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SMALL BUSINESS DEVELOPMENT CENTERS IN IRAQ

Training of Trainers (TOT) Certified Trainer Workshop

Al Mansour Compound, Baghdad

January 16 - 26, 2010

RECAP

TRAINING EVENT

Leaders of the Small Business Development Centers (SBDCs) expressly asked for new materials and richer content. The BDS component obliged by creating the Training of Trainers (TOT) *Certified Trainers* Workshop. The following TOT materials were introduced at the January 2010 program:

1. Training of Trainers (TOT) *Certified Trainers* Workshop guidebook.
2. PowerPoint Presentations outlining curricula for:
 - a. TOT *Certified Trainers*.
 - b. How to Start a Business.
 - c. How to Improve a Business.

All three topics are significantly enriched over previous materials and include more comprehensive curricula content, updated meticulous PowerPoint presentations, new icebreakers, supplementary exercises, and business planning templates. Materials are designed to give depth and breadth in business planning processes.

Because the BDS Component is well aware that the SBDCs sought “next level” training, this TOT was specifically designed not only to meet current SBDCs’ needs, but also to transcend current capabilities. SBDCs are responsive to the training needs of both start-up entrepreneurs as well as business owners wishing to improve their businesses. Over the last several months expanded course curriculum has been developed to meet these needs. This TOT course was designed to be multi-faceted to satisfy to the current needs of the SBDCs by providing “next level” business course curricula covering topics noted above.

The Phase I course was just held on the Tijara compound in the Sherman House from January 17 to the 25th, 2010. January 16 and 26 were participant travel days. Engaging in adult education methodologies, the course format also comprised intensive mini-lectures to accurately transfer precise entrepreneurial skills. Other interactive methods included: informative discussion topics, descriptive “real life” case studies, individual exercises and small workgroups to experientially practice knowledge gained.

TRAINERS

USAID-Tijara contracted the professional services of Dr. S. Jalbert (previously USAID-Tijara BDS Component Lead) to lead the design and delivery of this training. All topics were co-facilitated by the BDS advisors and field coordinators in an adult interactive learning format. Overall, through these three improved curricula, trainers offered business simulations with templates for marketing, business planning, and financial statements, as well as detailed session plans, daily agendas, operationalized exercises and a plethora of new icebreakers, brain teasers, role plays and energizers.

IMPLEMENTATION

The Training of Trainers (TOT) *Certified Trainer* workshop is designed to assist in reaching a higher level of professionalism, through five objectives:

1. To enable potential entrepreneurs to prepare, own and operate MSME businesses.

Success Measurement: Number of persons who start or improve MSMEs.

2. To build enthusiasm, confidence and professionalism of participants/trainers in the emerging field of adult business education training.

Success Measurement: Through observation, evaluation and demonstration in future training events, participants will articulate increased competency and confidence in their training delivery.

3. To review and build understanding of the key components of hosting a successful TOT, including implementation of the following mechanisms:

- a. Marketing Mix – how to pre-register and pre-select participants.
- b. Methodologies – specific adult business education methodologies and how they fit with business skills training curricula, course flow and learning styles.
- c. Materials and Equipment – how to prepare materials for Iraq's micro, small, and medium-sized enterprise (MSME) environment and how to organize a comfortable and exciting learning environment.

Success Measurement: Participants will communicate at least one new training best practice in each of the above categories during this TOT and at least two or more new training best practices during the observation period.

4. To practice creation, preparation and training delivery, as well as giving and receiving worthwhile feedback. Additionally, to have an opportunity to identify and work out potential classroom challenges.

Success Measurement: Participants will successfully prepare and deliver a portion of one module. All participants will have practice in giving and receiving feedback utilizing the *Trainer Critique* feedback form.

5. To practice in breakout sessions setting individualized training goals and committing to a *Trainer Contract*.

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

The Tijara BDS team designed this training workshop as foundational materials for subsequent courses that will increase the capacity of the private sector at national and provincial levels. When the new programs are rolled out by SBDCs, they will be able to better engage MSMEs, and be more proficient in creating efficient, competent, business-friendly, and market demand-driven training programs.

AUDIENCE – Phase I – Executive and Deputy Directors

With essential input from the participants and the BDS team, this TOT will now comprise three parts. Phase 1, completed January 16-26, was directed to SBDC Executive Directors and Deputy Directors who are now expected to rollout and assure quality of all materials and trainers in their provinces. Phase II (North) is planned for late March 2010 and Phase III (South) is planned for late April. Both Phase II and III targets provincial trainers.

The Phase I workshop was presented to 27 participants who were pre-selected by the nature of their positions within SBDCs as Executive Directors and Deputy Directors, and included 5 BDS team members. Senior level SBDC staff needed to be fully aware of the training materials and methodologies in order to evaluate current and new trainers and to actually deliver training themselves when required. Additionally as master trainers, the 5 BDS team members will be expected to rollout additional TOTs as demanded by the SBDCs.

AUDIENCE – Phase II (North) and Phase III (South) – SBDC Current Trainers

The basic qualifications of the trainers for Phase II and III will include:

- One or two trainers who are currently delivering programs.
- Previously trained on the original materials for *How to Start or Improve a Business*.
- Aged 30 and above.
- Are university graduates.
- Has professional experience of more than 2 years.
- Demonstrated training experience.
- Demonstrated practical background either working in a private sector business, and/or owner a small business, and/or worked with MSME to strengthen their enterprises.
- Has a specialization, such as financial, marketing, legal or management.
- Has sectoral and/or technical expertise, such as tourism, construction, agriculture or internet technology.
- Able to read and write in the language of the training, which is Arabic.
- Has financial and/or accounting literacy.
- Ability to provide:
 - o A professional resume.
 - o An opening biographical paragraph giving an overview of qualifications.
 - o A statement of why they want to be a trainer.
 - o Evidence of a belief in building an efficient private sector.

SKILLS, KNOWLEDGE AND ATTITUDES

Phase I participants acquired higher level proficiencies, including the:

- Ability to articulate and promote a business idea on behalf of an SBDC client.
- Know-how to select appropriate participants for SBDC courses and to appropriately distribute the participants into suitable skill level trainings.
- Capability to apply business strategies to benefit both the SBDC itself as well as potential clients.
- Skill to assist SBDC clients in producing a feasible business idea.
- Understand the importance of organizing and planning in advance of the course.
- Deeper marketing expertise.
- Understanding their product and customer in every aspect
- Awareness of a simplified recordkeeping system and accounting suited to their business.

- Fundamentals for developing an effective business plan.
- Knowledge of a marketing plan, business plan and financial statements for securing loans.

TRAINING PROGRAM AGENDA AND MATERIALS

The program agenda encompassed the following elements:

- Introductions through an icebreaker exercise and establishment of course protocols, expectations, daily feedback forms, and participant registrations.
- Overview of the training journey and how three sets of curricula would be managed and delivered.
- Topics delivered in intensive mini-lectures using multiple adult learning methodologies which are fully delineated in the Training-of-Trainers (TOT) **Certified Trainer** Workbook.
- Numerous exercises practiced; practice templates were prepared in advance which enabled the practice groups to flow expediently.
- Participants debriefed by writing key points on flip charts and/or giving verbal rapid reviews.
- BDS advisors and field coordinators participated fully during the entire workshop and offered hands-on technical assistance within each breakout exercise.
- By way of practical examination, various spontaneous rehearsals and role plays were delivered by participants to demonstrate their comprehension of the new materials.
- Final day – a comprehensive evaluation form was gathered and course completion certificates were delivered to the participants, including 5 BDS team members who will be the BDS team master trainers.
- Complete certification will occur in each individual SBDCs when field coordinators observe delivery of a full session of the new materials delivered to local entrepreneurs.

The materials comprised the following elements:

- Training-of-Trainers (TOT) **Certified Trainer** Workbook.
- Three set of PowerPoint presentations for
 - Training-of-Trainers (TOT) **Certified Trainer** Workbook.
 - How to Start a Business.
 - How to Improve a Business.
- Practice sets of templates for the breakout groups.
- CDs **Recordkeeping for Small Business**.

ASSESSING RESULTS AND LESSONS LEARNED

The BDS team will:

- Practice their new training skills at a Tijara in-service program, including 5 days of **How to Start a Business** which will allow the Senior BDS Advisor to critique and strengthen both their technical approach and content comprehension.
- Deliver the Phase II (North) for **How to Start a Business** and **How to Improve a Business** which will build capacity of the SBDC as a quality training delivery agency. Phase II will be delivered in Erbil and will host trainers from the northern region of Iraq.
- Deliver the Phase III (South) for **How to Start a Business** and **How to Improve a Business** which will build capacity of the SBDC as a quality training delivery agency. Phase III will be delivered in Basra or Najaf and will host trainers from the southern region of Iraq.

The SBDCs will:

- Select trainers for Phase II and III according to the new trainer criteria and trainer application as outlined in the **Certified Trainer** courseware, and reiterated in the upcoming February course announcement.
- Deliver the second level of training for **How to Start a Business** and **How to Improve a Business** which will build capacity as a quality training delivery agency.
- Offer improved courses which will expand their clientele roster and create potential for repeat clients.
- Move towards sustainability by marketing and using the new courses as fee-based training programs.
- Create credible SBDC reputations in their business communities by demonstrating high quality courseware and well trained trainers.

LESSONS LEARNED

- Beta-testing new curricula with SBDC leaders is both critical and beneficial. The richness of the leaders input resulted in a more sensitive and culturally-based product.
- Traveling 2 or more hours every day places far too much stress on the learner.
- Participants highly objected to coming to Baghdad for training; the bombings on the final day of the course strengthened their resolve to avoid Baghdad.
- Participants left the training for many personal reasons, primarily because they were in Baghdad and this location gave them an opportunity to engage in doctor's appointments, interviews and other meetings. This is unacceptable and will not be tolerated. Certification criteria must underscore the importance of committed attendance.
- Seek business books published in Arabic to expand the provincial knowledge base in topics such as Marketing, Financial Management, and related subjects.
- Timeliness and sidebar conversations were negative influences. BDS team will consider a new approach for handling disruptions, such as a point system.
- More TOTs – more, more, more – Based on input from this TOT, the Senior Advisor will design a detailed training scheme comprising two (2) long-term Training Plans for the year 2010: 1) Sectoral Training Plan, and 2) Institutional Capacity Acceleration Plan. Both will be in alignment with the BDS 2010 Workplan.

FOLLOW ON ACTIVITIES

BDS will:

- Offer Phase II (North) and III (South) of Training-of-Trainers (TOT) **Certified Trainer** courseware in March and April of 2010. Post course plans also include:
 - Assessment and logistics during the month of February 2010 of the implementation strengths and weaknesses of the Phase I presentations.
 - Materials revisions based on SBDC leaders input, corrections to the Arabic text and the addition on new graphics.
 - Preparations and writing of TERFs for Phase II and III.
 - Implementation of a trainer application form.
 - Overview participant selection process.
- Field observation of current trainers (executives and deputy directors) delivering the new materials, which will be conducted by the BDS field coordinators.
- Field implementation of the new trainer certification system.
- BDS advisors and field coordinators will encourage more MOUs between local MFIs and SBDCs.

ADDENDUMS

- 1 – Agenda
- 2 – Schedule of randomly selected SBDC and BDS Presenters for January 19-21
- 3 – Schedule of regional presentations January 23-25
- 4 – Structure for an 11 Day TRAINING OF TRAINERS (TOT) *Certified Trainer* Workshop
January 2010
- 5 – Participant List
- 6 – Participating and Supporting Organizations and Acronyms

Addendum 1 – Agenda

SMALL BUSINESS DEVELOPMENT CENTERS IN IRAQ

Training of Trainers (TOT) Certified Trainer Workshop

Al Mansour Compound, Baghdad

January 16 - 26, 2010

AGENDA

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

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

Saturday, January 16, 2010

By 5:00 pm Arrival to hotel.

Sunday, January 17, 2010 – Day One

9:00 – 9:20 am

Official Opening of Workshop

Welcome addresses

- Husam Habibeh, Component Lead, BDS USAID-*Tijara*.
- Susanne E. Jalbert, Ph.D., Senior Advisor, BDS, TIJARA-Baghdad
- Sarwa Numan, BDS Deputy Director USAID-*Tijara* - Workshop Protocols, Housekeeping, Distribution of Daily Feedback Forms

9:20 – 9:45 am

Introduction of Participants

- BDS Team
- SBDC Leaders

Introduction to New Curricula: TOT Certified Trainer

9:45 – 11:00 am

Jalbert - Overview of TOT and Managing Three Sets of Curricula

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

11:00 – 11:15 am

Tea/Coffee Break

Introduction to New Curricula: How to Start a Business

11:15 am – 1:30 pm

Jalbert – New Curricula: How to Start a Business, Business Fundamentals of How to Start, YOU as a Business Owner, Are You an Entrepreneur

Naizi – Know Your Business Idea, Feasible Business Ideas, Personal Finance Assessment

1:30 – 2:15 pm

Lunch

2:00 – 4:00 pm

Habibeh - Know Your Market, Market Research Part I

Ray – Market Research Part II, Marketing Mix

Monday, January 18, 2010 – Day Two

- 9:00 – 11:00 am** Jalbert – Business Fundamentals, Recordkeeping System, Profitability Potential
Mendenilla – Income Statement, Cash Flow, Balance Sheet
- 11:00 – 11:15 am Tea/Coffee Break
- 11:15 am –1:30 pm** Habibeh – Business Plan, Start-up Cost Breakdown, Secure Your Financial Needs with a Loan
- 1:30 – 2:15 pm Lunch
- 2:00 – 4:00 pm** Niazi – Impact Survey Overview
Jalbert – How to Start a Business Close and Recap of Trainer Presentation Tasks Beginning on Day Three

Tuesday, January 19, 2010 – Day Three

- 9:00 – 11:00 am** Individual Presentations Begin Today and Continue for 3 Days
Format – Delivery 12 minutes per segment, 5 minute trainer critique
BDS Team Member will summarize session in 7 minutes
See list attached of the all presenters for Tuesday, January 19 to 21.
- 11:00 – 11:15 am Tea/Coffee Break
- 11:15 am –1:30 pm** Presentations Continue, above format will be observed
- 1:30 – 2:15 pm Lunch
- 2:00 – 4:00 pm** Presentations Continue, above format will be observed

Wednesday, January 20, 2010 – Day Four

- 9:00 – 11:00 am** Individual Presentations Continue Today and Continue for 3 Days
Format – Delivery 12 minutes per segment, 5 minute trainer critique
BDS Team Member will summarize session in 7 minutes
- 11:00 – 11:15 am Tea/Coffee Break
- 11:15 am –1:30 pm** Presentations Continue, above format will be observed
- 1:30 – 2:15 pm Lunch
- 2:00 – 4:00 pm** Presentations Continue, above format will be observed

Thursday, January 21, 2010 – Day Five

- 9:00 – 11:00 am** Individual Presentations Continue Today and Continue for 3 Days
Format – Delivery 12 minutes per segment, 5 minute trainer critique
BDS Team Member will summarize session in 7 minutes
- 11:00 – 11:15 am Tea/Coffee Break
- 11:15 am –1:30 pm** Presentations Continue, above format will be observed
- 1:30 – 2:15 pm Lunch

2:00 – 4:00 pm **Presentations Continue, above format will be observed
Jalbert closes with instructions for the flow of Part II – How to Improve a
Business**

Friday, January 22, 2010 – Day Six

Site Visits and Rest Day

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

Note: We will NOT work on Friday at the USAID-Tijara Compound

Saturday, January 23, 2010 – Day Seven

9:00 – 11:00 am **Marketing Elements Continued and Concluded, Group Work and
Exercises**

11:00 – 11:15 am Tea/Coffee Break

11:15 am –1:30 pm **Writing the Business Plan, SWOT Analysis, Group Work and Exercises**

1:30 – 2:15 pm Lunch

2:00 – 4:00 pm **Business Planning Processes, Profitability Potential, Group Work and
Exercises**

Introduction to New Curricula: How to Improve a Business

Sunday, January 24, 2010 – Day Eight

9:00 – 11:00 am **Income Statement, Group Work and Exercises**

11:00 – 11:15 am Tea/Coffee Break

11:15 am –1:30 pm **Cash Flow, Group Work and Exercises**

1:30 – 2:15 pm Lunch

2:00 – 4:00 pm **Balance Sheet, Group Work and Exercises**

Monday, January 25, 2010 – Day Nine

9:00 – 11:00 am **Build Your Business Plan, Group Work and Exercises**

11:00 – 11:15 am Tea/Coffee Break

11:15 am –1:30 pm **Secure Your Financial Needs, Group Work and Exercises**

1:30 – 2:15 pm Lunch

2:00 – 4:00 pm **Close for New Curricula: TOT Certified Trainer
Jalbert - **Certification Principles, Measuring Impact****

SMALL BUSINESS DEVELOPMENT CENTERS IN IRAQ

Training of Trainers (TOT) *Certified Trainer* Workshop

Al Mansour Compound, Baghdad

January 16 - 26, 2010

Welcome

USAID-Tijara is pleased to host to the TRAINING OF TRAINERS (TOT) *Certified Trainers* Workshop. You've asked for new materials and richer content. Here they are! You will receive the following TOT materials:

3. Training of Trainers (TOT) *Certified Trainers* Workshop guidebook.
4. PowerPoint Presentations for:
 - d. TOT *Certified Trainers*
 - e. How to Start up a Business
 - f. How to Improve a Business

All three topics are significantly enriched with more curricula content, updated PowerPoint presentations, new icebreakers, more exercises and business planning templates. These materials are designed to give you an introduction to your program. We hope the materials and presentations will answer many of your questions, but please don't hesitate to ask about anything. Questions are encouraged and welcomed at all times.

Orientation

Your TOT workshop will be in two sections.

Section 1 – BDS lead trainers will deliver the materials and demonstrate training methodologies.

Section 2 - BDS team members will review with participants appropriate training mechanisms, methodologies and tips. SBDC leaders and trainers will offer ideas and suggestions appropriate for their communities.

Your TOT workshop will cover three course subjects.

Subject 1 - Review of trainer principles, methodologies and standards.

Subject 2 – New and improved: How to Start a Business

Subject 3 – New and improved: How to Improve a Business

At the TOT, you will review policies of program transfer, program structure, and delivery methodologies. You'll also be asked to complete forms for Tijara, particularly the evaluation. There are many surprises in store for you so prepare to learn and to enjoy the strategies we have to offer.

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

Aristotle

End of Agenda



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**Addendum 2 – Schedule of Randomly Selected SBDC and BDS Presenters for January 19-21, 2010
Individuals Presenting the *How to Start a Business* curriculum**

New Curricula: How to Start a Business

#	Slide Pages	Topic	Methodology	Presenter	SBDC
1	1-4	Objectives	Morning ice breaker, daily quote, course expectations	Emad Rebat	SCOC
2	5-12	Business owner	Describe key concepts & key words in a unique way	Emad Rebat	SCOC
3	13-24	Entrepreneur?	Visualization	Zaid Khalaf	RBC
4	25-27	Business idea/terms	Set the stage; stimulate creativity	Abdullah Nirman	IBU-Kut
5	28-33	Business idea	Draw pictures for ideas	Thijeel Kareem	Z-SBDC
6	34-41	Feasible idea	Use 2 new methodologies from page 17-18	Mahir Ahemd	AIDED
7	42-48	Personal Finance	Practice template	Muh. Sami	BDS
8	49-51	Objectives	Ice breaker, daily quote, summarize previous day	Ahmed S.	AIDED
9	52-64	Know your market	Use 2 new methodologies from page 17-18	Dawood H.	AMC
10	65-68	Market research	Use 2 new methodologies from page 17-18	Sarwa Numan	BDS
11	69-86	Step process	Use 2 new methodologies from page 17-18	Qais al Maliki	BIC
12	87-92	Marketing Mix	Practice template	Nabil Ali	Z-SBDC
13	93-94	Objectives	Ice breaker, daily quote, summarize previous day	Dalia Jasim	AMC
14	95-104	Business fundamentals	Use 2 new methodologies from page 17-18	Kaiser Abd.	BCED
15	105-109	Success essentials	Use 2 new methodologies from page 17-18	Ahmed Mahdi	NEDO
16	110-117	Record keeping	Use 2 new methodologies from page 17-18	Ameen Ahmed	BDS
17	118-133	Profitability potential	Use 2 new methodologies from page 17-18	Abdul Karim Kh.	RBC
18	134-135	Objectives	Ice breaker, daily quote, summarize previous day	Ameen Ahmed	BDS
19	136-137	Financial plans	Infuse excitement into new topic	Auday A.	COCN

The USAID Tijara Provincial Economic Growth Program

20	138-142	Sales plan	Team training - find your 2 partners	Muhammad Nima	SEDO
21	143-145	Materials costs	Team training - find your 2 partners	Hazim Muhammad	Diyala
22	146-153	Operations	Team training - find your 2 partners	Firas Fouad	BDS
23	154-162	Cash flow	Change trainers - find your partner	Talib Abdul A.	KBDC
24	163-178	Cash flow	Change trainers - find your partner	Sami Al Taie	Diyala
25	179-182	Balance sheet-intro	Use 2 new methodologies from page 17-18	Abdul Hameed A.	BDS
26	183-186	Balance sheet-assets	Use 2 new methodologies from page 17-18	Hassanien Muhd.	COCN
27	187-192	Balance sheet-liabilities	Use 2 new methodologies from page 17-18	Safa Jawad	IASD
28	193-197	Balance sheet-retained	Use 2 new methodologies from page 17-18	A. Abdul Elah	KBDC
29	198-199	Objectives	Ice breaker, daily quote, summarize previous day	Ahmed Salman	AIDED
30	200-202	Prepare business plan	Use 2 new methodologies from page 17-18	Ghazwan Alaa	IBU-Kut
31	203-210	The business plan	Use 2 new methodologies from page 17-18	Suzan Aref	WEO
32	211-219	Start up costs	Use 2 new methodologies from page 17-18	Mahdi Ahmed	NEDO
33	220-224	Secure finance	Create desire for information	Muhammad Mosa	BIC
34	225-226	Course summary	Synthesize entire program in a unique way	Dalia Jasim	AMC



**Addendum 3 – Schedule of Regional Presentations January 23-25, 2010
Individuals Presenting at Regional Teams the *How to Improve a Business* curriculum**

New Curricula: How to Improve a Business

Friday, January 22, 2010 – Day Six

Rest Day and Preparation for Regional Presentations

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

Note: We will NOT work on Friday at the USAID-Tijara Compound. You will work independently and/or with your regional teams at the hotel.

Saturday, January 23, 2010 – Day Seven

Region 1 (Baqouba, Basra & Samawa) – Husam Habibeh

- | | |
|------------------------|--|
| 9:00 – 11:00 am | Marketing, Part I |
| 11:00 – 11:15 am | Tea/Coffee Break |
| 11:15 – 1:30 pm | Marketing, Part II |
| 1:30 – 2:15 pm | Lunch |
| 2:00 – 4:00 pm | Marketing, Part I; Group Work and Exercises |

Sunday, January 24, 2010 – Day Eight

Region 2 (Ramadi, Fallujah, Baghdad) – Sunirmal Ray & Ameen Ahmad

- | | |
|------------------------|---|
| 9:00 – 11:00 am | Writing the Business Plan, SWOT Analysis, Business Planning Processes, Profitability Potential |
| 11:00 – 11:15 am | Tea/Coffee Break |

Region 3 (Nassiriyah, Kut, Numaniyah) – Raymond Mendenilla & Mohammed Sami

- | | |
|------------------------|--|
| 11:15 – 1:30 pm | Income Statement, Cash Flow, Group Work and Exercises |
| 1:30 – 2:15 pm | Lunch |
| 2:00 – 4:00 pm | Balance Sheet, Group Work and Exercises |

Monday, January 25, 2010 – Day Nine

Region 4 (Kirkuk, Erbil & Tikrit) – Sarwa Numan & Abdulhameed Abdulmajeed

9:00 – 11:00 am Build Your Business Plan, Group Work and Exercises

11:00 – 11:15 am Tea/Coffee Break

Region 5 (Babel, Najaf, Karbala) – Kamran Niazi & Firas Fouad

11:15 – 1:30 pm Secure Your Financial Needs, Group Work and Exercises

1:30 – 2:15 pm Lunch

Closure: Husam Habibeh, Dr. Susanne E. Jalbert & Sarwa Numan

2:00 – 3:00 pm Facilitated Discussion on MFI Engagement

3:00 – 4:00 pm Certification Principles, Measuring Impact, Certificate of Completion



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Addendum 4 – Structure for an 11 Day TRAINING OF TRAINERS (TOT) Certified Trainer Workshop January 2010

Period	Day 1 Sat 16	Day 2 Sun 17	Day 3 Mon 18	Day 4 Tues 19	Day 5 Wed 20	Day 6 Th 21	Day 7 Fri 22	Day 8 Sat 23	Day 9 Sun 24	Day 10 Mon 25	Day 11 Tues 26
AM 9:00- 11:00	SBDCs Travel BDS In- Service	TOT & Guidebook Overview	How to Start a Business-A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course	Rest Day	Late Start at 10:30 am	How to Improve a Bus.-A 5-Day Course	How to Improve a Bus.-A 5- Day Course	Departure and Check- out of Hotel
Break 11:00- 11:15							&				Travel
11:15 – 1:30	BDS In- Service & prep for TOT	How to Start a Business- A 5-Day Course	How to Start a Business-A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course	Time to Prepare Present- ations	How to Improve a Bus.-A 5-Day Course	How to Improve a Bus.-A 5-Day Course	How to Improve a Bus.-A 5- Day Course	Travel
Lunch Break 1:30- 2:15											Travel
PM 2:15- 4:00	Tijara staff to set up at Sherman House	How to Start a Business- A 5-Day Course	How to Start a Business-A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course	How to Start a Business- A 5-Day Course		How to Improve a Bus.-A 5-Day Course	How to Improve a Bus.-A 5-Day Course	Certification Measuring Impact Q&A Wrap p Closing	Return home



Addendum 5 - Participant List

TOT - January 16 - 26, 2010

No.	Name	Title	Entity
1	Husam Habibeh	BDS Director	USAID- <i>Tijara</i>
2	Sarwa Numan	Deputy Director	USAID- <i>Tijara</i>
3	Dr. Susanne E. Jalbert	BDS advisor	USAID- <i>Tijara</i>
4	Raymond Mendenilla	BDS advisor	USAID- <i>Tijara</i>
5	Sunirmal Ray	BDS advisor	USAID- <i>Tijara</i>
6	Kamran Niazi	BDS advisor	USAID- <i>Tijara</i>
7	Samara Jawad	BDS Data and Reporting Specialist	USAID- <i>Tijara</i>
8	Mohammed Sami	Field Coordinator	USAID- <i>Tijara</i>
9	Shams Alaa	Activity Coordinator	USAID- <i>Tijara</i>
10	Ameen Ahmed	Field Coordinator	USAID- <i>Tijara</i>
11	Firas Foad Alkaram	Field Coordinator	USAID- <i>Tijara</i>
12	Ibraheem Shehab	Reporting specialist	USAID- <i>Tijara</i>
13	Aqeel Jalal	Communication & Outreach	USAID- <i>Tijara</i>
14	Abdulhameed Abdulmajeed	Field Coordinator / Mosul	USAID- <i>Tijara</i>
15	Safa Jawad	Iraqi Association of Securities Dealers (Baghdad)	IASD
16	Ali Hasan Al-wahab		IASD
17	Asmaa Al-Hashimi (canceled)	Babylon Center for Economy Dev. (Hilla)	BCED
18	Kaiser Abdulabbas		BCED
19	Dalia Jasim Mohammed	Al Murshed Center (Kirkuk)	AMC
20	Dawood Hasan Ali		AMC
21	Nabil Ali	Nasiriyah Chamber of Commerce (Nasiriyah)	NCC
22	Thijeel Kareem Obaid		NCC
23	Mahdi Ahmed Salih	Nahar Al-Ataa Economic Dev. Org. (Fallujah)	NAED
24	Ahmad Abdul-Raheem Mizeal		NAED
25	Mohammed Neamah Hussein	Sahara Economic Dev. Organization (Tikrit)	SEDO
26	Hassanein Muhiddin	Najaf Chamber of Commerce (Najaf)	NCC

27	Auday Ahmed		NCC
28	Zaid Khalaf Hardan	Ramadi Business Center (Ramadi)	RBC
29	Abdulkareem Khalaf		RBC
30	Maher Mahmood	Nuamanyah AIDED (Wasit)	NAIDED
31	Ahmed Salman		NAIDED
32	Abdelilah Nirman Sarhan	Kut K-IBMU (Kut) (Wassit)	K-IBMU
33	Ghazwan Ala'a Hasan		K-IBMU
34	Qais Selman	Basrah (BIC)	BIC
35	Mohammad Mussa		BIC
36	Mustafa Mohammed Saleh	Karbala	Karbala
37	Ahmed Abdulabbas Al waeli		Karbala
38	Hazim Mohammed Salman	Diyala	Diyala
39	Sammi Najeeb Al Taai		Diyala
40	Emad Rabat	Samawa	Samawa
41	Kameel Abdulhameed Ridha		Samawa
42	Suzan Aref	Women Empowerment Organization (Erbil)	WEO

Addendum 6 – Participating and Supporting Organizations and Acronyms

Small Business Development Centers in Iraq

AIDED	Al-Inbithaq Assembly for Development and Economy Development - Nuamaniyah SBDC
AMC	Al Murshed - Kirkuk SBDC
BCED	Babylon Center for Economy Development - Hilla and Iskandariyah SBDC
BIC	Basrah Information Center – Basra SBDC
COCN	Chamber of Commerce in Najaf - Najaf SBDC
IASD	Iraqi Association of Security Dealers - Baghdad SBDC
IBU-K	Iraqi Businessmen Association in Karbala – Karbala SBDC
IBU-W	Iraqi Businessmen Association in Wassit - Kut SBDC
NCOC	Nasiriyah Chamber of Commerce - Nasiriyah SBDC
NEDO	Nahr Al- Atta'a Organization - Fallujah SBDC
RBC	Ramadi Business Center - Ramadi SBDC
SCOC	Samawa Chamber of Commerce – Samawa SBDC
SEDO	Sahara Economic Development Organization – Tikrit SBDC
TEDC	Tal’Afar Economic Development Center, Tal’Afar SBDC
WEO	Women Empowerment Organization – Erbil SBDC

International NGOs and Networks Offering Support Materials

ASTD	American Society for Training and Development
CIPE	Center for International Private Enterprise
DAI	Development Alternative Inc.
IBSTPI	International Board of Standards for Training Performance and Instruction
SB	Shorebank
USAID	United States Agency for International Development
WB	World Bank

Other Acronyms

BDS	Business Development Services
TOT	Training of Trainers

End