

RISE
Project Completion Report
1 December 2017 – 30 March 2018

ENTERPRISE DEVELOPMENT & FINANCIAL LITERACY TRAINING



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Summary

Indus Earth Trust along with other NGOs partnered to assist victims of terrorism in Karachi in a programme titled 'RISE'. Over the last few decades Karachi has seen exponential increase in acts of terrorism. There have been over a dozen major bomb blasts and other terrorist attacks in the last years. It has injured and killed thousands. The Interior ministry reported 1,363 deaths due to target killing in the last five years. Centre for Research and Security Studies (CRSS) report stated that Karachi has the highest number of deaths due to violence, highest in the country in 2015.

The RISE program aims to assist these victims and their families by providing support in the form of health, education, livelihood and psychosocial support. The Indus Earth Trust (IET) supported victim families through restoration of livelihoods for their families' bread and butter, by providing them business enterprise and financial literacy training, encouraging sustainable income generation. Majority of the participants were from Lyari while some were from Saddar, New Karachi, Baldia and Gulshan Town.

The aim was to enable individuals to make productive contribution to their family through increased income generation and their community by inspiring behavioural change. 52 individuals from 34 households completed the livelihood training. Enterprise development was a seven-day training and Financial literacy was five days. Participants received certificates after the completion of each training. Following the training were five days of learning and sharing planned to provide mentoring and psycho-social support. Participants attended all the sessions also received participation certificates.

During the learning and sharing sessions, participants shared feedback on the change in their professional and personal capabilities as a result of the interaction with IET. All the sessions were organized at a local hotel which further encourage and groomed the participants.

Introduction

Indus Earth Trust (IET) works to develop communities to overcome poverty with dignity. It does this by providing access to water, clean energy, indigenous earth housing, livelihood and other training, development and outreach. IET has vast experience working with poverty impoverished communities on sustainable livelihood.

IET in partnership with several other local organizations including schools, mental healthcare professionals, vocational and outreach institutes helped terrorism victims. The families were either direct victims of terrorism or their immediate relatives. This was the first time that IET worked on one integrated project with a range of organizations towards a common goal – of uplifting and assisting victim families.

IET supported them through livelihood training specifically enterprise development and financial literacy. This training targeted Sustainable development goal 8 decent work and economic growth and 10 reduced inequalities. The trainings were organized at a local hotel in a central location. Conducting training at a hotel has a positive impact on their behaviour, outlook and attitude. Many of the participants had not been to a hotel before and certainly not for a period 17 days! This helped groom the participants.

The grooming process started when IET's livelihood officers visited their homes to introduce the project. They treated them with respect and kindness, which was stark to the way most of them were treated. It went a long way. IET provided transport to all the beneficiaries to minimize drop outs.

Indus Earth Trust hired field staff for this project. It included livelihoods outreach officers who were residents of the target locality. This increased their penetration into the communities and provided an edge in terms of understanding their attitude and values. This helped in the overall implementation of the project.

IET's project budgeted was PKR 4.5 million for 50 beneficiaries. IET engaged 52 beneficiaries from 34 unique households.

Orientation

IET organized an orientation for all RISE-IET and HANDS project staff. It was held at the IET head office in Karachi. IET delivered a comprehensive presentation on IET's role, elements of the project, procedure, criterion and roll out details.

Social Mobilization

Livelihood officers visited 99 individuals in 47 households. They informed them about IET's training and its benefits to their overall economic standing. Only two households were unwilling to talk to IET's livelihood officers, the others were forthcoming. Detailed information regarding each household was obtained including their educational and professional background, aspirations, skill set and other livelihood motivations.

Field documentation A criteria defining educational and professional qualifications for candidate selection was developed. It was used by field staff to identify appropriate and legible candidates. A field survey form was developed to collect individual and household information. It included age, income, education and professional experience. A section for additional details was also available.

Consent Forms

Several individuals expressed interest for attending the training. The number of interested participants exceeded our budget of 50 people. Some of these individuals did not meet IET's criteria, and others were motivated by the stipend which would be provided. As a result, IET developed a consent form to ensure that the selected beneficiaries would attend and have full participation in all the trainings and other events IET would organize. Many beneficiaries were reluctant and did not sign the consent. Some of those that signed, did not attend.

Communication with beneficiaries

Livelihood officers were responsible for ensuring that the selected beneficiaries would be on time and come to the training. The officers built good rapport with the beneficiaries and their families. They kept in contact with the participants, ensuring their participation and regular attendance at the training. At times when a participant would be absent, the officers would inquire about their absence and cross check their excuse with the mobilization partners.

Training

Two trainings were organized: Enterprise Development and Financial Literacy. The training were full-day sessions held at a local hotel. Enterprise development was seven-day session while financial literacy was five days. This was the main component of the programme. It was activity intensive ensuring that all concepts were clear through practice.

Enterprise Development Trainings (EDT): Two 7-day EDT training sessions were organized to equip RISE beneficiaries with knowledge and skills to start their enterprise, generate their income and create job opportunities. The first group had a large number of illiterate individuals. Within them groups were formed for activities. There were varying levels of literacy so they were organized so that each group had a person who could write the discussion points. A mini market was organized on the last day of the enterprise development training which provide a platform to practice all the learnings from the training. This was the most enjoyable segment. At the end of the market, cost, income and profits were calculated. Profit scores, preparation, decoration, sales, marketing of the stall were considered and the best performer was awarded IET branded goods.

Against a target of 50 beneficiaries, a total of 52 participants (43 male and 9 female) participated in the training. These individuals had productive skills such as beautician and electronics repairing skills which can be developed into microenterprise for livelihood purposes. Of these 52, 35 participants (27 males and 8 females) were in the age group 15-30 years whereas the remaining 17 participants (16 male and 1 female) were 31 years and above. The training included enterprise cycle, business management, understanding of market, business feasibility, financial record keeping and other essentials components of enterprise development. As a result of the training activity, the RISE beneficiaries developed better attitude and behaviour, developed more confidence, time management, respect, team spirit, helpfulness, amongst other social benefits.

Financial Literacy Trainings (FLT): Two 5-day training sessions were organized to teach participants to increase income and expenditure, monthly savings, profit, investment and financial services including insurance and micro credits for IET beneficiaries. A total of 52 participants, 43 males and 9 females, participated in the training. The training focused on decision making skills, basic calculations, risk management, maintaining budgets and savings.

A business feasibility plan was developed by each participant. It outlined a small enterprise that the participant would like to setup. It included its income, expenses, maintenance and profit. Existing businesses identified ways of expansion and scaling up. Each participant received a typed and bound version of their business feasibility plans for future use.

Learning and sharing sessions

After all training sessions were completed, five learning and sharing sessions were organized. These served as a mentoring and follow up sessions with the beneficiaries. Participants shared changes in their professional and personal lives as a result of the training. They asked questions about the way forward and guidance regarding implementing their learnings. These sessions also had a compulsory component of psycho-social support.

Psycho-social support

Psycho-social partner for this project 'Karawan-e-Hayat' conducted one-on-one sessions with each beneficiary as well as group sessions. Themes varied each day including anger management, tolerance, decision making and career counselling as requested by IET based on the participants needs.

Against a target of 5 psycho-social sessions, 6 psycho-social counselling sessions organized. One awareness session was planned in addition to the budgeted session to take advantage of the training platform. Increased need on awareness around psycho-social support was one of the factors leading to this deviation. IET coordinated with KEH to organize 1 awareness session and 5 psycho-social support session where IET 49 (40 male and 9 female) training participants attended the session. High attendance of participants for all of KEH sessions was made possible due to integrated learning and sharing session with psycho-social session. This was integrated into learning and sharing sessions so that the beneficiaries would be engaged in other activities reducing the social taboo around psycho-social support and ensures their participation at KEH sessions.

KEH also organized sessions for project staff. IET attended the partner sensitization events.

Exposure visit

Participants were taken to a factory as an inspirational trip. Syntech Fibres is a textile company. It has humble beginnings with the owner and brains behind it tried their hand at multiple initiatives which failed. Dedication and persistence led to a successful set up with just PKR 2,500. Two companions of his that started work with him shared stories about their starting days. One shared that he was the tea boy, illiterate and is now the head of department. This reinforced that education does not matter, but will to work does. Syntech Fibres was a good option for the exposure visit to show that one does not require immense capital to start an enterprise, but need motivation, dedication, persistence and love for the work they do.

Outcomes

Business Feasibility Plans and Livelihood Investment Plans were developed for all 52 beneficiaries (43 male and 9 female). These plans assessed the beneficiary's resources including financial status, income and expenditure, assets, family inclination and potential future plan. Livelihood investment plan developed for each beneficiary. This document aimed at obtaining an overview of each family and potential areas of livelihood development. It included each family member's details including job, income, assets, financial standing, savings status and future aspirations.

Beneficiaries finalized a practical micro-enterprise which they could manage in case they would like to start with the business. Business Feasibility plan consisted of proposed business and its details, productive and non-productive assets, budget, income and expenses including running costs and maintenance. These documents provide an overview of a potential family enterprise and their feasibility. These were printed, bound and provided to the beneficiaries.

Highlights

The beneficiaries have already started applying their learnings during the course of the training. They have started making budgets for their homes and started saving. After attending the training, one has opened a mobile shop to increase financial security.

Special considerations

There have been several components added which were not planned in the initial grant. Specifically, exposure visit to a factory, mentoring at the exposure visit, inspirational videos to motivate beneficiaries towards productive and positive tasks. Livelihood investment and business feasibility plans were typed, printed, bound and distributed to the beneficiaries.

A special orientation session of EDT was conducted for someone who decided to join the FLT and Learning and Sharing sessions later after both EDT training sessions were complete. Of the 52 trainees, three could not attend the EDT sessions. There was a special orientation for these beneficiaries conducted on 22 March. They were provided all the training material and are expected to go through the material.

Challenges

There were varying levels of education which made it challenging to set a pace for the course content delivery. All components of the training were edited to ensure that all the beneficiaries could keep up with the content and concepts.

The participants were from diverse ethnic backgrounds. There was a significant amount of hostility in the beginning of the training. It required strong control to ensure that they built positive relationships between the groups. By the end of the training all the individuals were civil and also taking selfies together.

Lessons learnt

Females should be given space to engage with the menfolk in the training. In the beginning, the females sat at their own table and integrated only with the other females in the group. By the end of the training, they were working well with the male members. Male siblings should not be placed with

their sisters in the same training session. Respect, ethics and morals should be incorporated into such trainings.

This was the first time IET worked with setting up of micro-enterprises in urban areas and with victim families. IET had to make its rules and regulations flexible according to these household profiles to ensure maximum participation and training benefit. Keeping the diverse beneficiary background in mind, IET ensured that all participants – especially the illiterate population did not feel like an outcaste.

IET made an effort to ensure that the trainings worked beyond just providing knowledge about enterprise development, it specially focused on treating beneficiaries positively and with respect. The training was organized on a participatory approach to develop the self-esteem and confidence. After the EDT and FLT training there was an impact on their behaviour, manners, discipline, time management and confidence.

Channelling victims' energy toward positive and productive tasks such as micro-enterprise training to better livelihood and quality of life made a huge impact on the theory of change of these beneficiaries. Their entrepreneurial skills and abilities have crystalized into clear goals. The beneficiaries who were isolated and socially reclusive were engaged and motivated throughout these sessions. The people who were shy came out of their shells and presented to the group, including females. Treating people with love and respect goes a long way. The theory of change has made a big difference in the goal of changing behaviour of the victims.

There should be a wider time frame for the project so as to not overload the beneficiaries and give them a chance to maximize all the sessions with peace of mind without feeling the need to be at other sessions or juggling their time table. They have their own familial and domestic responsibilities which often slipped through due to high demand of the IPs.

Best practices

Learning and sharing sessions were successful in sharing feedback and asking enterprise development related questions with their peers. Providing transport ensured timely arrival and minimized absenteeism and tardiness of beneficiaries.

Monitoring Visits

IET facilitated 15 visits by RISE Third Party Monitoring partner – GLOW - to conduct field monitoring visits. GLOW team conducted discussions and interviews with IET staff, trainees and trainers and parents of the trainees. The monitoring visit provided an opportunity to look into the activities from an independent perspective and seek support with data management.

The project activities were monitored internally by IET team and externally by GLOW team. The nature of the monitoring varied from time to time. For example, in the beginning, the monitoring mainly focused on appropriate selection of trainees for the training. This included field visits to interact with potential beneficiaries by IET team. It also included if the selected candidates meet the selection criteria. During the course of training delivery, whether or not Enterprise Development Training and Financial Literacy Trainings were taking place in line with the standard training delivery methodologies. The monitoring of the psycho-social support sessions focused on the content, delivery and beneficiary confidentiality related issues. Similarly, IET team of experts looked into and

performed quality control functions in relation to Feasibility Plan for micro-enterprise. GLOW team throughout the process helped with overall project monitoring, quality control through interviews and observations as well as performed data management, verification and validation functions. Following is the list of monitoring activities, monitoring tools, outcome and responsibilities in relation to different monitoring functions.

Description of activity	Monitoring Tool	Outcome
Field visits to interact with potential beneficiaries	Observing	Feedback on field staff communication
	IET management visit to beneficiary household	Verification of training and information dissemination according to the FAQ to the beneficiaries
	Household interaction form	Livelihood officers visit and obtain maximum information from each household
	Consent form	Beneficiaries commit to attend trainings
Candidate selection criteria to identify beneficiaries	Candidate selection criteria	Selection of beneficiaries based on the criteria
Enterprise Development Training & Financial Literacy Trainings for 50 beneficiaries	Observing	Suggestions regarding training venue space
	Interviews with beneficiaries	Feedback on training
	Interviews with beneficiaries	Feedback on training learnings, change in behavior, attitude and health. IET independent feedback from random beneficiaries RISE staff feedback from all beneficiaries
	Attendance and sign-in sheets	List and presence of beneficiaries at training and other IET sessions
	Photographs	Evidence of activities, training, beneficiary presence and IET events
	Posters and work sheets	Proof of content disseminated and beneficiaries participation and performance in group activities
	Mood chart	Reflection of beneficiary's state of mind after full day training
	Pre and Post	Evaluating impact of training and level

	questionnaires	of learnings
List of Selected Beneficiaries	Excel sheets with updated information of beneficiaries	Update on beneficiaries, availability, willingness and other relevant details
Psycho-social support sessions	Attendance sheets	Presence and participation of beneficiaries at the psycho-social sessions
	Photographs of one-on-one and group sessions	Presence and participation of beneficiaries at the psycho-social sessions
Identification of needs for 50 beneficiaries	Livelihood Investment Plans developed	Status of beneficiary's income, assets, expenditure and other familial resources
Final Enterprise list of all 50 beneficiaries	List of beneficiaries and their respective enterprise	Aspiration of the beneficiaries for enterprise development
Feasibility Plan for micro-enterprise for 50 beneficiaries	Business feasibility plan developed	Comprehensive knowledge of the potential enterprise which the beneficiary wants to set up.

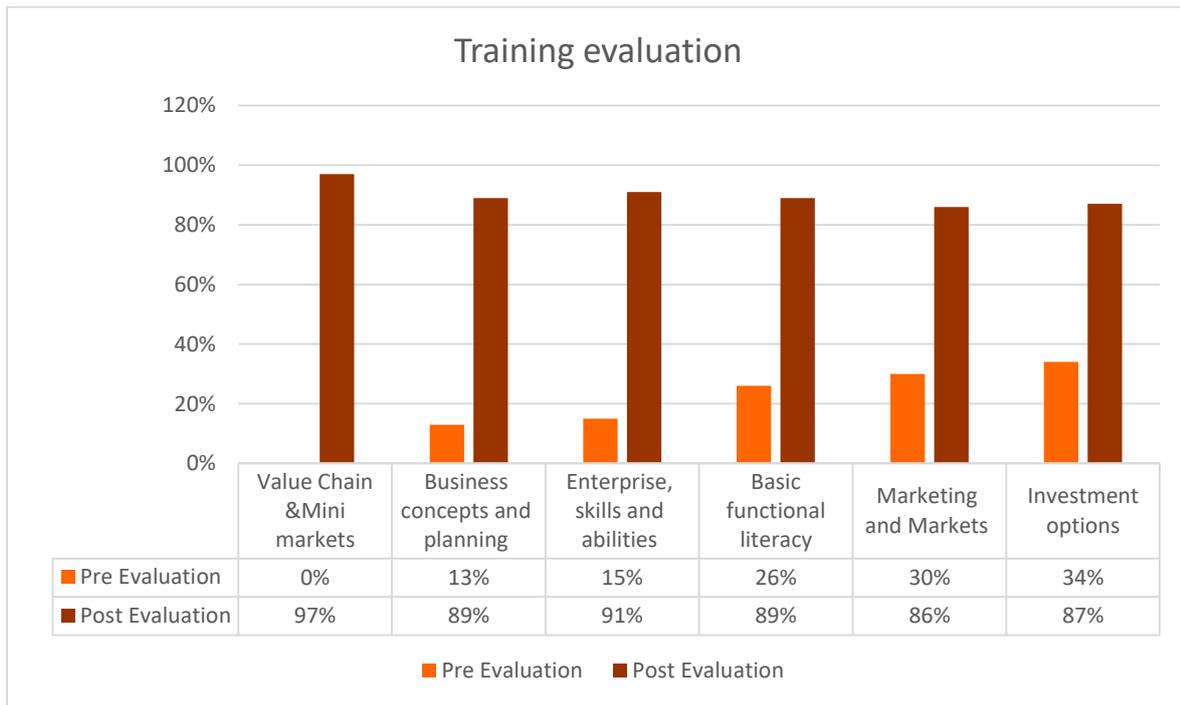
Training Evaluation

Pre and Post tests were conducted for Enterprise Development Training to understand the impact of the training on the learning outcomes. Following are some of the key training results:

Pre Test Findings:	Post Test Findings:
Before the training the beneficiaries had little or no knowledge of enterprise development and what entails setting up and running a successful enterprise.	After the Enterprise Development Training beneficiaries reported:
<ul style="list-style-type: none"> 100% of the participant had no information about value chain and mini markets. 	<ul style="list-style-type: none"> 97% reported good grasp of concepts of mini market
<ul style="list-style-type: none"> 13 % said they had minimal knowledge 	<ul style="list-style-type: none"> 89% reported good grasp of business

of business concepts and planning for a business.	skills, concepts and planning for an enterprise;
<ul style="list-style-type: none"> • 15% had little knowledge of elements of an enterprise, skills and abilities of an entrepreneur. 	<ul style="list-style-type: none"> • 91% have strong knowledge about enterprise development, entrepreneurial skills, types of enterprise and business cycle;
<ul style="list-style-type: none"> • 26% expressed basic functional literacy knowledge such as using a calculator, concept of a business calendar. 	<ul style="list-style-type: none"> • 87% reported clear concepts of value chain and its stages; • 89% showed strong understanding of functional literacy including using a calculator, concepts of depreciation, business calendar, record keeping and maintaining cash books; •
<ul style="list-style-type: none"> • 30% had average knowledge about marketing and markets 	<ul style="list-style-type: none"> • 86% have good understanding of markets, including conducting a market survey and marketing;
<ul style="list-style-type: none"> • 34% were somewhat aware of investment options, types and planning for investments. 	<ul style="list-style-type: none"> • 87% have a good understanding of investments, its types and local options for investing •

Figure 1: Enterprise Development Training (Pre-Post Test Findings)



Financial Literacy Training Evaluation Outcomes:

Pre and Post tests were conducted for Financial Literacy Training to understand the impact of the training on the learning outcomes. Following are some of the key training results:

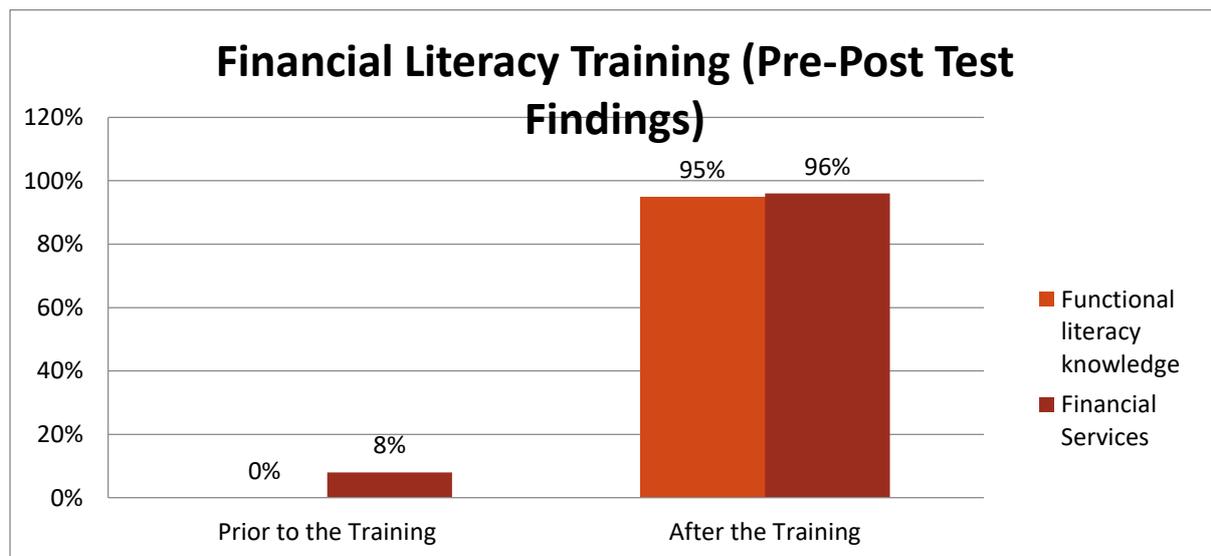
Pre Test Findings:

- Prior to training majority beneficiaries were unaware about financial literacy such as making budgets, savings and profits.
- Beneficiaries has no knowledge about business feasibility, financial or business planning
- Only 8% of the beneficiaries had some information about financial services.

Post Test Findings:

- 95% reported strong understanding of budgets, savings, profit, income, expenditure and investments.
- 96% showed strong understanding of financial services.
- 98% expressed clear concepts in planning a business, feasibility and financial planning.

Figure 2: Financial Literacy Training (Pre-Post Test Findings)



Objective 2 (Outcome): To increase ability for beneficiaries to obtain licit employment.

With the increased skills in enterprise development and financial literacy, the beneficiaries are now in a better position to obtain licit employment. The beneficiaries now can use these skills to start their own enterprise while planning to mitigate risks and maintaining an inventory. They can also get better job opportunities and with the knowledge they have gained such as maintaining documentation and conducting market surveys. They can use the skills honed to better their current quality of life on a financial, social and psychological level.

- The beneficiaries reflected good team work, decision making skills, sense of responsibility, time management and other essential life skills.
- There was a marked increase in confidence level from the first day of training compared to the last day. Individuals who were quiet and shy the first day were addressing the whole training group on the last day of the training.
- The illiterate individuals with no educational experience were able to understand and benefit from the training and gain knowledge. They expressed better health, purpose of life and vision for the future.

Training Details

Enterprise Development Training

Enterprise development literacy aims to equip participants with concepts essential to start up and run a successful risk free enterprise, including entrepreneurial skills, investments, value chain, market and marketing, depreciation, record keeping, business feasibility, mini market and finally developing a unique livelihood investment plan per household. This livelihood investment plan will form the basis for the participants to use for their enterprise development in the future. Participants will receive a certificate at the completion of the training.

This is a seven full day training with 20-30 participants in each group. Participants had to be within a certain age limit, although two individuals above the age limit were allowed to attend as special cases. One was a few months over the limit and as the sole bread winner he was allowed to attend, the second one was accompanying his daughter who would otherwise not be allowed to attend the training alone. A basic skill or education level was required. Individuals that have no formal education required a minimum of one year's experience in a particular field to ensure that their basics were strong enough to understand the training material.

A training evaluation form has been used to gauge the level of understanding. A similar form has been used to check their understanding at the beginning of the training. Various methods of teaching have been employed like lecture, presentation, video clips, group activities, demonstration of concepts, role playing, participant presentation and finally culminating into a practical simulation of an enterprise.

Enterprise development training is designed for various education and professional backgrounds and conducted entirely in Urdu. All the training material that beneficiaries receive have been designed in Urdu to ensure maximum comprehension of the content. The agenda and complete content has also been developed in Urdu and shared with the beneficiaries.

This training has a total of 50 beneficiaries from 34 households to learn new skills to better their employment opportunities and to equip them with tools to setup their own enterprise. The selected beneficiaries are talented individuals from the age of 17 to 68. Against a target of 50 beneficiaries, 52 beneficiaries, 43 males and 9 females trained. Several of these individuals and their families have expressed interest to setup their own businesses so that they can improve their quality of life.

Objectives

IET's trainings increasing the ability of the beneficiaries to obtain licit employment and better livelihood. EDT and FLT trainings taught the 52 beneficiaries (43 male and 9 female) the basics of enterprise development, business skills, creating budgets for their domestic and professional use, value of money, importance of savings, options for investments, risk management, market, surveys, marketing, financial services and business documentation and record keeping.

- Provide micro-enterprise focused training to individuals affected by terrorism
- Increase the ability of participants to obtain decent and licit work
- Provide livelihood assistance for victims of violent extremism
- To equip individuals to make informed decisions about their livelihood
- Instill business knowledge and skills
- Informing participants of financial institutions available for funding small enterprises
- Identifying linkages of participant enterprise with the market
- Develop a livelihood action plan for each participating household

Financial Literacy Training

This is a five full day training with 25 participants in each group. Participants had to be within a certain age limit, although two individuals above the age limit were allowed to attend as special cases. One was a few months over the limit and as the sole bread winner he was allowed to attend. Individuals that have no formal education required a minimum of one year's experience in a particular field to ensure that their basics were strong enough to understand the training material.

This training session aimed to teach new skills to better their employment opportunities and to equip them with tools to better manage their financial matters. This training aims to equip them with concepts essential to understand their business and household financial matters and give them awareness about the varieties of financial services available locally, including Budgeting, Savings, investments, financial services, micro credits, bank accounts, insurance, procedure to obtain these services and finally developing a unique livelihood investment plan per household. Participants will receive a certificate at the completion of the training.

Individuals that have no formal education required a minimum of one year's experience in a particular field to ensure that their basics were strong enough to understand the training material. Majority of this group had previous educational experience and were enrolled with other implementing partners of the RISE project.

Training evaluation form has been used to gauge the level of understanding. A similar form has been used to check their understanding at the beginning of the training. Various methods of teaching have been employed like lecture, presentation, video clips, group activities, demonstration of concepts, role playing, participant presentation and finally culminating into a documented business feasibility plan.

Stories of Change

CH-002 **Mohammad Ali** (age 42) said, "It was my dream to come to this type of a place. I learnt a lot! Before coming here, I did not keep track of expenses at home, but now I keep track of each rupee and see the importance of making a budget. I am thankful to the whole team. I have started mobile business on the side to increase profits and savings.

CH-010 **Tariq** (age 29), was a victim of Chehlum bomb blast and previously actively participated in the politics, said "I have learnt manners after attending the training. Before I came here I was not polite with people apart from my family members. I have learnt to respect elders and youngsters. I had opened a restaurant earlier but it failed because I did not know how to run an enterprise and my restaurant went into loss. I have learnt how to protect my business from risks."

CH-020 **Ali Raza** age 20, “I changed a lot after attending the training which taught me new skills and manners. All the people at my house, my relatives and my friends are asking me who this new person is and if this well-spoken person will stay even after the training ends.”

LY-18 **Imtiaz** (age 25) said, “After the Lyari bomb blast, I was sick and would wake up late. I would have body aches. Since joining the training, I am waking up early and no longer feel any pain. I feel better. I like coming here. I have never attended such training. I have learnt about enterprise development, how to run a business, learnt time management. Earlier, I used to stay up late and sleep around 4-5am, now I sleep early. I have noticed one thing, my health has improved drastically.

4.1) Please include photographs here.

	
<p><i>In-training activities: Group work</i></p>	<p><i>Presenting group work: Building confidence and public speaking skills</i></p>
	
<p><i>Training session on Livelihood investment and Business planning</i></p>	<p><i>Winner of mini market and overall performance in EDT</i></p>



Simulation of mini market: Honing communication and sales skills



Practical demonstration of concepts for effective learning: Mini market simulation LY-38 Mohammad Ali (left)



Closing remarks from beneficiaries: From silence to leaders AM-28 Abdul Aziz



Certificate distribution ceremony

Direct beneficiaries

Table 3: Beneficiary Table (by Gender and Age)

Groups	Male	Female	Total
Youth: (15-30)	27	8	35

Adult: (31+)	16	1	17
Total	43	9	52

8) Training Support status (Planned v/s Actual) (Add accurate no of planned participants in specific event v/s actual)

Table 4: Results Matrix		
Details	Planned	Actual
Total Number of candidates selected for the grant by IET	50	52
No of IET staff engaged for RISE-Grant	6	8
# of livelihood action plans (LAP) outlines developed for RISE beneficiaries	50	52
# of RISE beneficiaries participated during LAP outline development	50	52
# Enterprise Development Trainings conducted by IET	2	2
# of beneficiaries participated in Enterprise Development Trainings	50	52
# of Financial Literacy / Record Keeping Training organized by IET	2	2
# of beneficiaries participated in Literacy / Record Keeping Training	50	49
# of feasibility plans for RISE-Beneficiaries developed by IET-Facilitators	50	52
# of beneficiaries participated during development of feasibility plans	50	52
Types of businesses selected for feasibility plans For example: Plumbing shop _ 3 plumbing shops feasibility plans are developed for RISE beneficiaries	n/a	n/a
1. Air conditioner and refrigerator repair shop feasibility plans	n/a	1
2. Auto parts shop feasibility plans are developed	n/a	4
3. Beauty Parlor feasibility plans are developed	n/a	6
4. Catering shop feasibility plans are developed	n/a	2
5. Cloth retail shop feasibility plans are developed	n/a	1
6. Digital communication shop feasibility plans are developed	n/a	1
7. Electrician shop feasibility plans are developed	n/a	2
8. Furniture polish shop feasibility plans are developed	n/a	1
9. Game zone feasibility plans are developed	n/a	1

10. Garment stitching and production shop feasibility plans are developed	n/a	1
11. Garment shop feasibility plans are developed	n/a	4
12. General store feasibility plans are developed	n/a	18
13. Generator repairing feasibility plans are developed	n/a	1
14. Mobile retail shop feasibility plans are developed	n/a	2
15. Mobile repair shop feasibility plans are developed	n/a	1
16. Motor cycle spare parts shop feasibility plans are developed	n/a	4
17. Styrofoam sheet products shop feasibility plans are developed	n/a	1
18. Toy shop feasibility plans are developed	n/a	1
Total	50 (total targets)	52
# of RISE beneficiaries identified as eager to learn and recommended for seed grant (point to be noted, IET can just recommend them for seed grant but in RISE program seed grant is not for any beneficiary)	50	52
# of psycho-social counseling sessions organized by KEH	5	6
# of beneficiaries participated in psycho-social counseling sessions	50	49
No of IET Mentoring & Monitoring visits for close interaction with entrepreneurs	5	5
Total no of weekly reports submitted during the grant period	16	16
Total no of monthly reports submitted during the grant period	5	5
Total GLOW monitoring visits during whole grant	15	15
# of weekly coordination meetings attended during the grant	18	18

Beneficiary list

The first group for Enterprise Development Training (EDT) had 20 participants and the second has 30 completing the training. (Annexe).

Attendance and stipend sheets

Each participant was required to sign in on the attendance sheet daily. At the end of each day, the beneficiary would sign when they received their stipend of PKR 500 a day. (Annex).

Training material

Beneficiaries received a file with detailed training agenda plan for the seven day sessions and a branded name tag with their names printed on it.

At the end of each session, all participants mark their mood on the mood chart placed on the wall. This helps them to reflect on their state of mind and keep them in the present moment.

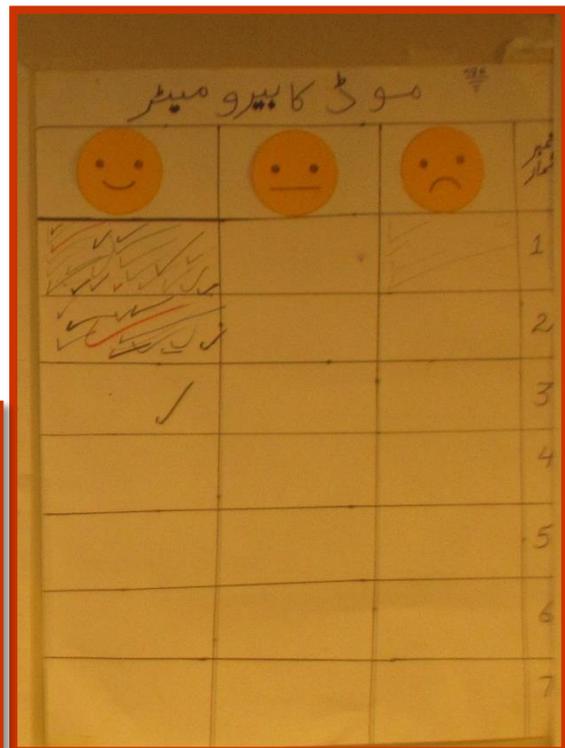
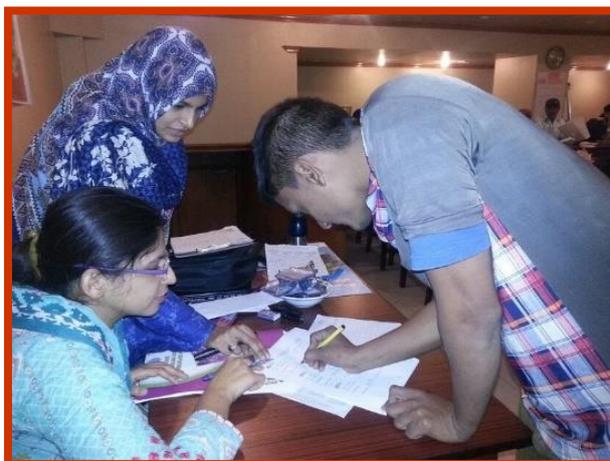
Day one

Beneficiaries arrived at the training venue. The trainer introduced herself and the training to the participants. This was followed by the beneficiaries being asked to introduce themselves and their professional background. Each



participant was shy and soft spoken the first day.

The first day of the training was focused on introduction of enterprise development, business and its concepts. Entrepreneurial skills and abilities were discussed to inform beneficiaries what it takes to be an entrepreneur. These skills can be learnt and honed. Types of businesses as well as aspects of each business were elaborated



in the training

Day Two

The second day of training was focused on small enterprises. The participants were introduced to various types of small enterprises. Concepts of a Business cycle were introduced along with tips to run a successful business. Concepts of what constitutes a successful business were also explained. Basic concepts of small enterprise, its stages as well as selecting and planning for a small enterprise were discussed.

Round Robin activity was conducted for the participants to better understand concepts of small enterprise and how to identify business opportunities.

Winner of the activity was crowned the King for the



day!

Day three

Third day of training was about business investments. It identified local options for investment, timeframe to invest and planning on how to invest. Structure of business planning were also part of this session. The participants were then introduced to value chain and its stages.



Day Four

Fourth day of training was based around markets. It introduced the concept of a market, the importance of conducting market survey prior to opening a business. Market survey checklist and access to markets were described. After the concepts of a market were clear, the session went on to marketing and the importance of marketing a product or service. The importance of keeping in mind the business calendar and trends were also discussed. A team of 5 people from Karawan e Hayat came to the training to present an awareness session with all the participants.



Day Five

Day five of the training continued to brief on the topic of investment. It also included types of business costs. Basic use of calculator was taught to the participants. Once the beneficiaries were familiar with basic math concepts, they were introduced to depreciation of goods and the formula to calculate depreciation. The participants were then shown sample of receipts, cash books and the concept of record keeping in businesses and how to maintenance of cash book and receipts.

Day 6

The sixth day the participants were introduction to a mini market. Basic steps to setup a mini market were explained to the participants. Business planning as well as the six elements of business feasibility were discussed. The difference between business feasibility and business plan were also



highlighted. Livelihood investment plan was completed with the participants.

Day 7

On the last day of training, participants had to use all that they have learnt into practice. They simulated a mini market. They had to keep track of how much they spend and how much they earned. In addition, this exercise also helped them bring concepts of team work and cooperating into practice. This was

followed by training evaluation and certificate distribution and closing ceremony.

Mini Market





Winners of mini market

Third Party monitoring



Psycho-social support



Certificate distribution ceremony





Annex

Beneficiary list Enterprise Development Training Group A

BUN#	Name of Beneficiary	Father's / Husband's Name	Gender	CNIC of beneficiary if available	Age in years
AM 26	Shahrukh	Islamuddin	Male	42301-512067	21
AM 28	Abdul Aziz	Mohammad Ibrahim	Male	42401-4120727-3	44
AM-18	Sohail	Muhammad Rafique	Male	B188377-10-2068	23
AM-18	Shoaib Rafique	Muhammad Rafique	Male	42201-4073199-1	21
AM-26	Islamuddin	Sher Mohammad	Male	42301-2999414-5	47
AT-034	Aqeel-ud-din	Shahab ud Din	Male	42101-4994997-3	37
CH-002	Muhammad Ali	Ghulam Hussain	Male	42201-0267205-1	42
CH-008	Muhammad Asif	Mohammad Hussain	Male	42201-8596655-1	27
CH-010	Tariq	Muhammad Saleem	Male	42201-4937047-7	29
CH-012	M Adil	Sher Mohd	Male	42301-1716190-7	23
CH-020	Ali Raza	Muhammad Raees	Male	42301-2872649-9	20
LY-03	Abdul Qadir	Abu Bakar	Male	42301-0775178-7	49
LY-17	Ramzan	Pervaiz	Male	42301-1915759-1	24
LY-17	Pervaiz	Fakeer Muhammad	Male	42301-1099864-7	54
LY-18	Imtiaz	Yaar Mohammad	Male	42301-9623584-5	25
LY-18	Fayyaz	Yaar Mohammad	Male	42301-4038819-7	28
LY-20	Fahad	Yaar Mohammad	Male	42301-7853363-7	23
LY-26	Ameer Ali	Ali Muhammad	Male	42301-2259318-7	35
LY-31	Abdul Qadir	Ghulam Qadir	Male	42301-0805738-9	43
LY-33	Nasreen	Abdul Rasheed	Female	42301-4557863-4	36
LY-33	Abdul Rasheed	Mohammad Ismail	Male	42301-1507721-7	68
LY-34	Naveed	M Haji Anwar	Male	42301-9503221-3	28
LY-38	Muhammad Ali	Usman	Male	42301-7658273-9	45

 IET <small>INDIUS EARTH TRUST</small> Attendance sheet Enterprise Development Training		 RISE Date: 29 January to 4 February 2018 Location: Regent Plaza, Karachi							
S. No.	Participant name	NIC number	29 January	30 January	31 January	1 February	2 February	3 February	4 February
21	Fayyaz Ahmed	4230144-038219-3	FA						
22	Abdul Qadir	42301-0205232-9	Adl	Adl	Adl	Adl		Adl	
23	Muhammad Ramzan	42301-1915759-1		Ramzan	Ramzan	Ramzan	Ramzan	Ramzan	Ramzan
24	Muhammad Asif	42201-7779764-3			ASIF	ASIF	ASIF	ASIF	ASIF
25									
26									
27									
28									
29									
30									

Agenda

Enterprise Development Training

Day 1 <ul style="list-style-type: none"> • Introduction to Entrepreneurial skills and abilities • Introduction to Enterprise development • Basic Concepts of Businesses and types of businesses • Elements of Business 	Day 2 <ul style="list-style-type: none"> • Types of small enterprises • Enterprise cycle (Business cycle) • Basic concepts of small enterprise • Stages of small enterprises • Planning for small enterprises
Day 3 <ul style="list-style-type: none"> • Type of business investments • Local options for investment • Investment planning and timeframe • Structure of business planning • Introduction of Value chain • Stages of value chain 	Day 4 <ul style="list-style-type: none"> • What is a market • Introduction and importance of market survey • Basics of Marketing • Market survey checklist preparation • Elements of a market and marketing • Access to markets • Business calendar
Day 5 <ul style="list-style-type: none"> • Introduction and types of business costs 	Day 6 <ul style="list-style-type: none"> • Introduction to mini market • Basic steps to setup a mini market

<ul style="list-style-type: none"> • Use of calculator • Introduction to depreciation of goods • Formula of depreciation • Business record keeping • Maintenance of cash book and receipts 	<ul style="list-style-type: none"> • Business planning • Six elements of business feasibility • Difference between business feasibility and business plan • Livelihood investment planning
<p>Day 7</p> <ul style="list-style-type: none"> • Setup of mini market by participants • Training evaluation • Certificate distribution • Closing remarks 	

FLT Training

<p><u>Day one</u></p> <p>Budget</p> <ul style="list-style-type: none"> • Introduction to Budget • Domestic Budgeting • Source of Income & Expenditure • Benefits of Budgeting • Principles of Budget Preparation • Main Reasons of Non-Budgeting • Household level Financial Management 	<p><u>Day Two</u></p> <p>Savings</p> <ul style="list-style-type: none"> • What is poverty? • Major reason for poverty • Introduction to Savings • Importance of Savings • Options for Saving • Utilization of Savings
<p><u>Day Three</u></p> <p>Investments</p> <ul style="list-style-type: none"> • Introduction to investment • Types of investments • Decision Making for Investments • Advantages and disadvantages of Investment 	<p><u>Day Four</u></p> <p>Financial Services</p> <ul style="list-style-type: none"> • Introduction to Financial Services • Types of Financial services • Micro Credit and Loans • Process and documentation for credit obtaining • Importance of Bank Account • Introduction of Insurance • Insurance Policies
<p><u>Day Five</u></p> <p>Financial Planning</p> <ul style="list-style-type: none"> • Introduction to Business Financial Planning • Importance of Financial Planning • Preparation of Business Feasibility Plan 	

Learning and Sharing

Session 1

1 March

Time	Activity	Duration
10:00-10:20	Registration of participants	20 minutes
10:20-10:30	Welcome of guests	10 minutes
10:30-11:15	Lessons learnt and practiced in the last weeks after attending training session	45 minutes
11:15-11:30	Inspirational video and feedback	15 minutes
11:30-11:50	Tea break	20 minutes
11:50-12:00	Desensitization of mental health	10 minutes
12:00-12:30	KEH one-on-one	15-20 minutes per person
12:30-1:30	KEH group session	1 hour
1:30-2:30	Lunch Break	1 hour
2:30-2:45	Energizer	15 minutes
2:45-3:30	Take home concepts and feedback	45 minutes
3:30-3:50	Tea Break	20 minutes
3:50-4:30	Closing and giveaways	40 minutes

Session 2

7 March

Time	Activity	Duration
10:00-10:20	Registration of participants	20 minutes
10:20-10:30	Welcome of guests	10 minutes
11:30-11:50	Tea break	20 minutes
11:50-12:30	KEH one-on-one	15-20 minutes per person
12:30-1:30	KEH group session	1 hour
1:30-2:30	Lunch Break	1 hour
3:30-3:50	Tea Break	20 minutes

3:50-4:30	Closing	40 minutes
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**Session 3
14 March**

Time	Activity	Duration
10:00-10:20	Registration of participants	20 minutes
10:20-10:30	Welcome of guests	10 minutes
10:30-11:00	Introduction of the exposure visit	30 minutes
11:00-11:15	Tea break	15 minutes
11:15-12:15	Grouping of beneficiaries for Exposure visit	1 hour
12:15-1:15	KEH one-on-one and Group session	1 hour
1:15-2:00	Lunch Break	45 minutes
2:00	Depart for Exposure Visit	
3:00-5:00	Exposure visit	2 hours

**Session 4
16 March**

Time	Activity	Duration
10:00-10:20	Registration of participants	20 minutes
10:20-10:30	Welcome of guests	10 minutes
10:30-11:30	Livelihood Investment Plan handing over	45 minutes
11:30-11:50	Tea break	20 minutes
11:50-12:30	KEH one-on-one	15-20 minutes per person 30 minutes total
12:30-1:30	KEH group session	1 hour
1:30-2:30	Lunch Break	1 hour
2:30-3:30	Livelihood Investment Plan Feedback and Questions	1 hour
3:30-3:50	Tea Break	20 minutes
3:50-4:30	Closing	40 minutes

Session 5
19 March

Time	Activity	Duration
10:00-10:20	Registration of participants	20 minutes
10:20-10:30	Welcome of guests	10 minutes
10:30-11:30	Business Feasibility Plan handing over	45 minutes
11:30-11:50	Tea break	20 minutes
12:00-1:30	KEH one-on-one and group session	1 hour 30 minutes
1:30-2:30	Lunch Break	1 hour
2:30-3:30	Way forward and Feedback Most memorable moments of training	1 hour
3:30-3:50	Tea Break	20 minutes
3:50-4:30	Closing and Farewell	40 minutes

KEH Group sessions will address: Decision making, Anger management and Career Counselling

کورس کے جائزہ شیٹ (پانچواں دن)

1- کورس نے کس حد تک آپ کی توقعات کو پورا کیا ہے:

پوری طرح اوسطاً بالکل نہیں

2- کورس کے مواد اور نفس مضمون کے بارے میں اپنی رائے دیں (موزوں کالم پر نشان لگائیں)۔

نمبر شمار	عنوان (نفس مضمون)	تقدیم		
				
1-	گنتی گننا			
2-	کیلکولیڈ کا تعارف اور استعمال			
3-	لاگت کا تعارف			
4-	لاگت کی اقسام			
5-	لاگت کے بارے میں اہم معلومات			
6-	گھسائی			
8-	گھسائی نکالنے کا طریقہ (طریقہ)			
9-	کھاتہ داری کا تعارف			
10-	کھاتہ داری (کیش بک، رسید، فروخت، مقروض، قرض خواہ)			

3- موزوں خانے میں نشان لگائیں:

خدمات	عمدہ	اچھا	درمیانہ	بڑا
تربیت گاہ کا انتظام				
کھانے کا معیار				
تربیتی مواد				

بچت کی تفصیلات

۱۔ کیا آپ یا آپ کے گھرانے کا کوئی فرد بچت کرتا ہے؟	ہاں	نہیں
۲۔ بچت کرنے کا طریقہ کیا ہے؟ (روپوں میں یا اشیاء میں)		
الف:		
ب:		
۳۔ آپ کی بچت کی کل مالیت کتنی ہے؟ روپے		
۴۔ آپ کب کب بچت کرتے ہیں؟ ماہانہ	سہ ماہی	موسمی
۵۔ آپ کی بچت کے ذرائع کیا ہیں؟		
۶۔ آپ نے اس سے پہلے کبھی اپنی بچت کو استعمال کیا ہے؟ اگر کیا ہے تو کن مقاصد کے لیے؟		
۷۔ بچت کا حساب کتاب کون رکھتا ہے اور کیسے رکھا جاتا ہے؟		
۸۔ اگر آپ آج سے بچت شروع کرتے ہیں تو اس کے مقاصد کیا ہوں گے؟		
۹۔ کیا آپ کے گھرانے کے کسی فرد کا بینک اکاؤنٹ ہے؟	ہاں	نہیں
۱۰۔ اگر بینک اکاؤنٹ نہیں ہے تو اس کی وجہ کیا ہے؟		

انڈس ارتھ کی طرف سے تجاویز

کاروباری منصوبہ

لانڈری کی دوکان

ماہانہ آمد	لاگت کا تخمینہ
12,050/- روپے	28,800/ روپے

اندازاً 35 سے 40 کپڑے جوڑے روزانہ کی دھلائی و استری کا کام ہے۔ علاقے میں اس کام کو کرنے والا کم ہیں اور مقامی سطح پر اسکی ضرورت بھی ہے۔ اور گاہک بھی دستیاب ہیں اور اس کاروبار کے لیے کم سرمایہ درکار ہے۔	کاروبار
اس کاروبار کے لیے مقامی سطح پر گاہک موجود ہیں۔ کاروباری افراد، ملازم پیشہ افراد، ہوٹل، ہسپتال اور فیکٹریاں ممکنہ گاہک ہو سکتے ہیں۔	گاہک
اس کاروبار کو شروع کرنے کے لیے زیادہ سرمائے کی ضرورت نہیں، عمومی طور پر اس کاروبار کو شروع کرنے کیلئے تقریباً 44,250 روپے کی ضرورت ہوگی۔	وسائل
اس کام کو گھر میں بھی کیا جاسکتا ہے اور محلے کی چھوٹی دوکان ماہانہ کرایہ 2000 پر لے کام شروع کیا جاسکتا ہے۔ مزید براں کپڑے دھونے اور سکھانے کے لیے بھی جگہ درکار ہوگی۔	جگہ
اس کاروبار کیلئے کم از کم دو افراد درکار ہونگے۔ اس افرادی ضرورت کو پورا کرنے کے لیے گھر کے افرادی کی مدد بھی لی جاسکتی ہے۔	افرادی قوت
پلاس اور بجلی چیک کرنے کے لیے ٹیسٹر کی ضرورت ہوگی۔	آلات و اوزار
خام مال میں، سرف، صابن، نیل، بلچنگ پاؤڈر، مائع، کونڈ اور سٹارچ کی ضرورت ہوگی جو کہ بازار سے با آسانی دستیاب ہے۔	خام مال
اس کام میں کپڑے دھونے اور پریس کرنے کے لیے بجلی کی دستیابی بہت ضروری ہے، عدم دستیابی کی صورت میں دھلائی ہاتھ سے اور پریس کوئلے والی استری سے کیے جا سکتے ہیں۔	بجلی

اخراجات کا تخمینہ

مستقل اخراجات

نمبر شمار	درکارا شیا	تعداد	قیمت فی یونٹ (روپے)	کل لاگت (روپے)
1	واشنگ مشین	1	11,000	11,000
2	استری	2	2,000	4,000

3,500	3,500	1	میز	3
8,000	8,000	1	شوکیس	4
2,000	1,000	2	بالٹی/ٹب	5
300			اوزار	6
28,800	ٹوٹل رقم			



جاری اخراجات

کل لاگت (روپے)	قیمت فی یونٹ (روپے)	تعداد	درکارا شیا	نمبر شمار
1,000	5	200	بینگر	1
1,800	300	6	شاپنگ بیگ (کلو)	2
4,000	4,000	فی ماہ	سرف اور کیمیکل	3
2,000	2,000	فی ماہ	دوکان کا کرایہ	4
6,000	6,000	فی ماہ	بجلی کا بل	5
650	65	10	کوئلہ (کلو)	6
				7
15,450	ٹوٹل رقم			

ماہانہ آمدنی کا اندازہ

کل لاگت (روپے)	قیمت فی یونٹ (روپے)	تعداد	درکارا شیا	نمبر شمار
12,600	180	70	کاٹن کاسوٹ	1
10,000	250	40	سادہ سوٹ	2
1,500	5	300	پینٹ اور کوٹ	3
1,000	20	50	چادر، کھیس وغیرہ	4

2,400	8	300	کبیل	5
				6
27,500	ٹوٹل رقم			

منافع

منافع	=	اخراجات	آمدنی
12,050/-		15,450/-	27,500/-

فیصلہ کرنا: اس کاروبار کو چھوٹے پیمانے پر شروع کر کے بڑھایا جاسکتا اور مناسب منافع کمایا جاسکتا ہے۔ جو گھریلو اخراجات کے ساتھ ساتھ قرضے کی مابانہ قسط کی ادائیگی میں معاون ثابت ہوگا۔