

A WORKSHOP ON APPRAISING AND FINANCING PROJECTS OF WOMEN ENTREPRENEURS

October 03 - 21, 1994

Organized by :



United Nations Industrial Development Organization
(UNIDO)

and



United Nations Development Fund for Women
(UNIFEM)

in co-operation with
Government of India

Implementing Agency



**ENTREPRENEURSHIP DEVELOPMENT
INSTITUTE OF INDIA**

Ahmedabad (Near Village Bhat)
P.O. Chandkheda - 382 424, Gujarat, India.

BACKGROUND

Integration of women in the mainstream of development decision making and enhancing their participation in economic development gathered momentum world over in the 70s and 80s, thanks to the efforts of international bodies like the United Nations. As part of the efforts to enhance the role of women in industrial development, UNIDO, and the United Nations Development Fund for Women (UNIFEM), in co-operation with the Government of India, are organizing a workshop for Credit Officers, Appraisal Officers and Investment Analysts of Banks, Financial Institutions and Investment Promotion Organizations. The Workshop, apart from helping the participants to improve their knowledge and skills of project appraisal and investment decision-making, would sensitize them by developing an appreciation of capabilities and strengths of women as entrepreneurs and sharpening their skills and competence to appraise women as project promoters.

OBJECTIVES :

The objective of the workshop is to enable the participants to :

- * Appraise and assess applications for financial assistance from women entrepreneurs objectively on merit and with confidence in the context of problems and needs peculiar to women entrepreneurs;
- * Identify the data required and analyse their suitability for preparation of relevant parts of industrial feasibility studies (including environmental impact assessment);
- * Discuss the stages of feasibility report preparation, understand and practically apply various techniques used;
- * Integrate the data gathered into a full-fledged feasibility study;
- * Carry out computer-supported and comprehensive appraisal of the financial and economic viability of industrial projects using the Computer Model for Feasibility Analysis and Reporting (COMFAR);
- * Make more rational investment decisions.

COURSE CONTENT

- Gender specific issues relating to industrial finance.
- Project identification with reference to women entrepreneurs and their constraints.
- Current approaches to appraising industrial projects.
 - * Market Analysis
 - * Technical Feasibility
 - * Financial Viability

- Gender specific biases in current approaches
- Methods for appraising entrepreneurial potential of women.
- COMFAR
- Behavioural inputs to re-orient attitudes of bankers towards women.

METHODOLOGY OF TRAINING

Apart from lectures to present concepts, emphasis will be on interactive style of learning using case studies and participants' own experiences. Audio-visuals would accompany lectures. Participants would work on case studies and participate in group discussions. They will be introduced to a systematic presentation of all aspects relating to the financial problems of women's enterprises. They will then concentrate on the financial, technical and economic appraisal of investment projects submitted by women entrepreneurs.

PROGRAMME SCHEDULE

From October 03-21, 1994. Three weeks with a daily schedule of six hours of lectures, case discussions and experience sharing.

PARTICIPANTS

The workshop will accommodate 25 officers of banks, financial institutions and investment companies of developing countries. Therefore, 25 fellowships will be awarded to candidates from selected developing countries. Governments are invited to nominate at least three to four candidates who should have a university degree in Economics or Business or Business Administration with at least 3-5 years of practical experience in a supervisory position in their home countries in the field of project preparation, appraisal or investment decision making. Candidates with technical background should have prior training in basic economics and financial project preparation in addition to practical experience. The candidates suggested by Development Corporations, Development Banks, Finance Corporations and Government units charged with responsibilities of project preparation and appraisal will have preference. The participants will attend the whole programme according to the schedule prepared by the host institution and will comply with the rules and regulations governing the training.

LANGUAGE REQUIREMENTS

The programme will be conducted in English and therefore the candidates must have a good working knowledge of the English language. Applicants from non-English speaking countries or whose studies were not conducted in English should

submit a satisfactory English language certificate preferably from a recognized institute such as the British Council, the American Cultural Association, etc. in order to be considered eligible for a place.

TECHNICAL REPORT

Each participant is expected to prepare, before the commencement of the programme, a short note consisting of 2-5 typewritten pages outlining the procedures and practices in the respective home country with regard to project preparation and appraisal.

FINANCIAL AND ADMINISTRATIVE ARRANGEMENTS FOR THE PARTICIPANTS

1. UNIDO, through the contribution of the Government of India to the United Nations Industrial Development Fund and other sources, will provide:

For Foreign Participants :

- (a) Round-trip economy class air transportation between airport of departure in home country and Ahmedabad (India).
- (b) Five kilos of excess baggage for the homeward journey only, to be used under conditions governing official travel.
- (c) Full boarding and lodging will be provided by the host institution. In addition, each participant will receive Indian Rupees 384 per day to cover incidentals. These will be in lieu of applicable Daily Subsistence Allowance.
- (d) All training facilities and training staff required for the implementation of the programme.
- (e) Expenses related to local transportation and organization of the programme.
- (f) Training material.

For Indian Participants

As per above, except items (a) and (b).

2. The participant's Government/sponsoring institution/ individual will be required to bear the following costs :

- (a) All expenses in home country incidental to travel abroad, including expenditures for passport, visas, medical examinations, inoculations and

other such miscellaneous items, as well as internal travel to and from the airport of departure in the home country.

(b) Salary and related allowances for the participants during the period of the training programme.

3. The United Nations and the host government will not assume any responsibility for the following expenditures in connection with the participant's attendance at the training programme.

(a) Costs incurred by participants with respect to any insurance, medical bills or hospitalization fees.

(b) Compensation in the event of death, disability or illness of participant.

(c) Loss or damage to personal belongings and compensation for damage caused to them by climatic or other conditions.

NOTE : Participants are strongly advised not to have members of their family accompany them, since there will be no accommodation available for family members. The sponsors of the training programme will not be liable for any expenses incurred by dependents.

VENUE

The programme will be organized at :

Entrepreneurship Development Institute of India
Ahmedabad, Gujarat, India.

Tel: (91) (0272) 811331, 811064 Tlx:0121-6224 Fax:91-272-815367

The Institute has a sprawling campus set in pleasant surroundings, 5 Kms. from Ahmedabad Airport on Gandhinagar highway. Ahmedabad is well connected by rail and air with Bombay and Delhi.

ARRIVAL INSTRUCTIONS

Participants whose nominations have been accepted by UNIDO and who intimate their travel plans to the EDI may expect to be received at Ahmedabad Airport/ Railway Station (near the exit point of the building) with an EDI placard.

Some important telephone numbers of EDI personnel at Ahmedabad where participants can contact in case of emergency and after or before office hours:

- | | |
|--------------------------|---------------|
| 1. Mr. K.G.K.Pillai | (0272) 398641 |
| 2. Lt. Col.P.P.S. Narula | (0272) 868393 |
| 3. Mr. Vivek Saklani | (0272) 811331 |
| 4. Prof. J.B.Patel | (0272) 437323 |

SELECTION OF PARTICIPANTS

Nomination forms in respect of candidates nominated for the workshop should be sent to UNIDO, at the address given below, **until March 15, 1994**. Selection of participants for the workshop will be done during the fourth week of March, 1994.

Mr. Djamel-Eddine Ghozali, Office-in-charge
Feasibility Studies Branch
Industrial Operations Support Division
Department of Industrial Operations
United Nations Industrial Development Organization
Vienna International Centre
P.O.Box 300
A-1400 Vienna Fax : 232156

UNIDO in co-operation with the host organization, will select the participants from among the nominations received, giving due regard to professional qualifications, level of experience and other relevant considerations.

About EDI

The Entrepreneurship Development Institute of India, established in 1983, is sponsored by national development banks - Industrial Development Bank of India (IDBI), Industrial Credit and Investment Corporation of India (ICICI), Industrial Finance Corporation of India (IFCI) and State Bank of India (SBI). This national resource organization initiates, supports and accelerates training and research in the area of entrepreneurship development. During its short career, the Institute has earned a great deal of national and international recognition which is amply reflected in the support that the World Bank, International Labour Organization, United Nations Industrial Development Organization, Commonwealth Secretariat and several other international agencies have extended to its educational endeavours.

The EDI has access to the expertise of outside consultants to supplement its resources. It has organized several training programmes for women on entrepreneurship development and produced a large number of publications and audio-visuals on entrepreneurship development. It has recently brought out a publication based on intensive research under the title **In Search of Identity - The Women Entrepreneurs of India**. It has, thus, accumulated considerable relevant experience and expertise to mount and operationalize the proposed programme.

The EDI has a pleasant, functional campus which provides wholesome academic environment with elegant, air-conditioned resident halls, well-equipped classrooms and a good library and other logistic facilities.