

Women-to-Work
Review of the Pilot Entrepreneurial Training Program
for Vulnerable Women
Belgrade
April 4-22, 2005

The US State Department estimates that 600,000 to 800,000 men, women and children are trafficked across international borders against their will each year.

About 80 percent of trafficking victims are women and girls, with a large majority forced into the sex industry. About 50 percent are minors.

In June of this year the US State Department issued its fifth annual report on *Trafficking in Persons*. As with the previous reports, the authors seek to bring to the attention of the global public the existence of modern day slavery and the causes of trafficking - poverty, corruption, lack of education, poverty, organized crime, corruption and the eternal human desire to improve one's life – are highlighted. The bulk of the content is an assessment of the actions being taken by governments around the world to eliminate human trafficking.

150 countries (an increase of 10 countries since the 2004 report) are measured on their records for prosecuting traffickers, protecting victims and creating prevention programs – and progress is indeed being made. The report also addresses the need to focus on the rescue, rehabilitation and reintegration of victims.

Given that the circumstances that drove women into the sex trade exist upon their return home, many return to the sex industry for employment – the only business they know. Although deeply scarred by their experiences, these women often possess the strength and resilience associated with 21st century entrepreneurs.

The concept of Women-to-Work evolved over a period of one year beginning in April 2004 with the purpose of encouraging entrepreneurship as a way of countering the trafficking of women. By providing an opportunity for women to become economically independent, the likelihood of them being duped, forced or enticed into being trafficked would be much diminished.

Since this was a new concept and a new organization, it was decided to design and conduct a 'pilot' in order to test its viability and to refine the approach to increase its impact. Serbia, which is a source, transit, and destination country for women and girls trafficked internally and internationally for the purpose of sexual exploitation, was chosen to host the pilot.

Specifically its objectives were:

- To pilot a model approach that allows formerly trafficked and young women vulnerable to trafficking to launch and implement viable micro and small enterprises and to find long term employment
- To work with existing micro-enterprise and finance institutions and organizations to provide services for trafficked women
- To create a long term, integrated network of support for trafficked and vulnerable women, who seek to become economically self-sufficient
- To derive and document lessons learned in order to replicate, scale up and/or expand the program in South-eastern Europe and beyond

The Pilot Program

After a year of organization led from London, 12 course participants were selected by ASTRA, a Belgrade based NGO with experience in supporting vulnerable women, and a valuable co-partner throughout the program. The three-week training was set for April 4-22, 2005 to be conducted at the European Centre for Broadcast Journalism, a BBC World Service Trust regional training facility, which was provided to the organizers on a pro bono basis.

The core curriculum, originally designed as a 1-½ day course for owners of SME's in the Balkans, was provided by IFC/SEED and modified and enhanced by a former London Business School program director who created the Entrepreneurship Summer School. A SEED trained instructor was hired to deliver the training, which she did for the first week of the program. Weeks 2 and 3 were delivered by two of her junior associates.

The curriculum was developed to include modules that addressed the emotional, medical, psychological, legal and social needs of the participants – as well as the economic. Many of these modules were more important than the organizers had anticipated as the fragile state of some of the participants and safety issues became obvious during the program. The 'blueprint' (See Appendix A) became a living organism that was revised on a daily basis to reflect the trainers and the organizers observations and suggestions, which were collected in a debriefing session at the end of each day. More speakers were added to the schedule as the organizers identified valuable contributors at daily 'behind the scene' meetings.

The organizers undertook to make arrangements so that during and after the training, the women would be introduced to and work with local businesswomen and international business mentors. Local mentors were to provide professional, social, and emotional support. International businesswomen mentors were to provide advice on external markets and some measure of security by their involvement and commitment to these women.

At the end of the training, it was expected that the 12 trainees would have:

1. completed a viable business plan,

2. established a relationship with a mentor and agreed to meet regularly for a year, and
3. completed a loan application or identified another potential source of capital to implement start up operations.

The trainees could work individually or in teams depending on the proposed start up enterprise and goals. Getting involved in a franchise with an existing successful operation was also considered as a possibility.

The lofty goal of the training was to attain a 50% survival rate of the businesses a year later (which is higher than the survival rate of most micro-enterprises in the region). This expected rate was based on the women’s own proven survival skills, a careful selection of participants, and extensive mentoring and support.

Outcome summary

The entrepreneurship pilot training program was undoubtedly a success. Participants began the course with low self-esteem and ended with great expectations. They came with low concentration levels, a general inability to look at the speakers and other signs of timidity and low self-confidence. Most of the business ideas could be shaped into cottage industry implementations with the right backing and leadership.

During the course of the 3-week program they developed ideas on the kinds of businesses they might possibly start and learned the concepts of business planning and budgeting. Their proposed businesses were:

Initial Business Ideas
Auction house
Fashion Design
Hairdressing/Stylist
Aerobics Instructor/Studio
Specialty Baking
Children’s Parties
Banking
Internet Café with specialty offerings
Hairdressing/stylist
Specialty Cake Chef and Sales
Make-up Artistry

They women spent weekends doing targeted market research to analyse the strengths and weaknesses of their concepts. They visited businesses and had businesswomen come and speak to them about their successes and failures. They wrote mission statements and their first CVs and established email addresses. They stood up in front of the classroom and defended their business plans to representatives of 6 different potential funding institutions. They role-played loan application interviews with a

banker and job application interviews with a former government official. They built business and social skills as their self-confidence blossomed. They learned to support and respect each other. They learned to trust themselves and the organizers and instructors. Very importantly, many of them began relationships with local businesswomen who agreed to act as their mentors for a year. Most of the participants were placed in an internship of some kind (with or without pay) and will be able to add this experience to their CVs and, if they perform well, obtain a personal reference. None of these personal achievements can be under-estimated.

Former traffickers presented security issues that we had not anticipated and became a problem for some participants during the 3 weeks. These were handled by ASTRA and the local police but were a continuing worry. Health problems also contributed to some absenteeism.

The positive results that we achieved, however, are somewhat different than those defined at the outset. Just as Columbus set out to find India and instead, discovered America, this was not a disappointment but information relevant to replicating and growing the application of the pilot.

An assessment of the outcome according to original objectives

1. To pilot a model approach that allows formerly trafficked and young women vulnerable to trafficking to launch and implement viable micro and small enterprises and to find long term employment

As agreed, 12 women were selected by ASTRA to participate in the pilot program. The youngest was 17, the oldest was 42, two were 19 and the rest in their 20s. Three were victims of violence (father, husband, boyfriend) and 9 had been trafficked (5 to Italy, 1 to Sweden and 3 within Serbia).

Three weeks before the course started, ASTRA gave all participants a simple, preparatory business plan to fill out, which had been provided by the Prince's Trust and translated into Serbo-Croatian. Only 1 woman filled it out (she dropped out of the program on the second day) - an early indicator of the amount of individual encouragement we later discovered that the women needed.

The local instructors identified and delivered one-on-one tutorials as being a very important part of the training mix. They used it to provide an additional and necessary confidence boost. They also thought that their biggest contribution to the future of the participants was the work they did with them on planning and perseverance – that is, helping them articulate big goals and then clearly taking small incremental steps to get there. The entrepreneurial training was reshaped 'on the fly' to reflect this need.

With continued support and by working at jobs in the industries they hope to enter over time, some of these women will begin their own businesses. Their successes will be documented by their mentors. In the meantime, the economy of Serbia will be boosted on a small scale as they individually enter the job force. And, more importantly, the cycle of re-trafficking will be broken.

Possible ways to improve candidate selection in the future:

- More pre-preparation would be helpful for the women to prepare for intense coursework and working in groups
 - The search for participants should be wider than those who live in shelters. Perhaps those who are most likely to succeed as entrepreneurs do not stay in shelters when they are repatriated. If they are trying to re-integrate and make their own way without the sustained help of an NGO, they may be strong candidates for this type of program
 - Mentors should be recruited earlier in the process and be involved in the identification of participants – and potentially have their own 1-2 day training programme
 - More attention could be given to the personal circumstances of the candidates to make sure their official paperwork is in order and to protect them from traffickers
2. To work with existing micro-enterprise and finance institutions and organizations to provide services for trafficked women

During the course of the three-week program, 7 potential funders - representing 6 micro-enterprise or finance institutions - participated in the course. All of them either presented information on how their institutions make lending or funding decisions and/or listened to the participants present their 'in progress' business plans.

Their comments on the proposed businesses ranged from "That's not a business, it's a hobby" to "That could probably work". All of them thought that at least a couple of the plans were viable as they were. They questioned the presenters' potential sources of collateral and the amount of their personal cash investment. Only one of the participants had either. It was clear that none of the institution representatives considered the women credit worthy at the moment – and, therefore, would require grant funding as a way to start up a business right now.

They did indicate that even a small amount of savings would be viewed favourably and lead to credit legitimacy. With this in mind, the women were encouraged to open savings accounts and those with paid internships can begin to make deposits. As a result of this feedback, they revisited their business plans to see just how much money would really be needed to get started – and in some cases it was very little.

On the final day of the program, April 22, representatives from 2 banks agreed to take the women's business plans, comment on their viability and content. This exercise was intended to provide the women with yet another reality check as well as expert advice.

If the Women-to-Work definition of success continues to include the identification of funding for each entrepreneur's business idea, then philanthropic grant money must be found in the future. However, some degree of repayment discipline must be built into any grant program or the whole notion of building real businesses will be lost.

3. To create a long term, integrated network of support for trafficked and vulnerable women, who seek to become economically self-sufficient

The organizers have always believed that the success of the participants in implementing their business plans would be heavily dependent on the success of the mentoring program. All entrepreneurs need support, encouragement and somebody with whom they can discuss their business in the start up phase. We sought to find a local businesswoman for each participant through ASTRA and the personal contacts of a local program co-ordinator for UNICEF. Without local involvement the program is unlikely to be sustainable.

ASTRA's initial attempts at finding mentors were not successful but in early February a friend of the UNICEF contact, who had lived in Serbia for 2+ years, took an interest in the program. Over the following 7 weeks, she identified 14 potential mentors and, 10 days before the start of the program, went to Belgrade with one of the organizers to meet with both mentors and the participants. Mentors agreed that they would commit to 5 hours a month of contact with their 'mentees' and would attend the training program on 3 to 4 separate occasions during the month of April. It looked as if the mentoring program was off to a great start.

On the first day of the program only 7 mentors attended. They sat with their 'mentees' and chatted and then introduced each other to the wider audience. They then participated in an exercise where both groups of women talked about their expectations. The exercise worked well and a buzz of great possibility and optimism filled the room. The women who did not have mentors (but rather organizers and instructors filling in) were disappointed. The organizers and trainers were not convinced of the suitability of some of the mentors but were generally pleased with their commitment.

In Week 2, some mentors were booked to participate in a panel discussion and all of them were expected to work with the participants in a workshop that followed. Panel members dropped out or did not show up at all. The 3 who did participate were inspirational. The low attendance of mentors at the afternoon workshop was disappointing to the participants, organizers and lecturers.

In Week 3 the mentor organizer arrived from the UK and contacted the previous list of mentors and several new possibilities. This led to very high mentor attendance on the penultimate day of the course – more potential mentors than participants. However, many of the businesswomen were unclear about what was being asked of them and participants, who had previously had no mentor, were now talking to 2 or 3 potential mentors and were a bit baffled.

An infrastructure to sustain the mentor program was put in place, which includes 2 co-ordinators, and plans were made for the first mentor/mentee meeting in 3 weeks time. Everyone involved in the program understands the importance of the mentors in guaranteeing any level of future success for the participants.

Many of the mentors volunteered paid or unpaid internships for the participants, which may well be the highest level of employment that they are capable of at this time as they build up their skills and demonstrate responsibility and credit legitimacy.

Possible reasons for the disappointing lack of consistency for all but 4 or 5 mentors might be:

- The recruitment process itself was done in a very short period of time. More time was needed to recruit a sufficient number of mentors
 - Because there were not enough mentors, one for each entrepreneur, we settled for some who did not have the right potential and did not always make the most relevant matching
 - In our haste, we perhaps did not make sure that the potential mentors fully understood the nature of their role or the required commitment – and when they did they dropped out
 - Volunteerism and mentoring are new concepts in Serbia and need some success to get traction
4. To derive and document lessons learned in order to replicate, scale up and/or expand the program in South-eastern Europe and beyond.

From the outset, the organizers and instructors agreed that the design and duration of the programme needed to be flexible – depending on local circumstances. For

example, if the women are truly set on being entrepreneurs, they might benefit more from a 2-week initial session and a further week to follow when they have had practical experience in the interim. This, of course, would require a strong, local infrastructure of mentors established to keep the momentum during the break.

The participants have been deeply scarred by trafficking and other violent experiences. Some of them are still severely traumatized. They are perhaps not yet psychologically, emotionally or intellectually strong enough to take on the enormous task of setting up a business. But the programme introduced them to the possibility of being businesswomen and to what it would take and how it could look when and if they were successful. Although the continuing complications of their shattered lives sometimes interfered with their ability to concentrate on the course and the work at hand, they consistently bounced back and demonstrated their resilience.

There was general agreement that a future curriculum would benefit from additional learning on what it takes to get ready to enter the workplace and the specific work experience that would be required for the businesses they hoped to set up. A greater emphasis on job readiness as a step toward setting up a business and being an entrepreneur would contribute to the task of reintegration. The entrepreneurship training was crucial to build hope in lives that had none, to tap into intelligence that was dormant, to teach practical skills that were absent, to expose them to role models they would not have met otherwise and to help them to understand the extent of the journey from conceiving an idea to creating a commercial concern.

The major emphasis on a future programme will be the mentor programme to virtually guarantee the consistent involvement of mentors *during* as well as after the training program. The programme will be designed to deliberately ensure opportunities for growing mentor capability as well as that of the women they are mentoring. There will also be much more pre-course involvement to prepare mentors and promote their interest to take part during the course.

It is unlikely that the original objective of having 50% of the women's businesses still 'up and running' at the end of year one will be met – and frankly, in retrospect, that was an unrealistic goal. The usefulness of it was that we created a more ambitious programme than we might have if we had settled for a less ambitious goal.

However, it is likely that all of the participants will be employed at the end of year one, another bit of capacity building which is a great victory for the women, the economy and their country. .

The 'progress' of the participants will be tracked for the next year by the mentors.

The commitment and effectiveness of the mentors will be supported and monitored for the next year by the organizers.

Conclusions

The pilot program has had a fundamental impact on the lives of several of the women who participated and will potentially create a buzz of possibility among a wider population.

The participants, a much-underserved group, benefited from their three-week involvement. At the very least, the self-confidence they gained will help to ensure that they will not fall prey to being re-trafficked (or trafficked in the first place). All of the participants agreed to act as mentors to the participants in future W-t-W entrepreneurship courses, which will benefit the program and continue to enhance their self-esteem. It looks as if they will all have jobs within the next month and we hope that they will succeed in keeping them - with the support and involvement of their mentors. Re-integration is well underway. And in 2 or 3 cases, Women-to-Work will have facilitated the creation of small businesses..

Based on what we have learned, there are three things to test before making a decision on how best to refine the programme for further implementation:

1. modify the objectives to emphasise entrepreneurship *and* re-integration
2. modify the entrance criteria and enhance the preparation to ensure serious entrepreneurial intent on the part of the participants
3. formalise the mentor program by potentially delivering a weekend mentor education program prior to conducting the course for the vulnerable women and put in place a structure that promotes ongoing momentum

Each environment will be different with different local NGO availability and different mentor talent. It would be helpful to validate a revised program in Belgrade given that W-t-W has experience there. The expectation is that there will be guidelines that will be true across geographies with customization required both in the objectives and in the program depending on where it is run.

If the networks created in this pilot program can be sustained and then enlarged, then W-t-W will have created a model for volunteerism and mentoring in Belgrade that could be replicated elsewhere in the country. If the network grows larger and stronger, all of the members will benefit and a much-needed economic support group for women in Serbia will have been established.

Going Forward

One of the 2 original organizers of W-t-W and 2 of the volunteers will spend the next year following the participants in the Serbian pilot program and working to sustain the mentoring program.

The second organizer and the curriculum developer are now looking for new sponsorship to replicate the program to another location. The curriculum will be revised and customized to include the lessons learned in the pilot as well as the local needs of the participants wherever the new program will be conducted. New partners will be required to provide the infrastructure and financing. Potential partners could include:

- an organization with an interest in the alleviation of poverty through the economic development of women, or
- an international company with an interest in developing a community program where it operates as part of its Corporate Social Responsibility commitment

In summary, the program concept is proven in practice in one challenging context – Serbia. The degree of its impact in a local economy will be heightened and monitored through ongoing post-program support. The program introduced new ways of thinking and working to a group of women that had not before thought of taking initiative for their own economic development. They were then teamed with working women who had not before been introduced to the practice of volunteerism, mentoring or community service. Self-development and helping others to better their lives through meaningful work is the growing legacy.

Maureen Marlowe
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June 2005

Appendix A

The Three-Week Curriculum

Curriculum Overview

Week 1 <i>Understanding me as an entrepreneur</i>		Week 2 <i>Learning how to be an entrepreneur</i>		Week 3 <i>Selling myself to others as an entrepreneur</i>	
Objectives	Deliverables	Objectives	Deliverables	Objectives	Deliverables
<ul style="list-style-type: none"> • Create excitement around entrepreneurship • Instil the importance of business planning • Develop a social network of support and resources 	<ul style="list-style-type: none"> • Initial business plan • Initial action plan for addressing gaps in business plan • Awareness of successful businesses • Mentor relationships established • Further skill gaps identified 	<ul style="list-style-type: none"> • Recognise potential as part of a bigger business community • Become aware of own business acumen, skills, competencies and how to fill the gaps • Celebrate accomplishment of concrete tasks 	<ul style="list-style-type: none"> • First full business plan complete and submitted • Resume completed • Initial business skills improved 	<ul style="list-style-type: none"> • Identify funding needs and have a plan in place to obtain it • Have a defined working relationship and schedule with mentors • Have the confidence to pursue the plan which may include getting a job first 	<ul style="list-style-type: none"> • Second draft of business plan completed • Financial needs & source options identified • Action plan for implementation agreed with Mentor • Personal security plan completed
External Resources Required					
<ul style="list-style-type: none"> • Mentors • HVB Bank • Marta Tosic, Sales 	AM 3 rd April PM 7 th April PM 8 th April	<ul style="list-style-type: none"> • Entrepreneur panel • Vuk Mrvic, panel chair • Mentors for lunch/PM • Jelena Vasic, HVB Bank • Vera Litricin, Health 	AM 14 th April AM 14 th April PM 14 th April AM 15 th April AM 20 th April	<ul style="list-style-type: none"> • Integra micro-finance • Interviewing skills • Violence workshop • Accountant/bookkeeper • S Svetozarevic, Psych • Legal/tax expert • Police personal security • Mentors • Emina Radnovic, marketing • Pro-Credit micro-finance 	PM 18 th April PM 18 th April PM 19 th April AM 19 th April PM 20 th April AM 20 th April AM 21 st April PM 21 st April AM 22 nd April PM 22 nd April

Curriculum Week 1

	Monday 4 th April	Tuesday 5 th April	Wednesday 6 th April	Thursday 7 th April	Friday 8 th April
AM	Conference with partners <ul style="list-style-type: none"> • Introduction • Review profiles, agenda, logistics • Clarify Mentor role • Get to know each other & business ideas • Training expectations 	Recap from Monday <ul style="list-style-type: none"> • Develop the business profile • Group exchange of business profiles 	Recap from Tuesday <ul style="list-style-type: none"> • Develop market demand for your business • Define external information needed to complete market demand section • How to go about market research 	Recap from Wed <ul style="list-style-type: none"> • Introduction to financial performance – part 1 • Financial statements • Case study – plastic chairs • Complete pricing worksheet 	Recap from Thursday <ul style="list-style-type: none"> • Introduction to financial performance – part 2 • Start-ups and managing the risks • Identify business risks and potential impact
PM	Launch <ul style="list-style-type: none"> • Introduction & objectives overview for the week • Why a business plan • Positioning of your idea • Introduction to business profile • Focus on mission statement 	Marketing <ul style="list-style-type: none"> • Identify market demand - demand and trends - competition - sales & marketing - estimated sales • Introduction to marketing • Financial aspects of marketing 	Operations <ul style="list-style-type: none"> • Group exchange of market demand • Introduction to Operations - operations & production processes - labour & support services • Develop action plan to fill gaps 	<ul style="list-style-type: none"> • Hypothesise and plan business activity/revenues for 3 years • Analyse the cost of doing business and profit projections • 14.00 – 16.00 HVB Banker on landscape for funding 	Sales techniques <ul style="list-style-type: none"> • Introduction to sales - acquiring customers - growing customer value - keeping customers • Include 'selling my business' to others – in other words how present myself • Plan weekend competitor research • Reminder: completed business plan due 15th April
Eve					

Deliverables Week 1

- Understand what a business plan should consist of
- Initial action plan for addressing gaps in business plan
- Awareness of successful businesses
- Mentor relationships established
- Initial business skills improved

Curriculum Week 2

	Monday 11 th April	Tuesday 12 th April	Wednesday 13 th April	Thursday 14 th April	Friday 15 th April
AM	<p>Recap previous week</p> <ul style="list-style-type: none"> What we learned week 1 about business plans Group exchange of market research and competitor intelligence Outline what is missing for research this week and over the next weekend 	<p>Meet offsite for company visits</p> <ul style="list-style-type: none"> 9.00 Meet on site PROMPT 10.00-11.30 Company visits De-brief from visits and how does what we learned apply to 'my' idea Complete first pass of Business Plan and share with each other Develop actions to complete draft plan by end of week Understand what a 'resume' is – that is, a way to express 'myself', the type of work that interests me and relevant experience 	<p>Recap from Tuesday</p> <ul style="list-style-type: none"> Review 'resumes' in pairs. Hand in to tutors for comments Internal market research – ie learning about questionnaires Refine the business plans Work on expectations and goals for work with Mentors next day Rehearse "Defend the Plan" in 5 minutes Tutors return resumes with comments 	<p>Recap from Wed</p> <ul style="list-style-type: none"> Review 'resumes' to be ready to share with Mentors 10.30 – 12.30 Entrepreneur Panel – what makes businesses successful and what makes them fail? <p>Lunch with Mentors & Panel</p> <ul style="list-style-type: none"> "Defend the Plan" in 3 minutes Complete first draft business plan with Mentors and tutors Review 'resumes' with mentors 	<p>Recap from Thursday</p> <ul style="list-style-type: none"> Final review and refinement of business plans in pairs 10.30-12.00 Jelena Vasic, HVB and role playing followed by lunch Submit business plans to Jelena 2.00 – 3.30 pm Vera Litricin – Personal Health Review what is missing to make the business plan better to work on over weekend Agenda for following week De-brief the week and Q&A
PM	<ul style="list-style-type: none"> Hypothesise business plan activity and revenues over the three years based on research Work on the business plan with tutors with group interventions where business plan ideas are shared and commented on by other participants Prepare questions for company visits in the morning 				
Eve		Homework: Create 'my' resume	Homework: Do next version of resume		

Deliverables Week 2

- First draft 'business plan' complete and submitted
- Resume completed
- Initial business skills improved – including some market research skills

Curriculum Week 3

	Monday 18 th April	Tuesday 19 th April	Wednesday 20 th April	Thursday 21 st April	Friday 22 nd April
AM	<p>Recap previous week</p> <ul style="list-style-type: none"> Review market research How to create surveys and practice for 'my' business to report back on Wednesday Create a marketing and advertising (viral marketing) plan 	<p>Recap from Monday</p> <ul style="list-style-type: none"> Mehrdad from SEED to speak about environment for small businesses and funding 	<p>Recap from Tuesday</p> <ul style="list-style-type: none"> 9.00 – 10.30 Nena Andjelic, Legal framework for starting a business and the environmental realities 	<p>Recap from Wednesday</p> <ul style="list-style-type: none"> 9.30 – 10.30 am Personal security Ana Tomasevic 10.30 – 11.00 Personal security plan with Lynel Receive business plans with comments Refine plans with mentors 15.30 – 16.30 Mentor "follow-up" relationship agreements 	<p>Recap from Wednesday</p> <ul style="list-style-type: none"> 10.30 – 11.30 Marketing with Client Service Director DDB Prepare presentation for afternoon 14.00 Pro Credit Bank Lending officer Present business plan summary to each other and INVITED GUESTS Close and Certificates given
PM	<ul style="list-style-type: none"> 14.00 – 15.00 Integra Duska Petrovic Loan Officer 15.00 – 16.30 Ozren job application role plays Think about who to invite for Friday 	<ul style="list-style-type: none"> 14.15 – close Suncica Vucaj – Violence workshop 	<ul style="list-style-type: none"> 14.15 – close Snezana Svetozarevic – psychologist 		
Eve	16.30 Tea & Cakes				

Deliverables Week 3

- Second draft of 'business plan' completed
- Action plan for implementation agreed with Mentor
- Financial needs & source options identified
- Personal security plan completed