

CONSULTANTS REPORTING STRUCTURE FOR ENTREPRENEURSHIP PHASE TWO TRAINING FOR GENDERLINKS MAURITIUS

Council: District of Rose-Hill

Date: 20.10.2014 – 24.10.2014

Facilitator: Sabrina Puddoo

1. Summary of aims of the workshop

The phase two of the Entrepreneurship Training Program took place at the Edward Northon Conference Room of the Municipality of Beau-Bassin/Rose-Hill, with the third batch of participants from the District of Rose-Hill, two months after the phase one.

The phase two was divided in four parts, spread on five days: Business Plan follow-up, Market tools, Financial Tools and Records keeping/Stock control. During each session, participants engaged with all the materials and were encouraged to stop the facilitator if they had questions, queries or needed further information and help. Prior to the start of the workshop, the group was reminded on the conditions of the training based on confidentiality, respect and non-judgment.

While the objectives of the phase one of the program were to explain the GBV's concepts, develop the self-esteem of the participants and introduce basic concepts of business, the second phase of the training aimed the acquisition of knowledge and technical tools on the different levels of functioning of a business:

- Financial level: start-up cost, pricing and cash flow, funding
- Market level: market research, size and location of a business, diversity of the products, marketing, tendering
- Administrative level: records keeping
- Stock control

Furthermore, through the presentation of the topics, the phase two helped the participants to review their business ideas in order to improve their project. During the first session, they were invited to present the draft of their business plan, to explain how they developed their ideas, what actions they took. Then, the last session was an open space for the ladies to share how their business plan evolved through the workshop, with the in-depth study of the business concepts.

2. Introduction to the local council with regard to:

How many women in the group have tendered for work with the council	None			
How many have been successful	None			
Indicate which sectors women have tendered for with the council	Supplying of readymade goods	X		
	Construction	X		
	Services:			
	• catering	X		
	• training	X		
	• cleaning	X		
	• security	X		
	• other	X		
Manufacturing	X			
No of women who attended the Phase 2 training	11			
How many women attended Phase 2 who had attended Phase 1	11			
What reason's did women give for not attending	<p>One participant was not able to attend phase two of the training because of medical complications linked to her pregnancy.</p> <p>Four participants did not come without any justification, they dropped out.</p>			
How many women had businesses before Phase 1 training	<p>Five participants had their own business before the phase one of the training:</p> <ul style="list-style-type: none"> - two participants were self-employed dress-makers, who worked from home and stopped their activities because their clients did not pay them on time - two participants were clothes retailer: one of them was not able to reimburse her loan and to sustain her business, and the other one stopped because of her husband's death. - one is the owner of a mini-market that is successful; she works together with her husband who manages all aspects of the business. 			
How many have started a business after Phase 1	Two			
No of business plans submitted	16			
What types of businesses did women select as options in their business plans	TYPE	NO	TYPE	NO
	Restaurant/ Catering	4	Handicraft	4

Note: <i>Each participant has presented two drafts of business plan.</i>	Recycling of plastic and glass bottles	1	Factory shop for child clothes	1
	Mini market	2	Mushroom production	1
	Dress Maker	1	Clothes retailer	1
	Swimming Course	1		

PHASE 2 TRAINING

Topic: Getting started

How did participants respond to this section	The participants understood the importance of being familiar with the basics financial concepts used in running a business, and how to work out a start-up costs and a cash flow. The participants, who had a business experience, shared their practice and the mistakes they made to the group, contributing to demonstrate the importance of knowing those concepts.
Were participants able to grasp the concept of start-up and monthly costs adequately – please explain your answer	The participants grasped the concepts of start-up and monthly cost very easily. They had no difficulties doing the exercise proposed in this section, regarding the calculation of a monthly cost. They immediately linked it to the way they did their home budget.
General comments	The participants were comfortable with the methodology used to calculate the monthly expenses. They understood properly the meaning of the concepts presented and were able to use the proper terminology in their language. The ladies who had a business experience were able to identify the weaknesses they had regarding the knowledge of financial concepts and the way they calculated their expenses. They shared many concrete examples based on their practice and their observations of the functioning of others businesses in their town. The day after the session, one participant, who will participate in a Handicraft Exhibition and Sale, did a proper calculation of her expenses, based on the training, and realized that she under evaluated them. Through the training, she corrected her mistake.

Topic: Market research

How did participants respond to this section	The participants responded very positively to this section as they reminded very well the concepts approached in the phase one of the entrepreneurship training. Few participants did a market research in their locality, in order to
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	complete their business plan during the period between phase one and phase two of the training.
Were participants able to grasp the concept of identifying market needs and research techniques – please explain your answer	<p>The participants grasped the concept of identifying market needs and research techniques.</p> <p>This concept explained in the section reinforced their understanding of the importance to allocate time for market research.</p> <p>The participants gave their full attention to the three market research techniques proposed.</p> <p>The participants related to the case of Miriam and were able to formulate appropriate questions to ask themselves before starting their business and to ask potential clients.</p>
General comments	<p>This section was very easy for the participants to understand as they integrated the information learned in phase one related to market research. They were able to link the concepts to their own business plan. The participants thought very seriously about the way they could improve their research technics, how and when they could it.</p>

Topic: Size, location and diversity

How did participants respond to this section	<p>The participants were very interested by the topic and understood the importance of taking time to think about the size, location and diversity of the business before starting. They have identified examples of businesses in their locality that didn't progress, because of their inappropriate locations or lake of variety of products, and businesses that succeeded, because of the good management of the owners.</p>
Were participants able to grasp the concept of diversity in relation to business success	<p>The participants grasped the concept of diversity and they applied it to their own business project.</p>
Were participants able to grasp the concept of location in relation to business success	<p>The participants grasped the concept of location. They took time to analyze the availability of potential locations in their locality, especially the accessibility of the locations, the daily flow of potential clients in the areas and the needed permits to work.</p>
Were participants able to grasp the concept of	<p>The participants grasped the concept of size in</p>

size in relation to business success	relation to business success through the exercise proposed. They took time to observe the pictures and understood the importance to start their business very small in order to reduce start-up cost as the majority of them doesn't have any saving.
General comments	On the overall, the topic on the size, location and diversity was clearly understood. The participants were able to enrich the reflection sharing their own business experiences and observations of business development in their locality.

Topic: Financial management

How did participants respond to the finance topics	The participants understood very well how a good pricing of a product or a service is important for a business. They gave many examples, based on their experiences and observations of businesses that failed because of the incapacity of the owners to calculate the prices of their products.
Were participants able to grasp the financial concepts	The participants grasped the financial concepts. Regarding to the cash flow, they agreed on the importance of preparing a yearly cash flow in order to insure the good management of their business. Participants, who already had a business experience, shared to the group the bad practices they had regarding the way they did their cash flow: no regularity, lot of omissions, mix of home income/expenses and business income/expenses. One participant shared with the group that her business did not prosper because she always took money from her till for the family use, without any record and control.
Which sections did they find most difficult	Despite the understanding of the definitions of financial concepts, three participants had difficulty to do the exercise six of the manual, how to calculate a selling price, especially the calculation of the markup percentage. In order to help the ladies, the facilitator took time to explain them the basic notion of percentage and how they could easily calculate it directly with a calculator. After this explanation, they were more confident and practiced it through few more exercises.

	<p>We used the project of a participant to calculate together the selling price of a product she wanted to sell in her catering business: steam chicken ball. She started explaining that her direct competitor sold the same product at Rs 12 per unit and that she would like to sell it at Rs 10. She did a list of her expenses and the group helped her to calculate the best selling price of her product in order to get a good profit, using the formula proposed in the manual.</p> <p>This concrete application of the concepts was very useful, as it helped the participants to understand how to do the calculations.</p>
General comments	<p>The financial concepts and tools presented in this topic of phase two presented no issue for the participants. They were able to do simple operations to calculate expenses, markup percentage and price.</p>

Topic: Stock control

How did participants respond to this section	<p>The participants responded very well to the section regarding the stock control. They understood the basic of stock management and control, how to plan to have enough stock to meet costumers needs. Furthermore, they found ideas to prevent stock shrinkages.</p>
Were participants able to grasp the concept of stock management	<p>The participants grasped the concept of stock management, especially as some of them had previous experiences on business.</p> <p>The exercise nine led to an animated sharing of experiences between the participants. One of them shared a quite similar situation as presented in the case studies: as dress maker she was used to buy fabrics, but she always bought more then needed without realizing that it was an extra cost and a waste of fabrics because she never used them. Another participant explained how it was important for her boss to control food stocks in her restaurant, especially due to the expiration dates.</p> <p>All participants were able to explain the reasons</p>

	why it is crucial for an entrepreneur to control and manage the stock according to the needs of the clients, the seasons, special events, etc.
General comments	The participants found this section very easy to understand. They fed the discussion with a lot of concrete situations and gave many propositions on the strategies they would be able to implement in their own business.

Topic: record keeping

How did participants respond to this section	The section on record keeping helped the participants to understand the importance of filing properly all their documents to insure the good management of their business at different levels: financial (cash flow, profit), administrative (invoices, receipts, official documents, bank documents, etc.) and stock control.
Were participants able to grasp the concept of the importance of record keeping for their businesses	<p>The participants grasped the concept of the importance of record keeping for their businesses. In order to relate more easily to the definitions explained in the manual, different items were presented: samples of books and files, templates of documents (invoices, receipt, contracts, bank statement, etc.). It was an easy way for them to visualize exactly how the books look like, what and how to write inside. Tips were proposed to facilitate the understanding of the information written: the use of different colors to differentiate expenses and income, for example.</p> <p>They understood the importance to keep their records in a same place.</p>
General comments	<p>Emphasis was put on the importance of separating the business documents and the personal/family documents.</p> <p>Together with the importance of keeping documents in a safe place.</p>

Topic: Tendering

How did participants respond to this section	The participants understood the concept of tendering but they found difficult to apply to tenders, as they had no experience yet.
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<p>Were participants able to understand tendering in relation to the issues raised in this section</p>	<p>Participants realized that being involved in a tender process could clearly help them to develop their business but they had no information about the tenders available in their locality.</p> <p>Furthermore, the participants felt discouraged by the complexity of the tendering process and were skeptical on their capacities to apply to tenders.</p>
<p>General comments</p>	<p>Through the presentation of the tendering section, the participants understood how it could be a catalyzer to develop a business: increase the income, improve the quality and the quantity of products and services offered, publicity, increase of the number of new orders, etc.</p> <p>But, as in the previous batches, the participants have no information about the tenders available in their local council.</p> <p>The analyze of the Alicia's story-exercise helped the participants to think about the opportunities offered by tenders for Small Woman Enterprises in Mauritius. But the listing of the issues to think about, if the participants want to tender for business, has created a reticence. They are not ready to assume the responsibilities attached to such a contract.</p> <p>However, they realized that Government and well-established firms are not the only tender's providers. At a smaller scale, the participants can propose their services or their products to small companies, in their locality, without going through the all formal process of tendering.</p>

Topic: Funding

<p>How did participants respond to this section</p>	<p>The participants related very easily to this section. They understood the different ways to fund a business, the different types of funding available.</p>
<p>How well informed was the group on sources of funding</p>	<p>Through the exercise thirteen 'Finding funding?' the participants explained that women have knowledge on the sources of funding but they are too shy and have a lack of self-confidence to apply for funds. They think that they do not have enough education</p>

	<p>to understand the process of application, that people will make fun of them, etc. There is a clear self-stigmatization from the participants. Furthermore, they do not feel encouraged by their husband or family to apply.</p>
<p>Did participants identify any sources of funding that they could access</p>	<p>During the plenary session, the participants shared and brainstormed on the sources of funding that they could access, with more or less facilities:</p> <ul style="list-style-type: none"> - their family - to save from their salary if they work - to pawn - 'met sit': to enter in agreement with a group of people on a shared deposit scheme that each member of the group obtains after a defined period of time - Banks - Development Bank of Mauritius
<p>What experiences did participants have if they had applied for finance for a business</p>	<p>Two participants applied for a loan at the Development Bank of Mauritius to start their business: one for the factory shop and one for the mini-market.</p>
<p>General comments</p>	<p>In this section, the participants expressed their difficulties to find fund, especially because of the lack of encouragement from their husband. They are motivated to create their own business but at the same time, they do not expect a positive outcome from the financial sources.</p> <p>The participants described the existent prejudices attached to businesses created by women.</p> <p>However, participants were very reluctant to take debts with a bank in order to fund their business.</p> <p>The participants welcomed the perspective of meeting with potential funders, in phase three, with enthusiasm. During the follow-up of the training they will need to be encouraged to be proactive in term of finding finances.</p>

What reasons have women given for not going into business?

One participant, out of the eleven present during the phase two, did not want to go into a formal

business, even she wrote her business plan, because of the regulation of the job of swimming instructor/life guard. Actually the participant is employed unofficially by a swimming school to provide swimming class for adults. But because of her age, she is not entitled to renew her lifeguard certificate. Without this certificate she will not be able to get her Business Card for her swimming school, so she prefers to give private swimming lessons at the beach, unofficially.

What were the results of the evaluation?

Please score the following 1-10 where 1= very poor; 10 = excellent

	SCORE OUT OF TEN
1. PROGRAMME DESIGN	9
2. PROGRAMME CONTENT	9
3. DOCUMENTATION	9
4. FACILITATION	10
5. GROUP WORK	10
6. OUTPUTS	10
7. OUTCOMES AND FOLLOW UP PLANS	9
8. LEARNING OPPORTUNITY	10
9. NETWORKING OPPORTUNITY	10
10. ADMINISTRATIVE ARRANGEMENTS	9

