

# **WISE-IDEA**

Entrepreneurship Development Training

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Report

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## Background

The Government of Afghanistan is increasingly laying emphasis on utilizing Afghanistan's domestic energy resources to increase its power generation capacity. The objective is to become self-reliant in electricity supply and reduce dependence on imported power, which currently constitutes about 70% of the total electricity consumption in the country.

GIZ, the international development agency of Germany, is supporting the Government of Afghanistan in a number of areas. An Afghan-German Cooperation Programme titled “Institutional Development for Energy in Afghanistan” (IDEA) has been designed, which is supporting the MEW for institutional capacity development for public institutions and private sector companies and organizations. The key areas of support include institutional development, capacity building, creation of appropriate legal and policy framework and good governance.

As part of the IDEA programme it was proposed to train women in entrepreneurship related to renewable energy and energy efficiency, called “Women In Sustainable Energy (WISE)”. Options & Solutions was selected in the subsequent tender to design and conduct the programme.

The WISE programme planned to use an enterprise development training and coaching model to empower women economically and provide customized support to women entrepreneurs in market assessment, career mentorship and access to technologies available for sustainable energy. It also sought to expand and strengthen current entrepreneurial efforts of women start-ups and business owners and provide additional support for raising the awareness of different energy technologies available to meet lighting and cooking needs. The women participating in this program would learn how to get a start-up underway and use business design methods (Design Thinking, Prototyping, Pitching etc.) in developing innovative business models to put sustainable energy into practice.

It was proposed that the programme would consist of two parts, part one being a 7 days’ workshop on entrepreneurship and business development and part two consisting of an exposure visit of 3 days, visiting women initiatives toward sustainable energy in India and showcasing business women as models or potential leaders and entrepreneurs.

In the first year of its implementation it was proposed to train 30 women in entrepreneurship. Also, every participant would conduct a Passing-it-On (PiO) exercise, doing a mini training to share what they have learnt to at least 5 other women within their circle of influence on their return to Afghanistan. Only those who developed the one year Action Plan and complete the PiO, would qualify for a certificate and further support in their businesses.

The training was conducted in Delhi, and a three day visit to ALEAP members (all women entrepreneurs) in Hyderabad.

## **Design and Participant selection**

The O&S team felt that the training design needed to take into account the profile of the participants and their existing competences. To this end, the O&S team first designed the participant application form, for initial data collection. As against about 50 applications expected, the programme received 151 applications, which needed to be analysed in depth and a matrix developed to assess their suitability for the programme. Based on the assessment, 45 candidates were short listed and interviewed with the O&S team and the GIZ Delhi representative communicating through Skype. A total of 30 participants were finally selected and an additional 5 were selected as stand-by candidates in case any of the thirty faced any problems in getting visas or travel to India.

It was strongly felt by the team that the programme design needed to be highly interactive and based on practical aspects of starting and running a business, rather than based on theory. Accordingly, it was decided to have as few formal presentations, and instead use a variety of templates for discussions and dialogue and include a number of self-scoring instruments, enabling the participants to assess themselves and focus on what they felt they needed to learn the most. It was also felt that while a detailed business plan was needed for the project report and for submission to investors and banks, the participants also needed to have a structure that would enable them to speak about their business in a concise manner, using a one page format. For this, the Business Model Canvas (BMC) was used as the basic template, along with the concept of a flowchart for mapping the flow of production, and possibly later to integrate it forwards into marketing and backwards into sourcing.

Participants would then use the BMC to understand and fine tune their value proposition, the customer segments they would focus on, the methods to be used to build customer relations and the channels they would use for their products or services to reach the customers. Along with this, a session on renewable energy was organised focusing on the status in Afghanistan, the present policy and the support for entrepreneurs.

On the third day participants would learn about the flowchart, and use that to understand their production process and learn how to use the flowchart to understand their needs of equipment, materials, people, time and consumables.

## **Proceedings**

### ***Day One***

The programme began with opening remarks from representatives of GIZ India and GIZ Afghanistan, followed by an introduction of the participants and the facilitators.

The participants then were taken through a process of unfreezing through a well designed micro lab with sharing of their happy moments, dreams, strengths, weaknesses and their programme expectations, in small groups of varying sizes.

The second session of the day saw participants drew their profile in a given format on ME and MYSELF, to understand oneself better. In this exercise participants looked at themselves as individuals and also as how others saw them, and how they were part of a whole.

In the afternoon participants viewed a brief presentation on Achievement motivation and subsequently worked on a Thematic Apperception Test (TAT), in which they needed to write stories on three pictures they saw very briefly. The aim of the exercise was to analyse how participants typically thought, and if their imagery had elements of goal orientation and achievement motivation. It was seen that almost all participants had such elements in the stories, and understanding this reinforced their belief in themselves. Participants also internalised the fact that concern for excellence was an integral part of entrepreneurial drive.

The facilitators also explained that all of us had a combination of different types of motivation – affiliation motivation (the desire for recognition and affirmation by others; power motivation – the desire to gain and hold power over others, etc. The facilitators explained that all entrepreneurs tended to have achievement motivation as the major motivating drive. Facilitators also highlighted the fact that while affiliation and power motivation was based on relationships with others, achievement motivation focused not on others, but on one's own goals and achievements.

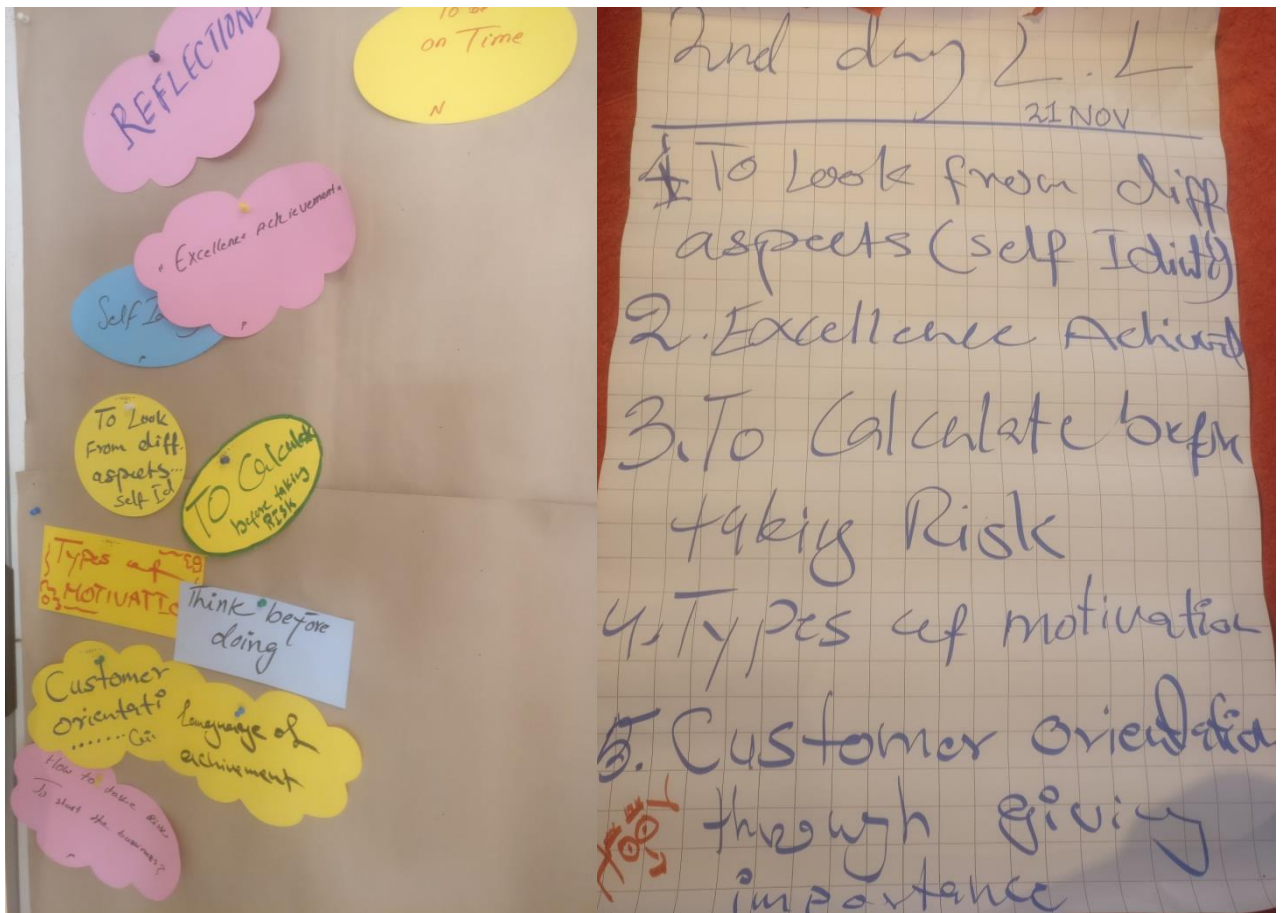
In the last session of the day participants were involved in a game on risk taking, the Ring Toss Game. The aim of the game was to understand risk taking behaviour in setting challenging goals. Participants played the game in three rounds – the first by oneself without anyone else watching, the second in the presence of other participants, and the third with a system of incentives and penalties. The behaviour in each situation was seen to be different, and the subsequent analysis brought out the fact that our behaviour changed significantly when there was an element of risk involved, and also changed based on the degree of risk perceived. The facilitators added that entrepreneurs were risk takers, but took only calculated risks, and always worked to reduce the risk by influencing other factors.

Data on the game was recorded for participants to reflect on and use the next day. Participants also shared their thinking and feelings of their action and the consequences.

## ***Day Two***

The day began with the reflection and learning from the previous day, with emphasis on the experiences of the Ring Toss Game.

The participants went back to their own data and were able to reflect on “why I did what I did”, and then discussed in the plenary the different motives perceived. The facilitators then



provided the concept of risk management, success vs failure, effort vs chance. A discussion on internal and external locus of control was also relevant based on their score. A key point the facilitators brought out that failure is not a barrier, but a stepping stone, a learning stop, for subsequent success.

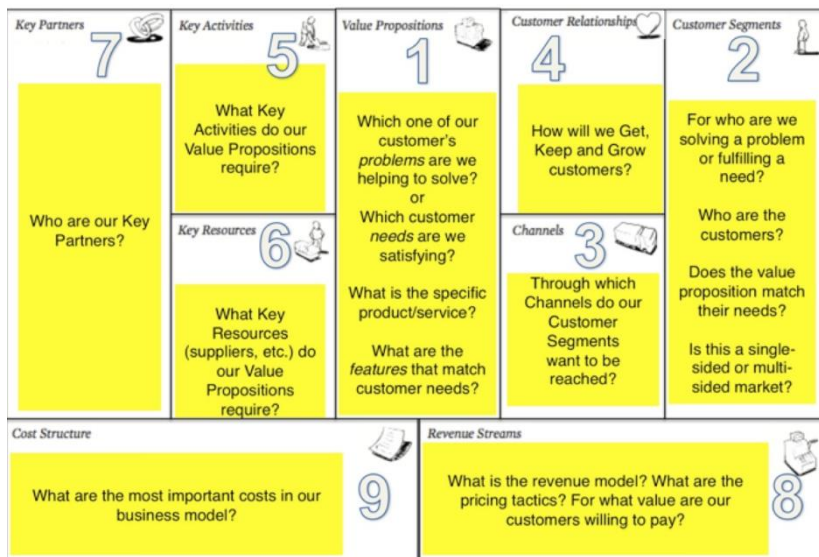
In the second session Mr. Mathur presented an overview of the energy status in Afghanistan and the policies regarding renewable energy. Participants had a number of questions on the policies, and wished to know how financing could be provided for the enterprises run by women, especially small enterprises.

In the afternoon, the facilitators asked participants to draw leaves on a tree, depicting those characteristics which they felt were essential for an entrepreneur. At the end, participants also drew dried fallen leaves to show characteristics that entrepreneurs should not have. The process was interactive and of interest to the participants. The facilitators also linked the characteristics with those shown by the participants in both the ring Toss game and in the questionnaires they filled. Innovation for excellence was again was re-



emphasized to bring the context of the USP in any business.

In the last session the facilitators introduced the concept of the Business Model Canvas (BMC), a one page summary of an entrepreneur’s Business Plan. The facilitators explained that the first element to be described was the “Value Proposition”, i.e., what value the customer would get from the product or service. The facilitators stressed that the product itself was not the value



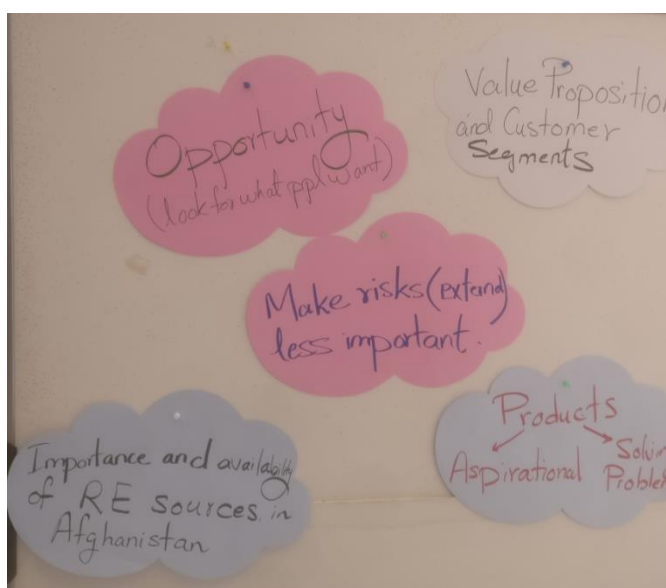
proposition, but that it was the “value” the customer perceived, in terms of satisfaction, happiness, comfort, convenience etc. Participants then worked on their business idea in terms of the value proposition, their markets – customer segment, how to build customer relationships, with a view to “Get, Keep and Grow”. They also looked at the possible channels for products to reach the customers. The facilitators also

explained that products could be developed to meet a gap (problem solving product), or to satisfy the desire for better living (aspirational product).

The facilitators also highlighted the point that participants would need to re-visit the BMC from time to time as they got new information and insights.

### Day Three

From Day three the focus was on participants working on their own business plans, section by section, with inputs and support from the facilitators.



The day began with the learning of day two. The important elements for participants were the opportunity seeking nature of entrepreneurs, the understanding of the value proposition and the need to work on minimising risk.

In the second session the facilitators brought up the fundamental 5Ps of marketing. Participants were familiar with the term and its meaning, but in more an academic approach. The facilitators



explained that people were at the centre of the 5P matrix, as without people, there was no question of product, promotion, price or place. Repeating the point of the previous day, the facilitators added that it was people who perceived any product and what it meant to them. If the entrepreneur was able to understand how people perceived the product, then the promotion, pricing and placing would come together in a coherent strategy.

Participants then again worked on their BMC, fine tuning their approach to the 5Ps. In the process, the elements of customer segments, relationship building and channels could be covered by them.

In the afternoon, facilitators conducted a creativity exercise. Participants were divided into five groups, asked to build any product based on their own creativity, using the materials given to them – a limited amount of pins, straws and paper. They were then to fix a price for it, and once completed, try to market it to the other groups. This not only highlighted their creativity, but also reinforced the learning on the 5Ps of marketing. In the subsequent analysis, the facilitators highlighted the relevance of good product design, having a product mix instead of a single product, and the fact that different customer segments perceived the same product very differently. The facilitators also brought out the four key elements of any product in the market:

- Beauty
- Stability
- Utility
- Price

In the last session the facilitators explained the element termed “Revenue Stream” in the BMC. They explained that for any product, different types of customers would have different methods, time or frequency of payments. For instance, if a product was being sold with Government subsidy, the entrepreneur would receive part of the price from the end consumer, usually quickly. The rest would need to come from the Government, which would take a much longer time. So the entrepreneur needed to plan to have more cash in hand to manage to run the business till the money from the Government was received. Similarly, if there were different products, for some money would be received immediately and for some later. Based on all this the entrepreneur needed to plan how the revenue would be received and what implication it had for her business cash requirements.

### ***Day Four***

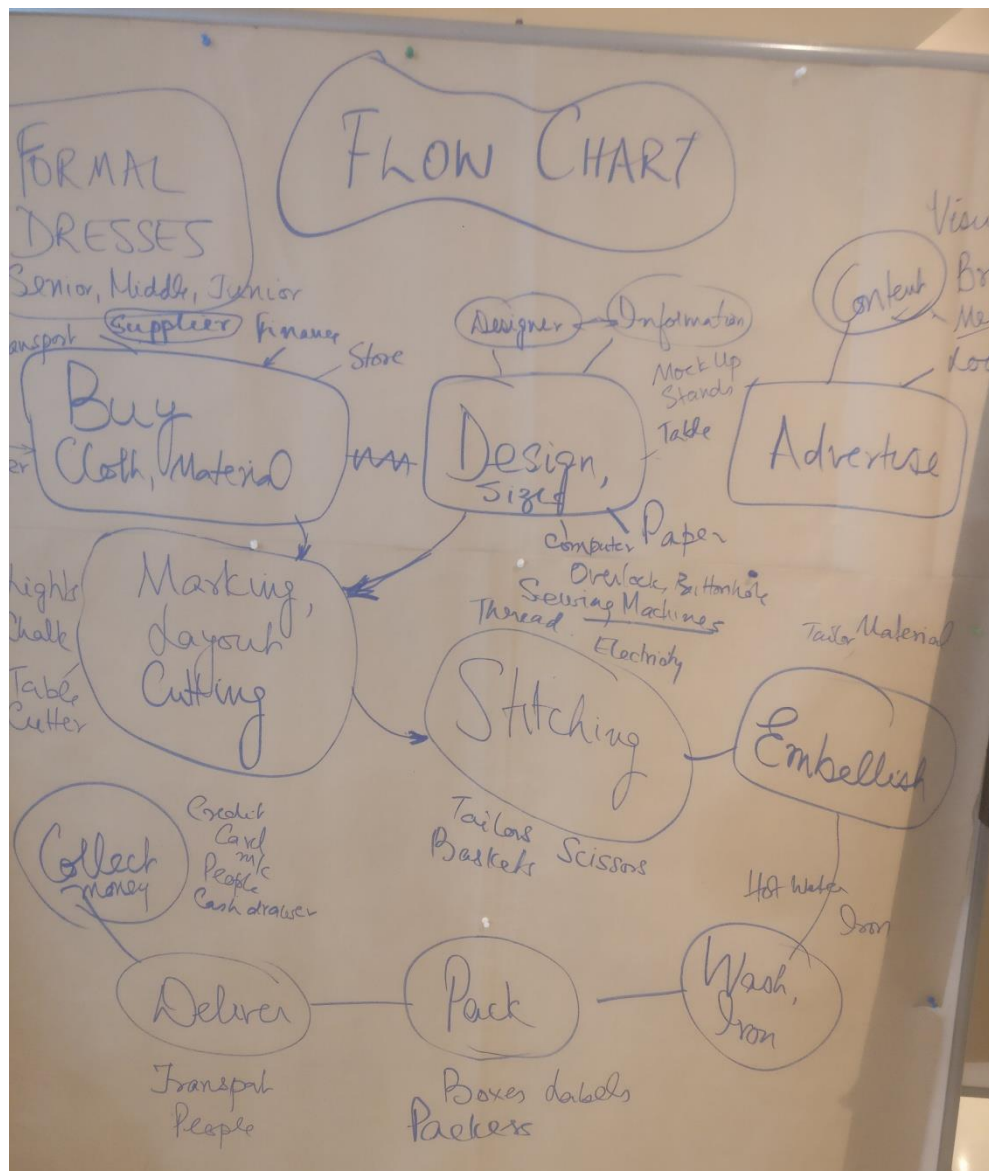
As usual the day began with a quick recap of the learning from the previous day. The learning was largely on the experiences in the creativity game and its link to the 5Ps of marketing.

The facilitators then stated that so far participants had worked on the market side of the business, i.e., the front end. The rest of the elements in the BMC referred to what the entrepreneur did away from the customer’s eye – the back end. This included:

- Key activities
- Key resources
- Key partners
- Cost structure

And to work on these aspects, the facilitators said, the best tool was the “Flowchart” of the business. Usually the flowchart was prepared for production only, but we could also include other functions – purchasing, marketing etc., as key activities and include those also in the flowchart.

The facilitators then took one example from one of the participant’s business idea (making office wear for Afghan women) and developed a flowchart interactively with the participants.



The facilitators explained that each box in the flowchart represented one activity, and how it linked to other activities (or boxes). For each box or activity, we could then identify the resources needed – materials, machines, workers, utilities, transport, space required, and the time taken. All this information would be useful in deciding on the Key Resources, the Key Partners (usually Suppliers, the Government, Investors and Banks, Dealers etc.). The facilitators showed how to assess these, using the example flowchart drawn, and worked out what was needed for each activity.

Based on the demonstration, participants worked on their own flowcharts and worked out the Key Activities, the Key Resources they needed, and the likely Partners they would need to work with. The process was a bit difficult for some participants, especially those with consultancy or service offering as their business. A number realised the consultancy work as a business often meant that payments would come only after 6-8 months, and they would need to have enough funds to continue running the operations till then. This resulted in some interesting decisions – the choice of taking a key employee as a partner instead, so that the salary outflow would reduce and become more manageable, and they would get more investment from the partner.

In the afternoon, participants worked on a business game on achievement planning (solar tent making). The exercise was aimed at participants understanding the profit and loss aspects of any business and the associated feelings that arose. The game also reinforced their learning about inventory, production, quality, perspective of customer, market conditions, policy and competition.

In the analysis facilitators brought out the concepts of goal orientation, managing feelings, and the process for making a realistic goal and the process for making it successful was also discussed.

### **Day Five**



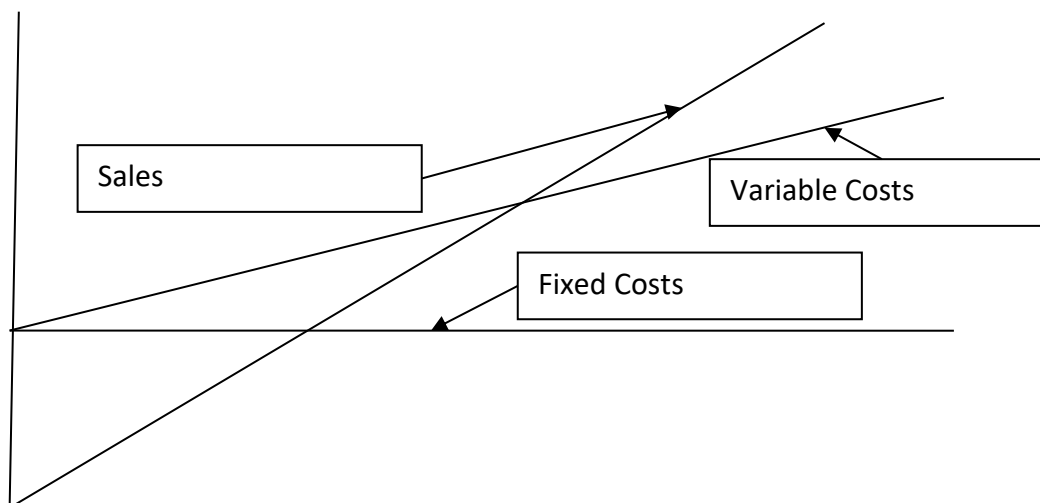
After the learning recap, the facilitators introduced the concept of the cash cycle. The facilitators explained that in any business, initially money was spent – on materials, salaries, rent, utilities, transport etc., and the product was delivered to the customer. As explained on the previous day, not all customers paid immediately and there was most often a delay before receiving payment from the customer. This meant that there was a need for additional cash for the production to continue till the money was received. Once the cash was received from the customer, most of it would be used for expenses again. Only what was left over

after putting the money back into the business could the entrepreneur keep the rest as profit. Again, although this was the total profit, part of it would be paid to the Government as taxes on profit, and part of it kept apart for future business expansion, and only after that could the entrepreneur take the rest of the money for her own use.

The facilitators then explained the point that money was spent in two categories – one in the beginning, one-time outflow not repeated – for land, building, machines etc., and one for repeated costs on a daily, weekly or monthly basis – for materials, salaries, rent etc. The money required for the first category was called fixed capital, as it did not rotate or come back quickly. The second type was called working capital, as it “worked”, in rotation in the cash cycle.

Based on this, the facilitators said, participants needed to calculate how much money they needed as fixed capital and how much as working capital.

The facilitators also explained that the business usually started with small production, and initially the expenses were more than the sales. This was because there were always some expenses that were incurred even if there was no production – the rent for the place, the salary for some workers, etc. Such expenses were known as fixed expenses. The facilitator explained that this was different from “Fixed Capital”, which referred to initial investment. “Fixed Costs” were part of daily, weekly or monthly expenses, but stayed the same every month. Other expenses would vary according to how much was produced – the material used, the cost of fuel, electricity etc. Typically the sales amount would rise faster than expenses, and so as production increased, the total sales would become more than the total expenses. The point at which the sales and expenses were equal was known as the break-even.



Participants found this concept easy to understand, as it was explained with the help of the same flowchart used the previous day.

In the second session, a world café was organized with the three experts from renewable energy. The entire group was divided in three groups and they visited each café to seek

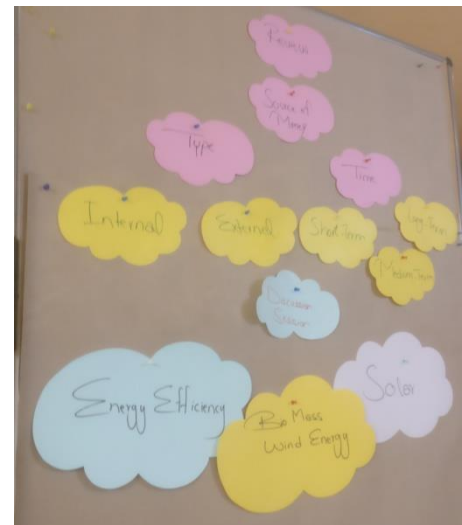
information as per their requirement. The group showed lot of enthusiasm and wanted to visit TERI where lot such initiative on renewable energy was showcased. A visit was planned for next day afternoon.

The post lunch session was totally on individual work on their business plan. The facilitators were there to help and clarify **their queries**. **By the end of the day they were ready with their first draft of business plan.**

### **Day Six**

The day began with a recap of the key learning of Day Five. The facilitators then explained that while the BMC gave them a one page summary of their Business Plan, there was also a need to write a detailed Business Plan to give to investors, bankers to study and analyse in depth. The facilitators said that the structure was detailed out in the reading materials given to them and in the plenary provided the overall headings of the Business Plan, as under:

- The Business overview – the product or service and the Value Proposition
- The entrepreneur (Who Am I) – the entrepreneur’s background, experience and how she was suited for the business.
- The Market, Customer Segment, and the Process (Relationships, Channels)
- The production process
- The People needed – staff, partners
- The finances – fixed capital and working capital calculations, the cash flow, and the break-even.



In the second session the facilitators explained the details of the exposure visit to ALEAP in Hyderabad, and explained that participants would form five groups and visit different units, so that they could see all and learn. Accordingly groups were formed and the visit sessions were finalised, subject to change at Hyderabad. Participants then continued to work on their own Business Plan.

In the afternoon participants visited first TERI Gual Pahadi campus, where they observed working models of biomass gasifiers, digesters and improved cook stoves. Mr. Sunil Dhingra of TERI explained the working of the units and explained the aim and the overall work that TERI was doing.

Subsequently participants visited the campus of International Solar Alliance (ISA), situated next to TERI. The ISA team made a detailed presentation on the prospects of solar energy, the role of ISA and its activities.

### ***Day Seven***

Travel to Hyderabad

### ***Day Eight, Nine And Ten***

The visits were organised by ALEAP, with some changes from the original plan as some entrepreneurs were not available. On Day Eight, the process began with a talk and presentation by ALEAP members Ms. Tripuramba and Ms. Swaroopa, who also introduced Ms. Padmavati, one of the entrepreneurs in the estate. The presentation and the talk were very inspiring for the participants.

The units visited were:

- Sirius Solar
- Aditi Solar
- Sri Sai Kartikeya Jute Products
- Wow Foods
- Om Sai Paints
- The ALEAP Incubator for hand Made Paper and Sanitary Napkins.

The visits to the factories helped the participants to look at the process of production and technology used. Seeking information from the entrepreneur was very enlightening. The visit also gave them an exposure of an industrial area run by women entrepreneurs association, the incubation centre, and the strategies used by different entrepreneurs. They also heard of the difficulties faced by some entrepreneurs.

On Day Ten, the participants met Ms. Ramadevi, President ALEAP and interacted with her. They found her very inspiring and were happy to note her offer of help and business links. Many participants were inspired by ALEAP and planned to start a similar association in Afghanistan, and even came up with a name – ALEAF, the Association of Lady Entrepreneurs of Afghanistan.

Some level of debriefing and learning occurred every day of the visit. The key take-aways for participants were the commitment of the entrepreneurs to help one another, and the large vision of ALEAP – how the association worked to influence policies. Another significant component that participants appreciated and wanted in Afghanistan was the Credit Guarantee System that ALEAP had initiated for women entrepreneurs to get loans without offering other security.

## *Day Eleven*

The first session briefly touched on the learning from the study visit.

A discussion on Entrepreneurial competencies was then initiated. Participants filled up a questionnaire and drew their own profile based on it. They were able to identify their competencies apart from strengthening some of the competencies to become successful.

In the second session facilitators explained that for each participant, everyone they met was a customer – for their product, for their idea, for their financing etc. In each case, the most important thing they needed to do was to convince the customer to do what the entrepreneurs wanted – buy their product, agree and support their idea, and invest in the company. To this end, facilitators said, there were four psychological factors that were important:

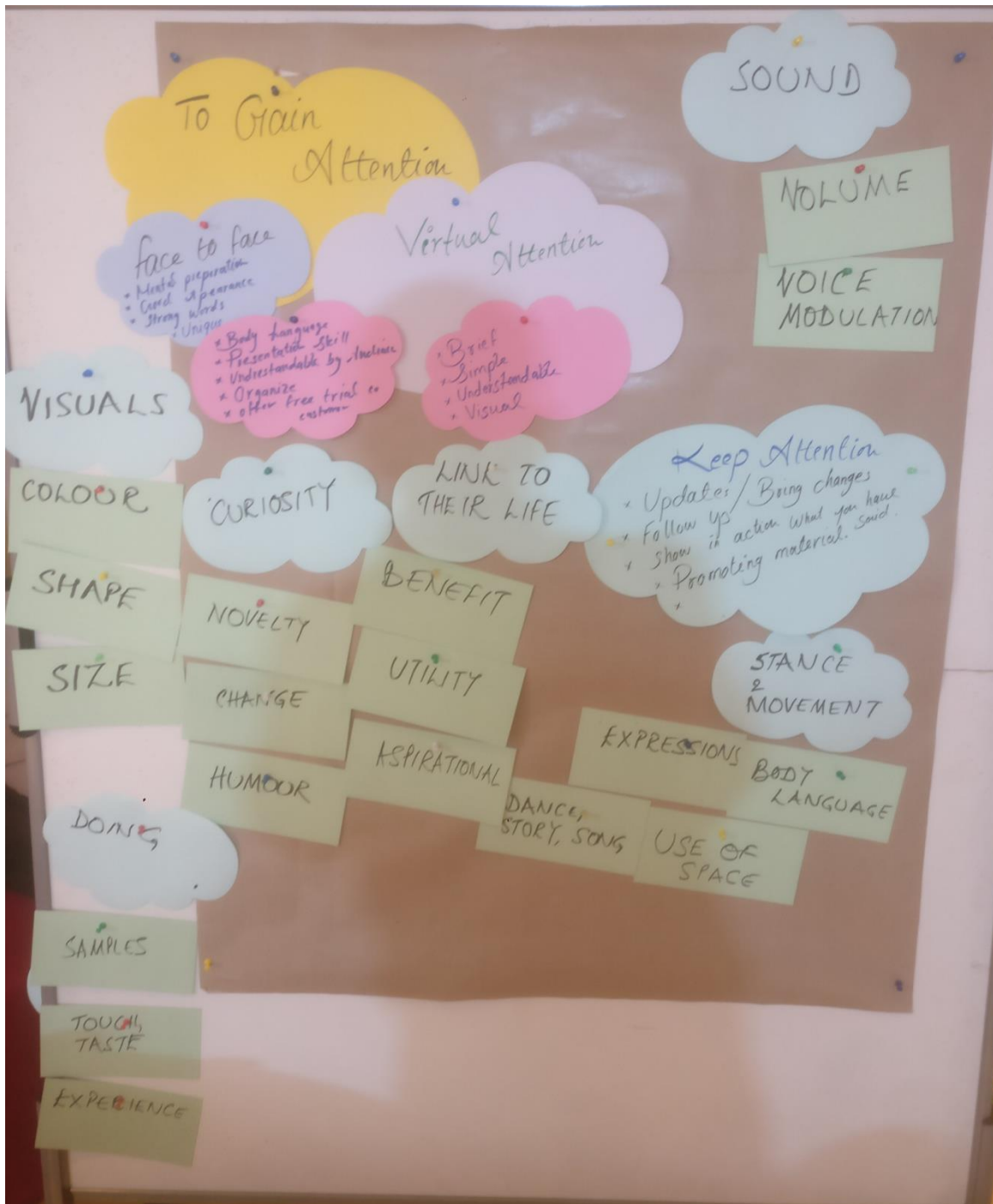
- Attention – how to get attention and Keep it.
- Understanding – how to enable the customer understand what the entrepreneur was offering
- Retention – how to enable the customer remember what was communicated and understood
- Action – how to influence the customer to “ACT” as per the desires of the entrepreneur.

Together, the first letters of these factors formed the word AURA, which also denoted a favourable AURA for the Business.

The facilitators then asked participants to work in four groups, brainstorm and come up with suggestions on how they could manage these four aspects. In the presentations, facilitators added points they felt could also be useful.

A session on how make a successful communication AURA was relevant for the group as they had to present their plan in the market place for recognition by the Government representatives and the support organization.





# To Gain Attention

## SOUND

VOLUME

VOICE MODULATION

## Verbal Attention

### face to face

- Mental preparation
- Careful appearance
- Strong words
- Unique

- Body language
- Presentation skill
- Understandable by audience
- Organize
- offer free trial or custom

- Brief
- Simple
- Understandable
- Visual

## VISUALS

COLOUR

SHAPE

SIZE

DOING

SAMPLES

TOUCH, TASTE

EXPERIENCE

CURIOSITY

NOVELTY

CHANGE

HUMOUR

LINK TO THEIR LIFE

BENEFIT

UTILITY

ASPIRATIONAL

DANCE, STORY, SONGS

USE OF SPACE

## Keep Attention

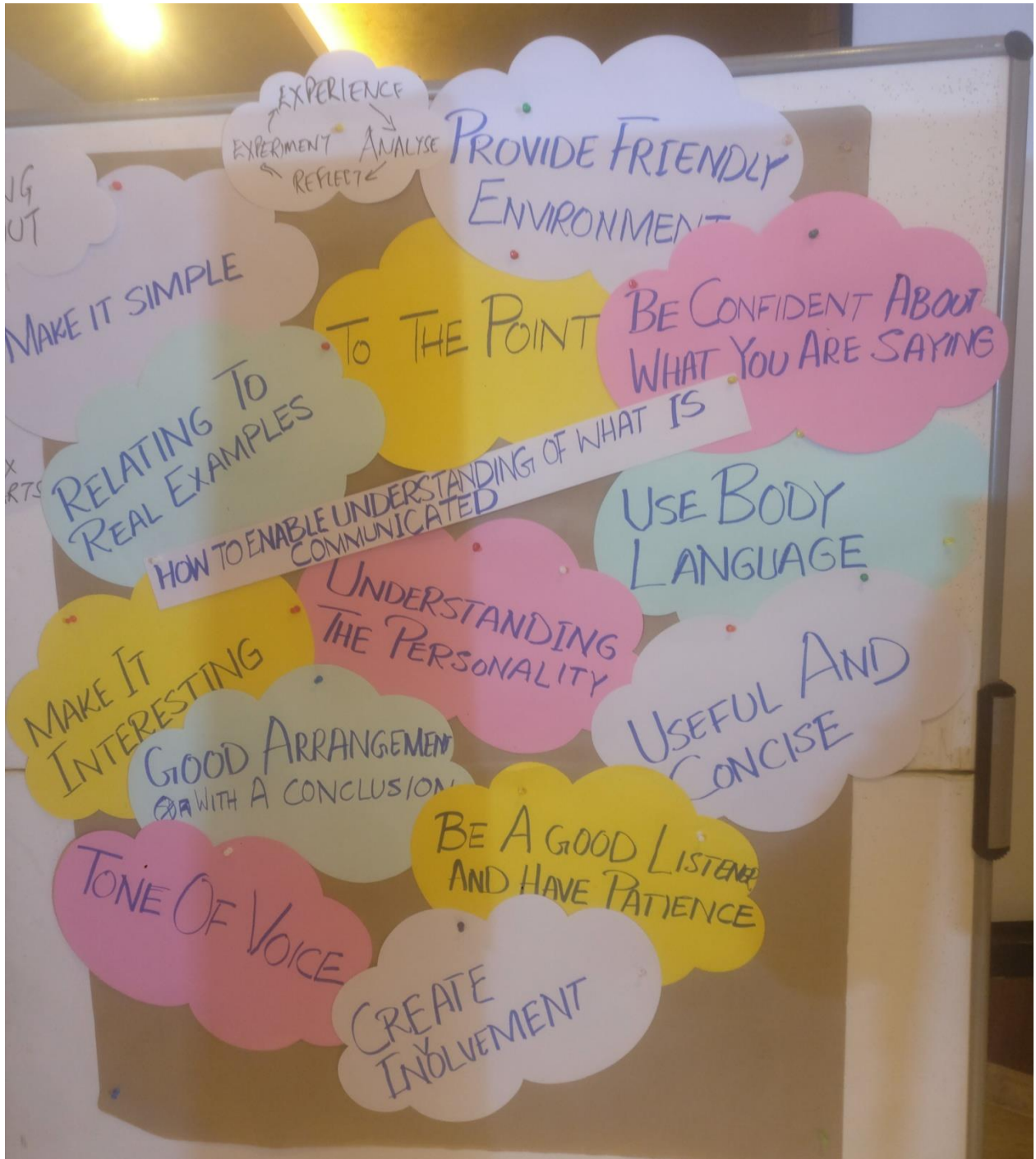
- Updates/Bring changes
- Follow up
- Show in action what you have
- Promoting material. social

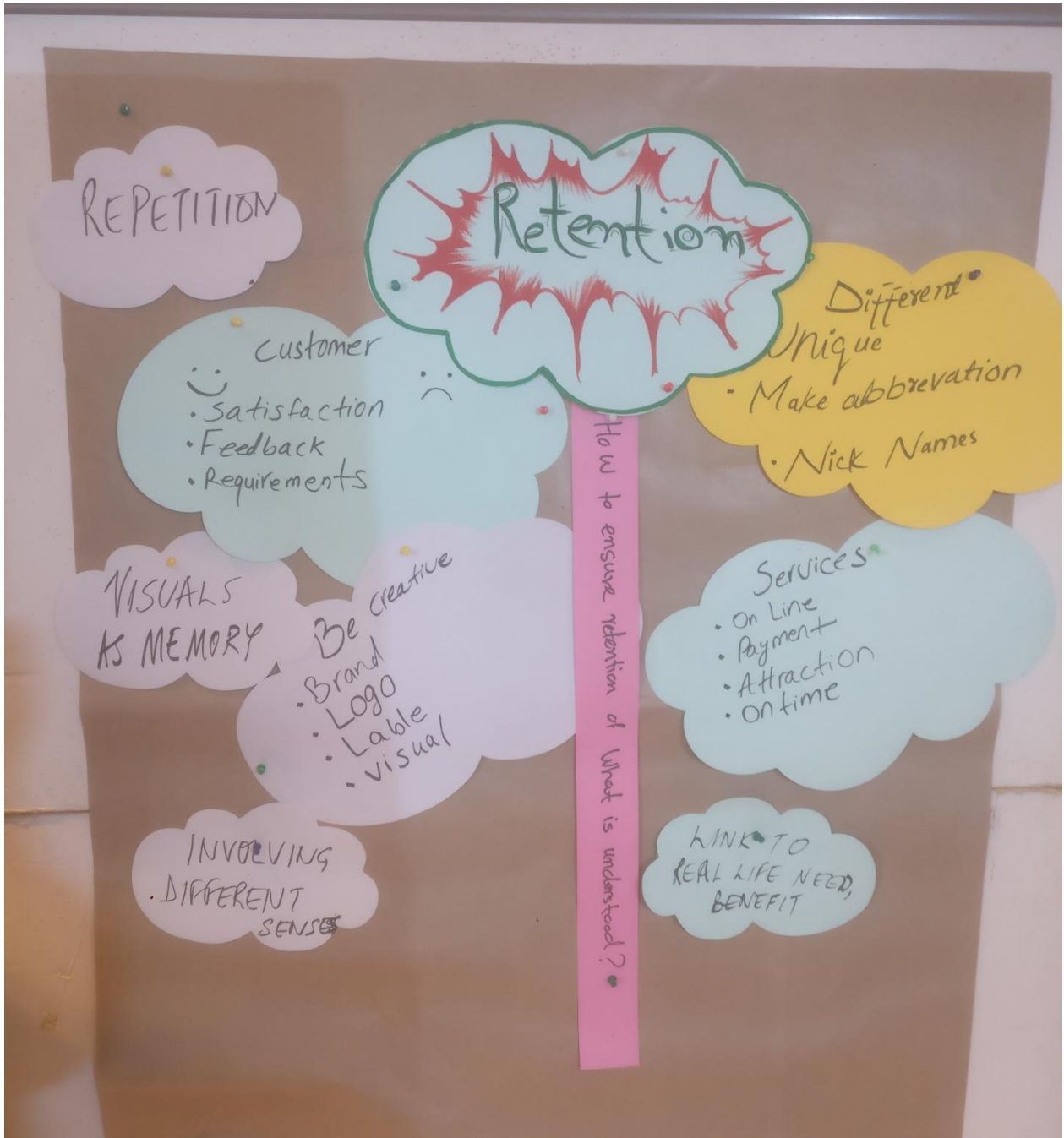
STANCE & MOVEMENT

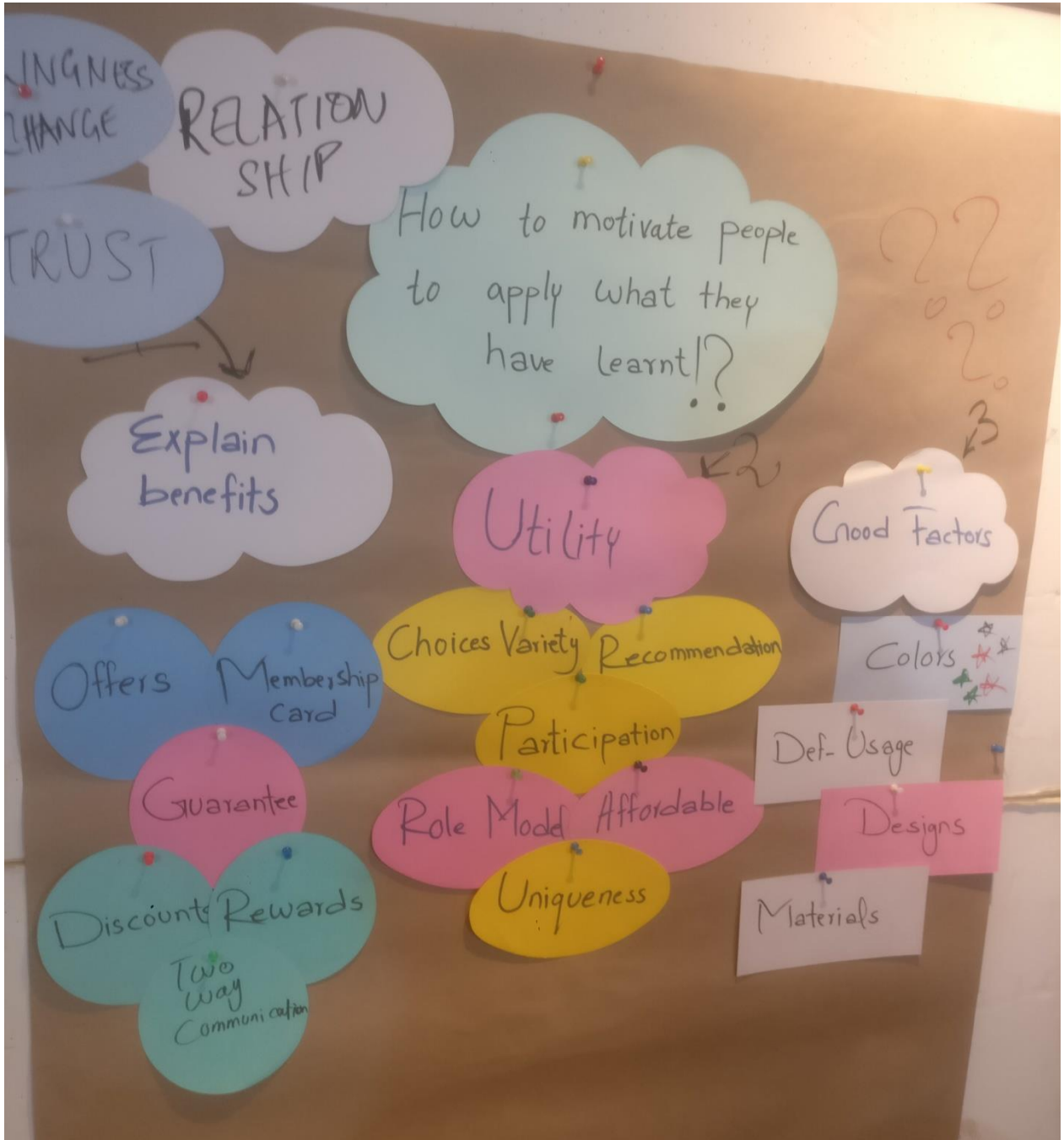
EXPRESSIONS

BODY LANGUAGE









Participants then worked the whole day on refining their business plan. It was interesting to see that a number of participants changed their product idea and modified their original business size and approach after their experiences and learning in the programme. As these were to be presented to the visiting dignitaries on the last day, the facilitators asked participants to show a simplified Business Model instead of the complete BMC. Participants therefore each developed a presentation highlighting:

- My Product
- My customers
- My cost structure
- My revenue stream

### ***Day Twelve***

The last day began with the introduction of Mr. Kabul Khan Tadbir, President AREU, who then explained what AREU does, the support it provides to the entrepreneurs linked to renewable energy, and the expectations AREU had from the participants. Participants also welcomed Mr. Khulmi, the Deputy Minister for renewable Energy, Government of Afghanistan, who joined the session a bit later.

In the lively discussions that followed, participants had a number of questions to Mr. Tadbir and the Deputy Minister, and then explained their idea of forming an association, ALEAF. They wished to know if AREU could support the proposed ALEAF, and how. Mr. Tadbir suggested that they could form an association right then and there and that the Deputy Minister would facilitate in getting it recognised. With great enthusiasm participants agreed, and voted to elect five office bearers to the new association:

- Ms. Bibi Yalda Seddiqi
- Ms. Sediqa Fahimi
- Ms. Kobra Dastgirzada
- Ms. Benazir Yakta
- Ms. Bibi Khairunnisa Hashemi

Mr. Tadbir suggested that the association could be called WISE itself. While there was some support, the idea of naming it ALEAF still remained open.

Subsequently participants worked almost feverishly in preparing their abridged business plans, and presented them in the afternoon.

Participants also wrote their action plan listing the activities they would take in the next 3 months. They also carried with them a detailed action plan which they would submit in seven days after their return back home.

In the afternoon, participants presented their plans to the Deputy Minister and Mr. Tadbir. Prior to the actual presentations, the Deputy Minister suggested that there should be some commitment on by when the businesses should start. The facilitators explained that from their own experiences in the past twenty five years, while some would start early, there could be a delay of up to three years for some to start their business. In this case, however, the Deputy Minister felt that a time limit of one year was needed to ensure that time bound action would take place.

Every participant was able to show case their plan in an impressive manner to the other stakeholders of the program, with confidence and clarity. Many business ideas were not on renewable energy but other products where renewable energy was the source for energy in the business – mostly solar, but some with biomass. There were also businesses aimed at developing energy supply through solar-wind hybrids, biogas, and water purification systems with solar energy. Interestingly there were also business ideas focused on consultancy on renewable energy, on energy efficient homes, and overall business services. One participant planned to offer business plans to banks for support for consumers to buy these products on instalments.

Business Plans presented to Mr. Khulmi, Deputy Minister Renewable Energy, Government of Afghanistan, along with Mr. Kabul Khan.

The closing ceremony was held late evening, with distribution of participation certificates, participants' impressions, comments by representatives of GIZ Afghanistan and GIZ India, and a gala dinner.

## **Facilitators Observation**

### ***The programme***

The programme objectives were drawn on the basis of the expected outcome and the duration. The program was divided in three parts

- Interactive learning sessions in the venue
- Study Visits
- Working on Own Businesses and developing own plans
- A final action plan

The major focus in design was on adult learning and accordingly methodologies suitable for such processes were chosen. The focus was on participatory methods, including group work, individual assignment, simulation methods and experiential learning. The flow was on design thinking and prototyping and accordingly the content was chosen.

The facilitators strongly feel that this is the beginning of a stimulatory and learning process which needs continuing support for the entrepreneurs to successfully start their businesses. For

any entrepreneurship development program this first intervention is the beginning. The business plans made by these potential entrepreneurs may undergo a change as lot of information will be collected from the actual field of their operations.

### ***Participants***

The group was diverse in experience related to enterprise /business development. However most of them were keen to get knowledge and information. 3 or 4 of them were very confident of starting the process of enterprise development immediately, while some of them wished to do market research before finalizing their action. However all of them have listed their activities for next three months.

The participants were extremely participative and were able to contribute very meaningfully .They owned the program and took complete charge on their responsibilities. Most of them followed the norms set out in the beginning of the program.

It is hoped that one can see some results after a year with a systemic follow up and monitoring.

### ***Recommendations on the Program and Next Step***

The program definitely has aroused the motivation for sensing and acting on opportunities for striving for excellence. However the ability and the capacity building for launching and managing the enterprise will follow its due course. As a follow up the following steps are recommended.

1. A meeting after a month (end December 17) to find out “where are they” in terms of their thoughts and action.
  - a. The group can be divided in three sub groups as under
    - i. Already some actions being taken for the enterprise(Green group)
    - ii. Concrete actions listed to be taken within a month(Yellow group)
    - iii. Not initiated and requires some time(Orange group)
2. Review meeting with group Green and Yellow (end January18) to understand
  - a. their activities
  - b. their problems/difficulties
  - c. and the kind of support they require
3. Meeting with the entire group after 1month(end of February18) to understand
  - a. their activities
  - b. their area of concern
  - c. Identify training requirements on capacity building.
4. After about 2 months (April 18)
  - a. Organising training activity based on TNA
  - b. Need based counselling/mentoring
5. Review





## Annexure 1 Action Plans

### Action Plans Participants

#### Farida Nehzat

- When I return I am having a problem solving for my problems
- Develop my business
- I use the solar energy for my work
- I want help from the banks to get money
- I will make card (business card?)

#### Farida Kakar

- Market seeking
- Identify supplier and key partner
- Find space for my company
- Hire staff – one trainer and two engineers
- Purchase raw materials
- Register my business with government.

#### Nazia Noory

- Collect information regarding market and customer segment
- Finding Place and Partner
- Working deeply/detailed on business plan with consultant.
- Finding resources for restaurant
- Proceeding (registering) legal procedure for my business

#### Horiya Sardar

- I will gather information on market, materials, and where I can find tailors to be employed
- Will focus on marketing strategies based on my customer segments
- I will also look for place to set up my shop
- I will gather information about where I can find machines, and the prices
- And the most important is to seek information about legal procedures and AREU & GIZ support to my business for financing and developing my proposals.

#### Khatol Wardak

- I meet with the Department of Women's Affairs
- I find place for my tailoring salon
- Look for financial resources
- Communicate with and contact AREU companies to buy solar appliances for my business
- Look for orders

#### Fatema Khojasta

- First I get information clearly about TERI and Biomass system, and demand for this product in Afghanistan, also find how many shareholders or buyers my proposals can have.
- Get consultation from GIZ, TERI and AREU, and Ram and Rita on my proposal , professionally



- Get agreement from GIZ, AREU, TERI, Ram and Rita and other resources to support my professional proposal by document.
- Get a meeting with the CEO of FMFB and after that with other banks or businessmen/women to buy my proposal and do it
- GIZ, AREU, UNDP, TERI and others must promise that everyone will support my proposal.
- If I start my business or prepare another proposal GIZ, AREU ALEAP must support me in any way.

#### Marzia Foladi

- Seeking information in the field of this business, that in which province the fruits are more available and easy to access.
- Studying the market, the competitors, the price of different companies for the product.
- Getting information about the machinery and related equipment price and where do I can get them (Solar dryers for drying fruit).
- Visiting some companies and the owners to get information about the advantages and disadvantages of the product for reducing risk of business.
- After making sure myself and getting enough information, I venture to register my business in Ministry of Commerce and Industry.

#### Yalda Seddiqi

- Information gathering, market study
- Finalising the financial plan – get information on the machinery of Improved Cooking Stoves (ICS) assembling.
- Finalising place of business.
- Team preparation and designing of the organizational chart.
- Networking, awareness, announcements through different media.

#### Marzia Puya

- I will collect information about the market and other details.
- I will work on my business design technically.
- Study on financials of investment.
- Find donors, subsidy.
- Finding partner for my business.
- I will study about all government policies, strategies, regarding energy, market and I will create my own policies and strategies for my business.

#### Sediqa Batory

- Establish a good venue for my company.
- First collect more information about solar panels and systems in the market.
- Resources and cash required for my business.
- Hiring a designer for solar cell (assembly) getting machinery and transportation.

#### Zahra Rasooli

- Collect all information
- Site selection
- Design (including technical and financial aspects and analysis).
- Land purchasing, plus electricity and water supply.

- Getting equipment.

#### Leila Rasooli

- Collect all necessary information.
- Search for suitable land.
- Buy or rent suitable land.
- Prepare land (dig well, cut and fill, build wall around land, get electricity).

#### Meena Noorzai

- I am thinking about my new projects, and which kind of business I should start in view of the market requirements.
- My business is Afghan Smart Women Energy Consultancy.
- Attend Youth to Business in December in Kabul.
- Sustainable energy for rural development programmes.
- Meet the Director of AREU programme about sustainable energy training.
- Meet with the Minister of Urban Development and Housing.
- Find good trainer for my consultancy.
- Contact with GIZ Afghanistan to help me about this consultancy.

#### Fowzia Amin

- After returning to Kabul I will search and join another workshop, good seminars, on how to become a businesswoman – I have to develop more ideas.
- Try to visit AREU office, Mr. Kabul Khan Tadbir for collecting more information working for my new business about solar.
- Also I will open a new branch of my centre that I already have in Fatullah.
- I will also explain what I learnt in India WISE programme to our other friends.

#### Kobra Dastgirzada

- Find more markets (3 months).
- I will manage my time for more products, first month.
- Buy different kinds of solar driers for drying vegetables (first month).
- I will manage the financial plan for new packaging (first month).
- I will meet the energy star (?) specially with AREU.
- I will join membership of AREU.

#### Fariba Arzhung

- Attend Youth to Business on 14-15 December 2017 in Kabul.
- Will do a focus group discussion with Afghanistan Sustainable Energy for Rural Development programme (ASERI) in Kabul early February 2018.
- meet the Chamber of Commerce Director to get Business Membership end February 2018.
- Meet with the Director of AREU early January 2018.
- Find five young female staff from MRRD to explain them WISE programme end of December 2017.

#### Benazir Yakta

- I will buy shell removing machine (walnut sheller) for my business – January 2018.
- I will upgrade the packaging of my business product – February 2018.

- I will contact ALEAP organisation for business relations – March 2018.

#### Bakhtawar Rezaye

- I am going to search/find and prepare a Life Skill booklet.
- I will find out 2 trainers for working with me.
- I will find a partner for my centre.
- I will find funds for my capacity building centre.
- I will advertise for people (Customers).

#### Wahida Sadat

- After going to Kabul my first plan is to attend AIESEC programme for young entrepreneurs to improve their business abilities.
- I have already chosen business partners here in this programme. We will discuss the Business that we are going to run.
- Meet with the AREU Director.
- Presenting the WISE programme to women who work with me – January 2018.
- take business membership in Chamber of Commerce.
- Try to find some start-up business activity (training) and attend it.
- Contact ALEAP organisation to make our association in Kabul.

#### Zuhra Mirzada (milk and milk products)

- I will do a market survey to choose a specific area in Kabul where I could find enough customers for my product.
- I will work on getting a clear understanding of the initial investment needed.
- Identify possible ways of getting funds or loans, how and how much I need to take.

#### Sediqa Fahimi

- Find experts in renewable energy.
- Develop structure and complete information.
- Start Afghan Women Credit Guarantee (this point belongs to my organisation – Inspiring Girls).

#### Aziza Baqery

- Register my business.
- Register with ALEAP India.
- Print publication materials (business card, brochure, FB page etc.).
- Survey Jute products in Afghanistan – Kabul.

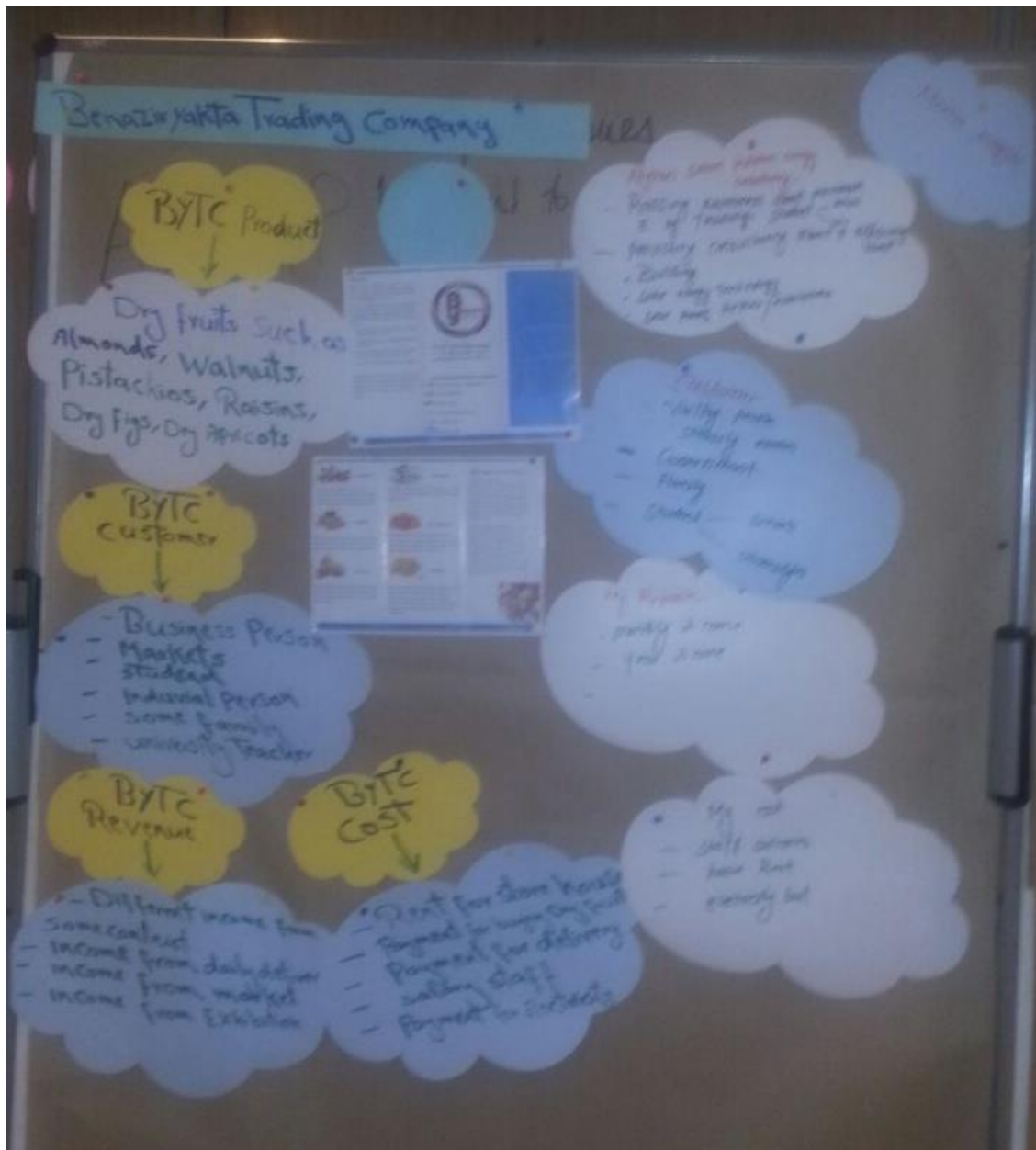
#### Faeze Vaezi

- I will find the cost of each material that I need for each of my projects.
- Design the electrical plan for each application of my Building Management Services.
- Start to advertise my business with my friends.
- If I can find at least 2 projects in the next four months I will register my business.
- Try to connect with ALEAP and ask them to share knowledge with me and help me improve my business.

Faheema Eissar – action plans for mini and nano grid of solar and wind energy.

- Market survey for material for the product/business.
- Market survey for the products I want to offer.
- Do some nano and mini designs.
- Do some cost analysis.

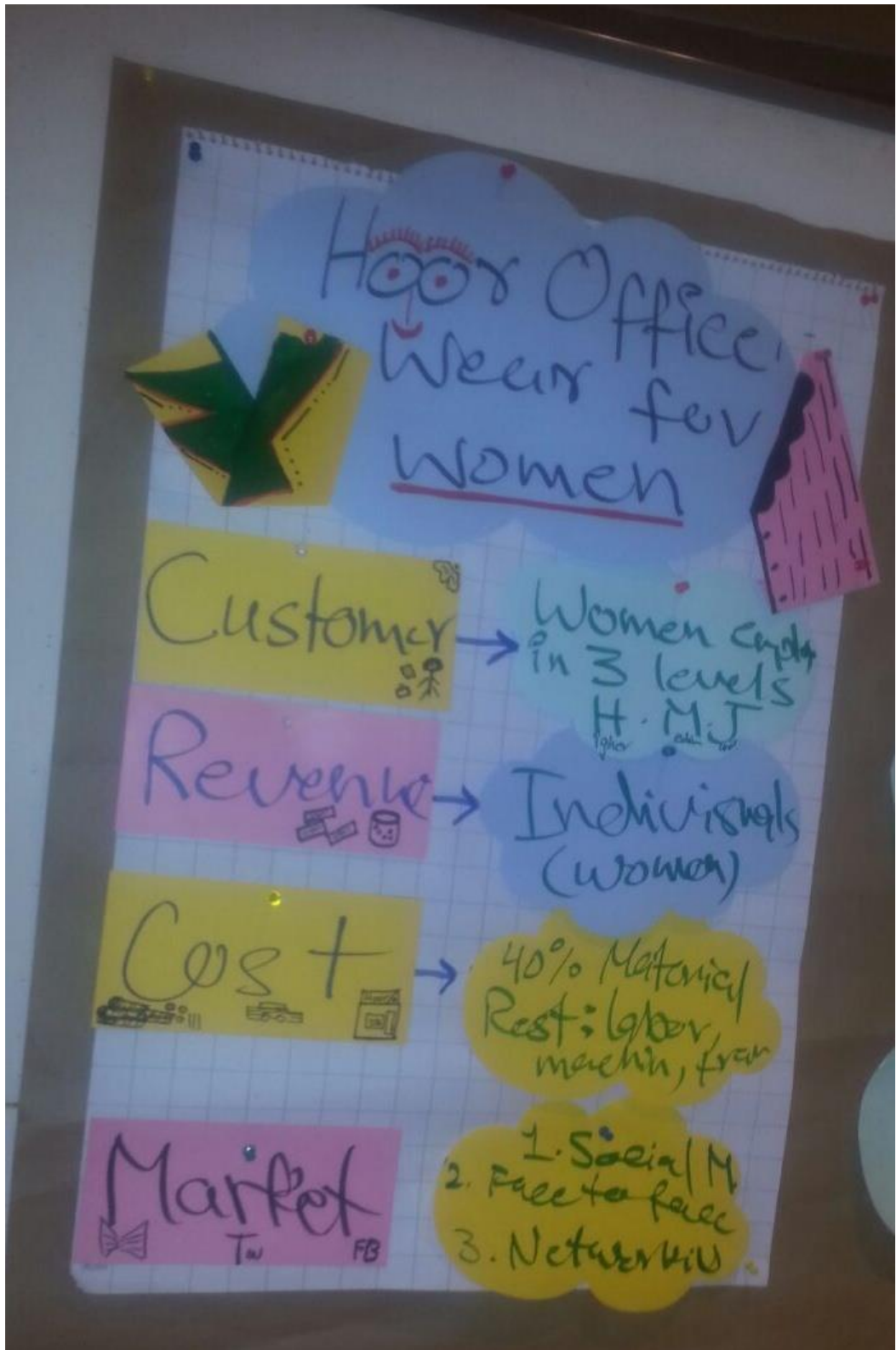
## Annexure 2 – Examples of Business Plans



Benazir Yakta Business Plan

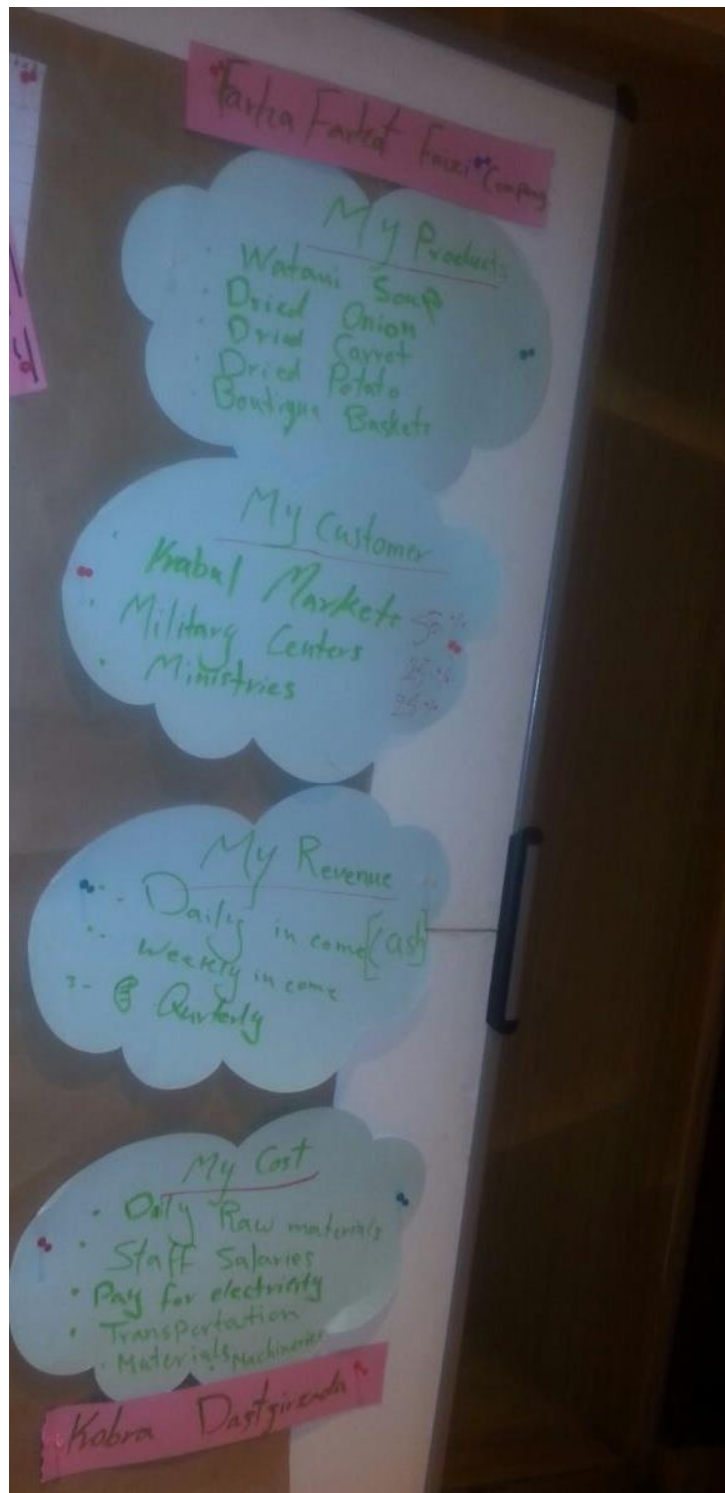


Business Plan Nazia Noory



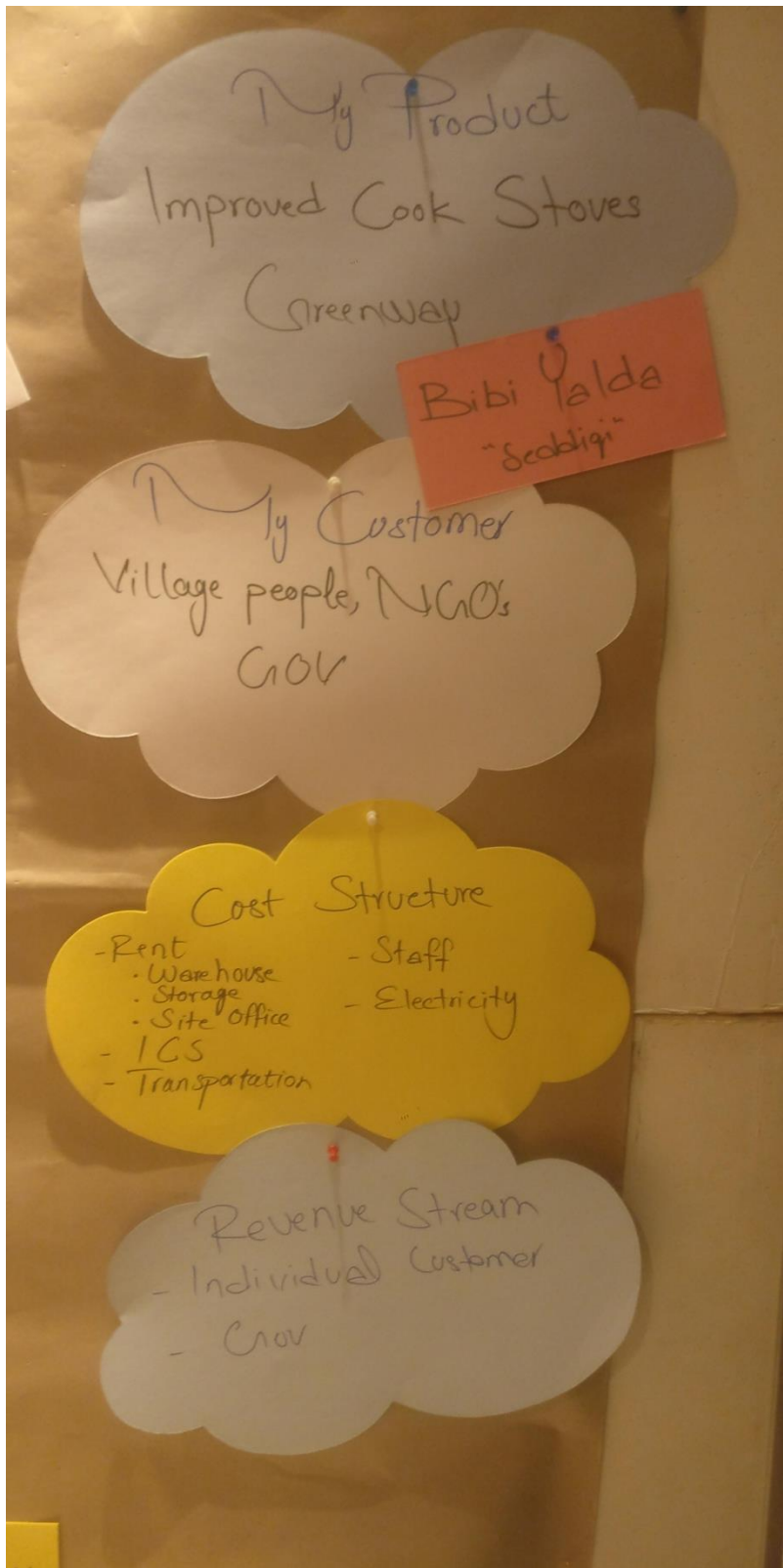
Business Plan Horia Sardarzada



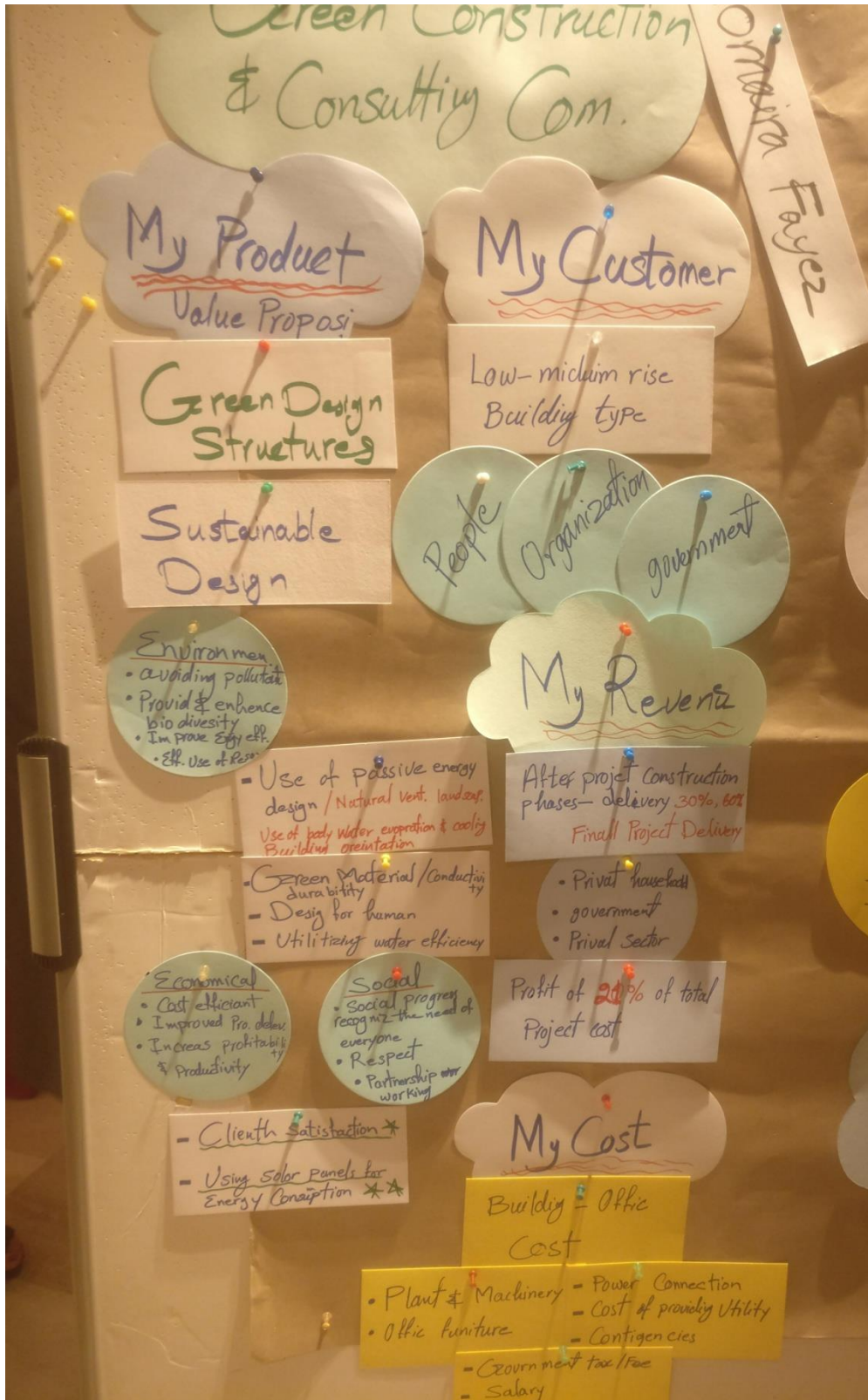


Business Plan Kobra Dastgirzada





Business Plan Bibi Yalda Seddiqi



Business Plan Homaira Fayer

