

Role of WBIC in Women Entrepreneurship Development

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**Women Business Incubation Center
A Project of Small & Medium Enterprise Development Authority**



Potential in Women Entrepreneurs' Sector

- ❑ Economic Census of Pakistan – women owned businesses represents only 3% of total enterprises (3.2 million enterprises) in Pakistan.
- ❑ Most of women owned businesses are really small i.e. turnover < 1 million and/or investment < 0.5 million

Status of Enterprise by Type & Gender		
	Male	Female
TOTAL	2,906,718	70,737
Household	127,338	52,295
Corporate	1,773	51
Government	714	79
Proprietors/ Partners	2,776,893	18,312



What we understood??

- ❑ Most women-headed businesses operate from home
- ❑ Financial matters are handled by male family members
- ❑ Women entrepreneurs are seen in subordinate roles
 - little education, skills, and exposure to business; negligible peer support and business association, low capitalization and poor investment capacity
- ❑ 60% of women entrepreneurs in Pakistan opt for traditional business i.e. beauty parlors, bakeries, boutiques with largest number in garments and handicrafts sector



Role of SMEDA for WE Development

□ Women Entrepreneur Development Cell 2002

- Provide a formal platform for understanding the nature
- Support Women's entrepreneurial activities
- Create a network for sharing experiences
- Services in business management
- Promote efficient, innovative and export oriented enterprises

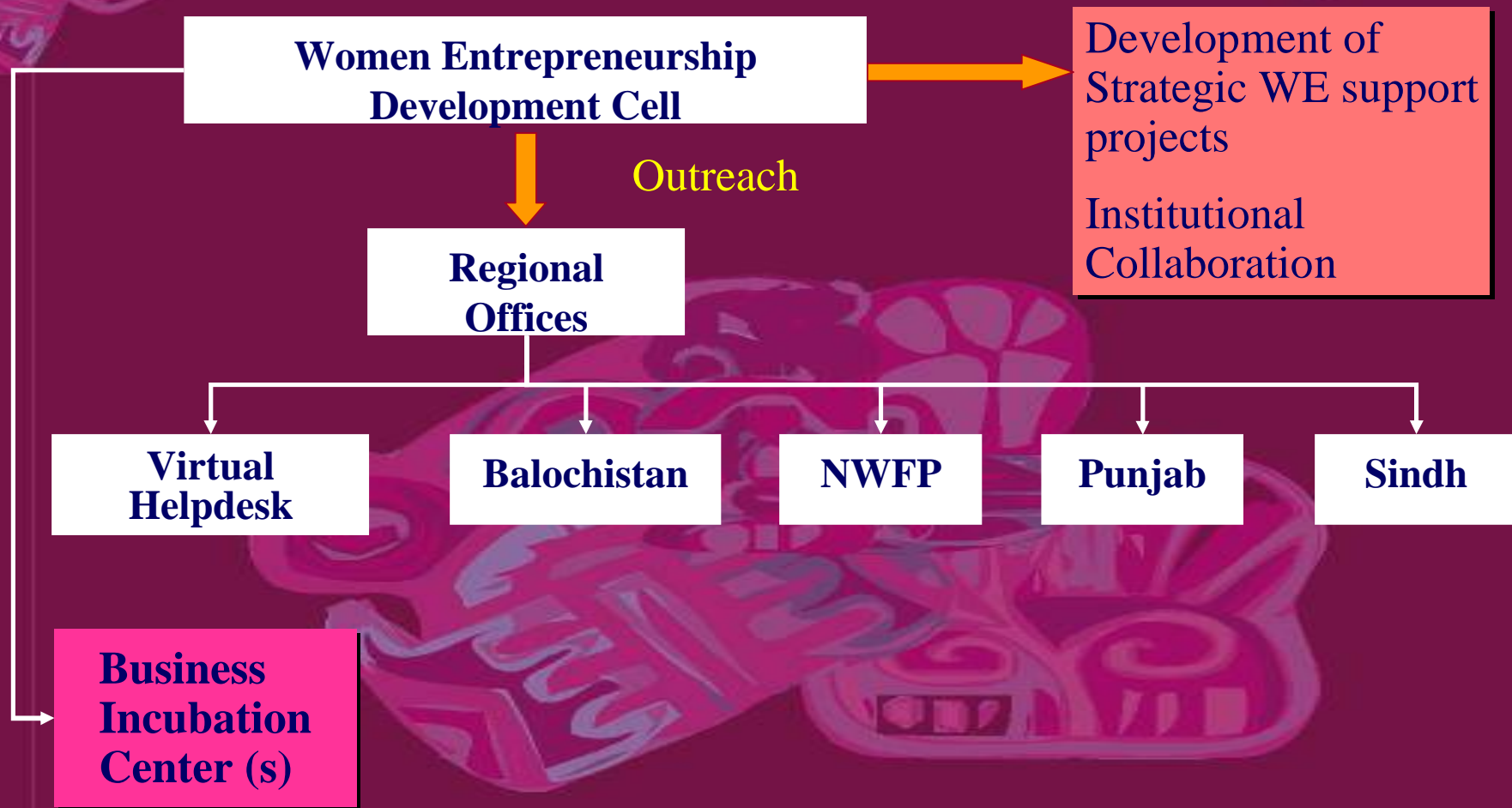


Objectives of Women Entrepreneurship Development CELL @ SMEDA

- ❑ Assessment of WE needs
- ❑ Support research for WEs development
- ❑ Establish & maintain linkages with WEs, Institutions Chambers and Associations
- ❑ Ensure coordination of activities
- ❑ Identify actions and projects
- ❑ Training for skill development
- ❑ Developing business plans
- ❑ Develop linkages



WE Development Cell – SMEDA



How SMEDA is helping Women Entrepreneurs (WEs)?



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How SMEDA is helping WEs?

- ❑ SMEDA conducted a study in collaboration with ILO on “Women Entrepreneurs in Pakistan- A Study to understand and improve their Bargaining Power”. It is a study of 150 Women entrepreneurs in Pakistan.

Recommendations

- Comprehensive Database of WEs
- Entrepreneurship Development Programs & Handholding WEs
- Establishing/ Strengthening Women Business Forums & more effective Information Dissemination Channels

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How SMEDA is helping WEs?

❑ Women Entrepreneurs Information Network (*win.org.pk*)

- A Web Portal designed to bridge information resource gap
- Independent Websites

❑ Training Programs

- More than 300 participants, covering management, technical and skill development

❑ Pre-feasibility Studies

- Encourage business start-ups i.e. Day Care Center, Montessori, Boutique, Flower Shop, Beauty Clinic etc.

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How is SMEDA helping WEs?

❑ Facilitation for Financing

- Assistance for securing finance/credit (Failure)

❑ Business Plan Development

- Customized business plans for a specific business idea

❑ Marketing/ Networking

- Product showcasing and participation in Exhibitions

❑ Women Business Incubation Center

- Basic Business infrastructure



Women Business Incubation Center (WBIC)



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Women Business Incubation Center (WBIC)- Project Need

- ❑ Patriarchal Social Structure
- ❑ Limited opportunities and resources
- ❑ Marketing, Operation & Business Management skills
- ❑ Investment in business infrastructure
- ❑ Women venture into business by chance – once clientele is defined and cash cycle is sustainable
- ❑ Any of above goes – business goes



Our Customers

WEs running
businesses
from home

Need office in
attractive
commercial location
but
want to avoid hassles
of maintaining
an independent office

WEs keen for
business

But don't want
to venture on an
independent office
Straightaway.
Need some flexible
Setting to test
prospects of
their business

Would be start ups

Still stuck with the
Question to do or
not to do business.
Needing advice
and concept clearance

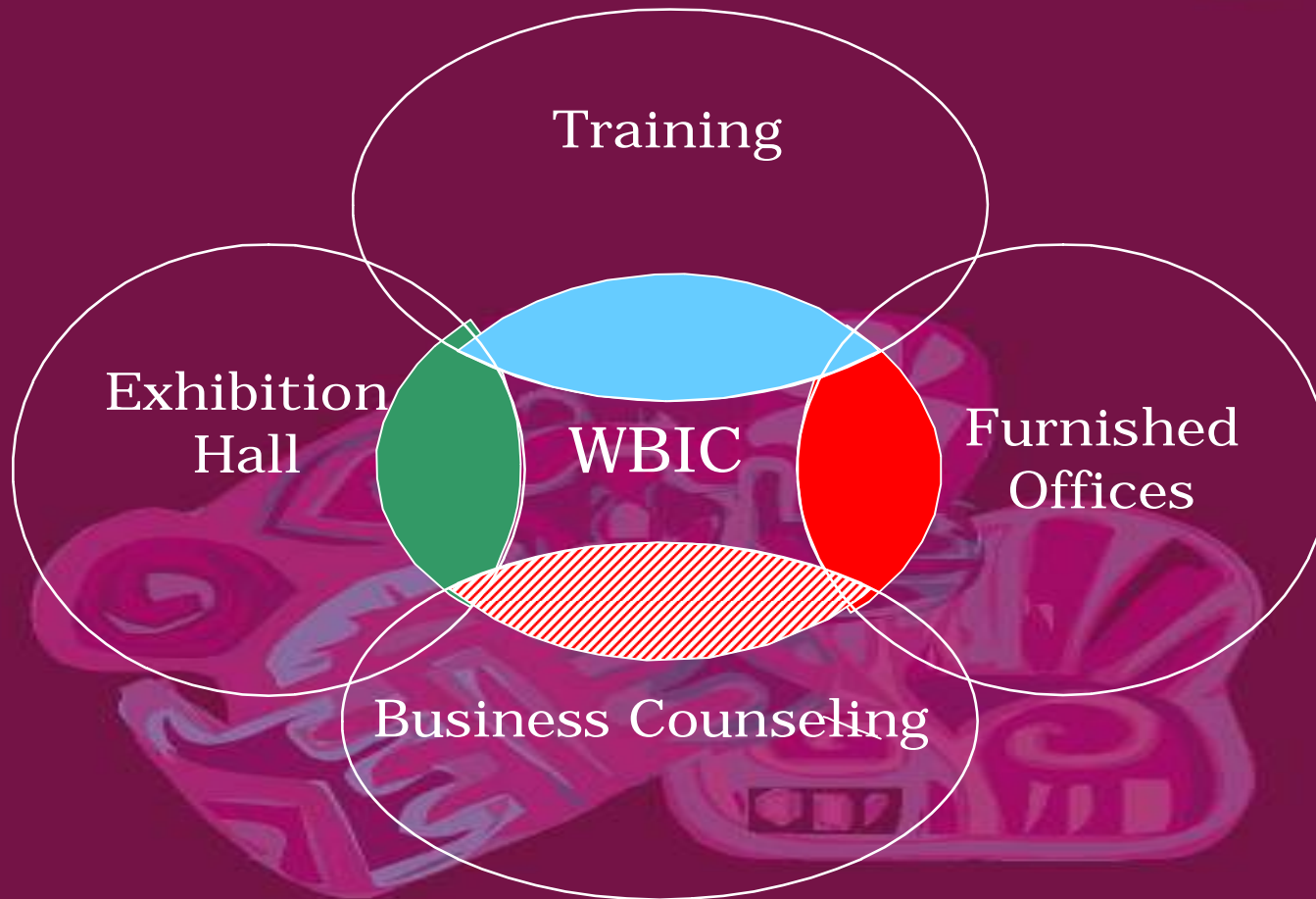


What WBIC Offers

- ❑ Top class, furnished, air conditioned offices in various sizes, equipped with phone, internet connectivity, and much more, at a nominal monthly rent.
 - Just one month's advance required
 - Free Electricity, Internet and Phone
 - Dedicated parking space
- ❑ An elegant display centre to exhibit your talent and products
- ❑ Access to shared support facilities, including computers, fax machine, photocopy facility, meeting room, tea area and secretarial/admin support.
- ❑ One to one business counseling for new start ups and; business to business match making opportunities
- ❑ Learn to promote and manage your business better at WBIC through our training programs



WBIC-An Attempt to fill the Gap



WBIC Lahore is a pilot project to be followed by similar Centres in other provincial capitals and federal capital

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WBIC Role in Women Entrepreneurship Development - An Integrated View



WEs enrolled with WBIC



Infrastructural Facilities Offered at WBIC



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Office Rental Structure

Sr. #	Office Space	Rental Cost *	Lease Tenure
1.	Medium Offices (10)	Starting Rs. 12,500 /month	6 months upto 2 years
2.	Single Person Offices (14)	Starting Rs. 5,000/month	6 months upto 2 years
3.	Display Center (10 stalls)	Rs. 5,000 per month per shop/ stall	1 month upto 6 months



Selection Criteria

- ❑ Business owned and controlled by a woman or women, either startup or existing, fulfilling the following criteria:
 - More than 50% of the business is owned by woman or women;
 - the management and daily business operations are controlled by woman or women;
 - Employs less than 30 persons
 - Investment in the business is preferably less than Rs. 2 million (to encourage startups)
 - Well developed Business Plan
- ❑ Doesn't have any other office / branch
- ❑ Retail not allowed
- ❑ Clinical Doctors, Dentists, Lawyers, and NGOs not allowed



Preferred Businesses

□ Services Sectors

- Professional/ Business Development and Management Consultancy
- Architecture, Interior Designers, Landscaping & Plantation Services
- Accounting, Auditing, Taxation and Financial Consultants
- Engineering & Construction,
- Personal Care, Para-medical personnel, Nutritionist services
- Graphic Designing, Advertising & Marketing, Website Development
- Placement, Education and HR Consultancy Services
- House /Building Cleaning, Nanny, Housekeeping & Janitorial Services
- Photographic services,
- Packaging, Printing & Publishing, Journalists and News Agency
- Event (weddings, conference etc) Management & Planner
- Real Estate Services



Preferred Businesses

- I.T- Software & Services, Computer Enabling Services and Related Services, Data processing services, Data base services, E-Commerce, Telemarketing, Call Centers, Postal/ Courier Services, Voice telephone services, Telex services, Telegraph services, Facsimile services, Electronic mail, Voice mail, etc
- Travel Agents, Tourist Operators, & Tourist Guides
- Commission Agents, Cargo Handlers and agents
- Others

□ Non-traditional Sectors:

- Fisheries
- Poultry
- Fruit and Vegetables
- Marble & Granite
- Gems & Jewelry
- Chemicals, etc.



Facilities offered to WBIC Tenants

Basic Facilities

- **Furniture**
 - Executive Table
 - Executive Chair
 - File Rack
 - Drawer Cabinet
 - Visiting Chairs (2)
 - Secretary Table
 - Secretary Chair
- **Fully Carpeted**
- **Air Conditioned**
- **Telephone**



Facilities offered to WBIC Tenants

Additional Facilities

- Meeting Room
- Training Room
- IT Facility
 - Fax
 - Photocopier
 - Computer
 - Wireless Internet
- Newspaper & Magazines
- Cafeteria
- Mineral Water
- Janitorial Staff
- Reception
- Secure & Peaceful Environment

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Selection Procedure

- ❑ Walk – in Registration Form
- ❑ Selection of Office
- ❑ Meeting with PD and PM WBIC
- ❑ Offer Letter
- ❑ Sign Rent deed
- ❑ Office Handover



WBIC Inauguration on June 23, 2007



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❑ Display Facility Users

- Inaugurated on June 23, 2007
- Timings 11:00 am to 7:00 pm
- 24 ladies exhibited their products
 - Bed linen
 - Handicrafts
 - Dresses
 - Gift Items
 - Shoes & Bags
- Eid Bazaar was held during last week of ramadan



Office Occupancy



13 Women Entrepreneurs are currently running their business from WBIC

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Business Development Services Offered at WBIC



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WBIC Service Matrix

Information Resource	Sector and regulatory information	Exhibitions within country and abroad
In House Consultancy	Project Identification	Project Development, Business Plans
Legal Issues	Tax, Company registration, etc	Contract Drafting
Marketing Issues	Exploring Market Opportunity -Chambers & Associations	Designing Brochures/Business Cards/Websites
Training	Business Management	Product Development
Financial Issues	Managing Cash Cycles	Access to Finance
Managing A/c	Accounting Software	Other accounting issues
Technology Development	Identification of Technological gaps	Improving technology level

Training Programmes

- ❑ Small Business Management
- ❑ Customer Centered Product Development for Effective marketing
- ❑ Effective selling Techniques for Small Businesses
- ❑ Cost Effective Branding & Packaging
- ❑ Exploring Export Markets & Export Documentation
- ❑ Legal Aspects of Starting & Managing Business
- ❑ Financial Management
- ❑ Product Quality
- ❑ Legal Issues etc.
- ❑ Need based training programmes
- ❑ As per the TNA



Professional Assistance

Business Consultancy

- ❑ WBIC arrange Professional Consultants from market for providing consultancy.

Business Plan / Marketing Plan

- ❑ WBIC will give the service to tenants for providing Business and Marketing Plan with the help of SMEDA expert



WBIC Business Development Services

<i>Sr. No.</i>	<i>Service</i>	<i>Charges</i>
1	Enrollment Fee	Rs. 500
2	Business Plan	Rs. 5,000
3	Marketing Plan	Rs. 5,000
4	Training Programs	Rs. 500
5	Seminars	Free
6	Business Counseling	Free
7	Business Matchmaking	Free



Services	No. of Beneficiaries
Telephonic Contact	300
Walk-ins	200
Training Programs	100
Business Matchmaking	50
Business Counseling	92



Conclusion:

A Modest but Positive First Step

- ❑ WBIC is a pilot project and the first of its kind in the country
- ❑ Based on the success of this project similar Centres will be opening soon in Peshawar followed by Karachi and Quetta



THANK YOU



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