

during phase I. This first phase will allow to show some results and to create awareness on the Programme, in order to attract additional funding. The Director of the Programme, in close cooperation with UNDP, UNCTAD and the Board of Directors, will have the responsibility to identify available funds and negotiate with potential partners to secure the continuation of the Programme in a subsequent phase II. The Ministry of Planning (through the Local Development Programme), UNDP and the Industrial Development Bank (IDB) could be potential funding partners. As stated in the three-year consolidated budget, it is expected to have identified funds to an amount of US\$ 570,000 for ensuring the full operationalisation of the Programme in phase II.

Institutional arrangements:

Upon the installation of the Empretec offices in the Jordan Loan Guarantee Corporation, the Empretec Jordan Director, in cooperation with JLGC Managing Director, will have to formally set-up the Empretec Jordan Business Centre and constitute the Board of Directors. Internal functioning regulations of the Centre and a reporting structure to the Board of Directors will have to be defined. Furthermore, detailed cooperation agreements with each Board member stating their role will have to be negotiated.

Phase II (year 2 and 3): Consolidation and expansion of Programme activities and full operationalisation of the Business Centre.

Phase II of the Empretec Programme includes development of local institutional capacity, certification of local trainers, conduction of six ETWs in English and Arabic, putting in place of specialised follow-up services, setting-up a national Empretec Entrepreneurs Association and progress toward financial self-sustainability. Furthermore, to secure long-term sustainability of the Programme, the Empretec Board of Directors and the Director of the Centre should have as one of their priorities the establishment of an independent institutional structure (e.g. Empretec Jordan Foundation).

In phase II, part of the funding will be secured by Med 2000 (US\$ 100,000) and JLGC (US\$ 80,000 in-kind). UNDP will contribute financially to this phase. The exact amount will be decided upon towards the end of year 2002. The Government of Jordan will also cost-share the programme by matching the Med 2000 and UNDP financial contributions. Additional sources of funding should be identified during phase I.

4. Board of Directors of the Empretec Business Centre

The Board of Directors is composed of a coalition of selected local public and private stakeholders in SME development in Jordan, will oversee project implementation and assure that Empretec Jordan becomes a sustaining support structure by the end of the international funding cycle. The presence of representatives of local support structures will rationalise activities and strengthen integrated interventions in SME development. It could also strengthen public-private sector interaction and influence the Government in the formulation of SME policies and laws.

As soon as the Empretec Centre is established, the Board of Directors will be constituted. It will be composed of representatives of the following institutions:

1. JLGC, acting as the official national counterpart will be President of the Board .
2. UNDP Jordan, representing UNCTAD, will be Vice-President of the Board.
3. Ministry of Planning, member of the Board
4. Industrial Development Bank (IDB), member of the Board.
5. UNIDO/Investment Promotion Unit, member of the Board and one of the MED 2000 Agencies.
6. Jordan Trade Association, member of the Board, acting as special counterpart for export programmes.
7. Amman Chamber of Commerce, member of the Board.
8. Amman Chamber of Industry, member of the Board.
9. Jordan Businessmen Association, member of the Board.
10. Young Entrepreneurs Association (YEA), member of the Board, acting as special counterpart for activities with young entrepreneurs.
11. Information Technology Association (Int@j), member of the board, acting as special counterpart for activities related to high-tech.
12. University of Jordan/Industrial Engineering Dept., member of the Board.

5. Main responsibilities of the staff of the Empretec Centre

A small team of highly qualified staff, headed by a local Programme Director, with the help of support staff, selects, trains and assists potential entrepreneurs in all aspects of business creation, and secure institutional building (*see annex 2*).

In the training area, the **Empretec Business Centre** will undertake various activities including the organization of the Entrepreneurship Training Workshops (*see annex 4*) the development of local capacity through training of staff and trainers, and the translation into Arabic and adaptation of training materials. The follow-up services, including business diagnosis and business plan assessment, will be ensured by a Business Counsellor, in cooperation with the Director, and with the support of a network of service providers to be identified.

All entrepreneurs who will be selected to benefit from the Programme will participate in the Empretec Entrepreneurship Training Workshop. They will also be encouraged to organize themselves in a support group, often an association, to exchange ideas, create business opportunities, link with other Empretec associations worldwide, organize business meetings and fairs and formulate SME sector needs.

UNCTAD will support Empretec Jordan in linking and networking with other Empretec country programmes and Empretec Centres world wide. Through the Global Empretec Network the Jordan Empretec Centre will be able to exchange and access to information in a number of different issues (new services, business offers/demands, events, etc.). The Web-based computer system of Empretec Geneva (Management Information System – MIS) will allow calculating performance indicators and benchmarking for the national programme.

6. Expected end-of-project situation

It is expected that by the end of phase II (three-year period), UNDP/UNCTAD will have a) established an institutional framework to implement the programme, b) developed a national training and support capacity, c) supported selected entrepreneurs and enterprises and, d) integrated the Programme into a regional and international Empretec network.

More specifically:

a) The establishment of an institutional framework will have included the:

- ◆ installation of an Empretec Business Support Center,
- ◆ formation of a Board of Directors,
- ◆ recruitment and training of staff ,
- ◆ constitution of an Empretec Entrepreneur Association,
- ◆ development of an institutional network of service providers,
- ◆ creation of mechanisms to foster public-private sector dialogue.

b) To assure a national training and support capacity, the following tasks would have been completed:

- ◆ translation, adaptation, customization of all training materials/tools into Arabic,
- ◆ identification and training of four Jordanian trainers in English and Arabic,
- ◆ transfer of selection and interview methodology to local institutions,
- ◆ training of local staff in business support mechanisms,
- ◆ identification and installation of follow-up services,
- ◆ development of mechanisms to access project financing for project beneficiaries,
- ◆ negotiation of cooperation agreements with other local institutions.

c) Support to selected entrepreneurs and enterprises will have included the:

- ◆ conduct of the entrepreneurship training workshops,
- ◆ business plan preparation and analysis,
- ◆ provision of specialized follow-up services,
- ◆ referral of entrepreneurs to other support programmes,
- ◆ assistance in the negotiation for project finance,
- ◆ facilitation of business partnerships.

d) Empretec Jordan will have been integrated into the regional and international network of Empretec programmes, through the:

- ◆ staff participation in annual Empretec directors' and trainers' meetings,
- ◆ inclusion of Jordanian entrepreneurs into Empretec data-base,
- ◆ incorporation of the Centre in the Management Information System (MIS),
- ◆ establishment of contacts between Empretec Entrepreneurs Associations,
- ◆ joint organization of training and business partnering activities in the region,
- ◆ organization of regional training activities.

Assuming the successful completion of the above tasks, progress would have been made in:

- ◆ Mobilizing the Jordanian entrepreneurial resources and in enhancing the entrepreneurial drive of Jordanian SMEs.

- ◆ Facilitating better access to credit for Programme beneficiaries.
- ◆ Enhancing the capability of SME to design and implement competitive business strategies.
- ◆ Strengthening selected SMEs in adapting to competitive regional and global markets.
- ◆ Encouraging a number of SMEs in selected sub-sectors to export, broaden their markets, as well as expanding the volume of non-traditional products, thus contributing to job creation.
- ◆ Enhancing business contacts and networks beyond Jordan and initiating cross-border business ventures.

To concretize, Empretec Jordan is expected to provide, over a three-year period, training to over 225 entrepreneurs and managers of SMEs with growth and innovation potential, and train and certified some 4 national trainers. It will assist in providing follow-up services to some 160 SMEs and access to finance to some 100 proposals.

Gathering the experience with the best-performing Empretec Programmes in Latin America, it is expected that as a result of these training, consultancy and promotion activities, the Programme will contribute by the end of the third year to launching some 80 business projects by either new ventures or existing SMEs and to creating directly or indirectly some new 800 to 1,000 jobs.

7. Special considerations

Special considerations will be given to entrepreneurs with innovative, value-added, sound businesses or proposals that will help Jordan achieve a competitive and more equitable private sector. Also special attention will be given to women entrepreneurs and university graduates.

8. Coordination arrangements

As executing and implementing agency, UNDP/UNCTAD will provide managerial, expert and back stopping support to ensure the Programme achieves its objectives. It is responsible for the adaptation of the Programme approach, the methodology and the transfer of best practices from other Empretec Programmes to Empretec Jordan. Periodic back stopping missions during the two phases of the Programme will be gradually reduced as the Programme matures and becomes more sustainable.

The JLGC will act as the national counterpart and will help in executing the Programme. It will host Empretec Jordan and adopt the Programme as part of its support services.

JLGC, with assistance of UNDP/UNCTAD, will identify and approach potential funding organizations to secure adequate Programme financing and to ensure Programme continuation and expansion after phase I. UNDP, following UNCTAD advice, will execute and administer local Programme funding and recruit national Programme personnel.

The Board of Directors, composed of selected public-private stakeholders active in the field of SME development, will be created to oversee the Programme implementation and consolidation. It will advise on overall policy and broad operational guidelines and will oversee expansion and consolidation of Empretec Jordan, based on UNCTAD/Empretec best practices.

The local Empretec Director, who will coordinate Programme implementation, manages the interaction with other services within JLGC, reports to the Board of Directors, follows UNDP/UNCTAD's implementation strategy and workplan as spelled out in the project document (*see annex I*).

In order to facilitate coordination and avoid duplication, all donor agencies and other organizations working on SME development in Jordan will be invited regularly to coordination meetings to exchange views on their respective programmes, particularly on progress achieved and future activities.

In addition, specific cooperation arrangements will be worked out with public and private sector organizations working with small and medium enterprises and joint sponsorship of specific events will be arranged with interested donors and international organizations.

9. UNCTAD expertise

The Empretec Programme is implemented from UNCTAD Headquarters in Geneva. Project activities are carried out through periodic expert travels and backstopping missions until a permanent programme structure has been established. Even then, UNCTAD continues to monitor and guide the Programme from Geneva to ensure quality and best practices.

10. UNDP Jordan support

In fostering the objectives of this project and the timely implementation of its components, UNDP offers a tried and tested mechanism that conforms to national development priorities and its complementary ongoing UNDP activities in the country. In short, the primary objectives of UNDP's support are:

1. Establish an effective implementation support system that controls programme's implementation at the policy level with UNDP's operational flexibility;
2. Recruit highly qualified and experienced national staff under a competitive remuneration scale;
3. Facilitate a competitive bidding system that guarantees a good price-to-quality ratio for the procurement of equipment or services (exempt from sales tax, in addition, all imported equipment will enter the country duty-free under UN regulations);
4. Offer the utilization of UNDP's rapid disbursement system both internationally (e.g. for expatriate consultants) and locally (e.g. for payments of participating training institutions and suppliers); and

5. UNDP's extensive network of field offices world-wide and close relationship with other relevant institutions in the UN system who can provide support for selected items such as training activities or provision of services.

11. Counterpart support capacity

At the same time, the JLGC will make available to the beneficiaries of the Empretec Business Centre the following services:

- **Counselling Services Unit for SMEs:** The SMEs Counselling Services Unit receives applications either directly from clients seeking finance for their projects or through banks. The Unit then conducts field inquiries, prepares feasibility studies and cash flow analyses for such projects.
- **Pre-shipment Export Credit Guarantee Programme:** This programme is designed to serve Jordanian exporters by helping them obtain short-term working capital loans from commercial banks in order to finance the manufacturing of exportable goods.
- **Post-shipment Export Credit Guarantee Programme:** This Programme covers all external export operations of the exporter except those that are prepaid in full or through confirmed letters of credit supported by a Jordanian bank. The guarantee covers all commercial risks associated with the bankruptcy of the foreign buyers, protected defaults, or his unjustifiable refusal to take delivery of the goods. The guarantee provides 85% of the loss resulting from any risk covered by the guarantee contract.
- **Political Risks Guarantee:** In a bid to boost and diversify the guarantee products that could be made available to Jordanian exporters, JLGC has renegotiated with the French Company for External Trade Insurance (COFACE) by adding the political risks, that might impede Jordanian exports, to the list of risks covered by the reinsurance agreement concluded therewith along the lines of all Arab and international credit guarantee agencies that extend Export Credit Guarantee Services.

C. DEVELOPMENT OBJECTIVE

The long-term development objective of the Programme is to enhance SME policy and strengthen the institutional framework responsible for providing continuous support to the small and medium business sector. By setting-up a support structure for entrepreneurs, the Programme will stimulate employment-creating investment by increasing the number of small and medium-scale enterprises, which can grow and succeed in increasingly liberalized markets. By assisting SMEs to invest and to expand output and exports, the Programme will stimulate job creation.

The long-term viability of a vibrant Jordanian SME sector will prove to be a lucrative and pivotal component of the national enterprise and trade development strategy.

D. IMMEDIATE OBJECTIVES, OUTPUTS AND ACTIVITIES

	Responsibilities:		
	UNCTAD/ UNDP	Empretec Jordan	JLGC
1. Task 1 (preparatory phase)			
To conceptualize and design functional Empretec Programme in Jordan			
Output 1.1			
Assessment of SME needs in Jordan			
Activities			
1.1.1 Undertake an UNCTAD programming mission	X		
1.1.2 Assess the Jordanian SME sector and ongoing assistance to SMEs	X		X
Output 1.2			
Identification of and negotiation with Programme partners			
Activities			
1.2.1 Identify counterpart	X		
1.2.2 Identify stakeholders	X		X
1.2.3 Negotiate cooperation arrangements	X		
1.2.4 Identify possible cooperation with other international and bilateral programmes	X	X	X
Output 1.3			
Implementation and funding strategy			
Activities			
1.3.1 Draft a project document and discuss with counterpart	X		X
1.3.2 Discuss financing arrangements	X		

2. Task 2

To set-up the institutional framework for the Empretec Jordan Programme

Output 2.1

Establishment of a functional Empretec support centre located in JLGC

Activities

2.1.1	Identify and recruit Director and core staff	X		X
2.1.2	Procure office space	X		X
2.1.3	Equip office	X		X
2.1.4	Train staff, including a study tour in a country programme or in Geneva	X		
2.1.5	Prepare promotional materials in English and Arabic	X	X	X

Output 2.2

Strengthening of the institution

Activities

2.2.1	Sensitize private and public stakeholders	X		X
2.2.2	Constitute the Board of Directors, comprised of selected private-public stakeholders active in SME development	X	X	X
2.2.3	Define a reporting structure to the Board of Directors		X	X
2.2.4	Set-up a monitoring and evaluation system		X	X
2.2.5	Identify sources of funding and negotiate financing arrangements	X	X	X

Output 2.3

Strengthening and diversification of service offer

Activities

2.3.1	Identify key services complementary to existing initiatives of JLGC, Empretec and other institutions		X	X
2.3.2	Start transference of know-how of other sub-products	X	X	X
2.3.3	Create a network of service providers and stakeholders	X	X	X
2.3.4	Develop cooperation mechanisms with local, bilateral and international programmes	X	X	X
2.3.5	Follow-up implementation of other sub-products	X	X	X

3. Task 3

To translate into Arabic and adapt core Empretec training materials

Output 3.1

Translation of training materials

Activities

3.1.1	Identify appropriate translator	X	X	X
3.1.2	Execute raw translation			
3.1.3	Review and finalize translation by a joint Jordanian/Palestinian trainer team		X	

Output 3.2

Adaptation of training materials by a joint Jordanian/Palestinian trainer team

Activities

3.2.1	Develop Jordanian case studies		X	
3.2.2	Adapt and modify behavioural training tools	X	X	
3.2.3	Produce master copies	X	X	

4. Task 4

To conduct Empretec workshops

Output 4.1

225 trained entrepreneurs

Activities

4.1.1	Conduct model validation of training methodology (installation training package)	X	X	
4.1.2	Organize 9 cycles of outreach campaign, including in less advantaged Governorates		X	X
4.1.3	Select promising entrepreneurs, including in less advantaged Governorates		X	X
4.1.4	Conduct 4 Entrepreneurship Training Workshops (ETW) in English for 25 participants each (to be executed by international training team)	X	X	
4.1.5	Conduct 3 Entrepreneurship Training Workshops in English or Arabic for 25 participants each (to be executed by local training team)		X	
4.1.6	Conduct 2 Entrepreneurship Training Workshops in Arabic for 25 participants each in less advantaged Governorates (to be executed by local training team)		X	

5. Task 5

To develop a local training capacity

Output 5.1

4 certified Jordanian Empretec trainers

Activities

5.1.1	Identify and select potential bilingual Jordanian trainer candidates	X	X	
5.1.2	Participate in 3 or 4 ETWs in English, the first one as participants, the subsequent ones as assistant trainers			

5.1.3	Organize one regional Training-of-Trainers Workshop (to be executed by international trainers)	X	X	
5.1.4	Certify in English 4 trainers	X		
6. Task 6				
To provide follow-up assistance and support to Empretec entrepreneurs				
Output 6.1				
Some 160 well-structured business plans				
Activities				
6.1.1	Conduct business diagnostics and business plan assessment		X	
6.1.2	Select the most promising business plans submitted by workshop participants		X	
6.1.3	Assist selected entrepreneurs in finalizing their business plans		X	
Output 6.2				
Some 100 bankable project proposals in priority sectors				
Activities				
6.2.1	Select business plans to be promoted		X	
6.2.2	Facilitate access to project/equipment financing		X	X
Output 6.3				
Demand-driven follow-up services and support (on a cost-share basis)				
Activities				
6.3.1	Identify most suitable follow-up assistance (training advisory services) for Empretec entrepreneurs	X	X	
6.3.2	Identify need-based follow-up advisory services in the area of marketing, quality, accounting and management	X	X	

F. INPUTS

1. The counterpart organization: JLGC

- Office accommodation with basic office equipment (furniture, PCs, telephone, fax and photocopier) for the local Empretec Programme Director and support staff (with easy access for entrepreneurs after office hours and parking spaces)
- Communication lines (telephone, internet & fax)
- Access to a large meeting room (seating room for 20 people)
- One secretary
- Office maintenance (cleaning, security)

2. UNDP/UNCTAD

- UNCTAD implementation and support
- Transference of expertise (methodologies on capacitating and advising)
- Empretec Jordan Director
- Empretec Jordan Business Counsellor/Coordinator
- Training and certification of local trainers and interviewers
- Training of staff (study tours, international meetings, regional workshops...)
- Coordination of partnership events
- Performance Indicator System (MIS)
- Administration of the project

G. RISKS

The success of the Programme depends to a large extent on the overall political and economic climate in Jordan and in the region, as well as the pace of Government and private sector institution-building and networking.

Risks are recognised in the absence or incoherence in Jordanian SME policies and institutional arrangements, in the identification and timely appointment of a suitable Empretec Jordan director, in the availability of suitable local trainers, in difficulties in reaching the right target group and attracting entrepreneurs who will benefit the utmost from the Programme.

The Programme's success and sustainability is also dependent on the close cooperation with the national counterpart and the Government cooperating agency. Finally, the success of the Programme depends on the ability of securing the necessary funds for phase II.

H. PRIOR OBLIGATIONS AND PREREQUISITES

A prerequisite for the start of the Programme is the successful negotiation of funding and cooperation arrangements with the local counterpart and partners and with international funding agencies.

I. PROGRAMME REVIEW, REPORTING AND EVALUATION

The Programme will be subject to tripartite review (joint representatives of the Government, UNDP/UNCTAD and JLGC) at least every six months, the first such meeting to be held within the first six months of the start of full implementation. The Empretec Jordan Director shall prepare and submit an annual Project Performance Report to UNDP/UNCTAD. Monthly update reports on project activities will allow UNDP/UNCTAD and JLGC to guide the project implementation.

J. LEGAL CONTEXT

The project document shall be the instrument referred to as such in Article 1, paragraph 1, of the Standard Basic Assistance Agreement between the Hashemite Kingdom of Jordan and the United Nations Development Programme.

The following types of revisions may be made to this project document in consultation with the Board of Directors and with the signature of the UNDP representative only, provided he or she is assured that the other signatories of the project document have no objections to the proposed changes:

- a. Revisions in, or addition of, any of the annexes of the project document;
- b. Revisions which do not involve significant changes in the immediate objectives, outputs or activities of a project, but are caused by the rearrangement of inputs already agreed to or by cost increases due to inflation; and
- c. Mandatory annual revisions, which rephrase the delivery of agreed project inputs or reflect increased expert or other costs due to inflation, or take into account agency expenditure flexibility.

K. BUDGET

1. UNCTAD/Med 2000 contribution for Phase I (one year)*

BL	Budget Items	TOTAL	
		w/m	US\$
10	PROJECT PERSONNEL		
15.01	Official travel		6,000
17	National project personnel		
17.01	Programme Director	12	42,000
17.02	Programme Coordinator	12	14,400
17.51	National trainers	3.5	5,000
17.52	National business consultants	1	1,000
20	SUBCONTRACT		
21.03	Entrepreneurship training	2	108,100
21.04	Translation/adaptation/production training material		9,500
30	TRAINING		
32.01	Training and fellowships		6,000
50	MISCELLANEOUS		
53.01	Sundries		2,000
58.01	UNDP AOS (3%)		6,000
99	PROJECT TOTAL		200,000

This budget excludes the 13% of Programme Support Cost, amounting to US\$ 26,000 that will be charged to the Med 2000 budget.

17.51 National trainers

Workshop 1	participation	
Workshop 2 (3 trainees)	3 x US\$ 500	= US\$ 1,500
Workshop 3 (1 trainee)	1 x US\$ 500	= US\$ 500
	(2 assistants) 2 x US\$ 1,500	= US\$ 3,000

21.03 Entrepreneurship training workshops

Model validation	US\$ 9,000
Workshop 1 (lead and co-trainer)	US\$ 38,250
Workshop 2 (lead and co-trainer)	US\$ 38,250
Workshop 3 (lead trainer)	US\$ 22,600

2. Consolidated budget per donor contribution

BL		1st YEAR			2nd YEAR			3rd YEAR			TOTAL	
		UNCTAD	OTHERS	W/M	UNCTAD	OTHERS	W/M	UNCTAD	OTHERS	W/M	UNCTAD	OTHERS
	TOTAL PERSONNEL											
15	TRAVELS											
15.01	Official Travel	\$6,000				\$10,000			\$10,000			
	TOTAL TRAVELS	\$6,000				\$10,000			\$10,000			\$20,000
17	NATIONAL PERSONNEL											
17.01	National Director	\$42,000		12	\$42,000		12	\$42,000		12		
17.02	Business Counsellor	\$14,400		12	\$13,000	\$2,400	12		\$18,000	12		
17.51	National Trainers	\$5,000		3.5		\$15,500	3.5		\$20,000	4		
17.52	National Consultants	\$1,000				\$45,000	6.5		\$45,000	6.5		
17.53	Secretarial assistance					\$6,000	12		\$6,000	12		
	TOTAL NATIONAL PERSONNEL	\$62,400			\$55,000	\$68,900		\$42,000	\$89,000		\$159,400	\$157,900
21	SUBCONTRACTS											
21.01	Outreach					\$15,000			\$10,000			
	Trade Fairs					\$26,000			\$20,400			
21.03	Entrepreneurship training			2		\$22,600			\$60,000			
21.04	Information services	\$108,100				\$57,600			\$5,000			
	Translation & adaptation training material	\$9,500				\$10,000			\$95,400			
	TOTAL SUBCONTRACTS	\$117,600				\$131,200			\$95,400		\$117,600	\$226,600
32	TRAINING											
32.01	Training and fellowships	\$6,000				\$10,000			\$10,000			
	Training of Trainers					\$13,500			\$15,000			
	TOTAL TRAINING	\$6,000				\$23,500			\$25,000		\$6,000	\$48,500
45	EQUIPMENT											
45.01	Equipment					\$24,000			\$30,000			
	TOTAL EQUIPMENT					\$24,000			\$30,000			
53	MISCELLANEOUS											
53.01	Training materials					\$6,000			\$6,000			
	Training costs					\$5,000			\$10,000			
	Performance Indicator System (MIS)					\$15,000			\$15,000			
	Sundries	\$2,000				\$3,000			\$3,000			
	UNDP AOS 3 %	\$6,000			\$1,700			\$1,300				
	TOTAL MISCELLANEOUS	\$8,000			\$1,700	\$29,000		\$1,300	\$34,000		\$11,000	\$63,000
	TOTAL PER YEAR	\$200,000			\$56,700	\$286,600		\$43,300	\$283,400		\$300,000	\$570,000

TOTAL FOR THREE YEARS \$870,000

Explanatory notes on Consolidated Budget:

15.01 – Official travel (undertaken jointly with other country/region missions)

- 1st year – 3 UNCTAD missions (9 days)
- 2nd year – 3 UNCTAD missions (15 days)
- 3rd year – 3 UNCTAD missions (15 days)

17.01 – Salary of the national Programme Director

17.02 – Salary of the national Business Counsellor

17.51 – National Trainers

- Average salary scale (according to training level (assistant trainer, co-trainer, certified trainer) and country salary scale)

17.52 – National consultants

- Individual/specialised consultancy hours/days to be made available for Empretec beneficiaries.

21.01 – Outreach

- Promotion of workshops (adverts, contacts...)
- Promotional material (flyers, business cards...)

21.01 – Trade Fairs

- Fund for local and international business round-tables and fairs (cost-sharing basis with participating firms: stands, travel etc.)

21.03 – Entrepreneurship training (Entrepreneurship Training Workshop – ETW)

- Model validation
- Transfer of methodology to local trainers: conduction of 4 workshops by international certified trainers (two first workshops conducted by one international lead trainer and one international co-trainer, the third and fourth workshops conducted by one international lead-trainer and one local co-trainer) (80 hours per trainer per workshop and travel, per diem, training material)
- 3 screening processes of candidates to attend the workshops; interview training before every workshop
- Hours (number to be determined) of consultancy for Empretec beneficiaries as part of the ETW direct follow-up, rendered by the Business Counsellor

21.04 – Translation and adaptation of training material

- Translation from English to Arabic of the ETW material
- Translation into English and Arabic and adaptation of some Empretec sub-programs (TNC-SME linkages, Intrapreneurship, Agrotech...)

32.01 – Training and fellowships

- Training of the Empretec staff (include study tour in country programme or attendance to an international Empretec Directors meeting)
 - Training of Trainers
- Regional training-of-trainers workshop (to be executed by international trainers) once the local trainers are certified

53.01 – Training materials

- Reproduction of the training manuals
- Logistics for the workshop

53.01 – Training costs

- Rent of training facilities outside Amman

53.01 – Performance Indicator System

- Cost of software and training of staff in performance indicators and benchmarking follow-up

53.01 – Sundries

- Miscellaneous expenses

53.01 – UNDP AOS

- Administration costs of 3% on UNCTAD's contribution

3. National counterpart contribution (in-kind / cash)

Jordan Loan Guarantee Corporation

Premises

- Offices for programme staff (approx. 80/100 Sqm.)
 - Availability for meeting room (seating for 20 people)
 - Basic office furniture and equipment
 - Access to phone lines /internet/fax/photocopier
 - Office maintenance
- (monthly estimated cost: US\$ 3,000; 3 year total: US\$ 108,000 (in-kind))

Secretarial support

- One/two full time member(s) for secretarial services
- (monthly estimated cost: US\$ 611; 3 year total: US\$ 22,000 (in-kind))

Grand Total: US\$ 130,000 (in kind/cash)

4. UNCTAD's financial Contribution for Phase I and Phase II

UNCTAD'S FINANCIAL CONTRIBUTION					
		1st YEAR	2nd YEAR	3rd YEAR	TOTAL
BL		UNCTAD	UNCTAD	UNCTAD	UNCTAD
	TOTAL PERSONNEL				
15	TRAVELS				
15.01	Official Travel	6,000			6,000
	TOTAL TRAVELS	6,000			6,000
17	NATIONAL PERSONNEL				
17.01	National Director	42,000	42,000	42,000	126,000
17.02	Business Counsellor	14,400	13,000		27,400
17.51	National Trainers	5,000			5,000
17.52	National Consultants	1,000			1,000
	TOTAL NATIONAL PERSONNEL	62,400	55,000	42,000	159,400
21	SUBCONTRACTS				
21.03	Entrepreneurship training	108,100			108,100
	Translator & adaptation training material	9,500			9,500
	TOTAL SUBCONTRACTS	117,600			117,600
32	TRAINING				
32.01	Training and fellowships	6,000			6,000
	TOTAL TRAINING	6,000			6,000
53	MISCELLANEOUS				
	Sundries	2,000			2,000
	UNDP AOS %	6,000	1,700	1,300	9,000
	TOTAL MISCELLANEOUS	8,000	1,700	1,300	11,000
	TOTAL PER YEAR	200,000	56,700	43,300	300,000
	TOTAL FOR THREE YEARS	300,000			

* This budget excludes the 13% of Programme Support Cost, amounting to US\$ 39,000 that will be charged to the Med 2000 budget.

L. ANNEXES

1. Workplan

* Preparatory phase initiated previous to year 1.

ACTIVITIES	Year 1						Year 2						Year 3					
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
<i>Months (x2)</i>																		
Assessment of SME needs																		
UNCTAD fact-finding and programming missions*																		
Assessment of ongoing assistance to SMEs*																		
Identification of and negotiation with Programme partners																		
Identify counterpart*																		
Identify stakeholders*																		
Negotiate cooperation arrangements*																		
Identify possible cooperation with other international and bilateral donors and programmes	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
Implementation and funding strategy																		
Draft Project Document*																		
Negotiate with JLG, UNDP and other counterparts*																		
Sign Project Document*																		
Conclude financing arrangements*	x																	

Establishment of Empretec Support Centre												
Identify and recruit core staff*												
Procure office space*												
Equip office	X											
Train staff*	X											
Prepare promotion materials in English and Arabic		X	X	X								
Strengthening the institution												
Sensitize private and public stakeholders	X	X	X	X	X	X	X	X	X	X	X	X
Constitute the Board of Directors*	X											
Define reporting structure to the Board of Directors	X	X										
Set-up a monitoring and evaluation system	X	X										
Strengthening and diversification of service offer												
Identify key complementary services				X	X	X	X	X	X	X	X	X
Transfer and follow-up of other sub-products (BDS)				X	X	X	X	X	X	X	X	X
Create a network of service providers	X	X	X	X	X	X	X	X	X	X	X	X
Develop cooperation mechanisms with other programmes				X	X	X	X	X	X	X	X	X
Translation of training materials												
Identify translator	X											
Execute raw translation		X										
Review and finalize translation			X									
Adaptation of training materials												
Develop Jordanian case studies						X					X	
Adapt and modify behavioural training tools							X	X				
Conduction of workshops												
Conduct model validation	X											
Organize outreach campaigns		X	X	X	X	X	X	X	X	X	X	X

Integration of Empretec Jordan and the Association in the international Empretec network														
Assist Empretec Jordan in establishing relations with other Empretec Programmes														
Assistance in securing Programme sustainability														
Assess and evaluate the Programme														
Prepare operational proposals for Phase II and III														
Prepare funding proposals for Phase II and III														

2. Terms of reference for the Empretec team in Jordan

The core Empretec team in Jordan for phase I will consist of a Programme Director, a Business Counsellor and a Secretary. They will carry on their duties and responsibilities under the supervision of the Management Committee comprised of selected public-private stakeholders.

The Programme Director

The Director has a key role in the implementation and consolidation of the Empretec Programme. Entrepreneurship and economic and social sensibility are its basic characters. He should be pro-active, always looking for new opportunities, convincing in donor mobilization and be able to take initiatives.

The Director of Empretec Programme in Jordan shall perform the following tasks:

- Shall be responsible for overall Programme implementation in an institution-building manner
- Manage the Programme in accordance with an annual budget set for Programme implementation
- Responsible for the formal installation of the Empretec Business Centre, with support from the Board of Directors
- Manage the Empretec Business Centre with efficiency and effectiveness, taking into consideration the mission of the Programme and ensure the high quality of BDS
- Responsible for designing and implementing a custom-made annual Business Plan within the framework of an approved strategy, in cooperation with the national counterpart organization and UNDP/UNCTAD
- Coordinate the implementation of Programme components with other national and international organizations operating in the field of similar technical assistance programmes in Jordan to avoid duplication of resources
- Establish and maintain linkages and strategic alliances with key private sector interest groups, public sector institutions, international donor agencies and mass-media
- Responsible for designing and implementing a fund raising plan aiming at Programme expansion and sustainability
- Promote and motivate team-spirit and continuous development among the staff of the Programme

- Responsible for the commercialisation of the services provided through the Empretec Business Centre: ‘product’, marketing and pricing policies
- Responsible for negotiating and drafting assignment contracts with local counsellors and trainers in accordance with clear set of budgetary and operational guidelines
- Supervise Programme staff and consultant and ensure the effective management and utilisation of financial resources, and Programme equipment and assets
- Establish and maintain a client performance tracking system to enable continuous impact assessment of the Programme
- Provide assistance to strengthen the client network or association of Programme beneficiaries
- Provide systematic reporting to the Board of Directors and UNDP/UNCTAD on all aspects of Programme implementation
- Participate in the annual International Empretec Director’s meeting

Qualifications

- Minimum academic qualification is a university degree in economics, marketing, business administration or other related fields
- A minimum of 5 years work experience in the field of SME development or SME financing programmes and minimum of 5 years business background
- Fluency in Arabic-English languages, reading & writing
- Good public relations network with private and public sector institutions operating in the field of private sector development including business associations, chambers of commerce & industrial federations and other equally important stakeholders
- Knowledge of computer applications

Business Counsellor

The Business Counsellor will be performing his or/her duties under direct supervision of the Programme Director. His or/her task will be as follows:

- Assist the Director in the preparation of a Business Plan for the Empretec Jordan Business Centre, and other general issues
- Implement Programme components according to a clear set of operational guidelines established in the Programme annual management plan
- Develop cooperation ties with selected services providers i.e. counselling bodies, business training teams and reputable consultancy offices operating in the field of SME development
- Provide technical assistance in the preparation of business plans of the participants
- Organize and supervising workshops, seminars, training and counselling sessions as well as other business development networking as required by the Programme
- Design and implementing a scheme for monitoring the operational performance of all entrepreneurs in the Empretec Programme in Jordan and working in close collaboration with entrepreneurs to deal, on a continuous basis, with any operational bottlenecks that may be identified
- Update the management information system (MIS) of UNCTAD/Geneva
- Follow-up with local counsellors and business advisors on work in progress and results achieved before and after loan has been disbursed.
- Promote and support the participant associations

Qualifications

- University degree in economics, business administration, marketing or other business-related fields
- A minimum of 4 years experience in the field of technical assistance to SME's inclusive of proven experience record in organizing workshops, training courses and seminars. Business or SME financing background is preferable
- Good network of public relations with business training and counselling centers, unilateral and multilateral donors supported institutions, business associations, and federations of commerce & industries.
- Good computer skills
- Fluency in Arabic-English languages, reading & writing

Secretary

Academic Qualifications

- University degree or diploma in secretarial work
- Good level of Arabic-English languages, reading & writing
- Very good level of computer applications
- 4 to 5 years work experience in secretarial work with NGO, private sector organization or business association

As the Programme evolves, more staff will be hired, including for example a Training Coordinator and an Information Technology Specialist.

Terms of reference for consultants

International training consultants

Objective

To conduct the Entrepreneurship Training Workshop according to Empretec methodology and best practices and to strengthen local training capacity

Duties and responsibilities

- Conduct model validation of training methodology in the context of Jordan
- Conduct selection interviews for entrepreneurs
- Adapt and prepare training materials/manuals
- Conduct 4 workshops in English in Jordan
- Train and certify 4 Jordanian trainers
- Secure the transference to the Jordanian trainees, the knowledge on the workshop (ETW) and selection of participant process

Local Consultants

Objective

To ensure that Empretec Programme is able to effectively provide a wide range of consultancy and extension services to all client companies in an efficient and timely manner.

Duties and responsibilities

- Assist Programme staff to develop training programmes and to facilitate workshops/seminars.
- Assist Programme staff to provide business counselling and advisory to participating companies.
- Assist Programme staff in the provision of on-site technical support to local companies.
- Assist Programme staff to finalise business plans for participating companies.
- Develop a comprehensive financial accounting system for the Empretec Programme in Jordan.
- Assist Programme staff to provide on-going managerial and technical support to entrepreneurs in:
 - Marketing;
 - Finance and accounting;
 - Operational planning;
 - Information management;
 - Technology improvement;
 - Production management; etc.
 - E-commerce

Further details of the terms of reference for local consultants would be provided for each specific assignment.

3. Conditions regulating UNCTAD's property rights over the Empretec Programme

- A. The Empretec Business Centre (EBC) acknowledges that: a) the name, trademark and logo of EMPRETEC, whether registered or unregistered in the host country, and b) all training materials, and any other material, whether delivered on microfilm, hard copy, electronically or otherwise which may be provided in accordance with this Agreement of Operations or in other forms by UNCTAD for the EMPRETEC Programme and all rights herein, are the property of UNCTAD. The EBC shall not make or permit others to make use of the EMPRETEC name, trademark, logo or material which is not authorised by UNCTAD and shall not do, cause or permit others to do any act or thing in any way impairing or tending to impair UNCTAD's right, title and interests in the EMPRETEC name, trademark, logo and training material. This provision shall survive the termination of this Agreement of Operations for any reason.

- B. The EBC will not make use of the name, trademark, logo, training materials or methodology of EMPRETEC after the termination of this Agreement of Operations for any reason.

- C. The EBC agrees to immediately notify UNCTAD of any unauthorised use of the name, trademark, logo and material of EMPRETEC, and will have to take, upon request from UNCTAD, all the measures considered reasonable to protect them, including but not limiting itself to legal action for infringement.

- D. The EBC shall take all the precautions considered reasonable to prevent any member of its personnel from violating the rights of UNCTAD over the name, logo, training materials and methodology of EMPRETEC. Such precautions will include but will not necessarily be limited to guaranteeing that each individual trained by the EBC in the methodology of the EMPRETEC Programme as instructor will acknowledge in writing that the name, logo, training materials of EMPRETEC and its methodology are the property of UNCTAD. Upon request from UNCTAD, the EBC will need to provide UNCTAD with a copy of such acknowledgement in writing.

4. The Entrepreneurship Training Workshop

That entrepreneurs perform vital functions in economic development is well established. They are recognized as the human agents needed to mobilize capital, add value to natural resources, produce necessary goods and services, create employment and develop the means by which trade is carried on. The entrepreneur's role in development has been succinctly described as "no entrepreneur, no development".

Despite the critical importance of entrepreneurs and entrepreneurship, few private sector development strategies or programmes include any systematic means for identifying entrepreneurial potential, for enhancing that potential, or for stimulating new sources of entrepreneurship. National programmes aiming to increase entrepreneurial activity by means of policy reform alone have generally proven to be infeasible or disappointing in the near term. Venture capital, which is more attuned to the identification and financing of entrepreneurial potential, is unavailable in most developing countries and underdeveloped regions. Financing institutions typically have excellent systems for assessing collateral, mediocre systems for assessing project feasibility and no system at all for assessing entrepreneurial acumen.

Numerous management training programmes have been developed for strengthening accounting skills, feasibility analysis, marketing and inventory control; but few, if any, of these programmes address the fundamental question of how to select and strengthen the entrepreneur and his or her business plan.

In much of the world, the need for an effective and comprehensive approach for detecting and stimulating entrepreneurial potential is currently underlined by population pressure, sluggish growth in large private sector enterprises and the need for retrenchment in public sector employment. Thousands of skilled professionals are graduating each year from universities and technical schools trained to enter jobs which simply don't exist as expected growth in employment by large industries and multi-national corporations has failed to keep pace with population and educational increases. And this difficulty is further compounded as governments are forced by fiscal austerity measures to limit or even reduce civil service employment. Needed more than ever is a strategy which creates employers rather than employees and contributes directly to national production and productivity.

The traditional approaches taken to entrepreneurship by scholars and practitioners regard entrepreneurship as being a personality type, a culture or normal reaction to the presence of economic opportunity. By implication, these approaches view the quantity and quality of entrepreneurial activity at any given place and time to be relatively fixed. As such, these approaches have little to contribute to a strategy for stimulating and promoting entrepreneurship other than to suggest broad reforms intended over time to alter the nature of society or the marketplace.

More promising, it might be argued, is an approach that regards entrepreneurship as a set of behaviours and practices which can be observed and acquired. While the proclivity and facility with which an individual evidences these behaviours and practices might indeed be strongly conditioned by his or her genes, family background, culture or economic environment, a behavioural approach to entrepreneurship suggests that such proclivities and facility can be significantly *strengthened* in individuals by

appropriate exposure and training. Equally important, the behavioural approach suggests, that entrepreneurial acumen can be meaningfully and accurately *assessed* by measuring the extent to which an individual manifests key entrepreneurial behaviours.

Critical to any effort to detect and strengthen entrepreneurial potential is a clear and accurate identification of the *specific and observed behaviours associated with successful entrepreneurship*. In an effort to generate a detailed and reliable specification of these behaviours, Management Systems International (MSI) and McBer and Company, both US management consulting firms, undertook an ambitious 5-year research project funded by the US Agency for International Development and overseen by a select committee of the National Science Foundation. The project employed a careful research methodology to analyze the actions and thought processes of successful entrepreneurs in a number of countries and to isolate these behaviours which distinguish these individuals from the less successful entrepreneurs in their own countries. Among the surprising findings of this research was the fact that the most important of these behaviours were remarkably consistent from country to country.

The MSI/McBer research identified 21 Personal Entrepreneurial Competencies (PECs) consistently demonstrated by successful entrepreneurs. Several specific behavioural indicators were found to be associated with each of these competencies. In all, 67 such indicators were identified. Through subsequent testing, this initial list was refined to include ten PECs and 30 behavioural indicators found to be most useful for detecting and strengthening entrepreneurial potential. The ten PECs are:

- Opportunity Seeking and Initiative
- Risk Taking
- Demand for Efficiency and Quality
- Persistence
- Commitment to the Work Contract
- Information Seeking
- Goal Setting
- Systematic Planning and Monitoring
- Persuasion and Networking
- Independence and Self-Confidence

A detailed description of the behavioural indicators associated with each of these PECs is appended to this document.

The Entrepreneurship Training Workshop was developed on the basis of the MSI/McBer research and a detailed review of virtually all the major entrepreneurship training programmes currently being offered in developed or developing countries around the world.

The Workshop is an intensive programme for identifying and expanding participants' potential to initiate or improve small businesses or other entrepreneurial activities. It is an opportunity for individuals to become more familiar with the behavioural competencies of successful entrepreneurs; to look for, recognize and "code" those behaviours in themselves and in others; to strengthen and enhance the behaviours they choose to work on through practice and reinforcement; finally to apply these behaviours in their own businesses. Participants prepare a business plan and have the opportunity to

present their business ideas to a banker panel for possible funding. The Workshop has been delivered in English, French and Spanish to participants from 34 countries in Africa, Latin America, Asia, the Middle East and North America. Innovative in approach, it has been called by David McClelland, the Harvard psychologist who helped to launch the “entrepreneurial revolution”, the most significant new development in entrepreneurship training for almost two decades.

The target audience for the programme includes potential and existing entrepreneurs, and professionals in public or private sector organizations who are expected to act in an entrepreneurial manner. The programme is preceded by a rigorous selection procedure in which standardized instruments and personal interviews are used to assess participants’ entrepreneurial strengths and weaknesses, their overall entrepreneurial potential and their business “readiness”.

The Workshop is divided into 3 sections or “clusters” - Achievement, Planning and Power - corresponding to the key factors identified by research as being associated with successful entrepreneurship. Each of these sections is further divided into detailed half-day or full-day modules covering the ten personal Entrepreneurial Competencies (PECs) identified by the research.

The **ACHIEVEMENT CLUSTER** focuses on participants’ willingness, ability and tendency to seek and attain improved quality, productivity, growth and profitability. The PECs in this cluster are Opportunity Seeking and Initiative, Persistence, Commitment to the Work Contract, Demand for efficiency and Quality, and Risk Taking. In this part of the Workshop participants learn to:

- Identify personal entrepreneurial potential: strengths and weaknesses.
- Identify or refine a personal business opportunity.
- Understand their personal risk taking behaviour.
- Appreciate the importance of persistence and commitment to the work contract.
- Understand the relationship of quality and efficiency to one another and to entrepreneurial success.

The **PLANNING CLUSTER** is designed to strengthen the PECs associated with planning and managing the venture. The PECs included in this cluster are Goal Setting, Information Seeking, and Systematic Planning and Monitoring. In this part of the Workshop participants learn to:

- Conduct an information search.
- Evaluate their present planning and problem solving skills.
- Develop step-by-step methods for setting clear objectives.
- Develop a long-term programme of goals and objectives.
- Develop realistic business and operational plans.
- Identify creative solutions to actual business problems.

Finally, the **POWER CLUSTER** is designed to improve participants’ ability to influence outcomes to their advantage: to get necessary cooperation, to optimize the use of personal networks, and to use improved influencing and negotiating strategies. The PECs included in this cluster are Independence and Self-confidence and Persuasion and Networking. In this part of the Workshop participants learn to:

- Persuade others to cooperate.
- Network personal and business contacts.
- Develop effective negotiating strategies.
- Use assertiveness to advantage.

The Business Creation Exercise is a two-week event that runs concurrently with the Entrepreneurship Training Workshop. While participants are strengthening their PECs inside the Workshop, they are simultaneously identifying, planning, and starting up a micro-business for profit. The Business Creation exercise adds a challenging, but very realistic, dimension to the Entrepreneurship Training Workshop, and provides a dramatic opportunity to witness, diagnose and strengthen PECs in a true-to-life business context. In addition, participants are encouraged throughout the Workshop to apply lessons learned to their own businesses or potential businesses and are given a specially designed Business Planning Workbook and individual counselling to assist them in planning their ventures. An optional follow-up programme provides further assistance and reinforcement to participants after the Workshop through a series of entrepreneur forums, newsletters, and one-on-one assistance.

The training method used in the Workshop is highly interactive and experiential. In place of lectures, the training uses structured exercises, power groups, video presentations, diagnostic tools, business events, questionnaires and other vehicles designed to identify PECs and enhance them through practice. Each module is organized into the following six steps:

1. *Recognition*: The PEC is identified, and a description of the general behaviour is given.
2. *Understanding*: The PEC is explored in terms of the local context and its importance to successful entrepreneurship.
3. *Self-Assessment*: Participants determine the strength or weakness of the particular PEC in themselves and make a personal choice about whether or not they wish to further strengthen the PEC.
4. *Experimentation*: Participants practice the PEC in a variety of situations, building skills and changing attitudes.
5. *Reinforcement, Integration, and Refinement*: Participants practice the PEC in real or simulated business situations.
6. *Application on the Job*: Participants apply the PEC in their actual business situations or make reparations to use the new learning when they return to their businesses.

The Workshop's instructional programme is taught in ten days on a full-time basis. It can also be usefully linked in a variety of ways to existing programmes of management consultancy, management training or technology transfer.

A critical component in a comprehensive strategy to foster entrepreneurship is the development of a suitable strategy for channelling needed finance to promising new ventures and business expansions. Where resources permit, the Entrepreneurship Training Workshop constitutes an ideal mechanism for identifying and selecting individuals to receive credit or other business assistance inasmuch as participants completing the programme have been thoroughly assessed (and self-assessed) with respect to their entrepreneurial potential and the quality of their business plans. The banker panel held at the end of the Workshop serves as a special opportunity for bankers to review a number of entrepreneurs and loan packages in an efficient manner and to use the trainer team as an expert resource for assessing the entrepreneurial potential of the individuals involved. Since the concept of entrepreneurship and the willingness to base investments on potential rather than security are hallmarks of venture capital, the strategy outlined above for identifying and promoting entrepreneurship is particularly well complemented and augmented by linking it to a mechanism for providing venture capital for the most promising entrepreneurs and business ideas.

In addition to general offerings for the population at large, the strategy outlined above for identifying and promoting entrepreneurship can be effectively directed to such specific target groups as senior civil servants, unemployed university graduates, technical/vocational school students, management personnel from existing enterprises or refugees.

The programme includes completely developed Trainers Guides, participant manuals and workbooks, videotaped presentation materials, and programme installation guidelines. It also includes a training of trainers workshop for equipping local institutions with the capacity to conduct and sustain the programme over time.

PERSONAL ENTREPRENEURIAL COMPETENCIES (PECs)

ACHIEVEMENT CLUSTER

- **Opportunity Seeking and Initiative**
 - Does things before being asked or forced by events
 - Acts to extend the business into new areas, products or services
 - Seizes unusual opportunities to start a new business, obtain financing, equipment, land, work space or assistance

- **Risk Taking**
 - Deliberately calculates risks and evaluates alternatives
 - Takes action to reduce risks or control outcomes
 - Places self in situations involving a challenge or moderate risk

- **Demand for Efficiency and Quality**
 - Finds ways to do things better, faster, or cheaper
 - Acts to do things that meet or exceed standards of excellence

- Develops or uses procedures to ensure work is completed on time or that work meets agreed upon standards of quality
- **Persistence**
 - Takes action in the face of a significant obstacle
 - Takes repeated actions or switches to an alternative strategy to meet a challenge or overcome an obstacle
 - Takes personal responsibility for the performance necessary to achieve goals and objectives
- **Commitment to the Work Contract**
 - Makes a personal sacrifice or expends extraordinary efforts to complete a job
 - Pitches in with workers or in their place to get a job done
 - Strives to keep customers satisfied and places long term good will over short term gain

PLANNING CLUSTER

- **Information Seeking**
 - Personally seeks information from clients, suppliers or competitors
 - Does personal research on how to provide a product or service
 - Consults experts for business or technical advice
- **Goal Setting**
 - Sets goals and objectives that are personally meaningful and challenging
 - Articulates clear and specific long rang goals
 - Sets measurable short term objectives
- **Systematic Planning and Monitoring**
 - Plans by breaking large tasks down into time-constrained sub-tasks
 - Revises plans in light of feedback on performance or changing circumstances
 - Keeps financial records and uses them to make business decisions

POWER CLUSTER

- **Persuasion and Networking**
 - Uses deliberate strategies to influence or persuade others
 - Uses key people as agents to accomplish own objectives
 - Acts to develop and maintain business contacts
- **Independence and Self-Confidence**
 - Seeks autonomy from the rules or control of others
 - Sticks with own judgment in the face of opposition or early lack of success
 - Express confidence in own ability to complete a difficult task or meet a challenge