appendix 12). A much more thorough search needs to be conducted and could be facilitated through a subscription to the Foundation Center database. (Cost ranges from \$200 - \$1,000 per year.) In general, the proposal process to large, international foundations such as Ford is extremely competitive and decisions often take six months or more from the time the proposal is submitted. It is often more effective to identify smaller foundations with less name recognition and a more nimble grant-making process.

A WAEDAT staff member or contract grant writer should be responsible for conducting grants research, making contact with foundation officials, and preparing and submitting proposals. WAEDAT should seek foundation funding both for general operating support and for programs that match foundation interests such as rural or urban development and women's issues. Multi-year funding commitments should be sought whenever possible.

Training can be provided if an experienced grant writer cannot be found. In recruiting a grant writer, writing skills are more important than grant-writing experience.

Consultant has created sample funding proposal components consisting of 1) Organization history and overview 2) Program summary and 3) Accomplishments to date. Additional components should consist of a cover letter addressing the funder's specific interests, planned objectives and outcomes, evaluation methodology, key staff member qualifications and financial information as requested. In general, a budget for the proposed project should be included. (See Appendix 10 for preliminary proposal)

4.4 Government

Both staff and steering committee identified ministries within the Jordanian government that might have the potential to fund components of WAEDAT's program including:

- Ministry of Planning
- Ministry of Agriculture (credit component – rural areas)
- Ministry of Social Development – National Aid Fund (Welfare to Work)
- Ministry of Labor (Development and Employment Fund)
- Ministry of Tourism (program segments targeted to tourists)

Additional research needs to be conducted to identify contacts within the ministries. Once this is done, meetings should be convened to determine funding availability and eligibility criteria and to assess WAEDAT's ability to conform to performance and reporting expectations. Should WAEDAT be encouraged to apply for government funding, proposals should request multi-year funding so that sufficient time will be available to document program outcomes.

4.5 Corporations

Both staff and steering committee members agree that corporations represent the greatest potential for private sponsorship revenue in Jordan. The consultant and the program coordinator (Wejdan Abulail) met with representatives from Citibank on March 2, to acquaint them with WAEDAT and to explore the possibility of financial support. Bank officials appeared interested and agreed to provide information regarding the corporate foundation's interests as soon as they were determined for the current year.

Corporations most likely to give are those that have a history of charitable giving and will benefit from increased business development in Jordan. Most likely donors include financial institutions, telecommunications firms, providers of office technology products and companies operating within the growth sectors that WAEDAT has identified to focus on: food processing, healthcare, cosmetics, Dead Sea products, handicrafts and business to business. Corporate donor prospects should each receive standard information enclosed in WAEDAT's presentation folder. It should include the organization history, program summary and accomplishments as well as press clippings and promotional materials.

Donors should be offered a variety of levels of sponsorship along with a menu of benefits accruing to each level. It would be helpful if sponsorship levels were tied loosely to program costs. For example, 30,000 JD underwrites the cost of core training for fifteen women. Minimum sponsorship level could be the cost of providing a full package of services or "scholarship" to one client, currently estimated at 2,000 JD. (See Appendix 13 for an example of a sponsor benefits matrix.)

Clients receiving subsidies should be encouraged to write testimonials describing how WAEDAT helped them which can be shared with contributors. Testimonials should follow a set formula: 1) life before WAEDAT 2) how WAEDAT helped (services and benefits received) 3) how life has changed since coming to WAEDAT.

WAEDAT staff brainstormed with consultant to identify opportunities for corporate sponsorship. They include:

- Promotional materials: brochure, client applications, newsletter, advertising
- Website
- Training & networking events: Sponsor for each component and/or each session of a component, e.g.
 - Core training (Each 5-day session)
 - Mentor program
 - Business consulting
 - Networking events (12 per year)
 - Client exhibitions (Three per year to coincide with Mothers Day in March, summer celebrations – June, and New Years – December)

(List of potential corporate sponsors included in Appendix 14.)

4.6 Individuals/Fundraising events

Gifts from individuals would normally play an important role in any fundraising strategy, however, feedback from both staff and steering committee members indicated that not only do individuals normally not give to organizations, but that there may be legal barriers to doing so. It does appear, however, that fundraising events such as dinners and luncheons are popular in Jordan. These somewhat contradictory assumptions around individual giving need to be more thoroughly investigated as individuals represent the largest pool of potential donors. In the meantime, WAEDAT should consider designing an annual signature fundraising event, or consider ways that their networking/exhibition events could bring in more funds. Although events are labor intensive, WAEDAT would benefit from the publicity an event generates and it may be the only way to garner significant support from individuals.

In order for an event to provide the maximum amount of exposure for WAEDAT, it should be consistent with WAEDAT's mission, that is, it should focus on women in business. An example that has proven successful for similar organizations is an annual awards luncheon or dinner in which up to five awards are given, for example: entrepreneur of the year, corporate woman of the year, trailblazer, business advocate, most promising new business, etc. Providing recognition both to WAEDAT clients and to other individuals in the community creates goodwill and award-winners bring family and friends to the event, which creates more visibility for WAEDAT. An open nomination process can be held in which anyone can make a nomination in any category by filling out a nomination form available through WAEDAT's website or at local businesses. A committee composed of WAEDAT staff, steering committee members and clients can make the decision as to who will be honored. It is important to honor and acknowledge all nominees as well as winners.

CHAPTER 5: NEXT STEPS

While there are a number of strategies that can be pursued to supplement fee income and create long-term sustainability for WAEDAT, these strategies will require an investment in additional staff and/or consultants and should be considered part of the cost of services. This investment should be made as soon as possible as fund raising is a labor- and time-intensive process and in the end, donors make contributions when they want to rather than when you want them to. Even before this investment is made, questions with regard to WAEDAT's legal structure must be resolved.

WAEDAT would benefit from assistance and training in the following areas:

- Financial management and analysis: Projections of program growth, direct and indirect program costs, cost per client, fee income, segmented revenue projections for donations, cash flow projections, financial management
- Organizational development issues with regard to governance, staffing, management, and establishing operating policies, procedures and systems
- Fundraising training to include: 1) developing an annual fundraising calendar 2) donor cultivation, solicitation and follow-up 3) grant research and writing and 4) public speaking.

APPENDIX 1: SCOPE OF WORK

Short Term Consultancy Agreement Scope of Work

Activity Name: 7337.1.16 Implementation of WAEDAT Fundraising and Sustainability Plan
SOW Title: Development of a Fundraising Strategy
Modification No: Original
SOW Date: January 17, 2005
SOW Status: Final
Consultant Name: Marsha Bailey

I. Specific Challenges to Be Addressed by this Consultancy

The Women's Access to Entrepreneurship Development and Training Program (WAEDAT) Program is being implemented to address the need for comprehensive support for female entrepreneurs in Jordan. Despite the impacts of the Qualified Industrial Zones, World Trade Organization membership, and an overall increase in Jordan's exports, unemployment remains in the mid teens. The creation or awakening of an entrepreneurial class in Jordan's rural areas and particularly among women will take some time, but will have a dramatic affect on these communities. The WAEDAT program will build on numerous initiatives taken by the AMIR Program. The microenterprise initiative (MEI) has provided Jordanian microenterprises, particularly women and the working poor, with greater and more reliable access to sustainable financial and business development services leading to stronger, more competitive, empowered entrepreneurs. The program pays attention to the needs of business women and aspiring entrepreneurs in both urban and rural areas. The task of attracting women into Jordan's private business sector and creating support services that will ensure their success presents a unique set of challenges.

The WAEDAT Program is a collaborative effort between a US Subcontractor and a local Jordanian Partner, Consolidated Consultants and Jordan Hashemite Fund for Human Development (CCJ). The *US Subcontractor* is responsible for the overall project design and provision of technical assistance (TA) to develop the capacity of a local *Jordanian Partner* who will implement the project - managing a women's entrepreneurship training and support program. The entrepreneurship training will provide cross cutting and sector specific training, consulting services, market access information and follow-up support. The primary objective of this program is to attract Jordanian women entrepreneurs into the private sector, provide them with the tools that will help them succeed in developing their own business, and thereby encourage others to do the same.

The main challenge of this consultancy is to work with the CCJ WAEDAT team to develop a medium and long-term fundraising strategy as a part of the long-term sustainability plan. Current funding for WAEDAT runs through May, therefore there is an urgent need to quickly identify funding sources in order to continue the program without interruption. Soliciting of funding will necessarily need to begin before well documented results of the program are available, making the challenge all the greater.

II. Objective of this Consultancy

The objective of this consultancy is to develop a concrete medium and long-term fundraising strategy for the WAEDAT program.

III. Specific Tasks of the Consultant

Under this Scope of Work, the Consultant shall perform, but not be limited to, the specific tasks specified under the following categories:

A. Background Reading Related to Understanding the Work and Its Context. The Consultant shall read, but is not limited to, the following materials related to fully understanding the work specified under this consultancy:

- Making Cents WAEDAT Proposal
- WAEDAT Workplan
- Jordanian Partner WAEDAT Proposal
- WAEDAT Training Plan and Objectives
- WAEDAT promotional materials

B. Background Interviews Related to Understanding the Work and Its Context. The Consultant shall interview/communicate with, but is not limited to, the following individuals or groups of individuals in order to fully understand the work specified under this consultancy:

- Sean Jones, Private Enterprise Officer, USAID.
- Maha Mousa, Project Manager, USAID
- Steve Wade, Program Manager, AMIR Program
- Rebecca Sherwood, Program Administrator and Grants Manager
- Brad Fusco, ECI Component Manager
- Suhair Khatib – BDS Sub-component Manager
- Eman Nimri – ZENID Director, WAEDAT Steering Committee Member
- Imad Masri – WAEDAT Administrative and System Officer, Member on the WAEDAT Steering Committee
- Wejdan Abu Lail – WAEDAT Team Leader
- Other Jordanian Partner Organization Key Personnel

C. Tasks Related to Accomplishing the Consultancy's Objectives. The Consultant shall use his/her education, considerable experience and additional understanding gleaned from the tasks specified in A. and B. above to:

- Working with the core team and the WAEDAT steering committee, the consultant will identify potential donors, funding organizations, foundations, private companies or individuals who may be willing to support the WAEDAT program. Sources may be both US and Jordanian-based.
- Develop the promotional materials and documentation necessary to apply for funding from at least three potential funding sources.
- Develop the capacity of the core team, and specifically the team leader to continue to apply for funding from additional organizations.

- Make recommendations for ways in which the WAEDAT program can more effectively compete for funding.

Deliverables

Working with the core team, identify three organizations from which to solicit funding or scholarships and complete three applications for funding (March 3, 2005)

Complete final report detailing a fundraising strategy and plan including a comprehensive list of potential donors, and program recommendations. (March 3, 2005)

IV. Time frame for the Consultancy.

February 19 – March 9, 2005

V. LOE for the Consultancy.

Total of 3 days based in the US. March 7-9, 2005.

Total of 11 days based in Amman. February 20 – March 3, 2004.

Two days of travel

Total 16 days.

VI. Consultant Qualifications. The Consultant shall have the following minimum qualifications to be considered for this consultancy:

Educational Qualifications

- MBA, or MA in related field
- Or seven years relevant work experience

Work Experience Qualifications

- Fundraising experience for similar enterprise support programs or projects
- Demonstrated ability to work in a cross cultural environment

ANNEX C

Scope of Work Level of Effort Allocation

As of 01/27/2005

Project Action: F/Development of a Fundraising Strategy
Action Number: 4684
Scope Of Work: Development of a Fundraising Strategy
Scope Number: 2045
Description: The objective of this consultancy is to develop a concrete medium and long-term fundraising strategy for the WAEDAT program.
SOW Start Date: 02/19/2005
SOW End Date: 03/30/2005
Scope of Work Document: 7337.1.16_Development of a Fundraising Strategy_SOW_F1_120804.DOC
Last Uploaded: 08 Dec 2004 03:04

Level of Effort

Name	Start	End	US	Field	3rd	Travel	Total
Ms Marsha Bailey //grants//	02/19/2005	03/30/2005	4	10	0	2	16

APPENDIX 2: DOCUMENTS REVIEWED

Making Cents Technical Proposal
CC/JOHUD Technical Proposal
WAEDAT Marketing Proposal
WAEDAT Master Workplan
WAEDAT Corporate Sponsorship Proposal
WAEDAT Marketing Materials
Training of Trainers (TOT) Final Report
WAEDAT program expenditures to date
AMIR website

APPENDIX 3: INDIVIDUALS INTERVIEWED

WAEDAT Steering Committee (Two meetings and individual interviews)

- Suhair Khatib – BDS Sub-component Manager
- Eman Nimri – ZENID Director, WAEDAT Steering Committee Member
- Imad Masri – WAEDAT Administrative and System Officer, Member on the WAEDAT Steering Committee
- Hassan Morahly JOHUD/SBDC
- Andrew Baird (Making Cents)
- Maha Mousa, Project Manager, USAID

WAEDAT Staff (Individually and in staff meeting):

- Wejdan Abu Lail – WAEDAT Team Leader
- Zien Wahbeh (Networking Coordinator)
- Layla (Administrative Assistant)
- Rania (Trainer/Consultant/JOHUD liaison)
- Selwa (Trainer/Consultant)

WAEDAT Client Neven, owner of Share Chocolates

Attended one awareness workshop in Madaba and one technical assistance workshop with regard to the client exhibition scheduled in Amman on March 7, 2005.

APPENDIX 4: SAMPLE BOARD MEMBER JOB DESCRIPTION

Women's Economic Ventures

Responsibilities of the Board of Directors

POLICY

- Determines WEV's mission and purpose
- Works with the CEO and Managing Director or other appropriate staff to develop, approve, and update organization policies and procedures with regard to:
 - General mission and purpose
 - Programs and target groups
 - Personnel
 - Bylaws

PLANNING

- Creates short and long-term goals and action plans for overall organizational sustainability
- Plans for and nurtures effective leadership within the Board of Directors
- Suggests and recruits new Board Members and volunteers

HUMAN RELATIONS

- Employs and evaluates Executive Director and is available to provide support and technical assistance in areas of individual expertise.
- Serves as a court of appeal in case of employee grievances that cannot be resolved by Executive Director and employee

COMMUNITY RELATIONS

- Promotes WEV's mission and programs in the community
- Attends WEV events
- Speaks on behalf of WEV to enhance its public image

FINANCE

- Approves annual budget and monitors expenditures
- Provides oversight of WEV's assets
- Has ultimate responsibility for WEV's fiscal well-being

FUND RAISING

The Board's most important function is to ensure the long-term sustainability of Women's Economic Ventures by:

- Making a personal contribution to WEV that is personally significant
- Identifying potential donors to add to WEV's mailing list
- Participating in fundraising in one or more of the following ways:
 1. soliciting major gifts
 2. signing fund appeal letters
 3. working on fund raising events
 4. identifying grant sources and supporting applications with phone calls and/or letters when appropriate

SELF-ASSESSMENT

- Evaluates its effectiveness as a Board of Directors

Duties & Expectations

- Attend monthly board meetings which are the first Tuesday of the month at 8:00 A.M. (Subject to change) (1 - 1.5 hours)¹
- Prepare for meetings by reviewing materials sent prior to meetings. (.25 hour)
- Participate on one committee (As scheduled)
- Attend the annual planning retreat. (8 hours)
- Attend WEV fund raising, networking and other program events such as graduation. (2 - 4 times per year, 2 hours each)
- Attend a minimum of one WEV self-employment class to familiarize yourself with WEV's program and clients. (3 hours)

Average monthly time commitment: 3 – 6 hours

Job Requirements

WEV Board Members are required to have expertise in one or more of the following general areas:

- 1) Business operation/Entrepreneurship
- 2) Economic development/services to women
- 3) Fund raising
- 4) Professional skills: economics, law, finance, medicine, psychotherapy, banking, education etc.

The following specific skills/experience are also highly desirable:

- 1) Public relations
- 2) Marketing
- 3) Banking
- 4) Program/curriculum development
- 5) Evaluation
- 6) Business technology applications

¹ As attendance at Board meetings is critical, members who miss 3 consecutive meetings or six meetings in any one calendar year may be requested to resign.

APPENDIX 5: EXECUTIVE DIRECTOR SAMPLE JOB DESCRIPTION

JOB DESCRIPTION: EXECUTIVE DIRECTOR

Responsibilities

Plans for and administers WAEDATS's programs in accordance with the agency's stated purpose and in such a manner that optimum results are achieved in relation to the resources of the agency. Operates under the general direction of and is accountable to the agency's board of directors.

Human Resources: The executive director is the chief liaison between staff and the board of directors and is responsible for supervising all staff activities.

Board of Directors: assists the Board in establishing policies relative to the governance, financial well-being and growth of the organization.

- Serves as professional advisor to the Board and provides information and support to enable board and board committees to function effectively
- Interprets trends in the field of service in which the agency is engaged, by maintaining involvement in the professional field as a whole.
- Administers an orientation and training program for the board, creates and maintains board orientation manuals.
- Provides recognition for Board accomplishments.

Staff: Directs and coordinates all administrative aspects of WAEDAT. Provides training and leadership.

- Hires, supervises, evaluates and terminates program and administrative staff.
- Delegates specific duties and objectives to personnel
- Directs all personnel functions of the agency. Maintains and implements personnel policies and procedures and initiates or approves personnel actions as appropriate.

Leadership: Provides vision, direction and continuity for the organization by communicating its history, accomplishments, mission and goals.

Planning: prioritizes institutional goals, balancing the needs and resources of WAEDAT

- Evaluates the services being provided by the agency in relation to specified goals and standards, and recommends modifications, where appropriate.
- Facilitates short and long-range plans for program and staff development including resource development

Finance

- Prepares agency budgets and is accountable for control of these resources once approved.
- Directs all financial operations of the agency:

- Reviews accounts payable and signs checks
- Supervises bookkeeper and accountant
- Insures that Board receives financial information in a timely manner
- Insures compliance with all grant reporting criteria

Fundraising: Leads and participates in a comprehensive fund raising plan.

- Supervises development staff
- Works with Board and development staff to identify, cultivate and solicit major gifts
- Writes or reviews fund appeal letters/materials as needed
- Makes speeches to local organizations such as service, professional and women's groups
- Researches, prepares and submits grant applications, insures that grant-related programs are consistent with WAEDAT's mission and goals, and provides Board with monthly grant updates
- Facilitates activities of board members in direct fundraising by providing training, support materials and donor information

Community Relations:

- The Executive Director acts as the chief spokesperson for WAEDAT to provide a high degree of community visibility and awareness.

Public Relations:

- Communicates WAEDAT's mission and services to the community through direct involvement and through public relations programs
- Makes personal contact with influential community members and the media
- Works closely with the board for an effective division of labor.

Client Relations: Acts to maintain highly effective client relationships under all agency programs.

- Is visible and accessible to clients.

Interagency Relations: Maintains relationships with organizations, governmental entities and individuals in related fields of service to establish and strengthen partnerships that further WAEDAT's mission and visibility.

Organizational Operations:

- Recommends policies to the board and/or assists the board in the formulation of policies for the effective and economical operation of the agency
- Ensures implementation of policies adopted by the board.
- Has chief administrative responsibility for public accountability of the agency, maintenance of agency facilities, and regular reporting to various bodies.
- Carries chief staff responsibility to ensure that legal obligations of the agency are met.

APPENDIX 6: SAMPLE CLIENT OUTCOMES SUMMARY (AGGREGATE)

**WEV Outcome Data
Survey of program year 2002 clients**

Methodology: 100 clients were chosen at random from among those who completed WEV's self-employment training program. Clients were contacted by telephone and surveys were completed through an interview process. 60 surveys were completed, which represent 26% of all SET clients in 2002. Survey data were compared with client intake data. Clients have been out of the program for 1 – 1.5 years.

Number of Graduates:	227
Graduates in business in 2004:	136 (60%) (20% were in biz, 45% start-ups, 35% pre start-up at program entry.)
Increase in household income:	72%
FTE jobs created:	163
FTE jobs retained:	41
Avg jobs created/retained/business:	1.5
Average annual sales	\$101,760
Total sales revenues all bus:	\$13.7 million
Avg. increase in sales after WEV:	31%
Total dollar increase in sales:	\$3.3 million
Increase in owner draw:	\$19,976
Aggregate increase in owner draw:	\$2.7 million
Percentage of clients able to save:	33%
Average amt. saved:	\$5,890
Total saved:	\$441,220
Total WEV expenditures	\$857,252
Each dollar spent resulted in	\$3.90 in increased sales \$3.15 in increased client income

Number of graduates increased by 25% in 2003

APPENDIX 7: CLIENT INTERVIEW QUESTIONS (SUCCESS STORY)

2005 WAEDAT Client Interview for Poster/Profile

1. Contact Info

Client name: _____

Business name: _____

Business description: _____

Business city: _____

Website: _____ Email: _____

Phone: _____ Best time to reach you: _____

WAEDAT impact

2. What was your life and/or business like before you heard about WAEDAT? What challenges did you face?

3. How did you hear about WAEDAT?

4. What WAEDAT programs/ services have you participated in? (check all that apply)

(List all services available here)

6. What is the most valuable or practical lesson you learned at WAEDAT?

7. How has your life and/or business changed since coming to WAEDAT?

8. Right now, what do you need most to grow/ improve your business? (e.g. training, mentor, loan, capital, equipment, etc)

9. Would you be interested in sharing your story (testimonial) in person at WAEDAT events in the future?

ف Yes

ف No

APPENDIX 8: CLIENT SUCCESS STORY POSTER EXAMPLE



“OWNING MY OWN BUSINESS HAS ALLOWED ME TO BE IN CONTROL OF MY OWN TIME. WITH YOUNG CHILDREN, THIS HAS BEEN PRICELESS.”

CLIENT:
Eileen Foster-Randall

BUSINESS:
BELLA DOLCE

BUSINESS DESCRIPTION:
Fine desserts, petite sweets and & exquisite wedding cakes.

WEBSITE:
www.belladolce.com

WEV SERVICES PROVIDED:
Self-Employment Training, 1996, WI member, IDA grant recipient

STORY:
The story of Eileen Foster-Randall and her company, Bella Dolce, is sinfully decadent. Eileen, a California Culinary Academy-trained pastry chef, designs desserts, cakes and cookies for caterers, hotels and sweet-toothed clients.

When Eileen decided to start her own company, she turned to WEV. She knew that without some help, her entrepreneurial dream could end up half-baked. She enrolled in WEV's Self-Employment Training in 1996, where she learned to do market research and hone her financial projections. Bella Dolce opened shortly after her graduation from the program.

Today Bella Dolce is known for its custom-made wedding cakes; colorful and whimsical cookie designs; and bite-sized sweets for tea parties, bridal and baby showers, weddings and festive dessert buffets.

Eileen smiles, "I feel so blessed that I can make a living doing what I am so passionate about...I get paid to make cookies and play with chocolate." She often donates treats for WEV events and serves on the Managing Board.

Now that's a sweet story.

BUSINESS IMPACT:
Beginning its eighth year of business, Bella Dolce is looking to open a retail bakery/boutique.



APPENDIX 9: FUNDING SUSTAINABILITY MATRIX

Source of Funding	A	B	C	Total	% of total funding
Private Foundations	5	10	15	30	13%
Corporations	5	10	15	30	13%
Individuals	5	10	15	30	13%
Local government	5	10	15	30	13%
National government	5	10	15	30	13%
International governments	5	10	15	30	13%
Program fees	5	10	15	30	13%
Endowment/Investment					
Income	5	10	15	30	13%
Total Funding	40	80	120	240	100%
As % of total funding	17%	33%	50%	100%	

A - Very reliable funding

B - Somewhat reliable funding

C - Not very reliable funding

APPENDIX 10: WAEDAT CORE FUNDING PROPOSAL

WAEDAT History and Overview

During the past decade, micro-enterprise has fulfilled its promise of being an effective strategy for alleviating poverty, especially among women. As the field has matured, however, it has become increasingly evident that there is a critical need for services to help these very small businesses stabilize and grow. In 2004, WAEDAT was formed in order to help women take their microenterprises to the next level.

With WAEDAT's help, women whose businesses show potential for growth can move beyond subsistence and begin to create wealth in the form of assets that can be handed down to future generations. WAEDAT targets its services to women-owned businesses in six growth sectors of the economy: healthcare, food processing, cosmetics, Dead Sea products, business to business and handicrafts. WAEDAT clients must be committed to increasing their sales and creating jobs, thereby significantly contributing to Jordan's economy.

WAEDAT takes a long-term, holistic approach, providing women business owners with a comprehensive collection of services that fulfills both their general business and sector-specific needs. WAEDAT's focus is on business growth and sustainability and therefore compliments and builds upon traditional micro-enterprise programs rather than duplicating them.

WAEDAT is a collaborative effort between U.S. subcontractors, Making Cents International and ShoreBank Advisory Services, and Jordanian partners Consolidated Consultants and the Jordanian Hashemite Fund for Human Development/Small Business Development Center (JOHUD/SBDC). Seed funding for WAEDAT has been provided by the USAID-sponsored AMIR Program. WAEDAT serves urban clients in Greater Amman, and rural clients in Irbid, Zarqa and Madaba.

WAEDAT Works: "I loved the idea of having my own business," says Neven, owner of Share Chocolates. With a Masters degree in archaeology, she hoped to work for the National Museum but was unable to find a job there. In 2001, she had a child and shortly thereafter, with the support of her family, decided to start a business. Working from home, she started importing fine chocolates. She hand wraps them in elegant, pastel-colored foil and then packages them into unique party favors for special events such as weddings, birthdays and other festive occasions.

Neven acknowledges, "There is little support for women in business – that's why I was so glad that WAEDAT found me. I don't have a business background. I had so many questions. I didn't expect them to wave a magic wand and solve all my problems, but every time I go, I learn something – they answer all my questions." Two years ago, Neven moved her business into a storefront and hired an employee to help her. WAEDAT has helped Neven create a plan and acquire the skills she needs to expand her business. By summer, she plans to hire three additional employees, move to a new location with more foot traffic, and double the income of her store by hiring a wedding consultant to provide planning services. "I'm thinking about providing insurance and paid holidays for my employees so they will be like tigers – very aggressive on my behalf. I want them to be loyal – not change jobs every two or three months."

Today, Neven stands proudly in front of her store, pleased with what she has achieved. "Being a woman and having a business is very difficult," says Neven, "but I want to prove that I can do it. WAEDAT is a friend to all women – you can go to them for any problem. I'm telling my friends about WAEDAT. WAEDAT feels like home."

WAEDAT Program Summary

WAEDAT's commitment to clients is for the long term, a strategy which results in better and more sustainable client outcomes than short-term programs. Each client receives the following package of services:

- **Outreach, screening and selection:** Potential WAEDAT clients are carefully screened to determine their readiness for WAEDAT services. Clients must have an existing business or a firm business idea in one of six targeted sectors: healthcare, food processing, cosmetics, Dead Sea products, business to business and handicrafts. To be eligible, clients must be committed to growing their businesses and creating jobs.
- **Information and referral:** Clients who are judged not suitable for WAEDAT's services are referred to other programs that can better serve their needs. By focusing services on pre-selected sectors, WAEDAT can acquire a depth of organizational expertise that is not available through other programs. Moreover, by working with clients who have already invested significant time and effort in their business concept, positive outcomes accrue quickly and dramatically. WAEDAT refers clients to organizations such as NAFES, EMPRETEC, Turath, Microfund for Women (MFW), Jordan Micro Credit Company (JMCC), and the Development and Employment Fund (DEF).
- **Business skills core training:** Upon acceptance into the WAEDAT program, clients complete a five-day, 40-hour intensive course that addresses issues such as business finance, record-keeping, marketing, negotiating and selling techniques, interpersonal skills and business planning. During core training, WAEDAT helps each client identify her strengths and weaknesses so that subsequent services can be tailored to her specific needs.
- **Individual Business Counseling:** After completing the core training program, each client is eligible to receive individualized business counseling. A WAEDAT business advisor or group of advisors meets the client at her place of business to help her apply the skills she has learned and to identify additional training that will support her business's growth and sustainability.
- **Sub-sector training:** Advanced training is available to WAEDAT clients based upon the targeted economic sector within which their business falls. For example, businesses in food processing may receive additional training in safe food handling and packaging practices. Producers of handicrafts receive advice on how to improve the quality and competitiveness of their goods in a market that is often flooded with low-quality, low-price items.
- **Mentoring:** In partnership with the Young Entrepreneurs Association (YEA), also an AMIR project, WAEDAT clients have the opportunity to be mentored by experienced entrepreneurs who can provide ongoing information, support and coaching
- **Networking:** WAEDAT hosts regular networking meetings which provide clients with opportunities to meet other business women, share experiences, receive emotional support and generate leads for new customers.

WAEDAT Accomplishments, June 2004 - Present

In less than one year, WAEDAT has achieved remarkable results. Extensive media coverage and satisfied clients have helped WAEDAT establish, in a very short time, a reputation for providing high-quality, high-impact services. Since June, WAEDAT has:

- Reviewed and selected training materials to best serve the ability level of its clients and developed additional main program components
- Conducted economic sector studies to identify those sectors which have the best potential for growth and, at the same time, match the interests and abilities of entrepreneurial women. The targeted sectors include healthcare, business to business (B2B), cosmetics, Dead Sea products, food processing and handicrafts
- Designed and produced promotional materials and implemented promotional campaign
- Recruited, screened and trained 14 trainers to deliver WAEDAT's intensive, five-day core training program
- Recruited, screened and trained 11 advisors to provide individual business counseling and technical assistance to WAEDAT clients
- Conducted awareness seminars for more than 200 participants in Amman, Zarqa and Madaba
- Conducted seven core business skills trainings delivered by Jordanian trainers to 83 participants
- Provided more than 100 follow-up advisory visits to clients
- Conducted cross-sector training in computer skills, and advanced business planning for 20 clients and are currently planning an advanced marketing course for 20 participants
- Planned a client trade show with over 100 WAEDAT exhibitors to be held at the Amman Holiday Inn on March 7th, 2005.
- Negotiated and signed memoranda of understanding (MOUs) with seven organizations and business development services centers with two more pending.

WAEDAT delivers on its promises: After almost a year in business as a home-based cakes and sweets caterer, Reem's hopes of ever making a profit were fading and she was about to give up when she enrolled in WAEDAT. "Today, I am much more confident in myself," says Reem. "I believe in my business and will work hard to make it succeed." Reem gives full credit for her renewed confidence to the extraordinary WAEDAT program. The program provided her with better management skills and taught her how to sell her products and compete with other businesses more effectively. Reem appeared on a local television broadcast along with WAEDAT staff. The station was so impressed with her that they invited her back to do a demonstration and subsequently offered her a weekly program. Now, instead of giving her cakes away, Reem is busy filling orders.

APPENDIX 11: SLIDING FEE SCALE

WEV offers a need-based scholarship to clients who are unable to pay the full tuition fee of \$1,944. Our funding for these scholarships is provided by both private and foundation donors. Your application will be assessed by an intake counselor and if you are deemed eligible, a scholarship will be granted based on Income Verification Documentation.

WEV believes that program participants more fully appreciate the value of their training when they pay at least a portion of the cost.

TUITION WITH SCHOLARSHIPS

12 month combined family income (last 12 months)

Gross Household Income		Number in home			
At Least	But Not Over	1	2	3	4 +
-	\$19,500	75	75	75	75
\$19,501	\$25,500	100	75	75	75
\$25,501	\$31,500	175	75	75	75
\$31,501	\$37,500	275	100	75	75
\$37,501	\$43,500	400	175	75	75
\$43,501	\$49,500	500	275	100	75
\$49,501	\$58,500	700	400	175	100
\$58,501	\$67,500	950	500	275	175
\$67,501	\$76,500	1,250	700	400	275
\$76,501	\$85,500	1,600	950	500	400
\$85,501	\$97,500	1,944	1,250	700	500
\$97,501	\$109,500	1,944	1,600	950	700
\$109,501	\$121,500	1,944	1,944	1,250	950
\$121,501	\$133,500	1,944	1,944	1,600	1,250
\$133,501	\$145,500	1,944	1,944	1,944	1,600
\$145,501	+	1,944	1,944	1,944	1,944

Fee Refund Policy

Women’s Economic Ventures understands that you are about to make a commitment to yourself and to us to complete the 14-week course. Our Refund Policy is as follows:

- Enrollment requires at least ½ TOTAL Tuition or **\$50** when you enroll, **whichever is greater.**
- WEV charges a weekly rate of **\$150**. If you drop out, you will be refunded any excess of the weekly rate already paid.
- If you do not attend any class, you will receive a FULL REFUND minus a \$25 administrative fee.

**Tuition payments are Subject to change – This document current as of January 2004*

APPENDIX 12: FOUNDATION/NGO PROSPECT LIST

NGO/Foundation Prospects

Qudorat Program (Noor al Hussein Foundation)

Jordan River Foundation

Hariri Foundation

NAFES – for expanding businesses

G TZ (German NGO)

JICA (Japanese NGO)

Ejada

U.S. based international grantmaking foundations

Carnegie Corporation of New York (www.carnegie.org)

Ford Foundation (www.fordfound.org)

William and Flora Hewlett Foundation (www.hewlett.org)

W. K. Kellogg Foundation (www.wkkf.org)

John D. and Catherine T. MacArthur Foundation (www.macfdn.org)

Rockefeller Brothers Fund (www.rbf.org)

APPENDIX 13: SPONSOR BENEFITS MATRIX

As a Corporate Partner, your company will be recognized for your support and contributions to WEV’s programs and services.

SPONSOR BENEFITS:	Sustaining Partner \$50,000 annual	Community Investor \$25,000 annual	Program Partner \$10,000 Annual	Entrepreneur \$5000 annual	Mentor \$2500 Scholarship
Community Events	Tri-county	Tri-county			
Presenting Sponsor at (1) WEV annual event	X				
Event Sponsor at (1) WEV annual event		X			
Invitation to private pre-reception at (1) WEV event	X	X	X		
VIP table at (1) WEV event				Select (1) region	
W! Client Business Directory- published annually					
Inside back cover	X				
Full page ad/ tribute		X			
½ page ad/ tribute			X		
¼ page ad/ tribute				X	
PR					
Recognition in media for (1) WEV event	X	Select (1) region			
Recognition in media for Span/ Eng Self Employment Training	X	Select (1) region			
News Release issued to media and posted on www.wevonline.org	X	X	X	website	Website
Company logo/name placement					
Logo/link on WEV homepage for (1) year (www.wevonline.org)	X				Scholarship testimonial
Logo/ link on online WEV Got Newsletter (12) months		X			
Logo on event invitations and signage	X				
Logo in Business Venture Celebration program	X	X	Select (1) region		
Logo on Nomination Forms for Business Women of the Year	X	X	X	X	
Logo on WEV Business Readiness Workshop flyer (2/ year + email)	X	X	Select (1) region	Select (1) region	
Logo on annual W! promotion mailing + email	X	X	X	X	

SPONSOR BENEFITS continued	Sustaining	Community Investor	Program	Entrepreneur	Mentor
W! Membership Organization					
Complimentary annual W! membership	Up to 40 individ	Up to 10 individ	3	2	1
Complimentary guest passes W! Mixers	20	5			
Company Posters/ Banners	X	X			
Poster/ plaque at WEV offices	X	X	Select (1) region	Select (1) region	
Plaque for company	X	X	X	X	X
Company Banner on-site (1) WEV annual event	X	X	Select (1) region	Select (1) region	
Acknowledgement at WEV Events					
Verbal recognition - WEV Business Venture Celebration	X	X	X	X	Client match
Verbal recognition - SET Saturday workshops	X	X	X	X	X
Verbal recognition - Business Womens Awards	X	X	X	X	Client match
WEV Newsletter feature/ profile	X	X	X	X	1/ year
Marketing	X	X	X		
Company brochure/ collaterals - WEV Offices & events	X	X			
Company brochure/ collaterals - W! Mixers	X	X	X		
Company brochure/ collaterals - SET/ SSET classes					
Company profile on WEV website (www.wevonline.org)	X	X			Testimonial

Promotional Philosophy for Access to WEV Small Business Clientele

For over thirteen years WEV has built a trusting community of small business owners and entrepreneurs in the tri-counties. WEV serves its clients with great respect and support throughout the continuum of business growth. In offering access to its small business market, WEV is committed to providing extended business education, services and networking to its clients with *priority* to their critical needs and best interests. Limited exposure to this productive market is protected by invitation only. WEV works with funding program partners who provide products, services and connections consistent with WEV's mission and commitment to excellence.

APPENDIX 14: CORPORATE SPONSOR PROSPECTS

- Drugstores – Wafi
- Media
 - Newspapers and Magazines – Living Well, Y, Layalina, Al Ghad
 - Radio – FAN FM, MOOD FM, Music Box/Music Store/DJ
 - TV Satellite Channels – CNN, ART, Orbit, Showtime
- Large Stores/Retail – C-Town, Safeway, Cozmo, Mecca Mall, Mex, Bennetton, Zara, Mango, Future, Caterpillar, Zahran Plaza
- Cosmetics - Abushakra
- Telecommunications - Fastlink, Mobilecom, Express, Jordan Telecom, Omnia, Motorola, Siemens
- Computer/Technology – Batelco, Toshiba, Hewlett-Packard, Sony, Cisco
- Food – Nader Group, Nouqul Group, Shaheen Group, Nestle, Jordan Valley Co., Hamoudeh
- Auto Dealers – Jaguar, Land Rover, Jeep, Tawfiq Group
- Banks/Financial – Industrial Development Bank, Bank Audi, Arab Bank, SGBJ Bank, Citibank, HSBC, Standard Charter, Societe General, Arab Bank, Mastercard, Visa, Amex, E-Point, Bartercard, Cairo-Egypt Bank, Jordan Investment Corporation
- Insurance – Alico, Arab-Orient, Mednet
- Fast Food – MacDonald's, Pizza Hut, KFC, Burger King
- Private Universities – Philadelphia, Zaytoonah, Amman University
- Consulting Firms, e.g.?
- Airlines: Royal Jordanian, Middle East, Emirates, KLM