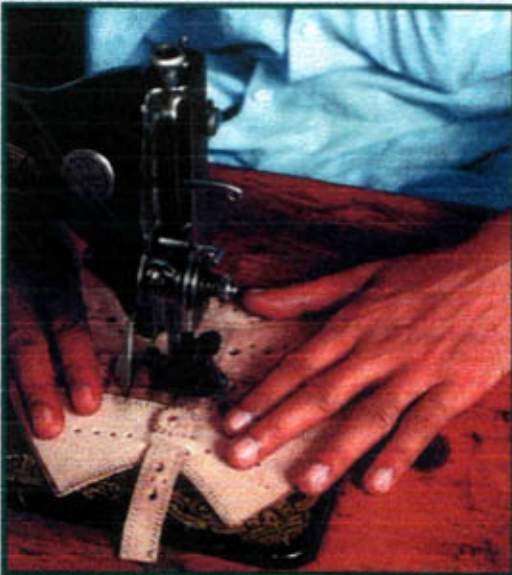


Quarterly Report

NAUSHAD FAIZ
1 SEPTEMBER 1999

No. 7 April - June, 1999



JOBS

ASSISTING ENTERPRISES TO
CREATE EMPLOYMENT!

JOBS is a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their businesses

JOB OPPORTUNITIES AND BUSINESS SUPPORT PROGRAM (JOBS)

Cooperative Agreement number 388-A-00-97-00013-00

Implementing Agency	:	United States Agency for International Development/Bangladesh
Coordinating GOB Agency	:	Ministry of Industries
Coordinating GOB Entities	:	Ministry of Planning Bureau of NGO Affairs Palli Karma-Sahayak Foundation Economic Relations Division, Ministry of Finance
Implementing Contractor	:	IRIS Center of University Research Corporation International University of Maryland at College Park, MD, USA
Implementing Partners of Contractor	:	Proshika Manabik Unnayan Kendra Development Alternatives, Inc.

QUARTERLY REPORT NO. 7
APRIL – JUNE, 1999

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1. INTRODUCTION

This report provides a brief account of the activities carried out under the JOBS Program during the 2nd quarter of 1999 (April-June). It also presents the key objectives and targets to be achieved during the next, that is, the 3rd quarter (July-September). The report highlights the new organizational structure of the program and provides information by the major components of JOBS: the Small and Medium Enterprise (SME) component; Micro Enterprise (ME) component; Policy component; and the Management component.

2. THE NEW JOBS ORGANIZATIONAL STRUCTURE

During this quarter the JOBS Program implemented a major internal performance review covering the project's achievements since its inception (October 1997) versus key objectives and targets. Senior IRIS personnel (Dr. Dennis Wood and Dr. Thierry van Bastelaer) visited Dhaka during this quarter to play a lead role in this important project self-evaluation, which included detailed discussions and agreement with USAID on implementing a new organizational structure for JOBS effective from 1st July. This structure (Annex A) will consist of the following:

- A. **Program Manager/Senior Business Advisor (Mr. Anthony Dagleish)**. The main thrust of the JOBS Program in the future will be placed behind the enterprise development components (SME and ME) of the project, hence the appointment of a Program Manager with the necessary business and marketing skills and experience in these sectors. He will continue to manage the SME component as the Senior Business Advisor.
- B. **Senior Micro-Enterprise Advisor (Ms. Zainab Akhter)**. In view of the significant contribution (to date and envisaged in the future) of this key component of the project, this is a newly created senior management position.
- C. **Senior Policy Advisor (Dr. Zia U. Ahmed)**. As there is an important, urgent requirement to greatly strengthen the impact of the JOBS Program policy component in support of the SME thrust, Dr. Ahmed will muster his skills and experience behind this sector. In this component there has been identified an urgent need to appoint a caliber policy advisor (ideally a Ph D in Economics with policy experience and strong communication and promotional skills).
- D. **Senior Management Advisor (Dr. Naushad Faiz)**. This is a key, newly created position. Among the major responsibilities this component has been entrusted with are the following:
 - a. Performance monitoring of all ongoing JOBS Program Business Action Plan objectives/targets.
 - b. Strengthening and expanding the JOBS Program Management Information System (MIS) in a Monitoring and Evaluation (M&E) context, thus enabling the project to

more precisely measure on a monthly basis its performance against key objectives/targets covering the SME, ME and Policy components.

- c. Ensuring that new, performance monitorable position descriptions are produced throughout the JOBS Program organizational structure.

Other areas of responsibility will include management direction of the JOBS Program, financial and administrative components, staff and consultant contracts, etc.

Per Annex B, the JOBS Program SME organizational structure has been significantly restructured so as:

- A. To ensure that it can markedly improve the speed of its response and assistance to a rapidly growing SME client base.
- B. To assist SME clients to prepare and submit potentially bankable business, marketing and loan application plans.

The organizational structures of the ME and Policy components are currently being evaluated to ensure that they are capable of delivering revised objectives and targets. The organizational charts for these and the Management component are given in Annexes C, D and E respectively.

3. KEY JOBS PROGRAM HIGHLIGHTS AND ACHIEVEMENTS DURING THE 2nd QUARTER (APRIL-JUNE 1999)

A. SME COMPONENT

- a. **JOBS SME News.** The first edition of this publication in Bangla/English was produced and distributed during this quarter to existing and potential clients, stakeholders, non-governmental organizations (NGO), donors, policy makers, media and other interested identities to background and promote this component's assistance initiatives to the SME sector. Excellent potential new business leads and complimentary responses have been received following the first mailer.
- b. **Advertising campaign opens up significant new business leads.** The SME component ran a low cost, high impact advertising campaign to promote its upcoming assistance activities in the Leather Export, Handloom/Handicrafts and Bakery Hygiene/Sanitation and Bank Loan Facilitation sectors. Over 600 applications for possible assistance were received.

c. Additional Achievement of SME Component During April-June'99

Details		Results
Legacy Footwear	Number of new employees trained	190
	Order Received	Received order from Bata Italy for 100,000 pairs of shoes

- d. **Upcoming SME sub-sector workshops.** Following screening of returned Enterprise Application Profile Forms the SME component will conduct the following workshops
- Footwear Export Marketing and Development Assistance Workshop. Sixteen enterprises (totaling approximately 40/45 senior management, marketing and production executives) will attend this workshop in July.
 - Handloom/Handicrafts Export Marketing and Development Assistance Workshop. More than 80 entrepreneurs and NGOs will participate in this workshop also to be held in July.
 - Bakery Hygiene/Sanitation Standards and Bank Loan Facilitation Workshops. About 150 bakeries will participate in this series of workshops commencing in August.

All the above workshops are running slightly behind original target dates for the following reasons: (a) due to the heavy planning and implementation work load necessary to deliver these workshops successfully, it was decided that it would be advisable to await the arrival of the newly appointed SME team members; and (b) there was unexpected difficulty in identifying an ideal U.S. handicrafts buyer/marketer.

- e. **New senior manager appointments.** Following a successful high response advertising campaign the following senior managers have joined or will join the SME component to enable it to expand with speed and markedly improve its service to existing and future clients:
- A second Enterprise Development Manager, Mr. Mustafizur Rahman, joined in June
 - A Communications and Training Manager, Mr. Syed Latif Hossain, joined in June
 - A Manager – Bank Loans Facilitation Unit, Mr. Aniruddha Hom Roy, will join in mid July
- f. **Basic Business, Marketing and Bank Loan Facilitation Training.** Two consultant organizations have been selected to conduct test market trial training programs that will commence in July. The target is to train 600 plus entrepreneurs in these disciplines over an 8-month period.
- g. **Bank Loan Facilitation Handbook.** This is 75% complete and will be finalized and produced by the Manager – Bank Loans Facilitation Unit when he joins in mid July.
- h. **SME Bank and Bank Loan Office Award Program.** Concept strategy has been completed. The Manager – Bank Loans Facilitation Unit and the Senior Business Advisor will finalize this key activity area when the former joins in mid July.
- i. **SME Bank Loan Officer Training.** The Manager – Bank Loans Facilitation Unit and the Senior Business Advisor will finalize components of this program when the former joins in mid July.
- j. **Possible JOBS/NASCIB Test Market Trade Fair.** Discussions continued between JOBS and the National Association of Small and Cottage Industries in Bangladesh

(NASCIB) about this possible event, which could create the opportunity for 160 SMEs from Chittagong and other places around the country to promote/sell their products at a central venue point. The JOBS Program SME unit will visit Chittagong in early July to further pursue discussions on this possibility, which if it goes ahead, would be on a shared contribution basis and in line with normal JOBS Program assessment/M&E criteria.

k. Siddique Bazar and Mirpur (Proshika) SME Footwear Clusters. JOBS has continued to establish and assist these clusters at a local market level aligned with the key objectives of increasing both sales and employment through a program of assistance embracing new samples development and test marketing among potential buyers.

l. Global Women's Conference. JOBS assisted five women (3 entrepreneurs and 2 NGO representatives) on a shared contribution basis to participate in and promote their products at a major USAID "Lessons Without Borders" conference. This global exchange conference was designed to connect businesswomen through sharing lessons learned and networking, thus strengthening their enterprises and improving their prospects of doing business domestically and internationally. The conference took place in Chicago over the period June 2-3, 1999.

IRIS's JOBS Program Coordinator (Ms. Amy Denkenberger) coordinated participants' hotel bookings and managed their interests at this important event.

m. JOBS/AMEX SME and Women's Yearly Entrepreneurs Recognition Program.

Whilst the American Express Bank (AMEX) have verbally agreed (following JOBS visit and letter approach) to jointly participate with JOBS in this unique performance recognition program, specific details now need to be formalized between both the parties.

n. Revised SME component targets covering the 12-month period ending April 2000.

They have been revised against the targets stated within the original JOBS Program TOR document as follows:

ACTIVITY SECTOR	ORIGINAL YEAR ENDING APRIL 2000 TARGETS	REVISED YEAR ENDING APRIL 2000 TARGETS
1. Provision of skill development training	600	800
2. Provision of on-the-job trouble shooting and consultancy (*)	350	100
3. Facilitating technology transfer and market linkages through exposure visits	100	100
4. Provision of market support	600	750
5. Provision of financial information	1,000	1,500
TOTAL	2,650	3,250

(*) It remains highly questionable whether the present technical skills/resource structure of the JOBS Program is positioned to deliver this element of the project.

B. ME COMPONENT

For the ME component, the April-June 1999 quarter was a period of extensive planning and redirecting of its activities. Several major policy decisions were taken in this quarter, including the decision to stick to only loans of Taka 10,000 and above, and to explore the possibilities of working with new organizations. The blueprint of the ME activities of JOBS was revised, and a new route was chalked out to achieve the objectives of the component.

The major activities of the ME component are briefly described below:

- a. **JOBS ME Newsletter.** The text and design of the ME Newsletter, which was published in both Bangla and English, was finalized in June and will be published in July. The newsletter contains, among other topics, a description of the recent successes of the ME component in job creation, a brief introduction to the component, the success stories of two women entrepreneurs who have received assistance from JOBS, and a look at the future direction of the component.
- b. **Training.** A number of important training programs were undertaken.
 - **Training of Trainers (TOT) for PKSF.** A 7-day TOT was held during April 11-17 for 22 partner organizations (PO) of the Palli Karma Shahayak Foundation (PKSF). The course was organized by PKSF and was conducted by Village Education Resource Center (VERC) at its premises at Savar.
 - **TOT on Entrepreneurship Development/Business Management.** A 12-day TOT on entrepreneurship development/business management was organized. Dhaka Ahsania Mission conducted it at their premises. Eighteen participants from Yogsutra attended the program along with two Assistant Coordinators from the ME component.
 - Preparations were taken to launch more such training programs to be conducted by CARE Bangladesh, Steps towards Development (STD) and the Center for Development Services (CDS). The TOT manual and subcontracts for these programs were prepared. CARE Bangladesh and CDS are scheduled to hold their training programs in July.
- c. **Exploring possibilities of collaboration with new organizations.** The ME component is exploring the possibilities of working with new organizations to develop micro enterprises. As part of this process, discussions were held with PKSF, BRAC, Shakti Foundation and CDS. All of these organizations have shown keen interest in working closely with JOBS in our efforts to develop micro, small and medium enterprises.
- d. **Field trips.** Field trips were conducted, mainly by the three Assistant Coordinators, in various working areas of the ME component. The objectives of the trips were to monitor the activities of our partner POs, ensure the timely and accurate filling up of MIS forms, and to discuss with the JOBS field staff the new plans and directions taken up by the ME component.
- e. **Workshops and discussions.** A workshop was organized in CDS to discuss the module on TOT. Representatives from JOBS, CARE Bangladesh, Shaptadinga and CDS took

part in the discussions. The training module was analyzed in detail and a schedule was prepared.

A meeting was held with Proshika to share ideas about future programs. It was decided that Proshika would give a plan specifying the areas where they would select new borrowers. These areas will preferably be adjacent to their current areas of JOBS operation. A similar meeting on future programs was held with Yogsutra.

A meeting was held with the Executive Directors of NGOs comprising Yogsutra. The current activities in the field were analyzed and the future direction of the component was discussed.

- f. **Incentive awards.** It has been decided that incentive awards would be given to selected JOBS micro entrepreneurs and field staff for exceptional performance. A concept paper was prepared on this and a detailed plan will be prepared in the next quarter.
- g. **Achievement of ME Component during April-June, 1999 (in 25 areas):**

Details		Jul'98 to Mar'99	Apr'99 to Jun'99	Cumulative
No of Borrowers	Male	922	388	1,310
	Female	3,838	1,284	5,122
Total		4,760	1,672	6,432
No of Jobs Created	Male	3,713	1,331	5,044
	Female	4,119	1,063	5,182
Total		7,832	2,394	10,226
Loan Amount		28,254,070	7,488,000	35,742,070

1. Training Status

Details	Jul'98 to Mar'99	Apr'99 to Jun'99	Cumulative
Training	27	2	29

C. POLICY COMPONENT

- a. **The Daily Star- supplement.** A supplement on *The Daily Star*-JOBS roundtable conference on the "Constraints to SME Development in Bangladesh" was published in *The Daily Star*, a leading English daily in Bangladesh. The two-page supplement published transcripts of the seminar with montage of pictures of the discussants.
- b. **"The Role of Women Entrepreneurs in the National Economy".** JOBS is assisting USAID to publish a book on "The Role of Women Entrepreneurs in the National

- Economy”. This will be a collection of the papers presented at a seminar on this topic held at the Federation of Bangladesh Chambers of Commerce and Industries (FBCCI).
- c. **Input to World Bank’s “The Financial Institutions (Security of Loans) Act”** The policy team has communicated with the World Bank (WB) and conveyed the comments on WB’s “The Financial Institutions (Security of Loans) Act” prepared by Mr. Allen Welsh, IRIS. WB has expressed its interest to discuss these comments and a meeting between WB and JOBS will take place soon.
- d. **Position papers on Advocacy Issues.** Three papers were written and circulated by the policy advocacy unit.
- **Position Paper on the Credit Information System.** Based on the report prepared by Mr. Forrest E. Cookson, this paper argued for expanding the Credit Information Bureau (CIB) of Bangladesh Bank to cover small loans to SMEs. The paper also recommended establishing a credit information organization in the private sector.
 - **Position Paper on Interest Rate Band.** This paper explained the underlying cause of how the government-imposed interest rate band hindered SME access to loan. The paper recommended abolishing the interest rate band so as to increase SME access to credit.
 - **Position Paper on Value Added Tax Issues.** To ensure a level playing field for SMEs, the paper recommended gradually increasing the tax rates on different turnover figures and raising the VAT exemption ceiling to Taka 3 million from the present level of Taka 1.5 million. The paper was distributed to policy makers and several other advocates for their comments and approval. It was also published as an op-ed article in leading newspapers.
- e. **Interaction with Bangladesh Bank.** A number of successful meetings were held between representatives of JOBS and Bangladesh Bank (BB) on important issues relating to financial sector reforms. These issues included secured financing of SMEs, expansion of the Credit Information Bureau and abolition of interest rate bands for SMEs. In these meetings, JOBS presented the findings of the above mentioned position papers and conveyed its recommendations to BB. The Governor of BB, Dr. Farashuddin, informed that they have already decided to expand the services of CIB in phases to cover loans to SMEs but it would not be possible to create a CIB in the private sector. With respect to the interest rate policy, he assured that BB was favorably considering the suggestions made by JOBS.
- f. **Advocacy on VAT Issues.** JOBS actively interacted with the National Board of Revenue and the Ministry of Industries on advocating the recommendations of the above position paper on VAT issues. Both the agencies appreciated the efforts of JOBS and assured that they would consider the recommendations seriously. Subsequently, it was announced in

the national budget in June that the VAT exemption limit was raised to Taka 2 million from the previous level of Taka 1.5 million.

- g. **Post Budget Discussion on the "Implications of the FY 2000 Budget on SMEs in Bangladesh."** The Policy component of JOBS program and NASCIB jointly arranged a post budget discussion on June 21, 1999 on 'Implications of FY 2000 Budget on SME Development in Bangladesh'. More than 60 people attended the session including Members of the Parliament and representatives from USAID, different chambers, universities, donors and businesses. The new FY 2000 budget was thoroughly discussed and the participants made several recommendations for the government to reconsider certain issues. The recommendations were sent to the FBCCI for further lobbying. To ensure greater impact, the recommendations were mailed to all members of the parliament (330 in total).
- h. **Training the Retrenched Workers: Privatization Board.** JOBS and the Privatization Board have chalked out a plan for working together in providing technical assistance to a number of retrenched workers of privatized enterprises.
- i. **New appointment.** In order to assist the Policy Team, a new Assistant Policy Coordinator, Mr. Shahed Mustafa Mujahid, was recruited in May.
- j. **Policy Advocacy Component has contributed in achieving the following reforms:**

Item	Details
VAT	Government of Bangladesh decided to raise the turnover tax ceiling from Tk. 1.5 million to Tk. 2 million.
CIB coverage	Bangladesh Bank has decided to expand shortly the coverage of credit information for small loans (as low as Tk. 100,000).
Interest Rate	Bangladesh Bank has removed the interest rate band (9%-12%) and the commensurate 3% subsidy on loans to SMEs.

D. MANAGEMENT COMPONENT

- a. The Management component consists of three units: Administration, Finance, and Management Information System. One of the most important functions of this component is monitoring and evaluation (M&E) of the project. In this regard, two activities have been undertaken:
 - **Establishment of the SME M & E system.** The SME component has developed a series of "Enterprise Profile and Application for Possible Assistance Forms" as the basis for building at a phase one level an effective monthly M&E system to track client activities, performance and successes.
 - **Collection and compilation of ME component data.** Information on micro entrepreneurs, who have received training and loans from NGOs under the JOBS

Program, has been collected and entered into the computer as part of the M&E system. The JOBS MIS provided internal reports on the number and types of enterprises and employment created as a result of ME activities. This is an ongoing process

4. **KEY JOBS PROGRAM OBJECTIVES FOR THE 3rd QUARTER (JULY–SEPTEMBER 1999)**

A. SME COMPONENT

a. **SME sub sector export marketing and development assistance and other workshops**

JOBS will implement the following major workshops during this quarter:

Footwear Export Marketing and Development Assistance Workshop. The key objectives behind the workshop will be to

- Present the proposed JOBS Program export development assistance package to this sector
- Utilize U.S. international footwear consultant, James Parchman, identify key industry export development and marketing strategy possibilities and issues which need to be addressed
- Secure consensus relating to the proposed JOBS Program export development assistance strategy following discussion with exporters

Handloom/Handicrafts Export Marketing and Development Assistance Workshop. The key objectives behind the workshop will be to:

- Present via two highly experienced buyers/marketers (Ms. Kathy Borrus/U.S.; Ms. Daphne Woolnough/United Kingdom) the integrated export marketing requirements necessary to succeed
- Present the proposed JOBS Program technical and export marketing assistance package to these sectors

SME Bakery Hygiene/Sanitation Standards and Bank Loan Facilitation Launch Workshop. This will be a joint program between the JOBS Program and the Canadian High Commission CIDA Environmental Fund. The key objectives behind the workshop will be to:

- Launch the JOBS/CIDA program to train at a Phase One level 120 Dhaka-based small and medium bakeries in improved hygiene/sanitation standards
- Utilize the selfsame workshop to outline the JOBS Program's plan to assist small and medium bakeries to prepare/submit bank loan applications

b. **Basic Business, Marketing and Bank Loan Facilitation Training.** JOBS will implement during this quarter test marketing of this new training program embracing 80 participants at

- 2 training workshops in Dhaka

- 1 training workshop in Khulna; and 1 training workshop in Bogra

Two training/consulting firms have been selected to conduct these workshops (namely MIDAS and TRIN).

- c. **Training of selected SME bank clients in business/marketing planning and implementation.** JOBS will hold discussions with a number of banks aligned with assisting their clients whom they believe could benefit from such training to help them more efficiently expand their enterprises.
- d. **SME Bank Loan Officer Training.** During this quarter JOBS will seek to finalize the following two components:
 - Training of 25 senior bank loan officers through MAS (a U.S. financial services training consultancy with experience in Bangladesh) in “How to lend to SMEs” (particularly against a movable as opposed to a fixed asset collateral).
 - Follow on training of 120 second tier bank loan officers (i.e. those directly interfacing with SMEs) throughout the country. This would be conducted by the Bangladesh Institute of Bank Management (BIBM) via a specially constructed “How to lend to SMEs” training program in line with the JOBS assistance strategy in this sector.
- e. **JOBS SME Development Group participation in planned SME nationwide policy workshops.** The Policy and SME units will logically join forces with each other in these one day workshops under the umbrella promotion title of

**THE JOBS PROGRAM
ASSISTING SMEs TO EXPAND THEIR
ENTERPRISES THROUGH STRONG ADVOCACY AND
BUSINESS DEVELOPMENT INITIATIVES**

At these workshops the SME component will major its presentation around the following elements:

- The potential for industry associations, NGOs, etc, to join forces with the JOBS Program on a 50% shared contribution basis to run trade fairs to assist SMEs to increase sales and expand their businesses.
 - The JOBS Program of “Basic Business, Marketing and Loan Facilitation” Workshops.
- f. **Possible JOBS/NASCIB Test Market Trade Fair.** During this quarter JOBS will visit the NASCIB Chittagong Branch to seek expansion/clarification of the branch’s outline proposal, and to detail the various JOBS technical and shared contribution requirements which need to be met before the project can finally conclude an agreement.
 - g. **JOBS/AMEX Yearly SME and Women Entrepreneurs Recognition Program.** During this quarter JOBS will finalize the agreement and technical launch details with AMEX.

- h. **Establishment of a JOBS Program Women's Business Development Unit.** During this quarter the JOBS Program will seek to launch this major new initiative (to coincide with the upcoming launch of the Dhaka Women's Chamber of Commerce) to assist Bangladesh women entrepreneurs to expand their businesses through improved management/marketing skills and/or the establishment of new SMEs. This initiative is also consistent with USAID's determination to strengthen its support behind the Bangladesh gender, women's entrepreneurship and management development sectors.
- i. **USAID's MSED Loan Guarantee Facility.** USAID/Washington's Office of Credit and Investment has confirmed that the JOBS Program could possibly gain access to this important small enterprise development program component. It would fall superbly under the umbrella of the just established JOBS Program "Bank Loans Facilitation Unit" hence USAID Dhaka are currently exploring whether USAID Washington are in a position to send out in late August a Price Waterhouse Cooper's consultant to evaluate the viability of making this loan guarantee facility available under the JOBS Program.
- j. **Privatization Board.** The SME and Policy units will work jointly to determine whether the JOBS Program can assist the Privatization Board in the retraining of redundant workers.
- k. **EPB exploration.** JOBS will explore the possibilities of working jointly alongside the Export Promotion Bureau (EPB) on a "shared contribution basis" in sectors where we are planning to assist SMEs in the export development/marketing arena.
- l. **Second edition of SME News.** This will be produced during this quarter for publication during the beginning of the 4th quarter (October-December).
- m. **Siddique Bazar and Mirpur (Proshika) SME Footwear clusters.** JOBS will continue to assist these clusters in the ongoing development and marketing of their products, including evaluating the potential to develop exports under the umbrella of larger exporters seeking to enter the export market.

B. ME COMPONENT

- a. **The ME component is planning to expand its activities through new partner organizations. To achieve this:**
 - JOBS will sign an MOU with BURO, Tangail in July 1999. Under the agreement, JOBS will facilitate micro enterprise development for 4,100 entrepreneurs under BURO, Tangail.
 - More agreements can be signed with some other organizations, namely Village Education Resource Center (VERC), Steps toward Development (STD), Shakti Foundation and Palli Karma-Sahayak Foundation (PKSF). Preliminary agreements have already been reached with them.

b. TOTs on Entrepreneurship Development/Business Management

- Four TOTs will be completed for 80 field staff of Proshika and Yogsutra.
- Similar TOTs will be organized for the new field staff of Proshika and Yogsutra, and the field staff of BURO Tangail.
- If final agreements can be reached with the other organizations, i.e. VERC, CDS, etc, then similar TOTs can be arranged for their field staff too

c. New entrepreneurs are being taken under the assistance program of the ME component through Proshika and Yogsutra:

- JOBS will provide assistance to 3,600 new JOBS entrepreneurs in 14 new areas of Proshika, and to 7,600 new entrepreneurs of Yogsutra.

d. Others:

- A community-based entrepreneurship development program will be undertaken in cooperation with Sun and Sand Ltd. (a private company), MEDU, and JOBS.

C. POLICY COMPONENT

- a. **Policy Advocacy News.** JOBS will publish its advocacy newsletter to publicize the issues of the policy advocacy campaign and activities. This will be a vehicle geared towards documenting incremental advocacy achievements and disseminate them.
- b. **Workplan Preparation for July 1999 to June 2000.** The policy component will finalize the workplan for the next year of the project activity implementation.
- c. **Workshop Series.** JOBS is planning to hold a series of one day workshops as part of its advocacy program. The plan is to hold a number of regional workshops that will be followed by a number of workshops in Dhaka with professional groups and policy makers. The policy advocacy component along with the SME component will hold the integrated one-day workshop series to better address the enterprise development objective of the JOBS program.
 - **Regional Workshops.** JOBS is going to hold a workshop in Sylhet in mid August and one each in Khulna and Bogra in September. This will also help to implement the Nationwide Signature Campaign of entrepreneurs on policy related issues.
 - **Workshops in Dhaka.** JOBS is planning to hold a workshop with the Press to disseminate the findings of the regional workshops and to launch the JOBS Advocacy Writer / Reporter of the Year Award Program.
- d. **JOBS Advocacy Writer/Reporter of the Year Award program.** The advocacy writer/reporter award program will be an efficient promotion tool for focussing on SME development issues. The objective of the award program is to device a low-cost high quality publicity campaign by the writers/reporters.

- e. **Media Campaign.** JOBS will continue its media campaign in the press through publication of policy related articles and media coverage of the policy advocacy activities.

D. MANAGEMENT COMPONENT

- a. **Monitoring and impact analysis.** The MIS unit will monitor on a monthly basis the activities of the SME, ME and Policy components and also analyze the impact that the JOBS Program has had on its clients. This is going to be an ongoing process.
- 5. JOBS PROGRAM ANNUAL BUSINESS PLAN AND BUDGET (OCTOBER 1999 – SEPTEMBER 2000)**

The JOBS Program Senior Advisory Team, under the direction of the Program Manager and the Senior Management Advisor, will produce the above Annual Business Plan and Budget during September.

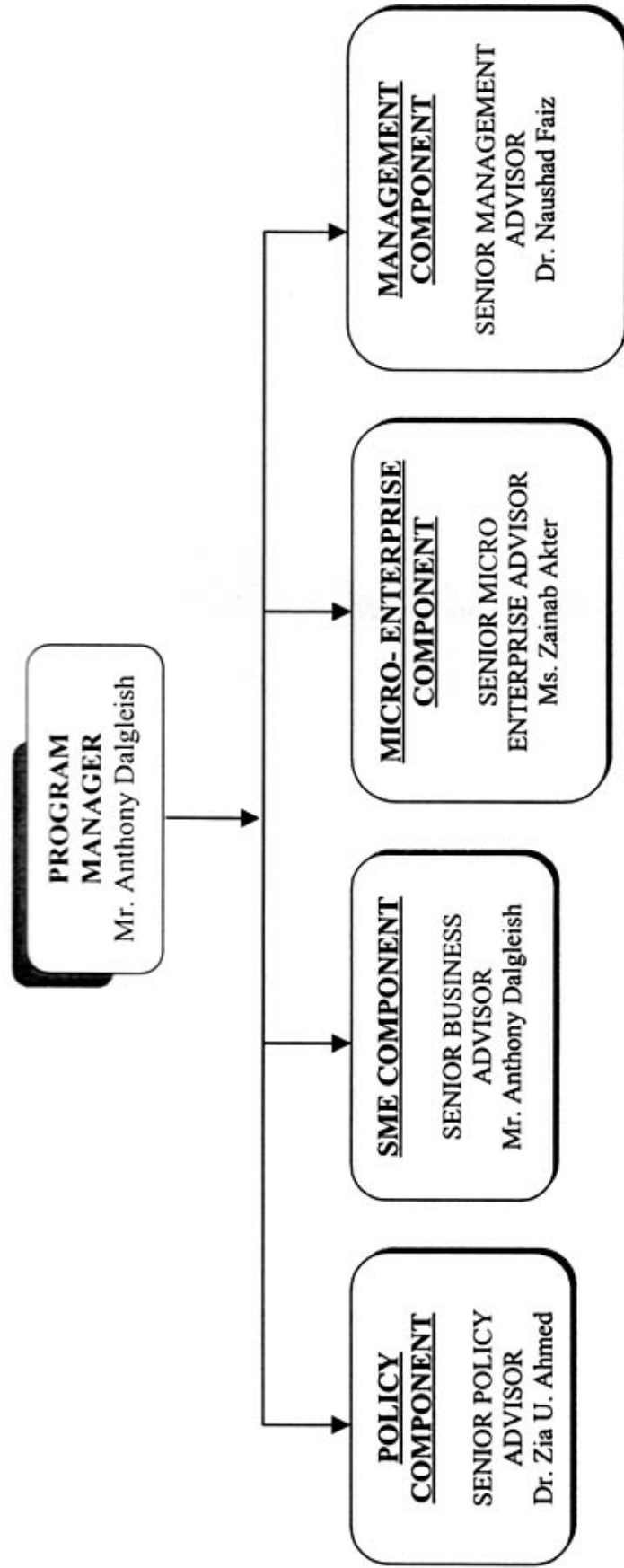
6. FORMATION AND OBJECTIVES OF THE LOCAL CONSULTATIVE SUB-GROUP ON PRIVATE SECTOR DEVELOPMENT

- A. **Local Consultative Sub-Group on Private Sector Development.** The Local Consultative Sub-group on Private Sector Development was revived with the help of USAID. With JOBS providing secretarial service, USAID invited 15 donor organizations to join the group. The first meeting was held on June 15, 1999, at the JOBS conference room. This Sub-group, which is made up primarily of donor representatives, serves as a forum for sharing experience in the development of micro, small and medium enterprises. It also acts as a platform for coordinating policy advocacy in different areas of economic reform that are geared to support the growth and development of private businesses. The members of the Sub-group will provide detailed information on the types of enterprise development activities they are undertaking and JOBS will collate this information in the form of a matrix. The next meeting will be held in mid-August to review the matrix, the purpose of which is to identify the areas in which different donor agencies can coordinate their private sector development activities.

ANNEX A

**New JOBS Program Organizational Structure
Senior Management Level**

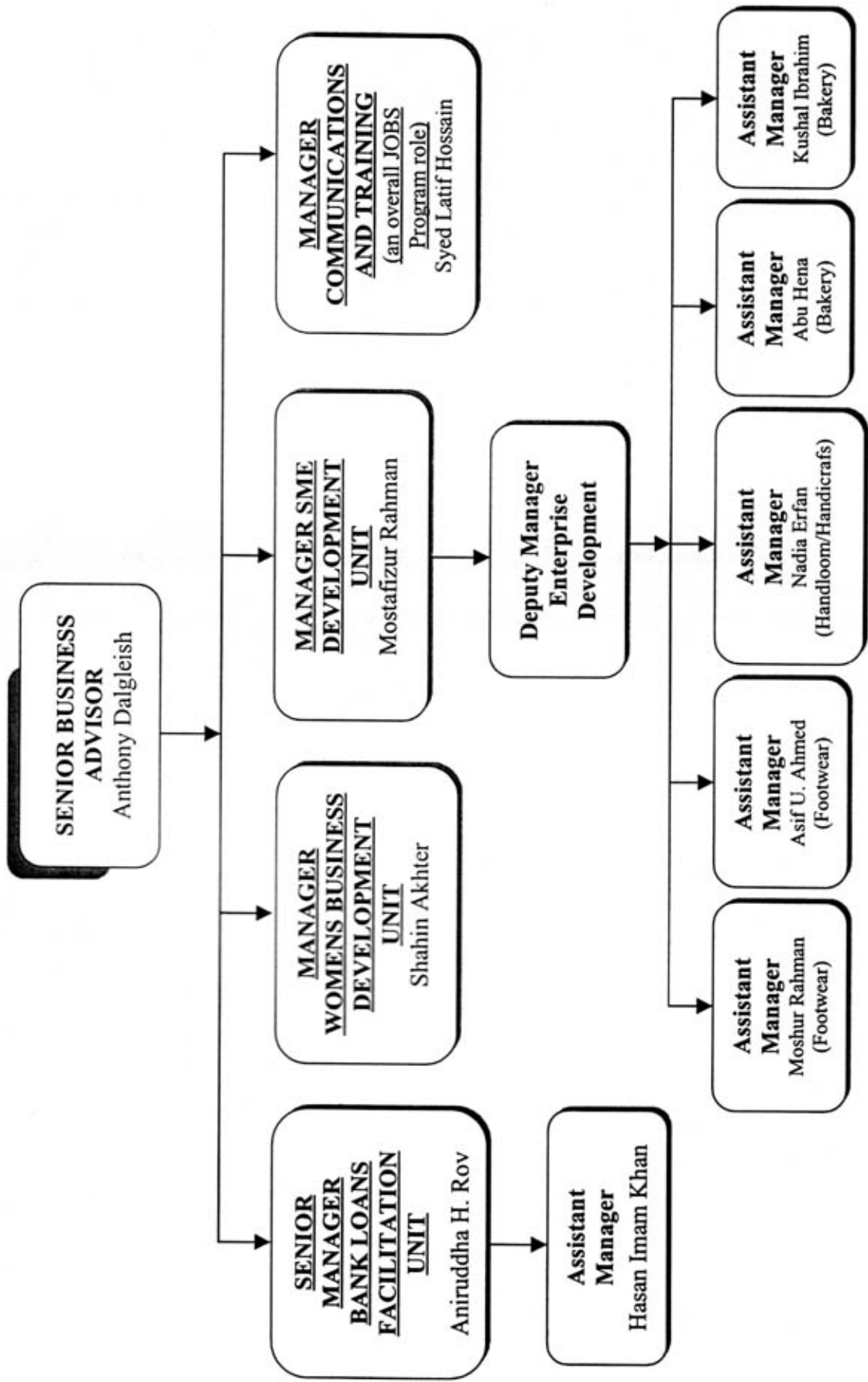
NEW JOBS ORGANIZATIONAL STRUCTURE
SENIOR MANAGEMENT LEVEL



ANNEX B

New JOBS Program SME Component Organizational Structure

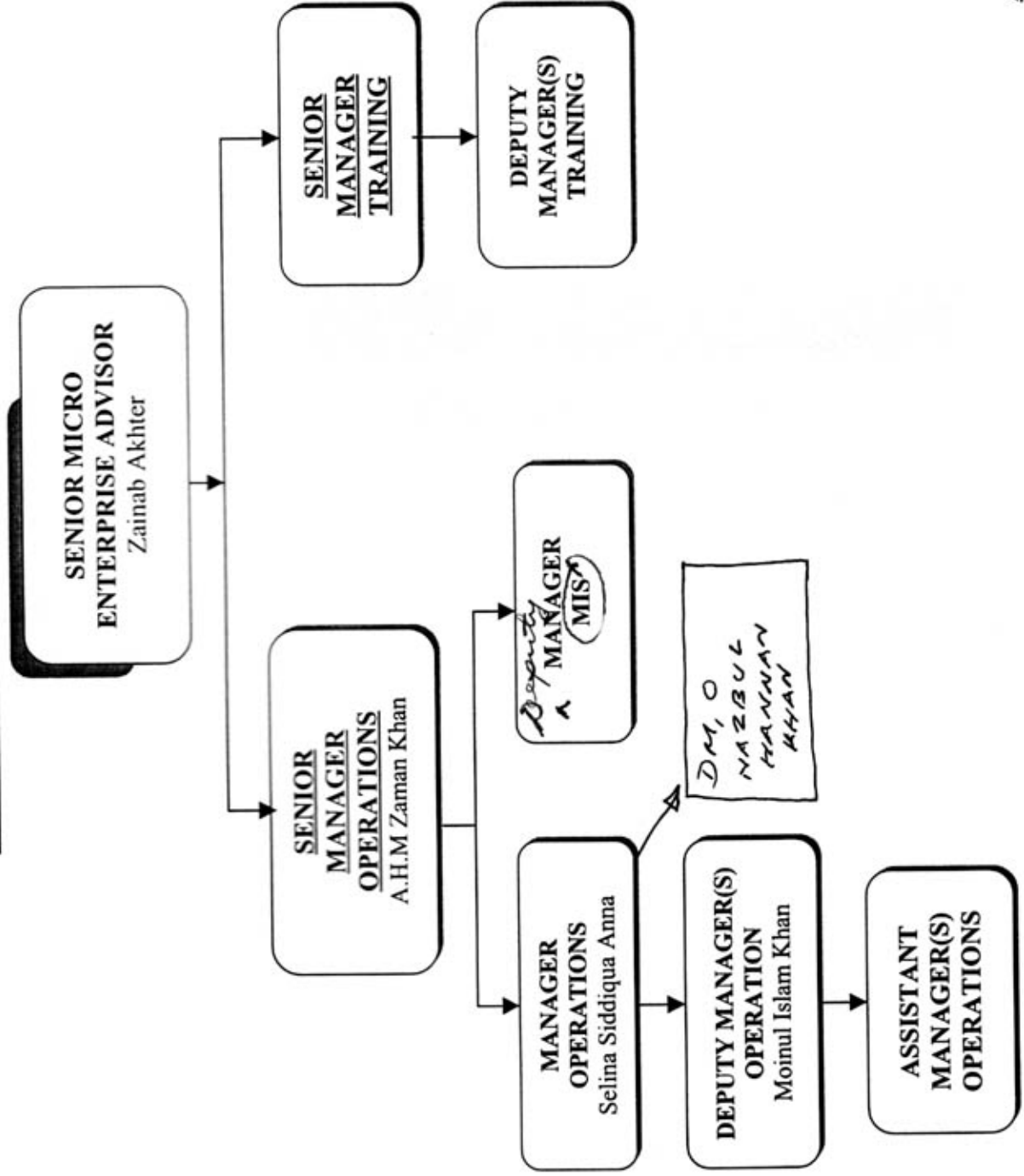
NEW JOBS PROGRAM SME COMPONENT
ORGANIZATIONAL STRUCTURE



ANNEX C

New JOBS Program ME Component Organizational Structure

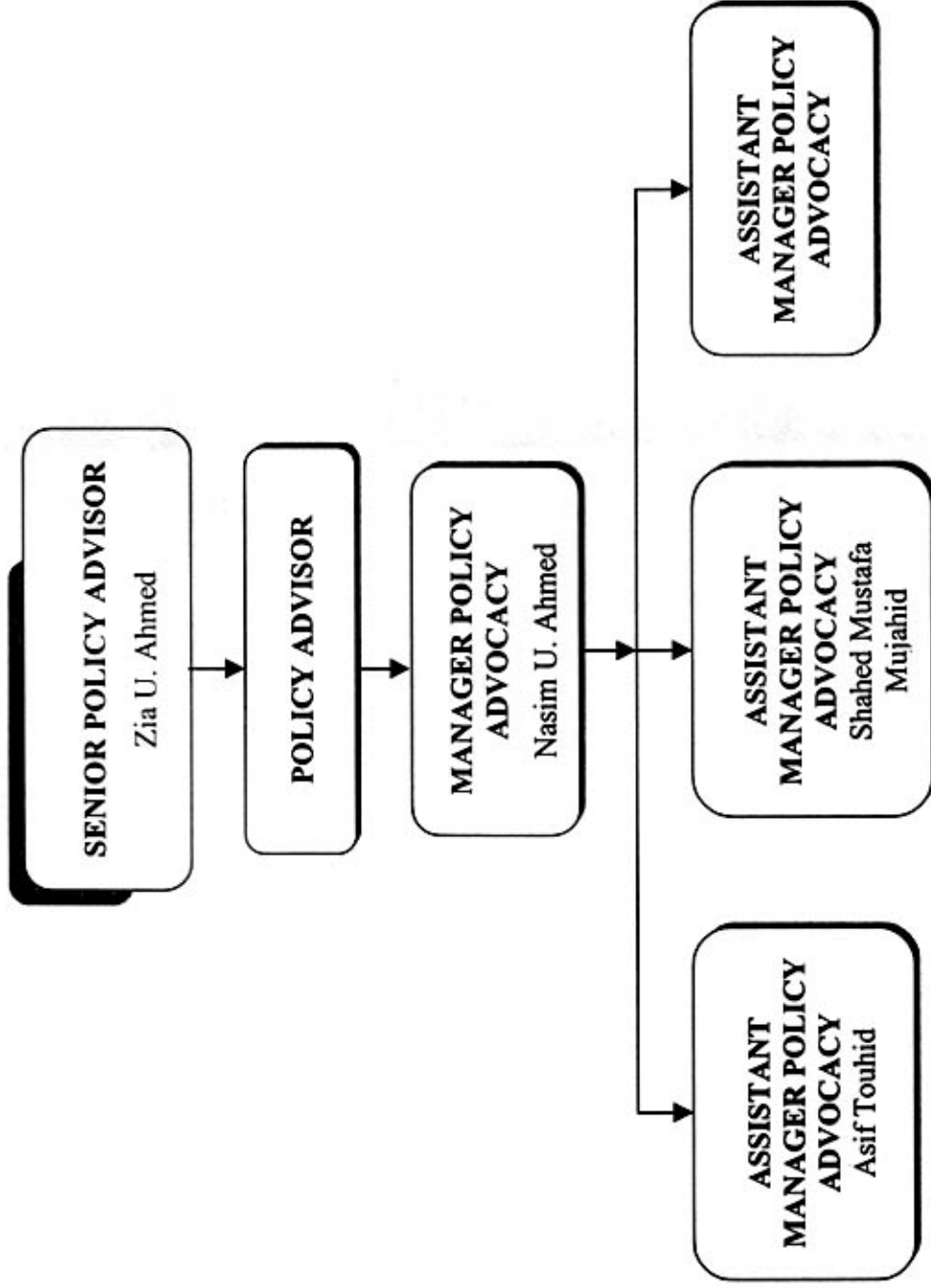
NEW JOBS PROGRAM ME COMPONENT
ORGANIZATIONAL STRUCTURE



ANNEX D

New JOBS Program Policy Advocacy Component

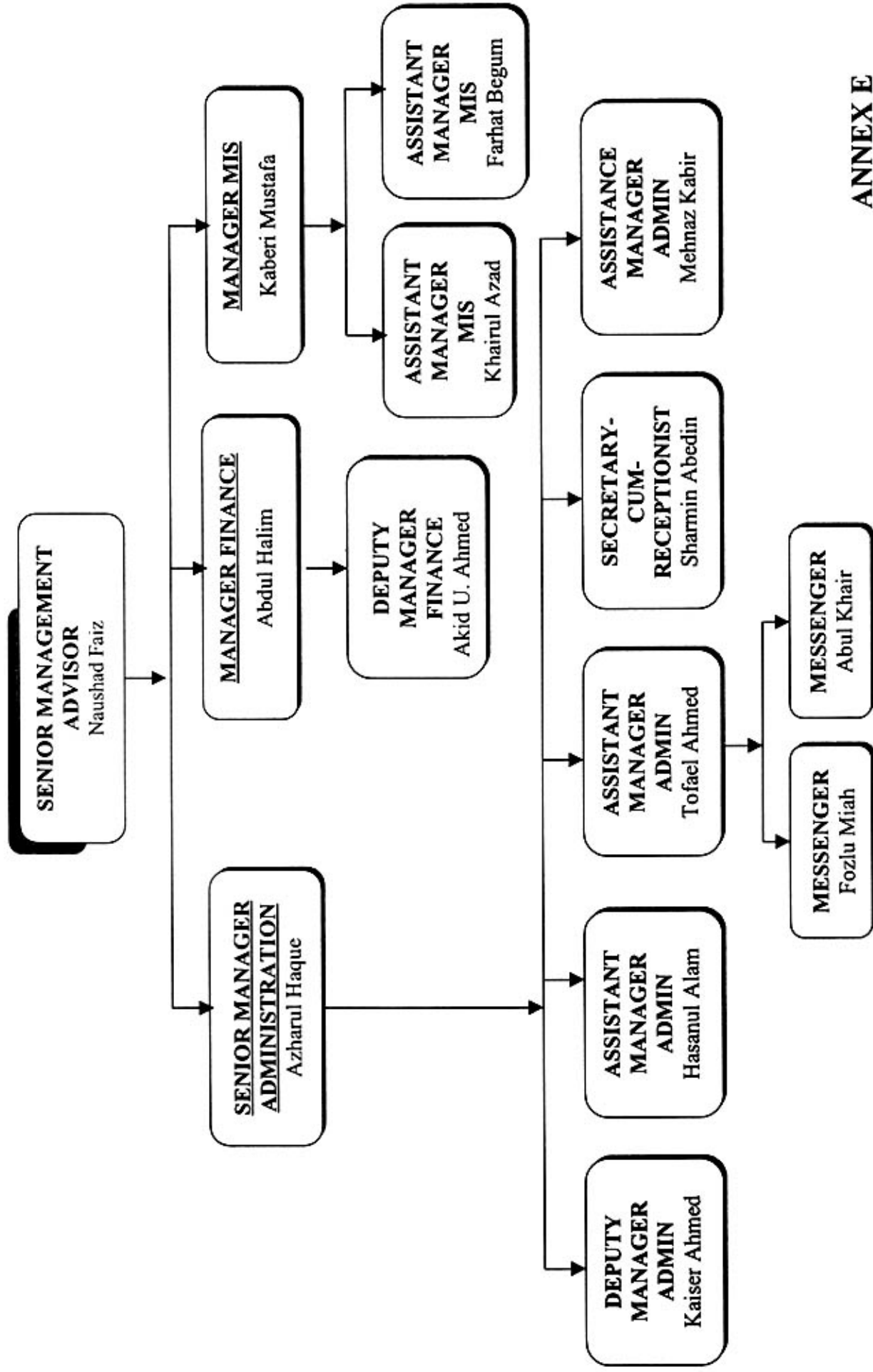
**NEW JOBS PROGRAM POLICY
ADVOCACY COMPONENT**



ANNEX E

New JOBS Program Management Component

NEW JOBS PROGRAM MANAGEMENT COMPONENT



ANNEX F

Training Programs Conducted by JOBS

ANNEX F**TRAINING PROGRAMS CONDUCTED BY JOBS****Micro Enterprise Component**

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF NGOS	NO.OF PARTICIPANTS
01.10.98-06.10.98	Credit Management	CDS	CDS	19	19
21.0998-27.09.98	Credit Management	TARD	TARD	18	18
08.11.98-14.11.98	Credit Management	TARD	TARD	19	19
09.05.98-14.05.98	Institutional strengthening training for potential NGOs who have applied to PKSF	CDF	CDF	20	20
01.10.98-06.10.98	Credit Management	CDS	CDS	19	19
21.09.98-27.09.98	Credit Management	TARD	TARD	18	18
08.11.98-14.11.98	Credit Management	TARD	TARD	19	19
30.1.99-05.02.99	Accounts and Financial Management	CDS	CDS	15	15
27.02.99-05.03.99	Savings and Credit Management	CDS	CDS	20	20
13.03.99-19.03.99	Accounts and Financial Management	CDS	CDS	22	22
01.03.99-07.03.99	Accounts and Financial Management	TARD	TARD	20	20
14.03.99-20.03.99	Accounts and Financial Management	TARD	TARD	20	20
13.02.99-18.02.99	Savings and Credit Management	IVS	IVS	20	20
14.03.99-20.03.99	Accounts and Financial Management	IVS	IVS	21	21
13.02.99-18.02.99	Institutional strengthening training for potential NGOs who have applied to PKSF	CDF	CDF	14	14
21.03.99-25.03.99	Institutional strengthening training for existing PKSF partners	BARD, Bogra	BARD	29	29
30.01.99 - 05.02.99	Accounts and Financial Management	CDS	CDS	15	15
13.03.99 - 19.03.99	Accounts and Financial Management	CDS	CDS	22	22
01.03.99 - 07.03.99	Accounts and Financial Management	TARD	TARD	20	20
14.03.99 - 20.03.99	Accounts and Financial Management	TARD	TARD	19	19
14.03.99 - 20.03.99	Accounts and Financial Management	IVS	IVS	21	21
27.02.99 - 05.03.99	Savings and Credit Management	CDS	CDS	20	20

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF NGOS	NO.OF PARTICIPANTS
09.02.99 - 15.02.99	Savings and Credit Management	PROSHIKA	Koitta	16	16
13.02.99 - 18.02.99	Savings and Credit Management	IVS	IVS	20	20
21.03.99 - 25.03.99	Institutional Strengthening training for existing PKSF partners	RDA	RDA, BOGRA	29	29
13.02.99 - 18.02.99	Institutional Strengthening training for potential NGOs who have applied to PKSF	CDF	CDF	14	14
21.03.99 - 25.03.99	Institutional Strengthening training for existing PKSF partners	BARD, BOGRA	BARD	29	29
11.4.99 - 17.4.99	Training of trainers (TOT)	PKSF	VERC	22	22
12.06.99-24.06.99	Entrepreneurs Development / Business Management	CARE	Ahsania Mission	18	18

Small and Medium Enterprise Component

<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF ENTERPRISES</i>	<i>NO.OF PARTICIPANTS</i>
Nov'98	Business Management Training for the Entrepreneurs of Bangladesh Plastic Manufacturers Association	Training Reaserch and Information Network (TRIN)	Dhaka Chamber of Commerce Training Hall	10	12
Dec'98	Small Business Management Training for Bangladesh Footwear Manufacturers Association	Training Research and Information Network (TRIN)	In the Office of Bangladesh Footwear Manufacturers Association (BFMA)	22	22
Mar'98	Effective Business Management for Small and Medium Scale Electrical Goods Manufacturers	Business Advisory Services Center (BASC)	BASC Training Hall	13	15
April – June'99	Footwear Skill Development Training	Foreign Consultants from Italy	Legacy Training Room	1	190
Total				46	239