



**Empowering
Women**

**Transforming
Lives**

Entrepreneurship Development Training for Women's Microenterprises



Corporate Social Responsibility Cell, Municipal Corporation of Greater Mumbai

Entrepreneurship Development Training for Women's Microenterprises

I. Introduction

The Municipal Corporation of Greater Mumbai (MCGM) is the body responsible for providing all essential urban services in Mumbai as well as for the implementation of government schemes for the benefit of the general public.

The Swarna Jayanti Shari Rozgar Yojna (SJSRY) of the central government and the Gender Budget of the MCGM, are both schemes implemented by MCGM to economically empower the disadvantaged women in Mumbai.

The MCGM works in the community to mobilise women from low-income families and encourages them come together and form self-help groups (SHGs) to improve their socio-economic conditions by accessing these schemes.

With the help of these schemes, SHGs are linked to banks where they can get facilities like credit and savings. These groups are also given subsidies for their loans along with training in more than 65 different trades so that they can start their own small-scale enterprises and become socio-economically independent and empowered.

At present, there are thousands of women who have come together to form these groups in Mumbai and are poised to start their own microenterprises.

As the logical next step to ensure the success and sustainability of businesses started by these groups, we propose that these groups be given entrepreneurship development training.

The proposed methodology and structure of the training programme along with the estimated costs (indicative) are detailed in the next section.

II. Methodology

- A healthy mix of concepts, role plays and exercises
- Session with innovative games and moral stories
- Use of Audio Visual methods.

- Workplace case studies to enable participants to empathize with the situation.
 - Mentoring and Intense feedback by faculty
 - Experience sharing by women entrepreneurs
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III. Programme Structure

Phase I: Business Creation Programme (BCP)

1. Orientation Programme (Two hours at least 10 days before)

Purpose: To understand the group, existing status, Introduction to the Business Creation Program, Expectations from participants, How the participants can benefit from the program, The program flow, handholding sessions, business challenges helpline and other support needed to concert dream into reality.

2. Entrepreneurship Development Programme (EDP) Training

Five day programme that for entrepreneurship development

Total Number of Pertiapiants-25-30 women

Day One: Starting Off

Objective: The first day would introduce the participants into the nuances of starting an enterprise, overview of starting a business, knowing self and ideating about the business.

Contents:

- Introduction to Business
- Ice Breaking Game
- Personality Enhancement
- Self SWOT analysis,
- Team making (purpose of the team should be to bring complementary skills together)

- importance of time
- Types of business – Trading, Manufacturing and Service Business
- Strengths needed for each business type, matching one's strengths to the business, ideation and formulating future course of action.

At the end of the day the group should be formed and they should have some vague idea about what business they would be doing.

Home assignment: Think and Dream business

Day Two: Taking a stock

Objectives: The second day would set the stage for the business to start. The participants would be able to analyse their business from implementation perspective.

- Know your product, USP of the product and why should customer buy from you?
- Creating a Business Checklist,
- Priority and Goal setting, time setting,
- Customer research and market analysis,
- Marketing and sales,
- Concept of advertisement/ Promotion

At the end of the day, the group should have developed their chosen business idea and created a priority schedule of activities that would lead to business formation.

Home Assignment: Practical business exercise with Rs. 50/- as start up capital.

Day Three: It's all about money

Objective: Money is the not only the purpose of starting a business but also the most vital ingredient in any ingredient. Hence having a grip on money is extremely important. This session would introduce participants to the nuances and basics of managing money.

- Importance of money,
- Money of/for business,
- Importance of keeping personal finance and business finance

- Separate, asset vs. liabilities,
- Capital vs working capital
- Basic principles of accounting,
- Credit vs. Debit,
- Cash book and day book,
- Profit and loss,
- Balance sheet
- Upfront capital investment & recovery in product/ service
- Concept of Banking, Types of Banks, types of Accounts,
- Concept of Loans, EMI, types of loans, Government schemes.

At the end of the day, participants should be able to write basic financial statements about their proposed business.

Home Assignment: The chosen business should be looked at from financial perspective and the team should decide the start up capital based on the expenses and costs they would be incurring.

Day Four: Implementing Business Idea

The objective would be to take a holistic view of the business and start the implementation process.

- Flows in Business and how to get a grip on your business
- Concept of Quality
- Concept of Packaging
- Concept of service and timeliness
- Writing business plan – components of business plan and expanding business idea accordingly.

At the end of the day participants would be in a complete commanding position to kick start the process of implementing the business.

Day Five: Business Plan presentation

The objective would be to present the business in totality. Understanding the business is the first step to start successfully implementing it.

Handholding and Business plan presentation.

Business Challenge Redressal Session (Two hours after 10 days)

Purpose: The toughest phase of business is one at the beginning when start up troubles crop up and it is essential to handhold them to get them started. This session would be a one to one session that would address all the challenges and issues and address them separately.

Handholding Session (two hour after one month)

Purpose: The purpose of this session is to address the issues and challenges that crop up in business and also help in marketing, sales and achieving the desired quality etc.

Mentoring Calls

As and when needed

Phase II: Business Growth Programmes

The purpose of these programs would be to build capacity of the entrepreneurs to help them grow the business.

- Leadership & Strategy
- Frugal Marketing
- Sales beyond borders
- Quality & Packaging
- Branding and Advertising
- Investment and Savings

And other program based on the need of the participants.

BUDGET FOR THE PROGRAMME (Indicative)

For 25 Participants

Program Budget	Expenditure		
	Particular	No of days/sessions	Amount
Rs. 15,000/-	Resource person Fees + T.A.	06 Sessions	Rs.7,200/-
	Tea/Snacks	05 Days	Rs. 1500/-
	Stationery	25 participants	Rs. 800/-
	Hall Rent and Maintenance charges	05 Days	Rs. 1250/-
	Organizational expenses	One week	Rs. 2000/-
	Miscellaneous		Rs. 1000/-
	Sub Total		Rs. 13,500/-
Administrative charges of CSR Cell		Rs. 1,250 /-	
Total		Rs. 15, 000 /-	

IV. Implementation Strategy

1. Interested companies can contact the CSR Cell to express their interest and for further information.
2. The CSR Partner Company can conduct the training programme using the above mentioned structure as a template with their in-house capacity. Alternatively, a suitable training agency can be identified to implement some/ all of the elements of the programme. The CSR Cell will help identify a suitable training partner if required.
3. In case an external training partner is engaged, the CSR Partner Company will directly compensate the training agency.
4. MCGM will make available the groups who will attend the training programme and the space (if required) for the training.
5. CSR Cell of MCGM will also be in charge of the overall implantation and monitoring of the project.

6. For Monitoring & Evaluation:
 - a. Visits will be scheduled to observe the training programme in progress to ensure the quality of the training.
 - b. The progress and practices of the participating groups will be monitored to measure the impact of the programme.
 - c. Participants will be interviewed for their feedback and suggestions for the programme
 - d. All of the above will be recoded and made available to all parties involved in the project.
7. The CSR Partner Company will also have to contribute an amount of Rs. 50 /- per participant towards the administrative charges of the MCGM.
8. The stages of work, the financial terms, the deliverables along with the process for implementation and monitoring will be mentioned in the Memorandum of Understanding (MoU) which will be signed by all parties involved.

In view of the above, we invite your organisation to support this initiative under your Corporate Social Responsibility. We believe the project will not only help equip these women with skills to run a sustainable business but will also help in overall socio-economic empowerment of a disadvantaged community.

Please Contact:

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I. Appendix II

Glossary

Corporate Social Responsibility:

Corporate Social Responsibility and Sustainability is a company's commitment to its stakeholders to conduct business in an economically, socially and environmentally sustainable manner that is transparent and ethical. Stakeholders include employees, investors, shareholders, customers, business partners, clients, civil society groups, Government and non-government organizations, local communities, environment and society at large. *Corporate Social Responsibility is law under Companies Act and all companies eligible under the act have to compulsorily spend 2 % of their net profit on social or environmental objectives.*

CDO- Community Development Officer:

CDOs are field officers working with Municipal Corporation of Greater Mumbai to mobilize the local community to participate in various urban poverty alleviation schemes.

Microfinance:

Microfinance can be described as the provision of credit and other financial services such as insurance, leasing, money transfer, equity transaction among other services to the poor so that they can reduce their poverty and improve their standard of living. Of all Microfinance delivery models, one of the main entities eminent in the Indian context are the Self- Help Groups (SHGs).

Self- Help Groups (SHGs):

A Self Help Group is a group of about 5 to 20 persons from a homogenous background who come together for addressing the common problems. They collect voluntary savings on a regular basis and use the pooled resources to make small interest bearing loans to their members. At a later stage, these groups can then be able to support income generating activities in the form of microenterprises.

Swarna Jayanti Shahari Rojgar Yojana (SJSRY):

With a view to provide gainful employment to the urban unemployed through encouraging the setting up of self employment ventures or provision of wage employment the SJSRY was launched in 1997. The Urban Self Employment Programme and the Urban Wage Employment Programme are the two special components of the SJSRY. SJSRY is funded on a 75:25 basis between the Centre and the States.